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स.सं राबैं. प्रका. डॉस. पॉल / 633 / जे-1 / 2023-24

प्रबंध निदेशक, सभी राज्य सहकारी बैंक
प्रबंध निदेशक/ मुख्य कार्यपालक अधिकारी,
सभी जिला केन्द्रीय सहकारी बैंक

महोदया/महोदय
Madam /Dear Sir

<u>Enhanced CAMELSC पर्यवेक्षी दृष्टिकोण पर मार्गदर्शी नोट</u>	<u>Enhanced CAMELSC Supervisory Approach – Guidance Notes</u>
<p>जैसा कि आपको विदित है, पर्यवेक्षण, उद्योग प्रथाओं के मौजूदा दृष्टिकोण की जांच करने और जोखिम आधारित पर्यवेक्षण के लिए आगे बढ़ने के उपायों का सुझाव देने के लिए नाबार्ड द्वारा गठित जोखिम आधारित पर्यवेक्षण पर एक कार्य समूह (डब्ल्यू.जी.-आरबीएस) ने अनुशंसा की कि नाबार्ड और पर्यवेक्षी संस्थाओं के सामने आने वाली बाधाओं के कारण जोखिम आधारित पर्यवेक्षण (आरबीएस) में माइग्रेट करने से पहले 'Enhanced CAMELSC' का अंतरिम दृष्टिकोण अपनाया जाए.</p> <p>2. Enhanced CAMELSC के कार्यान्वयन की स्थिति और प्रगति से नाबार्ड के निदेशक मंडल को नियमित आधार पर अवगत कराया जा रहा है। पर्यवेक्षण बोर्ड की 89 वीं बैठक में, 01 अप्रैल 2023 से एक अलग दृष्टिकोण के आधार पर बैंकों के एक सेट के लिए Enhanced CAMELSC दृष्टिकोण को लागू करने के लिए अनुमोदित किया</p>	<p>As you are aware, a Working Group on Risk Based Supervision (WG-RBS) constituted by NABARD to examine the extant approach of supervision, industry practices and suggest measures for moving over to Risk Based Supervision recommended that an interim approach of 'Enhanced CAMELSC' before migrating to Risk Based Supervision (RBS), may be adopted owing to constraints faced by NABARD and Supervised Entities (SEs).</p> <p>2. The status and progress of implementation of Enhanced CAMELSC is being apprised to the Board of Directors of NABARD on a regular basis. In the 89th meeting of Board of Supervision, the Enhanced CAMELSC approach was approved for roll out for a set of banks based on a differentiated approach from</p>

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पर्यवेक्षण विभाग

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<p>गया था। Enhanced CAMELSC आधारित पर्यवेक्षण पर बैंकों की रेटिंग के लिए Enhanced CAMELSC आधारित पर्यवेक्षी रेटिंग मॉडल विकसित किया गया है। बैंकिंग उद्योग में जोखिम प्रोफाइल के बदलते परिदृश्य के अनुरूप, Enhanced CAMELSC आधारित पर्यवेक्षी रेटिंग पर्यवेक्षित संस्थाओं के श्रेष्ठ मूल्यांकन के लिए एक दूरदर्शी, जोखिम उन्मुख और डेटा संचालित दृष्टिकोण प्रदान करती है। Enhanced CAMELSC मॉडल पर्याप्त अतिरिक्त मात्रात्मक और गुणात्मक मापदंडों की शुरूआत के साथ-साथ पर्यवेक्षी संस्थाओं के लिए अतिरिक्त जोखिम और नियंत्रण कारकों को शामिल करके मौजूदा रिपोर्टिंग फ्रेमवर्क की प्रभावन क्षमता को बढ़ाता है।</p> <p>3. यह स्वीकार करते हुए कि सभी पर्यवेक्षित संस्थाएं क्षमताओं, बुनियादी ढांचे, डेटा गुणवत्ता, मूल्यांकन और जोखिम, संचालन आदि के माप के मामले में परिपक्वता वक्र के समान स्तर पर नहीं हैं, पर्यवेक्षण के लिए एक आनुपातिक और विभेदित दृष्टिकोण उचित होगा। तदनुसार, चरणबद्ध तरीके से Enhanced CAMELSC आधारित पर्यवेक्षी दृष्टिकोण शुरू करने का निर्णय लिया गया है। 01 अप्रैल, 2023 से Enhanced CAMELSC आधारित पर्यवेक्षी दृष्टिकोण के लिए पहचाने गए बैंकों की सूची अनुपत्र-1 के रूप में संलग्न है। शेष बैंकों को यथासमय संशोधित दृष्टिकोण के अंतर्गत कवर किया जाएगा और इसे नाबार्ड द्वारा बैंकों को अधिसूचित किया जाएगा।</p> <p>4. इस संबंध में, पर्यवेक्षी रेटिंग पर आधारित Enhanced CAMELSC पर विस्तृत मार्गदर्शी नोट तैयार किए गए हैं और ये बैंकों के लिए एक उपयोगी संदर्भ दस्तावेज के रूप में साबित होंगे। मार्गदर्शी नोट को सूचनाप्रद और शिक्षाप्रद बनाने के प्रयास किए गए हैं। इसके अलावा, वे Enhanced CAMELSC दृष्टिकोण के तहत विभिन्न मापदंडों की त्वरित समझ और जोखिम</p>	<p>01 April 2023. Enhanced CAMELSC based Supervisory Rating Model has been developed for rating the banks on Enhanced CAMELSC based Supervision. In tune with the changing scenario of Risk Profiling in the Banking industry, the Enhanced CAMELSC based supervisory rating provides a forward looking, risk oriented and data driven approach for the pre-eminent assessment of SEs. The Enhanced CAMELSC Model leverages the existing reporting framework by incorporating the additional risk and control factors for SEs, alongwith the introduction of substantial additional Quantitative and Qualitative parameters.