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INSIDE



Editor

Sanjay Kumar Verma

Group Editor

Rajeev Sharma

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For Articles

Contact: Rajeev Sharma

Mobile No. 9899638161

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From PMC to Sarvodaya: Why Governance Reform in Cooperative Banking cannot Wait

Komal Gupta*



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The Reserve Bank of India's decision to cancel the licence of Sarvodaya Co-operative Bank Ltd. on May 12, 2026, is not merely another regulatory action against a distressed financial institution. It is a reminder that India's cooperative banking sector continues to face significant challenges in governance credibility, depositor protection, and institutional resilience.

In its notification, the RBI stated that the bank lacked adequate capital and earnings prospects and that its continued operations would be prejudicial to depositors' interests. While the regulator noted that nearly 98.4 per cent of depositors would be protected under the Deposit Insurance and Credit Guarantee Corporation

framework, the larger, unavoidable concern is that repeated cooperative banking failures steadily weaken public trust in institutions that were historically built on community confidence and local accessibility.

For ordinary citizens, such crises are never technical financial events. Cooperative bank depositors are often pensioners, small traders, middle-income households, local businesses, and first-generation savers who choose these institutions because they are relationship-driven, locally rooted, and socially accessible. When restrictions are imposed or licences cancelled, the consequences are immediate. Savings become inaccessible, working capital gets disrupted,

healthcare expenses are delayed, and financial uncertainty deepens.

India has witnessed this cycle before. On September 23, 2019, the Reserve Bank of India imposed restrictions on Punjab and Maharashtra Co-operative Bank after large-scale financial irregularities and concealed bad loans surfaced. The initial withdrawal cap imposed on depositors was just ₹ 1,000 per account, triggering widespread panic among customers. Nearly nine lakh depositors were affected. Subsequent investigations revealed that the bank's exposure to the HDIL Group exceeded ₹ 6,500 crore, accounting for nearly 73 per cent of its total loan book of ₹ 8,880 crore as of September 2019. The bank's deposit

*Founder, Konsult Komal

base stood at approximately ₹11,617 crore before the crisis emerged.

The PMC crisis fundamentally altered the national conversation around cooperative banking governance. It exposed how governance failures within deposit-taking institutions can persist for years despite the presence of boards, auditors, supervisory frameworks, and regulatory oversight systems. The issue was not merely fraud. The issue was sustained institutional failure across multiple layers of governance and accountability.

Several other urban cooperative banks have witnessed distress over the years, including Madhavpura Mercantile Co-operative Bank, CKP Co-operative Bank, and Guru Raghavendra Co-operative Bank. While each case differed operationally, the underlying governance patterns often appeared strikingly similar: concentration of lending, exposure to connected parties, weak internal controls, delayed recognition of stress, inadequate audit systems, and governance structures unable to match the complexity of modern banking operations.

These failures are significant because cooperative banking remains an important pillar of India's financial ecosystem. As of March 31, 2025, India

had approximately 1,457 urban cooperative banks with deposits exceeding ₹5.84 lakh crore and assets of around ₹7.38 lakh crore.

This is not a marginal sector. It represents a major layer of grassroots banking in urban and semi-urban India.

Historically, cooperative banks have played a critical role in financial inclusion by serving communities and economic segments that often remain underserved by larger commercial institutions. Across several regions, they continue to provide local access to credit, support small enterprises, strengthen community-based financial systems, and preserve relationship-driven banking structures that larger institutions often cannot replicate.

The challenge, therefore, is not the cooperative model itself. The challenge is whether governance systems within segments of the cooperative banking sector have evolved adequately to manage the realities of modern banking risk.

Historically, urban cooperative banks operated within a fragmented governance structure. Banking functions fell under RBI supervision, while management and

administrative aspects remained linked either to state cooperative departments or, in the case of multi-state cooperative banks such as PMC Bank, the Central Registrar framework. This dual structure frequently created overlaps in authority, accountability gaps, and delayed corrective intervention.

The PMC crisis ultimately triggered major regulatory reforms. Through the Banking Regulation (Amendment) Act, 2020, the RBI's powers over cooperative banks were significantly expanded in areas relating to management oversight, reconstruction, amalgamation, audit supervision, and governance intervention. The reforms represented an important acknowledgement that cooperative banks handling public deposits required stronger prudential regulation.

In January 2026, the RBI released a discussion paper proposing the possible resumption of Urban Cooperative Bank licensing after a more than two-decade pause. The move reflected an important shift in regulatory thinking. While acknowledging historical governance failures, technology gaps, and supervisory concerns within segments of the sector, the RBI also recognised the continuing importance of

Urban Cooperative Banks in financial inclusion and community-based banking. The discussion paper proposed significantly stricter entry norms, including higher capital requirements, stronger governance standards, and tighter prudential benchmarks. The RBI subsequently indicated that draft licensing guidelines would be issued after stakeholder consultations and public feedback.

The discussion paper also highlighted the scale and significance of the sector itself. As of March 31, 2025, India had 1,457 Urban Cooperative Banks with aggregate assets of approximately ₹7.38 lakh crore and deposits of around ₹5.84 lakh crore. The sector, therefore, remains far too important to be viewed only through the lens of periodic institutional failures.

Yet despite these reforms, governance vulnerabilities continue to surface across segments of the sector. This raises a difficult but necessary policy question: has governance reform within cooperative banking kept pace with the increasing complexity of the financial system? Banking today is technology-intensive, compliance-driven, data-dependent, and increasingly interconnected. However, many cooperative institutions continue to struggle with outdated

governance structures, weak technology systems, inadequate risk management frameworks, limited professional expertise at the board level, and insufficient supervisory preparedness.

In many cases, governance structures evolved slowly while financial sector risks evolved rapidly.

This governance lag is now emerging as one of the most serious structural vulnerabilities facing segments of the cooperative banking ecosystem.

The issue is not merely financial. It is institutional. Banking fundamentally operates on trust. Unlike ordinary corporate failures, banking failures create reputational contagion across the sector. Every cooperative bank collapse weakens depositor confidence not only in one institution, but also in several well-governed cooperative banks that continue to function responsibly.

This is why India cannot afford a cycle in which corrective intervention arrives only after depositor confidence has already collapsed.

The response now requires more than post-crisis regulation. It requires systemic governance modernisation. The first priority must be

the professionalisation of governance. Deposit-taking institutions cannot function effectively with weak board expertise, limited risk-oversight capability, or governance structures driven primarily by local influence. Fit and proper norms, professional management standards, board accountability frameworks, and stronger audit systems must become central to cooperative banking governance.

Second, supervisory systems must become more technology-driven and preventive. Real-time reporting frameworks, data analytics-based monitoring, early-warning systems, and stronger compliance surveillance are essential if institutional stress is to be identified before it becomes systemic.

Third, institutional coordination requires strengthening. Cooperative banking today intersects multiple governance frameworks involving regulators, cooperative departments, registrars, and sector institutions. Fragmented accountability structures cannot effectively supervise increasingly sophisticated financial entities.

This is where the Ministry of Cooperation can play an important catalytic role. While cooperative societies remain constitutionally linked to the states, the Ministry has

an opportunity to strengthen governance capacity, digitisation, institutional training, and sector-wide best practices across cooperative institutions. The Ministry can help develop stronger governance literacy programmes, director certification systems, technology modernisation initiatives, cybersecurity preparedness frameworks, and institutional capacity-building mechanisms for cooperative management.

The future sustainability of cooperative banking will depend not only on regulation but also on governance capability.

Importantly, reform efforts must preserve the foundational strengths of the cooperative model itself. India does not need fewer cooperative banks. It needs stronger and better-governed cooperative banks. The objective should not be to dilute the cooperative character of these institutions,

but to strengthen institutional credibility and depositor confidence.

The future of cooperative banking in India will not be secured through sentiment alone. It will depend on whether governance systems evolve with the same seriousness and urgency as financial sector risks themselves. Protecting depositor trust can no longer remain a reactive exercise. It must become the central pillar of cooperative banking reform.



