

Cooperative Banks in India have become an integral part of the success of Indian Financial Inclusion. All Cooperative Banks are registered under The Co-operative Societies Act, 1912 as applicable in each State. Those Cooperative Banks operating in more than one state are required to also regulated by The Multi-State Co-operative Societies Act, 2002. Registration and Management of Cooperative Banks are managed by Registrar of Cooperative Societies who operate in single state and Central Registrar of Cooperative Societies operate in multiple states.

Cooperative banks undertake the key banking functions of deposit mobilisation, extension of credit and provide remittance facilities but deal with only limited banking products. They are specialists in agriculture-related products.

All Cooperative banks are also regulated by Reserve Bank of India (RBI) through Banking Regulations Act, 1949 and Banking Laws Cooperative Societies Act, 1965.

Co-operative banks share common features like:

- Generally customers are both, the members and clients of the Cooperative Banks. Non member clients may also avail the benefits of financial products and services offered by Cooperative Banks.
- Unlike a limited company, a co-operative bank is owned and controlled by members, who have equal voting rights, that is "one person, one vote".
- Cooperative Banks allocate a significant portion of their annual surplus to constitute reserves. Any surplus, if distributed to members, will be in proportion to the number of shares subscribed to by each member.
- Co-operative banks are involved in the sustainable development of their members.

The seven co-operative principles are:

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training and information
6. Co-operation among Co-operatives
7. Concern for Community

The network structure of Cooperative Banks in India comprises of 2 broad segments:

- Urban Cooperative Banks (UCB): UCBs are primary cooperative banks located in urban and semi-urban areas. RBI classifies UCBs under three categories: a) Urban Bank, b) Salary Earners Societies, c) Thrift and Credit Societies [RBI does not permit the use of word "Bank" in their name. They can use the word "Non-agriculture or Urban cooperative credit society"]. Following are the list of UCBs:

1. Ahmedabad Mercantile Co-Op Bank Ltd.
2. Kalupur Commercial Coop.Bank Ltd.
3. Mehsana Urban Co-Op Bank Ltd.
4. Nutan Nagarik Sahakari Bank Ltd., Ahmedabad
5. Rajkot Nagrik Sahakari Bank Ltd.
6. Sardar Bhiladwala Pardi Peoples Coop Bank Ltd.
7. Surat Peoples Coop Bank Ltd.
8. Amanath Co-operative Bank Ltd. Bangalore
9. Andhra Pradesh Mahesh Co-Op Urban Bank Ltd.
10. Indian Mercantile Co-operative Bank Ltd.
11. Abhyudaya Co-operative Bank Ltd., Mumbai
12. Bassein Catholic Co-operative Bank Ltd.
13. Bharat Co-operative Bank (Mumbai) Ltd., Mumbai
14. Bharati Sahakari Bank Limited.
15. Bombay Mercantile Co-operative Bank Limited
16. Citizen Credit Co-operative Bank Ltd., Mumbai
17. Cosmos Co-operative Urban Bank Ltd.
18. Dombivli Nagari Sahakari Bank Ltd.
19. Goa Urban Co-operative Bank Limited.
20. Gopinath Patil Parsik Janata Sahakari Bank Ltd., Thane
21. Greater Bombay Co-operative Bank Limited
22. Jalgaon Janata Sahakari Bank Ltd.
23. Janakalyan Sahakari Bank Ltd., Mumbai
24. Janalaxmi Co-operative Bank Ltd., Nashik
25. Janata Sahakari Bank Ltd., Pune.
26. Kallappanna Awade Ichalkaranji Janata Sahakari Bank
27. Kalyan Janata Sahakari Bank Ltd., Kalyan
28. Karad Urban Co-operative Bank Ltd.
29. Mahanagar Co-operative Bank Ltd., Mumbai
30. Mapusa Urban Co-operative Bank of Goa Ltd, Mapusa
31. Nagar Urban Co-operative Bank Ltd., Ahmednagar
32. Nasik Merchant's Co-operative Bank Ltd.

