



International Year  
of Cooperatives

Cooperatives Build  
a Better World

# UTTAR PRADESH'S COOPERATIVE LEGACY A JOURNEY FROM 2019-2024 THROUGH 50 DCCBS



**NABARD**





**NABARD**



## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity

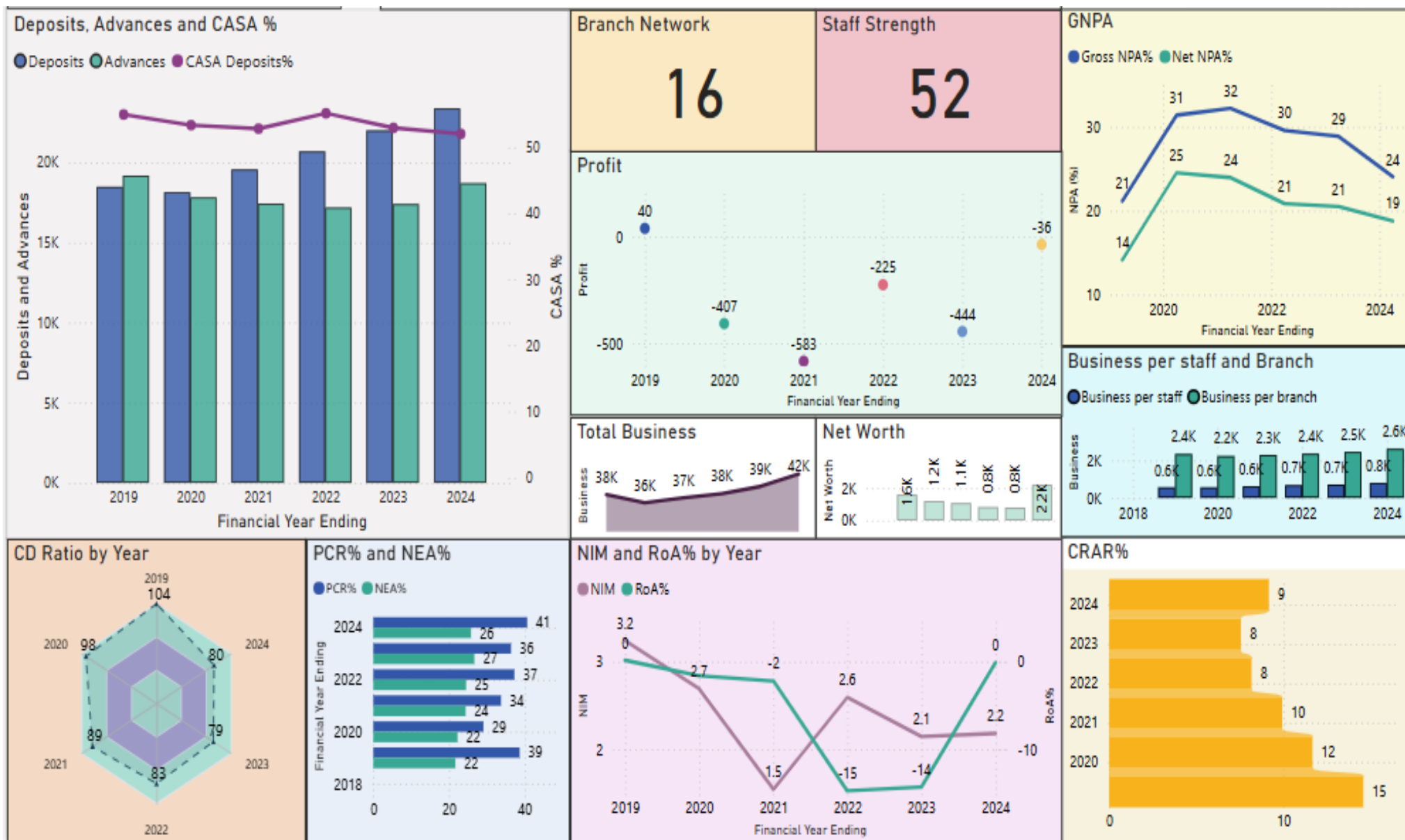


## **MISSION**

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity



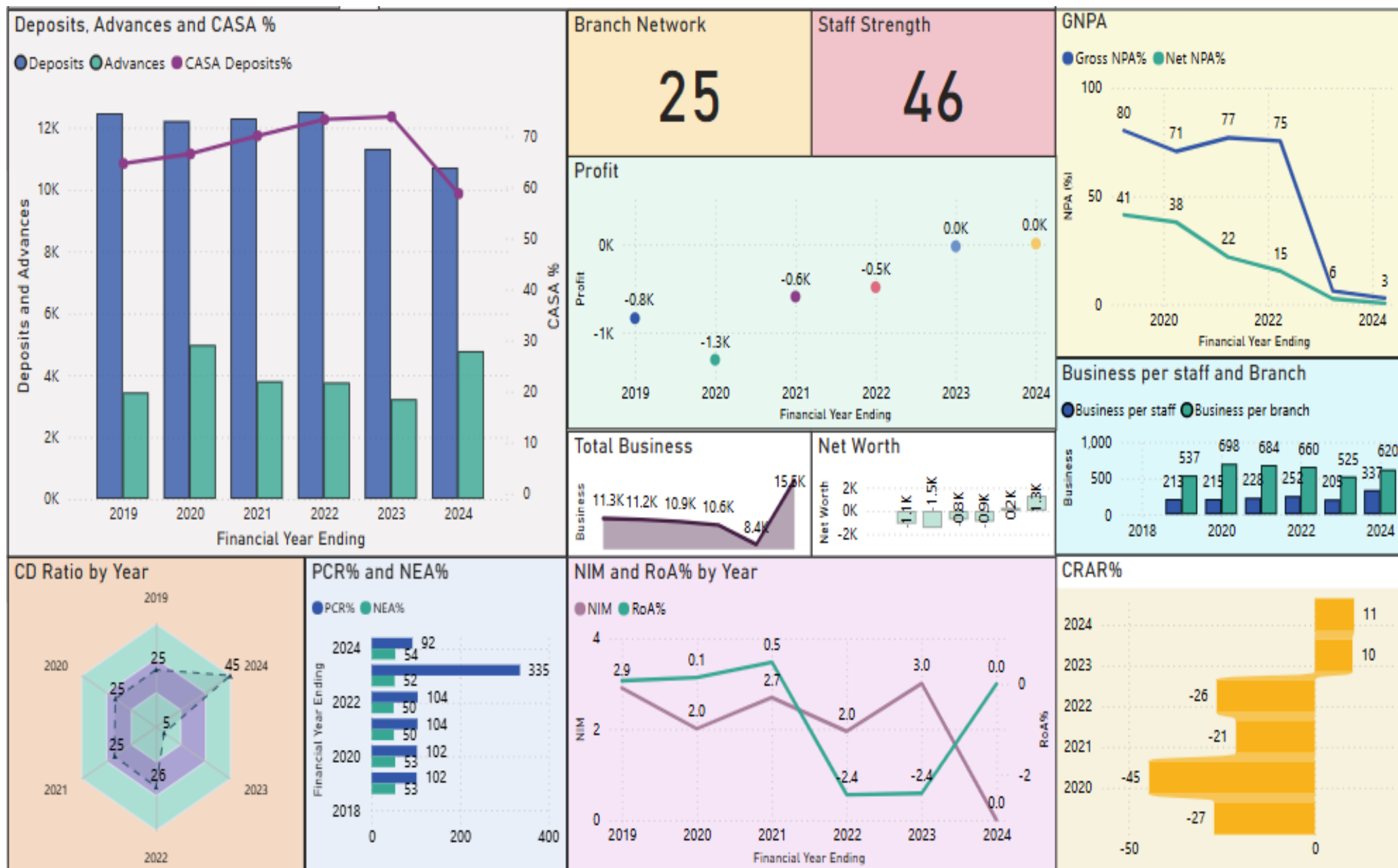
# AGRA DISTRICT CENTRAL CO-OPERATIVE BANK