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Capital Augmentation for 'Future-Ready' rFinCoops

**Krishna Kumar Gupta.*



AI Image

The Rural Financial Cooperatives (r-FinCoops) have played a very important role in enabling the rural masses to learn financing their agricultural operations. The Primary Agricultural Credit Societies were the first statutory institutional structures to meet the requirements of funding the seasonal crop production operations of 'farmers with small means' in the villages. In the course of further evolution of the institutional support for these purposes, the District Central Cooperative Banks and the Apex State Cooperative Banks came on the crop production finance landscape, thereby creating the Short-Term Cooperative Credit Structure (STCCS). The Land

Mortgage Banks also emerged in the rural financial space with the objective of financing long term investments for development of land-based resources of the farmers and they together came to be known as the Long-Term Cooperative Credit Structure (LTCCS). The STCCS accounts for around 96% of the rural cooperative credit and with the passage of time, the role of STCCS is getting reduced as the Commercial Banks and Regional Rural Banks (RRBs) are providing rural credit of all kinds under one-roof. The role of all the r-FinCoops can be appreciated by the fact that during the Financial Year 1983-84, these institutions disbursed an aggregate agricultural

credit of Rs 2938 crore and in next 40 years, the quantum of cooperative agricultural credit disbursement rose to Rs 2,42,008 crore ie. a little more than 82 times growth. However, the aforesaid growth story of the r-FinCoops must be seen in the real scenario of growth in agriculture sector and also the aggregate agricultural credit by all institutions that include the Commercial Banks and the RRBs during last four decades. The data-base of RBI reveals that during the year 1983-84 total agricultural credit disbursement was Rs 5244 crore of which the share of cooperative sector was over 56% and despite the phenomenal growth of the agricultural credit, the share

**Chief General Manager (Retd.), NABARD*

of cooperatives continued to remain above 50% till 1999-2000. However, subsequently, the share of commercial banks and RRBs shot up sharply and in the year 2023-24, out of total disbursement of Rs 2548635 crore, the disbursement by cooperative sector had been mere Rs 2,42,008 crore which constitutes a market share of 09.50%; during the year 2024-25, it has further decelerated to 09.00%. Moreover, the disbursement by the cooperative sector has stabilised during last couple of years with little growth in absolute quantum terms. Nonetheless, there is emphasis all around on the need for a larger role for the cooperative sector and Government of India, Ministry of Cooperation is busy working on various reformatory actions for the r-FinCoops for their wider and larger role with a quantum jump in their outreach and a broader spectrum of their financial and supportive functions in the holistic approach of 'Viksit Bharat'. The equitable growth of the rural masses along with the inclusive approach adopted by the r-FinCoops has been unparalleled and this characteristic has to be kept up.

■ Larger Demand for Rural Credit

The reasons for the decelerating market share of the cooperatives in the financial sector are not too far off to re-search. The agriculture sector has grown far and wide in its variety, processes and technology adoption. The demand for investments on the field and off the field for crop production, harvesting, marketing, storage, supply / delivery, transportation and processing as also the energy needs has gone substantially high due to the emphasis on higher productivity, better agro-technology, reducing wastages, induction of digital techniques in all spheres and availability of real time information through internet and mobile telephony. The r-FinCoops have so far remained away largely from taking

advantage of these developments and the STCCS and the LTCCS continued functioning on traditional fold, that too as two separate behemoths with very little mutual coordination. Therefore, advantage of the growing financial demands of the modern-day agriculture sector has been taken by the commercial banks and RRBs by enhancing the scope of their lending operations under the one-roof approach which the r-FinCoops have been lacking so far. Now it is being realised by and by by the cooperative leadership that with the gradual shrinking of the LTCCS, the r-FinCoops have to shed their tag of STCCS and perform all the functions of banking that are accessible to any scheduled bank. It is also realised that the regulatory relaxations enjoyed by the r-FinCoops so far are being given away by the regulatory authorities and these institutions are gradually being subjected to the more or less the same regulatory norms as applicable to other financial entities in India. Therefore, adoption of Universal Banking by the r-FinCoops may not be postponed for a long if the cooperatives have to play a larger role under the vision of 'Viksit Bharat'.

■ Viksit Bharat : Vikas-sheel Sahkar

In the vision of 'Viksit Bharat' for the cooperative sector, a lot many initiatives are covered for a larger role of the cooperative institutions. The National Cooperative Policy has also envisaged, inter alia, strengthening of ground-level cooperatives, promoting vibrancy in the cooperative business ecosystem, deepening the outreach of cooperatives and promoting entry of the cooperatives in the new and emerging sectors of economy as a few objectives; strengthening the capital base of the cooperatives has been identified as one of the several strategies. Enhancing the cooperation amongst the cooperatives is another plank of the strategy.

The agriculture sector is undergoing a drastic change with some of the developments in the near future being increasing use of HYV and high income / commercial crops despite reducing size of land-holdings; gradual but greater adoption of emerging agricultural technologies & processes; adoption of various crop-efficiency measures for landimprovement, modernising the irrigation systems, just-in-time arrangement of inputs, use of farm machines & implements, electrification, harvesting systems, storage and marketing infrastructure, primary processing etc. at individual and collective levels; organic agriculture, hydroponics, multi-layered agriculture, plasticulture / controlled condition agriculture, precision agriculture and various other specialised technologies; group modes of crop production & Collectivisation like the combined farming, cooperative farming, contract farming, Joint Liability Groups, Farmers' Producer Organisations etc.; investments in custom-hire services, post-harvest technologies, aggregation and segregation centres, packing houses, primary processing of the surplus agricultural produce, storage systems with digitalised inventory management, fast modes

of transportation, farming level and post-harvest value chains; mobile/digital-app based and GPS enabled crop information systems, remote-sensing and other space technologies, Drone-based Agri-technologies, Hand-held information technology tools, Artificial Intelligence, Block-chains etc. to encourage emergence of a massive Start-up culture and various institutional initiatives like e-NAM, Agri-Stack, Agmarknet, NCEL, NOCL, BBSSL etc. These trends highlight the emphasis on Commercial Agriculture in 'Viksit Bharat', as against the hitherto adopted Sustenance Agriculture in the traditional way.

Further, the **traditional sectors** where the cooperatives are working today would need deep-rooting; these includes: Finance, Thrift and Credit; Insurance; Procurement and supplies; Fertilizers, Pesticides, Agribiologicals & Other Inputs; Consumer Operations; Storage & Warehousing; Sugar, Sugarcane Development & processing including the Sugar Mills; Dairy & Animal Husbandry; Fisheries; Cotton, Handloom, Textiles & Weavers; Housing & Realty Sector; Labour & Construction Coops; Agro-Processing & Industrial Sector and Agri-Exports.

The cooperative sector is also poised to make inroads in the new and emerging sectors as per the emphasis laid in the National Cooperative Policy, 2025. Some of these sectors include the sectors like Tourism and Transport; Education; Health & Hospitals; Electronics & IT; MSME & Heavy Industries; Pharmaceuticals / Nutraceuticals, Petroleum & Petro-products and Infrastructure Development. Appreciably, Bharat Taxi, the first initiative of its kind in the cooperative sector has already started spreading its wings in different parts of the country.

The cooperative institutions have to realise business potential for the massive investments coming in these activities and adopt a paradigm shift from their present-day dispensation of primarily the Short-Term credit to the universal banking so as to enable themselves for all the banking facilities that are being provided by any Scheduled Bank in India. This is necessary to withstand the competition in the financial market by way of preparing the r-FinCoops as 'Future Ready' organisations envisioned in the National Cooperative Policy, 2025. The Ministry of Cooperation has envisaged a series of initiatives and a massive plan for deepening the

outreach and for strengthening the ground level cooperatives. The middle and the apex levels of the r-FinCoops have also to undertake reforms and widen the spectrum of their services to harness the evolving potential in 'Viksit Bharat'.

