

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA

Unstarred Question No. 234

ANSWERED ON TUESDAY, 22 JULY, 2025/ ASHADHA 31, 1947 (SAKA)

Cooperative Banks

234. Dr. Dharmasthala Veerendra Heggade:

Will the Minister of *Finance* be pleased to state:

- (a) the total number of cooperative banks in the country and the details thereof, which are registered under the Cooperative Societies Act of the State concerned or under the Multi-State Cooperative Societies Act, 2002, State-wise;
- (b) the details of funds allocated by Government for the development of cooperative banks in the country, year-wise and State-wise; and
- (c) the number of cooperative banks that do not maintain computerised records in the country, State-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): Cooperative banks are inherently cooperative societies which are registered under the Cooperative Societies Act of the State concerned or under the Multi-State Cooperative Societies Act, 2002. When cooperative societies carry on the business of banking, they come under the regulatory purview of RBI and they are licensed under the provisions of the Banking Regulation Act, 1949 (as applicable to cooperative societies).

As informed by RBI and NABARD, the number of cooperative banks in the country as on 31.03.2025, are as under:

- i) State Cooperative Banks (StCBs)– 34
- ii) District Central Cooperative Banks (DCCBs) – 352
- iii) Urban Cooperative Banks (UCBs) – 1457

The State-wise details of StCBs and DCCBs is given at **Annexure I**.

(b) The State-wise details of financial assistance disbursed by National Cooperative Development Corporation (NCDC) for the development of cooperative banks during the last three years are given at **Annexure II**.

(c) As informed by RBI and NABARD, all the cooperative banks, except 01 Urban Cooperative Bank in West Bengal, are functional on Core Banking Solution (CBS) platform.

Annexure I

Statement referred to in part (a) of Rajya Sabha Un-Starred Question No. 234 on “Co-operative Banks” due for answer on 22.07.2025

State/UT-wise list of cooperative banks

Sr No	State/UT	State Cooperative Banks	District Central Cooperative Banks*
1	Andaman & Nicobar	1	-
2	Andhra Pradesh	1	13
3	Arunachal Pradesh	1	-
4	Assam	1	-
5	Bihar	1	23
6	Chandigarh	1	-
7	Chhattisgarh	1	6
8	Dadra and Nagar Haveli & Daman And Diu	1	-
9	Goa	1	-
10	Gujarat	1	18
11	Haryana	1	19
12	Himachal Pradesh	1	2
13	Jammu And Kashmir	1	3
14	Jharkhand	1	1
15	Karnataka	1	21
16	Kerala	1	1
17	Madhya Pradesh	1	38
18	Maharashtra	1	31
19	Manipur	1	-
20	Meghalaya	1	-
21	Mizoram	1	-
22	Nagaland	1	-
23	New Delhi	1	-
24	Odisha	1	17
25	Puducherry	1	-
26	Punjab	1	20
27	Rajasthan	1	29
28	Sikkim	1	-
29	Tamil Nadu	1	24
30	Telangana	1	9
31	Tripura	1	-
32	Uttar Pradesh	1	50
33	Uttarakhand	1	10
34	West Bengal	1	17
Total		34	352

* '-' No DCCB is present in the State/UT

Annexure II

**Statement referred to in part (b) of Rajya Sabha Un-Starred Question No. 234 on
“Cooperative Banks” due for answer on 22.07.2025**

Details of funds disbursed by NCDC for cooperative banks

(Amount in ₹ Crore)

State	FY 2022-23	FY 2023-24	FY 2024-25
Andhra Pradesh	5035.00	2570.00	3730.00
Bihar	4000.00	800.00	0.00
Madhya Pradesh	245.00	310.00	291.00
Rajasthan	0.00	60.00	77.00
Telangana	0.00	0.00	2000.00
Total	9280.00	3740.00	6098.00