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NCUI HAAT

# Strengthening Rural Development through Cooperatives

Preeti Sharma\*  
Karan Gupta\*



**"When people cooperate, progress becomes permanent."**

From the dairy revolution in Gujarat to women-led self-help movements in Kerala, cooperatives have emerged as engines of inclusive growth. By blending democracy with development, they are shaping a new vision for rural prosperity in India.

## **Sahkar se Samriddhi — Prosperity through Cooperation**

Rural India stands at the heart of the nation's economic and social fabric. With over 65% of the population still residing in villages, the country's future growth and social harmony depend on how effectively rural communities are empowered. Among the many models of development, one stands out for its deep reach, inclusivity, and sustainability — the

**cooperative movement.**

The idea behind cooperatives is simple yet powerful: individuals with common needs come together voluntarily to achieve what they cannot accomplish alone. Rooted in values of **self-help, equality, and democratic control**, cooperatives have evolved into institutions that not only generate income but also build social capital and trust.

## **The Cooperative Model: Collective Effort for Common Good**

A cooperative society is fundamentally different from other business entities. While corporations exist to maximize profits, cooperatives exist to maximize **member welfare**. They are owned and managed by the very people they serve, ensuring that benefits remain within the community.

Their guiding principles — **voluntary membership, democratic management, autonomy, education, and concern for community welfare** — make cooperatives inherently suited for rural development. They ensure that development is both inclusive and participatory, leaving no one behind.

## **A Brief Journey of the Cooperative Movement in India**

The seeds of India's cooperative movement were sown in the early 20th century with the **Cooperative Credit Societies Act, 1904**, enacted to relieve farmers from exploitative moneylenders. Since then, the movement has evolved into one of the largest in the world.

Post-Independence, the government recognized the potential of cooperatives in

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realizing the vision of Gram Swaraj – self-reliant villages. The formation of the National Cooperative Development Corporation (NCDC) and the **National Cooperative Union of India (NCUI)** gave organized momentum to the movement.

Today, India has more than **8 lakh cooperative societies** with a combined membership of over **29 crore people**, contributing significantly to rural production, marketing, housing, and employment.

### Cooperatives Strengthening Rural Development

Cooperatives impact almost every aspect of rural life – agriculture, finance, industry, and social welfare. Their success lies in connecting people with resources and opportunities.

#### 1. Empowering Farmers and Strengthening Agriculture

Agriculture forms the backbone of rural India. Cooperatives help farmers access affordable inputs, modern technology, and reliable markets.

- **IFFCO (Indian Farmers Fertiliser Cooperative Limited) and KRIBHCO** have revolutionized fertilizer production and distribution. Together, they serve millions of farmers, ensuring soil health and promoting sustainable farming.
- A promising example of new-generation cooperatives in Jammu and Kashmir is the **Vijaypur Fruits, Agro and**

**Vegetables Cooperative Limited**, established on **25 October 2022**. In a short span of time, the cooperative has achieved an impressive **turnover of ₹ 1.80 crore** since inception, with **450 members** contributing **₹ 8.80 lakh** as share capital.

The cooperative is pioneering the cultivation of **dragon fruit and strawberries in the Kandi belt of Samba district**, demonstrating how diversification and collective effort can boost rural incomes. Under the leadership of Sh. Baldev Raj, a well-known progressive farmer, the cooperative is helping other cultivators organize themselves on cooperative principles and adopt scientific farming techniques for higher productivity and sustainability.

Through these models, cooperatives enhance productivity, reduce costs, and ensure that the fruits of agriculture stay within the community.

#### 2. Dairy Cooperatives and the White Revolution

The story of India's dairy revolution is synonymous with cooperatives.

- The success of **Amul**, founded under the **Gujarat Cooperative Milk Marketing Federation (GCMMF)**, is a shining example. Amul empowered millions of small milk producers, especially women, by

guaranteeing fair prices and eliminating middlemen. Its "Anand Pattern" became the foundation of **Operation Flood**, making India the world's largest milk producer.

- A similar success story is unfolding in Jammu & Kashmir through the **Jammu & Kashmir Milk Producers Cooperative Limited (JKMPCL)**, which procures over 2.50 lakh litres of milk per day from around **75,000** local dairy farmers through a network of more than **1,700 village-level cooperative societies**.

By ensuring fair prices, timely payments, and technical support to producers, JKMPCL has emerged as a model for dairy development in hilly and border regions – blending cooperative strength with modern processing and marketing.

Dairy cooperatives not only enhance income but also improve nutrition, gender equality, and community participation.

#### 3. Rural Credit and Financial Inclusion

Financial inclusion is a crucial pillar of rural development. Cooperative credit institutions, particularly **Primary Agricultural Credit Societies (PACS)**, play a vital role in providing short-term and medium-term loans to farmers.

These societies act as the first

point of contact for small and marginal farmers who are often excluded from commercial banking. They also distribute fertilizers, seeds, and consumer goods – functioning as mini economic centers in villages.

#### 4. Women's Cooperatives: Empowerment through Solidarity

Women's cooperatives have emerged as powerful vehicles for social and economic transformation.

- **Shree Mahila Griha Udyog Lijjat Papad**, started in 1959 by seven women with ₹ 80, now employs over **45,000 women** across India. Its success symbolizes empowerment through dignity of labour.
- Kerala's **Kudumbashree Mission** integrates self-help groups and cooperatives, enabling over **40 lakh women** to engage in entrepreneurship, microfinance, and community governance.
- The J&K's **The Miran Sahib Women FPO Cooperative Ltd** started in 2025 has shown tremendous growth in producing and marketing **Basmati rice and Moringa powder**, showcasing how local entrepreneurship and cooperative marketing can uplift rural women and create niche agro-based brands.

Such models go beyond economics – they enhance confidence, decision-making,

and gender equality at the grassroots level.

#### 5. Marketing Cooperatives: Linking Villages to Markets

One of the biggest challenges for rural producers is marketing their goods effectively. Cooperatives solve this by aggregating produce, providing infrastructure, and linking farmers to urban and export markets.

- **N A F E D (National Agricultural Cooperative Marketing Federation of India)** supports farmers in marketing, procurement, and price stabilization.
- Another notable example is **The Jammu Cooperative Wholesale Limited (Super Bazar, Jammu)**, which serves as a central marketing hub for products manufactured by various cooperatives across the region. Beyond promoting local goods, it plays a vital role in public welfare by selling medicines at **discounted rates** through its outlets located in **Government Hospitals at Bakshi Nagar and Shalamar**, in line with the national vision of "**Swasth Bharat, Sashakt Bharat.**"

The Super Bazar has also expanded its cooperative initiatives through the establishment of the "**Sahakar Saheli**" Outlet at Sainik Colony, Jammu – a women-led cooperative clothing store launched in collaboration with the

Sainik Cooperative House Building Society Ltd. The outlet was inaugurated by Ms. Babila Rakwal, Hon'ble Commissioner/Secretary, Cooperative Department, J&K, as part of the Department's initiative "*She Leads, She Empowers – Women at the Heart of Cooperatives.*"

This unique platform connects **local women artisans and producers** with **urban consumers**, promoting **sustainable livelihoods, entrepreneurship, and women's economic empowerment**. Such initiatives demonstrate how cooperatives can function simultaneously as economic enterprises and **socially responsible institutions**, effectively balancing business growth with community development.

#### • The Unati Cooperative: Blending Tradition with Technology

The **Unati Cooperative**, working in the foothills of the Himalayas, has set a remarkable benchmark in **collective branding, value addition, and sustainable entrepreneurship**. It engages local farmers in the processing and marketing of herbal and natural products such as Amla, Aloe Vera, and **Himalayan botanicals**, thereby transforming traditional agriculture into profitable enterprises.

By combining **community participation** with modern business practices,

Unati has shown how cooperatives can integrate sustainability, innovation, and entrepreneurship—helping rural producers move up the value chain while protecting the environment and preserving traditional knowledge.

The **Unati Agri Allied and Marketing Multi-State Cooperative Limited (UAMMCL)** truly embodies the spirit of "*Sahkar se Samriddhi*" and "*Vasudhaiva Kutumbakam*" – the idea that the world is one family. Through its initiative "**Mission India to Bharat**," Unati seeks to revive India's cooperative ethos by linking communities, promoting empathy, and fostering inclusive rural growth.

Among its pioneering initiatives are **Sahkar Samwaad** and **Drone Yatra**, which reflect its vision in action. Sahkar Samwaad serves as a national platform connecting Farmer Producer Organizations (FPOs) and Primary Agricultural Credit Societies (PACS), encouraging collaboration, innovation, and collective problem-solving in the agricultural sector.

