

By speed post/ email

F.No. R-11016/184/2022-CD (118394)

भारत सरकार/ Government of India

सहकारिता मंत्रालय/ Ministry of Cooperation

(सहकारिता विकास -II प्रभाग/ CD-II Division)

2nd Floor, Atal Akshay Urja Bhawan,

Lodhi Road, New Delhi

Dated the 15th July, 2025

To,

The CEO/MD

Urban Cooperative Banks/ State Cooperative Banks/ District Central
Cooperative Banks

Sub: Request of registration under CGTMSE- reg.

Sir,

I am directed to attach herewith a copy of CGTMSE letter No. CGTMSE Ref No. /105 dated 08.07.2025 intimating therewith that eligibility criteria for registration of Cooperative Banks as Member Lending Institutions (MLIs) under Credit Guarantee Scheme (CGS) of CGTMSE have been rationalized with effective from 28.02.2025. The letter also mentions revised criteria including requirement of Gross NPAs of 7% or less which was earlier 5% or less.

2) In this context, all the cooperative Banks are requested to registered themselves as MLI under Credit Guarantee Scheme of CGTMSE which will enable them to more effectively engage in lending activities to the MSE Sector thereby promoting economic growth and facilitating job creation in the country.

Yours faithfully,

Encl: As above



(Rajendra Singh)

Under Secretary to the Govt. of India

Copy to for information and following up the matter with the member Banks:

1. The Chairman, National Bank for Agriculture and Rural Development (NABARD), Plot C-24, G Block, Bandra Kurla complex, BKC Road, Bandra East, Mumbai, Maharashtra- 400051
2. The Chairman, NAFCUB, B-14, 3rd Floor A-Block Shopping Complex, Naraina Vihar Ring Road, New Delhi-110028
3. The Chairman, NUCFDC, Ground Floor, G4, windfall, Sohar Plaza, TB Nagar, Andheri East, Mumbai 400059

The Under Secretary
Ministry of Cooperation, GoI
CD-2 Division
Atal Akshay Urja Bhavan
Lodhi Road
New Delhi

Dear Sir,

Inclusion of Co-operative Banks as Member Lending Institutions

Please refer to your letter File No. R-11016/184/2022-CD (118394) dated July 7, 2025 on the captioned subject. We wish to inform that the eligibility criteria for registration of Co-operative Banks as Member Lending Institutions (MLIs) under Credit Guarantee Scheme (CGS) of CGTMSE have been rationalized with effective from February 28, 2025. The revised criteria are as under:

A. Registration Criteria for Scheduled Urban Co-operative Banks (SUCBs)

S No	Old Criteria	New Criteria
1	Demand & Time Liabilities (DTL) of not less than ₹750 crore on a continuous basis for one year;	Not Applicable
2	CRAR of minimum 12%;	CRAR as per extant RBI guidelines (12% as on date).
3	Continuous net profit for the previous three years;	Net profit during at least 2 out of 3 previous financial years;
4	Gross NPAs of 5% or less;	Gross NPAs of 7% or less;
5	Compliance with CRR / SLR requirements; and No major regulatory and supervisory concerns	No major regulatory and supervisory actions as on date

Contd...



B. Registration Criteria for Non- Scheduled Urban Co-operative Banks (NSUCBs), State Co-operative Banks (StCBs) and District Central Co-operative Banks (DCCBs)

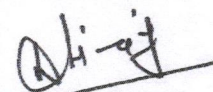
S No	Old Criteria	New Criteria
1	CRAR of minimum 9%;	CRAR as per extant RBI guidelines (9% as on date).
2	Net profit during the last completed FY;	Net profit during at least 2 out of 3 previous financial years;
3	Gross NPAs of 5% or less;	Gross NPAs of 7% or less;
4	Compliance with CRR / SLR requirements; and No major regulatory and supervisory concerns	No major regulatory and supervisory actions as on date

Further, 115 number of Co-operative Banks (List Enclosed as *Annexure I*) are registered with CGTMSE as MLIs. The Break-up is given below:

S No	Co-operative Bank	Registered as MLI
1	Scheduled Urban Co-operative Banks	15
2	Other Co-Op Banks (StCBs, NSUCBs & DCCBs)	100
	Total	115

As on date, there is **no pending application** for registration. Any fresh application received will be processed promptly as per the revised eligibility norms.

Yours faithfully



(Dhiraj Kumar)

Dy. General Manager

Scheduled Urban Co-operative Banks registered as MLI

1. Saraswat Co-operative Bank Ltd.
2. TJSB Sahakari Bank Ltd.
3. NKGSB Co-Operative Bank Ltd.
4. The Kalupur Commercial Co-op Bank Ltd
5. Jalgaon Peoples Co-op Bank Ltd
6. Surat Peoples Coop Bank Ltd
7. Nutan Nagarik Sahakari Bank Ltd.
8. SVC Co-operative Bank Ltd
9. The Ahmedabad Mercantile Co-op Bank Ltd
10. Bombay Mercantile Co-operative Bank Ltd
11. Citizen Credit Co-operative Bank Ltd
12. New India Co-operative Bank Ltd
13. Andhra Pradesh Mahesh Co-operative Urban Bank Ltd
14. The Cosmos Co-operative Bank
15. Jalgaon Janata Sahakari Bank Ltd

