

DoS

Sl. No.	RTI Case No.	Query	Information furnished
1	RTI- 18/2018/50214)	What are the Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances applicable to Regional Rural Banks.	Prudential norms guidelines contained in the RBI Circular No. RPCD. RRB. BC. 112/03.05.34/95-96 dated 22 March 1996 available on the RBI Website, read with other circulars issued by the RBI from time to time.
		How much provisioning on Sub-Standard Assets and Doubtful Assets are to be done by Regional Rural Banks.	The provisioning on Sub-Standard Assets and Doubtful Assets are to be done by RRBs as under :- a)Sub Standard Asset : 10% b)Doubtful Assets (up to 1 year) 20% c)Doubtful Assets (1 to 3 years) 30% d) Doubtful Assets (More than 3 years) 100% e)Doubtful (unsecured) – 100%
		What are the penal provisions stipulated by NABARD, If RRB fails to meet the standard provisioning requirements.	NABARD does not have statutory power to impose penal provisions.
		Which is the nodal agency for monitoring of proper provisioning of non-performing assets in case of Regional Rural Banks.	RBI is the regulator and NABARD is the supervisor, which together monitor of proper provisioning of NPA in case of RRBs.
2	RTI- 113/2018/50261)	What is Non-Performing Asset (NPA) policy of NABARD and Sahkari Bank for loans of Agricultural purpose.	For Income Recognition and Asset Classification (IRAC) the scheduled banks, including Cooperative Banks are required to follow the IRAC norms, as specified by the Reserve Bank of India from time to time, and classify loans into various categories
		If any loans fall under NPA with NABARD and Sahkari Bank, what is the recovery policy.	The recovery of loans is as per Bank's own policy.

3	RTI-141/2018/90101)	Kindly provide the criteria for NPA	The criteria for NPA are determined by the Reserve Bank of India and are different for RRBs and StCBs/DCCBs. All the circulars issued by the RBI from time to time are available on the RBI Website.												
4	RTI-1072 & 1073/2018/90221 & 90222)	Provide the information showing Total Number of the NPA Accounts as available on the records of your public authority	<p>The available information on total Number of NPAs account in respect of StCBs, DCCBs and RRBs as on 31 March 2018 is given in the following table.</p> <table border="1" data-bbox="948 595 1481 965"> <thead> <tr> <th>Type of Banks</th> <th>Total No. of Banks</th> <th>Total Nos of NPA A/c as on 31 March 2018</th> </tr> </thead> <tbody> <tr> <td>StCBs</td> <td>34</td> <td>71398 (25 banks)</td> </tr> <tr> <td>DCCBs</td> <td>363</td> <td>625599 (276 banks)</td> </tr> <tr> <td>RRBs</td> <td>56</td> <td>3296318 (56 banks)</td> </tr> </tbody> </table> <p>Data as reported by Banks in ‘ENSURE’ Web Portal of NABARD figures in brackets indicate number of banks which have reported.</p>	Type of Banks	Total No. of Banks	Total Nos of NPA A/c as on 31 March 2018	StCBs	34	71398 (25 banks)	DCCBs	363	625599 (276 banks)	RRBs	56	3296318 (56 banks)