The Drone Yatra, launched with the **Unati Marut Drone Academy**, is an innovative step toward **technological empowerment of farmers**. It educates rural cultivators on the use of drones for **precision farming**, efficient irrigation, and reduced

manual labour, significantly improving productivity and resource management. families.

Together, these initiatives demonstrate how Unati blends traditional cooperative values with modern technology, proving that the cooperative model can evolve with the times and remain a driving force for sustainable rural empowerment.

## 6. Promoting Social Cohesion and Democratic Values

Beyond economic achievement, cooperatives play a vital role in strengthening grassroots democracy and fostering social cohesion. They inculcate the principles of collective decision-making, transparency, and participatory leadership, empowering communities to take charge of their own development.

In many villages, cooperative societies have evolved into local institutions of trust and governance, where members actively engage in planning, resource management, and community initiatives. A powerful illustration of this is seen in the **village-level dairy cooperative societies under Amul in Gujarat**, where thousands of small farmers collectively manage production, quality control, and pricing through elected committees. This participatory model has not only ensured fair incomes but also strengthened mutual trust, cooperation, and leadership among rural

Similarly, in Jammu and Kashmir, cooperative societies in rural areas are increasingly serving as platforms for joint decision-making, promoting transparency and community accountability. By fostering solidarity and inclusiveness, cooperatives help build communities that are socially cohesive, self-reliant, and resilient in the face of social or economic challenges.

## Contribution to National Development and Global Goals

The cooperative movement aligns directly with India's vision of **Atmanirbhar Bharat** (Self-Reliant India). By promoting local production, entrepreneurship, and sustainable practices, cooperatives advance several **Sustainable Development Goals (SDGs)**:

- **SDG 1 – No Poverty:** By improving income and employment opportunities.
- **SDG 5 – Gender Equality:** Through active participation of women in leadership.
- **SDG 8 – Decent Work and Economic Growth:** By generating rural enterprises.
- **SDG 12 – Responsible Consumption and Production:** Through sustainable agriculture and local supply chains.

Thus, cooperatives serve not only as economic institutions

but as instruments of social justice and environmental stewardship.

### Challenges Confronting the Cooperative Sector

Despite their achievements, cooperatives face multiple hurdles that limit their potential:

- Political Interference:** Excessive state control often undermines democratic functioning and autonomy.
- Weak Governance:** Poor management and lack of professional leadership reduce efficiency and member trust.
- Financial Constraints:** Limited access to capital, inadequate accounting practices, and dependence on subsidies affect sustainability.
- Technological Gaps:** Many cooperatives lack digital tools for modern management, data analysis, and market access.
- Member Awareness:** Low participation and lack of education about cooperative principles weaken accountability.

Addressing these challenges is essential for revitalizing the sector.

### Policy Reforms and Government Initiatives

Recognizing the importance of cooperatives, the Government

of India has undertaken major initiatives to revitalize the sector:

- Establishment of a **Ministry of Cooperation (2021)** with the motto "Sahkar se Samriddhi" (Prosperity through Cooperation).
- Digitalization of **Primary Agricultural Credit Societies (PACS)** for transparent and efficient operations.
- Formulation of a new **Cooperative Policy** emphasizing professional management, technology adoption, and member education.
- Launch of **National Cooperative Database** to integrate data from all cooperative institutions.
- Incentives under schemes such as **NCDC's Cooperative Development Programmes, Yuva Sahakar Scheme** (for young entrepreneurs), and **FPO (Farmer Producer Organization)** promotion.

These reforms are expected to modernize the cooperative structure, ensuring its greater role in the 21st-century rural economy

### The Way Forward

To strengthen the cooperative movement for the 21st century, there is a need to focus on **professionalization, digital transformation, financial sustainability, policy support and the active involvement**

**of youth and women.** These dimensions together can make cooperatives more competitive, transparent, and responsive to emerging economic and social challenges.

The **Centre for Cooperative Management, Jammu**, has emerged as a key institution in this transformation journey by promoting education and skill development within the cooperative sector in the region. It has introduced a range of specialized programmes aimed at Capacity-Building for Cooperative Management, covering areas such as **Business Development, Project Management and Monitoring, Accounting and Bookkeeping**.

In addition, the CCM Jammu offers various Diploma and Certification courses, particularly designed to prepare youth for future leadership roles in the cooperative sector. By focusing on both practical and managerial competencies, the CCM Jammu is nurturing a new generation of professionals committed to modernizing and expanding the cooperative movement in **Jammu and Kashmir**.

By embracing innovation, education, and participatory governance, India's cooperative institutions can evolve into dynamic, future-ready enterprises – leading the nation's **rural renaissance** and ensuring that the cooperative spirit remains a pillar of inclusive development in the decades to come.

## Conclusion: The Cooperative Spirit for a New India

The cooperative movement embodies India's ancient ethos of collective prosperity – "Sarve Bhavantu Sukhinah". It represents a unique blend of economic efficiency and social

equity.

As India enters the Amrit Kaal, cooperatives are poised to lead the transformation of rural India. By empowering local communities, generating employment, and fostering inclusive growth, they can

ensure that rural development is not just a policy goal but a lived reality.

**"Prosperity through Cooperation"** is not merely a slogan – it is the roadmap for a self-reliant and harmonious rural India.



## 72nd All India Cooperative Week Celebrations 2025 Mega Blood Donation and Medical Camp Held in Kurnool District of Andhra Pradesh



"The sixth day of the '72nd All India Cooperative Week Celebrations 2025' was observed with great enthusiasm and spirit on November 19, 2025, at the Kallur Primary Agriculture Cooperative Society Ltd. in the Kurnool district of Andhra Pradesh. In this programme, District Cooperative Officer Sri G. Venkatakrishna participated as the chief guest, he raised the cooperative flag at the society and started the week celebrations by singing the cooperative song."

The main significance of the

event was the organization of a mega blood donation and medical camp held under the auspices of the Kurnool District Chief Executive Officers Association. The association

organized the camps with enthusiasm and a sense of responsibility. More than 200 people participated in the blood donation program, and over 300 people attended the medical camp. In attendance at this program were Kurnool District Cooperative Central Bank Chief Executive Officer Sri Ramanjineyulu, General Manager Smt. Shivaleela, Deputy General Managers Sri Umamaheshwar and Sri Nagi Reddy, chairpersons of various cooperative societies, chief executive officers, staff of all primary agricultural cooperatives, and Cooperative Department staff of the Kurnool district.



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# Importance of Multi-Purpose PACS in Integrated Rural Economic Development: A Deep Analysis

Dr. Chetanaben Pratap Singh Zala\*



## ■ Introduction

India is an agrarian country, where the rural economy is the foundation of the nation's prosperity. Mahatma Gandhi emphasized the importance of villages by stating that the soul of the true India resides in its villages. After independence, many efforts were made to make rural India economically self-reliant. In these efforts, Primary Agricultural Credit Societies (PACS) emerged as a major force. Initially, the objective of PACS was to free farmers from the exploitation of moneylenders by providing them with credit. However, over time, due to the changing needs of the Indian rural economy, PACS transformed its structure and adopted the Multi-Purpose model. This transformation has changed them from merely a credit-providing institution into a comprehensive tool for rural development. The poetic

lines of Kavi Chandrakant Sheth accurately describe the work of PACS:

"A single fine dewdrop, shines on every leaf, And the color of the drenched earth, glistens across the entire sky."

Although PACS is a small rural institution, the comprehensive impact of its small, individual tasks is felt across the entire rural economy.

## 1. Commencement of the Cooperative Movement and Establishment of PACS

The cooperative movement in India began during the British rule at the start of the 20th century. Inspired by the cooperative model of Europe, especially Germany, the idea to adopt this model came to India. Consequently, the Co-operative Credit Societies Act, 1904, was passed. The main

objective of this Act was to establish cooperative credit societies in rural and urban areas to provide loans to members at low interest rates. This Act paved the way for the establishment of institutions like PACS at the rural level.

- **Limited Scope:** In the initial phase, the scope of these societies was very limited. They provided only short- and medium-term credit for agriculture to their members. Their main objective was to provide the necessary funds for farmers to grow crops so they could produce a harvest. During this period, they did not provide fertilizers, seeds, or other services.

## 2. Post-Independence Development and Strengthening

After India gained

independence in 1947, the government prioritized rural development. In the 1950s, a comprehensive study was conducted to address the problem of rural credit. The report of the **All India Rural Credit Survey Committee (1954)** proved to be a landmark in this direction. This committee conducted a deep analysis of India's rural credit structure and recommended strengthening PACS in its report. The committee strongly stated that, "Cooperation has failed in India, but it must succeed". Based on these recommendations, the principle of "**One Village, One PACS**" was adopted.

