

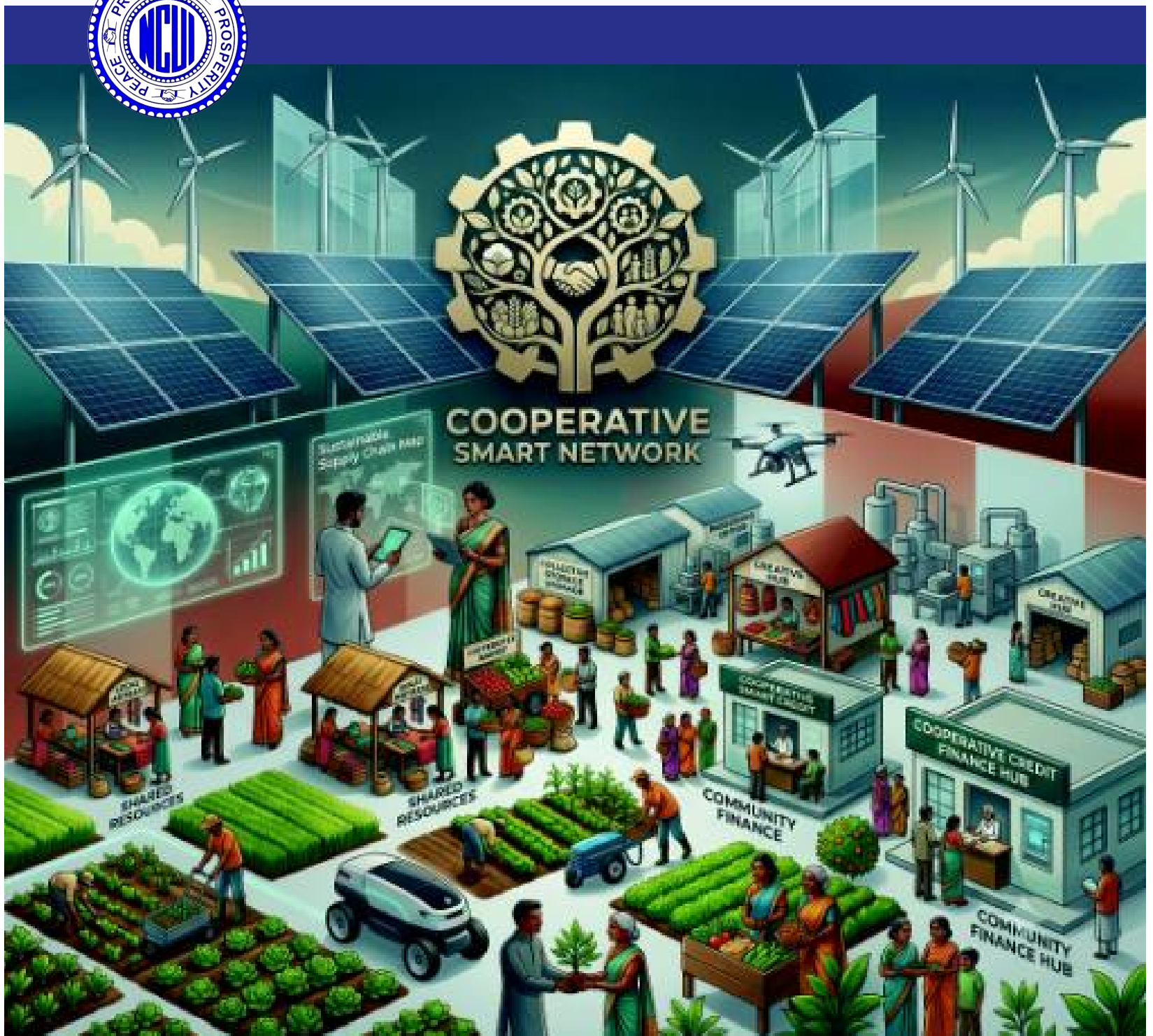
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INSIDE



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Cooperative Life Insurance Initiative: A Few Dimensions **02**
Krishna Kumar Gupta

Role of Cooperatives Societies and its Success **08**
Story in India
Nityanand Singh

Importance of the Cooperative Sector in Rural **13**
Development
L. YAKUB

"सहकारिता केवल एक बिजनेस मॉडल नहीं, बल्कि एक भावना है" **16**
सहकारी संस्थाओं में लोकतांत्रिक नियंत्रण एवं निर्वाचन प्रक्रिया का महत्व"
हितेश पटेल

Shreyas Co-operative Credit Society Limited **19**
ANKIT U. BHATT

Sahakar, Software, and Success: The Digital Overhaul **22**
of Indian PACS
Mundhva Ravikiran R

Imparting Financial Literacy to cooperative members: **24**
A critical need for strengthening India's Social Economy
Dr.G.Veerakumaran



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NCUI HAAT

Cooperative Life Insurance Initiative: A Few Dimensions

*Krishna Kumar Gupta



The cooperatives, first set up under the institutional dispensation provided by the Credit Cooperative Societies Act, 1903, are almost one and a quarter century old movement by now. They have focussed so far on serving the cause of the downtrodden sections of the society in India; though it has served its purpose to a large extent, a sense of stagnancy has set in relating to the functioning of these organisations particularly with reference to the current economic scenario. For widening the outreach of the cooperative institutions and scope of their services, more so in the agriculture sector, a lot of initiatives and reformatory measures were taken by the Central Governments as also by various State Governments at different points of time. However, with the establishment of the Ministry of Cooperation in the Union Government in the FY 2021-22, a fresh wave of

impetus for strengthening the cooperative institutions has come in. The new National Policy on Cooperation, 2025, has delineated a plan of action for making the cooperatives the 'Future Ready' organisations for a greater role in 'Viksit Bharat' approach. The Cooperatives are being encouraged for entering into new sectors of business ventures and various emerging sunrise sectors are being identified for entry of the cooperatives. Bharatiya Beej Sahkaree Samiti Ltd. (BBSSL), National Cooperative Exports Limited (NCEL) and National Cooperative Organics Limited (NCOL) have already started functioning to strengthen seed production, exports and organic farming respectively. Recently, Sahakar Taxi Cooperative Ltd. (STCL) has been launched with the brand name 'Bharat Taxi'. And, now on 06 July 2026, Hon'ble Union Minister of Cooperation has announced that a cooperative

life insurance company would be established to expand the business areas of cooperatives. This declaration has created a significant amount of interest in the insurance circles as also in the cooperative sector. This paper endeavours to look at some of the aspects of the opportunity in the life insurance sector for the cooperatives in India.

Insurance as a Regulated Business

The Insurance as a business opportunity is being regulated and supervised across the country by The Insurance Regulatory and Development Authority of India (IRDAI). A license from IRDAI has to be obtained by any business entity to establish and operate insurance-related services anywhere in India; no insurance business of any kind can be undertaken without such a license. Various categories in this regard

*Chief General Manager (Retd.), NABARD

include Life Insurance, General Insurance, Health Insurance, Reinsurance, Insurance Broking, Corporate Agency, Third-Party Administration (TPA), Insurance Web Aggregation, Insurance Distribution Business or any Insurance Intermediaries etc. The norms for licensing would be different for different category of insurance business but the financial strength of the proposer is a critical evaluation point. The procedures for the registration of a legal entity as an Insurance Company have been duly laid down in IRDAI (Registration of Indian Insurance Companies) Regulations issued / amended from time to time.

■ The Historic Announcement

As per the announcement by the Hon'ble Union minister of Cooperation, the proposed entity shall be a Company and it would take up the Life Insurance Business. The objective of this historic move appears to expand access to affordable life insurance in the country's remote areas, small towns, and villages where the cooperatives have a substantial presence through over 8.57 lakh cooperative societies nationwide in the sectors like credit, dairy, sugar, seeds, fertilizers etc. The recent initiative of Bharat Taxi is also to bring a large number of people, particularly the users and the drivers, into the cooperative fold. Integrating this vast ecosystem with the insurance business through this cooperative model is expected to bring even the most marginalized individuals under the safety net of life insurance

at highly affordable premiums. A mention was made by the Hon'ble Minister about the existing footprints of cooperatives in Insurance Sector in the form of the joint venture of IFFCO-Tokio General Insurance Company that has ownership of 51% By Indian Farmers Fertiliser Cooperative (IFFCO) and 49% equity is owned by Japan's Tokio Marine group and this Joint Venture is in General Insurance Business. The proposal of a Cooperative-sector Life Insurance Company follows the Presidential Accent to the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025, that aims, inter alia, to revise the definition of an insurance co-operative society to remove the ₹100 crore minimum paid-up share capital requirement for life, general, and health insurance businesses.

■ Indian Life Insurance Landscape

As for the current landscape of Insurance Business in India, there are 24 Life Insurance companies are already working under the aegis of IRDAI of which one (Life Insurance Corporation of India) is in Public Sector and rest 23 are in Private Sector. In addition, the Department of Posts is having the Schemes of Postal Life Insurance (PLI) & Rural Postal Life Insurance (RPLI) that are not regulated by IRDAI. It is worth reckoning that at present, a number of the cooperative banks have engaged into providing the insurance products of different kinds on an agency basis for a fee earning to market the products of various other Insurance Companies.

■ Organisational Shape-up

As announced, the cooperative life insurance entity will be a Company. If so, it is likely that the national level cooperatives like NCDC, NAFED, IFFCO, KRIBHCO, NDDDB / GCMMF, NCCF etc. may join together to register a Company under the Companies Act, 2013, and a life insurance partner may join this Life Insurance Company so as to provide expertise of life insurance business. However, the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025 has provided for "insurance co-operative society" also as "an insurer being a co-operative society formed and registered under the provisions of the Co-operative Societies Act, 1912 or any other law for the time being in force in any State relating to co-operative societies or the Multi-State Co-operative Societies Act, 2002, and whose sole purpose is to carry on life insurance business or general insurance business or health insurance business" in India. Therefore, an Insurance Cooperative Society could also be formed on the lines of the three national level cooperatives (BSSSL, NCEL and NCOL) set up earlier, under the Multi-State Co-operative Societies Act and a modus could be found out for smooth entry of the life insurance expert partner in this cooperative entity and its ownership model. Once the entity, whether a Company or a Multi-State Cooperative, is registered, the prescribed action for meeting the regulatory norms, standards and requirements of registration with IRDAI for Life Insurance

business as also the procedural steps thereof might be initiated with due support of the Ministry of Cooperation for coordination with IRDAI and a facilitation by some of the life insurance business professionals. This involves a three-linear-stage process prescribed by IRDAI and includes, inter alia, initial minimum prescribed share capital, a detailed operational and financial business plan, product development and revenue model, funding arrangements and appropriately long investment planning, appropriate actuarial and accounting systems, organisational structure and a qualified management team, life insurance distribution network, underwriting arrangements, risk management framework, internal as also regulatory & reporting compliance systems, customer protection etc. It remains debatable as to how the proposed life insurance cooperative will ensure democratic cooperative governance and ownership with policy-holders as members and a part of the owners on a one member-one vote basis.