Other Co-Op Banks registered as MLI

1. Shri Vinayak Sahakari Bank Ltd
2. Adinath Co-operative Bank Ltd
3. The Bhuj Mercantile Co-op Bank Ltd
4. Gujarat Mercantile Co.op Bank Ltd
5. Telangana State Co-operative Apex Bank
6. Sikkim State Co-operative Bank
7. Priyadarshani Nagari Sahakari Bank Ltd, Jalna
8. The Ahmedabad District Co-operative Bank Ltd
9. The Adarsh Co-operative Urban Bank Limited
10. Tripura State Co-operative Bank Ltd
11. The Hisar Central Co-operative Bank
12. Raje Vikramsinh Ghayge Co-op Bank Ltd, Kagal
13. Shri Swami Samarth Sahakari Bank Ltd
14. The Andhra Pradesh State Co-operative Bank Ltd
15. The Sutex Co-operative Bank Ltd
16. The Rajasthan State Co-operative Bank Ltd
17. The Rajkot Commercial Co-operative Bank Ltd
18. Bagini Nivedita Bank
19. Surat National Co-op Bank Ltd
20. UP Co-operative Bank Ltd
21. Vasai Janata Sahakari Bank Ltd
22. The Bapunagar Mahila Co-operative Bank Ltd.,
23. The District Co-operative central Bank Ltd, Vizianagram
24. Sri Potti Sri Ramulu Nellore District Cooperative Central Bank Ltd
25. The Vijay Co-operative Bank
26. The Krishna District Cooperative Central Bank Ltd
27. Chhattisgarh Rajya Sahakari Bank MYDT Raipur



28. Shri Rukmini Sahakari Banl Ltd
29. The Bihar State Co-operative Bank
30. The West Bengal State Co-Operative Bank
31. The Kadapa District Co-operative Bank
32. The Tamil Nadu State Apex Co-operative Bank
33. The Banaskantha Mercantile Co-op Bank ltd, Palanpur
34. Prime Co-operative Bank Ltd
35. The Guntur District Co-operative Central Bank
36. The Prakasam District Co-operative Central Bank
37. The Warangal District Co-operative Central Bank
38. The Gujarat State Co-operative Bank Ltd
39. The Chittoor District Co-operative Central Bank Ltd
40. The District Co-operative central Bank Ltd, Khammam
41. Sindhudurg District Central Co-op Bank, Sindhudurg
42. The District Co-operative Central Bank Ltd, Srikakulam
43. Shree Dharati Co-operative Bank
44. The Barmer Central Co-operative Bank
45. Sawai Madhopur Kendriya Sahakari Bank Ltd
46. The Kurmanchal Nagar Sahkari Bank Ltd
47. The District Co-operative Central Bank Ltd, Visakhapatnam
48. The District Co-operative Central Bank Ltd, Medak
49. Darjeeling District Central Co-operative Bank Ltd
50. The Karimnagar District Co-operative Central Bank Ltd, Karimnagar
51. Rajkot Nagarik Sahakari Bank Ltd
52. The District Co-operative Central Bank Ltd, Kakinada
53. Model Co-operative Bank Ltd
54. The Jind Central Co-operative bank ltd, Jind
55. Jila Sahakari Kendriya bank, Mydt, Khargone
56. Dombivli Nagari Sahakari Bank Ltd
57. The Akola Urban Co-operative Bank, Akola
58. Indore Paraspar Sahakari Bank Ltd, Indore
59. The Guntur District Co-operative Urban Bank Ltd
60. Banda Urban Co-operative Bank Ltd
61. The Sarangpur Co-operative Bank Ltd
62. The Financial Co-op Bank ltd
63. Nagrik Sahakari Bank Maryadit Gwalior
64. The Visakhapatnam Co-operative Bank Ltd.
65. The Surat District Co-operative Bank Ltd.
66. The Odisha State Co-operative Bank Ltd
67. The Rewari Central Co-operative Bank Ltd
68. The Cuddalore District co-operative Bank Ltd.
69. The Angul United Central Co-operative Bank Ltd
70. Kranti Co-operative Urban Bank Ltd
71. Chennai Central Co-operative Bank Ltd
72. Ambala Central Co-operative Bank Ltd
73. Kaira District Central Co-operative Bank Ltd
74. Uttarakhand State Co-operative Bank Ltd, Haldwani



75. The Central Co-operative Bank Ltd, Bikaner
76. Zila Sahkari Bank Ltd, Ghaziabad
77. The Thoothukudi District Central Co-operative Bank Ltd
78. Mizoram Co-operative Apex Bank
79. Contai Co-operative Bank Ltd
80. The New Urban Co-operative Bank
81. The Varachha Co-operative Bank, Surat
82. The Himanchal Pradesh State Co-operative Bank
83. Rajarshi Shahu Sahakari Bank
84. Jalore Nagrik Sahkari Bank<
85. The Hasti Co-operative Bank
86. The Kota Central Co-operative Bank
87. The Jodhpur Central Co-operative Bank Ltd
88. The Associate Co-operative Bank Ltd., Surat
89. District Co-operative Bank, Saharanpur
90. Jogindra Central Co-operative Bank Ltd
91. Zila Sahkari Bank Ltd, Shahjahanpur
92. Rampur Zila Sahkari Bank, Rampur
93. The Goa State Co-operative Bank Ltd
94. Zila Sahkari Bank Ltd, Bijnor
95. Lakhimpur - Kheri District Co- Operative Bank Ltd
96. Shri Chhatrapati Rajarshi Shahu Urban Co- Operative Bank Ltd; Beed
97. District Co-operative Bank, Unnao
98. Muzaffarnagar District Co-operative Bank Ltd, UP
99. Almora Zila Sahkari Bank Ltd, Uttarakhand
100. The Panchkula Central Co-operative Bank Ltd