</p> <p>3. Recognising that all SEs are not on the same level of maturity curve in terms of capabilities, infrastructure, data quality, assessment and measurement of risk, operations, etc., a proportionate and differentiated approach for supervision would be justifiable. Accordingly, it has been decided to roll out the Enhanced CAMESLC based supervisory approach in a phased manner. The list of banks identified for Enhanced CAMELSC based supervisory approach from 01 April 2023 is enclosed as Annexure I. The remaining banks will be covered under revised approach in due course and the same will be notified to the Banks by NABARD.</p> <p>4. To facilitate efficient implementation of Enhanced CAMELSC, a Comprehensive Guidance Notes have been prepared on Enhanced CAMELSC based supervisory rating and the same will serve as a useful reference document for the banks. Efforts have been made to make the Guidance Notes informative and educative. Besides, they also provide a quick understanding of various</p>
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<p>प्रबंधन के दृष्टिकोण से उनकी प्रासंगिकता भी प्रदान करते हैं।</p> <p>5. हम आपसे अनुरोध करते हैं कि Enhanced CAMELSC में माइग्रेशन के लिए आवश्यक कदम उठाएं, अर्थात आवश्यक डेटा बिंदुओं की पहचान करें, मात्रात्मक और गुणात्मक डेटा के संकलन को सक्षम करने के लिए पर्याप्त सिस्टम / प्रक्रियाएं / सूचना प्रणाली स्थापित करें और Enhanced CAMELSC पर्यवेक्षी मॉडल के आधार पर निरीक्षण के लिए बैंक का दौरा करते समय निरीक्षण अधिकारियों को उपलब्ध कराएं। चूंकि Enhanced CAMELSC मॉडल डेटा-संचालित / सूचना गहन है, इसलिए हम बोर्ड और शीर्ष प्रबंधन से अनुरोध करते हैं कि वे अपना ध्यान दें और एक कुशल आंतरिक प्रणाली स्थापित करें।</p> <p>6. आरसीबी के लिए Enhanced CAMELSC पर मार्गदर्शन नोट डाउनलोड करने के लिए लिंक नीचे दिया गया है: Guidance-Notes-for-Enhanced-CAMELSC-for-RCBs</p> <p>7. कृपया इस परिपत्र की प्राप्ति सूचना हमारे संबंधित क्षेत्रीय कार्यालय को दें।</p> <p>भवदीय</p> <p>ह/- (के एस रघुपति) मुख्य महाप्रबंधक</p> <p>संलग्नक: यथोक्त</p>	<p>parameters under Enhanced CAMELSC approach and their relevance from risk management perspective.</p> <p>5. We request you to take up necessary steps for migration to Enhanced CAMELSC, i.e. identification of required data points, putting in place adequate systems/ processes / information systems to enable compilation of quantitative and qualitative data and make available the same to Inspecting Officers when they visit the bank for inspection. Since Enhanced CAMELSC model is data-driven/information intensive, we request the Board and Top Management to bestow their attention and put in place an efficient internal system.</p> <p>6. The link for downloading the Guidance Note on Enhanced CAMELSC for RCBs is mentioned below: Guidance-Notes-for-Enhanced-CAMELSC-for-RCBs</p> <p>7. Please acknowledge receipt of this circular to our Regional Office concerned.</p> <p>Yours faithfully</p> <p>Sd/- (K S Raghupathi) Chief General Manager</p> <p>Encl: as above</p>
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Annexure I - List of StCBs/DCCBs identified for Supervision under Enhanced CAMELSC

Sr. No	Supervised Entity	Name of the Region	Name of the State/ UT	Name of the Bank