As the prime objective of this move of a life insurance cooperative as mooted by the Ministry of Cooperation is diversifying the financial inclusion through the products and wider geographical coverage, it is pertinent to mention that the product development shall play a very important role in the evolution process of this life insurance cooperative. The insurance products to be rolled out by this cooperative shall have to meet the requirements of the last-mile rural masses, including the

micro-insurance, at a competitive pricing. The futuristic products must comply with the general public perceptions with regard to the life insurance and it should be worthwhile to undertake a comprehensive survey to learn from the limitations, if any, in coverage under the Government of India schemes like Aam Aadmi Bima Yojna (AABY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as also the non-life insurance schemes of Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY) etc.

■ Distribution Network

The distribution network development is another factor that holds the key to this entire initiative. Mere existence of more than eight and a half lakhs number of cooperatives at the ground level and a rising number of members of these cooperatives is no guarantee of a quick-jump-start of this new cooperative unless it is taken up in a minutely calibrated and planned manner. There are different models already in existence in India and abroad in respect of the distribution network. Bankassurance model could lead the way where the ground level cooperative societies of all kinds as also the branches of all cooperative banks (both rural banks and urban cooperative banks) could be the channel of providing life insurance facilities to their customers along with their normal financial or non-financial business. The Bankassurance model also has its variants like Corporate Agency Model where

the bank takes agency of a particular Insurance entity, Broker Model where the bank markets insurance products of different insurers and the Joint Venture Model where the bank and the insurer develop the products and share the revenues in an agreed upon proportion. At present also, many urban cooperative banks and the rural cooperative banks are providing the insurance products of different insurance providers. However, developing such a large system shall pose a host of challenges before the newly upcoming life insurance cooperative in respect of appropriate IRDAI licensing, systems and procedures, financial flow system and accounting, compliance, capacity development of all channel partners and, above all, a comprehensive computerised model of totally safe and simple operations that is well-understood by the last mile cooperative personnel and the potential customers. The models based on Corporate Agency, Insurance Broking, Insurance Web Aggregation etc and other Insurance Intermediaries will require an appropriate license from IRDAI. These issues will have to be examined in details while taking decisions on the distribution channels.

■ Computerised Environment

As indicated earlier, evolution of the totally computerised environment from bottom-to-top and vice-versa will be a sine qua non. With the current level of computer infrastructure and skills available at the grassroot-level cooperative societies, the whole

process of product canvassing, facilitation of choice of product, submission of application, preliminary approvals, documentation, AADHAR-based confirmations, initial fee-payment through digital media like UPI or valet or Cards etc., generation of acknowledgement thereof and printout of the Policy Document on a real time basis, creation of the customer page on the website, subsequent premium payments, periodical customer service, revival of unpaid / defunct policies, claim process, customer grievances redressal etc. have to be in a digital / computerised system that can be operated upon easily at the counter of the cooperative unit through internet web-based system or even the smart mobile telephones of the customers. Entire back-end process as also the accounting, data management and other management processes will also be an integral part of the computerisation and digitisation. An easy integration of this system with the computerisation already on hand in a large number of PACS under the Scheme of Government of India will have to be undertaken so as to ensure smooth operations linked to the deposit and other accounts of the insurance customer in the DCCB that are operable from the counter of the PACS. This package will have to be so versatile that it should be easily transcribed to the systems prevailing in ground level societies other than PACS also. This will involve a substantial cost to be incurred along with the time and efforts for the process & system development.

■ International Experience

Many other issues will crop up and shall be dealt with as the process of establishing this prestigious venture unfolds by and by. However, it will be pertinent to have a lot of learnings from the experience of the established financial cooperatives abroad in respect of the insurance services being provided by them. In Reiffeissen, the life insurance is offered through their branches as a matter of partnership with UIQUA Group in Central and Eastern Europe and La Luxembourgeoise Group in Luxembourg. A variety of linked and non-linked products of these insurers are offered by them to their members.

Rabo Bank offers insurance products through their partner Interpolis, primarily the Term Insurance Policy that includes repayment of the mortgage loans of the deceased insured person apart from the varied amounts of the living costs of their nominee(s).

Desjardins Group is an association of the credit unions operating primarily in Canada. This Group functions on cooperative principles emphasising the member involvement in governance and benefits as also the transparency and community reinvestment ensuring that the profits are shared by way of reinvestment in member dividends and community development. Desjardins Group has set up about 20 subsidiary companies / corporations to cater to the wide-spectrum tailored needs of their

caisse members that operate on corporate basis having their own Boards but have total cooperative governance system answerable to the ground-level members of Desjardins Group. Their insurance arm is Desjardins Insurance that has two independent corporate subsidiaries, namely Desjardins Financial Security and the Desjardins General Insurance. Desjardins Financial Security offers, inter alia, the life insurance, health insurance and loan / credit insurance services. It operates through its own branches as also offer Caissassurance services through the Caisse Populaire. Desjardins General Insurance, on the other hand, offers business insurance, auto & transport insurance and home insurance. Both of these institutions have their Insurance Service / Client Care Centres as also web-based and smart mobile-based services. Additionally, Desjardins Group has got 'The Personal' that is a subsidiary of Desjardins General Insurance for Group Insurance Services in Auto and Home sectors. The investments of all these insurance subsidiaries are managed by the Desjardins Global Asset Management (DGAM).

The State Farm of United States of America is a large conglomerate initiated as a mutual automobile insurance company owned by its policyholders; it offers various insurance products that encompass all kinds of vehicle, property, business and personal segments; the life insurance is covered under the personal insurance segment and is provided by State Farm

Life Insurance Company and the State Farm Life and Accident Assurance Company. Today, State Farm is the largest cooperative/mutual insurer globally. Their operational model involves, apart from their own corporate hubs, the large decentralised network of Independent Agent offices that offer exclusively the State Farm Products only.

National Mutual Insurance Federation of Agricultural Cooperatives in Japan, commonly known as 'JA Kyosai' or 'Zenkyoren', was founded in 1951 as a cooperative insurance organisation to insure members of the farming community. It belongs to JA (Japan Agricultural Cooperatives) Group that comprises agricultural cooperatives at the local level and supporting organisations at the prefectural and national levels. The Agricultural Cooperatives under the JA Group are its members. Zenkyoren offers a comprehensive range of insurance products in the areas of life, accident, medical, building endowment and automobile insurance services. Their insurance products are designed for rural populations who may not have easy access to private insurers. JA Local office or the local JA Cooperative is the frontline of operations for the member farmers and other rural people to procure life and other insurance services. Insurance is provided on a 'mutual aid basis' so that the risk is shared collectively; premiums are collected locally that are pooled into a Mutual Aid Fund managed by Zenkyoren. This pool covers insurance claims

across Japan, ensuring stability even if one region faces high payouts on account of localised natural calamities or other risks. The Policy Holders are also the members of Zenkyoren and, as such, are a part of its ownership model.

In UK, the Cooperative Insurance Services (commonly known as Co-op Insurance) is a part of the Co-op Group which is one of the World's largest consumer cooperatives. Co-op Insurance offers a wide range of insurance products in UK, including car, home, travel, pet, and life insurance, with member benefits and community-focused initiatives. Its insurance services are available through the local outlets of the Co-op as also online through its website and smartphones. Its Customer Service Representatives across the country handle policy queries, renewals, and claims etc.

Credit Agricole Assurances is the insurance arm of Credit Agricole (CA) of France providing life, property / casualty and borrower insurance products in France and 9 other nations where it has its presence, with an integrated bancassurance. It operates through its companies namely Predica, Pacifica, Spirica and CA Creditor Insurance (CACI). 'Predica' is the major player in life insurance in France and provides a diversified range of products in life, health personal protection, Borrower protection and Group Insurance apart from a large range of pension products; it operates through the Credit Agricole Regional Banks and Le

credit Lyonnais (LCL, a retail and commercial banking network subsidiary of CA). 'Pacifica' is a major player in property and casualty insurance in France; it operates through the Regional Banks of CA, LCL and other partners. 'Spirica' is dedicated to designing and management of innovative and tailor-made life insurance products for specific client groups; it operates through its partners that include wealth management advisors, private banks and internet-based brokers apart from the direct accesses. 'CA Creditor Insurance' (CACI) is a specialised subsidiary that focuses on creditor protection by way of offering insurance policies providing protection against unexpected life events that could disrupt loan repayments of the borrowers. CACI operates through the CA network as also through the specialised financing companies and retail lending banks. Spirica and Pacifica have created a subsidiary called 'UAF Life Patrimoine' as an open architecture distribution platform for designing the products, handling their administrative management and marketing through a network of independent partners.

Thus, a host of international experience is available in cooperative life insurance arena for the proposed Indian Cooperative Life Insurance initiative. It would be noted that each cooperative major abroad has evolved its own operating structure over a period of time. The global experience also leads to believe that the large cooperative

insurers have ventured not merely in the life insurance arena in an isolated manner but they are offering all possible insurance services relevant to their members. It may, therefore, be expected that the Indian initiative will also not stop at life insurance only in the cooperative structure but gradually it will be extended to various other insurance needs of the rural sector and cooperative clients in entire geographical areas across the country.

Further, there is an international organisation namely International Cooperative and Mutual Insurance Federation (ICMIF) that has more than 220 cooperative and mutual insurers worldwide as its members. ICMIF is a strong platform of gaining knowledge resources for its members in the insurance sector. Appropriate networking with the cooperative and mutual insurers across

the globe could be available by becoming its member. ICMIF has developed various norms based on international best practices in the global scenario of the cooperative and mutual insurance sector and these norms and guidelines could be of an immense help in developing the operational structure of the proposed cooperative life insurer in India. IFFCO-Tokio General Insurance Company is already a member of this organisation and their opinion could be valuable in this regard.

■ Concluding Remarks:

The announcement of setting up a Cooperative Life Insurance Company (or a Cooperative Society) is a welcome step initiated by the Ministry of Cooperation. The brass-tacks of entire exercise of its operationalisation have to be taken up fast under the lead role of

the Ministry of Cooperation. The move is facilitated by the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025 that provides opportunity for the insurers in the cooperative sector. The cooperative leadership should rise to the occasion and lead the speedy processing of whole set of formalities and raise adequate initial capital along with appropriate partnerships and deliberate upon various aspects of making it a member driven democratic organisation with up-to-date professional and corporate dispensation matching the international standards in life insurance sector. Let the next step be taken soon for actualising the initiative of an Indian Cooperative Life Insurance Organisation in the interest of larger financial inclusion of the Indian masses.



Empowering the youth with the power of cooperation!



As part of the nationwide celebrations for the 5th Foundation Day of the Ministry of Cooperation, NCUI organized the Sahakar Samvad Diwas – College Dialogues · Youth Campaign on July 3, 2026, at Suraj Bhan DAV Public School. Sh. Anurag (Deputy Director,

NCUI) and Sh. Shrawan Raghuwanshi (Assistant Director, NCUI) engaged with students of Classes XI & XII, introducing them to the cooperative model and the vision of "Sahkar Se Samriddhi".