- Inclusion of Various Objectives:** During this period, emphasis was placed on the need to expand the scope of PACS, not just limit it to providing credit. It was understood that the needs of farmers were not limited to money alone, but they also required quality fertilizers, seeds, and other agricultural inputs. To meet this need, these societies gradually changed their structure.

### 3. Emergence and Expansion of the Multi-Purpose Format

The idea of transforming PACS from mere credit-providing institutions into Multi-Purpose societies was implemented in the 1970s. The main objective behind this was to fulfill all the needs of the rural society at a single location. This expanded the scope of PACS into many activities such as credit, savings, sale of agricultural

inputs, and consumer services.

- Transformation from Credit:** This change made PACS a complete rural service center. Now they started providing farmers with fertilizers, seeds, pesticides, and farming tools. This freed farmers from buying these items expensively from outside.
- Sale of Consumer Goods:** Multi-Purpose PACS also started selling essential consumer goods to rural people, such as sugar, oil, and clothing, which saved villagers from having to travel to the city for small purchases.
- Market Linkage:** These societies directly connected farmers to the market by selling their produce, which resulted in better prices for farmers and reduced the influence of middlemen.

Thus, the historical objective of PACS was no longer limited to providing credit, but became one of integrated solutions for the economic and social problems of rural India. This transformation established PACS as a foundational pillar of rural development.

### 2. The Multi-Dimensional Role of PACS in Integrated Rural Development

Multi-Purpose PACS (Primary Agricultural Credit Societies) are no longer just credit-providing institutions. They have created a comprehensive development model by connecting various aspects

of the rural economy with each other. They are not satisfied merely by giving money to farmers, but work in several sectors to improve their standard of living and strengthen their economic position.

#### 2.1. Holistic Financial Inclusion

Financial Inclusion means connecting every class of society with banking and financial services. In rural India, where the number of bank branches is low, PACS acts as a banking outlet and connects people with the financial mainstream.

- Various Types of Credit:** PACS is now not limited to just short- and medium-term credit for crops. They have started providing credit for allied agricultural activities as well.
- Animal Husbandry and Dairy Industry:** Animal husbandry is another major source of income for rural families. PACS provides financial assistance for the purchase of animals, animal feed, and dairy products.
- Poultry and Fisheries:** These are also important sources of rural employment and income. PACS encourages these businesses by providing the necessary capital to start them.
- Cottage Industries and Small Artisans:** There are many artisans and artists in villages. PACS helps such people become self-reliant by providing the necessary

funds for their businesses. This brings diversification to the rural economy and reduces dependence on agriculture alone.

- Savings and Insurance Services:** PACS provides savings account facilities for its members, which develops the habit of saving among rural people. In addition, they help farmers avail benefits of government schemes like the crop insurance scheme, which provides financial security to farmers in case of natural calamities.
- Value Addition:** Some PACS also add value to their members' produce. For example, they can purchase milk from farmers, package it, and sell it, or process grains into flour or other products for sale. This increases the income of the farmers.
- Warehousing and Cold Storage:** Some PACS provide facilities like warehouses and cold storage, which gives farmers the opportunity to store their produce. This allows them to sell the crop when market prices rise and gain more profit.

## 2.2. Agricultural Input and Marketing Support

PACS reduces the cost of production and increases productivity by providing necessary agricultural inputs to farmers. This results in more profit for farmers.

- Availability of Quality Inputs:** PACS directly purchases fertilizers, seeds, and pesticides from the government or cooperative institutions. This eliminates the risk for farmers of buying expensive or fake products.
- Market Linkage and Value Chain:** PACS provides a marketing platform for farmers' produce. Many PACS directly purchase produce like grains, cotton, sugarcane, and milk from farmers.
- Reduction in the Role of Middlemen:** This system reduces the influence of

middlemen and ensures farmers receive a better price for their crops.

- Direct Employment:** PACS recruits managers, clerks, and other employees for the operation of its offices, stores, warehouses, and milk centers.
- Indirect Employment:** PACS indirectly creates employment by providing credit to small industries and cottage industries. For example, if PACS gives a loan to a small artisan, that artisan will be able to employ more people in their business.

Thus, PACS functions as a multi-dimensional organization that empowers and self-reliant the rural economy by touching many aspects.

## 2.3. Non-Agricultural Services and Creation of Rural Employment

The true importance of PACS lies in their non-agricultural services, which make rural life more convenient and economically capable.

- Sale of Consumer Goods:** PACS acts as a micro-consumer store by providing essential consumer goods to rural people, such as sugar, oil, cement, urea, and cooking gas. This saves rural people from having to travel to distant cities to buy these items, saving both their time and money.
- Employment Generation:** PACS provides employment to local people for its services.

## 3. Governance, Technology, and Future Prospects: Modernization and Good Governance of PACS

In the modern era, the success of any institution depends on its governance and the inclusion of technology. This principle applies equally to Primary Agricultural Credit Societies (PACS). Traditionally, the work of PACS was based on handwritten accounts and limited resources, which led to challenges in transparency and efficiency. However, in the digital age, PACS is opening new dimensions of rural development by improving its functioning.

### 1. Computerization and Digital Transactions: Revolutionary Change

The Government of India has initiated an ambitious plan to

completely computerize PACS. The main objective of this initiative is to connect PACS with an integrated national network to bring transparency and speed to their operations.

- **Increase in Efficiency:** Computerization will greatly simplify the management of daily tasks of PACS, such as loan accounts, member data, and financial transactions. This will reduce manual errors and speed up the work.
- **Transparency and Accountability:** The possibilities of corruption will be reduced due to digital records and transaction tracking. The record of every transaction will bring transparency to the financial system, which will increase members' trust.
- **Faster Loan Disbursal:** The loan application process will become easier and faster with the digital system. Farmers will not have to repeatedly visit the society to submit papers, and loan disbursement will also be timely.
- **Data Analytics:** Computerization will give PACS the opportunity to use data analytics to study the needs and financial behavior of its members. Based on this, PACS will be able to formulate new schemes and services that will be more beneficial for the rural community.

## 2. Transformation of PACS as a Common Service Center

### (CSC)

A farsighted plan of the Government of India is to develop PACS as a Common Service Center (CSC) for rural areas. This will make the lives of rural people easier by providing multiple government and private services under one roof.

- **Scope of Services:** PACS, as a CSC, will be able to provide government services such as Aadhaar Card registration, PAN Card application, Passport services, and payment of electricity and water bills.
- **Digital Literacy:** Digital literacy training will also be provided to rural youth and farmers through PACS, enabling them to use online banking, government portals, and other digital services.
- **New Sources of Income:** These additional services will create new sources of income for PACS, which will further strengthen their financial position.

### 3. Importance of Democratic Structure and Good Governance

The foundation of the success of PACS lies in its democratic structure. These societies are managed by representatives elected by the members.

- **Member-Centric Approach:** The management of PACS is carried out keeping the interests of its members in mind. Members have

the right to participate in the decision-making process, which creates an atmosphere of trust and cooperation.

- **Accountability and Transparency:** The society's managers are accountable to the members. The process of regular audits and presenting accounts at the annual general meeting maintains financial transparency. This assures members that their money is being used appropriately.

## 4. Future Prospects

The plans for the modernization of PACS can transform it from just a credit institution into a comprehensive rural development bank in the future.

- **Agricultural Infrastructure:** In the future, PACS can also play a major role in establishing small and medium-sized agricultural infrastructure projects such as cold storage, warehouses, and processing units.
- **Inter-Cooperative Trade:** PACS can connect with each other to promote inter-cooperative trade. For example, a PACS that produces sugarcane can directly sell sugarcane to another PACS that produces sugar.

The verses of Kavi Prahlad Parekh guide the bright future of PACS:

"We want a bird's voice that everyone likes, We want light

that the sun likes."

The work of PACS is also similar. Through technology and good governance, they are bringing about a positive change that the entire rural society will like. They are raising the sun of new hope and a bright future. Modern and strong PACS alone can build a self-reliant rural India.

## Conclusion

The importance of Multi-Purpose PACS in integrated rural economic development is extremely deep and widespread. They are not just credit-giving institutions, but a comprehensive system that strengthens every aspect

of rural life by touching it. They bring financial inclusion to rural society, increase agricultural productivity, promote non-agricultural activities, and create employment opportunities. In the modern era, it is extremely necessary to equip PACS with technology, expand their scope of work, and link them with other government schemes to make them more powerful. If PACS receives appropriate support and guidance, they can realize the dream of building a self-reliant rural India. They are an indispensable tool for the economic, social, and cultural upliftment of the rural community. Thus, Multi-Purpose PACS provides not just credit, but also wings to

the dreams of the farmers and families of rural India, leading them toward a brighter future.

