



अनन्ता गोपाल दास  
मुख्य महाप्रबंधक  
**Ananta Gopal Das**  
Chief General Manager

पेंशन निधि विनियामक और  
विकास प्राधिकरण

बी-14/ए, इंद मंजिल, छत्रपति शिवाजी भवन  
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**Circular**

**PFRDA 3/APY/9**

**Date: 15-11-2016**

To,

**All APY Service Providers/SLBC\***  
**(Banks and DOP)**

**Persistency in Atal Pension Yojana (APY)**

APY, a Gol guaranteed pension scheme which was launched in May 2015 is being operationalized through PSB, PVT, RRBs, DCCBS Banks and DOP across the country. As on date, more than 37 lacs subscribers have been enrolled under this scheme through various APY service providers.

2. Persistence in APY means accounts opened under the scheme are to be deposited with the contributions at monthly, quarterly or half yearly as the case may be on regular bases. PFRDA periodically shares persistency report with various APY- Service Providers.

3. For all APY-SP except for cooperative banks, persistence has improved in the intervening period from 29-09-16 to 31-10-16.

S.no	Category	Persistency (As on 29-09-16)	Persistency (As on 31-10-16)	Improvement
1	Major Banks (PSB/ Major PVT Banks)	53%	71%	18%
2	RRBs	45%	62%	17%
3	PVT Banks	60%	77%	17%
4	Co-operative Banks	67%	53%	(14%)
5	DoP	2%	43%	41%

However, there are still a number of accounts with zero contribution. Banks are requested to take effective and adequate steps for funding those accounts and not to open APY with zero contribution in future. For improving persistence, NSDL/CRA sends regular communication. However, a suitable communication to those subscribers from the respective APY-SP will definitely help in increasing the persistence.

4. The subscribers joining into the scheme who pays the contribution regularly or by paying the contribution with overdue in case of default at Rs 1/100 for a month of default, till one attains the age of 60 years. Hence APY needs certain investment discipline which has to be explained to the subscribers at the time of on boarding into the scheme itself. Though the scheme permits voluntary exit at any point of time but voluntary exit should be discouraged by the service providers in the interest of the subscribers and for long term associated benefits offered by the Government of India through APY.

5. The latest persistency report on APY for various Service providers are provided at the **Annexure A** for ready reference.

With Regards,

(A.G Das)

**Chief General Manager**

\*SLBC Convener banks are requested to circulate to DLBC who in turn may issue to BLBC.

APY Persistency Tracker for Major Banks								
			Report as on 30-09-16			Report as on 31-10-16		
S.no	Bank Name	Total Subscriber till 30-06-16	Persistent Subscriber	Zero contribution PRAN	% of Persistency	Persistent Subscriber	Zero contribution PRAN	% of Persistency
1	ALLAHABAD BANK	62227	30083	8571	48.34%	33,908	8469	54.49%
2	ANDHRA BANK	194573	107760	6605	55.38%	1,04,452	6514	53.68%
3	Axis Bank	44685	32468	2	72.66%	35,172	2	78.71%
4	BANK OF BARODA	178135	114680	10	64.38%	1,40,741	10	79.01%
5	BANK OF INDIA	128875	40124	5157	31.13%	91,816	4987	71.24%
6	BANK OF MAHARASHTRA	46300	22867	2883	49.39%	33,798	2836	73.00%
7	BHARTIYA MAHILA BANK LTD	4043	2161	0	53.45%	2,648	0	65.50%
8	CANARA BANK	72327	42958	0	59.39%	55,350	0	76.53%
9	CENTRAL BANK OF INDIA	60148	101	1761	0.17%	42,427	1690	70.54%
10	CORPORATION BANK	20920	14076	745	67.28%	16,681	1347	79.74%
11	DENA BANK	34556	21679	284	62.74%	26,543	277	76.81%
12	HDFC BANK LTD	104992	77185	10258	73.52%	83,503	10079	79.53%
13	ICICI BANK LIMITED	71742	10753	6704	14.99%	44,724	6186	62.34%
14	IDBI BANK LTD	41576	27423	1169	65.96%	33,838	1146	81.39%
15	INDIAN BANK	105402	46877	0	44.47%	79,190	0	75.13%
16	INDIAN OVERSEAS BANK	27671	20788	776	75.13%	22,125	748	79.96%
17	ORIENTAL BANK OF COMMERCE	35532	179	164	0.50%	25,807	164	72.63%
18	PUNJAB AND SIND BANK	26024	0	30	0.00%	14,898	30	57.25%
19	PUNJAB NATIONAL BANK	199745	118737	22225	59.44%	1,26,635	21801	63.40%
20	STATE BANK OF BIKANER AND JAIPUR	33986	20060	2002	59.02%	22,692	1957	66.77%
21	STATE BANK OF HYDERABAD	25847	12168	1860	47.08%	13,956	1835	53.99%
22	STATE BANK OF INDIA	370689	229465	11715	61.90%	2,96,186	11352	79.90%
23	STATE BANK OF MYSORE	17125	7417	1999	43.31%	9,336	4977	54.52%
24	STATE BANK OF PATIALA	7778	5171	367	66.48%	5,619	356	72.24%
25	STATE BANK OF TRAVANCORE	15543	10628	589	68.38%	12,107	561	77.89%
26	SYNDICATE BANK	76238	46867	416	61.47%	58,080	409	76.18%