Key Takeaways:

Understanding cooperatives as democratic, community-driven enterprises.

Celebrating International Cooperatives Day (July 4) under the theme "Cooperatives as Agents of Positive Peace" and its

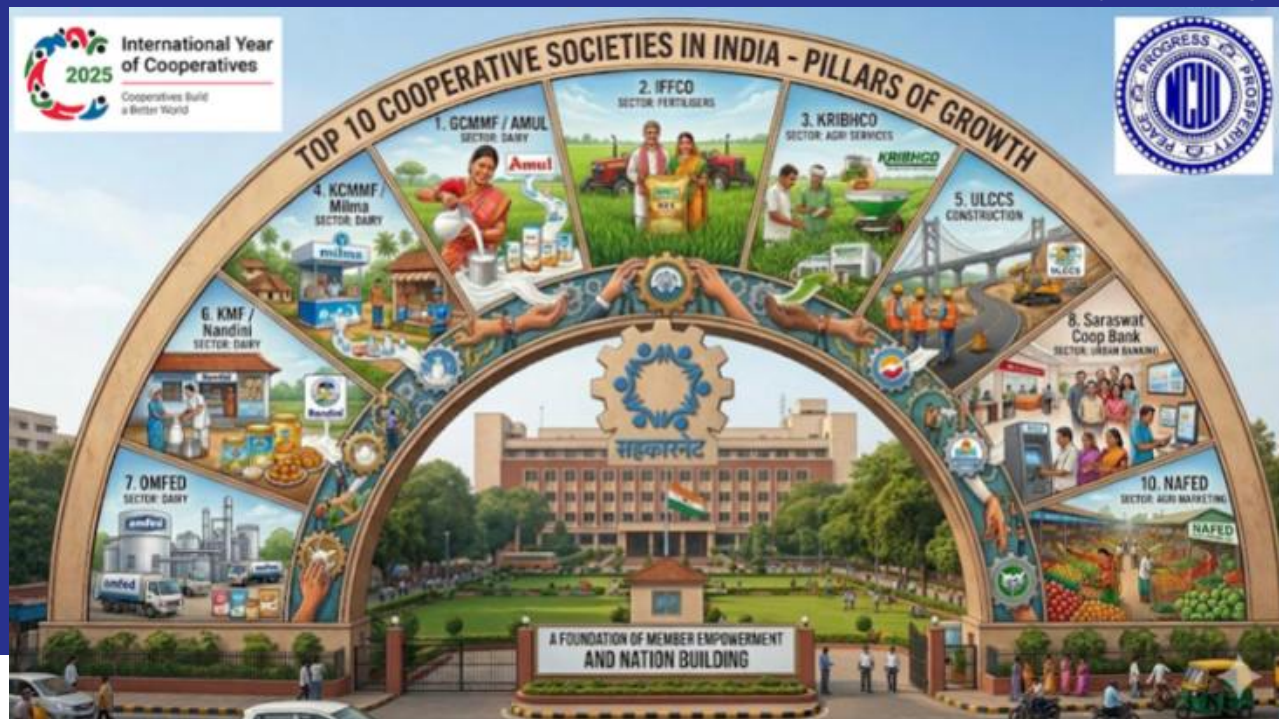
link to SDG 16.

An interactive Q&A followed by a high-energy quiz competition! The energy was incredible, and the future leaders left inspired to champion cooperative values for nation-building!



Role of Cooperatives Societies and its Success Story in India

Nityanand Singh*



AI Image

Introduction:

In India, cooperative societies are governed by either the Co-operative Societies Act of the respective state or the Multi-State Co-operative Societies Act of 2002. If a society aims to serve members in a specific state, it follows that state's law. If its reach extends beyond one state, it abides by the Multi-State Co-operative Societies Act. The National Co-operative Union of India (NCUI) and the National Co-operative Development Corporation (NCDC) play crucial roles in promoting cooperative movements in the country. They help these societies thrive and contribute to the economic well-being of their members. The role of cooperative societies in different fields are as under

Agricultural Credit and Rural Development:

Cooperative

credit societies in India, such as the Krishak Cooperative Credit Society in Haryana, play a pivotal role in supporting the agricultural sector and rural development. By providing financial assistance to farmers, these cooperatives enable them to meet various agricultural and allied needs, including purchasing seeds, fertilisers, and equipment. Importantly, they offer a lifeline to farmers by facilitating easy access to credit, thereby reducing their dependency on exploitative moneylenders. This cooperative model helps prevent farmers from falling into the debt trap. Additionally, cooperative credit societies contribute to rural development by not only addressing the immediate financial needs of farmers but also supporting broader agricultural activities and related infrastructure projects.

Marketing and Processing:

Agricultural marketing cooperatives, exemplified by the Sahakari Bazaar Samiti in Maharashtra, are instrumental in empowering farmers to collectively sell their produce. This cooperative creates a platform for farmers to pool their resources and negotiate with buyers, ensuring better prices and improved market access. Simultaneously, processing cooperatives, like the Nilgiris Dairy Farm in TamilNadu, contribute to value addition by engaging in activities like food processing. Nilgiris is a cooperative that not only markets dairy products but also processes them, ensuring higher returns to its members.

Consumer Cooperatives:

Consumer cooperatives, such as the Jaipur Consumer Cooperative Stores Limited in Rajasthan, focus on eliminating middlemen

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and providing essential goods to members at reasonable prices. By doing so, they ensure the availability of quality products and protect consumers from exploitation. The Jaipur Consumer Cooperative Stores Limited supplies goods at affordable rates to its members, addressing the needs of consumers while promoting ethical business practices.

Housing Cooperatives: Housing cooperatives, like the Bangalore Metropolitan Region Development Authority (BMRDA) Cooperative Housing Society in Karnataka, enable individuals to collectively address their housing needs. Members pool their resources to construct, maintain, and manage residential complexes. This cooperative model leads to cost-effective and well-maintained living spaces, making home ownership more affordable.

Handloom and Handicraft Cooperatives: Cooperatives in the handloom and handicraft sector, such as the Pochampally Handloom Weavers Cooperative Society in Telangana, support artisans and weavers. These cooperatives provide a platform for collective production, marketing, and selling of handloom and handicraft products, empowering skilled artisans and preserving traditional crafts.

Fishery and Dairy Cooperatives: In the fisheries and dairy sectors, cooperatives empower fishermen and dairy farmers by offering support in production, marketing, and value addition. For instance, the Kerala State Poultry Development Corporation

(KEPCO) promotes poultry farming cooperatives, ensuring fair returns to poultry farmers. In the dairy sector, the Gujarat Cooperative Milk Marketing Federation (GCMMF), popularly known as Amul, exemplifies the success of cooperative endeavours in enhancing the income of dairy farmers.

Credit and Thrift Cooperatives: Credit cooperatives, like the Thrissur District Cooperative Bank in Kerala, extend financial services to members for various purposes, including business ventures and personal needs. Thrift cooperatives encourage members to save and promote a culture of financial discipline. The Thrissur District Cooperative Bank provides credit facilities to diverse sectors, contributing to the sustainable development of the region.

Multi-State Cooperative Societies (MSCS): Multi-State Cooperative Societies, such as the National Agricultural Cooperative Marketing Federation of India (NAFED), operate across multiple states, fostering economic integration and coordination among different regions. NAFED facilitates cooperation and collaboration on a larger scale, contributing to national economic growth. This cooperative plays a crucial role in marketing agricultural produce and ensuring fair prices for farmers.

Livestock and Poultry Cooperatives: Cooperatives in the livestock and poultry sector, like the Udaipur Zila Dugdh Utpadak Sahakari Sangh, support animal

husbandry activities, including breeding, feed supply, and marketing of livestock products. These cooperatives enhance the bargaining power of small-scale producers in the market. The Udaipur Zila Dugdh Utpadak Sahakari Sangh promotes dairy farming cooperatives, benefiting dairy farmers in the region.

Women Empowerment: Women's cooperative societies, such as the Banashankari Women's Cooperative Society in Karnataka, empower women by providing them with opportunities for economic participation and skill development. These cooperatives often focus on sectors like handcrafts, weaving, and small-scale entrepreneurship. The Banashankari Women's Cooperative Society has been instrumental in uplifting women economically through various activities, including handcrafts and textile production.

1. Amul (Anand Milk Union Limited):

Amul's journey began in 1946 in the town of Anand, Gujarat, when farmers, led by visionary leaders like Tribhuvandas Patel and Verghese Kurien, came together to form cooperative societies. Frustrated by the exploitation of middlemen and the volatile dairy market, these farmers decided to take control of their destiny. They pooled their resources, established milk collection centers, and built a dairy processing plant. Through collective effort and innovative marketing strategies, such as the iconic "Amul girl" advertisements, Amul gained

widespread popularity and became synonymous with quality dairy products. Today, it stands as a shining example of the power of cooperative enterprise, empowering millions of dairy farmers and transforming the landscape of the Indian dairy industry.

2. Indian Farmers Fertiliser Cooperative Limited (IFFCO):

IFFCO traces its roots back to the mid-1960s when farmers across India faced challenges in accessing affordable fertilizers. Recognizing the need for a cooperative solution, leaders like Dr. U.S. Awasthi spearheaded the formation of IFFCO. By mobilizing resources from farmers and partnering with government agencies, IFFCO established fertilizer manufacturing plants and distribution networks. Through cooperative principles of collective ownership and democratic control, IFFCO ensured that farmers had access to high-quality fertilizers at reasonable prices. Over the years, it has expanded its operations, diversified into allied sectors, and emerged as a global player in the fertilizer industry, empowering farmers and driving agricultural growth.⁴

3. Saraswat Bank:

Saraswat Bank has its origins in the early 20th century when a group of social reformers and visionaries in Mumbai sought to address the financial needs of the local community. In 1918, they laid the foundation for Saraswat Bank

as a cooperative society with the aim of providing accessible and affordable banking services to all. Over the decades, Saraswat Bank expanded its reach, embraced technological advancements, and diversified its product offerings. By adhering to cooperative principles of member ownership, community involvement, and social responsibility, Saraswat Bank earned the trust of its customers and emerged as one of the leading cooperative banks in India, contributing to financial inclusion and economic development.

4. Nandini Milk Cooperative:

The story of Nandini Milk Cooperative begins in Karnataka, where dairy farmers faced challenges in marketing their milk and obtaining fair prices. In the 1970s, inspired by the success of the Amul model, farmers in Karnataka decided to replicate the cooperative dairy model in their region. With support from the government and dairy development agencies, they formed Nandini Milk Cooperative. By establishing milk collection centers, processing facilities, and marketing channels, Nandini empowered dairy farmers, improved milk quality, and ensured a steady income for its members. Today, Nandini is a household name in Karnataka, symbolizing the success of cooperative dairy farming in the state.

