

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 3960

ANSWERED ON MONDAY, 18 AUGUST, 2025/ SRAVANA 27, 1947 (SAKA)

DEVELOPMENT OF COOPERATIVE BANKS

3960. SHRI AJAY KUMAR MANDAL:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of cooperative banks in the country, State-wise particularly in Bihar;
- (b) the details of funds allocated by the Government for the development of cooperative banks in the country after the creation of the new Ministry, year and State-wise;
- (c) the number of cooperative banks that do not maintain computerised records in the country, State-wise;
- (d) whether any cooperative bank is being operated by cooperative societies directly without the patronage of any nationalised bank in the country; and
- (e) if so, the details thereof, State-wise?

ANSWER

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

(a) to (e): Cooperative banks are inherently cooperative societies which are registered under the Cooperative Societies Act of the State concerned or under the Multi-State Cooperative Societies Act, 2002. When cooperative societies carry on the business of banking, they come under the regulatory purview of RBI and they are licensed under the provisions of the Banking Regulation Act, 1949 (as applicable to cooperative societies).

As informed by RBI and NABARD, the number of cooperative banks in the country as on 31.03.2025, are as under:

- i) State Cooperative Banks (StCBs)– 34
- ii) District Central Cooperative Banks (DCCBs) – 352
- iii) Urban Cooperative Banks (UCBs) – 1457

The State-wise details of StCBs and DCCBs is given at **Annexure I**.

The State-wise details of financial assistance disbursed by NABARD and National Cooperative Development Corporation (NCDC) for the development of cooperative banks during the last four years are given at **Annexure II** and **III** respectively.

As informed by RBI and NABARD, all the cooperative banks, except 01 Urban Cooperative Bank in West Bengal, are functional on Core Banking Solution (CBS) platform.

Statement referred to in part (a) to (e) of Lok Sabha Sabha Un-Starred Question No. 3960 on “Development of Cooperative Banks” due for answer on 18.08.2025

Sr No	State/UT	State Cooperative Banks	District Central Cooperative Banks*
1	Andaman & Nicobar	1	-
2	Andhra Pradesh	1	13
3	Arunachal Pradesh	1	-
4	Assam	1	-
5	Bihar	1	23
6	Chandigarh	1	-
7	Chhattisgarh	1	6
8	Dadra and Nagar Haveli & Daman And Diu	1	-
9	Goa	1	-
10	Gujarat	1	18
11	Haryana	1	19
12	Himachal Pradesh	1	2
13	Jammu And Kashmir	1	3
14	Jharkhand	1	1
15	Karnataka	1	21
16	Kerala	1	1
17	Madhya Pradesh	1	38
18	Maharashtra	1	31
19	Manipur	1	-
20	Meghalaya	1	-
21	Mizoram	1	-
22	Nagaland	1	-
23	New Delhi	1	-
24	Odisha	1	17
25	Puducherry	1	-
26	Punjab	1	20
27	Rajasthan	1	29
28	Sikkim	1	-
29	Tamil Nadu**	1	24
30	Telangana	1	9
31	Tripura	1	-
32	Uttar Pradesh	1	50
33	Uttarakhand	1	10
34	West Bengal	1	17
Total		34	352

State/UT-wise list of cooperative banks

* '-' No DCCB is present in the State/UT

**TAICO bank also included in list of DCCBs

Annexure II**Statement referred to in part (a) to (e) of Lok Sabha Un-Starred Question No. 3960 on
“Development of Cooperative Banks” due for answer on 18.08.2025**

Details of funds disbursed by NABARD for cooperative banks

(Amount in ₹ Crore)

State	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
Andhra Pradesh	5,230.84	5,337.90	5,473.90	2,716.55
Assam	8.59	11.48	12.46	10.42
Bihar	36.16	40.00	50.00	50.00
Chhattisgarh	900.00	1,433.66	1,308.79	1,150.00
Goa	3.64	4.00	32.31	23.97
Gujarat	2,253.27	2,262.52	2,367.62	1,691.31
Haryana	3500.00	4025.16	4049.45	1650.00
Himachal Pradesh	817.69	1,036.70	881.56	721.00
Jharkhand	-	12.28	17.09	5.90
Karnataka	6,192.64	6,272.05	6,279.47	3,655.52
Kerala	1,361.66	1,702.00	1,734.62	1,380.00
Madhya Pradesh	4,258.79	4,321.01	4,377.71	4,430.00
Maharashtra	1,971.96	2,625.31	3,076.79	2,696.26
Manipur	1.00	19.51	12.54	7.81
Meghalaya	22.43	17.12	19.82	7.93
Mizoram	9.00	26.00	9.51	12.60
Nagaland	30.77	38.00	32.93	33.00
Odisha	6,510.25	6,707.17	6,903.80	4,113.00
Punjab	2,130.74	3,041.78	3,073.57	1,470.00
Rajasthan	4,040.23	4,462.37	4,820.95	2,760.75
Sikkim	1.69	2.99	1.00	3.10
Tamil Nadu	3,826.79	4,217.94	4,413.32	2,946.49
Telangana	2,822.86	3,007.06	3,020.27	1,481.63
Tripura	97.64	297.88	459.23	250.00
Uttar Pradesh	2,438.44	2,908.98	3,072.68	1,275.55
Uttarakhand	530.94	796.09	799.78	557.00
West Bengal	1,993.70	2,191.00	2,097.55	1,150.00
Total	50,991.72	56,817.98	58,398.71	36,249.79

Annexure III

**Statement referred to in part (a) to (e) of Lok Sabha Un-Starred Question No. 3960 on
“Development of Cooperative Banks” due for answer on 18.08.2025**

Details of funds disbursed by NCDC for cooperative banks (Amount in ₹ Crore)

State	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
Andhra Pradesh	0.00	5035.00	2570.00	3730.00
Bihar	2800.00	4000.00	800.00	0.00
Madhya Pradesh	455.00	245.00	310.00	291.00
Rajasthan	0.00	0.00	60.00	77.00
Telangana	0.00	0.00	0.00	2000.00
Total	3255.00	9280.00	3740.00	6098.00