

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO.1762
ANSWERED ON 07/08/2024

Loans disbursed by National Co-operative Development Corporation (NCDC)

1762. DR. JOHN BRITTAS:

Will the Minister of COOPERATION be pleased to state:

- (a) the total number, quantum and details of loans disbursed by NCDC during the last five years;
- (b) the details thereof, State-wise and year-wise;
- (c) the total number and quantum of loans outstanding as on date, the details thereof, State-wise;
- (e) the number and value of NPAs as on date; and
- (f) the percentage-wise share of NPAs vis-a-vis total loans outstanding as on date?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) & (b): During the last five years i.e. FY 2019-20 to 2024-25 (till 30.06.2024), the total number of loan releases are 2471 and the total loan amount disbursed by NCDC is ₹207594.80 crore. The amount disbursed during the financial year 2019-20 was ₹27703.43 crore; during 2020-21 was ₹24733.24 crore; during 2021-22 was ₹34221.08 crore; during 2022-23 was ₹41031.40 crore and during 2023-24 was ₹60618.47 crore.

After the formation of the Ministry of Cooperation there is a significant increase in the loan disbursement by NCDC. During FY 2020-21 NCDC disbursed loan worth ₹24733.24 crore. After the inception of the Ministry of Cooperation in 2021, the loan disbursement has increased rapidly and during the FY 2023-24 NCDC has disbursed loan of ₹60,618.47 crore that is about 2.5 times of the loan disbursement before the formation of the Ministry.

The State wise and Year wise details of funds disbursed during last five years i.e. FY 2019-20 to FY 2024-25 (till 30.06.2024) is attached at **Annexure-A**.

(c): As on 30.06.2024, the total number of loans outstanding is 766 and the amount of loans outstanding is ₹40513.67 crore. The state-wise details of the outstanding loans are attached at **Annexure-B**

(e): As on 30.06.2024, the number of NPA societies is 27 and the total value of NPAs is ₹414.81 crore.

(f): As on 30.06.2024, the share of NPAs vis-à-vis total loans outstanding is **1.02%**.