5. Kerala State Cooperative Rubber Marketing Federation (RUBBERMARK):

RUBBERMARK's journey began in Kerala, where rubber farmers struggled with fluctuating prices and lack of market access. In the early 2000s, recognizing the need to empower rubber farmers, the Kerala government and rubber growers' associations came together to form RUBBERMARK. The federation provided a platform for rubber farmers to collectively market their produce, negotiate fair prices, and access value-added services. Through initiatives like quality certification, market intelligence, and technology adoption, RUBBERMARK transformed the rubber industry in Kerala, empowering farmers and ensuring sustainable livelihoods.

6. Sahakar Bharati:

SahakarBharati originated as a grassroots movement to promote the cooperative ideology and empower communities across India. Formed by visionary leaders and social activists in the 1970s, SahakarBharati aimed to revitalize the cooperative sector, which was facing challenges due to policy neglect and bureaucratic interference. Through advocacy campaigns, policy dialogues, and capacity-building initiatives, SahakarBharati mobilized support for cooperative principles and practices. The organization played a pivotal role in shaping cooperative policies, fostering cooperative education, and strengthening grassroots cooperatives in various sectors, including agriculture, banking, and housing.

7. Tamil Nadu Cooperative Milk Producers' Federation (TCMPF):

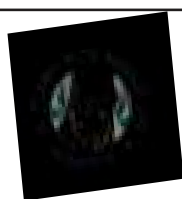
TCMPF, popularly known as Aavin, traces its roots to Tamil Nadu, where dairy farmers struggled with low milk prices and lack of market integration. In the 1960s, inspired by the success of the Amul model, Tamil Nadu dairy farmers decided to organize themselves into cooperatives. With support from the government and dairy development agencies, TCMPF was established to streamline milk collection, processing, and marketing. Through a network

of dairy cooperatives and modern processing plants, Aavin revolutionized the dairy industry in Tamil Nadu, empowering farmers and ensuring a steady supply of quality milk to consumers.

8. Kudumbashree:

Kudumbashree's journey began in Kerala as a poverty alleviation program aimed at empowering women and marginalized communities. Launched in 1998 by the Government of Kerala, Kudumbashree adopted a community-based, participatory approach to development.

Through the formation of neighborhood groups, women were mobilized to pool their resources, skills, and talents. Kudumbashree provided training, financial support, and market linkages to these groups, enabling them to undertake various income-generating activities. Over the years, Kudumbashree has evolved into one of the largest women's empowerment programs in India, empowering millions of women and families to improve their socio-economic status.



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- To impart education to Co-operative Societies and Board of Management on various important aspects of co-operative movement.
- To act as coordinating agency on all matters pertaining to cooperative education and function as a body of experts in the matters relating to education and training.
- To function as focusing centre on non-official on various subjects pertaining to the movement and representing it.
- To promote study and research of problems connected with cooperation.
- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
- To conduct program for Co-operative Education and Training from Rural to State level by male and female Co-operative Education Instructors (CEI) through District Co-operative Union located in various districts of Gujarat.

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Importance of the Cooperative Sector in Rural Development

*L. YAKUB



Introduction:- The cooperative sector plays a vital role in promoting rural development by empowering farmers, artisans, labourers, and small entrepreneurs. A cooperative is an organization owned and managed by its members for their mutual benefit. In rural areas, cooperatives help improve economic conditions, increase productivity, and ensure social welfare. They operate on the principles of self-help, democracy, equality, and mutual cooperation.

1. Providing Agricultural Credit

- One of the primary functions of rural cooperatives is to provide affordable credit to farmers. Cooperative credit societies offer loans at reasonable interest rates, helping farmers purchase seeds, fertilizers, equipment, and other agricultural inputs. This reduces dependence on moneylenders and supports agricultural growth.

2. Improving Agricultural Productivity

- Cooperatives assist farmers by supplying quality seeds, fertilizers, pesticides, and modern farming equipment. They also provide technical guidance and training, enabling farmers to adopt advanced agricultural practices and increase crop yields.

3. Marketing Agricultural Product

- Marketing cooperatives help farmers sell their produce at fair prices by eliminating middlemen. They facilitate storage, transportation, grading, and distribution of agricultural products, ensuring better returns for producers.

4. Generating Employment Opportunities

- The cooperative sector creates employment in various activities such as dairy farming, handicrafts, fisheries, weaving, and food processing.

These opportunities help reduce rural unemployment and improve living standards.

5. Promoting Rural Industries

- Cooperatives encourage the development of small-scale and cottage industries by providing financial assistance, raw materials, and marketing support. This strengthens the rural economy and diversifies income sources.

6. Reducing Poverty and Inequality

- By providing economic opportunities to weaker sections of society, cooperatives help reduce poverty and income inequality. They enable small and marginal farmers to access resources and participate in economic activities.

7. Encouraging Social Development

- Cooperatives contribute to social development

*Principal, Kakatiya Coop. Training Centre, Warangal

by promoting education, healthcare, sanitation, and community welfare programs. They strengthen social unity and encourage collective decision-making among rural communities.

8. Empowering Women :- Women's cooperatives provide training, employment, and financial support, helping women become economically independent. This leads to greater participation of women in social and economic development.

Challenges Faced by Cooperatives

Despite their importance,

cooperatives face several challenges:

- Lack of professional management
- Inadequate financial resources
- Political interference
- Low member participation
- Limited awareness and training
- Competition from private enterprises

Addressing these challenges is essential for improving the effectiveness of the cooperative sector.

Conclusion

The cooperative sector is a powerful instrument for rural development. It supports agricultural growth, creates employment, reduces poverty, promotes social welfare, and empowers marginalized groups. By encouraging collective action and mutual support, cooperatives contribute significantly to sustainable rural development. Strengthening cooperative institutions through better management, financial support, and member participation can further enhance their role in transforming rural economies.



The Krishna District Cooperative Central Bank Ltd.

FINANCIAL HIGHLIGHTS [Rs.in Crores]

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	Investments	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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- ❖ Jewels Pledge Loans
- ❖ Housing Loans
- ❖ Personal Loans
- ❖ SRTTO Loans
- ❖ Education Loans
- ❖ Term Loans for Agrl. Allied Activities

- ❖ CC to Businessmen
- ❖ Two & Four Wheeler Loans
- ❖ Karshakmithra - CC
- ❖ Rythunestam - Term Loans
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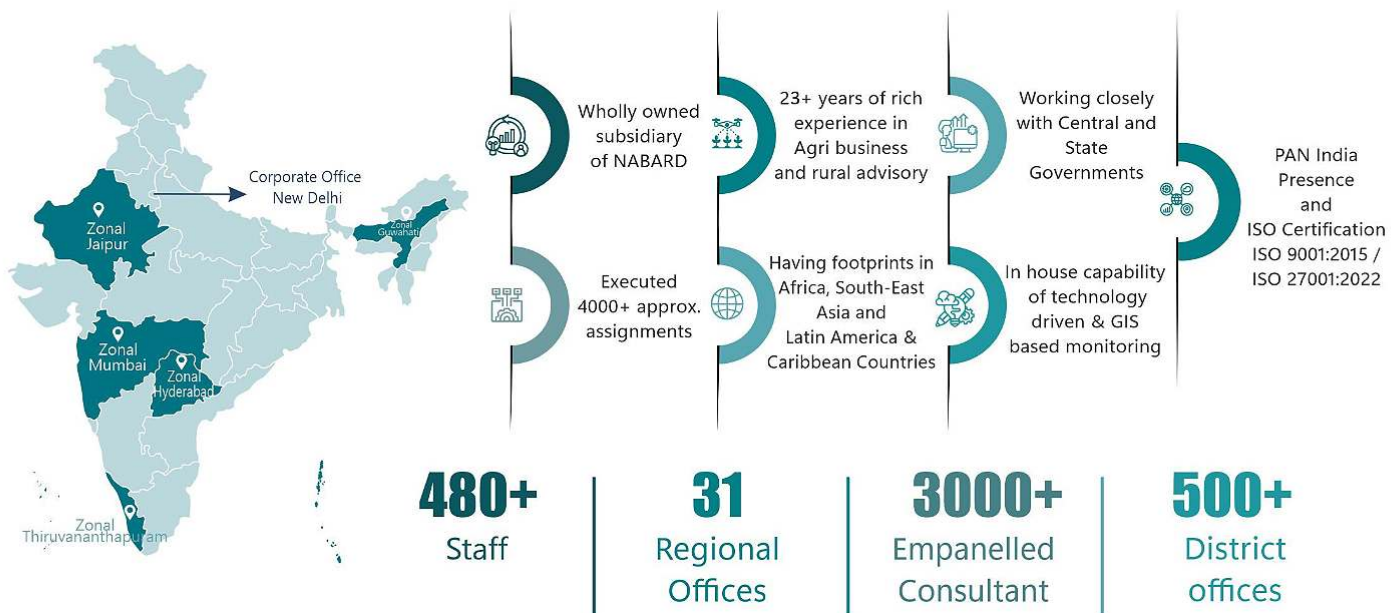


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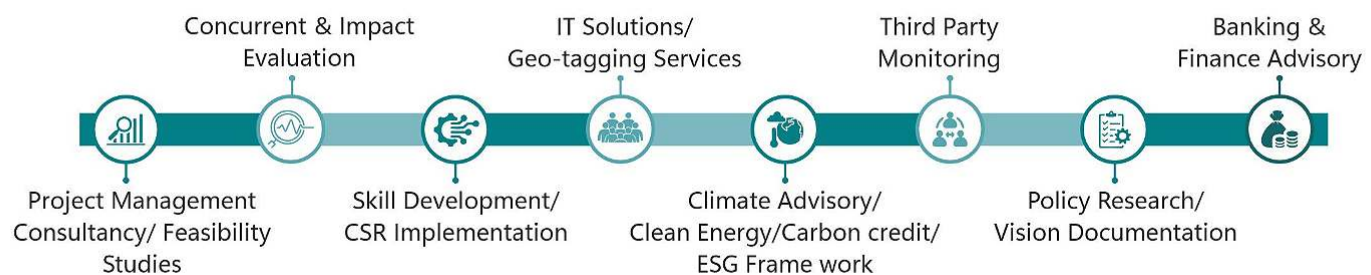
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"सहकारिता केवल एक बिजनेस मॉडल नहीं, बल्कि एक भावना है" सहकारी संस्थाओं में लोकतांत्रिक नियंत्रण एवं निर्वाचन प्रक्रिया का महत्व"