Cooperation amongst the Cooperatives

The 'Cooperation amongst the Cooperatives' is one of the fundamental principles of the Cooperation. In our country, already various cooperative giants are functioning efficiently and with pride. These include the National Level Fertilizer Cooperatives, Dairy Processing Cooperatives, NAFED, Apex Cooperative Housing Federations, State Cooperative Sugar Federations & other such Cooperatives. A cursory glance at the annual reports of these organisations reveals that these cooperatives have very little and limited exposure to the rural cooperative banking system as the latter do not provide all kind of services needed by the cooperatives of their stature; most of them are getting funded in a large way through the commercial banks. Now the Government has set up new national cooperatives namely Bharteey Beej Sahkari Samiti Ltd. (BBSSL), National Cooperative Exports Ltd. (NCEL) and National Cooperative Organics Ltd. (NCOL) that are

supposed to operate through the ground level cooperatives. As the business of these cooperatives spreads, by and by, there will be a substantial demand for the cooperative credit with banking facilities of all kinds that are being provided by the commercial banks. For being able to meet these demands emanating from the cooperative sector, the r-FinCoops will have to undergo a formidable reforms process and the r-FinCoops emerging out of such a reforms process would be in a need of a sizeable amount of additional capital which may not be possible to mobilise from the resources of the type currently accessible to the r-FinCoops.

Capital Contribution System

At the foundation of any viable business lies the need for a sufficient quantum of capital and its availability in time at affordable cost and on easy terms. Capital constitutes cost-free funds for any business. The capital is fundamentally mobilised by the owners of any business entity. In case of the cooperatives, the capital induction takes place by way of the members' initial contribution and subsequently the proportionate capital contribution while availing of the benefits from the cooperative society. The Primary Agricultural Credit

Societies (PACS) are at the ground level of the r-FinCoops that are constituted by the members who include, largely, the farmers. With the facility of small non-agricultural loans being extended by the PACS, some non-farmers are also the members of PACS but they remain the nominal members paying only the membership fee. In addition to the normal membership fee, a borrowing member is required to make a proportionate capital contribution at the time of availing loan from the PACS. This is prescribed at 10% of the loan amount but for the small and marginal farmers it is 5% of the loan amount; in some States, even this 5% share linking to the loans is waived off for farmers belonging to SC/ST categories as also for marginal farmers and the women farmers. Once the capital contribution is made, it remains on the financial records of the PACS and is not returned on full repayment of the loan by the member farmer but it is taken into consideration at the time of next loan availing. The members do not get any return on their capital contribution in the form of periodical interest but they are supposed to receive dividend as and when declared by the PACS; in reality, an infinitesimally low number of PACS are in a position to pay any dividend on the members' contribution to share capital.

Another source of paid-up capital for the PACS is the State Government's limited amount of capital contribution to support the cooperative entities, largely under certain Schemes of Public Interest that are implemented by these institutions, to the extent permitted by the respective State Cooperative Acts. The capital raised by the PACS is supposed to be utilised for their own capital expenses as also for the proportionate contribution to the capital of the District Central Cooperative Bank (DCCB) in lieu of the loans taken by PACS from the DCCB for funding their lending operations to their members. The PACS are also making capital contribution to various other National / State level cooperative institutions from whom they are availing services. The DCCBs receive capital contribution from other cooperative institutions financed by it, in addition to the PACS; they also get nominal membership fee from the individuals availing of the facilities from the DCCBs. There is some amount of capital contribution to DCCBs by the State Governments also but that is also getting limited after adoption of the recommendations of Vaidyanathan Committee in this regard. The capital contribution is made by the

DCCBs to the State Cooperative Bank (StCB) and various other cooperative institutions. This is the normal system of raising the capital in the r-FinCoops. This leads to assert that the farmer-members of PACS are the basic source of capital in the cooperative sector.

Capital Accrual at Higher Tiers

The DCCBs provide loans to the PACS for their lending operations and in lieu thereof the PACS are expected to maintain the minimum required share-linking. The ground level operational fact is that the DCCB debits the loan account of the PACS for the shortfall of the share capital and credits its own share capital account even though the amount under reference might not be forthcoming from the members of the PACS to its share capital account. The result is that the PACS receives a loan amount short of this debit on which it pays interest to the DCCB but receives dividend only when the dividend is declared by DCCB and at the rate decided by the Board of the DCCB. And, such an amount remains unpaid (as the members would be repaying only the amount of loan received by them along with the interest) and is reflected ultimately under the default amount. Sometimes the DCCB debits the PACS loan

account by certain amounts that are passed on as capital contribution of PACS to some other cooperative societies. This is further supported by the fact revealed out of a quick perusal of the balance sheets of a few PACS that the amount shown as investment in the share capital of various cooperatives is more than the share capital of the PACS itself. The share capital contribution is thus a double-edged sword in the back of the PACS. The NAFSCOB data also reveals that in some years of the time-series of the data, the share capital of DCCBs has exceeded that of the PACS. In a good number of PACS, the share capital has already eroded on record for various reasons of default etc.

The DCCBs are required to maintain a share-linking with the loans obtained by it from the StCB. They are also required to contribute to the shares of various other apex-level cooperative institutions. This discussion is intended to draw the focus on the fact that a number of the business cooperatives are thriving on the share capital contribution from the lower tiers of cooperatives and that the capacity of the ground level cooperatives, primarily the PACS, for mobilising additional share capital is getting shrunken

and they may not be able to raise capital sufficient to attain a quantum jump in their business growth. The limited capacity of the PACS in this regard will have its telling effect on the capital mobilisation for the higher tiers of r-FinCoops as also other institutions in cooperative sector.

Apart from the members' share capital contribution and the Government' capital contribution, the Cooperative Banks are permitted to consider the Accumulated Reserve Fund and the Government's grants for the purposes of creation of special reserves towards their share capital and they are also permitted to raise Alternate Capital Instruments like Innovative Perpetual Debt Instruments (IPDI), Long Term (Subordinated) Deposits (LTD) and Preference Shares / Debt Instruments etc. However, the current experience indicates that the access to these permitted resources of the DCCBs and the StCBs is very limited and not sufficient to meet the burgeoning futuristic demand for the capital funds.

Here, it would be relevant to mention that RBI have introduced capital adequacy norms for the banking institutions; the cooperative banks are required to have a 'Capital to Risk-weighted

Assets Ratio' (CRAR) of minimum 09.00%. The components of CRAR include various other items over and above the paid-up share capital; by virtue of these components, most of the DCCBs and StCBs are in a position to comply with the capital adequacy norms. But mere compliance to CRAR is not sufficient to meet the emerging additional capital requirements for quantum jump in business growth of these banks in the futuristic scenario as raising of additional funds is linked to the borrowing capacity of any cooperative that is determined by the capital resources.

Perceived Plateau in Capital Resources

An empirical analysis leads to believe that there is a stage of virtual saturation in respect of the additional capital resources of the cooperative institutions and, if the r-FinCoops have to attain a quantum growth in their business operations, they have to look for the alternative resources for enhancing their capital base. As per the latest Agricultural Census (2015) data available on the website of the Ministry of Agriculture & Farmers' Welfare, the number of operational farm holdings was 1464.54 lakh though the number of cultivators is 1188.00 lakh. Over the last ten years' period, the number

of farm holdings might have increased marginally due to further fragmentation of land parcels amongst the successors without any substantial addition to the total cultivable land; rather there may be a downfall in the total cultivable land due to the claim on the farm land on account of large-scale urbanisation and a number of greenfield projects in real estate, housing, industrial and infrastructure etc. sectors. This phenomenon might have increased the number of cultivators but not the cultivable land. Another lot of around 1443 lakh population is dependent on agriculture in the form of agricultural labourers. In fact, the time series in the Agricultural Statistics of MoA&FQ reveals that there has been a continuous downfall in the number of those dependent on agriculture that might be possible due to diversion of a substantial portion of rural work-force to secondary and tertiary sector activities. With acceptance of a little variation in the actual current-day data on these parameters, the fact to be recognised is that the growth in agriculture credit will not come from bringing additional number of farmers to the credit fold; rather it will come from additional demand due to technology adoption at various stage of agriculture value chain, digital

and information technology expansion and consequent enhancement in productivity.

