

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1930**  
ANSWERED ON 06.08.2025

**Bank Mitra cooperative societies**

1930. Dr. Anil Sukhdeorao Bonde:  
Shri Neeraj Shekhar:

Will the Minister of Cooperation be pleased to state:

- (a) whether primary dairy and fisheries societies are eligible to function as Bank Mitras of cooperative banks;
- (b) if so the details thereof; and
- (c) the manner in which Bank Mitra cooperative societies can contribute to the development of women and backward classes?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

(a) & (b): Dairy and Fishery cooperative societies can be made Bank Mitras of District Central Cooperative Banks (DCCBs) and State Cooperative Banks (St.CBs) to expand their business and financial inclusion. Micro-ATMs are also being given to these Bank Mitra Co-operative Societies with support from National Bank for Agriculture and Rural Development to provide 'Door Step Digital Financial Services'.

A pilot project on 'Cooperation among Cooperatives' was launched on 12 July 2023 in Banaskantha and Panchmahal DCCBs of Gujarat to promote all financial transactions of Primary Dairy Cooperative Societies (PDCS) with Rural Cooperative Banks and to strengthen and make the cooperative sector Aatma Nirbhar.

After the success of the pilot project, the campaign was launched in all the districts of Gujarat from 15 January 2024. On 19 September 2024, the Standard Operating Procedure for the nation-wide implementation of campaign on 'Cooperation among Cooperatives' was also launched.

(c): Bank Mitra Co-operative Societies, mainly PDCS, can significantly contribute to the development of women and backward classes through financial inclusion initiative, enabling last-mile banking services through issuing Rupay Kisan Credit Cards to its members and deployment of Micro-ATMs in rural and underserved areas and empowering women and backward communities with greater access to formal financial systems.

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