27	THE JAMMU AND KASHMIR BANK LTD	14316	106	1075	0.74%	159	1038	1.11%
28	UCO BANK	40267	25536	90	63.42%	32,338	90	80.31%
29	UNION BANK OF INDIA	54545	33325	1261	61.10%	43,619	1223	79.97%
30	UNITED BANK OF INDIA	38641	19074	765	49.36%	30,604	671	79.20%
31	VIJAYA BANK	34223	19202	1638	56.11%	23,392	3600	68.35%
	<b>TOTAL</b>	<b>2188671</b>	<b>1159918</b>	<b>91121</b>	<b>53.00%</b>	<b>15,62,344</b>	<b>94355</b>	<b>71.38%</b>

APY Persistency Tracker for PVT Banks								
S.no	Bank Name	Total Subscriber till 30-06-16	Report as on 30-09-16			Report as on 31-10-16		
			Persistent Subscriber	Zero contribution PRAN	% of Persistency	Persistent Subscriber	Zero contribution PRAN	% of Persistency
1	CITY UNION BANK LTD	782	557	6	71.23%	583	6	74.55%
2	DCB BANK LIMITED	1313	816	40	62.15%	880	38	67.02%
3	DHANLAXMI BANK LIMITED	862	674	20	78.19%	718	20	83.29%
4	INDUSIND BANK LIMITED	4926	920	2543	18.68%	1,082	2448	21.97%
5	KARNATAKA BANK LIMITED	13310	9520	126	71.53%	11,520	114	86.55%
6	KOTAK MAHINDRA BANK	236	230	1	97.46%	233	1	98.73%
7	RBL BANK LIMITED	476	300	6	63.03%	320	6	67.23%
8	STANDARD CHARTERED BANK	48	34	5	70.83%	42	5	87.50%
9	TAMILNAD MERCANTILE BANK PVT LTD	14088	8502	41	60.35%	10,842	41	76.96%
10	THE CATHOLIC SYRIAN BANK LIMITED	1087	885	31	81.42%	959	31	88.22%
11	THE FEDERAL BANK LTD	4570	2199	54	48.12%	3,972	50	86.91%
12	THE KARUR VYSYA BANK LTD	3017	1995	35	66.13%	2,679	34	88.80%
13	THE LAKSHMI VILAS BANK LTD	422	295	11	69.91%	335	11	79.38%
14	THE NAINITAL BANK LTD	156	115	0	73.72%	123	0	78.85%
15	THE SOUTH INDIAN BANK LTD	6723	3928	0	58.43%	5,453	0	81.11%
16	YES BANK LIMITED	1927	1453	0	75.40%	1,614	0	83.76%
	<b>TOTAL</b>	<b>53943</b>	<b>32423</b>	<b>2919</b>	<b>60.11%</b>	<b>41,355</b>	<b>2805</b>	<b>76.66%</b>