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5	RTI 1404/2018/90276	How much deposits received by all the Banks (under RBI control) due to demonetization of old Rs. 500/- and Rs. 1000/- currencies during November 2016.	<p>The value of SBNs deposited / exchanged in Cooperative Banks (StCBs and DCCBs) and RRBs after demonetization between 10 November 2016 and 31 December 2016 was as under :-</p> <table border="1" data-bbox="948 1384 1390 1574"> <thead> <tr> <th>Bank Type</th> <th>Amount (Rs. in lakh)</th> </tr> </thead> <tbody> <tr> <td>StCBs</td> <td>640727.86</td> </tr> <tr> <td>DCCBs</td> <td>222080.92</td> </tr> <tr> <td>RRBs</td> <td>7537021.475</td> </tr> </tbody> </table> <p>Data as reported by Banks in ‘ENSURE’ Web Portal of NABARD.</p>	Bank Type	Amount (Rs. in lakh)	StCBs	640727.86	DCCBs	222080.92	RRBs	7537021.475				
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6	RTI 1550, 1598&1569/2018/90299, /2019/90009 & 00001)	Please confirm the total NPA for the banking system as of the date	<p>NABARD does not have the information on total NPA for the banking system and also in respect of StCBs,DCCBs and RRBs for the period ending 31 December 2018. The available information on total NPA in respect of StCBs , DCCBs and RRBs for the period ending 31 March 2018 is given in the following table.</p> <p>Total NPA</p>												

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	<p>Please confirm the NPA for 2004 to 2014.</p> <p>Please confirm the NPA from 2014 to 2018</p>	<p>The NPA position from 31.03.2005 to 31.03.2018 in respect of Cooperative Banks & RRBs is given in the following table:</p> <p style="text-align: right;">(Rs. In Cr)</p> <table border="1"> <thead> <tr> <th rowspan="2">Year</th> <th>RRB</th> <th>StCB</th> <th>DCCBs</th> </tr> <tr> <th>Total Amt.</th> <th>Total Amt.</th> <th>Total Amt.</th> </tr> </thead> <tbody> <tr><td>2005</td><td>2804</td><td>6078</td><td>14734</td></tr> <tr><td>2006</td><td>2890</td><td>6360</td><td>15712</td></tr> <tr><td>2007</td><td>3178</td><td>6704</td><td>16375</td></tr> <tr><td>2008</td><td>3566</td><td>6191</td><td>18754</td></tr> <tr><td>2009</td><td>2810</td><td>5764</td><td>17929</td></tr> <tr><td>2010</td><td>3085</td><td>4355</td><td>15970</td></tr> <tr><td>2011</td><td>3712</td><td>5630</td><td>14816</td></tr> <tr><td>2012</td><td>5859</td><td>5364</td><td>16030</td></tr> <tr><td>2013</td><td>8330</td><td>5269</td><td>17805</td></tr> <tr><td>2014</td><td>9708</td><td>5699</td><td>20901</td></tr> <tr><td>2015</td><td>11128</td><td>5755</td><td>21023</td></tr> <tr><td>2016</td><td>14042</td><td>5564</td><td>21999</td></tr> <tr><td>2017</td><td>18255</td><td>5179</td><td>26469</td></tr> <tr><td>2018</td><td>24059</td><td>5936</td><td>30553</td></tr> </tbody> </table>	Year	RRB	StCB	DCCBs	Total Amt.	Total Amt.	Total Amt.	2005	2804	6078	14734	2006	2890	6360	15712	2007	3178	6704	16375	2008	3566	6191	18754	2009	2810	5764	17929	2010	3085	4355	15970	2011	3712	5630	14816	2012	5859	5364	16030	2013	8330	5269	17805	2014	9708	5699	20901	2015	11128	5755	21023	2016	14042	5564	21999	2017	18255	5179	26469	2018	24059	5936	30553
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7	RTI 1581/2019/90004	Please provide data that how much NPA amount recovered between 2014 - 2018	<p>NABARD does not have information on NPA Recovered of all banking system for the period ending 31 March 2014. However the available information in respect of StCBs, DCCBs and RRBs for the period ending 31 March 2015 to 31 March 2018 is given in the following table</p> <p>Total Recovered NPA (Rs. Lakh)</p> <table border="1"> <thead> <tr> <th>Type of Banks</th> <th>Nos . of Banks</th> <th>31.03 .15</th> <th>31.03.16</th> <th>31.03.17</th> <th>31.03.18</th> </tr> </thead> <tbody> <tr> <td>St