Further, it is to be recognised that over 86% operational holdings are small and marginal (17.62% small and 68.45% marginal) who have a very limited capacity for additional capital contribution to the ground level PACS. Moreover, a substantial number of these operational land holding might be engaged in activities like cultivating sugarcane, dairy, horticulture crops etc for which separate lines of credit facility are available and, as such, they are not the beneficiaries of PACS and consequently the resource for capital expansion of PACS. The data available from NAFSCOB indicates that the total membership of PACS as on 31 March 2024 was 1636.65 lakhs; of course, this number includes non-farmer members also. Of these, the number of borrowing members was 494.97 lakh that constitutes only around 30%. Time series data thereof indicates a progressive downfall in the number of borrowing members. Around 75% of the total borrowers are small/marginal/SC-ST farmers having little capacity to further contribute to additional share capital to PACS. Leaving the benefit of doubt for lack of cent-per-cent accuracy of this

data (as there might be some gaps in some years), the fact remains that a large number of farmer-members are getting diverted to obtain the credit facilities from other banking channels which is supported by the fact of downfall of the share of r-FinCoops in aggregate agricultural credit to 09.00%. Further, the incidence of default is as high as around 20%, thereby leading to conclude that around 20% of the borrowing farmer-members would not be in a position to contribute any additional capital to the PACS. Thus, the prospects of raising additional share capital from the farmers for the existing r-FinCoops as also for the new institutions planned by the Government are very limited. The caveat here is the areas and States with abundant rural prosperity where even the small / marginal landholdings provide raising a substantially surplus farm income and the farmers have a genuine interest in the activities of PACS.

The feasibility of the Government Contribution in capital is also limited by the budgetary resources at their command for the cooperative sector as also by the limitations placed by way of the implementation of Vaidyanathan Committee recommendations. The

accretion of reserve funds to raise the capital is also dependent on the profits that are already very meagre in the r-FinCoops as of now.

■ What are the Alternatives?

The aforesaid is what it is as of now; but what is in store for the cooperatives in the futuristic scenario? Let us ponder over it and realise the need for augmentation of the capital base of cooperatives through other alternative means. First of all, this calls for a break from the traditional thinking about the cooperatives as a 'closed group' organisations raising equity / share capital merely from their members only restricted within their area of operation, if we wish to enable them grow as commercially vibrant organisations through 'Out of Box' inclusive approaches. In the current economic scenario of institutional equity funding, 'Outside Equity Funding' cannot be avoided any more in cooperatives also. The policy-makers and the regulatory agencies have to consider allowing the cooperatives for raising equity from the sources beyond their members also from anywhere in the State / Country as may be specified. Modes and Models thereof are to be deliberated upon. Some of the options are briefly

discussed here.

The Government of India and the State Governments could consider creation of a Cooperative Equity & Venture Capital Fund at State & National Level to support non-interventional equity funding; this Fund could be supported by the Government of India along with the big Cooperatives having surplus funds, other apex cooperatives and organisations like NABARD, NCDC etc. The modalities of the governance structure and functioning thereof along with various other aspects like the time-bound business / working plans of the applicant entities, operational guidelines, procedures, conditionalities, monitoring mechanism etc. could be worked out diligently by the Ministry of Cooperation which could work as the nodal point for this Fund.

Being the Socially Relevant Organisations, the cooperatives might be given access to Corporate Social Responsibility funds for raising capital under scheme guidelines to be specified by the Government of India for this category of social institutions. The Government could also consider allowing the cooperatives raising equity funds through Carbon Credits and Social Impact Credit Monetisation by the

cooperative institutions doing or funding agricultural production activities eligible for carbon credits / social impact credits. For this purpose, the cooperatives will have to create their own structures and the compliance systems for measurement and monetisation of these credits as per the international protocols thereof for which appropriate guidelines could be prepared by the Ministry of Cooperation for circulation. The national level structures necessary for the monetisation of carbon credits and the social impact credits could be created with NABARD or NCDC or both, as may be considered appropriate.

The cooperatives might be considered for being imparted access to the 'Zero Coupon Zero Principal' Equity contribution by the philanthropic / donor organisations / investors interested in social change through cooperatives. There are organisations that are interested not in donations but in eternal investment in the share capital without the expectation of returns thereon but concerned with the desired results in the social cause they espouse for. Such organisations are not interested in the management participation also but do monitor the outcomes very

closely. The cooperatives might like to access such resources selectively for which detailed guidelines could be prepared by the Government of India and a structure of guarantees if needed by these organisations, could be created.

As of now, the Cooperatives do not have access to the Financial Markets / Stock Markets to raise equity which is available to the corporates / companies registered under the Companies Act, even if they are undertaking the similar activities on a similar or a larger scale. The Regulated Stock Markets are in existence in our country for a long and are currently providing opportunities as a big resource for raising capital by the entities covered under the Companies Act. It may be recalled that SEBI introduced the "Framework on Social Stock Exchange" (SSE) vide their notification dated 25 July 2022 enabling the Social Enterprises to raise Equity Funds from the general public / investors. The 'Social Enterprises' are defined as 'those engaging in the business of creating positive social impact and are categorised as 'Not For Profit Organisations' (NPOs) or the 'For Profit Enterprises' (NPEs) depending on their registration under the Companies Act. A wide range of funding options

is available through listing of 'social enterprises' and 'voluntary organizations with a social welfare objective' in Social Stock Exchange (SSE). The SSEs would help improve visibility and knowledge, among all stakeholders, especially funders, issuers and customers, about the contributions of social enterprises to the economy; establish procedures to standardise social finance transactions, build awareness about the needs and challenges of this sector and develop social capital; bridge the funding gap for social enterprises and enable a growth of strong professional networks of investors and to create necessary social investment ecosystem for both the enterprises and the investors. The Cooperatives are excluded from the purview of the Social Stock Exchange even though they are the Socially Relevant Organisations and statutory organisations established under the State Cooperative Societies Act or the Multi-State Cooperative Societies Act; they are not registered under the Companies Act and, hence excluded. Hence, there is a need for creation of an organisation, something like the 'Cooperative Stock Exchange' that would provide a platform and an investment ecosystem for bringing

together the cooperatives that need capital, and those public investors whose objective is to generate maximum positive social impact through the Cooperatives. Even the large-scale cooperatives having surplus funds for investment may be encouraged to contribute to the capital of the cooperatives through the proposed Exchange. At this stage, this perspective may appear as a wild idea but the matter may be deliberated upon in further details through appropriate interventions of the Cooperative Leadership and the Ministry of Cooperation so as to provide a definite direction and shape to the structural, functional, operational, legal and governance issues on the lines of those worked out for the Social Stock Exchange.

Pre-requisites for the External Access to Capital

If the cooperatives are considered for according access to external capital resources, there would be an urgent need for the Legal, Policy & Regulatory Reforms enabling the cooperatives access to alternate sources of capital beyond the Member Contribution, of course, with an stricter compliance protocol. This would also call for improvement in Governance Structure & Practices, enhancing Efficiency of the

Operational Performance, establishing the Standards for Documentation and Valuation of Social Impact of Cooperatives, Transparent Financial Reporting Systems & Disclosures as also their urge and capacity building for proving their wider Financial Capabilities. Above all, the cooperatives have to show their seriousness for developing greater 'Propensity for Change' in the evolving economic environment amongst the cooperatives' fraternity.

