

Financial Health of Cooperative Societies

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As per the National Cooperative Database (NCD), as on 15.07.2026, there are 41,501 cooperative societies in Mumbai, including housing, consumer, credit and labour cooperatives. Of these, 40,853 are functional. Among the functional cooperative societies, 19,911 are profit-making and 14,877 are loss-making, while financial information is not available for 6,065 societies.

The Government approved the Centrally Sponsored Project for Computerisation of functional Primary Agricultural Credit Societies (PACS), including those in Maharashtra, in 2022. The objective of the project is to bring all functional PACS on a common ERP (Enterprise Resource Planning)-based National Software. Initially, 63,000 PACS were approved under the Project for Computerization of PACS with a financial outlay of ₹2,516 crore. The project has since been expanded to cover 79,630 PACS with a revised outlay of ₹2,925.39 crore.

Additionally, the National Cooperative Development Corporation (NCDC) provides financial assistance for infrastructure development, business diversification, value chain development, and capacity building of cooperative institutions across the country, including Maharashtra. As on 30.06.2026, NCDC has cumulatively disbursed ₹5,74,090.48 crore, including ₹3,96,763 crore during the last five years, for the development of cooperative institutions.

The Ministry of Cooperation, since its inception on 06.07.2021, has undertaken several initiatives to realize the vision of “Sahakar-se-Samridhhi” and to strengthen cooperative sector across the country including Mumbai. Key areas of initiatives include:

1. **Computerization of PACS:** The Government has approved the Centrally Sponsored Project for Computerization of 79,630 PACS with a financial outlay of ₹2,925.39 crore, along with provision of IT infrastructure and implementation guidelines (Margdarshika), to promote digitalization, transparency and efficient service delivery.
2. **Model Bye-laws for PACS:** Enabled PACS to undertake more than 25 business activities, improve governance, transparency and accountability in their operations. Now, PACS can operate as PM-Kisan Samridhi Kendras (PMKSKs), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJKs), Common Service Centres (CSC) etc.
3. **Capacity Building and Training:** Training programmes and workshops are organized for PACS officials to strengthen governance, financial management and operational capacity.
4. **Strengthening of the Three-Tier Cooperative Credit Structure:** Measures have been taken to strengthen coordination among PACS, District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs) to improve liquidity management and credit flow.
5. **World's Largest Decentralized Grain Storage Plan:** The Government is implementing the World's Largest Decentralized Grain Storage Plan in the Cooperative Sector to enhance storage capacity at the grassroots level.
6. **National Cooperative Database (NCD):** The NCD has been developed to identify gaps in cooperative coverage, facilitate formation of new cooperative societies, support evidence-based

policymaking, and enable performance assessment of cooperative societies through the Cooperative Ranking Framework.

7. **Tribhuvan Sahkari University:** The Government has established Tribhuvan Sahkari University to strengthen cooperative education, training, research and capacity building.

This information was given by Union Home Minister and Minister of Cooperation, Shri Amit Shah in a written reply in Lok Sabha.

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