1	StCBs Scheduled	Central Region	Chhattisgarh	THE CHHATTISGARH RAJYA SAHAKARI BANK MARYADIT
2	StCBs Scheduled	Central Region	Madhya Pradesh	THE MADHYA PRADESH RAJYA SAHAKARI BANK MARYADIT
3	StCBs Scheduled	Central Region	Uttarakhand	THE UTTARAKHAND STATE CO-OPERATIVE BANK LTD.
4	StCBs Scheduled	Central Region	Uttar Pradesh	THE UTTAR PRADESH STATE CO-OPERATIVE BANK LTD.
5	StCBs Scheduled	Eastern Region	Bihar	THE BIHAR STATE CO-OPERATIVE BANK LTD.
6	StCBs Scheduled	Eastern Region	Odisha	THE ORISSA STATE CO-OPERATIVE BANK LTD.
7	StCBs Scheduled	North Eastern Region	Meghalaya	THE MEGHALAYA CO-OPERATIVE APEX BANK LTD.
8	StCBs Scheduled	North Eastern Region	Sikkim	THE SIKKIM STATE CO-OPERATIVE BANK LTD.
9	StCBs Scheduled	Northern Region	Haryana	THE HARYANA STATE CO-OPERATIVE APEX BANK LTD.
10	StCBs Scheduled	Northern Region	Himachal Pradesh	THE HIMACHAL PRADESH STATE CO-OPERATIVE BANK LTD.
11	StCBs Scheduled	Northern Region	New Delhi	THE DELHI STATE CO-OPERATIVE BANK LTD.
12	StCBs Scheduled	Northern Region	Punjab	THE PUNJAB STATE CO-OPERATIVE BANK LTD.
13	StCBs Scheduled	Northern Region	Rajasthan	THE RAJASTHAN STATE CO-OPERATIVE BANK LTD.
14	StCBs Scheduled	Southern Region	Andhra Pradesh	THE ANDHRA PRADESH STATE CO-OPERATIVE BANK LTD.
15	StCBs Scheduled	Southern Region	Karnataka	THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.
16	StCBs Scheduled	Southern Region	Kerala	THE KERALA STATE CO-OPERATIVE BANK LTD.
17	StCBs Scheduled	Southern Region	Puducherry	THE PONDICHERRY STATE CO-OPERATIVE BANK LTD.
18	StCBs Scheduled	Southern Region	Tamil Nadu	THE TAMIL NADU STATE APEX CO-OPERATIVE BANK LTD.
19	StCBs Scheduled	Southern Region	Telangana	THE TELANGANA STATE CO-OPERATIVE BANK LTD.
20	StCBs Scheduled	Western Region	Goa	THE GOA STATE CO-OPERATIVE BANK LTD.
21	StCBs Scheduled	North Eastern Region	Tripura	THE TRIPURA STATE CO-OPERATIVE BANK LTD.
22	StCBs Scheduled	Western Region	West Bengal	THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.
23	StCBs Scheduled	Western Region	Gujarat	THE GUJARAT STATE CO-OPERATIVE BANK LTD.
24	StCBs Scheduled	Western Region	Maharashtra	THE MAHARASHTRA STATE CO-OPERATIVE BANK LTD.
25	StCBs Non-Scheduled	Eastern Region	Andaman & Nicobar	THE ANDAMAN & NICOBAR STATE CO-OPERATIVE BANK LTD.
26	StCBs Non-Scheduled	Northern Region	Jammu and Kashmir	THE JAMMU & KASHMIR STATE CO-OPERATIVE BANK LTD.
27	StCBs Non-Scheduled	Eastern Region	Jharkhand	THE JHARKHAND STATE CO-OPERATIVE BANK LTD.
28	StCBs Non-Scheduled	North Eastern Region	Manipur	THE MANIPUR STATE CO-OPERATIVE BANK LTD.
29	StCBs Non-Scheduled	North Eastern Region	Mizoram	THE MIZORAM CO-OPERATIVE APEX BANK LTD.
30	StCBs Non-Scheduled	North Eastern Region	Nagaland	THE NAGALAND STATE CO-OPERATIVE BANK LTD.
31	StCBs Non-Scheduled	Western Region	Daman and Diu	THE DAMAN AND DIU STATE CO-OPERATIVE BANK LTD
32	DCCBs	Central Region	Chhattisgarh	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., DURG
33	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BETUL
34	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND
35	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DAMOH
36	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA
37	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, GWALIOR
38	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, HOSHANGABAD
39	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, JABALPUR
40	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, KHANDWA
41	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDLA

Sr. No	Supervised Entity	Name of the Region	Name of the State/ UT	Name of the Bank