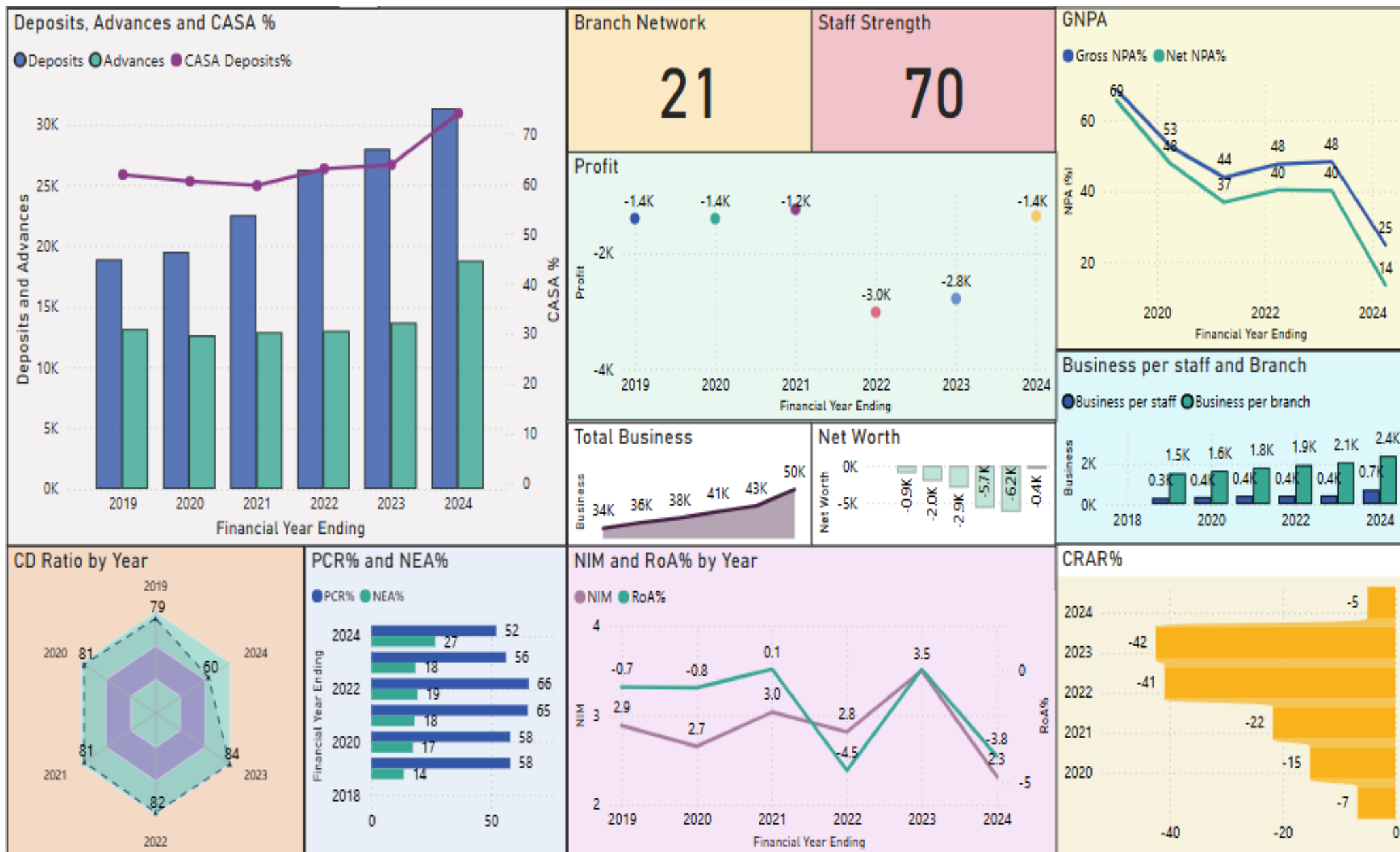
# ALIGARH DISTRICT CENTRAL CO-OPERATIVE BANK



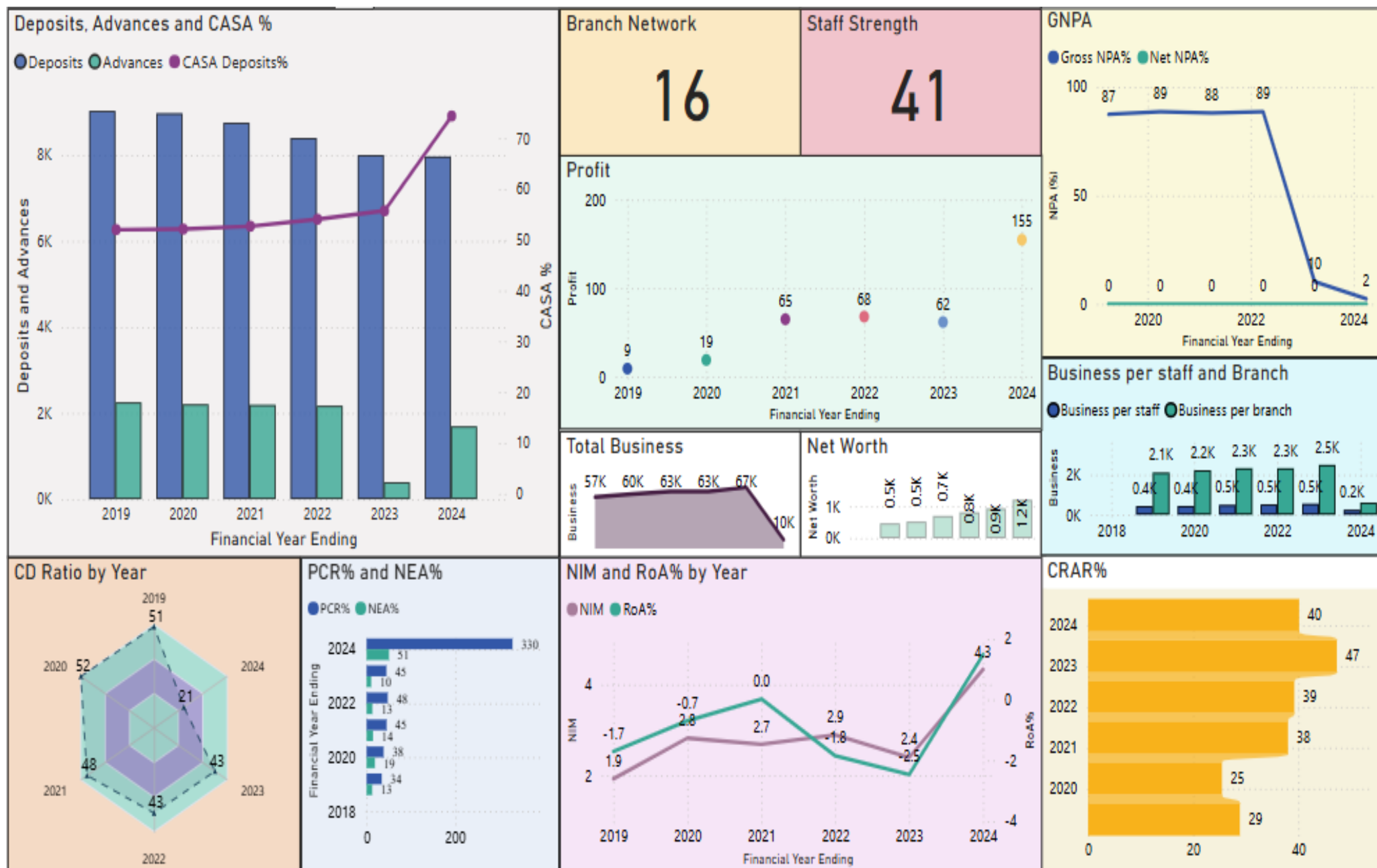
# AZAMGARH DISTRICT CENTRAL CO-OPERATIVE BANK



# BUDAUN DISTRICT CENTRAL CO-OPERATIVE BANK

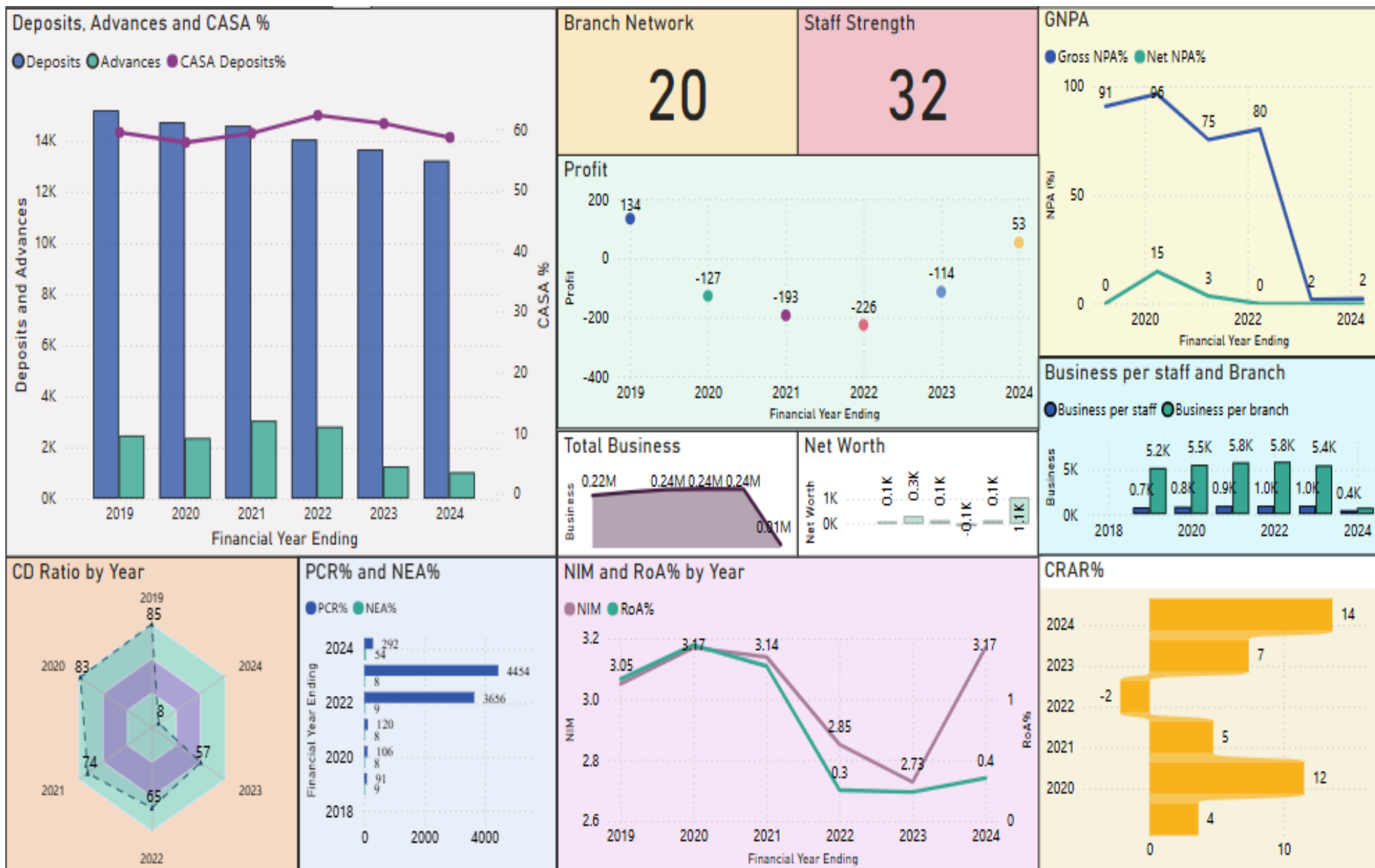


# BAHRICH DISTRICT CENTRAL CO-OPERATIVE BANK

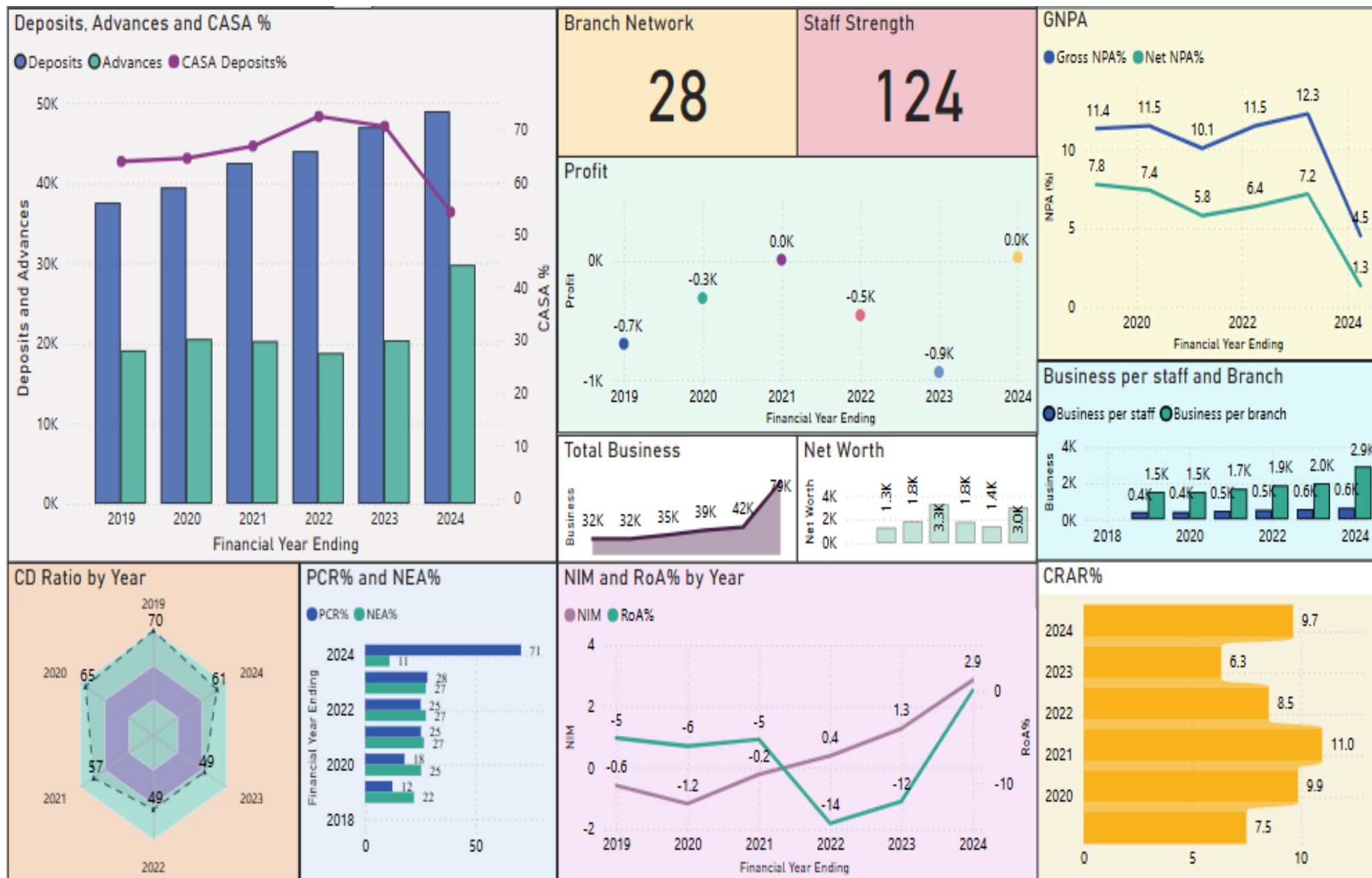




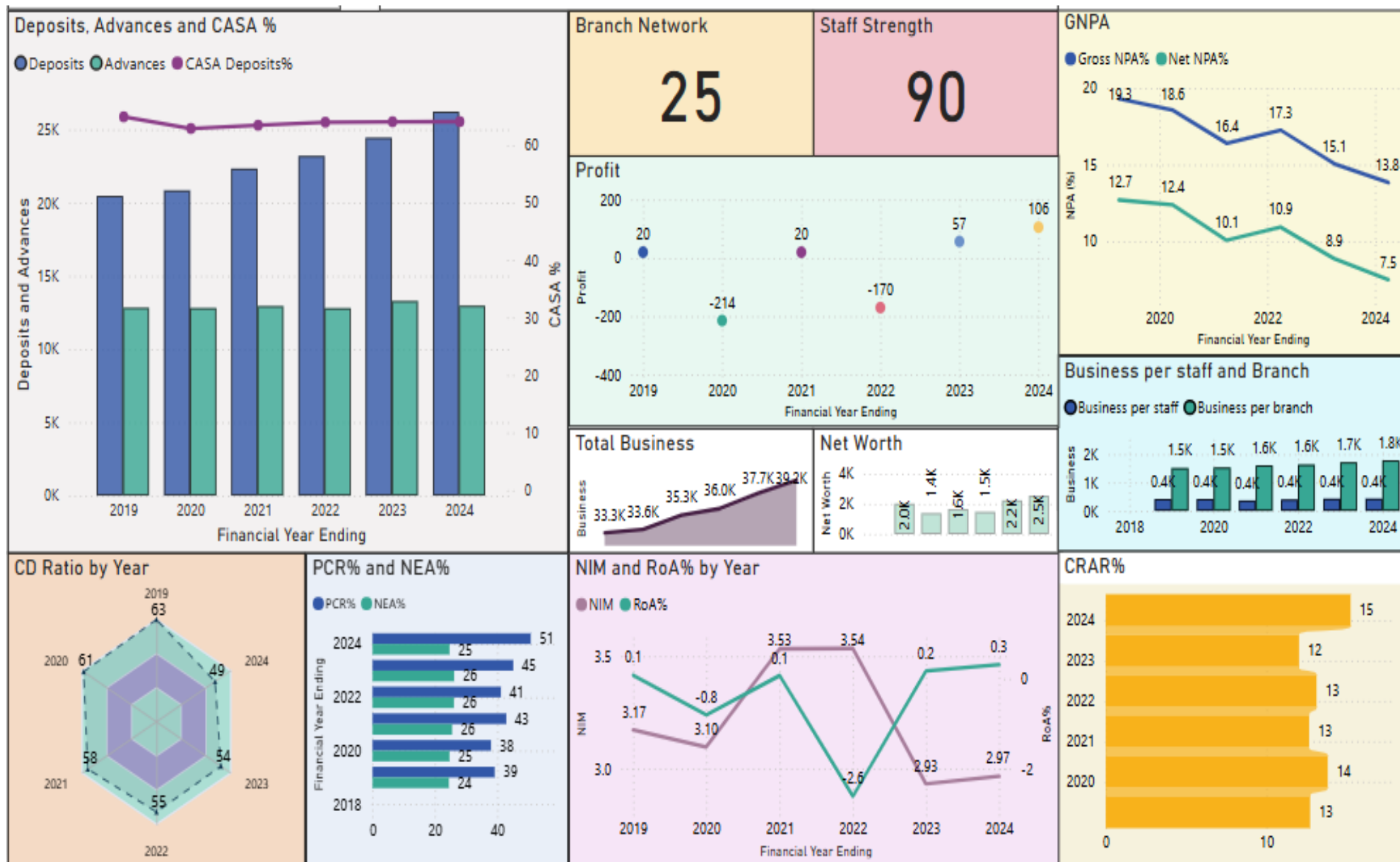
# BALLIA DISTRICT CENTRAL CO-OPERATIVE BANK



# BANDA DISTRICT CENTRAL CO-OPERATIVE BANK



# BARABANKI DISTRICT CENTRAL CO-OPERATIVE BANK

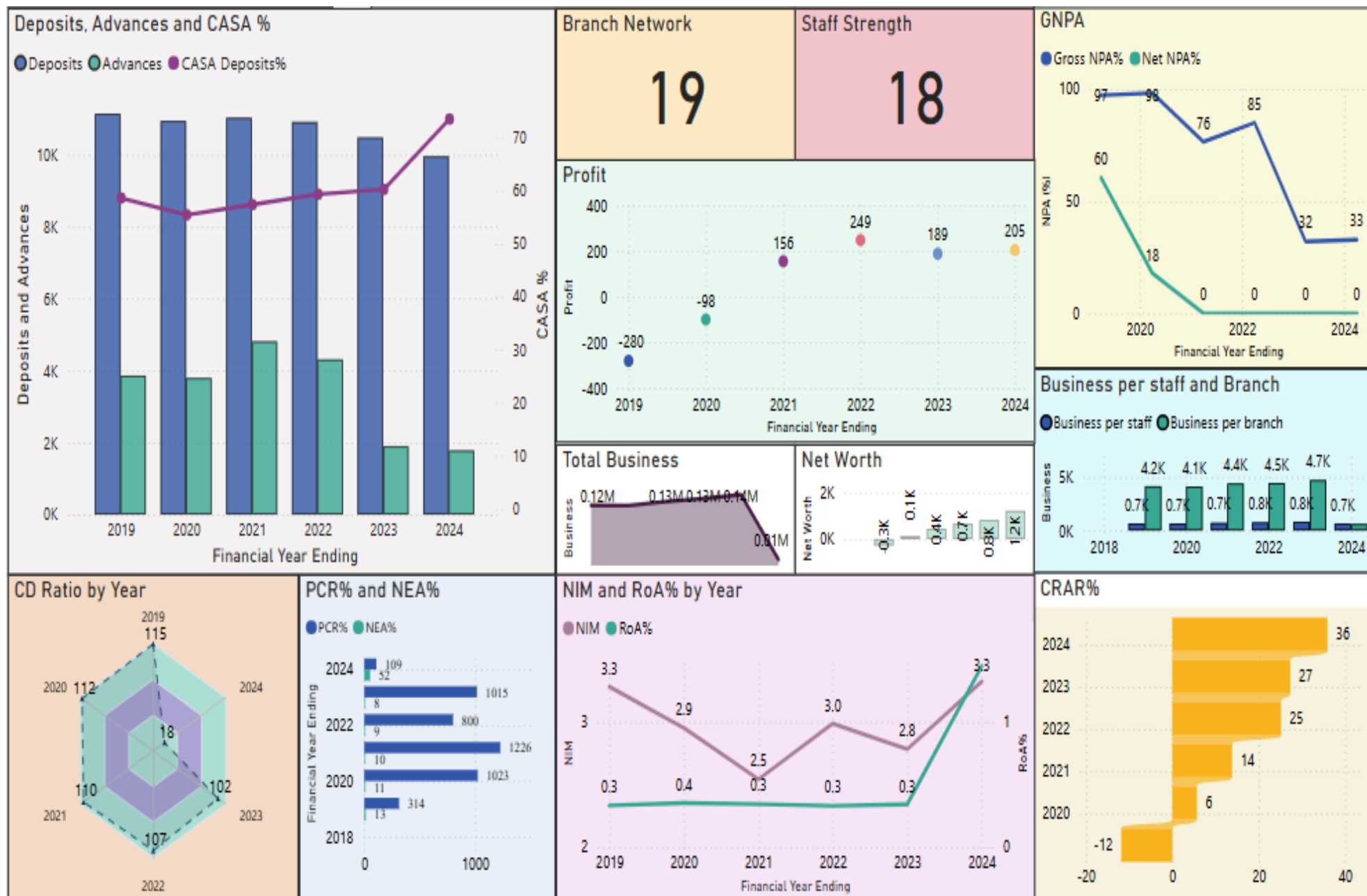