*हितेश पटेल



AI Image

आज हम एक बहुत ही महत्वपूर्ण विषय 'सहकारी समितियों के दो आधारभूत स्तंभ' - लोकतांत्रिक नियंत्रण और नियमित निर्वाचन पर चर्चा करने जा रहे हैं। हमारी समिति की मजबूती उसके सिद्धांतों में छिपी है, और आज हम जानेंगे कि कैसे लोकतांत्रिक नियंत्रण और नियमित चुनाव हमारे भविष्य को सुरक्षित करते हैं। किसी भी सहकारी समिति का अंतिम लक्ष्य दो चीजों को हासिल करना होता है: विश्वसनीयता और सफलता। विश्वसनीयता का अर्थ है कि हमारे सदस्यों और पूरे समाज का हम पर अटूट भरोसा हो। वहीं, सफलता का अर्थ केवल लाभ कमाना नहीं, बल्कि हमारे सदस्यों का आर्थिक और सामाजिक विकास करना है। "इन लक्ष्यों को मजबूती से थामे रखने के लिए हमारे पास दो अनिवार्य स्तंभ हैं: पहला - लोकतांत्रिक नियंत्रण। और दूसरा नियमित निर्वाचन। ये दोनों स्तंभ ही हमारी समिति की स्थिरता और लंबी उम्र सुनिश्चित करते हैं।"

"लोकतांत्रिक नियंत्रण का सबसे बड़ा सिद्धांत है- 'एक सदस्य, एक मत'। हमारी समिति में पूंजी या पैसा बड़ा नहीं होता, बल्कि 'व्यक्ति' यानी सदस्य प्रधान होते हैं। चाहे कोई अमीर हो या

गरीब, हर सदस्य को समान अधिकार प्राप्त है और सबकी बात का वजन बराबर है।" "लोकतंत्र का मतलब केवल सदस्यता लेना नहीं है, बल्कि इसमें सदस्य की सक्रिय भागीदारी जरूरी है। नीति निर्धारण सदस्य ही वे लोग हैं जो नियमों और नीतियों को आकार देते हैं। निगरानी समिति के कामकाज पर नजर रखना हर जागरूक सदस्य का कर्तव्य है। एक संस्था तभी जीवित रहती है जब उसके सदस्य जागृत हो।" "हमें गर्व होना चाहिए कि हम इस समिति के केवल ग्राहक नहीं, बल्कि सामूहिक स्वामी हैं। लोकतांत्रिक नियंत्रण यह पक्का करता है कि हमारी संस्था का उद्देश्य 'चंद लोगों का मुनाफा कमाना नहीं, बल्कि 'सभी की निस्वार्थ सेवा' करना हो।" "लोकतंत्र हमारी कार्यप्रणाली में पारदर्शिता लाता है। यहाँ निर्णय बंद कमरों में नहीं, बल्कि सबके सामने खुली चर्चा से लिए जाते हैं। जब हम मिलकर निर्णय लेते हैं, तो गलतियों की संभावना बहुत कम हो जाती है।"

"हमारा दूसरा स्तंभ है नियमित निर्वाचन, जो हमारी व्यवस्था की धड़कन है। ठहराव किसी भी संस्था के विकास को रोक देता है। समय पर चुनाव होने से नेतृत्व तरोताजा बना रहता है और

नए विचारों को काम करने का मौका मिलता है।" "चुनाव दरअसल हमारे नेतृत्व का रिपोर्ट कार्ड है। यह सदस्यों को एक मौका देता है कि वे अपने नेताओं के काम की समीक्षा करें। याद रखिए, चुनने की शक्ति में ही अक्षम नेतृत्व को हटाने की शक्ति भी छिपी है। हमें 'वादे' और 'काम' के बीच के संतुलन को देखना होगा।" "जब चुनाव की प्रक्रिया पूरी तरह साफ-सुथरी और निष्पक्ष होती है, तभी संस्था के प्रति विश्वास पैदा होता है। निष्पक्ष चुनाव ही परिणामों को वैधता प्रदान करते हैं और यही हमारी विश्वसनीयता का मूल मंत्र है।" "नियमित चुनाव सत्ता के एकाधिकार (monopoly) को रोकते हैं। यह युवाओं और नए विचारों के लिए दरवाजे खोलते हैं, जिससे समिति में नवाचार और बेहतर भविष्य का निर्माण होता है।" जब सदस्य चुनाव की प्रक्रिया में सक्रिय रूप से भाग नहीं लेते, तो चुनाव केवल एक कानूनी औपचारिकता बनकर रह जाते हैं। दिखावे का लोकतंत्र बिना सदस्यों की सक्रियता के, चुनाव केवल कागजों पर दर्ज होते हैं, जबकि वास्तव में निर्णय कुछ ही प्रभावशाली लोगों द्वारा लिए जाते हैं। नेतृत्व की जवाबदेही का अभाव यदि सदस्य जागरूक नहीं हैं, तो वे नेतृत्व के काम का 'रिपोर्ट कार्ड' नहीं देख पाते और

* सी.ई.आई., अहमदाबाद जिला सहकारी संघ

अक्षम नेताओं को हटाने की शक्ति का उपयोग नहीं करते। पारदर्शिता की कमी -जागरूकता के बिना, निर्णय बंद कमरों में लिए जाने लगते हैं और 'खुली चर्चा' का सिद्धांत समाप्त हो जाता है।

"ये दोनों स्तंभ एक-दूसरे पर निर्भर हैं। निर्वाचन (चुनाव) और सदस्य की जागरूकता एक ही सिक्के के दो पहलू हैं। यदि सदस्य जागरूक नहीं हैं, तो चुनाव का लोकतांत्रिक महत्व समाप्त हो जाता है। बिना चुनाव के लोकतंत्र कमजोर पड़ जाता है, और बिना सदस्यों की जागरूकता के चुनाव केवल एक कागजी खानापूर्ति बनकर रह जाता है।" "जब सक्रिय सदस्य और निष्पक्ष चुनाव एक साथ मिलते हैं, तो परिणाम एक सशक्त और सफल समिति के रूप में सामने आता है। यही दीर्घकालिक सफलता का सही रास्ता है।" "अंत में, मैं यही कहूंगा कि इन स्तंभों को मजबूत बनाए रखना हम सबका कर्तव्य है। सहकारिता केवल एक बिजनेस मॉडल नहीं, बल्कि एक भावना है। याद रखिए-सहकारिता ही शक्ति है।"

एक जागरूक सदस्य वह है जो केवल नाम के लिए नहीं, बल्कि समिति की प्रगति के लिए सक्रिय रहता है। अपनी समिति की स्थिति जाँचने के लिए निम्नलिखित बिंदुओं पर ध्यान दें:

1. लोकतांत्रिक भागीदारी (Democratic Participation)

- **समान अधिकार का उपयोग:** क्या आप जानते हैं कि पूंजी से अधिक आपकी 'व्यक्तिगत' पहचान महत्वपूर्ण है और आपको एक समान मत (One Member, One Vote) का अधिकार प्राप्त है?
- **नीति निर्धारण :** क्या आप समिति के नियमों और नीतियों को आकार देने वाली चर्चाओं में भाग लेते हैं?
- **सक्रिय निगरानी :** क्या आप समिति के दैनिक कामकाज और निर्णयों पर नज़र रखते हैं?
- **खुली चर्चा :** क्या समिति के निर्णय बंद कमरों के बजाय सबके सामने पारदर्शी तरीके से लिए जाते हैं?

2. निर्वाचन और नेतृत्व (Election & Leadership)

- **समय पर चुनाव :** क्या आपकी समिति में चुनाव नियमित अंतराल पर और बिना किसी देरी के होते हैं?
- **नेतृत्व की समीक्षा:** क्या आप चुनाव को

नेतृत्व के 'रिपोर्ट कार्ड' के रूप में देखते हैं और उनके कार्यों का आकलन करते हैं?

- **अक्षम नेतृत्व को हटाना:** क्या आप अपनी चुनने की शक्ति का उपयोग करके अक्षम या अप्रभावी नेतृत्व को बदलने के लिए तैयार रहते हैं?
- **नए विचारों का स्वागत:** क्या चुनाव के माध्यम से युवाओं और नए नवाचारों (Innovation) को समिति में जगह मिल रही है?

3. संस्थागत निष्पक्षता (Institutional Fairness)

- **स्वच्छ प्रक्रिया:** क्या निर्वाचन की प्रक्रिया पूरी तरह से साफ-सुथरी और निष्पक्ष है, जिससे संस्था में विश्वास बना रहे?
- **एकाधिकार पर रोक :** क्या समिति यह सुनिश्चित करती है कि सत्ता किसी एक व्यक्ति या समूह के हाथ में सीमित न रहे?
- **सेवा का भाव :** क्या संस्था का मुख्य उद्देश्य 'चंद लोगों का मुनाफा' कमाना है या 'सभी की निस्वार्थ सेवा' करना?

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Shreyas Co-operative Credit Society Limited

*ANKIT U. BHATT



AI Image

Shreyas Co-op Credit Society was established 6 decades ago on 8 July 1955 in Kankaria, an economically backward area of the city, with the auspicious aim of making loans easily available at low interest rates to the mill workers of Ahmedabad and the general and middle class of the society. It was established in this area with 41 members and a share capital of Rs. 1000. The main sponsor of the organization was Late Shri Chandubhai K. Shah while the first manager was. The committee included Late Shri Purushottamdas Yagnik, Late Shri Sureshbhai Shah, Late Shri Vithrubhai Joshi, Shri Bankimbhai Vyas, Late Shri Chandulal Shah and Late Shri Mahadev Rao. Religious leaders who made important contributions to the development of the organization were. Apart from the members of Shreyas Co-op Credit Society, there are a large number of customers in Ahmedabad city.

Efforts are made to provide their daily needs at a reasonable price, on time and in a quality manner. Keeping in mind the needs of the customers, Shreyas Co-operative Credit Societies are making all efforts to diversify their business.

Shreyas Co-op Credit Society Limited has faced many challenges, overcome difficulties during its 43 years of operation. It has seen sunshine and shade.

– The strength behind the success of the organization is its customers, members and employees. They are taken care of. For successful management, periodic performance reviews and evaluations are also done to ensure customer satisfaction. Business corrective measures are taken to keep the organization alive. Business development is planned. Thus, an approach has been adopted to work in sync with the changing trends in the face of

competitive factors.

– Considering the successful performance of Shreyas Co.op. Credit Society Ltd., visitors come from the state and other states to observe the customer activity of the organization.

– Considering the functioning of the organization, despite being a primary consumer cooperative society, Shreyas Co-op. Credit Society Ltd. has obtained the membership of National Co-op. Federation Ltd.

– With the cooperation of all members, customers and fellow workers, the seed sown 60 years ago has turned into a huge banyan tree today and "Shreyas" has become an inspiration to other organizations in the consumer cooperative sector and has made it a model organization. "Shreyas" organization has truly demonstrated that the

*LECTURER, SHRI VAIKUNTHBHAI, MEHTA COOP. MAN. CENTRE NARI, BHAVNAGAR.

cooperative sector is a field of sacrifice and mutual help.

Shreyas Co-op. Credit Society Ltd. Ahmedabad, as per the above, the overall progress of the organization is very satisfactory. Apart from getting loans from banks or other organizations, it has managed well so far. The organization fulfills the needs of its employees, members and the society and fulfills its

responsibilities. The office bearers of the organization attend the organization regularly. And continuously strive for the growth of the business.