42	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDSAUR
43	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MORENA
44	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, NARSINGHPUR
45	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, PANNA
46	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, RAISEN
47	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, RAJGARH
48	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA
49	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SAGAR
50	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SATNA
51	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SEONI
52	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAJAPUR
53	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHIVPURI
54	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SIDHI
55	DCCBs	Central Region	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, TIKAMGARH
56	DCCBs	Central Region	Uttarakhand	ZILA SAHKARI BANK LTD., HARIDWAR
57	DCCBs	Central Region	Uttar Pradesh	AGRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
58	DCCBs	Central Region	Uttar Pradesh	ALIGARH JILA SAHKARI BANK LTD.
59	DCCBs	Central Region	Uttar Pradesh	BUDAUN JILLA SAHKARI BANK LTD.
60	DCCBs	Central Region	Uttar Pradesh	DISTRICT CO-OPERATIVE BANK LTD., VARANASI
61	DCCBs	Central Region	Uttar Pradesh	FATEHPUR DISTRICT CO-OPERATIVE BANK LTD.
62	DCCBs	Central Region	Uttar Pradesh	GORAKHPUR JILLA SAHKARI BANK LTD.
63	DCCBs	Central Region	Uttar Pradesh	JILA SAHAKARI BANK LTD., MAU
64	DCCBs	Central Region	Uttar Pradesh	JILLA SAHAKARI BANK LTD., AZAMGARH
65	DCCBs	Central Region	Uttar Pradesh	JILLA SAHAKARI BANK LTD., GHAZIPUR
66	DCCBs	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., KANPUR
67	DCCBs	Central Region	Uttar Pradesh	JILLA SAHKARI BANK LTD., SITAPUR
68	DCCBs	Central Region	Uttar Pradesh	MAINPURI JILLA SAHKARI BANK LTD.
69	DCCBs	Central Region	Uttar Pradesh	MATHURA JILLA SAHKARI BANK LTD.
70	DCCBs	Eastern Region	Bihar	THE GOPALGANJ CENTRAL CO-OPERATIVE BANK LTD.
71	DCCBs	Eastern Region	Bihar	THE KATIHAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
72	DCCBs	Eastern Region	Bihar	THE KHAGARIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
73	DCCBs	Eastern Region	Bihar	THE MOTIHARI CENTRAL CO-OPERATIVE BANK LTD.
74	DCCBs	Eastern Region	Jharkhand	THE DHANBAD CENTRAL CO-OPERATIVE BANK LTD.
75	DCCBs	Eastern Region	Odisha	THE BALASORE BHADRAK CENTRAL CO-OPERATIVE BANK LTD.
76	DCCBs	Eastern Region	West Bengal	BALAGERIA CENTRAL CO-OPERATIVE BANK LTD.
77	DCCBs	Eastern Region	West Bengal	BANKURA DIST CENTRAL CO-OPERATIVE BANK LTD.
78	DCCBs	Eastern Region	West Bengal	BIRBHUM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
79	DCCBs	Eastern Region	West Bengal	MURSHIDABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD
80	DCCBs	Eastern Region	West Bengal	PURULIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD
81	DCCBs	Eastern Region	West Bengal	THE DAKSHIN DINAJPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
82	DCCBs	Eastern Region	West Bengal	THE JALPAIGURI CENTRAL CO-OPERATIVE BANK LTD.
83	DCCBs	Eastern Region	West Bengal	THE MUGBERIA CENTRAL CO-OPERATIVE BANK LTD.
84	DCCBs	Eastern Region	West Bengal	VIDYASAGAR CENTRAL CO-OPERATIVE BANK LTD.

Sr. No	Supervised Entity	Name of the Region	Name of the State/ UT	Name of the Bank
