

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**LOK SABHA  
UNSTARRED QUESTION NO. 3976  
TO BE ANSWERED ON 17<sup>th</sup> MARCH, 2026**

**Performance of Cooperative Credit Institutions**

†3976. Mrs. Ruchi Vira:

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

- (a) whether the Government has conducted any assessment of the reach and performance of cooperative credit institutions in Moradabad district, Uttar Pradesh particularly with regard to small and marginal farmers, tenants and rural artisans of Thakurdwara, Dilari and other rural areas who continue to depend on informal source of credit due to procedural difficulties and limited institutional access;
- (b) if so, the details thereof including the policy guideline, loan product diversification, interest subvention measures, digital service expansion and monitoring mechanism issued by the Government to ensure accessible and timely credit through cooperatives in the district; and
- (c) if not, the reasons therefor?

**ANSWER**

**THE MINISTER OF COOPERATION**

**सहकारिता मंत्री (SHRI AMIT SHAH)**

(a) Ministry of Cooperation, since its formation has taken more than 130 initiatives to strengthen the Cooperative movement and for deepening of its reach to the grass roots across the country including Moradabad District of Uttar Pradesh. These initiatives also promote cooperative based economic development model which includes upliftment of small and marginal farmers and Traders.

The institutional credit has demonstrated encouraging signs of financial strengthening, particularly reflected in the rising credit deposit (CD) ratio, which indicates an improvement in the flow of institutional credit to the local economy. The CD ratio of Moradabad District Central Cooperative Bank (DCCB) during 2023 to 2025 is as under:

As on	31.03.2023	31.03.2024	31.03.2025
CD ratio	61.25	80.34	85.43

The upward trend is a positive indicator, suggesting that more famers, artisans and micro-entrepreneurs in the region are gaining access to formal credit. Scale of finance decided by the District Level Technical Committee takes into account rising agricultural and production costs which is the basis for fixing KCC limit for the farmers.

**(b) and (c)** There are numerous schemes being implemented in the district and made available to the farmers, small traders and artisans viz. KCC loans, PM Svanidhi, PM Vishwakarma etc. to augment the livelihoods of the farmers, small traders, artisans and low-income families. DCCB Moradabad disbursed Rs. 217.50 crore in 2024, Rs. 271.87 crore in 2025 and in 2026 Rs. 289 crore (till date) to farmers including marginal and small farmer in Moradabad District. Also, new MPACS formed as per the initiatives of the Ministry of Cooperation, are being promoted in the district to strengthen the cooperatives. As on date 11 new MPACS have been formed in Moradabad district and out of which, 4 new MPACS are formed in Takurdwara Tehsil which will also help in facilitating timely credit and other needs of farmers. The Ministry of Cooperation has circulated Model Bye-laws for Primary Agricultural Credit Societies (PACS) enabling them to undertake more than 25 business activities, thereby improving governance, transparency and accountability in their operations. These reforms facilitate diversification of business activities of PACS and strengthen their linkage with the cooperative credit structure to improve access to institutional credit.

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