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## Dr. Chandra Pal Singh Yadav Elected Unopposed and uncontested as President, ICA-Asia and Pacific (ICA-AP)



NCUI proudly announces a major leadership milestone for India's cooperative movement

The National Cooperative Union of India (NCUI) is pleased to share that Dr. Chandra Pal Singh Yadav,

representing NCUI, has been elected unopposed as the President of the International Cooperative Alliance – Asia and Pacific (ICA-AP) during the Regional Assembly held in Colombo, Sri Lanka, on 27 November 2025.

Dr. Yadav's unanimous election stands as a significant endorsement of his visionary leadership, dedicated service, and steadfast commitment to strengthening the cooperative movement across the region. The unopposed mandate reflects the collective trust and confidence placed in him by ICA-AP's 122 member organizations from 29 countries, reaffirming his respected position within the global cooperative

community.

NCUI extends its heartiest congratulations to Dr. Yadav on this outstanding achievement. His continued leadership as President of ICA-AP will further elevate India's role in shaping the regional and global cooperative agenda and contribute to building a more united, resilient, and future-ready cooperative sector across the Asia-Pacific region.



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# Characteristics and Importance of Cooperative Societies in India

Nityanand Singh\*



## Definition of Cooperative Society:-

A Co-operative society is an autonomous association of persons who voluntarily cooperate for their common economic interest. Cooperatives are typically based on the cooperative values of "self-help, self-responsibility, democracy and equality, equity and solidarity". A cooperative is a legal entity owned and democratically controlled by its members. Members often have a close association with the enterprise as producers or consumers of its products or services, or as its employees.

## Cooperative Societies in India:-

- Dairies, sugar mills, spinning mills, and other
- These organizations send credit requests to the

cooperative enterprises in agriculture are created using the combined resources of farmers who want to process their produce.

- Cooperative sugar mills account about 35% of the sugar produced in the country.
- In banking and finance, cooperative institutions are spread across rural and urban areas.
- The clearest illustration of credit flow at the local level is the primary agricultural credit societies (PACS) established by farmer associations at the village level.
- These organizations send credit requests to the
- There are also cooperative marketing societies in rural areas and cooperative housing societies in urban areas.
- Customers' cooperative societies are one of the several types of cooperatives in India that

district central cooperative banks in advance of a village's need (DCCBs).

- State cooperative banks sit at the apex of the rural cooperative lending structure.

- PACs have significantly greater negotiating leverage than one individual farmer presenting his case to a commercial bank because they are a collective of farmers.

work to safeguard the interests of all consumers by making goods affordable.

- These cooperatives, of which Kendriya Bhandar, Apna Bazar, and Sahkari Bhandar, are prominent examples. Buy goods directly from the producers, thus removing middlemen. It will deliver items at lower costs to consumers.
- Then there are producers' cooperative groups, which provide access to raw materials, tools, machinery, etc. This preserves the interests of small producers.
- Handloom societies like APPCO, Bayanika, Haryana Handloom, etc, are examples of producers' cooperative societies.
- Amul** (Anand Milk Union Limited, Anand Gujarat) is one of the largest and most well-known cooperative brand in the nation. This was born out of the 36 lakh milk producers in Anand district of Gujarat. This controls the Gujarat Cooperative Milk Marketing Federation.

### Characteristics of Cooperative Societies:-

Democratic equality is upheld in cooperative societies. In the first place, it is intended for mutual assistance. Individuals who are struggling financially

might join these cooperatives and work together to achieve a common objective. Some characteristics of cooperative societies in India are stated below.

- Voluntary Formation and Participation:** A cooperative makes joining very simple and cost-free. A cooperative society is a voluntary society, both to join and to leave.
- Professional Management:** All cooperatives must be run horribly and competently. Periodic audits must be carried out. A central Registrar is in charge of the regulation.
- No financial risks:** Cash and direct transactions are the fundamental modes of operation for cooperatives. Other than banking cooperatives, no one else offers credit. This guards them against losses brought on by poor loans. Therefore, it can be claimed that joining a cooperative is an excellent way to minimize financial risk.
- Objective:** Cooperative societies' main goals are to aid individuals in navigating difficult financial situations and to enlist the aid and support of their local communities. This improves ties within the community.
- Independent body:** The

Indian government recognizes a registered cooperative society as a separate legal person. It has the authority to choose what is best for its constituents.

- Distribution of Profits:** In the cooperative sector, excess goods or earnings are generated and fairly dispersed among the members by their respective shares.
- One vote per member:** As we said, cooperatives run on principles of democracy. Every cooperative has a head managing committee, members of which are elected by common members.
- Mutual benefit:** People with middle- and low-income levels can always benefit from cooperatives. They develop a sense of mutual trust while assisting one other in making greater gains than their typical incomes.

### Types of Cooperative Societies in India:-



Based on the nature of activities performed, co-operatives can be categorized as:

### **Importance of the Cooperative Society in India:-**

Cooperative societies play a vital role in India's socio-economic development. They are voluntary, democratic organizations formed to meet common economic, social, and cultural needs through a jointly owned and operated enterprise. Their importance can be understood in several key areas:

**1. Promoting Economic Equality:-** Cooperatives reduce income inequality by giving small farmers, workers, artisans, and low-income groups access to credit, markets, and resources. They help distribute economic benefits more evenly across society.

**2. Supporting Agriculture and Rural Development:-** Agricultural credit societies, FPOs, dairy cooperatives (like Amul), and marketing cooperatives help farmers obtain inputs, fair prices, and assured markets. They also reduce dependence

on middlemen and moneylenders.

**3. Strengthening Financial Inclusion:-** Credit cooperatives and cooperative banks provide affordable loans and savings facilities to people in rural and semi-urban areas who may not have easy access to commercial banks.

**4. Encouraging Self-employment and Entrepreneurship:-** Cooperatives encourage self-reliance by supporting small businesses, weavers, craftsmen, and women entrepreneurs. SHGs (Self Help Groups) and women's cooperatives especially empower rural women.

**5. Lowering Costs Through Collective Effort:-** By pooling resources and purchasing inputs in bulk, cooperatives reduce costs and increase bargaining power. This benefits small producers who may not have individual capacity.

**6. Ensuring Consumer Protection:-** Consumer cooperatives provide essential goods at fair

prices, helping protect consumers from exploitation, hoarding, and price manipulation.

**7. Strengthening Social Cohesion:-** Cooperatives promote democratic values, mutual help, and collective responsibility. They encourage people from diverse backgrounds to work together for shared goals.

### **Conclusion:-**

Cooperative societies are an integral part of India's development framework. They empower marginalized sections, support rural livelihoods, strengthen financial inclusion, and promote democratic participation at the grassroots level. By fostering economic cooperation and social unity, cooperatives contribute significantly to building a more equitable and self-reliant India. Strengthening and modernizing the cooperative sector can further accelerate inclusive growth and ensure that development reaches every corner of the country.



### **5th Principle: Education, Training, and Information**

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.



# KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE Ltd.,

A leader in Development of souharda Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

"Souharda Sahakari Soudha" 18th Cross, Margosa Road, Malleswaram, Bengaluru - 560 055



The Model Cooperative Act (Liberal Cooperative Act) has been adopted in Karnataka state by the name Karnataka Souharda Sahakari Act of 1997, which came into force on 01.01.2001 by the consent of President of India and Government of Karnataka.

Souharda Cooperatives enjoy functional autonomy in design and implementation of their business plans, customers service activities based on the needs of their members. The aim of this Souharda Cooperative Movement is to achieve "autonomy, self-administration and self-control" Karnataka State Souharda Federal Cooperative Ltd" (KSSFCL), Bengaluru, is a statutory cooperative Federal body formed by the Karnataka Souharda Act to look after the growth and development of souharda cooperatives in the state with unique feature of elected body for its management which is first of its kind in India.

## KSSFCL MAIN ACTIVITIES

**Statutory Duties :** Karnataka state souharda federal cooperative is a unique Feature of having a non official elected Board of management to regulate the activities of souharda coopertive sotieties in addition to the education, training, and publicity activities.

**Training, Education Activities and Diploma in cooperation and Banking Management :** KSSFCL is conducting No of training program for the souharda cooperatives. 10 Days Personality Development Programs, 7 days Basic Banking Course, 5 Days Need Based Program and 2 Days Managerial Excellence Training Program along with DCBM course Which is the joint collaboration of **Karnataka State MGRDPRU University Gadag Government of Karnataka and KSSFCL Bengaluru**. Currently The third batch DCBM course is running.