APY Persistency Tracker for RRBs								
S.no	Bank Name	Total Subscriber till 30-06-16	Report as on 30-09-16			Report as on 31-10-16		
			Persistent Subscriber	Zero contribution PRAN	% of Persistancy	Persistent Subscriber	Zero contribution PRAN	% of Persistancy
1	ALLAHABAD UP GRAMIN BANK	16109	10491	251	65.13%	11,405	241	70.80%
2	ANDHRA PRADESH GRAMEENA VIKAS BANK	6399	3181	0	49.71%	4,045	0	63.21%
3	ANDHRA PRAGATHI GRAMEENA BANK	21492	14038	3	65.32%	15,875	3	73.86%
4	ARUNACHAL PRADESH RURAL BANK	178	127	1	71.35%	147	1	82.58%
5	ASSAM GRAMIN VIKASH BANK	27973	0	977	0.00%	14,210	940	50.80%
6	BANGIYA GRAMIN VIKASH BANK	2764	2225	8	80.50%	2,414	7	87.34%
7	BARODA GUJARAT GRAMIN BANK	1984	1536	1	77.42%	1,632	1	82.26%
8	BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	4887	3708	0	75.87%	3,868	0	79.15%
9	BARODA UTTAR PRADESH GRAMIN BANK	17084	13460	4	78.79%	14,138	4	82.76%
10	BIHAR GRAMIN BANK	14278	9937	0	69.60%	10,330	0	72.35%
11	CENTRAL MADHYA PRADESH GRAMIN BANK	9617	6821	0	70.93%	7,037	0	73.17%
12	CHAITANYA GODAVARI GRAMEENA BANK	13728	8301	277	60.47%	8,679	275	63.22%
13	Chhattisgarh Rajya Gramin Bank	1908	1209	14	63.36%	1,570	14	82.29%
14	DENA GUJARAT GRAMIN BANK	2611	2218	0	84.95%	2,330	0	89.24%
15	ELLAQUAI DEHATI BANK HEAD OFFICE	1841	0	6	0.00%	888	6	48.23%
16	GRAMIN BANK OF ARYAVART	41333	25842	2890	62.52%	26,783	2871	64.80%
17	HIMACHAL PRADESH GRAMIN BANK	6097	4004	412	65.67%	4,197	406	68.84%
18	J&K GRAMEEN BANK	1592	900	1	56.53%	1,152	1	72.36%
19	JHARKHAND GRAMIN BANK	12026	8219	671	68.34%	8,573	663	71.29%
20	KARNATAKA VIKAS GRAMEENA BANK	21579	6341	577	29.39%	16,149	469	74.84%
21	KASHI GOMTI SAMYUT GRAMIN BANK	3459	2356	106	68.11%	2,540	102	73.43%
22	KAVERI GRAMEENA BANK	7280	4855	0	66.69%	5,546	0	76.18%

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23	KERALA GRAMIN BANK	10168	7329	0	72.08%	7,616	0	74.90%
24	LANGPI DEHANGI RURAL BANK	8067	4779	0	59.24%	6,004	0	74.43%
25	MADHYA BIHAR GRAMIN BANK	105899	50560	19543	47.74%	53,155	19496	50.19%
26	MADHYANCHAL GRAMIN BANK	12054	7072	0	58.67%	8,834	0	73.29%
27	MAHARASHTRA GRAMIN BANK	4812	2417	0	50.23%	3,600	0	74.81%
28	MALWA GRAMIN BANK	1140	560	0	49.12%	796	0	69.82%
29	MANIPUR RURAL BANK	391	269	2	68.80%	305	2	78.01%
30	MEGHALAYA RURAL BANK	687	541	2	78.75%	616	2	89.67%
31	MIZORAM RURAL BANK	499	403	0	80.76%	423	0	84.77%
32	NAGALAND RURAL BANK	29	18	0	62.07%	20	0	68.97%
33	NARMADA JHABUA GRAMIN BANK	35066	210	6898	0.60%	18,746	6756	53.46%
34	ODISHA GRAMYA BANK	5399	3617	292	66.99%	3,884	283	71.94%
35	PALLAVAN GRAMA BANK	3303	2077	153	62.88%	2,248	145	68.06%
36	PANDYAN GRAMA BANK	1063	0	39	0.00%	677	39	63.69%
37	PASCHIM BANGA GRAMIN BANK	1992	0	0	0.00%	1,541	0	77.36%
38	PRAGATHI KRISHNA GRAMIN BANK	13700	10111	0	73.80%	10,703	0	78.12%
39	PRATHAMA BANK	4733	2988	0	63.13%	3,514	0	74.24%
40	Puduvai Bharthiar Grama Bank	799	0	122	0.00%	410	122	51.31%
41	PUNJAB GRAMIN BANK	24681	12823	1641	51.95%	13,466	1629	54.56%
42	PURVANCHAL BANK	2869	1761	0	61.38%	2,185	0	76.16%
43	RAJASTHAN MARUDHARA GRAMIN BANK (RMGB)	2839	1797	0	63.30%	2,183	0	76.89%
44	SAPTAGIRI GRAMEENA BANK	2224	1281	106	57.60%	1,415	102	63.62%
45	SARVA HARYANA GRAMIN BANK	18251	10803	1371	59.19%	11,448	1364	62.73%
46	SARVA UP GRAMIN BANK	20597	11372	2308	55.21%	12,044	2259	58.47%
47	SAURASHTRA GRAMIN BANK	2165	1209	0	55.84%	1,548	0	71.50%
48	SUTLEJ GRAMIN BANK	666	391	0	58.71%	440	0	66.07%
49	TELANGANA GRAMEENA BANK	7927	4086	1	51.55%	5,741	1	72.42%
50	TRIPURA GRAMIN BANK	3600	2482	7	68.94%	2,834	7	78.72%
51	Utkal Grameen Bank	3584	2146	0	59.88%	2,784	0	77.68%
52	UTTAR BIHAR GRAMIN BANK	66874	40	0	0.06%	36,730	0	54.92%
53	UTTARAKHAND GRAMIN BANK	566	411	0	72.61%	469	0	82.86%