In today's rapidly changing economic scenario, a successful credit society is not just a financial institution, but a powerful medium to realize the vision of a self-reliant India. The foundation of the cooperative sector is built

on cooperation, equality and mutual trust, which makes it more democratic and inclusive than any corporate structure. Credit societies effectively address the financial needs of people in villages and small towns by mobilizing savings at the local level and providing easy, affordable credit to needy members.



National Cooperative Union of India (NCUI), organised an event on "AI and Technology Day" on July 2, 2026, at 11:00 AM as part of the Cooperative Week (June 29 to July 6). The objective of the event was to raise awareness regarding the effective and practical application of Artificial Intelligence (AI) and modern technology within the cooperative sector.

The event commenced with opening remarks by Shri Rajiv Sharma, Executive Director, NCUI. In his address, he outlined the framework and objectives of the Cooperative Week—organized in alignment with the guidelines of the Ministry of Cooperation—and highlighted that the "AI and Technology

Day" was a significant initiative aimed at integrating modern technologies into cooperative institutions.

Subsequently, the keynote speaker, Prof. (Dr.) Sunita Tanwar, Dean, Central University of Haryana, Mahendragarh, delivered a detailed presentation on Artificial Intelligence. Using practical examples and live demonstrations, she explained how cooperative institutions could effectively utilize AI for various tasks, such as daily administrative operations, email and correspondence, news writing, social media content creation, logo design, product marketing, crafting success stories, developing informational material for boards and

members, and drafting product descriptions. She also provided a practical demonstration of these technologies to the participants using various AI tools.

At the conclusion of the event, Shri Anant Dubey, Deputy Director, NCUI, expressed his gratitude to the keynote speaker, NCUI's member institutions, State Cooperative Unions, professors and students from various universities and colleges, office bearers and members of cooperative bodies, senior NCUI officials and staff, and participants from various cooperative institutions in Nepal. He expressed confidence that the event would inspire cooperative institutions to effectively adopt AI and modern technologies, thereby enhancing the efficiency and effectiveness of their administrative, managerial, and marketing operations. The event concluded with a vote of thanks.



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 cooperative societies 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 Gudgunty, 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 Samridhi" A Broad vision of Development



Progress of Souharda Cooperatives in karnataka as an 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



G Nanjangouda
President



A R Prasanna kumar
Vice President



Sharanagouda G. Patil
Managing Director

Sahakar, Software, and Success: The Digital Overhaul of Indian PACS

*Mundhva Ravikiran R.



AI Image

■ Introduction:

The Grassroots Revolution India's rural economy relies heavily on agriculture, which is sustained by a robust cooperative network. At the foundational base of this network are Primary Agricultural Credit Societies (PACS). Operating at the village level, PACS act as the final mile connectivity between small-scale farmers and large refinancing institutions like NABARD.

Historically, these societies were plagued by administrative stagnation. However, the Government of India's centrally sponsored project for the Computerization of PACS spearheaded by the Ministry of Cooperation has completely revolutionized this space. By 2026, this mission has successfully converted traditional, slow-moving rural entities into modern, tech-driven financial and service hubs, fundamentally altering the

landscape of rural governance.

- **The Legacy System:** How PACS Operated Historically Before this massive digital overhaul, the operational mechanics of PACS were deeply flawed due to their reliance on an outdated manual infrastructure:

Handwritten Ledger Books: Every transaction from daily savings deposits to seasonal crop loan applications was recorded manually in physical registers. This archaic process took days to verify, process, and execute.

The Audit Lag: Because records were physical, state cooperative departments had to physically visit remote villages to audit books. Consequently, financial audits lagged behind by two to three years, heavily disrupting cash flow and delaying the refinancing cycle from NABARD.

Vulnerability to Discrepancies: Manual systems lacked cross verification mechanisms. This

structural gap increased the risk of accounting errors, localized data manipulation, and delayed credit delivery to needy farmers.

■ Real Time Statistical Blueprint (As of 2026)

The scale, budget, and integration milestones achieved by 2026 reflect the immense national importance of this digital transformation:

■ Parameter Current Status & Scale (2026)

Target Scale Full digitization and onboarding of over 65,000 functional PACS across all States and Union Territories.

Financial Outlay A total dedicated central budget exceeding ₹ 2,516 Crore, with additional state level infrastructural top ups.

Beneficiary Base Directly impacts and secures the financial future of over 13 Crore small and marginal

*Cooperative Education Instructor (CEI), Gujarat State Cooperative Union

farmers .

ERP Onboarding Over 50,000 PACS live on the cloud-based Enterprise Resource Planning (ERP) software, standardizing rural accounting nationwide.

Common Service Centers | More than 45,000 PACS successfully certified as CSCs, bringing digital public infrastructure to remote village doorsteps.

- **Inside the PACS ERP Architecture:** Core Functional Modules

The backbone of this entire digitization is the customized National PACS ERP Software . This software provides a unified cloud interface that handles day-to-day operations through specific, integrated modules:

Member Management Module: This module digitizes the unique identity of every farmer associated with the PACS. It stores KYC details, land ownership records, crop patterns, and shareholding capital. When a farmer walks in, the operator retrieves their entire profile instantly via Aadhaar-linked authentication, eliminating manual member ledgers.

Credit & Loan Disbursal Module: This is the most crucial module. It automates the calculation of Kisan Credit Card (KCC) limits and short-term crop loans based on the farmer's land size and crop type. It checks borrowing limits in real-time, processes interest subvention (subsidy calculation), tracks repayment schedules, and automatically flags defaults or delayed payments.

Procurement and Inventory Module: PACS do not just lend money; they sell inputs like seeds, fertilizers, and pesticides, and

purchase crops. This module monitors live inventory levels in the PACS godown. When fertilizer arrives, it is logged electronically. When a farmer purchases a bag, the stock updates instantly, and the sale can be directly adjusted against their pre-approved crop loan.

Double-Entry Accounting & Real-Time Audit Module: Every financial transaction automatically populates a computerized double-entry bookkeeping system (Day Book, Ledger, Trial Balance, and Balance Sheet). Because the data is stored securely on the cloud, auditors can review the society's financial health remotely at any time, reducing the national audit lag to absolute zero.

- **Realized Benefits:** How the Government and Farmers Profit The transition from paper registers to cloud computing has delivered immediate, systemic advantages to the entire agricultural value chain:

A. Elimination of Financial Leakages via DBT

By migrating PACS to a unified ERP software, these societies are now seamlessly linked to the Direct Benefit Transfer (DBT) gateway. Subsidies for fertilizers, crop insurance payouts, and PM-KISAN benefits flow straight into the farmers' verified, Aadhaar-linked bank accounts. This bypasses intermediate channels and entirely neutralizes institutional corruption.

B. Transition into Multi-Service Centers (MSCs)

Digital infrastructure has enabled PACS to diversify their business

operations far beyond short-term credit. Today, a computerized PACS acts as a Common Service Center (CSC), providing village communities with localized access to:

- Digital land records, PAN card applications, and Aadhaar updates.
- Pradhan Mantri Bhartiya Janaushadhi Kendras (distribution of affordable, generic medicines).
- Drone rental services for digital crop monitoring and precise pesticide spraying.
- Decentralized grain storage monitoring through the world's largest food storage scheme in the cooperative sector.

C. Real-Time Administrative Governance

For the government, the biggest asset is data transparency . The Ministry of Cooperation utilizes live dashboards to monitor credit distribution, track regional fertilizer stock levels, and identify rising Non-Performing Assets (NPAs) instantaneously. This enables accurate, data-driven policymaking from New Delhi down to the smallest village.

- **Conclusion: The Definitive Impact**

The computerization of PACS has effectively bridged the digital divide between urban financial markets and rural agrarian societies. By replacing slow, error-prone paper workflows with automated, real-time cloud data, the initiative has introduced unprecedented transparency, financial discipline, and operational agility into the cooperative framework.

Imparting Financial Literacy to cooperative members: A critical need for strengthening India's Social Economy

*Dr.G.Veerakumaran



AI Image

Financial Literacy

Financial literacy is a core life skill that focuses on knowledge, behaviour and attitude required to make responsible money management decisions. According to Caleb Silver, financial literacy is the ability to understand and apply a range of financial skills, including personal financial management, budgeting, and investing. It also means understanding certain financial principles and concepts, such as the time value of money, compound interest, debt management, and financial planning.

Financial literacy is an inevitable learning process for everyone, which will lead to financial inclusion, protect poor people from debt traps, and lead a sustainable life. Financial literacy drives people to use banking facilities, to start micro, small and medium industries and businesses, to

insure them and their band businesses, and to prevent them from financial fraud and scams. Further, financial literacy ensures smart budgeting, safe borrowing and better investments.

Financial literacy programme contents include the basics of personal finance, the need for bank accounts and the services rendered by banks and other financial agencies, and how to prepare a budget, and how to start investing and risk management practices.

Prudent financial practices have a positive impact on personal financial stability and economic growth, reduction in financial stress, retirement preparedness, consumer protection, responsible citizenship, and enhanced financial stability, and inter-generational impact.

Agencies Imparting Financial Literacy in India

Financial literacy in India is imparted to the people by the following institutions:

Reserve Bank of India (RBI): As the bankers' banker, the RBI took many measures to impart financial literacy to the people. The RBI has prepared financial literacy materials in 13 languages for dissemination. Further, the RBI's Financial Awareness Message (FAME) booklets propagate four themes, namely Financial Competencies, Basic Banking, Digital Financial Literacy, and Consumer Protection. In addition to that, the RBI has developed tailored financial literacy content for different target audiences, viz., farmers, small entrepreneurs, school children, self-help groups and senior citizens. Moreover, the RBI has taken initiatives to observe Financial Literacy Week every year, and during the year 2026, it was observed from 9th to 13th February. Besides, the RBI has prepared audio visuals for

*Honorary Emeritus Professor, Department of Cooperation, Gandhigram Rural Institute (DTU), Gandhigram

the benefit of the general public. On top of that, the RBI conducts a Financial Literacy Ideathon for postgraduate students. Over and above that, the RBI promotes Centre for Financial Literacy (CFL) in collaboration with non-governmental organisations and sponsor banks.

Financial Literacy Centres (FLC) that are set up by the Lead Banks of the districts.

And the central bank, through mass media such as television, radio, and social media, creates awareness of safe banking practices and consumer protection under the banner of RBI Kehta Hai.

National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA). NCFE's mission is to undertake a massive Financial Education campaign to help people manage money more effectively and achieve financial well-being by accessing appropriate financial products and services through regulated entities, with fair and transparent mechanisms for consumer protection and grievance redressal. The conduct may include programmes, including trainers' training programmes, to ensure last-mile delivery of knowledge. One of their futuristic programmes is the Money Smart School Program (MSSP), which targets school students and aims

to empower the next generation.