Conclusive Remarks

The cooperative leadership must realise that the existence and growth of cooperative institutions in the manner it is envisaged in the National Cooperative Policy under the vision of 'Viksit Bharat', will depend upon various factors of institutional efficiency that are to be imbibed by the cooperatives in the near future. They cannot continue to be monoliths carved once-for-ever. The change is the law of nature but in the present-day economy dominated by the digital information and other evolving technologies, the change is much faster than ever and in the futuristic scenario, the rate of institutional obsolescence will be very high for the organisations that do not change themselves in the

same vein as the rate of change of the economy. In this process of change, the cooperatives will be in the need of massive infusion of capital resources. In the current dispensation of their capital accretion, apparently a stage of plateau has already reached and any further growth of these organisations will match only with the speed and extent of the capital resources that these organisations are in a position to acquire and access at the time of need

at an appropriate cost and on the terms favourable to them. This calls for a massive diversification of their capital structure that, in turn, would depend on the preparedness of the cooperatives for reforms towards their internal efficiency and external dispensation. The opportunities have to be created for the cooperatives more or less at par with other statutory entities undertaking the same type of functions in any sector of economy. Let

the cooperative leadership and those concerned with making the cooperatives as 'Future-Ready' organisations come forward to deliberate upon the serious issue of avenues for additional capital resources for all sub-sectors of the cooperative economic entities so as to ensure that the flag of Cooperatives flies high over the decades even beyond 'Viksit Bharat' timeline.



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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- ❖ Loans to Weavers thru PWCS
- ❖ Crop Loans
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- ❖ SHG Loans
- ❖ Term Loans for Agrl. Allied Activities
- ❖ Loans to Aquaculture

Head Office : Machilipatnam,
Krishna District, Andhra Pradesh
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Cell : 9866 05 7711

Regional Office :
VIJAYAWADA, Andhra Pradesh
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Service Sector Cooperatives: Diversifying Horizons in the Cooperative Ecosystem

Aaliya Yousuf*



AI Image

1. Introduction

India's economy is broadly classified into three main sectors Primary (Agricultural Sector), Secondary (Manufacturing/Industrial Sector), and Tertiary along with the emerging Quaternary and Quinary sectors, and each playing a distinct role in driving economic growth and development. The primary sector, which includes agriculture and allied activities, forms the base of the economy by providing raw materials and sustaining large sections of the population, particularly in rural areas. The secondary sector, comprising manufacturing and construction, adds value by converting raw materials into finished goods and plays an important role in industrial expansion,

infrastructure creation, and urban development. Together, these two sectors provide the foundation for economic activity and structural transformation. In contrast, the tertiary or service sector, including a wide range of activities such as banking, insurance, transport, communication, trade, tourism, education, healthcare, information technology services etc. has emerged over time as the most vibrant and fast-growing segment of the Indian economy.

Today, the service sector contributes the largest share to India's Gross Value Added (GVA), reflecting a clear shift towards a more knowledge-based and service-oriented economy. This transformation has been significantly

reinforced since the economic liberalisation reforms of 1991, when the service sector emerged as a key driver of economic growth and structural change. The Economic Survey 2024-25 refers to the service sector as the "Old War Horse" of the economy, highlighting its steady role in supporting economic growth even when global trade in goods remains weak. The sector's integration with manufacturing through "servicification" has further strengthened its importance. This growing interdependence between services and other sectors of the economy has not only enhanced productivity and value creation but has also contributed significantly to the sector's expanding share in national output. Its share in India's Gross Value Added (GVA) rose from 50.6 per cent

*Research Officer, NCRC-CEAS Division, NCUI

in FY14 to 55.3 per cent in FY25, while it has consistently recorded growth of over 6 per cent in most years, accelerating to 8.3 per cent in FY23-FY25. Apart from its contribution to national income, the service sector also supports nearly 30 per cent of total employment, highlighting its significant role in livelihood generation and economic resilience.



Source: PIB-31st Jan 2025

2. Service Sector Cooperatives: Addressing Informality and Promoting Inclusion

A Service Sector Cooperative is a voluntary association of service providers who collectively own and manage an enterprise to meet their economic and social needs. In the context of rapid expansion, structural transformation, and rising informality within the service economy, Service Sector Cooperatives have been promoted as an important institutional mechanism for formalising enterprises, promoting inclusivity, and ensuring equitable participation in India's growth process.

Many of the workforce in rural areas operate in the informal economy as plumbers, electricians, carpenters, mechanics, drivers, technicians, and domestic workers. These workers often function independently or through unorganised arrangements, which result in irregular incomes and limited financial stability. Service Sector Cooperatives, in this regard, provide a structured and collective platform that helps bring such workers into more organised and stable

economic arrangements. By enabling collective ownership and democratic participation, these cooperatives enhance workers' bargaining power, reduce dependence on intermediaries, and improve access to markets and institutional support systems. They also facilitate access to skill development, financial services, and risk-sharing mechanisms, thereby improving income stability and economic security. With the expansion of digital technologies and platform-based services, Service Sector Cooperatives can improve access to markets and technology, enhancing competitiveness and enabling informal workers to transition into more organised and sustainable livelihoods.

Overall, Service Sector Cooperatives represent a powerful tool for inclusive and sustainable development in India's expanding service economy. They also contribute to key Sustainable Development Goals, particularly SDG 1 (No Poverty) by improving livelihoods, SDG 2 (Zero Hunger) by strengthening household economic security, and SDG 8 (Decent Work and Economic Growth) by promoting productive employment and entrepreneurship.

2.1. Major Categories of Service Sector Cooperatives

Service Sector Cooperatives operate across a wide range of economic activities and provide services that support livelihoods, income generation, and social well-being. Depending on the nature of services offered, these cooperatives can be broadly classified into the following categories:

(i) Transport and Mobility Cooperatives

These cooperatives are formed by drivers, vehicle owners, transport operators, and logistics service providers to collectively provide transportation services. By pooling resources, members can reduce operating costs, improve market access, and secure better earnings. Such cooperatives may operate in passenger

transport, taxi services, goods transportation, logistics, and delivery services. Bharat Taxi represents a contemporary example of a cooperative-oriented mobility platform that seeks to enhance opportunities for drivers through collective participation.

(ii) Healthcare and Social Care Cooperatives

Healthcare cooperatives provide medical, diagnostic, nursing, pharmacy, elderly care, childcare, and other community-based health services. They facilitate affordable and accessible healthcare while creating employment opportunities for healthcare professionals and caregivers. These cooperatives play an important role in improving community welfare and extending services to underserved populations.

(iii) Financial Service Cooperatives

Financial service cooperatives provide savings, credit, insurance, and other financial services to their members. Institutions such as cooperative banks, urban cooperative banks, credit societies, and cooperative insurance organisations help members access affordable financial resources, promote financial inclusion, and support entrepreneurship and livelihood development.

(iv) Professional and Worker Service Cooperatives

These cooperatives bring together individuals engaged in professional or skilled occupations such as plumbers, electricians, carpenters, technicians, consultants, domestic workers, artisans, educators, and freelancers. Through collective organisation, members gain better market visibility, enhanced bargaining power, access to training, social security benefits, and improved employment opportunities. Worker-owned service cooperatives also enable members to participate directly in decision-making and share the benefits generated by their enterprise.

(v) Tourism and Hospitality Cooperatives

Tourism cooperatives are established by local communities, tour operators, guides, hospitality workers, and service providers engaged in tourism-related activities. They promote community-based tourism, cultural heritage preservation, eco-tourism initiatives, accommodation services, and local handicrafts while ensuring that economic benefits are distributed more equitably among members and local communities.

(vi) Digital and Platform Service Cooperatives

With the growth of the digital economy and gig work, platform cooperatives have emerged as an innovative model within the service sector. These cooperatives

use digital platforms to connect service providers with customers while ensuring democratic ownership and fair distribution of benefits. They are increasingly being explored in sectors such as ride-hailing, delivery services, freelance work, digital marketing, information technology services, and e-commerce.

Recognising the growing contribution of the service sector to India's economy and the need to strengthen the livelihoods of self-employed, skilled, and gig workers, the Ministry of Cooperation has been actively promoting the development of Service Sector Cooperatives. Efforts are also being made to modernise and digitise cooperative institutions, particularly Primary Agricultural Credit Societies (PACS), and transform them into Multi-purpose PACS, thereby enabling them to diversify into a range of service-oriented activities and the like.

2.2. Business Model of Service Sector Cooperatives

Service sector cooperatives operate through several distinct business models that are grounded in collective ownership, participatory governance, and member-oriented service delivery. These models define the manner in which services are organised, managed, and delivered within the cooperative framework.