85	DCCBs	Northern Region	Haryana	THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD.
86	DCCBs	Northern Region	Himachal Pradesh	THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.
87	DCCBs	Northern Region	Jammu and Kashmir	BARAMULLA CENTRAL CO-OPERATIVE BANK LTD.
88	DCCBs	Northern Region	Jammu and Kashmir	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.
89	DCCBs	Northern Region	Jammu and Kashmir	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.
90	DCCBs	Northern Region	Punjab	THE AMRITSAR CENTRAL CO-OPERATIVE BANK LTD., AMRITSAR
91	DCCBs	Northern Region	Punjab	THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA
92	DCCBs	Northern Region	Punjab	THE GURDASPUR CENTRAL CO-OPERATIVE BANK LTD., GURDASPUR
93	DCCBs	Northern Region	Punjab	THE TARAN TARAN CENTRAL CO-OPERATIVE BANK LTD., TARAN TARAN
94	DCCBs	Northern Region	Rajasthan	THE ALWAR CENTRAL CO-OPERATIVE BANK LTD.
95	DCCBs	Northern Region	Rajasthan	THE NAGAU CENTRAL CO-OPERATIVE BANK LTD.
96	DCCBs	Northern Region	Rajasthan	THE PALI DISTRICT CENTRAL CO-OPERATIVE BANK LTD
97	DCCBs	Southern Region	Andhra Pradesh	THE CHITTOOR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.
98	DCCBs	Southern Region	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., ELURU
99	DCCBs	Southern Region	Andhra Pradesh	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KAKINADA
100	DCCBs	Southern Region	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., SRIKAKULAM
101	DCCBs	Southern Region	Andhra Pradesh	THE KRISHNA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.
102	DCCBs	Southern Region	Karnataka	BAGALKOT DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
103	DCCBs	Southern Region	Karnataka	THE BELAGAVI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
104	DCCBs	Southern Region	Karnataka	THE DAWANGERE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
105	DCCBs	Southern Region	Karnataka	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., BIDAR
106	DCCBs	Southern Region	Karnataka	THE GULBARGA AND YADGIR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.
107	DCCBs	Southern Region	Karnataka	THE KANARA DISTRICT CENTRAL CO- OPERATIVE BANK LTD.
108	DCCBs	Southern Region	Karnataka	THE KOLAR AND CHICKABALLAPUR DISTRICT CO OPERATIVE CENTRAL BANK LTD.
109	DCCBs	Southern Region	Karnataka	THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
110	DCCBs	Southern Region	Karnataka	THE TUMKUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
111	DCCBs	Southern Region	Karnataka	THE VIJAYAPURA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
112	DCCBs	Southern Region	Kerala	THE MALAPPURAM DISTRICT CO-OPERATIVE BANK LTD.
113	DCCBs	Southern Region	Tamil Nadu	CHENNAI CENTRAL CO-OPERATIVE BANK LTD.
114	DCCBs	Southern Region	Tamil Nadu	THE SALEM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
115	DCCBs	Southern Region	Tamil Nadu	THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
116	DCCBs	Southern Region	Tamil Nadu	THE VIRUDHUNAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
117	DCCBs	Southern Region	Telangana	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., KHAMMAM
118	DCCBs	Southern Region	Telangana	THE KARIMNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.