CBs</td> <td>34</td> <td>58728.00 (32 banks)</td> <td>28098.14 (33 banks)</td> <td>21043.92 (33 banks)</td> <td>39618.16 (33 banks)</td> </tr> <tr> <td>DC CBs</td> <td>363 *</td> <td>318967.44 (366 banks)</td> <td>188856.37 (367 banks)</td> <td>202595.76 (370 banks)</td> <td>225290.46 (354 banks)</td> </tr> <tr> <td>RR Bs</td> <td>56</td> <td>NA</td> <td>223489.10 (56 banks)</td> <td>304562.77 (56 banks)</td> <td>304052.97 (56 banks)</td> </tr> </tbody> </table> <p>Data as reported by Banks in 'ENSURE' Web Portal of NABARD Figures in brackets indicate number of banks which have reported. *No. of DCCBs as on date are 363</p>	Type of Banks	Nos . of Banks	31.03 .15	31.03.16	31.03.17	31.03.18	St CBs	34	58728.00 (32 banks)	28098.14 (33 banks)	21043.92 (33 banks)	39618.16 (33 banks)	DC CBs	363 *	318967.44 (366 banks)	188856.37 (367 banks)	202595.76 (370 banks)	225290.46 (354 banks)	RR Bs	56	NA	223489.10 (56 banks)	304562.77 (56 banks)	304052.97 (56 banks)
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8	RTI 1621/2019/90011)	Procedure, Rules and regulations of statutory inspections being carried out on Cooperative banks.	Statutory Inspections of Cooperative Banks is carried out under Section 35(6) of the BR Act, 1949 (AACS).																																			
		What intervals are statutory inspections / audits carried out at Co-operative banks ?	All StCBs (three tier as well as two tier) will be inspected annually. CCBs with a business volume (Deposits + Advance) of Rs.3000 crore and above (as on the 31 March of the previous year), CCBs with supervisory rating “C” having rating marks below 50 and ‘D’ rating as per the last inspection will be inspected annually. All CCBs not covered above and with Supervisory rating marks of 50 or above as per the last inspection will be inspected on biennial basis. Statutory Auditors of the bank will be carried out by every year.																																			
9	RTI 1698/2019/80015)	What is the total amount of NPA upto the financial year 2014?	<p>The available information on O/s NPA, year-wise from 31.05.2005 to 31.03.2014 in respect of cooperative Banks is given in the following table:</p> <p style="text-align: right;">(` . In Cr)</p> <table border="1" data-bbox="946 1126 1497 1886"> <thead> <tr> <th rowspan="2">As on Year</th> <th>StCB</th> <th>DCCBs</th> </tr> <tr> <th>Total Amt.</th> <th>Total Amt.</th> </tr> </thead> <tbody> <tr> <td>31.03.2005</td> <td>6078</td> <td>14734</td> </tr> <tr> <td>31.03.2006</td> <td>6360</td> <td>15712</td> </tr> <tr> <td>31.03.2007</td> <td>6704</td> <td>16375</td> </tr> <tr> <td>31.03.2008</td> <td>6191</td> <td>18754</td> </tr> <tr> <td>31.03.2009</td> <td>5764</td> <td>17929</td> </tr> <tr> <td>31.03.2010</td> <td>4355</td> <td>15970</td> </tr> <tr> <td>31.03.2011</td> <td>5630</td> <td>14816</td> </tr> <tr> <td>31.03.2012</td> <td>5364</td> <td>16030</td> </tr> <tr> <td>31.03.2013</td> <td>5269</td> <td>17805</td> </tr> <tr> <td>31.03.2014</td> <td>5699</td> <td>20901</td> </tr> </tbody> </table>	As on Year	StCB	DCCBs	Total Amt.	Total Amt.	31.03.2005	6078	14734	31.03.2006	6360	15712	31.03.2007	6704	16375	31.03.2008	6191	18754	31.03.2009	5764	17929	31.03.2010	4355	15970	31.03.2011	5630	14816	31.03.2012	5364	16030	31.03.2013	5269	17805	31.03.2014	5699	20901
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