**Souharda Cooperative Court :** To finalize the disputes of souharda cooperatives Karnataka Govt has sanctioned a separate court to the KSSFCL Till today 2164 Cases have been registered and 349 cases have been settled and 1815 cases are under Process.

**E-stamping :** It is a matter of great pride for KSSFCL that for the first time in India, E-stamping facility has been given to Karnataka State Souharda Federal Cooperative ltd, in the cooperative sector. It is pride to KSSFCL

**Swabimani Sahakari Monthly Magazine :** A monthly Magazine of is being published printed and circulated to all souharda cooperative both hard copy and digital copy.



**Silver jubilee Year :** The Souharda Cooperative Act which came in to force from 01.01.2001 and the Souharda Cooperative Movement in the State are celebrating their Silver Jubilee. The Silver Jubilee program was inaugurated on 22nd August 2025 at a grand mega function attended by 5000 people was inaugurated by Shri. Pralhad Joshi, Union Minister of New & Renewable Energy and Consumer Affairs, Food and Public Distribution and was preceded by G Nanjana Gowda, President, Karnataka State Souharda Federal Cooperative Ltd., It was also attended by Karnataka Government Cabinet Minister Sri. D Sudhakar, Ministry of Planning and Statistics, Sri B R Patil, Vice President of the Karnataka State Policy and Planning Commission, was attended by MLA's Sri. Araga Jnanendra, Sri. Nadoja Jagadish Gudgunti, Sri. Yashapala Suvarna, MLC's , Sri. Sunil Gowda Patil, Hanumanta Nirani. The silver jubilee celebrations are on for the whole year throughout Karnataka by the Souharda Cooperatives under the leadership of KSSFCL.

"We are proud to be souharda Cooperatives of Karnataka"

"We propagate the Progressive steps of Central Cooperative Ministry working with "Sahakar Se Samriddhi" A Broad vision of Development



## Progress of Souharda Cooperatives in Karnataka as on 31.03.2025

No of Cooperative	6579 as on 30-09-2025
E-stamping Centre	1740 as on 30-09-2025
Members	75 lakh
Share capital	1630 crore
Deposit	44,793 crore
Loans	35,747 crore
Working Capital	51,064 crore
Profit	735 crore
Reserves	3992 crore
employees	100000



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Managing Director

# NCUI Haat: A Boon for Lesser-Known Cooperatives and SHGs

Aaliya Yousuf\*



## Introduction

Grassroots institutions are highly susceptible to economic disruptions due to their limited financial resources, dependence on local markets, and restricted access to formal support systems. This vulnerability was further exposed during the COVID-19 pandemic when Cooperatives and Self-Help Groups (SHGs) faced severe operational and financial challenges. With widespread restrictions, these institutions experienced significant operational setbacks, income losses, and increased financial stress, highlighting the urgent need for stronger support systems to enhance their resilience in times of crisis.

In light of these challenges, it became essential to implement focused interventions to support and strengthen

the grassroots institutions, enhance their capacities, and promote inclusive local development. Recognizing this need, the National Cooperative Union of India (NCUI), committed to supporting grassroots initiatives, launched NCUI Haat as a targeted initiative to provide essential market access and strengthen the resilience of Cooperatives and Self-Help Groups (SHGs). Initially launched as an urgent relief measure, NCUI Haat has evolved into a robust platform that empowers Cooperatives and Self-Help Groups (SHGs) by providing sustained market access, product visibility, and opportunities to rebuild and maintain economic stability and growth.

Inaugurated on 16th August 2021 by the Honourable President of the National Cooperative Union of India (NCUI), Sh. Dileep Sanghani,

along with other dignitaries from the NCUI's Governing Council, NCUI Haat serves as a one-stop destination to showcase and sell handmade and natural products. Moreover, it plays a vital role in promoting grassroots entrepreneurship by providing a dedicated platform for cooperatives and Self-Help Groups (SHGs) during the annual Cooperative Fair, organized by NCUI. Rooted in the cooperative principle of "Prosperity through Cooperation," it enables small producers to showcase a wide variety of locally made products, including handicrafts, textiles, organic produce, and processed foods. By offering free stalls and logistical support, NCUI Haat reduces financial barriers, helping nearly 100 cooperatives and SHGs from across the country access larger markets, increase their income potential, and promote

sustainable growth.

Aligned with the cooperative values and national priorities, NCUI Haat's core objectives focus on empowering grassroots producers and promoting inclusive economic development. The initiative supports traditional artisans, craftsmen, SHGs, and cooperatives by providing year-round marketing opportunities and free selling space at a prime location in Delhi. It aims to boost employment, enhance product visibility, and revive India's traditional arts and crafts threatened by globalization. Additionally, NCUI Haat promotes sustainable market linkages, encourages formalization of informal groups into cooperatives, facilitates consumer access to authentic and affordable products, and strengthens artisans' skills through eco-friendly practices and targeted quality enhancement programs.

To implement these objectives, NCUI Haat has set clear eligibility criteria and documentation requirements for Cooperatives and SHGs seeking to participate and market their products through the platform. For onboarding a Cooperative Society, necessary documents include the Registration Certificate, GST Certificate, FSSAI Licence (if applicable), PAN Card of the society, bank account details (cancelled cheque or passbook copy), and the complete address. Additionally, details of the Society's President such as Aadhaar, PAN, and mobile number must be

provided. Similarly, SHGs are required to submit their Registration Certificate, GST Certificate, FSSAI Licence (if applicable), PAN Card, bank account details, and the full address of the group, along with the President's Aadhaar, PAN, and mobile number. In both cases, while optional, submission of an MSME or Udyam Registration Certificate is encouraged to enhance visibility and credibility on the platform.

undergoes a comprehensive assessment for quality and adherence to compliance standards. The selection process also emphasizes authenticity, uniqueness, and market potential of the products. Only those Cooperatives and SHGs whose offerings meet all these criteria are deemed eligible for display.

## ii. Process for Ordering Existing Product Stock at NCUI Haat

### Operations and Product Management at NCUI Haat

NCUI Haat follows a well-defined and streamlined operational framework to ensure the effective management of products and engagement with Cooperatives and Self-Help Groups (SHGs). Each stage of the process from product selection and stock replenishment to returns and marketing is designed to uphold quality standards, respond to market dynamics, and strengthen the visibility and reach of partner organizations. The following sections outline the key procedures that facilitate efficient operations and promote sustainable livelihoods through a professionally managed platform.

To maintain product availability and meet consumer demand, NCUI Haat follows a systematic restocking process. This begins with identifying items from Cooperatives and Self-Help Groups (SHGs) that are either out of stock or nearing depletion. Based on a review of sales performance and demand trends, the required quantities are assessed. A detailed requisition list is then compiled and submitted to Incharge, NCUI Haat, for approval. Upon receiving clearance, an official communication is issued to the respective Cooperative or SHG, specifying the approved items and quantities for replenishment.

## iii. Process for Returning Existing/Damaged Product Stocks

### i. Selection Process of Cooperatives/ SHGs for Displaying Products

To ensure a high standard of products showcased at NCUI Haat, items submitted by Cooperatives and Self-Help Groups (SHGs) are carefully evaluated. Each product

The return of existing or damaged product stocks at NCUI Haat is managed through a well-defined procedure to ensure accountability and minimize losses. Seasonal items, such as winter apparel, are returned to the respective Cooperatives or Self-Help Groups (SHGs) via courier

at the end of the relevant season. In instances where products are found to be damaged, the issue is first reported to the Incharge NCUI Haat. Subsequently, a detailed report is communicated to the concerned Cooperative or SHG, and the return process is promptly initiated. Additionally, expiry dates of edible products are closely monitored; when items approach their expiry, the respective Cooperative or SHG is notified to arrange timely return.

#### iv. Marketing and Promotion

A variety of strategic marketing efforts have been adopted by NCUI Haat to effectively showcase the products of Self-Help Groups (SHGs) and cooperatives, enhance their market visibility, expand consumer outreach, and support sustainable livelihoods through integrated physical and digital channels:

NCUI has actively utilized digital platforms such as Facebook, Instagram, Twitter, and WhatsApp for the announcement, promotion, and digital marketing of products displayed at the NCUI Fair.

- Dedicated social media handles were developed to strengthen online presence and engagement
  - Facebook (<https://www.facebook.com/ncuihaat/>)
  - Instagram (<https://www.instagram.com/ncuihaat/>)
- The location of the NCUI Fair was pinned on Google Maps, simplifying

navigation and improving accessibility for visitors.