# BAREILLY DISTRICT CENTRAL CO-OPERATIVE BANK

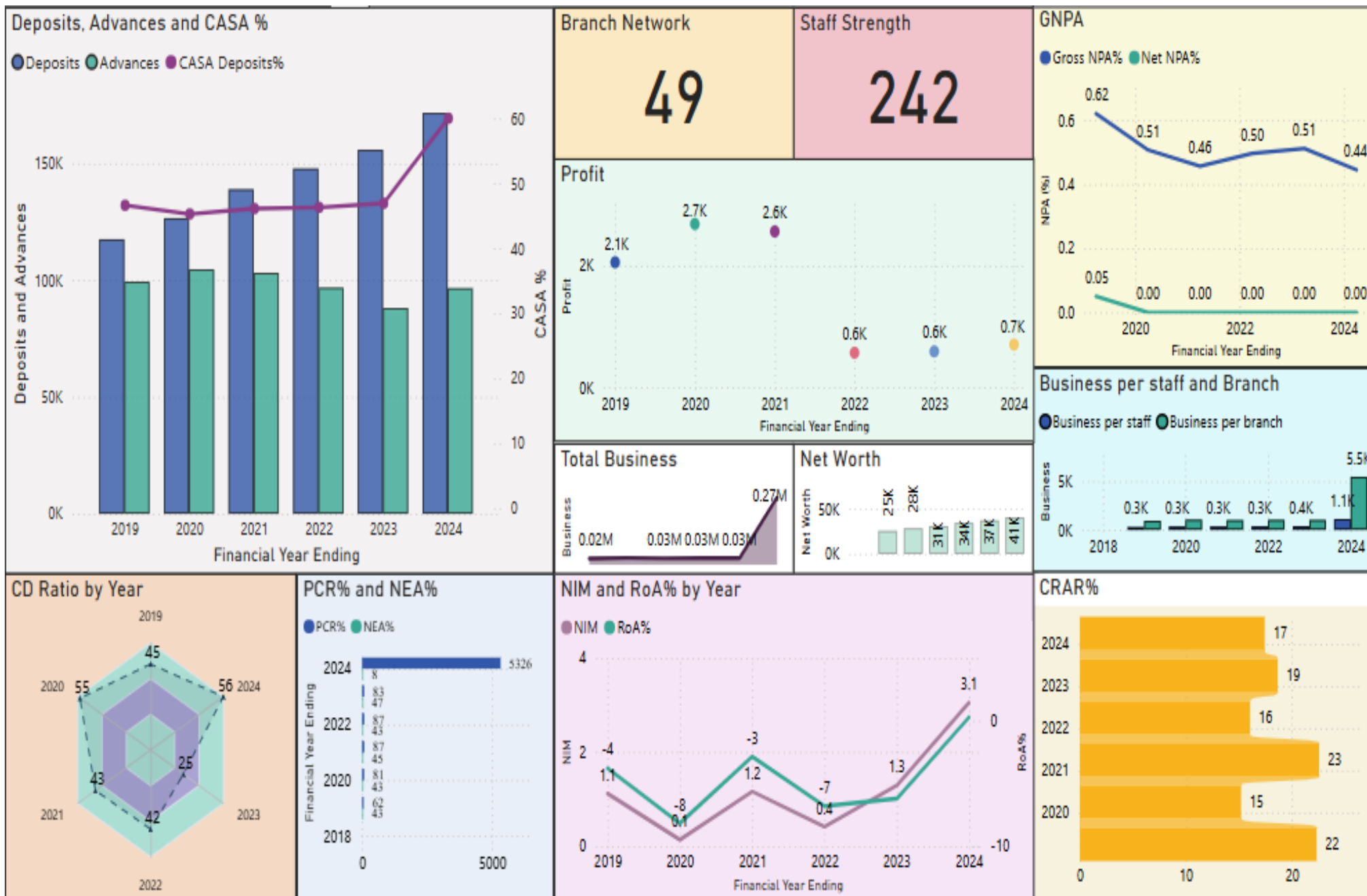




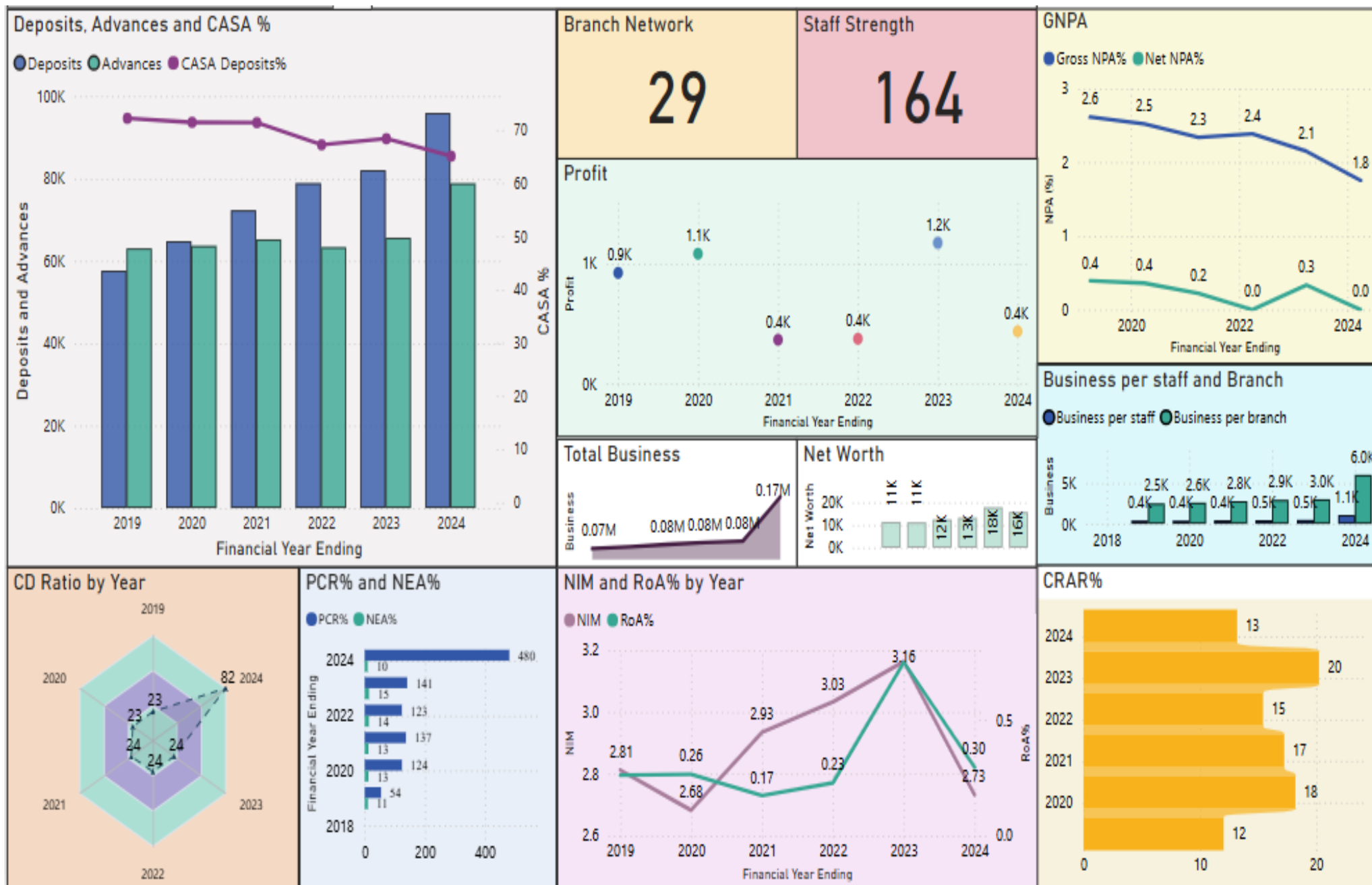
# BASTI DISTRICT CENTRAL CO-OPERATIVE BANK



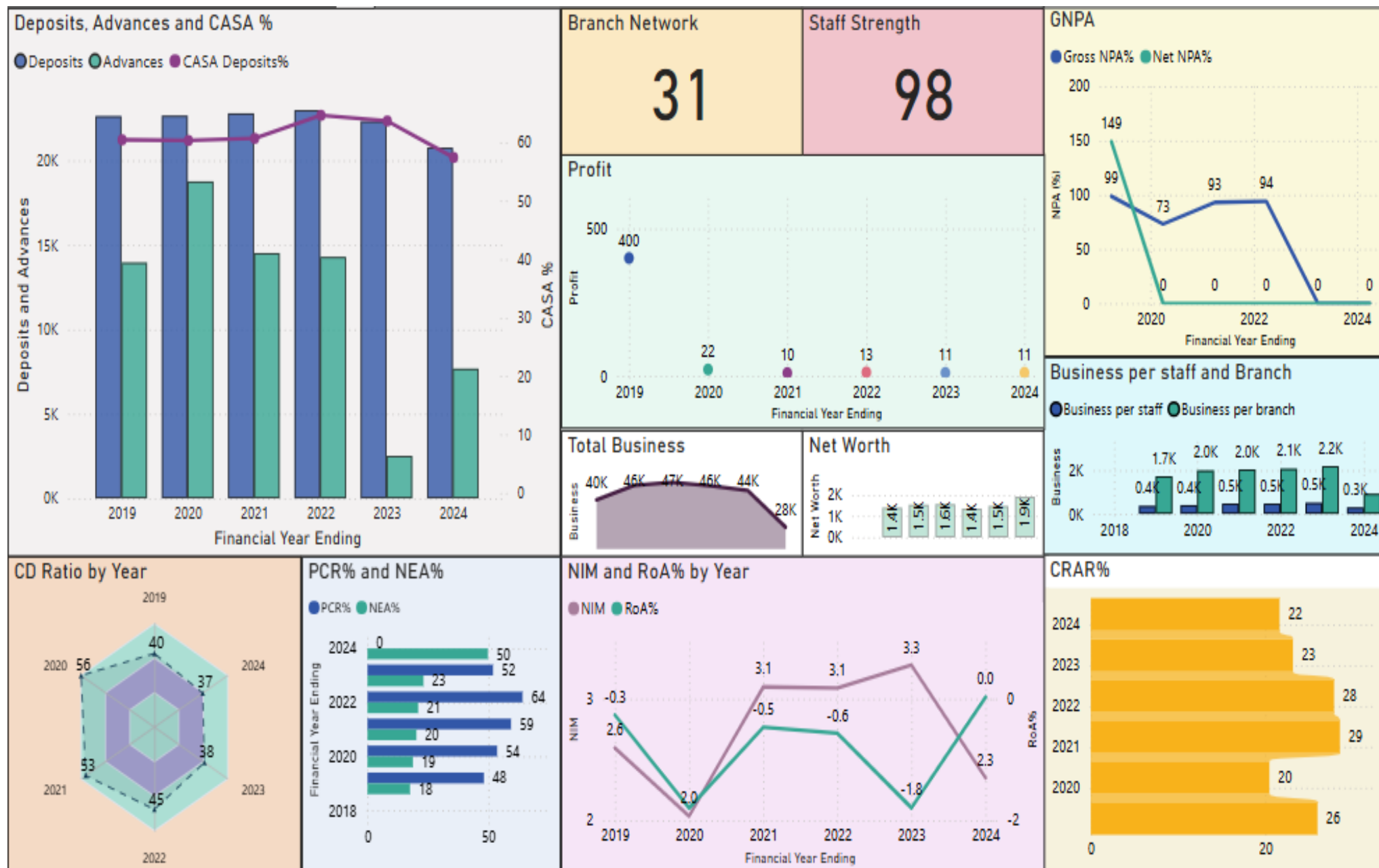
# BIJNOR DISTRICT CENTRAL CO-OPERATIVE BANK



# BULANDSAHAR DISTRICT CENTRAL CO-OPERATIVE BANK

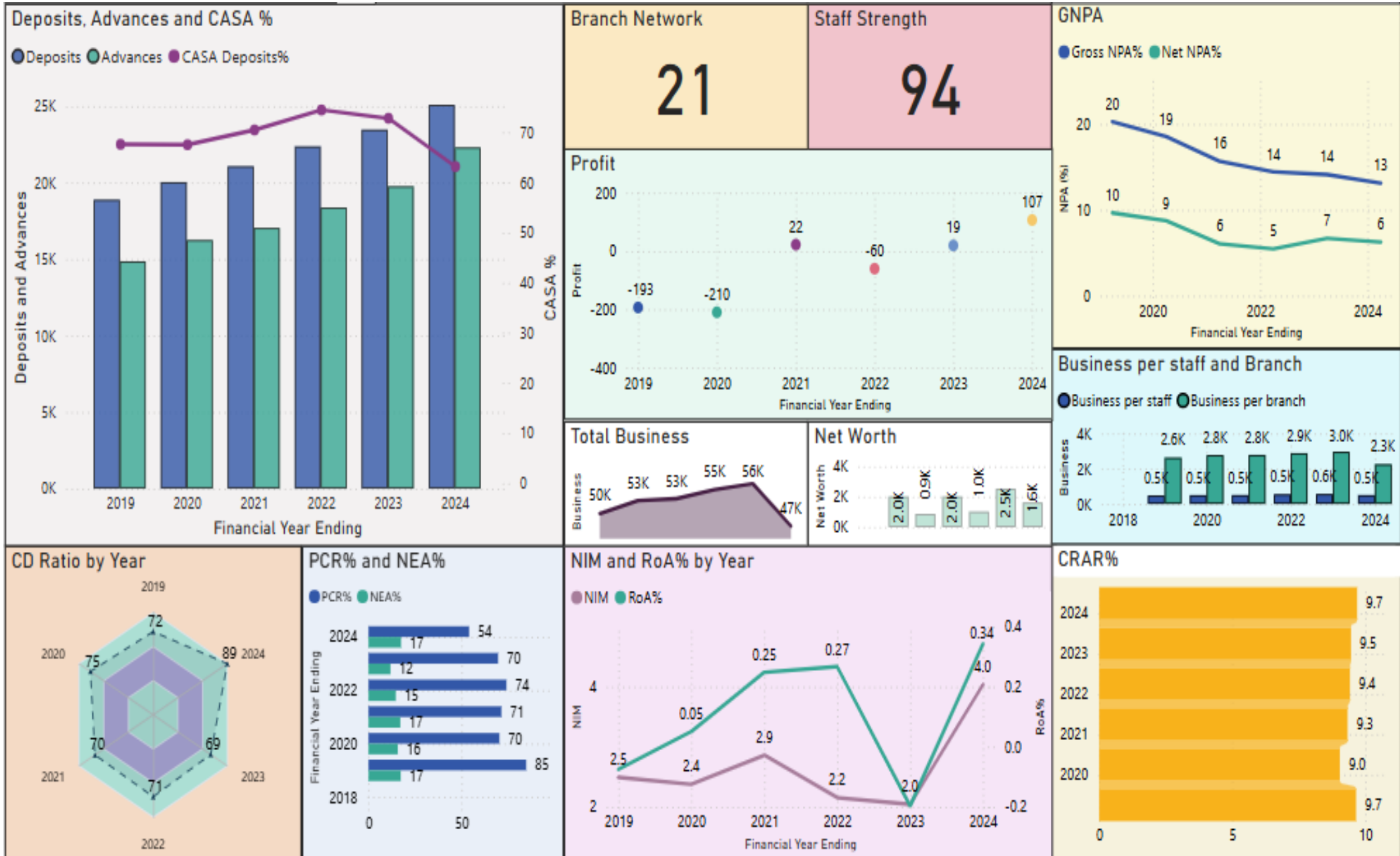


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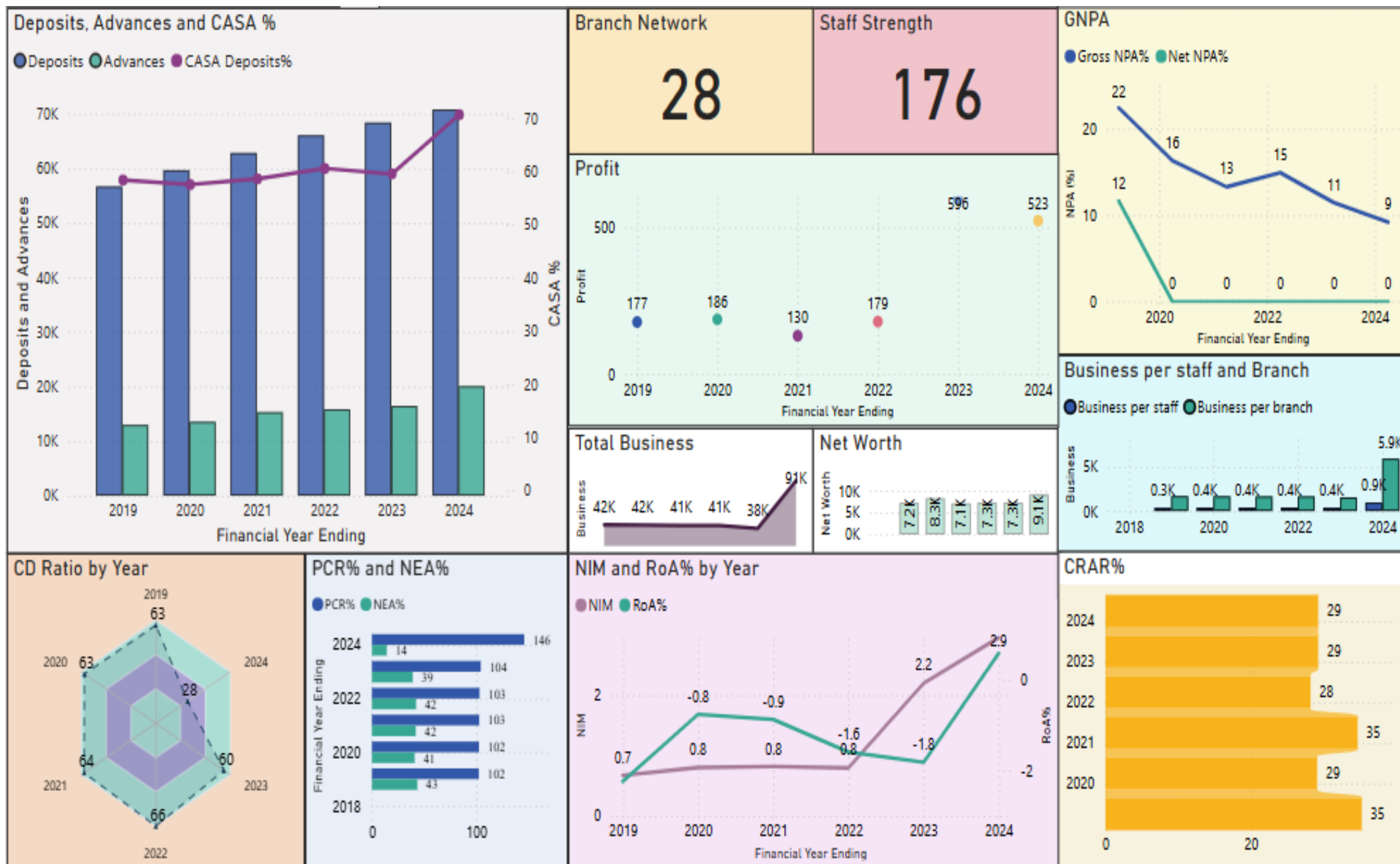