119	DCCBs	Southern Region	Telangana	THE NIZAMABAD DISTRICT CO-OPERATIVE CENTRAL BANK LTD.
120	DCCBs	Western Region	Gujarat	RAJKOT DISTRICT CO-OPERATIVE BANK LTD.
121	DCCBs	Western Region	Gujarat	SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK
122	DCCBs	Western Region	Gujarat	SURAT DISTRICT CO-OPERATIVE BANK LTD.
123	DCCBs	Western Region	Gujarat	THE AHMEDABAD DISTRICT CO-OPERATIVE BANK LTD.
124	DCCBs	Western Region	Gujarat	THE BHARUCH DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
125	DCCBs	Western Region	Gujarat	THE KAIRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
126	DCCBs	Western Region	Gujarat	THE SURENDRANAGAR DISTRICT CO-OPERATIVE BANK LTD.
127	DCCBs	Western Region	Gujarat	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD

Sr. No	Supervised Entity	Name of the Region	Name of the State/ UT	Name of the Bank
128	DCCBs	Western Region	Maharashtra	AKOLA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
129	DCCBs	Western Region	Maharashtra	AURANGABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
130	DCCBs	Western Region	Maharashtra	BEED DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
131	DCCBs	Western Region	Maharashtra	BHANDARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
132	DCCBs	Western Region	Maharashtra	BULDHANA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
133	DCCBs	Western Region	Maharashtra	DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVEBANK LTD.
134	DCCBs	Western Region	Maharashtra	JALNA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
135	DCCBs	Western Region	Maharashtra	KOLHAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
136	DCCBs	Western Region	Maharashtra	LATUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
137	DCCBs	Western Region	Maharashtra	NAGPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
138	DCCBs	Western Region	Maharashtra	NASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
139	DCCBs	Western Region	Maharashtra	OSMANABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
140	DCCBs	Western Region	Maharashtra	PUNE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
141	DCCBs	Western Region	Maharashtra	SANGLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
142	DCCBs	Western Region	Maharashtra	SINDHUDURG DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
143	DCCBs	Western Region	Maharashtra	SOLAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
144	DCCBs	Western Region	Maharashtra	THE AHMEDNAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
145	DCCBs	Western Region	Maharashtra	THE GONDIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
146	DCCBs	Western Region	Maharashtra	THE JALGAON DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
147	DCCBs	Western Region	Maharashtra	THE MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
148	DCCBs	Western Region	Maharashtra	THE NANDED DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
149	DCCBs	Western Region	Maharashtra	THE SATARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
150	DCCBs	Western Region	Maharashtra	THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
151	DCCBs	Western Region	Maharashtra	WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.