ANNEX A

State-wise Disbursement Since 2019-20 to 2024-25 (as on 30.06.2024)																	Rs. In Crore		
S.No.	Name of the State	2019-20			2020-21			2021-22			2022-23			2023-24			2024-25		
		Loan	Grants	Total	Loan	Grants	Total	Loan	Grants	Total	Loan	Grants	Total	Loan	Grants	Total	Loan	Grants	Total
1	A & N	9.58	0.70	10.28			-	-	-	-			-	1.69	-	1.69			-
2	Andhra Pradesh	400.31	5.31	405.62	575.05	28.93	603.98	2,828.57	3.02	2,831.59	9,686.20	48.50	9,734.70	13,269.90	10.23	13,280.13	500.00	1.21	501.21
3	Arunachal Pradesh	5.88	1.69	7.56	-	1.44	1.44	0.25	-	0.25	0.34	0.04	0.38			-	-	0.07	0.07
4	Assam	10.35	3.98	14.34	4.04	1.55	5.59	2.39	1.18	3.57	5.71	11.77	17.48	-	0.89	0.89	-	0.21	0.21
5	Bihar	445.28	9.13	454.40	1,611.28	22.32	1,633.60	2,800.00	57.90	2,857.90	4,000.00	53.75	4,053.75	800.19	15.63	815.83	0.19	2.72	2.91
6	Chandigarh			0.00			-	-	0.03	0.03	-	0.03	0.03			-			-
7	Chhattisgarh	5500.00	0.35	5500.35	12,000.06	0.01	12,000.07	12,400.00	0.87	12,400.87	8,500.00	2.23	8,502.23	18,990.00	1.35	18,991.35	-	0.21	0.21
8	Daman & Diu			0.00			-			-			-	-	0.11	0.11			-
9	Goa	0.09	0.02	0.11	0.15	0.04	0.19			-			-			-			-
10	Gujarat	108.27	10.07	118.34	46.25	6.00	52.25	33.29	4.11	37.40	364.83	5.97	370.80	578.90	8.09	586.99	86.83	3.18	90.02
11	Haryana	6608.09	0.49	6608.58	6,645.02	0.09	6,645.11	12,824.83	2.92	12,827.75	6,650.92	4.32	6,655.24	9,884.73	2.63	9,887.36	5,000.00	-	5,000.00
12	Himachal Pradesh	57.27	2.42	59.69	30.45	6.45	36.90	12.18	2.56	14.74	10.47	2.44	12.91	-	1.85	1.85	-	0.67	0.67
13	J&K			0.00	-	-	-	-	0.13	0.13	-	0.57	0.57	-	0.71	0.71	-	0.11	0.11
14	Jharkhand	3.42	4.83	8.25	0.22	0.70	0.92	0.30	1.49	1.79	-	4.63	4.63	-	2.54	2.54	-	0.34	0.34
15	Karnataka	149.03	2.64	151.67	170.11	0.58	170.69	163.57	0.92	164.49	111.48	1.06	112.54	259.96	1.40	261.35	225.22	0.83	226.05
16	Kerala	359.88	4.01	363.89	295.53	8.01	303.54	362.45	9.39	371.85	677.05	27.69	704.74	272.33	3.56	275.89	120.29	3.97	124.26
17	Madhya Pradesh	1071.95	9.75	1081.70	202.06	6.30	208.36	471.25	5.85	477.10	275.48	8.92	284.40	318.93	3.93	322.86	0.76	0.64	1.40
18	Maharashtra	999.68	15.38	1015.07	1,089.80	55.79	1,145.59	682.97	5.11	688.07	740.55	10.61	751.16	2,080.89	20.53	2,101.42	60.16	8.49	68.66
19	Manipur	3.86	0.93	4.79	-	-	-	-	0.04	0.04	22.13	8.25	30.38	4.66	1.95	6.60	-	0.11	0.11
20	Meghalaya	0.00	0.00	0.00	44.35	13.46	57.80	-	0.04	0.04	-	0.14	0.14	-	0.22	0.22	-	0.02	0.02
21	Mizoram	0.00	0.00	0.00	1.55	0.61	2.16	0.83	0.23	1.06	3.19	1.04	4.23	2.72	0.51	3.24	-	0.11	0.11
22	Nagaland	9.49	3.88	13.37	4.28	1.79	6.07	-	0.17	0.17	-	1.20	1.20	-	0.67	0.67	-	0.16	0.16
23	Odisha	3.38	0.37	3.75	0.64	0.16	0.80	3.52	0.54	4.06	-	1.61	1.61	0.28	2.96	3.24	-	0.79	0.79
24	Punjab	135.28	0.00	135.28	22.77	-	22.77	-	0.13	0.13	-	0.42	0.42	1,650.00	0.44	1,650.44	1,000.00	-	1,000.00
25	Puducherry			0.00	-	-	-	-		-	-	0.06	0.06			-			-
26	Rajasthan	7248.71	8.03	7256.74	132.08	25.72	157.80	0.04	7.75	7.79	0.09	4.82	4.91	60.40	5.68	66.09	0.55	0.94	1.49
27	Sikkim			0.00			-	-	-	-	-	0.14	0.14	-	0.22	0.22			-
28	Tamil Nadu	18.23	3.01	21.24	16.77	4.81	21.58	46.56	4.19	50.75	24.59	5.90	30.49	-	4.28	4.28	-	1.50	1.50
29	Telangana	3553.70	15.13	3568.83	685.11	54.77	739.88	990.66	101.55	1,092.20	9,091.26	213.71	9,304.97	11,931.00	243.11	12,174.11	12,001.06	0.93	12,002.00
30	Tripura	3.05	0.00	3.05	1.20	2.01	3.20	2.10	0.90	3.00	8.57	3.78	12.35	-	1.55	1.55	-	0.28	0.28
31	Uttar Pradesh	668.70	4.40	673.10	819.16	8.80	827.95	240.00	12.33	252.33	339.70	10.54	350.24	3.22	9.81	13.04	2.05	1.58	3.63
32	Uttarakhand	4.31	8.03	12.34	0.10	17.12	17.22	73.00	7.36	80.36	-	10.50	10.50	107.52	41.61	149.13	1.05	0.49	1.54
33	West Bengal	115.92	12.43	128.35	22.30	36.83	59.13	0.34	43.82	44.16	0.72	62.64	63.36	0.70	4.26	4.96	-	0.89	0.89
34	Delhi + Others	75.49	7.27	82.76	1.23	7.38	8.61	-	7.46	7.46	-	10.82	10.82	0.50	9.21	9.71	258.35	0.19	258.54
	Total	27569.16	134.27	27703.43	24,421.57	311.67	24,733.24	33,939.08	282.00	34,221.08	40,513.29	518.10	41,031.40	60,218.53	399.94	60,618.47	19,256.53	30.63	19,287.17

STATE	BALANCE AS ON 30.06.2024 (In Rupees)
A & N ISLANDS	165,85,325
ANDHRA PRADESH	565450,29,852
ARUNACHAL PRADESH	942,18,200
ASSAM	1945,62,100
BIHAR	28937,42,562
CHATTISGARH	568987,80,345
GOA	16,83,800
GUJARAT	34674,52,361
HARYANA	356270,80,600
HIMACHAL PRADESH	7893,43,485
JHARKHAND	14,38,500
KARNATAKA	70665,86,102
KERALA	74067,14,663
MADHYA PRADESH	14451,87,379
MAHARASHTRA	237748,34,948
MANIPUR	2678,90,000
MEGHALAYA	4783,66,900
MIZORAM	803,05,500
NAGALAND	1752,83,759
NATIONAL FEDN. / MSCS	3771,29,564
ODISHA	100,70,330
PUNJAB	101391,66,800
RAJASTHAN	10225,55,075
TAMIL NADU	13150,08,200
TELANGANA	1898862,34,352
TRIPURA	668,52,800
UTTAR PRADESH	13967,81,767
UTTARAKHAND	19766,49,282
WEST BENGAL	17211,99,600
TOTAL	4051367,34,151