NABARD extends financial support for the conduct of Financial and Digital Literacy Camps through rural bank branches and Financial Literacy Centres (FLCs) for generating awareness on various banking products, social security schemes of the Government of India, digital banking, mobile banking, cyber security, etc.

Many other agencies, such as the BFSI Sector Skill Council of India (BFSI SSC), Small Industries Development Bank of India (SIDBI), Universities, voluntary organisations, and independent social workers, are engaged in financial literacy training.

Status of Individual Members in the Cooperative Sector

The Indian Cooperative movement is a robust one and has cooperatives from cradle to grave. In India primary cooperatives where individuals are members are classified as Agriculture & Allied Cooperative, Agro Processing / Industrial Cooperative, Bee Farming Cooperative, Consumer Cooperative, Credit & Thrift Society, Dairy Cooperative, Educational & Training Cooperatives, Farmers Service Societies (FSS), Fishery Cooperative, Handicraft Cooperative, Handloom Textile & Weavers Cooperative, Housing Cooperative Society, Jute and Coir Cooperative, Khadi Gramodyog, Labour Cooperative, Large Area Multipurpose Society (LAMPS), Livestock & Poultry Cooperative, Marketing Cooperative Society, Miscellaneous Credit Cooperative Society, Miscellaneous Non Credit, Multipurpose Cooperative, Primary Agricultural Credit Society (PACS), Sericulture

Cooperative, Social Welfare & Cultural Cooperative, Sugar Mills Cooperative, Tourism Cooperative, Transport Cooperative, Tribal-SC/ST Cooperative, Urban Cooperative Bank (UCB) and Women Welfare Cooperative Society. Altogether, there are 853440 primary cooperatives of all types in operation with a membership of 316335090. And of which, 330459 are operating in the urban area with a membership of 115607233, and 522981 are operating in the villages with a membership of 200727857. The Indian population counts 1477490720 as of 17th July 2026 at 9.12 PM. Thus, it could be concluded that approximately one out of five Indians is a member of a cooperative society, subject to the data correction that one individual may have membership in more than one cooperative society of another type.

Strategies for Imparting Financial Literacy to the members of cooperatives

The above-mentioned facts led to the proposal of the following strategies for imparting financial literacy to the members of cooperatives.

Cooperatives are the core socio-economic enterprises of the social economy that promote people, planet and prosperity. Sustainable development depends on inclusive development, including financial inclusion. More than any other business enterprise, cooperatives have a direct link with their individual members. The mission of any cooperative society is to develop thrift and self-help among the members. Financial literacy programmes are also intended to promote such

a habit among their target groups. Therefore, it's high time to involve all the cooperatives in imparting financial literacy among their members.

Every household in India is in some way linked to the cooperative. Imparting financial literacy to a single member benefits the entire family. Here, the percolating effect of education can be witnessed through their behavioural modification.

The agencies conducting financial literacy programmes are making valuable contributions. If they step into the cooperative movement, they could easily achieve the last-mile delivery.

For the cooperatives, they need to empower their members by practising the principle of

cooperative education, training and information. Here, the funding of the central bank, the nationalised banks, and other agencies can be channelled through the cooperative societies to reach the maximum number of members.

A wider network of cooperative unions from the National Cooperative Union, State Cooperative Union, District Cooperative Unions and Circle Cooperative Unions are already engaged in the cooperative education programmes. The Financial Literacy programme will be another essential component that will not place any additional responsibility on them.

The National Strategy for Financial Education has not given much

importance to the cooperative sector with respect to the financial literacy initiatives. At this juncture, the policymakers have to realise that these democratic economic enterprises have more potential in terms of organisational network, membership coverage and time-tested promotional strategies. The Ministry of Cooperation, Government of India, has completed five full years of its existence and may take up the financial literacy mission as well, so as to ensure inclusive growth through cooperatives.

'Knowledge increases in proportion to learning, just as water flows from a sandy well based on its depth' (Thirukkural 396)



सहकारिता मंत्रालय, भारत सरकार के मार्गदर्शन में 29 जून से 06 जुलाई, 2026 तक आयोजित "सहकारिता सप्ताह" के अंतर्गत "ग्रीन कोऑपरेटिव डे" के अवसर पर राष्ट्रीय सहकारी संघ (NCUI), नई दिल्ली में वृक्षारोपण एवं पर्यावरण जागरूकता कार्यक्रम का आयोजन किया गया।

इस कार्यक्रम में श्री पंकज श्रीवास्तव, आईआरएस, निदेशक, सहकारिता मंत्रालय, भारत सरकार एवं मुख्य कार्यकारी, भारतीय राष्ट्रीय सहकारी संघ ने पर्यावरण संकल्प के साथ पौधा रोपण किया। इस कार्यक्रम में एनसीयूआई के सभी अधिकारियों एवं कर्मचारियों ने उत्साहपूर्वक भाग लिया।

इस कार्यक्रम का शुभारंभ परिसर में पौधारोपण कर किया गया। इस अवसर पर उपस्थित अधिकारियों एवं कर्मचारियों ने भी पौधे लगाकर पर्यावरण संरक्षण तथा हरित एवं स्वच्छ भारत के निर्माण में सक्रिय योगदान देने का संकल्प लिया।

अपने संबोधन में श्री पंकज श्रीवास्तव ने कहा कि सहकारिता आंदोलन आर्थिक विकास के साथ-साथ पर्यावरण संरक्षण का भी सशक्त माध्यम है। उन्होंने सहकारी संस्थाओं से वृक्षारोपण, जल संरक्षण तथा पर्यावरण-अनुकूल गतिविधियों को बढ़ावा देने का आह्वान किया। इसके अतिरिक्त उन्होंने कहा कि पर्यावरण संरक्षण प्रत्येक

नागरिक का दायित्व है तथा सहकारिता की भावना सामूहिक सहभागिता के माध्यम से सतत विकास के लक्ष्यों को प्राप्त करने में महत्वपूर्ण भूमिका निभा सकती है। उन्होंने सभी से पौधों के संरक्षण एवं पर्यावरण के प्रति जागरूक जीवनशैली अपनाने का आग्रह किया।

इस कार्यक्रम में सभी वरिष्ठ अधिकारी जैसे कि श्री रितेश दे, कार्यकारी निदेशक, श्रीमति संध्या कपूर, निदेशक इत्यादि भी उपस्थित थे। अंत में श्री अशीष द्विवेदी, कार्यकारी निदेशक एवं श्री राजीव शर्मा, कार्यकारी निदेशक, एनसीयूआई ने सभी अधिकारियों और कर्मचारियों को पौधा भेंट कर पर्यावरण संरक्षण तथा पर्यावरण अनुकूल गतिविधियों निभाने के सकारात्मक योगदान के लिए आह्वान किया।



A Cooperative Seminar Titled " Village Grains to Global Market " Organized by Gujarat state Cooperative Union, Ahmedabad



Gujarat State Co-operative Union enthusiastically celebrated "Co-operative Week" during June 29, 2026 to July 06, 2026 marking the celebration of five years since the formation of the Union Ministry of Co-operation in Central Government. As a part of valedictory programme of the week long "Co-operative Week" and an awareness day for National Co-operative Exports Ltd. (NCEL), a Co-operative Seminar titled, " Village Grains to Global Market " was organised on July 06, 2026 by Gujarat State Co-operative Union at Vaikunthbhai Mehta Cooperative Management Centre, Nari, Bhavnagar run under the leadership of Shri Ghanshyambhai Amin, Chairman of State Co-operative Union.

Presiding over the Seminar, Shri Ghanshyambhai Amin, an eminent National Cooperative

Leader and Chairman of State Co-operative Union, while explaining the significance of the celebration of Co-operative Week during its Valedictory Function, stated that our Prime Minister Shri Narendrabhai Modi has coined a slogan of "Prosperity through Co-operation" (Sahakar Se Samriddhi) so as to ensure the prosperity and self reliance in the nation firmly believing that the nation can prosper through co-operative activities. To realise this vision, significant transformations are taking place in the Cooperative Sector under the dynamic leadership of Union Home and the first Minister of Co-operation Shri Amitbhai Shah. Shri Amitbhai Shah, thoroughly studied the gaps and shortcomings of the Co-operative Movement over the last 75 years and is addressing them by establishing various National Level Co-operative Institutions

and also taking various other innovative initiatives. In order to promote the larger interest of the farmers, Union Ministry of Co-operation formed various umbrella organizations under the MultiState Co-operative Societies Act and thereby boosting the country's farmers, cooperative societies and rural economy. Therefore, this Seminar has been organized to highlight the achievements and performance of the Ministry of Co-operation upon completion of five years of its formation.

Shri Ghanshyambhai Amin Said that Ncel has been formed under The Inspiration from shri Amitbhai Shah, Hon I Ble Union Minister Of Home And Co-Operation to ensure the bumper sale of the Agricultural Produce Of Nation's Farmers In Global Market so as to make them prosperous.

Providing insights into the core topic of the Seminar - National Co-operative Exports Ltd. (NCEL) - Shri Amin mentioned that farmers previously did not receive adequate price for their produce. In order to ensure that the farmers' goods are sold in global markets and they fetch better prices Shri Amitbhai Shah secured share capital from 5 National Level Co-operative Institutions to establish NCEL. Today more than 13,000 Co-operative Societies across the nation are associated with it. NCEL distributed a 20% dividend after earning a substantial profit in its very first year. It recorded a huge turnover of over Rs. 5500/- crores during the year 2025-26. It purchased 36 types of agricultural products from farmers and sold them across 28 countries. Its export range include the products like spices, sugar, grains, vegetables, fruits, millets etc. Therefore, the farmers of the State should connect and associate themselves with NCEL and should avail benefits from global markets and become economically prosperous.

Recalling the vigorous efforts of Shri Amit Shah for making farmers financially prosperous, Shri Amin added that the Bharatiya Beej Sahakari Samiti Limited (BBSSL) - a national level multi state co-operative institution was established to provide the farmers with high-quality seeds. Moreover, the National Co-operative Organics Limited (NCOL) has also been formed to boost organic farming and fetch better prices to the farmers practising it. Thus, Shri Amit Shah has earned acclaim

as an experienced and successful Minister of Cooperation by initiating numerous steps in the interest of farmers.

Appealing to everyone to support the Government's efforts towards " Sahakar Se Samridhi ", Shri Amin stated that while the Government is taking various steps for the prosperity and self-reliance of the farmers, we must also join in the efforts of building our reputation in the global market. We should also use high-quality seeds to cultivate hygienic agricultural products suitable for export. The farmers must maintain the quality of agricultural produces, package it well, obtain premium prices and become self-reliant and prosperous.

