

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION No. 2090**  
ANSWERED ON 11.0.2026

**Financial health of cooperative institutions**

**2090 # Dr. Sandeep Kumar Pathak:**

Will the Minister of Cooperation be pleased to state:

- (a) the overall financial health of all cooperative societies and cooperative banks operating in the country and the number of societies that are in a profitable position and the number of societies that are facing losses in operation, the details thereof;
- (b) the number of societies repaying loans on time and the number of societies in a loan default situation, the year-wise and State-wise details thereof; and
- (c) the concrete and time-bound steps taken by Government so far to ensure financial reform, transparency and accountability in cooperative institutions, the details thereof?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

- (a) As per the National Cooperative Database (NCD), out of a total 8.48 lakh Cooperative Societies (including cooperative banks) across the country, 6.59 lakh are functional, 1.41 lakh are non-functional and 47,688 are under liquidation. Among the 6.59 lakh functional cooperative societies, 3.49 lakh are in profit, 2.11 lakh are in loss and the profit / loss status is not available for 99,325 cooperative societies. The State-wise total no. of functional Cooperatives Societies, along with their profit/loss status is attached as **Annexure-1**.
- (b) The Ministry of Cooperation does not maintain such information.
- (c) The Ministry of Cooperation has undertaken initiatives to address loan processing delays and improve transparency, under the Computerization of PACS project wherein all the functional PACS are brought onto an ERP (Enterprise Resource Planning) based Common National Software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). This common ERP software is provided to all the PACS in the project, across the country, to capture data on all functionalities of PACS, both credit and non-credit. The ERP-based common national software enhances the efficiency of PACS operations through a Common Accounting System (CAS) and Management Information System (MIS). Additionally, it strengthens governance and transparency, resulting in faster loan disbursement, reduced transaction costs, minimized payment imbalances, and seamless accounting with DCCBs and StCBs.

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## State-wise total no. of Cooperatives along with profit/loss status

S. No.	State/UT	Status of Profit / Loss			
		Total Functional	In profit	In loss	Not Available
1	Andaman and Nicobar Islands	1,207	366	782	59
2	Andhra Pradesh	12,439	2,893	9,109	437
3	Arunachal Pradesh	1,014	398	111	505
4	Assam	7,772	2,800	2,298	2,674
5	Bihar	22,344	13,191	6,730	2,423
6	Chandigarh	196	118	66	12
7	Chhattisgarh	10,245	6,073	2,975	1,197
8	Delhi	1,939	1,089	774	76
9	Goa	3,153	1,813	691	649
10	Gujarat	79,386	56,736	15,894	6,756
11	Haryana	15,604	7,231	6,461	1,912
12	Himachal Pradesh	4,985	3,849	854	282
13	Jammu And Kashmir	9,003	3,592	398	5,013
14	Jharkhand	8,016	2,620	4,541	855
15	Karnataka	40,368	27,339	10,453	2,576
16	Kerala	15,130	4,555	10,094	481
17	Ladakh	168	119	32	17
18	Lakshadweep	31	6	16	9
19	Madhya Pradesh	26,623	15,466	10,117	1,040
20	Maharashtra	2,19,941	1,07,783	68,502	43,656
21	Manipur	5,300	3,297	295	1,708
22	Meghalaya	2,975	1,245	1,182	548
23	Mizoram	1,270	600	625	45
24	Nagaland	1,830	1,255	271	304
25	Odisha	7,757	2,373	2,484	2,900
26	Puducherry	401	207	193	1
27	Punjab	11,906	7,201	4,475	230
28	Rajasthan	25,704	17,516	6,047	2,141
29	Sikkim	1,416	636	303	477
30	Tamil Nadu	21,240	11,949	7,504	1,787
31	Telangana	47,504	22,223	22,424	2,857
32	DNH & DD	379	128	33	218
33	Tripura	2,223	691	1,019	513
34	Uttar Pradesh	22,681	8,934	6,575	7,172
35	Uttarakhand	4,409	2,301	283	1,825
36	West Bengal	22,985	10,662	6,353	5,970
	<b>Total</b>	<b>6,59,544</b>	<b>3,49,255</b>	<b>2,10,964</b>	<b>99,325</b>

Source: NCD portal as on 01.03.2026

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