

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2302

ANSWERED ON MONDAY, 15 DECEMBER, 2025/ 24 AGRAHAYANA, 1947 (SAKA)

Cooperative Banks in Telangana

2302. SHRI MADHAVANENI RAGHUNANDAN RAO:

Will the Minister of FINANCE be pleased to state:

- (a) the details of cooperative sector banks operating in Telangana, including their branches, deposits and advances;
- (b) the amount of funds allocated by the Central Government to these cooperative banks and the manner in which it has been utilized;
- (c) the instances of corruption and irregularities reported in these banks across various districts and the action taken against those responsible;
- (d) the measures being taken by the Government to strengthen the cooperative banking system in Telangana and improve its overall performance; and
- (e) the plan to address issues related to Non-Performing Assets (NPAs) and ensure the financial health of these cooperative banks?

ANSWER

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

(a) to (b): As informed by Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), the details of cooperative banks operating in Telangana, including their branches, deposits and advances as on 31.03.2025, are given at **Annexure I**. Till date, the National Cooperative Development Corporation (NCDC) has released financial assistance of ₹ 2000 crore to the Telangana State Cooperative Bank.

(c) to (e): As informed by NABARD, during FY 2024-25, 03 instances of fraud have been reported in various Rural Cooperative Banks (RCBs) in Telangana on which NABARD has taken appropriate supervisory actions as per the prescribed guidelines.

In order to strengthen the cooperative banking system in Telangana and ensure the health of cooperative banks, RBI & NABARD have taken various measures which *inter-alia* include:

- Sahakar Sarathi Private limited has been launched by Ministry of Cooperation (MoC), Government of India through NABARD to provide shared digital infrastructure to RCBs to provide better digital facilities at affordable cost.

- Grant assistance is also provided by NABARD to RCBs to set up Business Development and Product Innovations cells (BDPIC) and Primary Agriculture Cooperative Society (PACS) Development Cell (PDC)
- High Level committee (HLC) chaired by Secretary, Cooperation, Govt. of Telangana monitors the financial health of all RCBs on a quarterly basis.
- The RCBs which have Gross Non-performing Assets (GNPA) more than 10% have to submit a Time Bound Action Plan (TBAP) on quarterly basis which is jointly monitored by RBI and NABARD.
- Urban Cooperative Banks (UCBs) (other than those having deposit size less than Rs.100 crore and salary earners' banks) are required to constitute a Board of Management (BoM) to facilitate professional management and focused attention to their banking-related activities.
- UCBs shall put in place a transparent mechanism to ensure that Whistle Blower complaints on possible fraud cases / suspicious activities in account(s) are examined and concluded appropriately under their Whistle Blower Policy.
- RBI has issued guidelines for Risk Based Internal Audit (RBIA) system in UCBs. The Deposit Insurance and Credit Guarantee Corporation (DICGC) insures all types of deposits (inclusive of principal & interest) up to ₹5,00,000 per depositor in insured banks, including cooperative banks.

Annexure I

Statement referred to in part (a) to (b) of Lok Sabha Sabha Un-Starred Question No. 2302 on “Cooperative Banks in Telangana” due for answer on 15.12.2025

Details of cooperative banks in Telangana

Type of Bank	No. of Branches	Deposit (amount in ₹ crore)	Advances (amount in ₹ crore)
Rural Cooperative Banks*	445	165644	34426
Urban Cooperative Banks**	355	10198	6805

**Includes 9 District Central Cooperative Banks and 01 State Cooperative Banks*

***48 Urban Cooperative Banks*