54	UTTARBANGA KSHETRIYA GRAMIN BANK	5499	1	1	0.02%	1	1	0.02%
55	VANANCHAL GRAMIN BANK	1091	543	0	49.77%	875	0	80.20%
56	VIDHARBHA KONKAN GRAMIN BANK	11867	6639	582	55.95%	6,957	580	58.62%
	<b>TOTAL</b>	<b>621320</b>	<b>280505</b>	<b>39267</b>	<b>45.15%</b>	<b>3,87,720</b>	<b>38792</b>	<b>62.40%</b>

APY Persistency Tracker for Department of Post								
S.no	Bank Name	Total Subscriber till 30-06-16	Report as on 30-09-16			Report as on 31-10-16		
			Persistent Subscriber	Zero contribution PRAN	% of Persistency	Persistent Subscriber	Zero contribution PRAN	% of Persistency
	Department of Post	105302	1972	2	1.87%	44,881	2	42.62%

Persistency Tracker for DCCBs								
S.no	Aggregator	Total Subscriber	Report as on 30-09-16			Report as on 31-10-16		
			Persistent Subscriber	Zero contribution PRAN	% of persistency	Persistent Subscriber	Zero contribution PRAN	% of persistency
1	AMRELI JILLA MADHYASTH SAHAKARI BANK LTD	1032	972	0	94.19%	936	0	90.70%
2	ANDAMAN & NICOBAR STATE COOPERATIVE BANK LTD	1	0	1	0.00%	0	1	0.00%
3	ARUNACHAL PRADESH STATE COOPERATIVE APEX BANK LIMITED	7	2	0	28.57%	1	0	14.29%
4	BHOPAL COOP. CENTRAL BANK LTD.	38	34	0	89.47%	34	0	89.47%
5	CHHATTISGARH RAJYA SAHAKARI BANK MYDT (APEX BANK)	4	0	0	0.00%	3	0	75.00%
6	DISTRICT CENTRAL COOPERATIVE BANK LIMITED HOSHANGABAD	61	5	3	8.20%	0	3	0.00%
7	DOMBIVLI NAGARI SAHAKARI BANK LTD	228	181	9	79.39%	181	9	79.39%
8	IDUKKI DISTRICT COOPERATIVE BANK LTD	253	1	0	0.40%	0	0	0.00%
9	INDORE PREMIER CO-OPERATIVE BANK LTD	20	17	0	85.00%	14	0	70.00%
10	JAMIA CO-OPERATIVE BANK LIMITED	1	1	0	100.00%	0	0	0.00%
11	JILA SAHAKARI KENDRIYA BANK MARYADIT BALAGHAT	239	99	0	41.42%	124	0	51.88%
12	JILA SAHAKARI KENDRIYA BANK MARYADIT DEWAS MP	3	3	0	100.00%	3	0	100.00%
13	JILA SAHAKARI KENDRIYA BANK MARYADIT DHAR	363	294	0	80.99%	278	0	76.58%
14	JILA SAHAKARI KENDRIYA BANK MARYADIT DURG	62	0	11	0.00%	0	11	0.00%