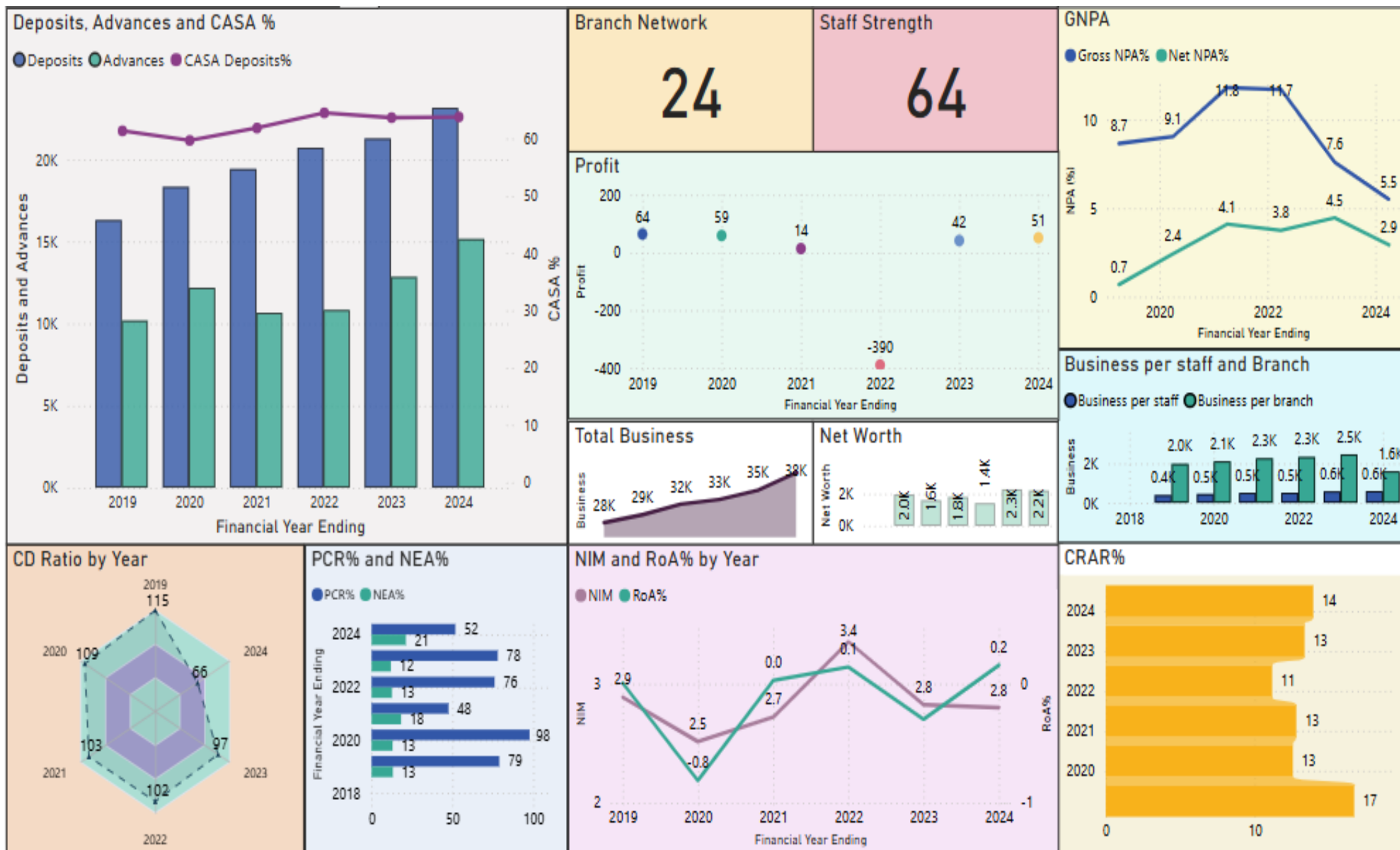
# ETAH DISTRICT CENTRAL CO-OPERATIVE BANK



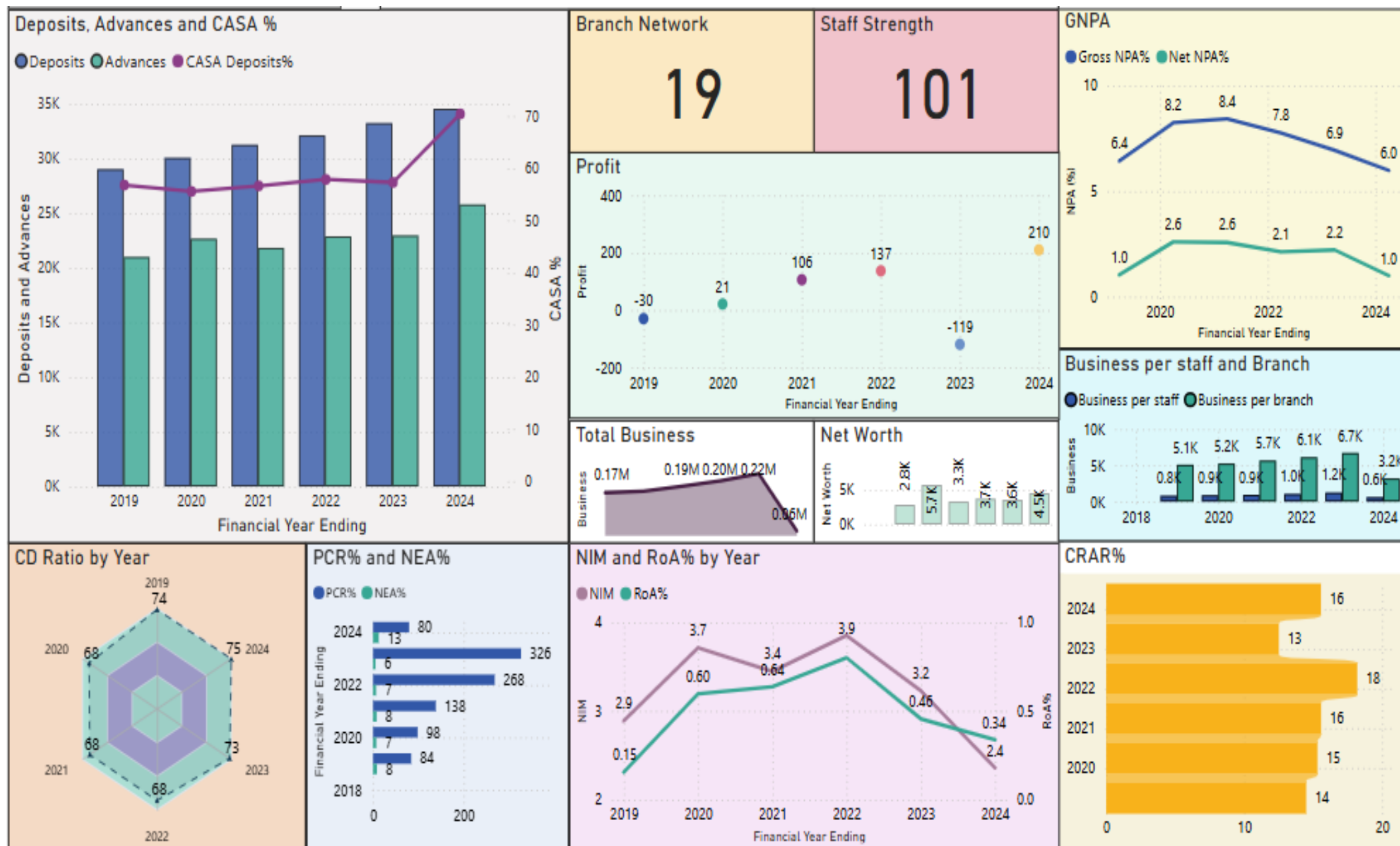
# ETAWAH DISTRICT CENTRAL CO-OPERATIVE BANK



# FAIZABAD DISTRICT CENTRAL CO-OPERATIVE BANK



# FARRUKHABAD DISTRICT CENTRAL CO-OPERATIVE BANK

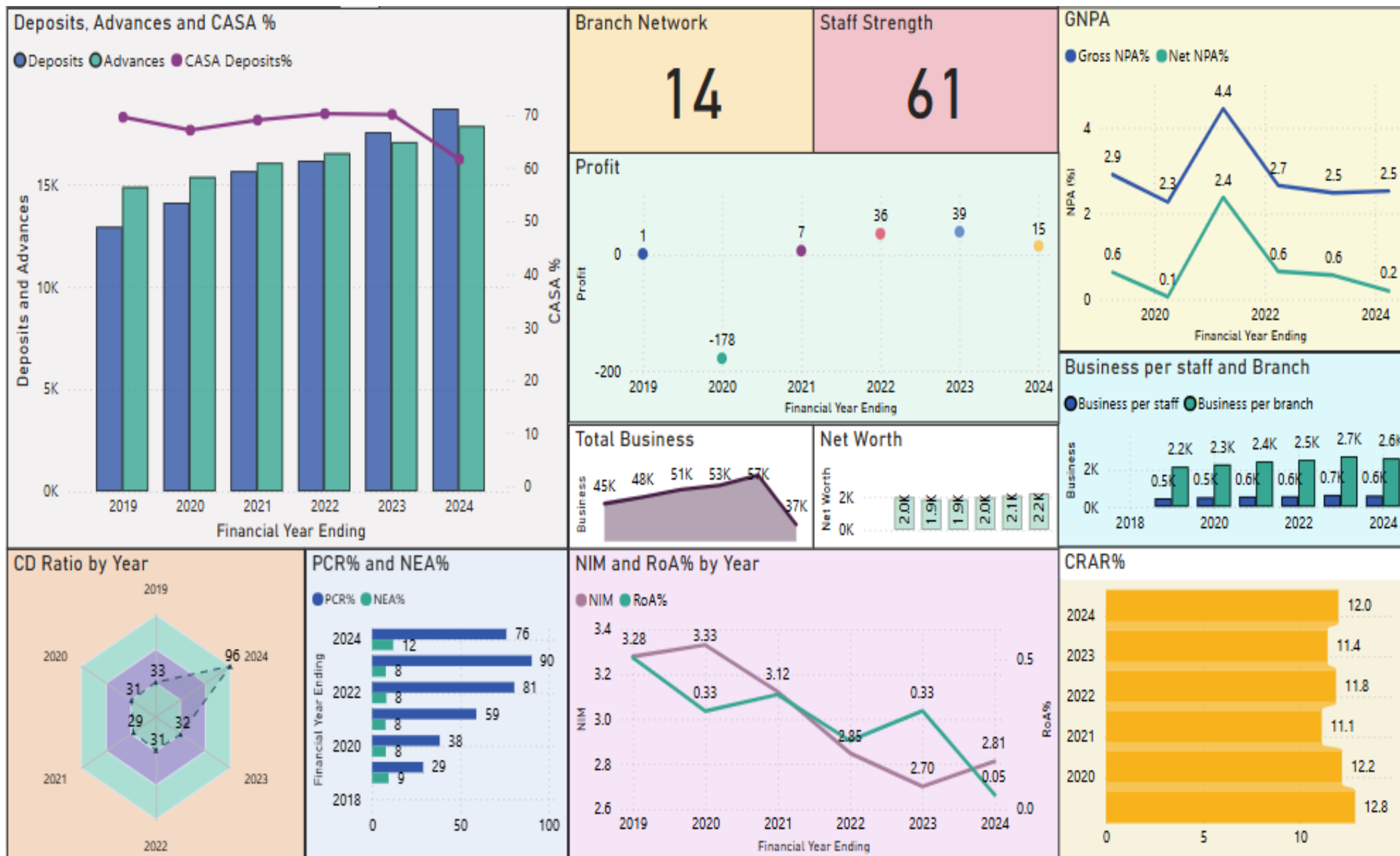




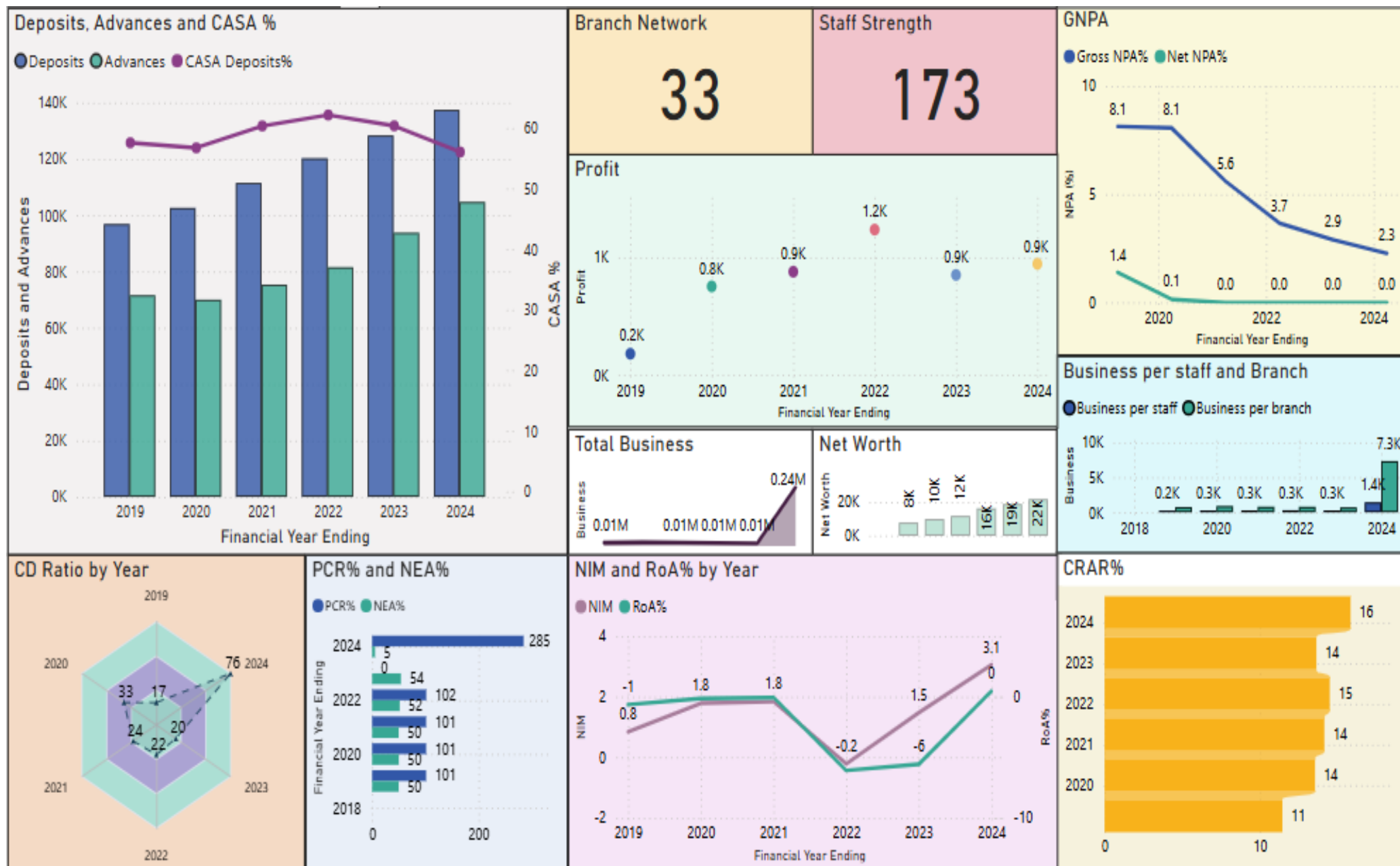
# FATEHPUR DISTRICT CENTRAL CO-OPERATIVE BANK



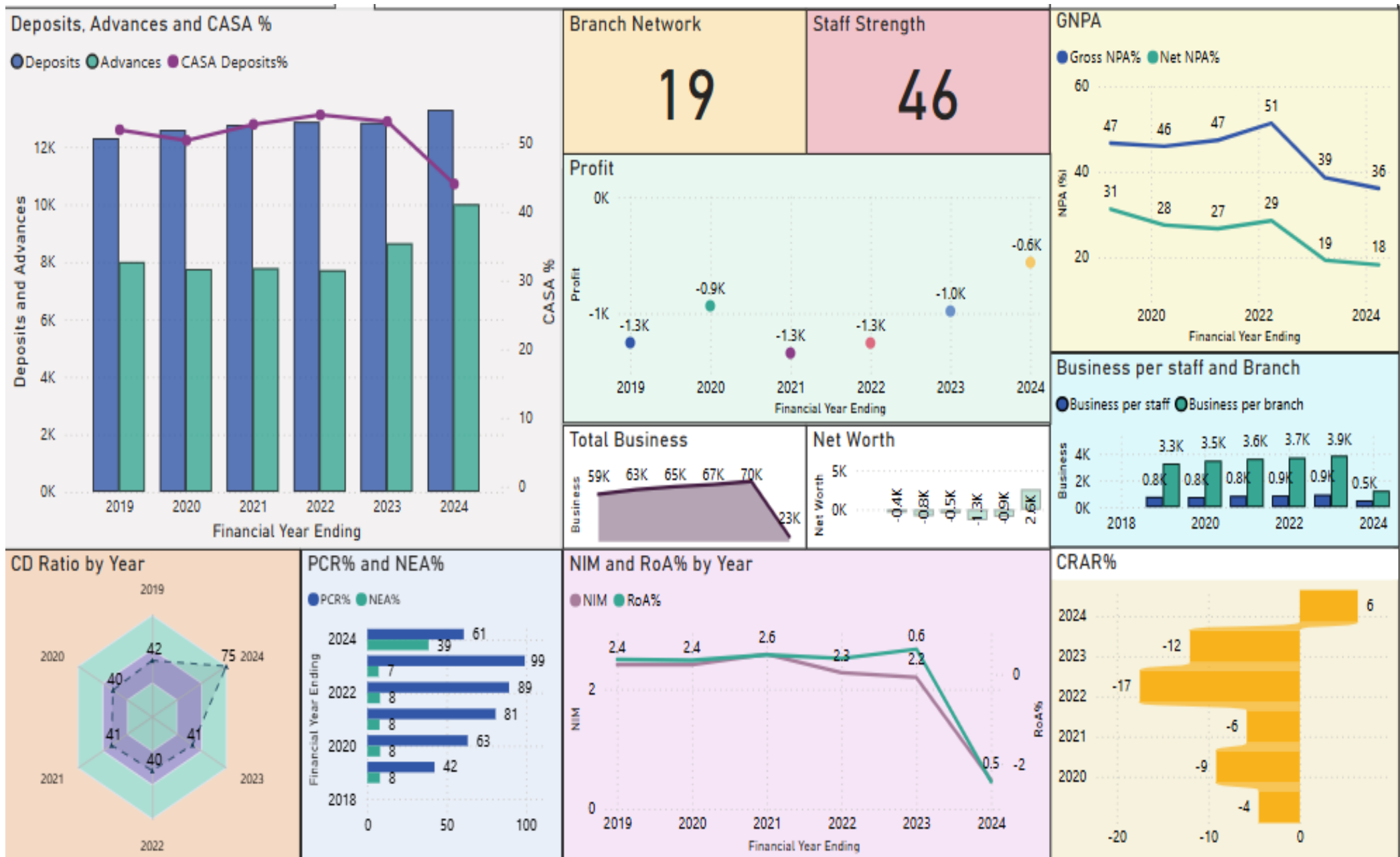
# FIROZABAD DISTRICT CENTRAL CO-OPERATIVE BANK



# GHAZIABAD DISTRICT CENTRAL CO-OPERATIVE BANK

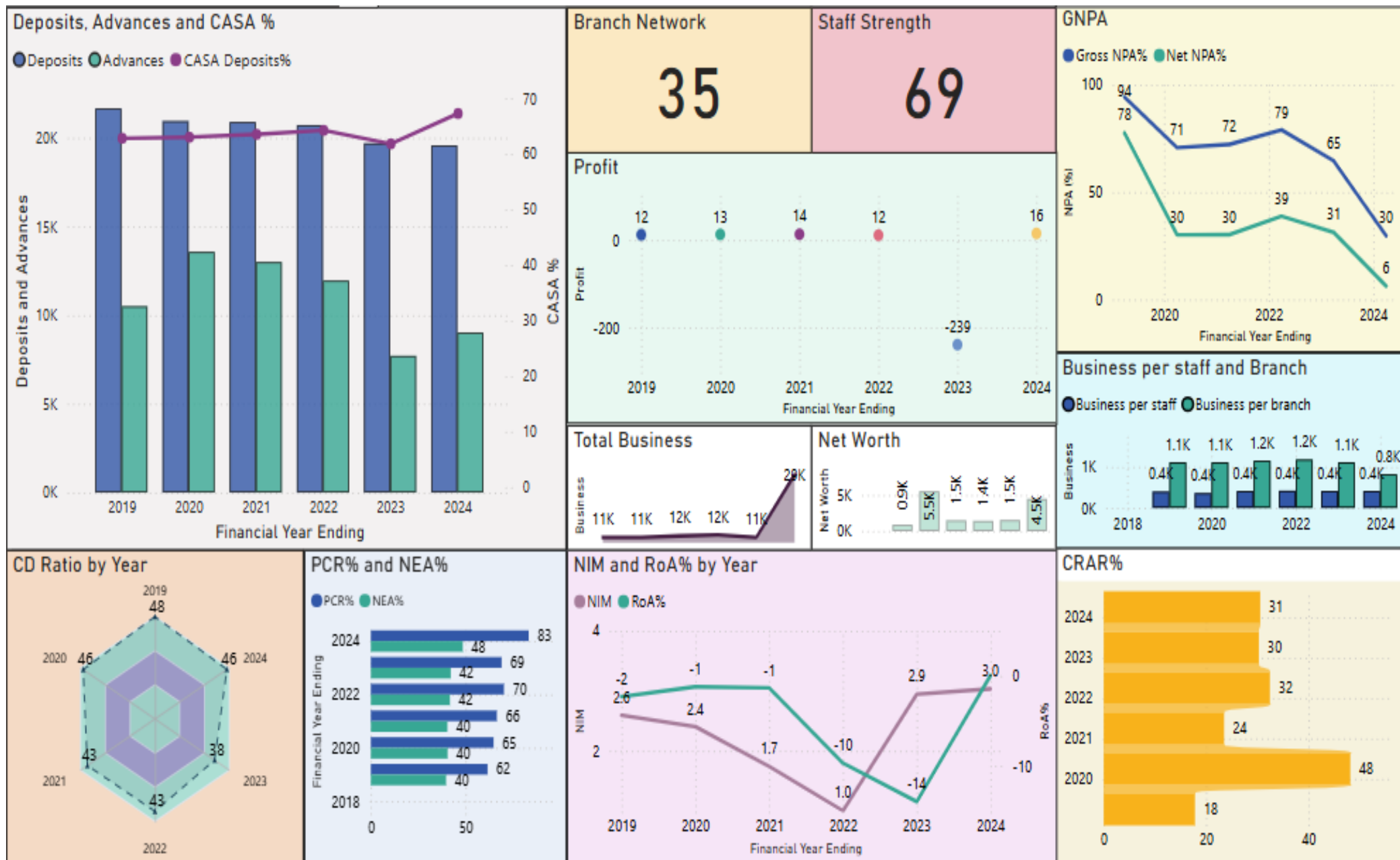


# GHAZIPUR DISTRICT CENTRAL CO-OPERATIVE BANK

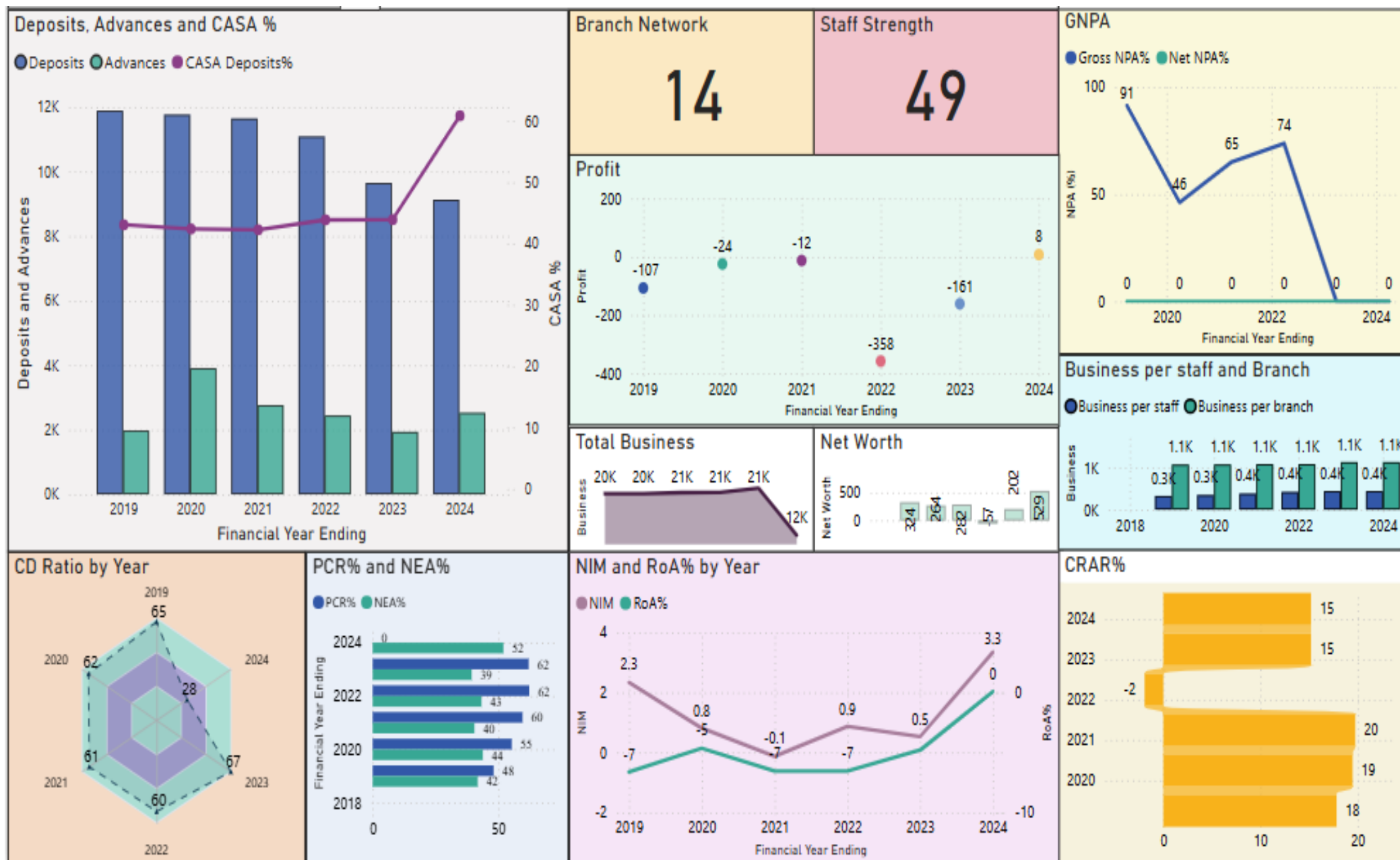




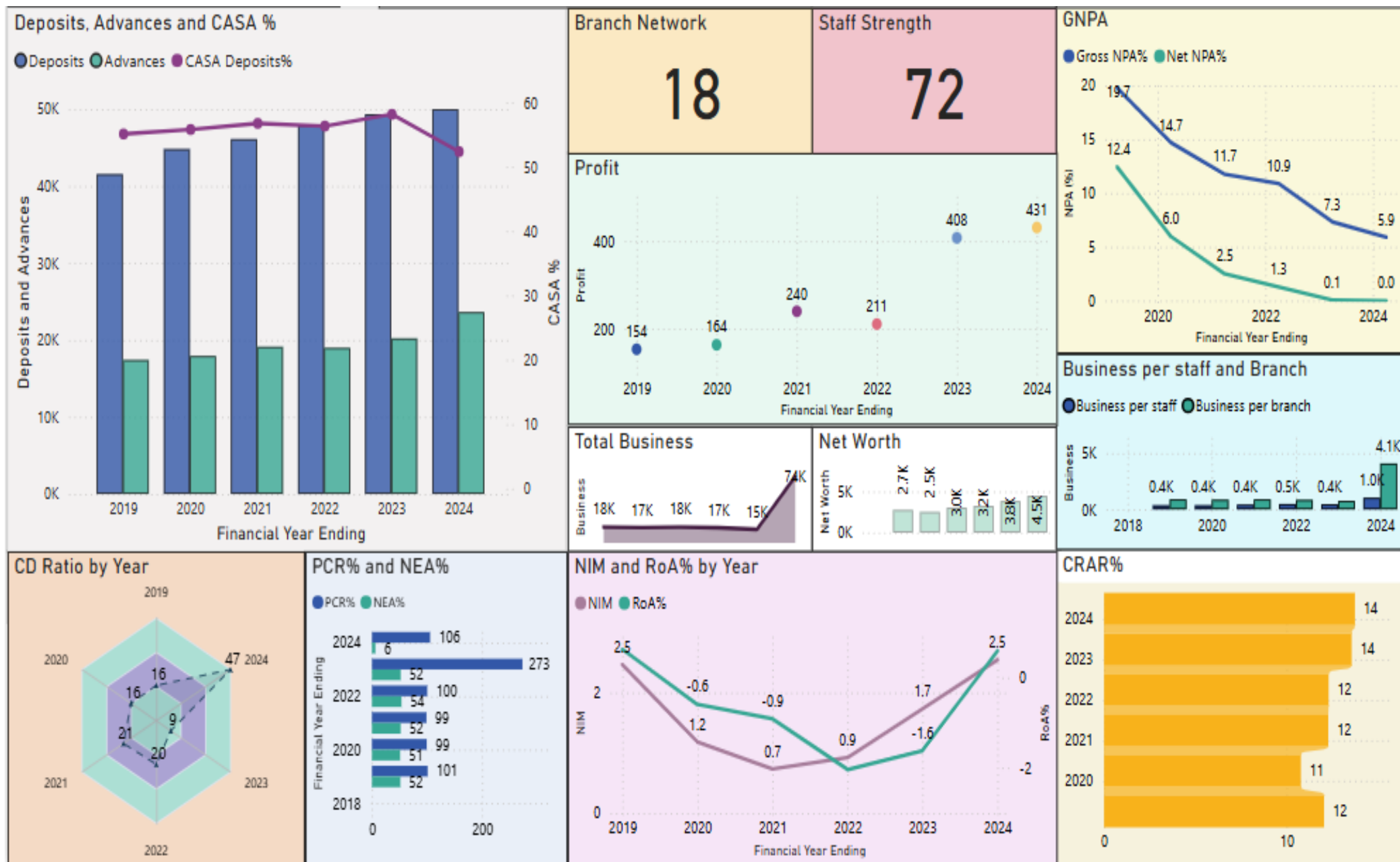
# GORAKHPUR DISTRICT CENTRAL CO-OPERATIVE BANK



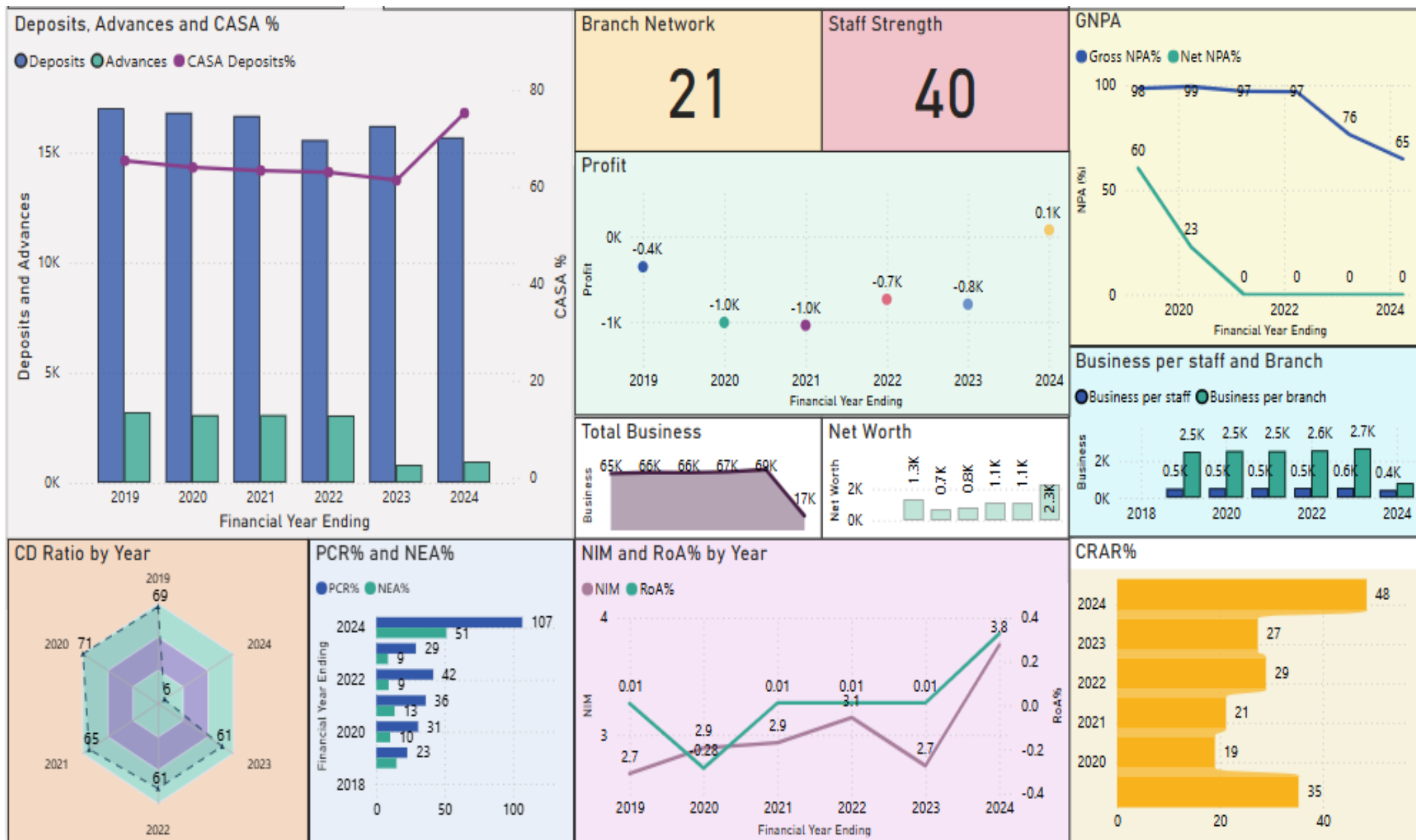
# HARDOI DISTRICT CENTRAL CO-OPERATIVE BANK



# JALAUN DISTRICT CENTRAL CO-OPERATIVE BANK



# JAUNPUR DISTRICT CENTRAL CO-OPERATIVE BANK





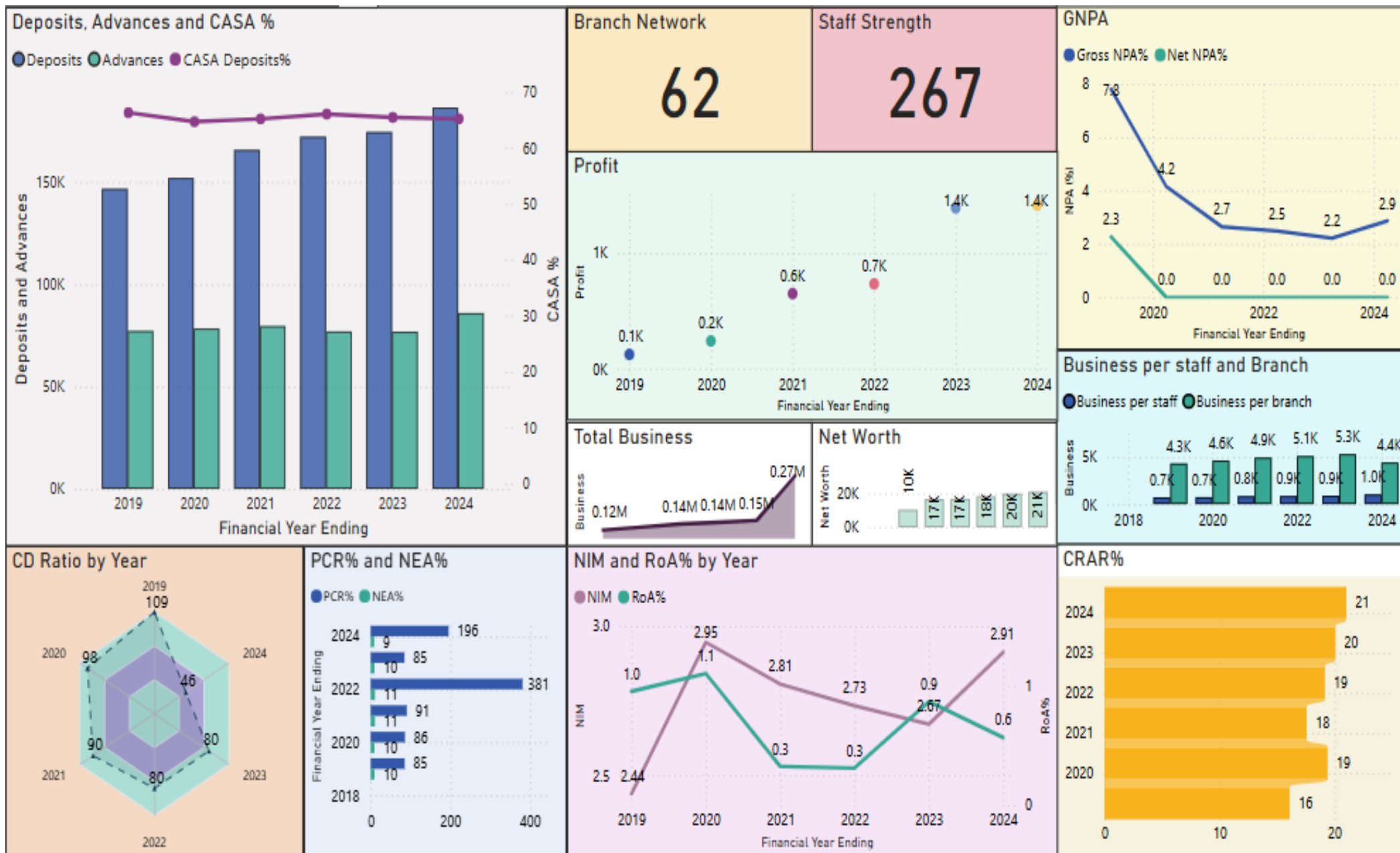