- A dedicated YouTube channel, "NCUI Diaries," was launched to promote NCUI's initiatives and activities, particularly the NCUI Haat, thereby reaching a broader audience and attracting youth participation.
- Press releases were issued to publicize the announcement and official launch of the NCUI Haat initiative.
- Webinars were conducted to build awareness, disseminate information, and generate interest around the NCUI Haat and its objectives.
- Banners and hoardings were installed at key public locations to draw attention to the NCUI Fair and to provide artisans with a credible marketing platform.
- Initially, SHGs engaged in a Business-to-Consumer (B2C) marketing model, independently adopting tactics to promote their offerings directly to consumers through product creation, advertising, and daily-use sales.
- NCUI also introduced a coupon-based promotional initiative by distributing redeemable coupons to its staff and other campus-based organizations, incentivizing purchases at the NCUI Fair during the

cooperative event period.

#### Products of the Cooperatives and SHGs showcased at NCUI Haat

At NCUI Haat, a vibrant display of handloom, food, and handicraft items reflects the creativity and enterprise of about 100 participating Cooperatives and Self-Help Groups (SHGs) from across India.

In the handloom category, a few examples include cooperatives such as Duttopant Thenadi Handloom Producer Company Ltd., Kurula Weavers Cooperative Society, Satnam Handloom Cooperative Industrial Society Ltd., and Looms of Ladakh and Perak Ladakh, known for their exquisitely woven sarees, bedsheets, stoles, and knitwear. SHGs like Pulei Ngang Khaleima SHG and Tejaswini SHG contribute handmade traditional items such as gamchas, towels, etc. reflecting the fine craftsmanship of rural artisans.

The food segment presents a rich variety of region-specific delicacies and organic products. For instance, cooperatives like Agrified are known for high-quality ghee, while Bhartiya Farmers Agro Business Development Cooperative Ltd., Devbhoomi Agro Multi State Cooperative Society Ltd., The Unati Cooperative Marketing Cum Processing Society Ltd., and The Campco Ltd. offer tea, pickles, jams, herbal juices, jaggery powder, chocolates,

and more. Venkateshwara Co-operative Power & Agro Processing Ltd. and Shree Gujarat Mahila Credit Cooperative Society contribute dry fruits, cow ghee, and traditional spices. Among the SHGs, Sathin SHG, Mithilakriti SHG, Pratibha SHG, Women's First SHG, and Parivartan SHG are a few producing homemade snacks, millet-based laddoos, namkeen, diet mixtures, and other traditional sweets that reflect grassroots culinary innovation.

The handicrafts section is equally diverse. Cooperatives such as Mahila Handicraft Cooperative Society, Swarn Jayanti Mahila Bahuuddeshiya Sahakari Samiti Ltd., and Shri Somasar Silk Patola Manufacturing & Sales Co-op Society Ltd. showcase an array of wooden décor, silk patola crafts, furniture, and household items. SHGs like Handicraft SHGs, Kavita SHGs, Vision of India, Radha Krishan SHGs, and Shree Goverdhan Gome Kala highlight handmade jewellery, metal wall art, pen stands, keychains, fridge magnets, and even eco-friendly items made from cow dung highlighting their commitment to sustainable craft traditions.

Additionally, several SHGs promoted by the Incubation Centre of the NCUI's Centre for Entrepreneurship Development and Cooperation (CEDC) have showcased their entrepreneurial spirit through a diverse array of artisanal products. The "Wonder Woman" SHG offers a unique blend of tradition and utility with items such as bookmarks, candle stands, dupattas, and Madhubani paintings. SHGs like Be Unique, Meri Udan, Lakshita, and Yomgaya focus on handcrafted jewellery, natural soaps, agarbatti, dhoop, and other creative goods, reflecting innovation rooted in tradition. Aadi Shakti SHG contributes traditional food items and natural gulal, while Vivekananda and Adhar Sheela SHGs promote sustainability through eco-friendly, reusable tote bags each piece carefully handmade, exemplifying the skill and dedication of women artisans supported by the Incubation Centre.

Through NCUI Haat, cooperatives and SHGs not only receive a platform for direct sales but also gain visibility, recognition, and networking opportunities with buyers, institutions, and policymakers. By bringing together these diverse

enterprises under one roof, NCUI Haat provides a sustained and respectable marketplace while upholding the core cooperative ideals of mutual support, self-reliance, and inclusive growth. NCUI, through NCUI Haat, also organises the Cooperative Fair, where products of these SHGs and cooperatives are showcased, further expanding their reach and market potential. It serves as a national platform celebrating the creativity, resilience, and entrepreneurial drive of India's cooperative and SHG communities.



### NCUI Haat's role in empowering Cooperatives and Self-Help Groups (SHGs)

NCUI Haat serves as a vital platform that empowers Cooperatives and Self-Help Groups (SHGs) by offering them a trusted avenue to present and sell their products both offline and online. By implementing a careful selection process, NCUI Haat ensures that the products displayed meet high standards of authenticity, quality, and market relevance. This encourages participating groups to consistently produce superior goods.

The platform supports sustainable operations by enabling the timely replenishment of popular products based on real-time sales and demand tracking. It also manages seasonal and perishable goods effectively by allowing for prompt returns or exchanges, thereby reducing the risk of losses for producers.

A key aspect of NCUI Haat's support is its e-commerce platform, which broadens market access for cooperatives and SHGs beyond physical boundaries. This online marketplace facilitates smooth order management, secure

transactions, and home delivery services, making it easier for customers to purchase products. Additionally, the platform offers valuable consumer insights that help producers refine their product offerings and respond better to customer needs.

Beyond sales, NCUI Haat actively promotes these groups through digital marketing initiatives and social media outreach, which significantly enhances their visibility and customer engagement. The combined support from both physical and online platforms not only helps generate income for Cooperatives and SHGs but also strengthens their business networks, improves entrepreneurial skills, and promotes long-term growth.

### **Beneficiaries' Feedback on NCUI Haat**

The impact of these integrated efforts is evident in the experiences shared by the beneficiaries themselves. Beneficiaries such as Mr. Prashant from Kadirganj Cooperative, Mrs. Meenakshi from Kavita SHG and others, demonstrate the transformative impact of NCUI Haat. According to them, the platform has established a dependable customer and market base, enabling rural producers to access urban consumers an opportunity that was previously beyond their reach. The availability of an online sales channel has not only allowed them to showcase their talents on a broader platform but has also attracted interest from

other e-commerce portals, which now invite them to sell their products. This increased exposure is significantly contributing to their socio-economic empowerment and long-term development.

The role of NCUI Haat in empowering beneficiaries, particularly women, is further highlighted through insights from Mrs. Anjana of Women's First SHG and Mrs. Veena from Yogmaya SHG, who are also part of the NCUI's Incubation Centre. They acknowledge that NCUI has played, and continues to play, a crucial role in empowering women by providing a credible and accessible platform for marketing their products. NCUI Haat has been instrumental in transforming their entrepreneurial aspirations into reality by offering an authentic and reliable marketplace. This support has not only enhanced their economic independence but also strengthened their confidence and visibility as producers within a competitive market. Furthermore, as shared by these members, NCUI regularly organizes monthly meetings through NCUI Haat to guide them in adapting to evolving market strategies and changing customer demands, thereby equipping them to navigate dynamic business challenges effectively.

### **Future initiatives**

Aligned with its commitment to strengthening the Cooperative Movement, NCUI is undertaking forward-looking initiatives through NCUI Haat to enhance market access,

promote digital inclusion, and expand the platform's reach and impact. These efforts are aimed to empower cooperatives and SHGs by improving competitiveness, increasing visibility nationally and globally, and ensuring sustainable livelihoods through stronger economic integration. As part of this effort and in line with the Ministry of Cooperation's broader agenda to modernize and diversify the functions of Primary Agricultural Credit Societies (PACS), NCUI is working to replicate the NCUI Haat model across all 112 Aspirational Districts of India. By establishing both physical outlets and an e-commerce platform, this initiative provides local cooperatives and SHGs with a dedicated space to market natural, handmade, and artisanal products. This will not only boost income-generation opportunities and rural entrepreneurship but also strengthen the role of PACS as inclusive, multi-functional institutions at the heart of rural development.

Another key initiative of NCUI Haat is to organize exhibitions showcasing products of various Cooperatives and Self Help Groups (SHGs) in colleges and universities across the country. These exhibitions not only promote the visibility and market potential of locally made goods but also aim to raise awareness about the cooperative model among youth, promoting greater

interest, understanding, and their engagement in the cooperative movement.