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15	JILA SAHAKARI KENDRIYA BANK MARYADIT JABALPUR	13	10	0	76.92%	11	0	84.62%
16	JILA SAHAKARI KENDRIYA BANK MARYADIT KHANDWA	421	318	0	75.53%	286	0	67.93%
17	JILA SAHAKARI KENDRIYA BANK MARYADIT KHARGONE MP	35	32	0	91.43%	31	0	88.57%
18	JILA SAHAKARI KENDRIYA BANK MARYADIT MANDLA	2	2	0	100.00%	2	0	100.00%
19	JILA SAHAKARI KENDRIYA BANK MARYADIT MORENA	140	119	0	85.00%	108	0	77.14%
20	JILA SAHAKARI KENDRIYA BANK MARYADIT NARSINGHPUR	27	23	0	85.19%	23	0	85.19%
21	JILA SAHAKARI KENDRIYA BANK MARYADIT RAISEN	161	105	0	65.22%	104	0	64.60%
22	JILA SAHAKARI KENDRIYA BANK MARYADIT RAJGARH MP	3	0	0	0.00%	3	0	100.00%
23	JILA SAHAKARI KENDRIYA BANK MARYADIT RAJNANDGAON	69	64	0	92.75%	56	0	81.16%
24	JILA SAHAKARI KENDRIYA BANK MARYADIT RATLAM MP	34	28	0	82.35%	26	0	76.47%
25	JILA SAHAKARI KENDRIYA BANK MARYADIT SAGAR MP	38	36	0	94.74%	34	0	89.47%
26	JILA SAHAKARI KENDRIYA BANK MARYADIT SEHORE	46	37	0	80.43%	0	0	0.00%
27	JILA SAHAKARI KENDRIYA BANK MARYADIT SHAJAPUR	32	28	0	87.50%	20	0	62.50%
28	JILA SAHAKARI KENDRIYA BANK MARYADIT SHIVPURI MP	25	0	0	0.00%	0	0	0.00%
29	JILA SAHAKARI KENDRIYA BANK MARYADIT SIDHI M.P.	4	4	0	100.00%	3	0	75.00%
30	JILA SAHAKARI KENDRIYA BANK MARYADIT UJJAIN MADHYA PRADESH	27	25	0	92.59%	3	0	11.11%
31	JILA SAHAKARI KENDRIYA BANK MYDT JHABUA	23	21	0	91.30%	23	0	100.00%



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32	JILA SAHAKARI KENDRIYA BANK MYDT. GUNA	92	59	1	64.13%	0	1	0.00%
33	JILA SAHAKARI KENDRIYA BANK MYDT. SATNA	11	8	0	72.73%	8	0	72.73%
34	JILA SAHAKARI KENDRIYA BANK MYDT. TIKAMGARH M.P.	13	9	0	69.23%	0	0	0.00%
35	JILA SAHAKARI KENDRIYA BANK MYDT. VIDISHA	123	108	0	87.80%	94	0	76.42%
36	JILA SAHAKARI KENDRIYA BANK MYDT MANDSAUR	180	161	0	89.44%	160	0	88.89%
37	JOGINDRA CENTRAL CO-OPERATIVE BANK LTD	32	0	0	0.00%	0	0	0.00%
38	KANNUR DISTRICT CO-OPERATIVE BANK LTD	18	0	0	0.00%	0	0	0.00%
39	KERALA STATE CO-OPERATIVE BANK LTD	63	0	0	0.00%	0	0	0.00%
40	KODAGU DISTRICT COOPERATIVE CENTRAL BANK LTD	71	54	0	76.06%	46	0	64.79%
41	MADHYA PRADESH RAJYA SAHAKARI BANK MYDT BHOPAL	20	20	0	100.00%	18	0	90.00%
42	MALAPPURAM DISTRICT CO-OPERATIVE BANK	156	117	0	75.00%	106	0	67.95%
43	MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD	40	35	1	87.50%	0	1	0.00%
44	NAINITAL DISTRICT COOPERATIVE BANK LTD	77	69	0	89.61%	63	0	81.82%
45	PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD PATNA	9	0	0	0.00%	0	0	0.00%
46	PUNE DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED	62	0	9	0.00%	0	9	0.00%
47	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	156	140	0	89.74%	128	0	82.05%
48	RAMPUR ZILA SAHKARI BANK LTD, RAMPUR	2	0	0	0.00%	0	0	0.00%