# JHANSI DISTRICT CENTRAL CO-OPERATIVE BANK



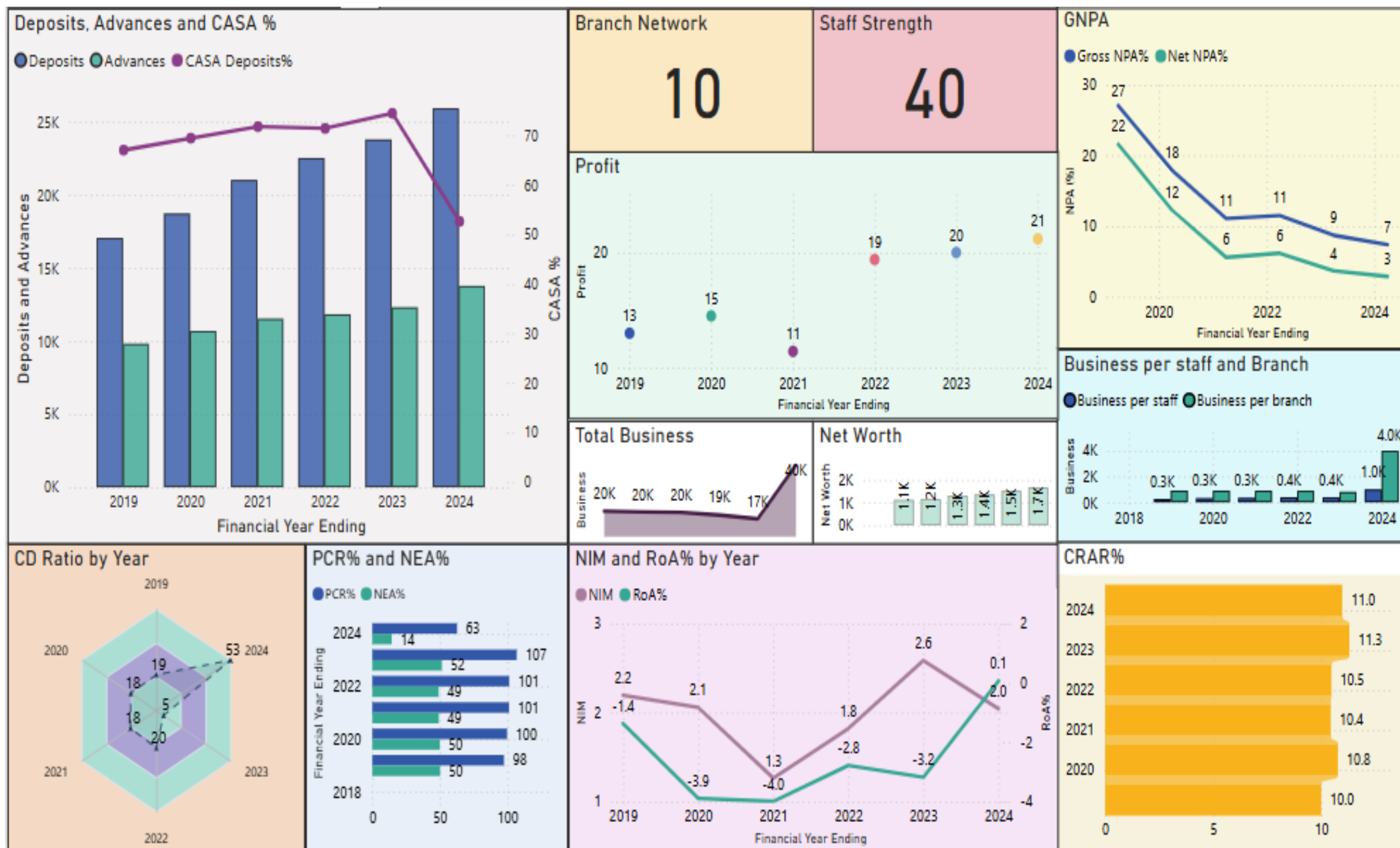
# KANPUR DISTRICT CENTRAL CO-OPERATIVE BANK



# LAKHIMPUR KHIRI DISTRICT CENTRAL CO-OPERATIVE BANK



# LALITPUR DISTRICT CENTRAL CO-OPERATIVE BANK

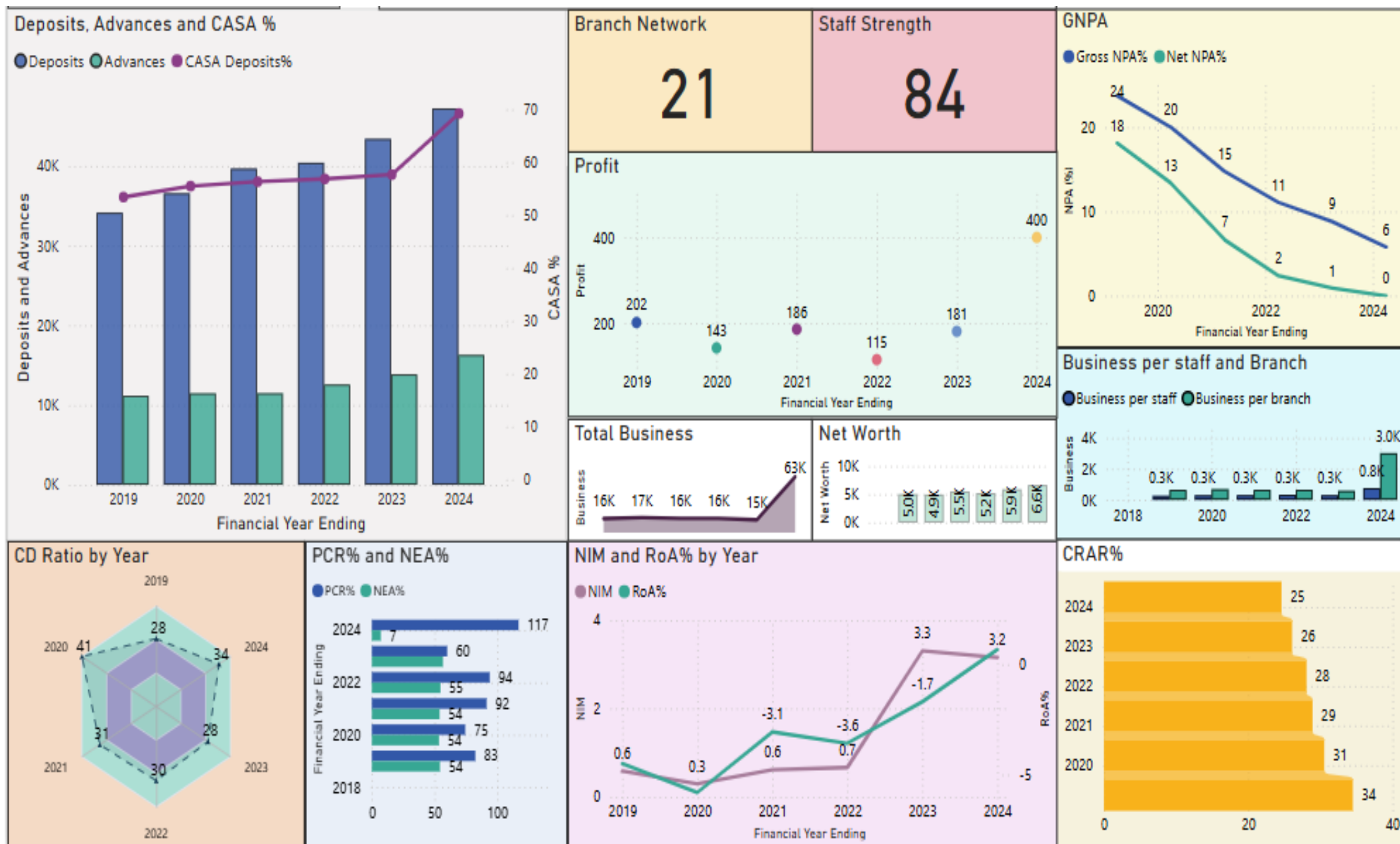


# LUCKNOW DISTRICT CENTRAL CO-OPERATIVE BANK

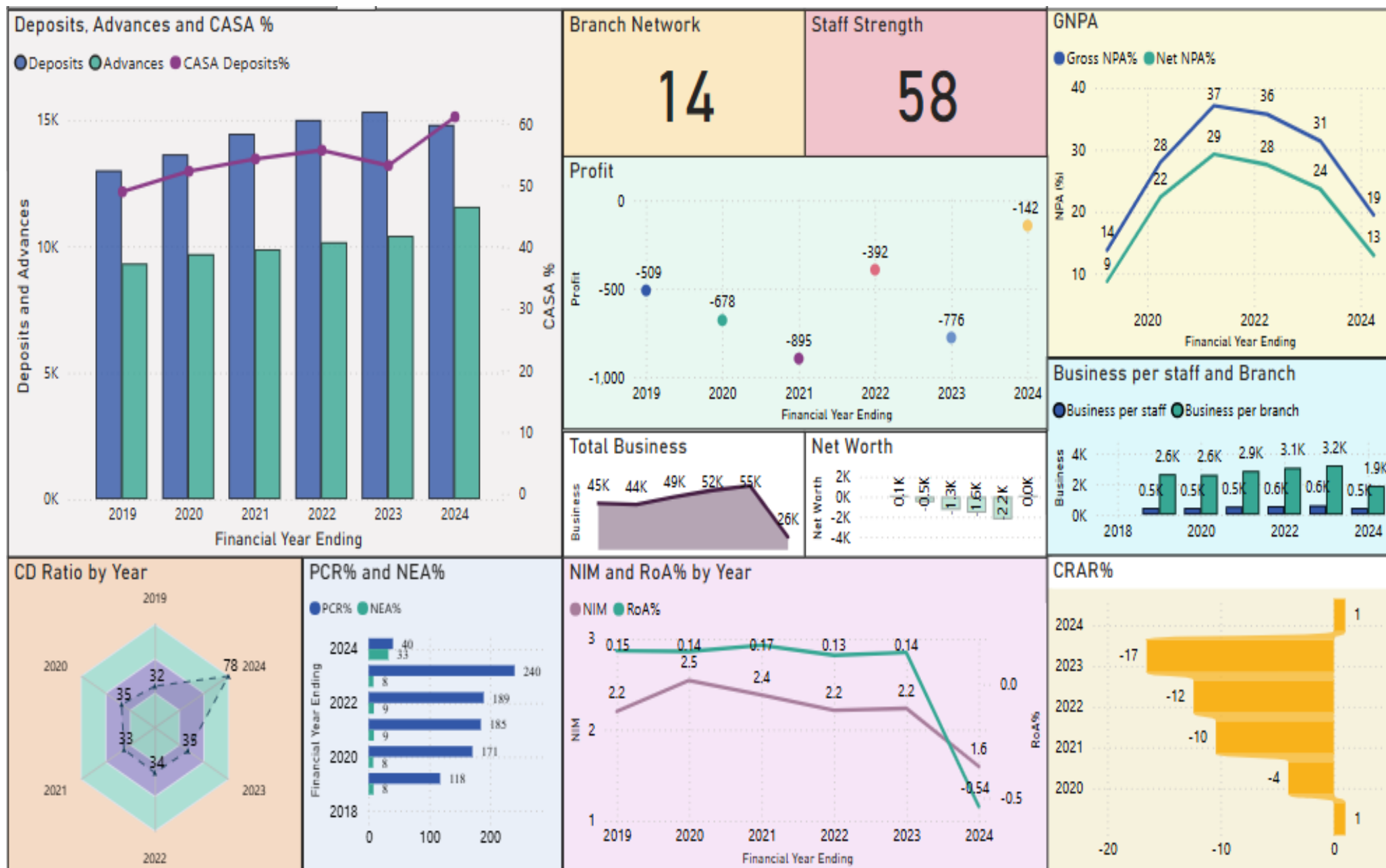




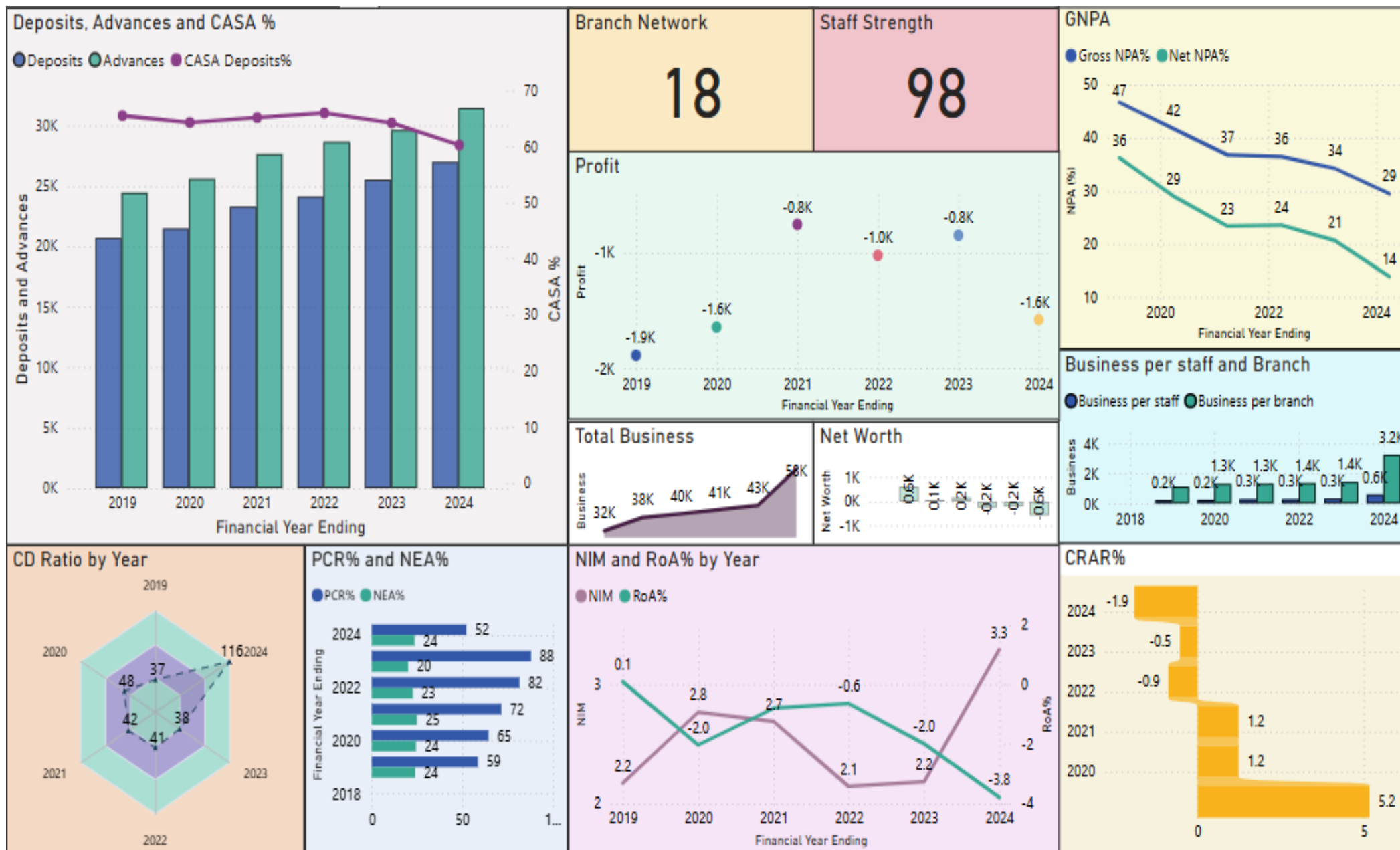
# MAHOBA DISTRICT CENTRAL CO-OPERATIVE BANK



# MAINPURI DISTRICT CENTRAL CO-OPERATIVE BANK

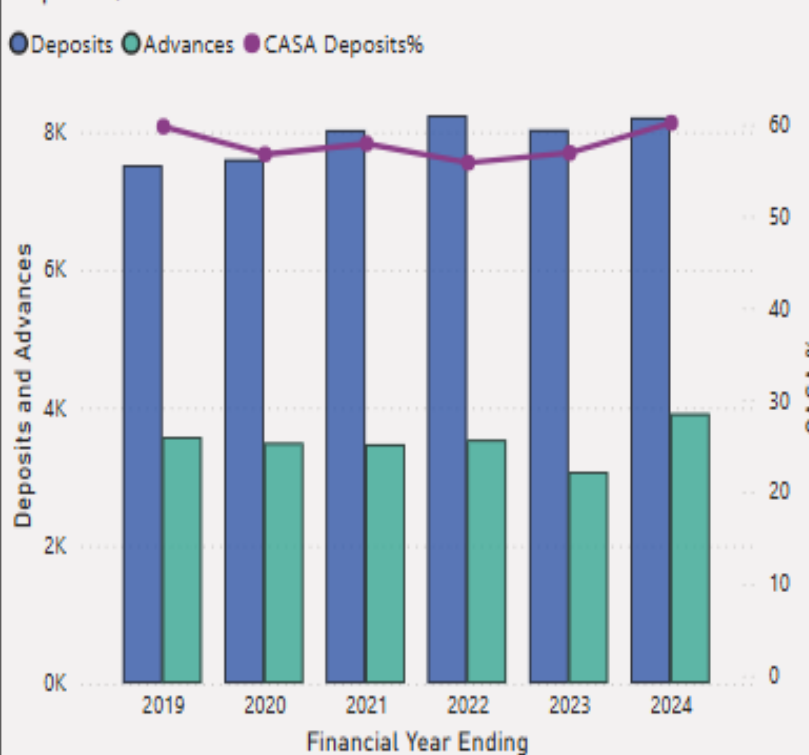


# MATHURA DISTRICT CENTRAL CO-OPERATIVE BANK



# MAU DISTRICT CENTRAL CO-OPERATIVE BANK

Deposits, Advances and CASA %



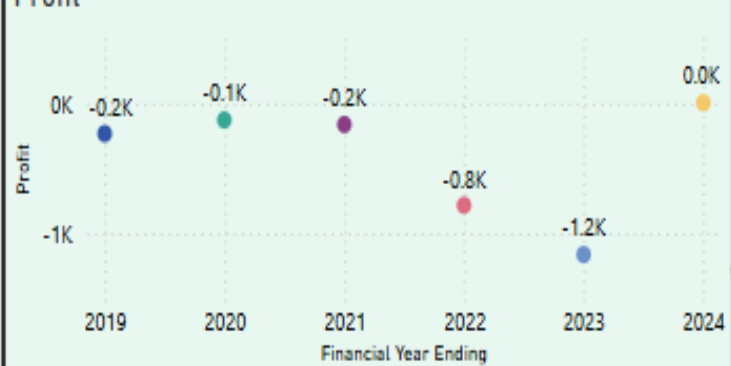
Branch Network

10

Staff Strength

26

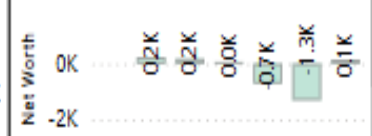
Profit



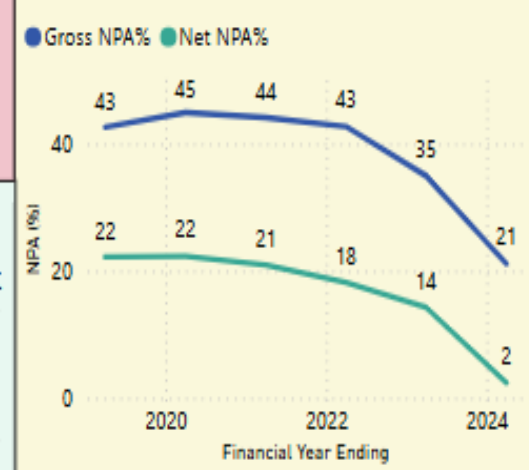
Total Business



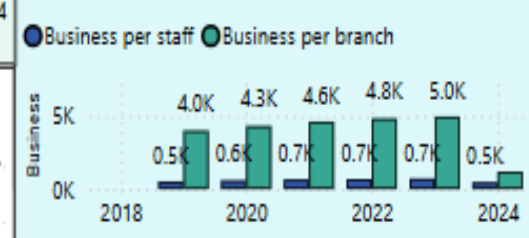
Net Worth



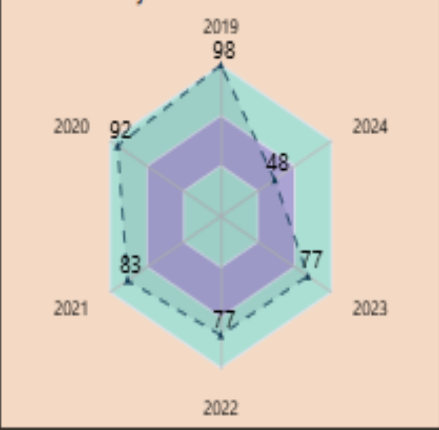
GNPA



Business per staff and Branch