### Conclusion

NCUI Haat, the first-of-its-kind e-commerce platform exclusively dedicated to Cooperatives and Self-Help Groups (SHGs), has proven to be an essential resource during the COVID-19 pandemic. It provides rural producers with a valuable opportunity to showcase and sell traditional, handmade, and sustainable products,

effectively connecting them to the urban markets and promoting inclusive economic growth. The initiative emphasizes transparency, capacity building, and the creation of strong market linkages, empowering marginalized groups especially women artisans and entrepreneurs in line with cooperative principles and national development goals. By integrating both physical and digital market access, this innovative hybrid model broadens opportunities for rural producers, strengthens their economic resilience, and

supports sustainable growth. With plans to extend its reach into aspirational districts and educational institutions, NCUI Haat is set to enhance the cooperative sector's presence across India. This expansion will ensure greater innovation and entrepreneurship at the grassroots level, strengthen rural economies, and encourage more young people to participate in the cooperative movement, thereby contributing to long-term resilience and prosperity.



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- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
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# Digital Transformation of Rural Credit Institutions: CAS Adoption and Beyond

Dr. Diksha Sharma\*



## 1. Introduction: Why Digitisation Matters for Rural Cooperatives

Primary Agricultural Cooperative Societies (PACS) form the last-mile delivery points for rural credit and agri-services in India. Traditionally, these societies operated with **manual ledgers**, hand-written registers, and limited financial visibility. This not only delayed reporting but also created loopholes for irregularities, weak monitoring, and data discrepancies. With changing regulatory expectations and the push for financial inclusion, digitisation has become essential—not just for operational efficiency, but for **institutional credibility**.

The launch of the **Computerisation of PACS scheme** (₹ 2,516 crore initiative jointly funded by Centre and States) and the introduction

of the **Common Accounting System (CAS)** represent a landmark move toward standardising financial records, enabling real-time reporting, and facilitating cooperative audits. Yet, **CAS is not just a software**; it is a complete shift in how PACS function, record, and report.

## 2. What is CAS and What Does It Solve?

The Common Accounting System (CAS) is a digitised, uniform, and centrally guided accounting software designed specifically for PACS. It addresses long-standing issues such as:

- Inconsistent formats used across states and societies
- Delayed or erroneous financial reporting
- Inability to track overdue loans or NPAs in real time
- Weak audit trails for

- transactions
- Limited integration with DCCBs and apex banks

By introducing a standard double-entry bookkeeping format, along with defined codes for loans, deposits, subsidies, and stock, CAS enables PACS to:

- Generate automated ledger reports, profit & loss statements, and balance sheets
- Record daily transactions with timestamps and user IDs
- Produce MIS dashboards for supervisory monitoring
- Ensure real-time syncing with federations and DCCBs

## 3. Status of CAS Implementation: Progress and Hurdles

According to recent updates from the Ministry of

\*Lecturer, Regional Institute of Cooperative Management, Sector 32 C, Chandigarh

### Cooperation and NABARD:

- The target is to computerise 63,000 PACS by 2027
- Over 14,000 PACS have received hardware support.
- Training and user manuals have been developed in regional languages
- States like Odisha, Maharashtra, Gujarat, and Tamil Nadu have made significant progress. However, in many states, PACS adoption remains uneven.

### Key Challenges in Implementation:

- Limited digital literacy among PACS staff and Secretaries
- Power and internet connectivity issues in remote villages
- Resistance to change due to fear of transparency or job insecurity
- High dependency on vendors or system integrators for minor troubleshooting
- Lack of dedicated technical support units at district/block level

### 4. Digital Benefits for PACS: Going Beyond Recordkeeping

Digitisation is not just about faster data entry—it transforms the entire culture and functioning of PACS:

#### 4.1 Transparency and Trust

- Computerised receipts, digitally signed loan records, and audit logs enhance member confidence

- Eliminates scope for overwriting entries, ghost accounts, or delayed reporting

#### 4.2 Improved Credit Monitoring

- Dashboards allow tracking of loan disbursements, overdue accounts, and interest accruals
- Recovery follow-ups can be system-generated, with reminders and reports

#### 4.3 Real-time Decision Making

- Board members and federations can access up-to-date financial data, enabling better planning, review, and intervention

#### 4.4 Audit-Readiness

- CAS maintains a clean audit trail, with time-stamped entries and user logs
- Auditors no longer need to wait for printed registers or hand-written documents

#### 4.5 Integration with Government Portals

- A digitised PACS can directly handle DBT schemes, crop insurance, e-KYC verification, and warehouse receipts using APIs and integrations

### 5. From CAS to Full-Fledged Digital PACS: What's Needed Next?

While CAS is a foundational step, digital transformation requires more than just accounting software. Here's what must follow:

### 5.1 Hardware and Infrastructure Stabilisation

- Every PACS must be equipped with a power backup, internet connection, and functional computer systems with maintenance support
- Provision for data protection and antivirus tools must be included

### 5.2 Capacity Building of Human Resources

- Conduct refresher training every six months for staff and BoDs
- Use simulation models to help understand ledgers, loan modules, and member MIS
- Introduce certificate-based IT skill programs for PACS Secretaries

### 5.3 Continuous Technical Support

- Form Digital Helpdesks at the district cooperative banks or federations
- Train 2-3 "digital champions" per block or cluster to act as first-line support
- Build a feedback loop from PACS users to improve software features

### 5.4 Cybersecurity and Data Management

- PACS data must be securely stored, preferably with cloud backup support
- Train staff in identifying phishing risks, password hygiene, and basic cybersecurity norms

## 6. Long-Term Vision: Digitally Integrated Cooperative Credit Ecosystem

Once PACS are fully digital, the following transformations become possible:

Integration	Outcome
With DCCBs' CBS	Seamless fund flow, transaction reconciliation
With Registrar of Cooperatives	Real-time compliance and reporting
With NABARD Portals	Performance-based funding, scheme linkages
With Government Subsidy Schemes	Direct receipt and disbursement tracking
With Credit Bureaus	Credit history building for rural borrowers

This lays the groundwork for PACS to evolve into modern, multi-service institutions offering not only loans, but also insurance, pension enrolments, and e-governance services.

## 7. Recommendations: Policy, Planning and Practice

To ensure that CAS delivers lasting change, the following steps are recommended:

- Mandate 100% transition to CAS for PACS receiving refinancing or support
- Link PACS performance rating with digital compliance parameters
- Encourage young professionals or IT interns

- to be placed at PACS temporarily under support programs
- Include PACS under Digital India training missions
- Fund basic IT maintenance and handholding support through State Cooperative Federations

Also, training materials must move beyond PowerPoint sessions. Hands-on demos, region-specific manuals, and bilingual FAQs should be made standard tools for support.

## Conclusion: Digitisation as the Cornerstone of Cooperative Renewal

The future of cooperative credit in India is undeniably digital. For PACS to stay relevant, competitive, and accountable in the evolving financial landscape, they must embrace digitisation not as a one-time activity, but as a core part of their operational culture. CAS offers the right foundation, but a fully digital PACS will require:

- Infrastructure
- Human resources
- Cybersecurity
- Responsive systems
- And most importantly, a mindset change

Only then will India's rural cooperatives become transparent, responsive, and member-oriented institutions, capable of fulfilling the dreams of rural India and the vision of Viksit Bharat.



The Centre for Digital Financial Inclusion (CDFI) has organised an interactive session with key stakeholders on strengthening PACS for long term sustenance today (19/11/25) at Willow Hall, India Habitat Centre. On behalf of NCUI Shri Ved Prakash Setia Executive Director attended the meeting. Other key participants includes Mr. Pankaj Kumar Prasad, Addl MD, Nafed and Dr. Tehedur Rehman, Director, NCDC, Deputy collector, govt of Bihar.

The CDFI has made a presentation on the study conducted by it for the sustainability of the PACs in the country. It was informed that all the primary Societies should be allowed to do multi purpose activities to get maximum business and revenue. The ED NCUI said that strengthening PACs for long term sustenance requires transforming them into modern, transparent and member driven institutions. The focus should be on digitalization,

financial discipline and strong governance to improve efficiency and build up trust. With the right support and reforms, PACs can evolve into vibrant entities that strengthen rural livelihoods and ensure sustainable cooperative growth.





NCUI signs an MoU with Kairali Agriculture Multi-State Cooperative Society, Kerala to promote carbon emission reduction in agriculture and provide additional income to farmers through carbon credit. The MoU was signed

in the presence of Shri Dileep Sanghani, President, NCUI, Shri K V Asokan, Chairman Kairali MSCS, Dr. Sudhir Mahajan, Chief Executive, NCUI, Shri Pradeep, CEO, Shri Lateesh and other Directors of Kairali MSCS.