33. New India Co-operative Bank Ltd., Mumbai
 34. NKGSB Co-operative Bank Ltd., Mumbai
 35. Pravara Sahakari Bank Ltd.
 36. Punjab & Maharashtra Co-operative Bank Ltd.
 37. Rupee Co-operative Bank Ltd.
 38. Sangli Urban Co-operative Bank Ltd., Sangli
 39. Saraswat Co-operative Bank Ltd., Bombay
 40. Shamrao Vithal Co-operative Bank Ltd.
 41. Solapur Janata Sahakari Bank Ltd.
 42. Thane Bharat Sahakari Bank Ltd.
 43. The Kapole Co-operative Bank Ltd., Mumbai
 44. TJSB Sahakari Bank
 45. Zoroastrian Co-operative Bank Ltd., Bombay
 46. Nagpur Nagrik Sahakari Bank Ltd.
 47. Shikshak Sahakari Bank Ltd., Nagpur.
 48. The Akola Janata Commercial Co-operative Bank Ltd., Akola.
 49. The Akola Urban Co-operative Bank Ltd., Akola.
 50. The Khamgaon Urban Co-operative Bank Ltd., Khamgaon.
- Rural Cooperatives Banks (RCB): RCBs consists of Long Term Cooperative Credit Structures (LTCCS) and Short Term Cooperative Credit Structures (STCCS). The banking activities of RCBs are regulated by a shared arrangement between RBI and NABARD.

The STCCS meets the crop loan requirements and functions as a three-tier structure:

- Primary Agricultural Credit Cooperative Societies (PACS) cater to rural credit
- District Central Cooperative Banks (DCCBs) act as intermediary between PACS and Financial Institutions or State/Central Governments.
- State Cooperative Banks (SCB) lend money to DCCBs and not directly to the primary credit societies and farmers. Following is the list of SCBs:
 1. Andaman and Nicobar State Co-operative Bank
 2. Andhra Pradesh State Co-operative Bank
 3. Arunachal Pradesh State Co-operative Apex Bank
 4. Assam Co-operative Apex Bank
 5. Bihar State Co-operative Bank
 6. Bharat Co-operative Bank
 7. Chandigarh State Co-operative Bank

8. Chhattisgarh Rajya Sahakari Bank Maryadit
9. Delhi State Co-operative Bank
10. Goa State Co-operative Bank
11. Gujarat State Co-operative Bank
12. Haryana State Co-opertive Apex Bank
13. Himachal Pradesh State Co-operative Bank
14. Jammu and Kashmir State Co-operative Bank
15. Jharkhand State Co-operative Bank
16. Karnataka State Co-operative Apex Bank
17. Kerala State Co-operative Bank
18. Madhya Pradesh Rajya Sahakari Bank Maryadit
19. Mogaveera Co-operative Bank
20. Maharashtra State Co-operative Bank
21. Manipur State Co-operative Bank
22. Meghalaya Co-operative Apex Bank
23. Mizoram Co-operative Apex Bank
24. Nagaland State Co-operative Bank
25. Orissa State Co-operative Bank
26. Pondichery State Co-operative Bank
27. Punjab State Co-operative Bank
28. Rajasthan State Co-operative Bank
29. Sikkim State Co-operative Bank
30. Tamil Nadu State Apex Co-operative Bank
31. Telangana State Co-Operative Apex Bank Limited
32. Tripura State Co-operative Bank
33. Uttar Pradesh Co-operative Bank
34. Uttarakhand State Co-operative Bank
35. West Bengal State Co-operative Bank
36. Tumkur Grain Merchant's Co-operative Bank

The LTCCS, consists of two tiers:

- Primary Cooperative Agriculture and Rural Development Banks (PCARDB) at the base
- State Cooperative Agriculture and Rural Banks (SCARB) at the apex

The sources of funds for co-operative banks in general are from Central/State government, RBI, NABARD, other co-operative institutions, member funds and deposits. Inter-bank deposits and borrowings form a significant part of liabilities of Cooperative banks.