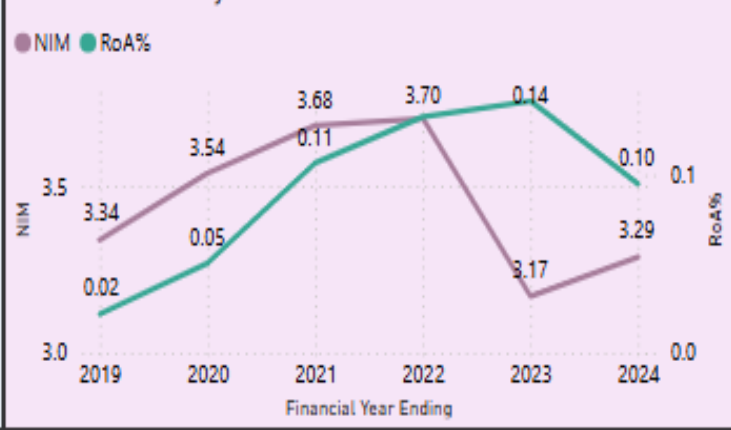
CD Ratio by Year



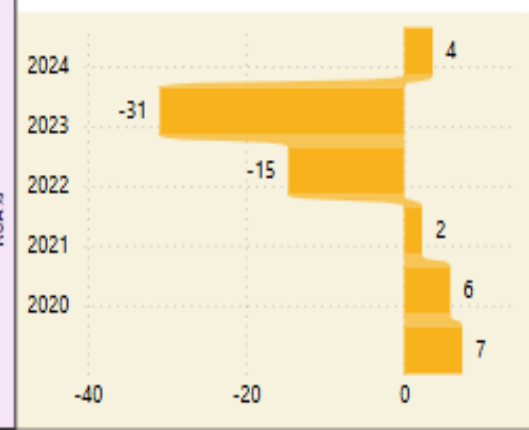
PCR% and NEA%



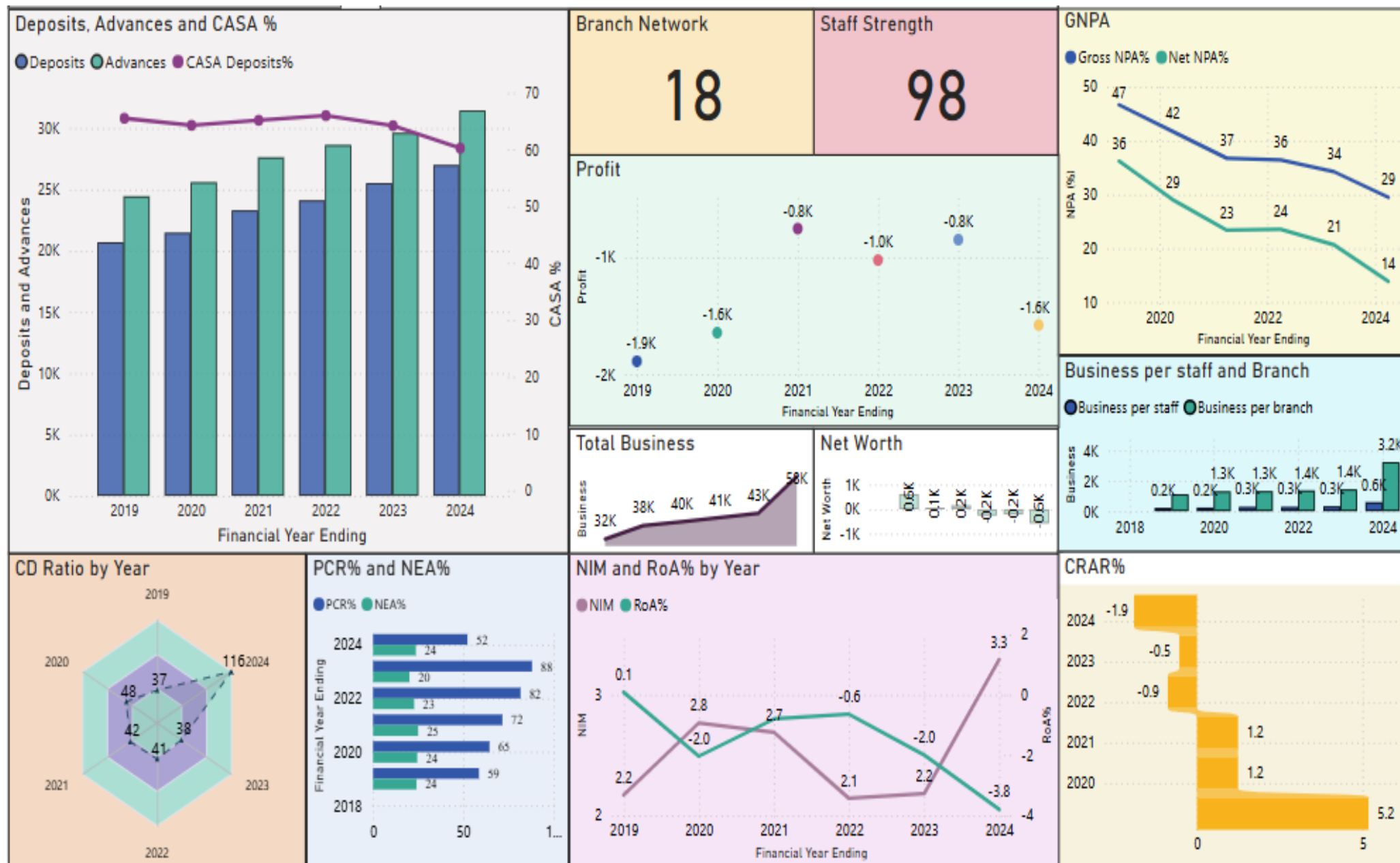
NIM and RoA% by Year



CRAR%

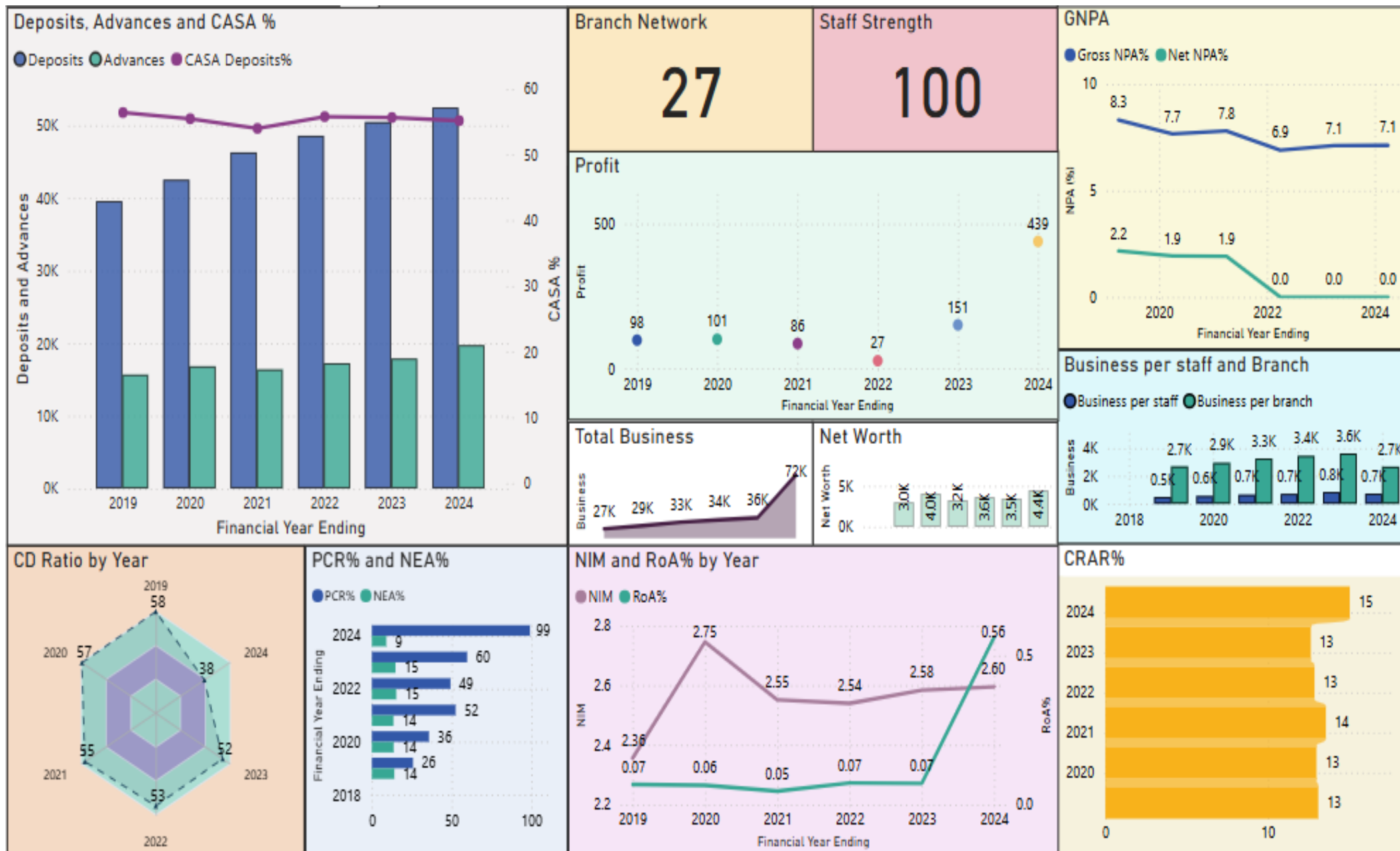


# MEERUT DISTRICT CENTRAL CO-OPERATIVE BANK

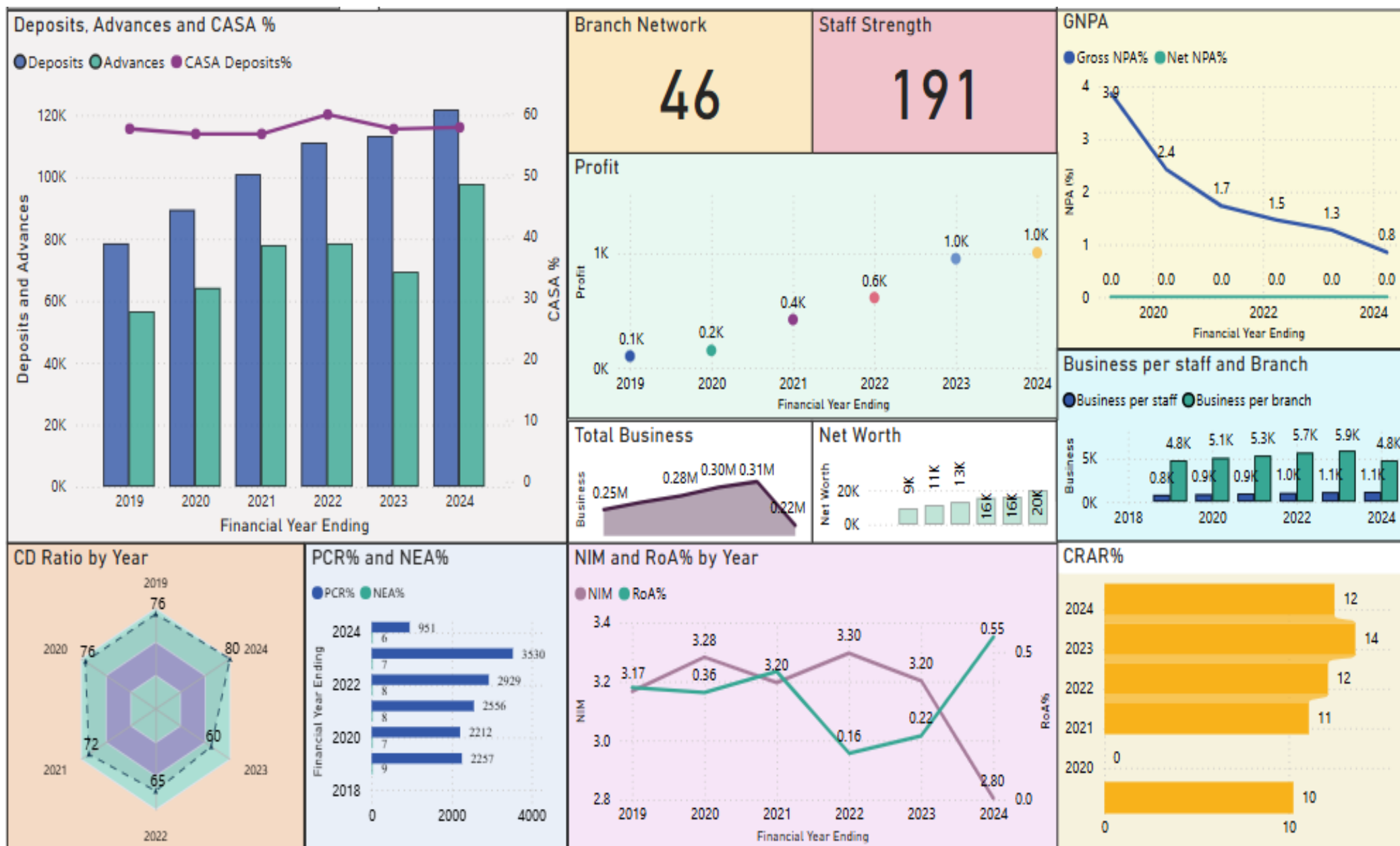




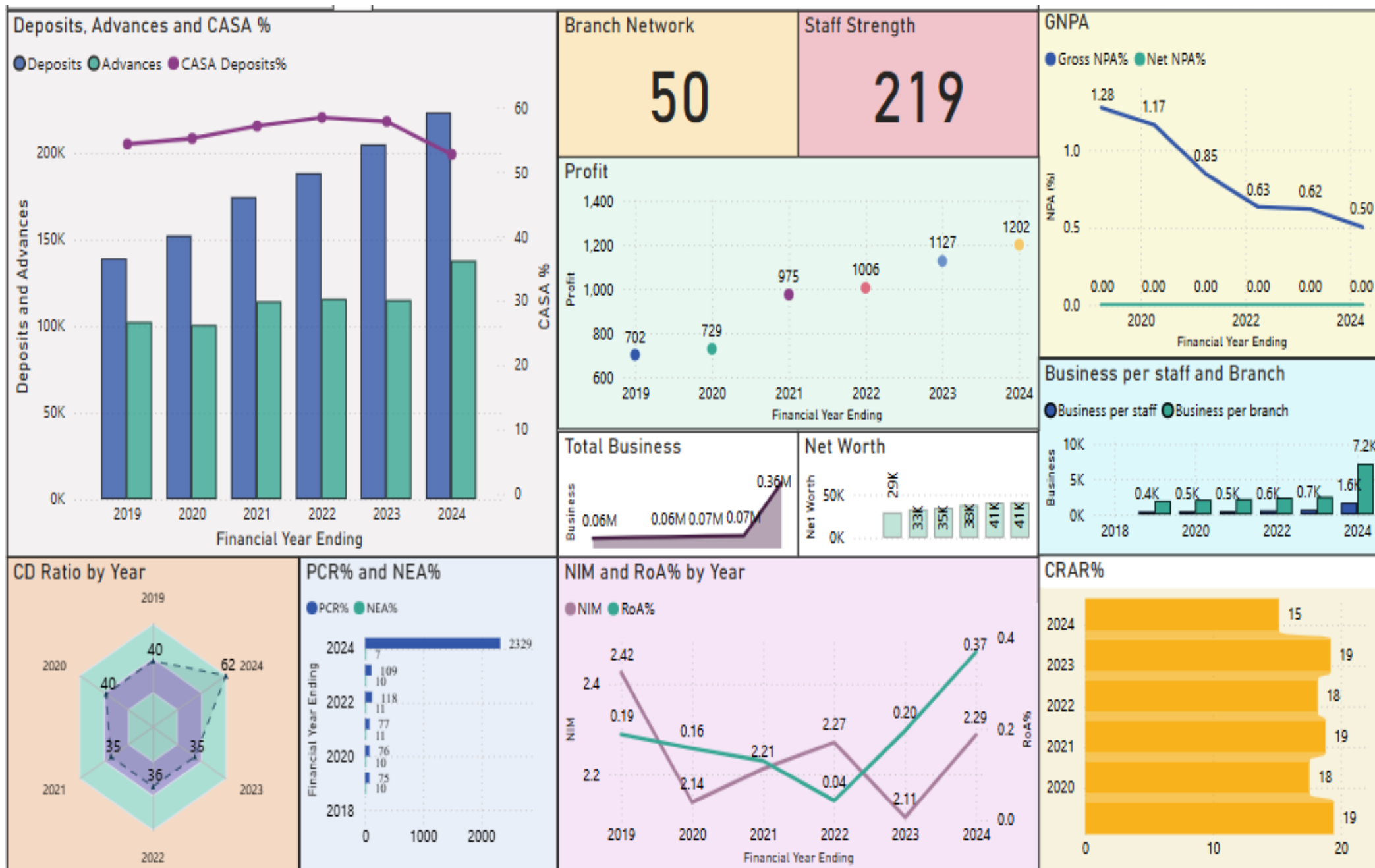
# MIRZAPUR DISTRICT CENTRAL CO-OPERATIVE BANK



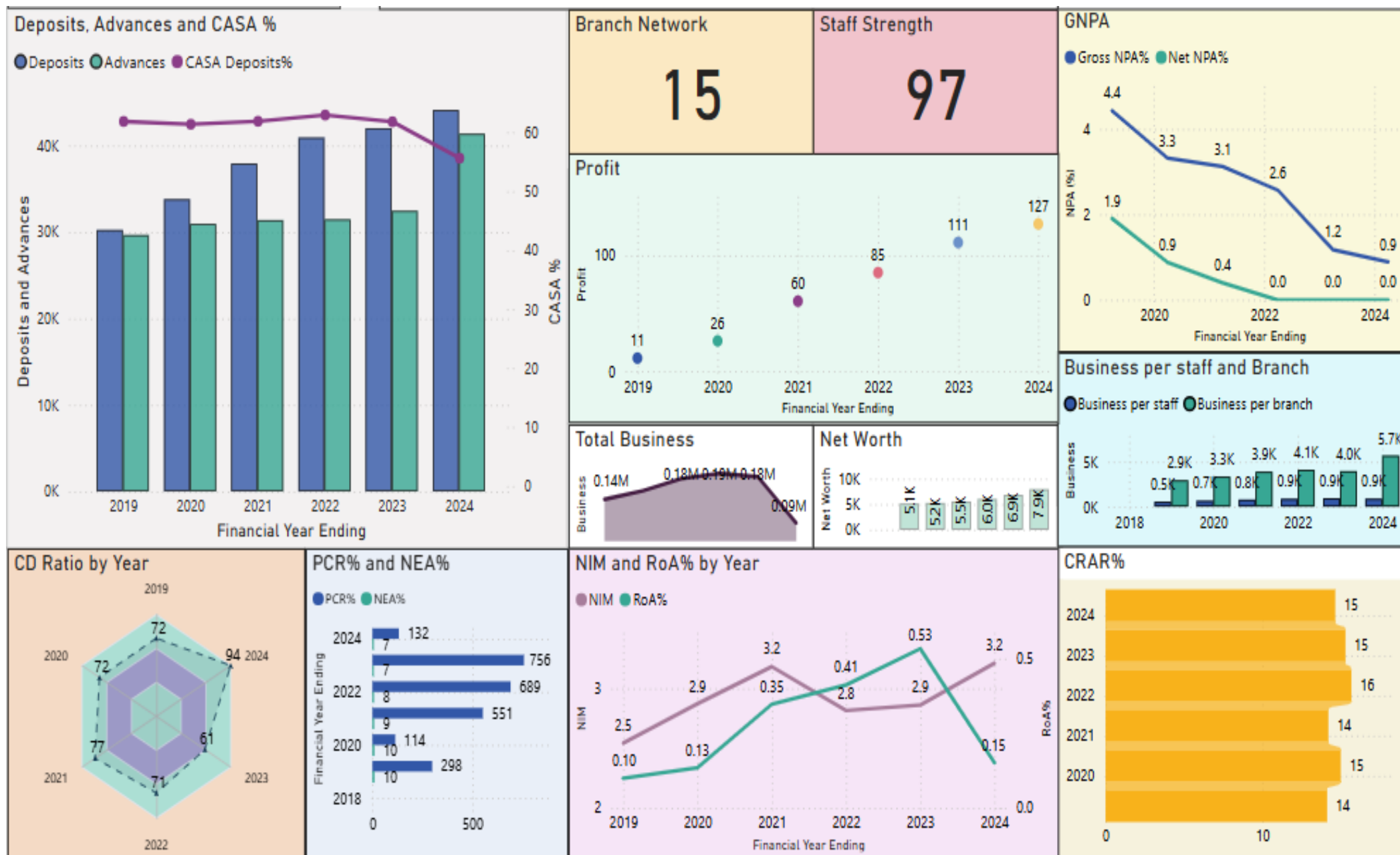
# MORADABAD DISTRICT CENTRAL CO-OPERATIVE BANK



# MUZAFFARNAGAR DISTRICT CENTRAL CO-OPERATIVE BANK



# PILIBHIT DISTRICT CENTRAL CO-OPERATIVE BANK

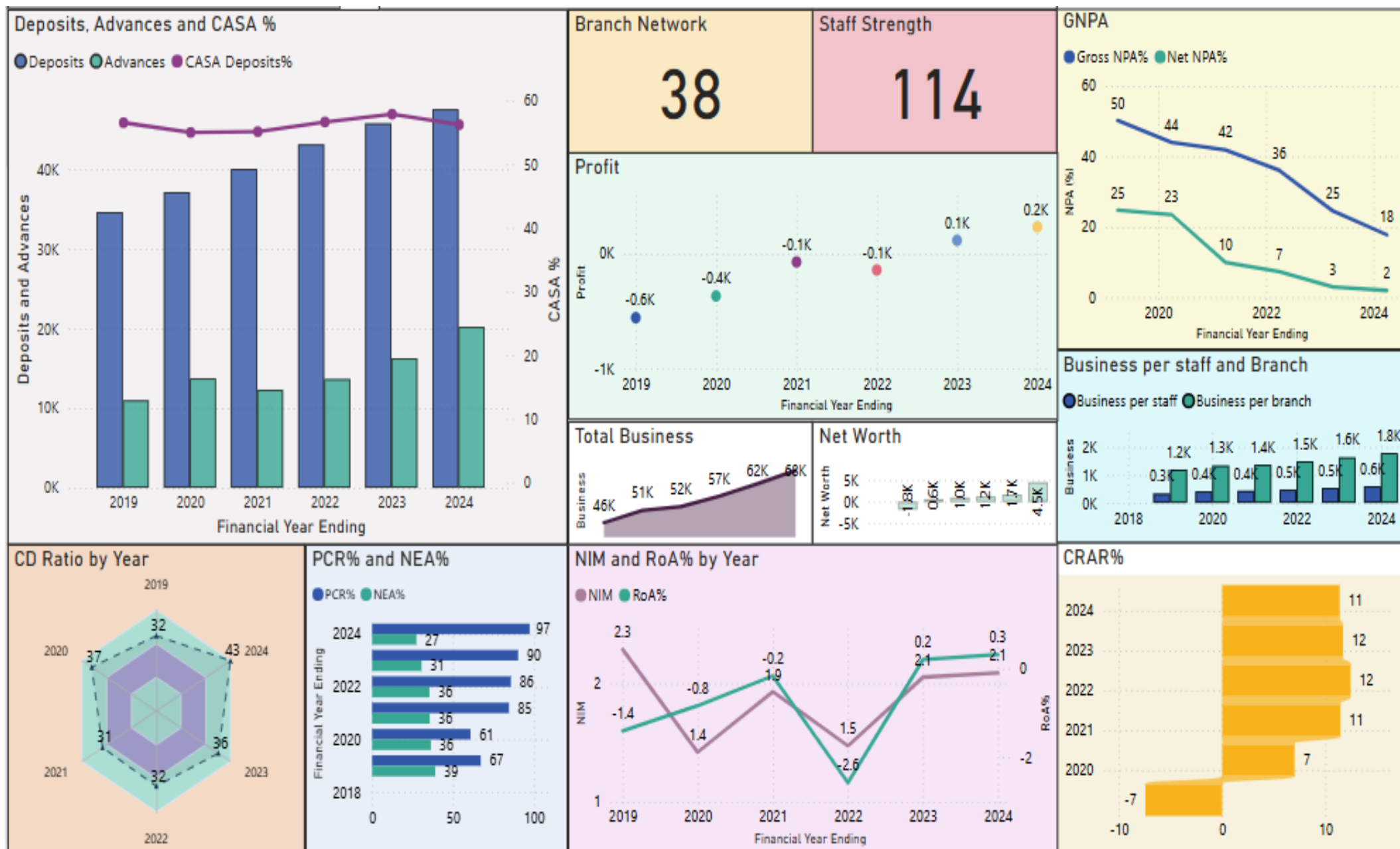


# PRATAPGARH DISTRICT CENTRAL CO-OPERATIVE BANK

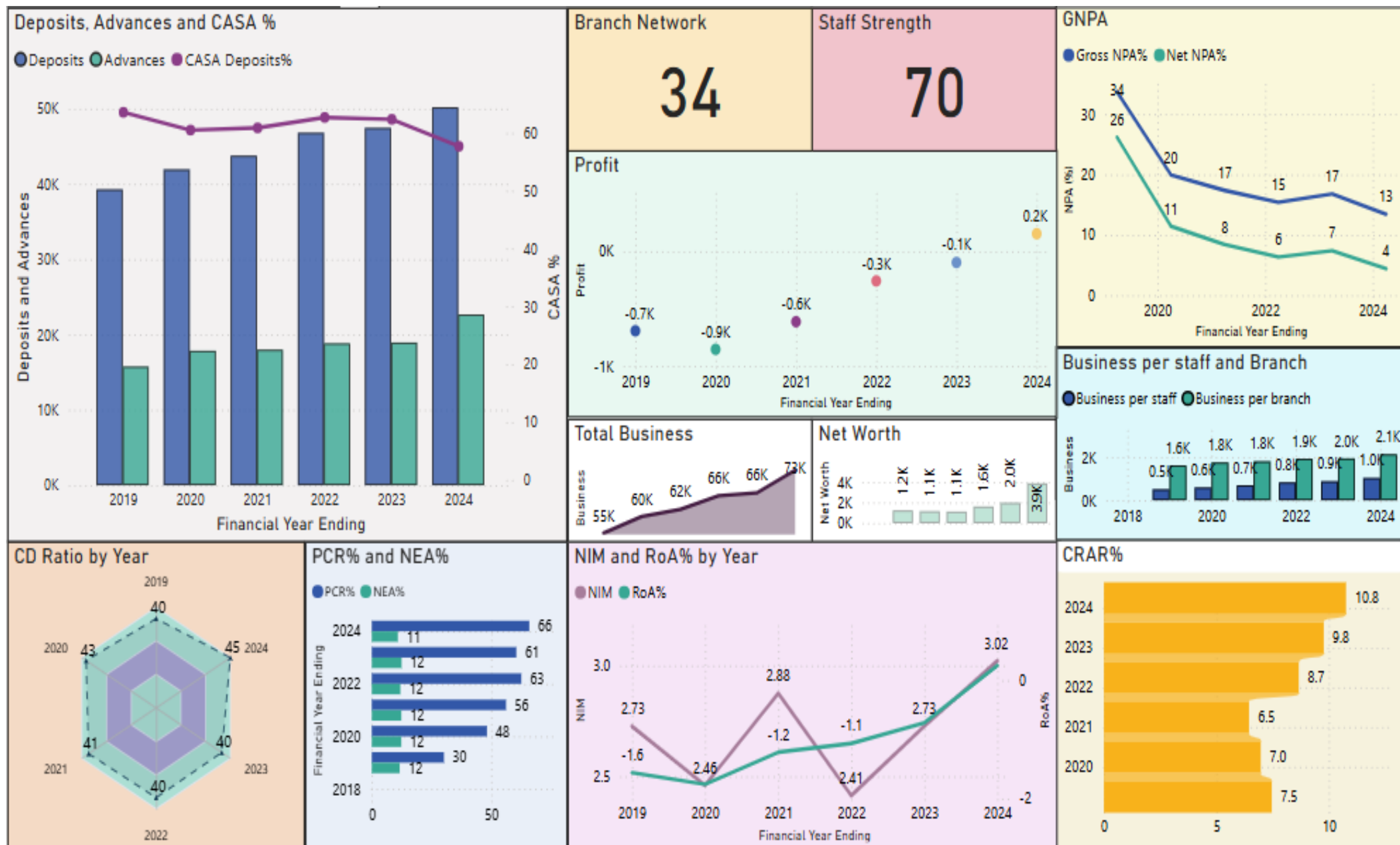




# ALLAHABAD DISTRICT CENTRAL CO-OPERATIVE BANK



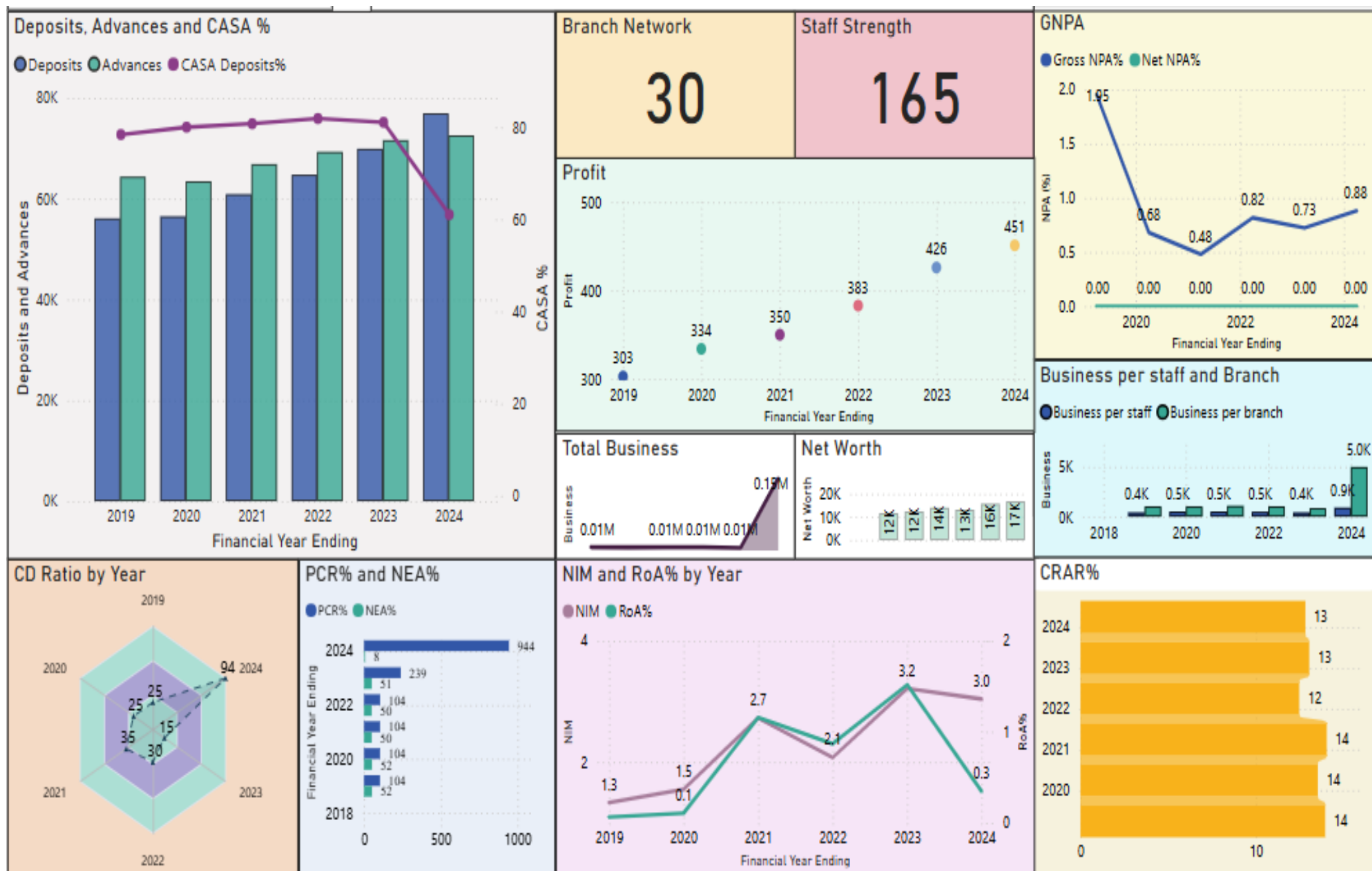
# RAIBAREILLY DISTRICT CENTRAL CO-OPERATIVE BANK



# RAMPUR DISTRICT CENTRAL CO-OPERATIVE BANK



# SAHARANPUR DISTRICT CENTRAL CO-OPERATIVE BANK



# SHAHJAHANPUR DISTRICT CENTRAL CO-OPERATIVE BANK

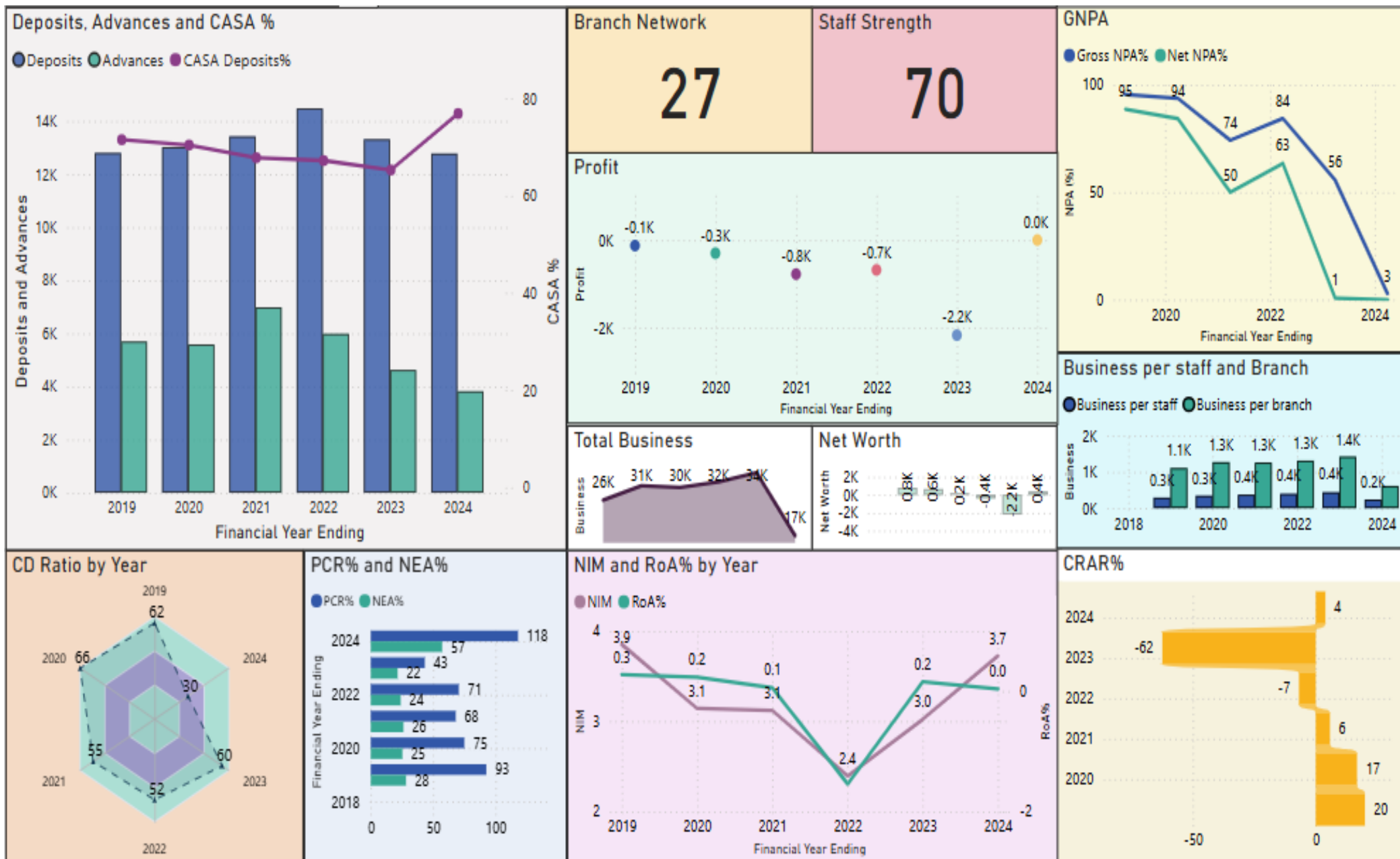