(i) Worker-based service

model:

This model is based on collective ownership of the enterprise by employees who are directly involved in service delivery. Workers participate in decision-making, elect governing representatives, and share in the surplus generated. It is particularly relevant in labour-intensive service areas such as healthcare, hospitality, food services, and retail, where service quality is closely linked to human effort and engagement.

(ii) User-based (consumer-driven) service model:

In this model, the users of services collectively own and govern the organisation. The focus is on ensuring that services are delivered at fair cost and aligned with member needs rather than profit maximisation. It is commonly applied in retail services, public utilities, and housing-related services.

(iii) Community housing service model:

This model involves collective management of residential services where members jointly control housing infrastructure and related services. Residents typically occupy individual units while participating in decisions regarding maintenance, administration, and community management. It ensures affordability, stability, and shared responsibility in housing services.

(iv) Member-owned financial service model:

This model refers to financial service delivery through member-owned institutions such as credit unions and cooperative banks. It focuses on providing savings, credit, and financial services in an inclusive and accessible manner, particularly for small borrowers, rural populations, and underserved groups.

(v) Integrated stakeholder service model:

This model brings together multiple stakeholder groups such as workers, service users, and community investors within a unified governance structure. It is particularly suited to complex service systems like healthcare, education, and food services, where outcomes affect multiple groups simultaneously.

(vi) Digital platform service model:

This model applies cooperative principles to digital service delivery systems such as websites, mobile applications, and online platforms. These platforms are collectively owned and governed by workers and users, ensuring fair participation and equitable distribution of value in digital and gig economy services.

(vii) Social service delivery model:

This model is driven primarily by social objectives and

focuses on delivering essential community services such as healthcare, education, employment support, and welfare services. It integrates cooperative principles to ensure inclusive, sustainable, and socially responsive service delivery.

2.3. Case-Studies

The following case studies illustrate the application of cooperative principles across diverse service sectors, including women-led enterprises, worker cooperatives, and digital platform-based models. They highlight the role of Service Sector Cooperatives in generating livelihoods, enhancing economic security, and promoting inclusive development.

■ NCUI's Coop Kitchen

The formation of Coop Kitchen as a cooperative enterprise enabled women members to pool their skills, resources, and efforts to establish a sustainable income-generating venture. The cooperative structure facilitated collective decision-making, shared ownership, and access to larger catering assignments that would have been difficult for individual members to secure independently. The initiative strengthened entrepreneurial capabilities, leadership skills, and financial independence among women, promoting women's empowerment while ensuring sustainable

livelihoods

Kerala Dinesh Beedi Workers' Central Cooperative

The formation of the Kerala Dinesh Beedi Workers' Cooperative transformed a vulnerable workforce into collective owners of their enterprise, providing greater employment security and economic stability. Through collective ownership and democratic governance, workers gained a voice in decision-making and shared in the benefits generated by the enterprise. The cooperative facilitated access to welfare measures, improved working conditions, and strengthened social protection, enabling members to enjoy more secure and dignified livelihoods. As the beedi industry faced challenges, the cooperative diversified into sectors such as apparel manufacturing, information technology, food processing, and other enterprises, creating alternative employment opportunities that ensured continued income generation, skill development, and decent work for workers. The experience of the cooperative demonstrates how service-sector cooperatives can promote livelihood security, economic resilience, and decent work while reducing dependence on a single source of employment.

By providing secure employment, social protection, worker participation, and opportunities in diversified enterprises, the cooperative

enabled its members to achieve more sustainable livelihoods and decent work, in line with the objectives of SDG 8 (Decent Work and Economic Growth).

Bharat Taxi

The establishment of Bharat Taxi as a cooperative mobility platform demonstrates how service-sector cooperatives can address challenges faced by self-employed and gig-economy workers. This initiative demonstrated how a cooperative-based mobility platform can empower drivers by providing direct market access, improving income opportunities, and ensuring that the benefits generated through the platform are shared more equitably among its members. Further, the cooperative model enabled members to access social security benefits, insurance coverage, skill development programmes, and welfare support that are often unavailable to individual drivers. It also promoted a sense of ownership and participation, ensuring that the economic gains generated by the platform were distributed among members. This case highlights the potential of service-sector cooperatives to formalize informal workers, improve livelihood security, and promote inclusive growth in emerging service industries.

3. Challenges Faced by Service Sector Cooperatives

Despite their growing relevance in promoting inclusive and

sustainable development, Service Sector Cooperatives encounter several obstacles that can hinder their formation and growth. One of the primary challenges is the limited understanding of the cooperative model among service providers. Many professionals and workers in sectors such as transportation, repair services, domestic work, healthcare, tourism, and digital services are often unfamiliar with the economic and social advantages that collective enterprises can offer.

Another significant constraint is the reluctance among individuals to work through a jointly owned organization. Since many service providers operate independently, they may prefer maintaining individual control over their activities rather than participating in a democratic enterprise that requires collective decision-making and shared responsibilities. Building trust and encouraging cooperation among potential members therefore becomes a crucial task.

Administrative and regulatory requirements can also discourage the establishment of new cooperatives. Registration procedures, documentation requirements, and compliance obligations may appear cumbersome, particularly for small groups with limited legal or technical expertise. Delays in obtaining approvals can further reduce enthusiasm among prospective members.

Access to financial resources remains another area of concern. Newly formed cooperatives often lack sufficient capital to invest in infrastructure, technology, marketing, or service expansion. Limited collateral and a lack of familiarity with cooperative enterprises among financial institutions can further restrict access to credit. In an increasingly competitive marketplace, service cooperatives must also contend with large private companies and digital platforms that possess greater financial resources, advanced technology, and extensive customer networks. Competing effectively requires continuous innovation, professional management, and the adoption of modern business practices. The predominance of informal employment within many service activities presents an additional challenge. Workers frequently have irregular incomes, dispersed workplaces, and limited organizational linkages, making collective mobilization and sustained participation more difficult. Furthermore, maintaining active member engagement, transparent governance, and effective leadership becomes increasingly important as cooperatives expand in size and scope.

Addressing these constraints through cooperative education, capacity-building initiatives, easier registration procedures, improved access to finance, and supportive public policies

is essential for unlocking the full potential of Service Sector Cooperatives in generating employment, promoting decent work, and advancing inclusive economic development.

■ 4.Way Forward

Service Sector Cooperatives are well-positioned to contribute significantly to India's evolving economic landscape as the service sector continues to grow and digital technologies transform the nature of work. The rise of gig employment, freelancing, and platform-based services has increased the demand for business models that combine economic opportunities with worker participation and social security. In this context, cooperatives offer a viable alternative by integrating technological innovation with collective ownership, democratic governance, and equitable distribution of benefits.

Several service segments, including transportation, logistics, healthcare, tourism, professional consultancy, information technology services, household maintenance, and care services, provide considerable scope for cooperative expansion. By adopting digital tools, strengthening skill development initiatives, and benefiting from supportive policy measures, Service Sector Cooperatives can create employment opportunities, improve livelihood security,

and contribute to inclusive and sustainable economic growth.

The success of technology-driven service platforms, including initiatives such as Bharat Taxi, demonstrates the growing acceptance of digital platforms in service delivery. Similar cooperative-based digital platforms can be developed in areas such as catering, food delivery, housekeeping, event management, healthcare support, tourism services, and professional freelancing. Likewise, cooperative marketplaces for plumbers, electricians, carpenters, appliance repair technicians, and other skilled workers can be established to connect service providers directly with customers while ensuring member ownership and participation.

Such platforms can reduce dependence on intermediaries, provide fair remuneration, improve market access, and facilitate training and certification for members. By combining cooperative principles with digital innovation, these enterprises can enhance service quality, strengthen worker welfare, and generate sustainable livelihood opportunities. The promotion of such member-owned service platforms can play a crucial role in building a future-ready service economy in India.