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49	RATNAGIRI DISTRICT CENTRAL CO-OP BANK LTD RATNAGIRI	20	0	0	0.00%	11	0	55.00%
50	SANGLI DISTRICT CENTRAL CO OP BANK LTD	3653	2641	164	72.30%	2,294	157	62.80%
51	SHRI RAJKOT DISTRICT COOPERATIVE BANK LTD.	27	27	0	100.00%	27	0	100.00%
52	SINDHUDURG DISTRICT CENTRAL CO-OPERATIVE BANK LTD SINDHUDURG	4	0	0	0.00%	4	0	100.00%
53	SIWAN CENTRAL CO-OPERATIVE BANK LTD, SIWAN	71	48	0	67.61%	51	0	71.83%
54	THE AHMEDABAD DISTRICT CO OP BANK LTD	1726	1509	9	87.43%	162	9	9.39%
55	THE AKOLA DISTRICT CENTRAL COOPERATIVE BANK LTD AKOLA	1	1	0	100.00%	1	0	100.00%
56	THE AMRITSAR CENTRAL CO-OPERATIVE BANK LTD AMRITSAR	101	0	1	0.00%	0	1	0.00%
57	THE ASSAM CO-OPERATIVE APEX BANK LTD	29	13	0	44.83%	11	0	37.93%
58	THE BANASKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED	122	92	0	75.41%	71	0	58.20%
59	THE BATHINDA CENTRAL COOPERATIVE BANK LTD	304	212	0	69.74%	0	0	0.00%
60	THE BEGUSARAI CENTRAL COOPERATIVE BANK LTD	127	97	0	76.38%	93	0	73.23%
61	THE CHANDIGARH STATE COOPERATIVE BANK LIMITED CHANDIGARH	29	23	0	79.31%	23	0	79.31%
62	THE CHEMBUR NAGARIK SAHAKARI BANK LTD	3	2	1	66.67%	0	1	0.00%
63	THE CHIKMAGALUR DISTRICT CENTRAL COOPERATIVE BANK LIMITED CHIKMAGALUR	6	6	0	100.00%	6	0	100.00%
64	THE FARIDKOT CENTRAL COOPERATIVE BANK LTD FARIDKOT	102	0	0	0.00%	0	0	0.00%

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65	THE FARRUKHABAD DISTRICT CO-OPERATIVE BANK LTD. FATEHGARH	1	0	1	0.00%	0	1	0.00%
66	THE FATEHGARH SAHIB CENTRAL COOPERATIVE BANK LTD	47	23	0	48.94%	0	0	0.00%
67	THE FAZILKA CENTRAL COOP BANK LTD HO ABOHAR	576	1	0	0.17%	0	0	0.00%
68	THE FEROPUR CENTRAL COOPERATIVE BANK LIMITED	95	81	0	85.26%	76	0	80.00%
69	THE GOPALGANJ CENTRAL COOPERATIVE BANK LTD. GOPALGANJ	13	0	0	0.00%	0	0	0.00%
70	THE GUJARAT STATE CO-OPERATIVE BANK LTD	10	8	0	80.00%	7	0	70.00%
71	THE GURDASPUR CENTRAL CO-OP BANK LTD GURDASPUR	1	1	0	100.00%	0	0	0.00%
72	THE HARYANA STATE COOPERATIVE APEX BANK LIMITED	42	0	0	0.00%	0	0	0.00%
73	THE HISAR CENTRAL CO OPERATIVE BANK LTD	1	1	0	100.00%	1	0	100.00%
74	THE HOSHIARPUR CENTRAL COOPERATIVE BANK LTD HOSHIARPUR	501	307	1	61.28%	269	1	53.69%
75	THE JAIN SAHAKARI BANK LIMITED	8	8	0	100.00%	8	0	100.00%
76	THE JALANDHAR CENTRAL COOPERATIVE BANK LIMITED	1583	659	0	41.63%	563	0	35.57%
77	THE JAMMU & KASHMIR STATE CO-OPERATIVE BANK	12	0	0	0.00%	0	0	0.00%
78	THE KANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	44	37	0	84.09%	25	0	56.82%
79	THE KAPURTHALA CENTRAL COOP BANK LTD	138	4	0	2.90%	0	0	0.00%
80	THE KARNAL CENTRAL COOPERATIVE BANK LTD KARNAL	73	61	0	83.56%	59	0	80.82%
81	THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	5	5	0	100.00%	5	0	100.00%