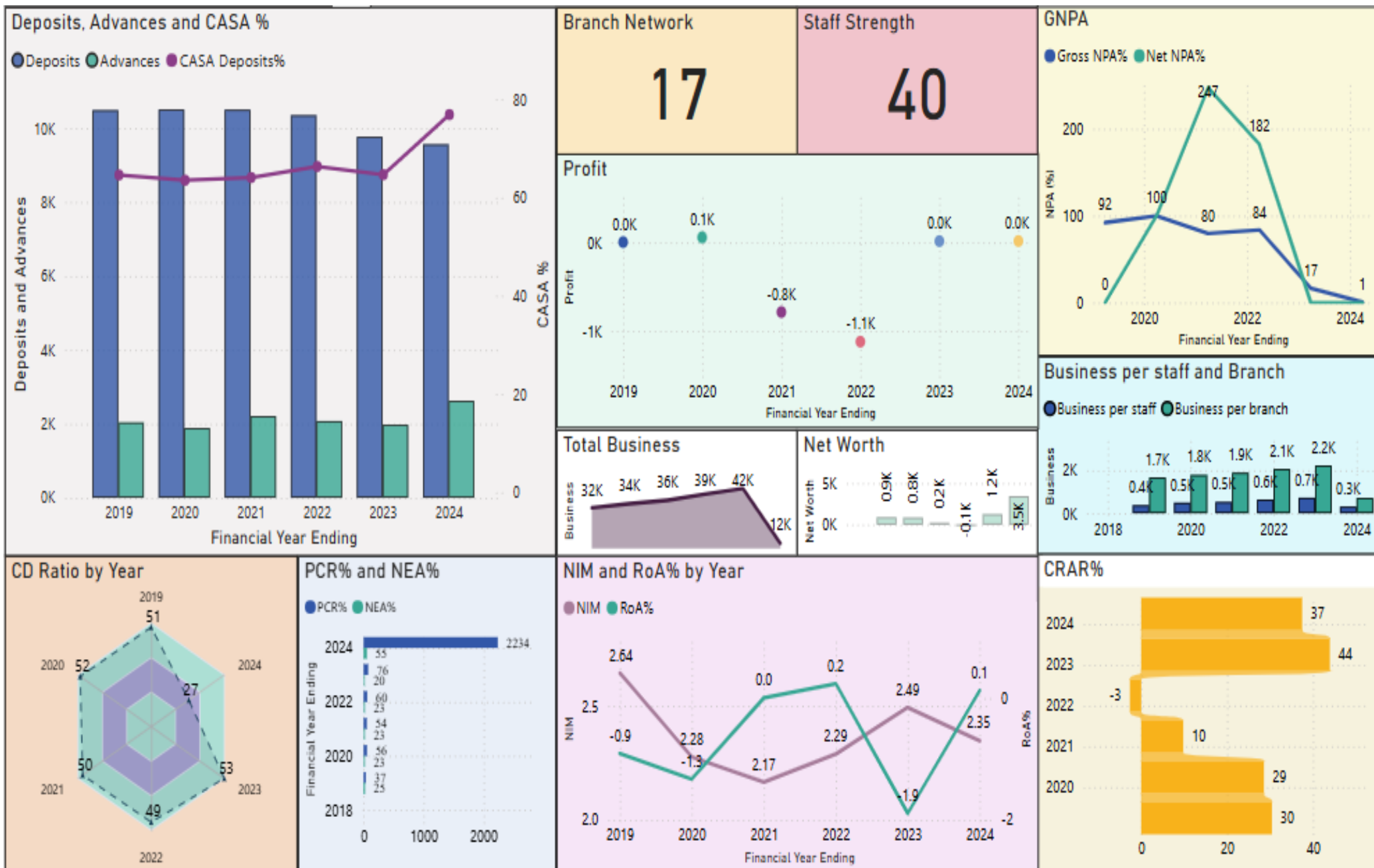
# SIDHARTH NAGAR DISTRICT CENTRAL CO-OPERATIVE BANK



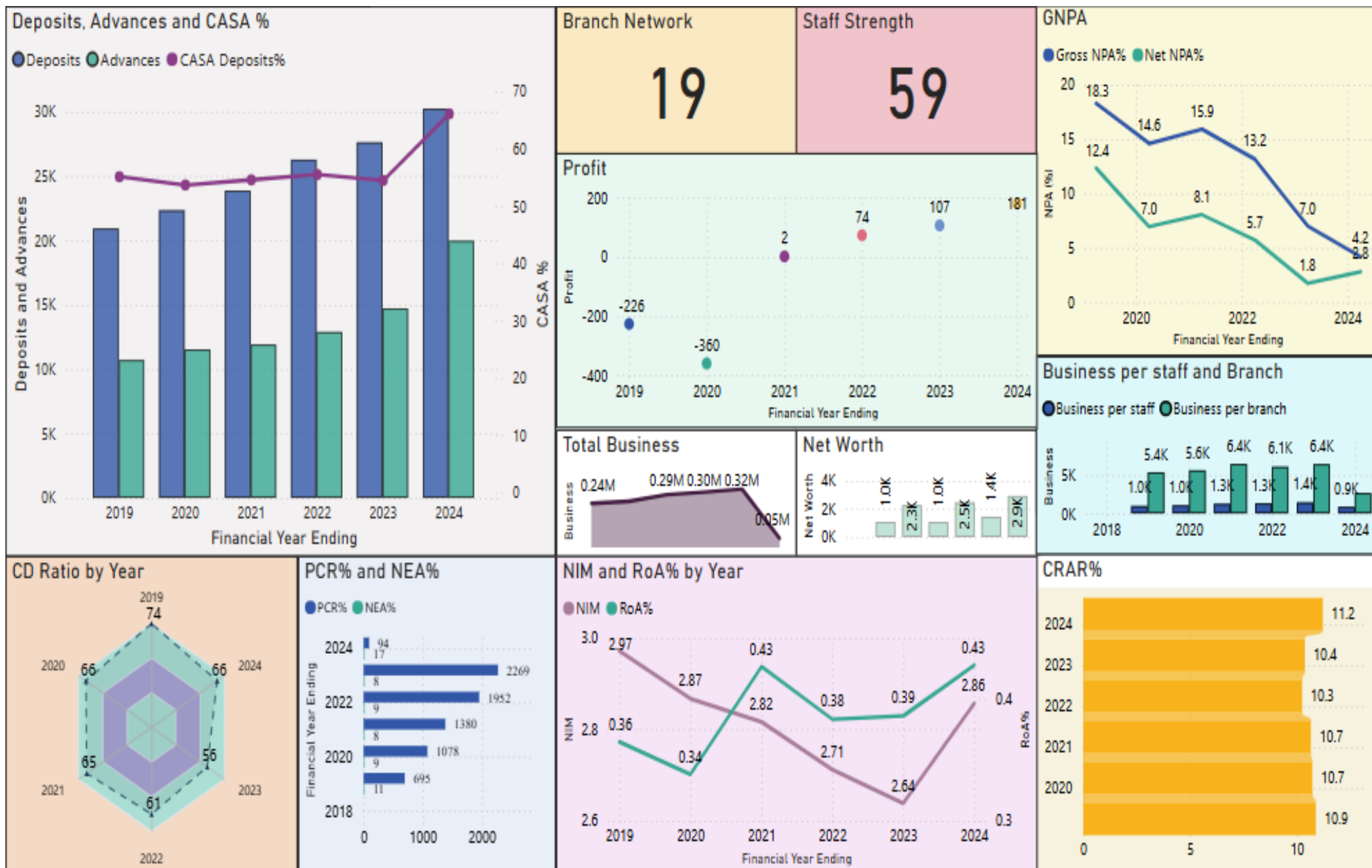
# SITAPUR DISTRICT CENTRAL CO-OPERATIVE BANK



# SULTANPUR DISTRICT CENTRAL CO-OPERATIVE BANK



# UNNAO DISTRICT CENTRAL CO-OPERATIVE BANK



# VARANASI DISTRICT CENTRAL CO-OPERATIVE BANK





# GLOSSARY

S. No.	Parameter	Formula	Significance
1.	CASA %	$(\text{Tier I Capital} + \text{Tier II Capital}) * 100 / \text{Risk Weighted}$	RBI has prescribed a minimum CRAR of 9% for banks. The higher the better
2.	GNPA	$\text{Gross NPAs} * 100 / \text{Gross Advances}$	A ratio of less than 5% is considered tolerable. The lower the better.
3.	Net Worth	Total assets- Total liabilities	Positive net worth means that assets are more than the liabilities, while negative net worth describes the opposite.
4.	CD Ratio	$\text{Loans O/s} * 100 / \text{Deposits}$	A ratio higher than 60% is considered good.
5.	PCR	$\text{Provision made for NPAs} * 100 / \text{Gross NPAs}$	PCR of 70% or more is considered good.
6.	NEA	$\text{Non-earning Assets} * 100 / \text{Total Assets}$	Indicates the extent of assets not earning income. A ratio less than 15% is considered good. The lower the better.
7.	NIM	Yield on Assets - Cost of Funds	The higher the better. NIM of 3% or above is considered good.
8.	RoA	$\text{Net Profit} * 100 / \text{Avg. Working Fund}$	The higher the better. RoA of 1% or higher is considered good.
9.	CRAR %	$(\text{Tier I Capital} + \text{Tier II Capital}) * 100 / \text{Risk Weighted Assets}$	RBI has prescribed a minimum CRAR of 9% for banks. The higher the better.

Note:

All financial data is presented in Rs. Lakhs, unless otherwise specified.

The period of consideration spans from 2019 to 2024.

Wherever available, inspected data has been utilized for the respective banks.



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