Therefore, promoting innovation, digital adoption,

and institutional support for Service Sector Cooperatives will be essential for harnessing their full potential in promoting inclusive growth, decent employment, and sustainable development in the years ahead.

5. Conclusion

Service Sector Cooperatives represent an important pathway for organising and empowering the vast workforce engaged in India's rapidly expanding service economy. By combining collective ownership with democratic governance, these cooperatives

enable workers and service providers to improve their incomes, strengthen their bargaining power, access essential services, and participate more effectively in economic activities. In an era characterised by digitalisation, platform-based employment, and growing self-employment, Service Sector Cooperatives offer a people-centred alternative that places workers at the heart of enterprise development.

The experiences of initiatives such as Coop Kitchen, the Kerala Dinesh Beedi Workers' Cooperative, and Bharat Taxi

demonstrate the potential of the cooperative model to generate sustainable livelihoods, promote entrepreneurship, and enhance social and economic security. This way, the Service Sector Cooperatives contribute not only to the vision of Sahkar Se Samridhi but also to the broader goals of sustainable and equitable development. As India moves towards becoming a service-driven economy, these cooperatives are poised to emerge as powerful instruments for building a more resilient, inclusive, and self-reliant society.





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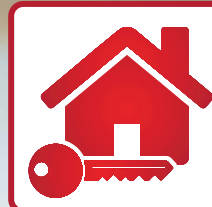
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One day special training program for President, Vice-President, Directors, and Chief Executive Officers of Urban Souharda Cooperative Banks



Karnataka State Souharda Federal Cooperative Ltd., organised one-day special training for the President, Vice-President, Directors, and Chief Executive Officers of Souharda Cooperative Banks on 08th June 2026, at Souharda

Sahakari Soudha, Margoosa Road, Malleshwaram, Bengaluru.

The training program was inaugurated by **Dr. Suresh Gowda**, Joint Registrar (Legal Division), Office of the Registrar

of Cooperative Societies, by lighting the lamp.

A total of 37 representatives from 15 Souharda Cooperative Banks and 2 Urban Cooperative Banks functioning under the 1959 Act participated in the programme.



Interaction program

भारतीय राष्ट्रीय सहकारी संघ (NCUI) द्वारा आयोजित "सहकारी सप्ताह 2026 के उद्घाटन समारोह एवं प्रतिज्ञा दिवस"



भारतीय राष्ट्रीय सहकारी संघ (NCUI) द्वारा आज, 29 जून 2026 प्रातः 11:00 बजे एनसीयूआई के बोर्ड रूम में "सहकारी सप्ताह 2026 के उद्घाटन समारोह एवं प्रतिज्ञा दिवस" का आयोजन किया गया। यह कार्यक्रम 29 जून से 6 जुलाई 2026 तक आयोजित किए जा रहे सहकारी सप्ताह समारोह का शुभारंभ था, जिसका आयोजन सहकारिता मंत्रालय के स्थापना के पाँच वर्ष पूर्ण होने (6 जुलाई 2026) के उपलक्ष्य में किया जा रहा है।

कार्यक्रम का उद्घाटन श्री पंकज श्रीवास्तव, आईआरएस, निदेशक, सहकारिता मंत्रालय एवं मुख्य कार्यकारी, एनसीयूआई द्वारा किया गया। उन्होंने कहा कि सहकारिता केवल एक संस्थागत व्यवस्था नहीं, बल्कि जीवन का एक व्यवहारिक दर्शन है। सहकारिता की शुरुआत घर से होनी चाहिए तथा सहयोग, विश्वास, पारदर्शिता और समन्वय की भावना प्रत्येक संस्था एवं व्यक्ति के व्यवहार में परिलक्षित होनी चाहिए तथा सहकारी संस्थाओं के बीच आपसी सहयोग को विकसित भारत के निर्माण की आधारशिला बताया तथा "सहकार से समृद्धि" के राष्ट्रीय संकल्प को सशक्त बनाना है।

इसके उपरांत श्री राजीव शर्मा, कार्यकारी निदेशक, एनसीयूआई ने सहकारी सप्ताह के उद्देश्यों एवं कार्यक्रमों की विस्तृत जानकारी

दी। उन्होंने बताया कि 29 जून से 6 जुलाई 2026 तक देशभर में विषयवार कार्यक्रम आयोजित किए जाएंगे, जिनमें उद्घाटन एवं प्रतिज्ञा दिवस, पैक्स परिवर्तन दिवस, कृषक सम्मान दिवस, आईटी एवं टेक्नोलॉजी सहकार संवाद दिवस, ग्रीन कोऑपरेटिव डे तथा नव पीढ़ी सहकारी दिवस प्रमुख हैं। इस अवसर पर उन्होंने सभी प्रतिभागियों को सहकारिता प्रतिज्ञा भी दिलाई।

कार्यक्रम में श्रीमती संध्या कपूर, निदेशक, एनसीयूआई ने राष्ट्रीय सहकारी नीति-2025 पर एक विस्तृत पावरपॉइंट प्रस्तुति दी। उन्होंने बताया कि नई नीति का उद्देश्य सहकारी संस्थाओं को सदस्य-केंद्रित, आर्थिक रूप से सक्षम, पेशेवर, डिजिटल, समावेशी, नवाचार-आधारित तथा भविष्य

के लिए तैयार बनाना है। उन्होंने महिला एवं युवा नेतृत्व, डिजिटल परिवर्तन, सदस्य सहभागिता, विविधीकरण तथा सतत विकास को नई नीति के प्रमुख स्तंभों के रूप में रेखांकित किया।

कार्यक्रम का समन्वय कर रहे श्री अनंत दुबे, उप निदेशक, एनसीयूआई ने ऑनलाइन एवं ऑफलाइन दोनों माध्यमों से जुड़े सभी वक्ताओं, सदस्य संस्थानों, राज्य सहकारी संघों, जूनियर कोऑपरेटिव ट्रेनिंग सेंटर्स (JCTCs), विभिन्न शिक्षण संस्थानों के प्रतिनिधियों, फैकल्टी सदस्यों, विद्यार्थियों, सहकारी क्षेत्र से जुड़े प्रतिभागियों तथा NCUI के वरिष्ठ अधिकारियों एवं कर्मचारियों के प्रति हार्दिक आभार व्यक्त किया।



भारतीय राष्ट्रीय सहकारी संघ (NCUI) द्वारा आयोजित सहकारिता सप्ताह (29 जून से 06 जुलाई, 2026) के अंतर्गत "कृषक सम्मान दिवस"



भारतीय राष्ट्रीय सहकारी संघ (NCUI) द्वारा सहकारिता सप्ताह (29 जून से 06 जुलाई, 2026) के अंतर्गत "कृषक सम्मान दिवस" का सफलतापूर्वक आयोजन सहकारी प्रबन्ध केंद्र (CCM), रोहतक, हरियाणा में किया गया। कार्यक्रम का उद्देश्य किसानों को जागरूक करना एवं उत्कृष्ट कार्य करने वाले किसानों को सम्मानित करना था।

कार्यक्रम में विभिन्न प्राथमिक कृषि ऋण समितियों (PACS) से 60 किसानों ने भाग लिया। इनमें से विभिन्न समितियों के उत्कृष्ट एवं सक्रिय किसानों को उनके सहकारी एवं कृषि क्षेत्र में उल्लेखनीय योगदान के लिए शाल एवं स्मृति-चिह्न प्रदान कर सम्मानित किया गया।

सम्मानित किसानों का विवरण निम्नानुसार है—

- दि रोहतक पैक्स लिमिटेड, रोहतक – श्री अरुण पुत्र श्री रामफल
 1. 7 एकड़ भूमि पर वैज्ञानिक खेती।
 2. पैक्स की व्यावसायिक गतिविधियों में सक्रिय सहभागिता।
 3. ड्रोन एवं कृषि यंत्रों के उपयोग तथा पैक्स उत्पादों के प्रचार-प्रसार में योगदान।
- दि भालोट पैक्स लिमिटेड, भालोट – श्री विजय पुत्र श्री जगमेन्द्र
 1. लगभग 20 एकड़ में वैज्ञानिक एवं जैविक खेती।
 2. दवाइयों के संतुलित उपयोग तथा पैक्स उत्पादों की बिक्री को

