

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION No. 2939
TO BE ANSWERED ON 10TH MARCH, 2026**

Cooperative banks and cooperative societies

2939. Dr. Manna Lal Rawat:

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

- (a) the total number of cooperative banks and cooperative societies currently functioning in the country, State-wise;
- (b) the major laws enforced at the Centre and States for the operation of cooperative banks and societies along with the mechanism for control and regulation provided thereunder;
- (c) the steps taken by the Government for the training or capacity development of office bearers, employees and members associated with cooperative institutions;
- (d) whether the Government is taking special initiatives for technological innovation and digitization in the cooperative sector; and
- (e) if so, the details thereof?

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

(a) As per the National Cooperative Database (NCD), the State-wise total no. of functional Urban Cooperative Banks (UCBs) and District Central Cooperative Banks (DCCBs), State Cooperative Banks (StCBs), Primary Cooperative Agriculture and Rural Development Banks (PCARDBs), State Cooperative Agriculture and Rural Development Bank (SCARDBs) and Multi-State Cooperative Societies (MSCSs) Banks is attached as **Annexure-1**. The State-wise total no. of Cooperative Societies and functional Cooperative Societies are attached as **Annexure-2**.

(b) The primary cooperatives, including Urban Cooperative Banks (UCBs) are registered under the concerned State Cooperative Societies Act. While the Multi-State Cooperative Societies (MSCS), including MSCS Banks in India, are cooperative societies whose membership and operations span more than one State, registered under the Multi-State Cooperative Societies Act, 2002, (amended in 2023). The Reserve Bank of India (RBI) regulates and supervises only the banking functions of UCBs, DCCBs, StCBs and MSCS Banks under the Banking Regulation Act, 1949 (as applicable to cooperative societies), covering areas like licensing, capital adequacy, and lending norms. Their cooperative administration and management, such

as membership, bye-laws, elections, and audits, remain under State Cooperative Registrars or Central Registrar of Cooperative Societies (CRCS), as applicable.

(c)to (e) The Ministry of Cooperation, since its inception on 6th July, 2021, has undertaken several initiatives to realize the vision of “Sahakar-se-Samriddhi” for capacity building, technological innovation and digitization in the cooperative sector. Key initiatives include:

- Capacity building and skill development programmes through National Council for Co-operative Training (NCCT) for members, Board of Directors, employees of cooperative, state officials and aspiring youth across the country with a network of 20 training institutes.
- As on date, 16,404 training programmes for 10,11,359 participants have been conducted by these training institutes across country.
- Capacity-building programs undertaken through NABARD that provide training on ERP Software i.e. e-PACS software.
- Establishment of Tribhuvan Sahkari University (TSU).
- To strengthen PACS, a project for the Computerization of functional PACS with a total financial outlay of ₹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.
- To strengthen the long-term cooperative credit structure, the project of computerization of 1,867 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project. So far, proposals from 10 States/UTs have been received and sanctioned. Further, GOI share amounting to Rs 10.89 crore has been released to 10 States/UTs in FY 2023-24, FY 24-25, and FY 2025-26 for procurement of hardware, digitization, and setting up of support system.
- Model Byelaws of PACS, enabling diversification of activities such as storage, processing, LPG distribution, and common service centers, ensuring better governance standards and promoting member-centric operations.
- World’s Largest Decentralized Grain Storage Plan in the Cooperative Sector.

Annexure-1

State-wise no. of functional Urban Cooperative Banks (UCBs) and District Central Cooperative Banks (DCCBs), State Cooperative Banks (StCBs), Primary Cooperative Agriculture and Rural Development Bank (PCARDBs, State Cooperative Agriculture and Rural Development Bank (SCARDBs) and Multi-State Cooperative Societies (MSCSs) Banks

S.No	State Name	UCBs	DCCBs	StCBs	PCARDBs	SCARDBs	MSCS Banks
1	Andaman And Nicobar Islands	0	0	1	0	0	0
2	Andhra Pradesh	35	13	1	0	0	1
3	Arunachal Pradesh	0	0	1	0	0	0
4	Assam	8	0	1	0	0	0
5	Bihar	1	23	1	0	1	1
6	Chandigarh	0	0	1	0	0	0
7	Chhattisgarh	12	6	1	0	0	0
8	Delhi	15	0	1	0	0	0
9	Goa	3	0	1	0	0	0
10	Gujarat	203	18	1	0	1	12
11	Haryana	5	19	1	19	1	2
12	Himachal Pradesh	5	2	1	1	1	0
13	Jammu And Kashmir	4	3	1	0	1	0
14	Jharkhand	2	1	1	0	0	0
15	Karnataka	237	21	1	181	1	0
16	Kerala	45	0	1	0	0	0
17	Ladakh	1	0	0	0	0	0
18	Lakshadweep	0	0	0	0	0	0
19	Madhya Pradesh	24	38	1	0	0	0
20	Maharashtra	434	31	1	0	0	38
21	Manipur	0	0	1	0	0	0
22	Meghalaya	3	0	1	0	0	0
23	Mizoram	0	0	1	0	0	0
24	Nagaland	0	0	1	0	0	0
25	Odisha	8	17	1	0	0	0
26	Puducherry	1	0	1	0	1	0
27	Punjab	7	20	1	89	1	0
28	Rajasthan	29	29	1	36	1	4
29	Sikkim	1	0	1	0	0	0
30	Tamil Nadu	102	24	1	176	1	1
31	Telangana	48	9	1	0	1	3
32	The Dadra and Nagar Haveli and Daman and Diu	0	0	1	0	0	0
33	Tripura	0	0	1	0	1	0
34	Uttar Pradesh	51	51	1	0	1	5
35	Uttarakhand	5	10	1	0	0	0
36	West Bengal	41	5	1	24	1	2
	Total	1330	340	34	526	14	69

Source: NCD portal as of 01.03.2026.

Annexure-2

State-wise total no. of Cooperative Societies

S. No	State Name	Total no. of societies	Total no. of functional societies
1	Andaman And Nicobar Islands	2,239	1,207
2	Andhra Pradesh	18,183	12,439
3	Arunachal Pradesh	1,461	1,014
4	Assam	12,427	7,772
5	Bihar	27,387	22,344
6	Chandigarh	476	196
7	Chhattisgarh	11,845	10,245
8	Delhi	5,944	1,939
9	Goa	5,593	3,153
10	Gujarat	86,519	79,386
11	Haryana	34,673	15,604
12	Himachal Pradesh	5,791	4,985
13	Jammu And Kashmir	10,620	9,003
14	Jharkhand	12,091	8,016
15	Karnataka	46,969	40,368
16	Kerala	19,652	15,130
17	Ladakh	275	168
18	Lakshadweep	43	31
19	Madhya Pradesh	53,965	26,623
20	Maharashtra	2,25,986	2,19,941
21	Manipur	11,627	5,300
22	Meghalaya	3,452	2,975
23	Mizoram	1,560	1,270
24	Nagaland	7,955	1,830
25	Odisha	8,362	7,757
26	Puducherry	464	401
27	Punjab	19,662	11,906
28	Rajasthan	41,969	25,704
29	Sikkim	3,768	1,416
30	Tamil Nadu	23,210	21,240
31	Telangana	60,858	47,504
32	The Dadra and Nagar Haveli and Daman and Diu	597	379
33	Tripura	3,270	2,223
34	Uttar Pradesh	40,709	22,681
35	Uttarakhand	6,393	4,409
36	West Bengal	32,142	22,985
	Total	8,48,137	6,59,544

Source: NCD portal as of 01.03.2026.