

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**LOK SABHA  
UNSTARRED QUESTION NO. 2811  
TO BE ANSWERED ON 10<sup>TH</sup> MARCH, 2026**

**Financial health of cooperative societies**

**2811. Shri Balya Mama Suresh Gopinath Mhatre:**

Will the Minister of COOPERATION (सहकारिता मंत्री) be pleased to state:

- (a) the number of cooperative societies in the country that are running in profit, in loss, or are inactive, State-wise;
- (b) the number of institutions that have been provided technical assistance under the PACS (Primary Agricultural Credit Societies) Computerization Scheme, during the last four years, State wise;
- (c) whether it is true that complaints of corruption and mismanagement have been received in several cooperative banks; and
- (d) if so, the steps taken by the Government to free cooperative banks from corruption and mismanagement?

**ANSWER**

**THE MINISTER OF COOPERATION**

**सहकारिता मंत्री (SHRI AMIT SHAH)**

(a) As per the National Cooperative Database (NCD), out of a total 8.48 lakh Cooperative Societies 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 Cooperatives Societies, along with their functional, non-functional, and profit/loss status, is attached as **Annexure-1**.

(b) To strengthen PACS, a project for the Computerization of functional PACS with a total financial outlay of Rs. 2925.39 crore has been approved by the Government of India, which entails bringing all functional PACS in the Country onto a common ERP-based national software. Out of total 79,630 sanctioned PACS from 31 States/ UTs under the project, 61,478 PACS have been onboarded on ERP Software. The State-wise status of PACS computerization project is attached as **Annexure-2**.

(c) & (d) Reviewing compliance and governance performance of Multi-State Cooperative Banks is a continuous exercise. Whenever instances of irregularities in any Multi-State Co-

operative Banks come to notice, action is taken under the relevant provisions of Multi State Cooperative Societies (MSCS) Act, 2002 and rules made there under.

Further, the Multi State Cooperative Societies (MSCS) Act, 2002 has been amended in 2023 to strengthen governance, enhance transparency, increase accountability and reform electoral process, etc. in the Multi State Cooperative Societies (including MSCS Banks) by supplementing existing legislation and incorporating the provisions of Ninety-seventh Constitutional Amendment. Many provisions have been introduced via the above amendment to strengthen regulatory oversight and monitoring in the functioning of Multi-State Co-operative Banks and prevent financial irregularities therein, if any.

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### Annexure-1

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

S. No.	State/UT	Total Societies	Non-functional	Status of Profit / Loss			
				Total Functional	In profit	In loss	Not Available
1	Andaman and Nicobar Islands	2,239	881	1,207	366	782	59
2	Andhra Pradesh	18,183	5,475	12,439	2,893	9,109	437
3	Arunachal Pradesh	1,461	476	1,014	398	111	505
4	Assam	12,427	3,545	7,772	2,800	2,298	2,674
5	Bihar	27,387	4,881	22,344	13,191	6,730	2,423
6	Chandigarh	476	221	196	118	66	12
7	Chhattisgarh	11,845	1,026	10,245	6,073	2,975	1,197
8	Delhi	5,944	3,989	1,939	1,089	774	76
9	Goa	5,593	2,340	3,153	1,813	691	649
10	Gujarat	86,519	6,272	79,386	56,736	15,894	6,756
11	Haryana	34,673	2,853	15,604	7,231	6,461	1,912
12	Himachal Pradesh	5,791	538	4,985	3,849	854	282
13	Jammu And Kashmir	10,620	1,623	9,003	3,592	398	5,013
14	Jharkhand	12,091	3,897	8,016	2,620	4,541	855
15	Karnataka	46,969	3,539	40,368	27,339	10,453	2,576
16	Kerala	19,652	3,752	15,130	4,555	10,094	481
17	Ladakh	275	107	168	119	32	17
18	Lakshadweep	43	12	31	6	16	9
19	Madhya Pradesh	53,965	18,545	26,623	15,466	10,117	1,040
20	Maharashtra	2,25,986	2,739	2,19,941	1,07,783	68,502	43,656
21	Manipur	11,627	6,043	5,300	3,297	295	1,708
22	Meghalaya	3,452	472	2,975	1,245	1,182	548
23	Mizoram	1,560	195	1,270	600	625	45
24	Nagaland	7,955	5,785	1,830	1,255	271	304
25	Odisha	8,362	500	7,757	2,373	2,484	2,900
26	Puducherry	464	62	401	207	193	1
27	Punjab	19,662	2,670	11,906	7,201	4,475	230
28	Rajasthan	41,969	13,357	25,704	17,516	6,047	2,141
29	Sikkim	3,768	2,082	1,416	636	303	477
30	Tamil Nadu	23,210	1,200	21,240	11,949	7,504	1,787
31	Telangana	60,858	12,964	47,504	22,223	22,424	2,857
32	DNH & DD	597	157	379	128	33	218
33	Tripura	3,270	955	2,223	691	1,019	513
34	Uttar Pradesh	40,709	16,997	22,681	8,934	6,575	7,172
35	Uttarakhand	6,393	1,825	4,409	2,301	283	1,825
36	West Bengal	32,142	8,930	22,985	10,662	6,353	5,970
	<b>Total</b>	<b>8,48,137</b>	<b>1,40,905</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

### Annexure-2

#### State-wise status of Computerization of PACS Project

S. No	State/UTs	Total Sanctioned PACS	ERP Onboarded	ERP Go Live	Day End Completed	Audit Completed	Total amount released in Cr.
1	Maharashtra	12178	12028	12011	12000	11949	130.73
2	Bihar	4495	4478	4475	4471	4364	51.76
3	Gujarat	6216	5705	5575	5458	4724	93.97
4	Andhra Pradesh	2037	2021	2021	2017	2016	37.41
5	Chhattisgarh	2028	2028	2028	2028	1975	28.35
6	Rajasthan	8525	6157	6153	5860	3828	84.83
7	Jharkhand	2797	1479	1491	1461	1378	34.30
8	Punjab	3482	3172	2760	2385	786	32.94
9	Madhya Pradesh	5455	4532	4524	4530	4492	66.43
10	J&K	708	537	537	537	537	10.37
11	Himachal Pradesh	1885	1376	1234	1210	608	28.25
12	Haryana	710	624	580	568	454	8.79
13	Uttar Pradesh	6257	3061	3052	2922	2110	67.10
14	Karnataka	5894	4337	3690	3606	3252	67.83
15	Assam	850	577	576	569	566	17.02
16	Tripura	475	267	247	262	197	8.21
17	Sikkim	131	107	107	107	105	3.28
18	Goa	86	51	46	41	37	1.19
19	Puducherry	45	45	45	45	30	0.67
20	ANI	46	46	46	46	46	0.69
21	Mizoram	99	25	25	25	24	1.27
22	Ladakh	10	10	10	10	10	0.12
23	Nagaland	231	102	67	53	17	4.43
24	DNH & DD	9	4	4	4	4	0.12
25	Arunachal Pradesh	139	13	13	13	13	1.22
26	Uttarakhand	1216	669	668	589	469	5.69
27	Manipur	308	199	195	196	128	3.14
28	Meghalaya	330	11	9	10	4	2.34
29	Tamil Nadu	4561	4509	4508	4509	529	51.73
30	West Bengal	4187	3308	3145	2874	208	45.79
31	Odisha	4240	0	0	0	0	18.07
	<b>Total</b>	<b>79630</b>	<b>61478</b>	<b>59842</b>	<b>58406</b>	<b>44860</b>	<b>908.06</b>

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