

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 3684

ANSWERED ON MONDAY, 16 MARCH, 2026/ 25 PHALGUNA, 1947 (SAKA)

Multi-State Cooperative Banks

3684. PROF. SOUGATA RAY:

SHRI KISHORI LAL:

Will the Minister of FINANCE be pleased to state:

- (a) the details of existing Multi-State Cooperative Banks in the country, State wise;
- (b) whether the Multi-State Cooperative Banks have the right to accept investments by offering interests more than nationalized banks;
- (c) if so, the details thereof;
- (d) whether the Government has taken precautionary measures to check such offers following a number of reported cases of fraud in various cooperative banks of the country; and
- (e) if so, the details thereof?

ANSWER

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

(a): As informed by the Central Registrar of Cooperative Societies (CRCS), there are a total of 66 Multi-State Cooperative Banks currently operational in the country. The State-wise details of Multi-State Cooperative Banks are given at Annexure.

(b) to (e): As per the Reserve Bank of India (RBI) Master Direction – (Interest Rate on Deposits) Directions, 2025 dated November 28, 2025, Urban Cooperative banks (UCBs) are required to pay interest on deposits as per their comprehensive policy duly approved by the Board of Directors or any Committee of the Board to which powers have been delegated.

**Annexure referred to in part (a) of Lok Sabha Sabha Un-Starred Question No. 3684 on
“Multi-State Cooperative Banks” due for answer on 16.03.2026**

State-wise details of Multi-State cooperative banks

Sr.no.	State	Number of Multi-State Cooperative Banks
1	Andhra Pradesh	1
2	Bihar	1
3	Gujarat	12
4	Haryana	2
5	Maharashtra	36
6	Rajasthan	4
7	Tamil Nadu	1
8	Telangana	3
9	Uttar Pradesh	4
10	West Bengal	2