

Governance of cooperative institutions in Odisha

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As per information received from RBI and NABARD, the present status of cooperative institutions in Odisha is 9 Urban Cooperative Banks (UCBs), 18 Rural Cooperative Banks (1 State Cooperative Bank and 17 District Central Cooperative Banks), and 4,287 Primary Agricultural Credit Societies (PACS).

The financial position of Cooperative Banks is reviewed regularly by State Government, RBI and NABARD. NABARD conducts statutory inspections of Odisha State Cooperative Bank (OSCB) and DCCBs.

None of the Cooperative Banks in the State are under liquidation. About 725 cooperative societies are under liquidation with dues of ₹11.08 crore to banks, and their annual audit is conducted by the Directorate of Cooperative Audit, Odisha.

Assessment of NPA levels and financial irregularities is undertaken during statutory inspections of the Odisha State Cooperative Bank (OSCB) and all District Central Cooperative Banks (DCCBs) and their performance is also reviewed periodically in High Level Committee meetings. The Gross NPA ratio of OSCB declined from 1.08% as on 31.03.2024 to 0.87% as on 31.03.2025, while the cumulative Gross NPA of all 17 DCCBs declined from 7.33% to 7.18% during the same period.

As on 31.03.2025, 7 DCCBs have Gross NPAs up to 5%, 8 DCCBs have Gross NPAs between 5% and 10%, and 2 DCCBs have Gross NPAs between 10% and 15%.

The Government of India and RBI have taken several measures to strengthen cooperative banks and improve governance and financial stability across the country including the State of Odisha. These include allowing cooperative banks to open new branches, provide doorstep banking services, and easing regulatory norms to expand lending operations. Measures such as enhancement of loan limits, one-time settlement of loans, inclusion under the Integrated Ombudsman Scheme, onboarding on AePS, and recognition as Member Lending Institutions under CGTMSE have also been introduced. Further, initiatives such as NUCFDC as an Umbrella Organization, Sahakar Sarathi for technological support, and onboarding of cooperative banks on I4C and NCRP portals aim to improve governance, prevent fraud and strengthen the cooperative banking system.

Further, the Government of Odisha has been providing support for recapitalisation of Cooperative Banks by contributing to the share capital of all District Central Cooperative Banks (DCCBs) in the State. The share capital assistance released to DCCBs during the last three years is as under:

Year	Assistance
2022-23	₹ 102.00 crore

2023-24	₹ 73.00 crore
2024-25	₹ 28.02 crore

This information was given by Union Minister for Home and Cooperation Shri Amit Shah in a written reply in Rajya Sabha.

AK/AP

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