बढ़ावा।

- दि मदीना पैक्स लिमिटेड – श्री सतीश कुमार पुत्र श्री रामधन
 1. लगभग 20 एकड़ में वैज्ञानिक खेती।
 2. किसानों को कृषि उपकरणों की सुविधा उपलब्ध कराने में सहयोग।
 3. पैक्स के सक्रिय सदस्य एवं प्रबंध समिति के सदस्य के रूप में योगदान।
- दि कलानौर पैक्स लिमिटेड – श्री बलदेव सिंह पुत्र श्री साधुराम
 1. हरको बैंक एवं केंद्रीय सहकारी बैंक, रोहतक के निदेशक।
 2. लगभग 40 वर्षों से सहकारिता आंदोलन से जुड़े हुए।
 3. पैक्स के प्रबंधन एवं सहकारी गतिविधियों में उल्लेखनीय नेतृत्व एवं योगदान।
- दि काहनौर पैक्स लिमिटेड – श्री अमित

कुमार पुत्र श्री राजपाल

1. लगभग 25 एकड़ भूमि पर गन्ना, कपास एवं सब्जियों की आधुनिक खेती।
2. पैक्स के सक्रिय सदस्य के रूप में सहकारी गतिविधियों में महत्वपूर्ण योगदान।

कार्यक्रम के आयोजन में श्री आशीष द्विवेदी, कार्यकारी निदेशक, श्री राजीव शर्मा, कार्यकारी निदेशक, श्री अनंत दुबे, उप निदेशक, श्री राजपाल, सहायक निदेशक, श्री इन्द्रजीत, अ.श्रे.लि., एनसीयूआई तथा श्रीमती सरिता राठी, प्राचार्य, CCM, रोहतक एवं उप-पंजीयक सहकारी समितियां, श्री भूपेंद्र सांगवान, श्री तरुण कत्याल, श्री सुधीर वर्मा एवं श्रीमती शीतल देवी, व्याख्याताओं, CCM रोहतक का विशेष योगदान रहा। कार्यक्रम का संचालन श्री सुरेश नैन, व्याख्याता, CCM, रोहतक द्वारा किया गया।



NCUI organised a Training Programme on Formation of Cooperatives in collaboration with Gujarat State Cooperative Union

The National Cooperative Union of India (NCUI), in collaboration with the Gujarat State Cooperative Union (GSCU), commenced a three-day Training Programme on "Formation of Cooperative Societies" from 23–25 June 2026 at JCTC, Surat.

The programme was inaugurated by Shri G.H. Amin, Chairman, GSCU; Shri Balwant Singh Patel, Chairman, Surat District Cooperative Bank; Shri Mahavir Singh Chauhan, Managing Director, Surat District Cooperative Bank; and Smt. Inderpreet Kaur, Assistant Director, NCUI.

A total of 28 participants from Gujarat, Madhya Pradesh and Maharashtra are attending the programme. The training aims to equip youth, fresh graduates, new appointees and aspiring cooperative

entrepreneurs with the knowledge and skills required for the formation and effective management of cooperative societies.

During the inaugural session, the dignitaries emphasized the importance of cooperatives in achieving inclusive socio-economic development and highlighted the need for greater youth participation in the cooperative movement.

The first technical session on "Overview of Indian Cooperative Movement and Role and Activities of NCUI" was delivered by Smt. Inderpreet Kaur, Assistant Director, NCUI. The session covered the history, growth and achievements of the cooperative movement and NCUI's role in cooperative education, training and development.

Subsequent sessions included "Legal Procedures for Formation of Cooperative Society" by Shri Alpesh Raval, Principal, JCTC Mehsana; "Business Growth and NPA Resolution" by CA Gopal Dhakan, Banking Expert; and "Introduction and Working of GSCU" by Shri Thakur Deepshikha, Principal, JCTC Ahmedabad.

The programme will conclude on 25 June 2026.



As part of the ongoing three-day Training Programme on "Formation of Cooperative Societies", being organized by the National Cooperative Union of India (NCUI) in collaboration with the Gujarat State Cooperative Union (GSCU) at JCTC, Surat, the second day was dedicated to a study visit to leading cooperative institutions in Surat on 24 June 2026.

The participants visited SUMUL Dairy, where they were briefed on the functioning of one of the

leading dairy cooperatives in the region, including milk procurement, processing, marketing, and member services. The visit provided valuable insights into the successful implementation of the cooperative model in the dairy sector.

The study tour also included a visit to Sewni PACS, where participants interacted with representatives of the Primary Agricultural Credit Society and gained first-hand knowledge of its role in providing credit, agricultural inputs, and other

services to farmer members at the grassroots level.

The participants further visited the Surat District Cooperative Union, where they were apprised of its activities in cooperative education, training, capacity building, and promotion of cooperative development in the district.





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 Inanendra, 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

जय श्री शारदा कोआपरेटिव टी सी सोसायटी द्वारा किया गया सहकारी सप्ताह का भव्य आयोजन।



दिनांक 2 जुलाई 2026 को माननीय पंजीयक सहकारी समितियां दिल्ली सरकार के गरिमामयी निर्देशन में भारत सरकार के केन्द्रीय सहकारिता मंत्री माननीय श्री अमित शाह जी के प्रेरणादायी एवं महान नेतृत्व में केन्द्रीय सहकारिता मंत्रालय स्थापना के गौरवशाली पांच वर्ष पूर्ण होने पर जय श्री शारदा कोआपरेटिव टी सी सोसायटी द्वारा अपने कार्यालय प्रांगण में दिल्ली स्टेट कोआपरेटिव यूनियन के सहयोग से एक दिवसीय सहकारी प्रशिक्षण कार्यक्रम का आयोजन किया गया। 29 जून 2026 से 6 जुलाई 2026 तक चलाये जा रहे सहकारी सप्ताह में साइबर क्राइम, साइबर सुरक्षा, डिजिटल अरेस्ट

जैसे महत्वपूर्ण विषय पर दिल्ली स्टेट कोआपरेटिव ट्रेनिंग सेंटर के प्रधानाचार्य श्री एस सी प्रधान जी द्वारा विस्तार से प्रकाश डाला गया। कार्यक्रम का शुभारंभ जस्सको अध्यक्ष श्री शिवदत्त सिंह त्यागी एवं शीतला कोआपरेटिव टी सी सोसायटी के प्रबंधक श्री देवेंद्र शर्मा जी द्वारा किया गया। कार्यक्रम में 39 प्रतिभागियों द्वारा भाग लिया गया। कार्यक्रम के दूसरे भाग में वृक्षारोपण अभियान कार्यक्रम का आयोजन एल आई जी ईस्ट आफ लोनी रोड़ स्थित डिस्ट्रिक्ट पार्क में किया गया। जिसमें प्रबंधक समिति के सदस्यों एवं कार्यालय स्टाफ ने बढ चढ कर भाग लिया। इस अवसर पर फलदार एवं छायादार 80 वृक्ष लगाये गये तथा सभी

प्रतिभागियों को पौधे वितरित किये गए। कार्यक्रम के तीसरे भाग में दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी के सहयोग से जस्सको समिति के सदस्यों एवं आमजनता के स्वास्थ्य जांच के लिए एक मेगा स्वास्थ्य जांच शिविर का आयोजन किया गया। जिसमें एलोपैथी, होम्योपैथी, नेचुरोपैथी से 100 से अधिक रोगियों की जांच की गई तथा निशुल्क दवाई वितरित की गई। कार्यक्रम में डा अभिमन्यु सिंह, डा नीतू जैन एवं उनकी टीम की सेवाओं की भूरि भूरि प्रशंसा की गई। - **गजेन्द्र पाल सिंह सारन सचिव जस्सको**



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OUR PRODUCTS

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 City Compost | Zinc Sulphate | Natural Potash | Sivarika | Rhizosuper



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