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82	THE KODINAR TALUKA CO-OPERATIVE BANKING UNION LTD KODINAR	76	74	0	97.37%	71	0	93.42%
83	THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	99	72	0	72.73%	62	0	62.63%
84	THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	2366	1399	0	59.13%	1,228	0	51.90%
85	THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	37	34	0	91.89%	32	0	86.49%
86	THE LUDHIANA CENTRAL COOPERATIVE BANK LIMITED	469	337	0	71.86%	284	0	60.55%
87	THE MANSA CENTRAL COOPERATIVE BANK LIMITED	77	40	0	51.95%	0	0	0.00%
88	THE MOGA CENTRAL COOPERATIVE BANK LIMITED	366	231	0	63.11%	195	0	53.28%
89	THE MUKTSAR CENTRAL COOPERATIVE BANK LTD MUKSTAR	222	124	0	55.86%	109	0	49.10%
90	THE NATIONAL CENTRAL CO-OPERATIVE BANK LTD.	1	1	0	100.00%	0	0	0.00%
91	THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD	335	229	0	68.36%	205	0	61.19%
92	THE PANCHKULA CENTRAL CO-OPERATIVE BANK LTD	8	8	0	100.00%	8	0	100.00%
93	THE PANCHMAHAL DISTRICT CO-OP BANK LTD	5	5	0	100.00%	5	0	100.00%
94	THE PATIALA CENTRAL COOPERATIVE BANK LIMITED PATIALA	234	102	0	43.59%	95	0	40.60%
95	THE PONDICHERRY STATE CO-OPERATIVE BANK LTD	1	0	0	0.00%	0	0	0.00%
96	The Punjab State Cooperatve Bank Limited	245	141	0	57.55%	121	0	49.39%
97	THE ROPAR CENTRAL COOPERATIVE BANK LTD. ROPAR	114	93	0	81.58%	89	0	78.07%
98	THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	4694	3766	4	80.23%	3,453	4	73.56%

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99	THE SANGRUR CENTRAL COOPERATIVE BANK LTD SANGRUR	215	139	0	64.65%	118	0	54.88%
100	THE SASNAGAR CENTRAL COOPERATIVE BANK LTD	148	88	0	59.46%	80	0	54.05%
101	THE SITAMARHI CENTRAL CO-OPERATIVE BANK LTD	166	118	0	71.08%	0	0	0.00%
102	THE SURAT DISTRICT CO. OP BANK LTD.	2	0	0	0.00%	0	0	0.00%
103	THE SURENDRANAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	73	65	0	89.04%	60	0	82.19%
104	THE TARN TARAN CENTRAL COOPERATIVE BANK LTD	255	151	12	59.22%	130	12	50.98%
105	THE YAMUNANAGAR CENTRAL COOPERATIVE BANK LTD	10	10	0	100.00%	10	0	100.00%
106	THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	572	252	2	44.06%	226	1	39.51%
107	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	29	17	1	58.62%	15	1	51.72%
108	WAYANAD DISTRICT COOPERATIVE BANK LTD	9	8	0	88.89%	8	0	88.89%
109	YAVATMAL DISTRICT CENTRAL COOPERATIVE BANK LTD, YAVATMAL	120	0	89	0.00%	0	89	0.00%
110	ZILA SAHAKARI BANK LTD. LALITPUR	26	25	0	96.15%	25	0	96.15%
111	ZILA SAHAKARI KENDRIYA BANK MARYADIT DATIA	15	5	0	33.33%	9	0	60.00%
112	ZILA SAHAKARI BANK LIMITED JHANSI	30	0	0	0.00%	0	0	0.00%
	<b>TOTAL</b>	<b>25031</b>	<b>16642</b>	<b>320</b>	<b>66.49%</b>	<b>13,335</b>	<b>312</b>	<b>53.27%</b>