NCUI conducted inaugural function of the 72nd All India Cooperative Week on 14 November 2025 with traditional lighting of the lamp by the Chief Guest, Shri Ravinder Singh (Indraj), Hon'ble Minister for Social Welfare, Welfare of SC & ST, Cooperative and Elections, Government of NCT of Delhi and other dignitaries, marking the ceremonial opening of the celebrations.

Dr. Sudhir Mahajan, Chief Executive, NCUI, delivered the welcome address, elaborating on the objectives of the Cooperative Week and highlighted the key role of NCUI in expanding the cooperative movement through education, training, advocacy, leadership development.

Dr. Chandrapal Singh Yadav, President, ICA-AP, stated that Indian cooperatives are performing exceptionally well compared to their counterparts

in the Asia-Pacific region, and emphasised that cooperatives remain the only sustainable solution for reaching last-mile.

Dr. Bijender Singh, Vice-President, NCUI, said that an ordinary citizen can achieve major goals—equivalent to those of billion-dollar enterprises—through the collective strength, reaffirming the transformative potential of cooperative entrepreneurship. During the event, NCUI's special issue of 'The Cooperator' and NCHF Bulletin were released.

The Chief Guest, Shri Ravinder Singh (Indraj), Hon'ble

Minister, said that the Prime Minister's vision of Viksit Bharat 2047 can be achieved with active contribution of cooperatives. He added that significant cooperative activities and progress will soon be visible in the Delhi region, reflecting the growing commitment of the state towards cooperative-driven development.

Prominent leaders viz Shri K. Sivadasan Nair, Vice-President, NCUI; Shri Vishal Singh, Chairman, NCCF; Smt. Jeena Potsangbam, Governing Council Member, NCUI; Shri K. K. Singh, IAS, RCS, Delhi; along with leaders and Managing Directors/ Senior Officials graced the occasion.

The event concluded with a Vote of Thanks by Smt. Savitri Singh, Deputy Chief Executive, NCUI, followed by National Anthem. The programme was coordinated efficiently by Shri Ved Prakash Setia, E. D. NCUI.



## Awareness Programme during Nagaland Cooperative Conclave 2025 for Youth



The Department of Cooperation, Government of Nagaland, organized the Nagaland Cooperative Conclave 2025 from 18–20 November 2025 at Kohima on the theme "Cooperatives – A Catalyst for Economic Transformation." A strategy for strengthening cooperatives across the state was formulated during the event.

The Conclave was inaugurated by Hon'ble Minister Shri Jacob Zhimomi and attended by senior officials and representatives from NABARD, NCDC, NDDB, NCUI, NCEL, NCOL, BBSSL, APEDA, IFFCO, and apex cooperative federations, along with participants from all 16 districts, universities, and colleges.

Shri Ritesh Dey, Executive Director, NCUI, presented on the role of youth in strengthening the cooperative movement



in line with Nagaland Vision 2030, highlighting opportunities in agri-startups, agro-processing, green energy, and digital agriculture, and suggesting student internships to revive non-functional cooperatives.

In the valedictory session, Shri Orenthung Lotha, Commissioner & Secretary Government of Nagaland

emphasized on 7 key recommendations including one which is to connect youth with cooperatives i.e with new opportunities in Agri-startups, climate- resilient farming, processing, logistics, and digital agriculture, cooperatives should be the platform for young entrepreneurs to innovate and lead. Concrete efforts should be made to mobilize and enroll youths in the cooperative movement.

The Conclave reaffirmed cooperatives as a key driver of Nagaland's inclusive and sustainable growth.





The Coop Connect Division of National Cooperative Union of India (NCUI) organised a One-Day Awareness Programme on 'Cooperation' for the students of the Institute of Information Technology & Management (IITM), Janakpuri, Delhi, on 6th November 2025.



## The Krishna District Cooperative Central Bank Ltd.

### FINANCIAL HIGHLIGHTS

Sl. No.	Particulars	2022-23	2023-24	Net growth	
				Amt.	%
1	Share Capital	351.63	393.70	42.07	11.96%
2	Reserves	304.16	360.07	55.91	18.38%
3	Deposits	3054.37	3094.41	40.03	1.31%
4	Loans & Advances	6827.29	7955.42	1128.13	16.52%
6	Investements	2042.52	2412.27	369.75	18.10%
5	Borrowings	5333.63	6549.55	1215.92	22.80%
11	Net Profit	42.28	64.70	22.42	53.02%
12	Gross NPA%	2.21%	2.65%		
13	Net NPA%	0.95%	1.14%		
14	CRAR	9.90%	11.45%		

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- ❖ Karshakmithra - CC
- ❖ Mobile Banking
- ❖ Personal Loans
- ❖ Rythunestam - Term Loans
- ❖ Lockers Facility
- ❖ SRTO Loans
- ❖ Loans to Weavers thru PWCS
- ❖ Crop Loans
- ❖ Education Loans
- ❖ Personal Loans to Employees
- ❖ SHG Loans
- ❖ Term Loans for Agri. Allied Activities
- ❖ Loans to Aquaculture

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## जस्सको द्वारा किया गया अंतर्राष्ट्रीय दिव्यांग दिवस समारोह का भव्य आयोजन ।



आज दिनांक 3 दिसंबर 2025 को जय श्री शारदा को आपरेटिव टी सी सोसायटी लि दिल्ली के तत्त्वावधान में एवं दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लि के सहयोग से अंतर्राष्ट्रीय दिव्यांग दिवस का आयोजन किया गया। कार्यक्रम का शुभारंभ भारतीय राष्ट्रीय सहकारी संघ के कार्यकारी निदेशक श्री आशीष द्विवेदी जी एवं दिल्ली स्टेट कोआपरेटिव यूनियन लि के महामंत्री श्री विजय मोहन जी द्वारा संयुक्त रूप से किया गया। कार्यक्रम में श्री देवेन्द्र पाल सिंह दलाल द्वारा अंतर्राष्ट्रीय दिव्यांग दिवस मनाने के उद्देश्य, इसके इतिहास तथा सरकार द्विव्यांग जन को प्रदान की जा रही योजनाओं पर प्रकाश डाला गया। कार्यक्रम में पूर्व उप शिक्षा निदेशक दिल्ली सरकार श्री एम पी एस दांगी जी, राष्ट्रीय कवि श्री राम चरण सिंह साथी

जी, श्रीमती सरिता गुप्ता, दिल्ली विकास परिषद के अध्यक्ष श्री मदन मलिक जी, गवर्नर्मेंट एम्प्लोइज को आपरेटिव टी सी सोसायटी के अध्यक्ष डॉ रवि अम्बेस्ट जी, श्री राम बजाज जी, डॉ अभिमन्यु सिंह, श्रीमती स्मरणिका जी, श्री आनंद चौहान, दिल्ली स्टेट कोआपरेटिव यूनियन और दिल्ली स्टेट कोआपरेटिव बैंक के डायरेक्टर श्री आर पी साहू एवं जस्सको उपाध्यक्ष श्री हरि सिंह वर्मा जी द्वारा संबोधित किया गया। श्री आशीष द्विवेदी और श्री विजय मोहन जी ने कार्यक्रम के आयोजन के लिए श्री गजेन्द्र पाल सिंह सारन जी एवं समस्त जस्सको टीम को बधाई दी। श्री विजय मोहन जी ने आज कार्यक्रम के आयोजन का पंडाल एवं बैठने की व्यवस्था का खर्च दिल्ली स्टेट कोआपरेटिव यूनियन लि दिल्ली द्वारा भुगतान करने की घोषणा

की गई। कार्यक्रम में पांच दिव्यांग जन को कृत्रिम टांगें, एक को हाथ, एक व्यक्ति को व्हील चेयर तथा एक व्यक्ति को ट्राई साइकिल भेंट की गई। कार्यक्रम में जस्सको डायरेक्टर श्रीमती ममता कुमारी, श्री आशीष कुमार एडवोकेट, श्री राम सिंह पाराशर जी, जस्सको प्रबंधक श्री निर्दोष तेवतिया एवं उनकी टीम ने गर्मजोशी से भाग लिया। कुमारी मोंटी की सरस्वती वंदना एवं स्वागत गीत की प्रस्तुति ने कार्यक्रम में चार चांद लगा दिए। टू मीडिया के मुख्य संपादक श्री ओम प्रकाश प्रजापति जी की उपस्थिति ने कार्यक्रम को नई ऊंचाई प्रदान की। कार्यक्रम के अंत में जस्सको सचिव श्री गजेन्द्र पाल सिंह सारन जी द्वारा सभी प्रतिभागियों का आभार व्यक्त किया गया।





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