Inaugurating the Seminar by way of lighting a ceremonial lamp, the former Minister of Cooperation Shri Bhupendrasinh Chudasama stated that Hon I ble Prime Minister Shri Narendrabhai Modi envisioned how to develop the village farmer. Recognizing the significance of the Co-operative Sector in this direction, he formed an independent and exclusive Ministry of Co-operation after 75 years of independence. He entrusted this responsibility to Gujarat's prominent Co-operative Leader and Union Home Minister Shri Amitbhai Shah, who has taken diverse steps to develop co-operative activities. He stated that farming and co-operation are two sides of the same coin. NCEL was established to fetch better prices for farmers' agricultural produces. In other words, the infrastructure for exporting agricultural produces

is now ready which is a matter of great joy. The farmers must take advantage of the various schemes formulated by the Government of India and State Government from time to time. He further said that:

The farmers should achieve prosperity by availing various farmercentric schemes of government

Visiting Shri Vainkuthbhai Mehta Co-operative Training and Management Centre, for valedictory function Shri Chudasama shared, that "In a similar seminar in the past, I had pointed out that at the national level, Shri Vainkuthbhai Mehta is considered the Bhishma Pitamah (Grand Patriarch) of the co-operative sector. Despite he belongs to Gujarat and specifically Bhavnagar, there was no co-operative institution named after him in the State. Shri Ghanshyambhai took this matter very personally and showed readiness to fulfil it. He congratulated Shri Ghanshyambhai Amin for establishing this grand complex in Bhavnagar named after Shri Vainkuthbhai Mehta, which features a modern techequipped Co-operative Training Centre along with staff quarters, boys' and ladies' hostels and dining facilities.

Emphasizing the importance of the Seminar, Shri Chudasama told the participants delegates that they are the representatives of village farmers and they must pass the information of this Seminar down to the grassroots

farmers-members.

Expressing gratitude to Shri Ghanshyambhai Amin for organizing the Co-operative Seminar for the upliftment of co-operative societies, the Chairman of Bhavnagar District Co-operative Bank and the Special Guest Shri Rasikbhai Bhingradiya stated that when the Government is striving for the upliftment of co-operative institutions, we must also change our mindset. While sitting in a village co-operative society, we must think about the development and growth of the society just as we worry about our own business. Time must be allocated for the growth of the society. The activities should be expanded to meet the people's needs while leveraging government schemes.

Dr. Rajendra Trivedi, Executive Officer of the State Co-operative Union delivered the welcome address and presented the outline of the programme details. Smt. Bhavnaben Jadeja Chairperson

of the Women's Committee of the State Union and Chairperson of the Bhavnagar District Co-operative Union presented Vote of Thanks. Shri C J Dave, Information Officer of the Union, conducted anchoring of the Seminar and provided guidance on the value addition of agricultural produces. Dr. V M Chaudhari, Co-operative Education Consultant of the State Cooperative Union, guided on NCEL. Shri Ronakbhai Patel, the faculty member at the Ahmedabad Cooperative Management Centre,

shared insights on the functions of the State Co-operative Union and Co-operative Management Centres.

In this Seminar, valuable guidance was provided to large number of attendee delegates representing various co-operative societies. The co-operative seminar was also graced by many co-operative leaders from Bhavnagar and Botad Districts and other distinguished dignitaries.



विकसित भारत का मंत्र : सहकारिता

आओ, मिले सब
अपने अपने साधन संग
परस्पर सहायक बन कर बजाएं
संभावना' का मृदंग

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अनेक की सामूहिक क्षमता
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यही है सहकारिता के परिपेक्ष्य

एक सबके लिए और सब एक के लिए
यही है सहकारी संगठन का अधिकार
शोषण, पिछड़ेपन से गर पानी हो मुक्ति
तो मात्र सहकारिता ही है उपचार

है सहकारिता एक सुदर्शन चक्र
तोड़े गरीबी व साधनहीनता का कुचक्र
इसी में टिका है सहकार दर्शन
और भारत सामूहिक शक्ति का सृजन

नवीन आत्मनिर्भर भारत का है यह समर्थ यंत्र
चतुर्दिक विकास का भी है यह तंत्र
आओ मिल करें सहकारिता को सशक्त
कि विकसित भारत का यही है मूलमंत्र

जय भारत ! जय सहकारिता !

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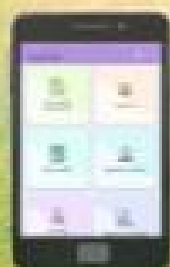
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भारतीय राष्ट्रीय सहकारी संघ (NCUI) द्वारा सहकारी सप्ताह (29 जून से 6 जुलाई) के अंतर्गत "नवीन पीढ़ी सहकारी दिवस" एवं "सहकारी संवाद दिवस" का सफल आयोजन दिल्ली पब्लिक स्कूल, ग्रेटर फरीदाबाद में किया गया।



श्री राजीव शर्मा, कार्यकारी निदेशक, NCUI ने विद्यार्थियों को सहकारिता आंदोलन की मूल अवधारणा, उसके सिद्धांतों एवं वर्तमान समय में उसकी प्रासंगिकता के विषय में विस्तारपूर्वक जानकारी प्रदान की। उन्होंने भारत में सहकारिता आंदोलन के इतिहास, विभिन्न सफल सहकारी संस्थाओं की उपलब्धियों तथा देश के सामाजिक एवं आर्थिक विकास में सहकारी संस्थाओं की महत्वपूर्ण भूमिका पर प्रकाश डाला। उन्होंने भारतीय राष्ट्रीय सहकारिता द्वारा संचालित विभिन्न प्रशिक्षण कार्यक्रमों, क्षमता निर्माण गतिविधियों, कार्यों तथा युवाओं के लिए जानकारी दी।

श्री अनंत दुबे, उप निदेशक, NCUI ने "नवीन पीढ़ी सहकारी दिवस" एवं "सहकारी संवाद दिवस" के आयोजन की आवश्यकता एवं उद्देश्य पर विस्तार से चर्चा की। उन्होंने विद्यार्थियों को संबोधित करते हुए कहा कि वर्तमान समय में युवाओं की सहभागिता के बिना सहकारिता आंदोलन को नई ऊँचाइयों तक नहीं पहुँचाया जा सकता। उन्होंने



विद्यार्थियों को समझाया कि वे अपनी शिक्षा, कौशल एवं विशेषज्ञता का उपयोग करते हुए भविष्य में सहकारी समितियों का गठन कर सकते हैं तथा कृषि, डेयरी, स्टार्टअप, सेवा क्षेत्र, डिजिटल प्लेटफॉर्म, सामाजिक उद्यमिता एवं अन्य व्यवसायों में सहकारिता मॉडल अपनाकर सफल उद्यमी बन सकते हैं।

कार्यक्रम के अंत में विद्यार्थियों ने सहकारिता, सहकारी संस्थाओं के गठन, उनके संचालन, करियर के अवसरों से संबंधित अनेक प्रश्न पूछे। वक्ताओं ने सभी प्रश्नों के सरल, व्यावहारिक एवं उत्तर दिए। प्रश्नोत्तर सत्र के दौरान सही उत्तर देने वाले विद्यार्थियों को उपहार प्रदान कर उनका उत्साहवर्धन किया

गया।

कार्यक्रम के समापन पर दिल्ली पब्लिक स्कूल, ग्रेटर फरीदाबाद की अध्यापिका श्रीमती कविता सक्सेना ने श्री राजीव शर्मा एवं श्री अनंत दुबे का हार्दिक धन्यवाद ज्ञापित किया। उन्होंने विद्यालय में इस प्रकार का ज्ञानवर्धक एवं प्रेरणादायी कार्यक्रम आयोजित करने के लिए NCUI का आभार व्यक्त करते हुए कहा कि ऐसे कार्यक्रम विद्यार्थियों के व्यक्तित्व विकास, नेतृत्व क्षमता, उद्यमिता एवं सामाजिक उत्तरदायित्व की भावना को विकसित करने में अत्यंत महत्वपूर्ण भूमिका निभाते हैं। उन्होंने भविष्य में भी इस प्रकार के कार्यक्रम आयोजित किए जाने की अपेक्षा व्यक्त की।



जय श्री शारदा कोआपरेटिव टी सी सोसायटी दिल्ली के सचिव श्री गजेन्द्र पाल सिंह सारन जी पंजीयक सहकारी समितियां द्वारा उत्कृष्ट सहकार सम्मान से सम्मानित।



दिनांक 6 जुलाई 2026 को केन्द्रीय सहकारिता मंत्रालय की स्थापना के पांच वर्ष पूरे होने पर सहकारिता सप्ताह का समापन समारोह कार्यक्रम एन डी एम सी कनवेंशन सेंटर पालिका केंद्र नई दिल्ली में आयोजित किया गया। सेक्रेटरी कोआपरेटिव दिल्ली सरकार के कर कमलों द्वारा जय श्री शारदा कोआपरेटिव टी सी सोसायटी लि के महासचिव श्री गजेन्द्र पाल सिंह सारन जी को सहकारिता आन्दोलन में सक्रिय भागीदारी के लिए सर्टिफिकेट आफ एपरिशिएशन प्रदान किया गया। माननीय पंजीयक सहकारी समितियां दिल्ली सरकार के द्वारा किये गए इस आयोजन का शुभारंभ सहकारी संवाद कार्यक्रम से हुआ जिसमें दिल्ली के उत्कृष्ट सहकारी नेताओं द्वारा सहकार से समृद्धि के लिए केन्द्रीय सहकारिता मंत्रालय द्वारा पिछले पांच वर्ष में किये गए नये प्रयास का लेखाजोखा पेश किया गया। मुख्य अतिथि श्रीमती बांसुरी स्वराज द्वारा अलग सहकारिता मंत्रालय बनाने के लिए देश के यशस्वी प्रधानमंत्री श्री नरेन्द्र भाई मोदी जी तथा पिछले पांच वर्ष में माननीय सहकारिता मंत्री श्री अमित शाह जी द्वारा की गई 60 से अधिक पहलों के लिए भूरि भूरि प्रशंसा की गई। दिल्ली सरकार के सहकारिता मंत्री श्री रविन्द्र इन्द्राज सिंह जी ने बताया कि सहकारिता हमारी संस्कृति का हिस्सा है। उन्होंने घोषणा की

कि वे सहकारिता के लिए समर्पित हैं तथा नित्य प्रातः 4 बजे से दोपहर 12 बजे तक उपलब्ध रहता हूँ। सहकारिता में नवाचार के लिए कोई भी व्यक्ति मुझसे बिना किसी झिझक के मिल सकता है। सहकारिता मंत्री के रूप में यह मेरा उत्तरदायित्व है। उन्होंने कार्यक्रम में सम्मानित किये गए सभी उत्कृष्ट सहकारी बन्धुओं को बधाई दी। कार्यक्रम में दिल्ली स्टेट कोआपरेटिव यूनियन के महामंत्री श्री विजय मोहन जी तथा दिल्ली स्टेट कोआपरेटिव ट्रेनिंग सेंटर के प्रधानाचार्य श्री एस सी प्रधान जी सहित कई सहकारी हस्तियों को सम्मानित किया गया। दिल्ली स्टेट कोआपरेटिव बैंक के अध्यक्ष डॉ

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