

THE COOPERATOR

PRICE : ₹ 150

द कोऑपरेटर

VOL. 64 NO. 03 | SEPTEMBER 2026

Total Pages with Cover : 36



NATIONAL COOPERATIVE UNION OF INDIA



Average Quarterly
Balance (AQB)
of INR 50,000.



100 Free
Cheque Leaves
per Annum.*



2X Reward
Points on Digital
Transactions.*



Premium
RuPay Platinum
Debit Card with
Higher Limits.



Complimentary
Personal Accidental
Death Insurance
Cover of INR 5 Lakhs.*



GOLD ELITE SAVINGS ACCOUNT



#naipossible!



HUM SE HAI POSSIBLE

Visit Branch or Call 24/7 on
1800 313 2120



SVCBankIndia



svc-bank



SVC_Bank



svc_bank



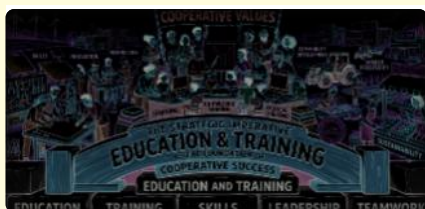
svc.bank.in

THE COOPERATOR

द कोऑपरेटर

VOL. 64 NO. 03 | SEPTEMBER 2026

INSIDE



Editor

Sanjay Kumar Verma

Group Editor

Rajeev Sharma

Subscription Rates

Annual - ₹ 1500/-

For Articles

Contact: Rajeev Sharma

Mobile No. 9899638161

Published By

National Cooperative Union of India

Tel: 011-49407837, 41811157, 40793299

E-mail: ncui.pub@gmail.com

Disclaimer

The Cooperator is owned & published by National Cooperative Union of India. No person, organization or party can copy, re-produce or re-distribute the content of this magazine or any part of this publication without a written consent from the editor's panel & the author/s of the content, as applicable. The content/data available in the reports and related are from secondary & primary sources (industry experts, veterans, news media, Government of India, etc.). However, with respect to available data sources, neither the organization nor its employees make any warranty, expressed or implied, for any error in the report/article, and take no legal liability against the same.

The Institutional Life of Cooperation: An Examination of India's Cooperative Sector

Alok Virendra Tiwari

02

The Strategic Imperative: Education and Training as the Foundation of Cooperative Success

G. H. Amin

06

A Success Story of Financial Literacy, Self-Reliance and Social Transformation

Adv. Sunil Saundarmal

11

Building Trusted Cooperative Brands: Lessons from India's Leading Cooperatives

Dr. Nivi Srivastava

15

NCEL (National Cooperative Exports Limited)

Mundhva Ravikiran R.

20

सहकारी शिक्षा-प्रशिक्षण अनिवार्य होना चाहिए

**प्रा. जगदीश किल्लोळ*

24



MINISTRY OF COOPERATION



NATIONAL COOPERATIVE UNION OF INDIA



CEAS-LMS



NCUI HAAT

The Institutional Life of Cooperation: An Examination of India's Cooperative Sector

*Alok Virendra Tiwari



Cooperative Management: The Indian Perspective, jointly authored by K. K. Tripathy, Harekrishna Misra and Sagar Kisan Wadkar, addresses a subject that has long shaped India's economic life but has received comparatively little sustained scholarly treatment in a single, integrated volume: the cooperative movement. The book sets out to trace the historical development of Indian cooperatives, to explain the legal and regulatory framework within which they presently operate, and to consider the directions in which the sector may evolve. In pursuing these three aims together, the authors have produced a work that functions equally as an academic reference and as a teaching resource, a dual purpose that is evident throughout the text.

The book is organised to move the reader from foundational concepts toward increasingly specific institutional detail. It opens by establishing the conceptual basis for cooperative organisation before proceeding through the legal architecture governing cooperatives in India, an extended treatment of cooperative banking and rural credit, a historical account of the sector's development, and a concluding discussion of emerging institutional forms. This structure allows readers unfamiliar with the sector to build understanding cumulatively, while also allowing more specialised readers to consult individual sections independently. The presence of learning objectives and reflective questions at the close of each section further indicates that the volume has been

designed with classroom use in mind, alongside its function as a work of reference for researchers and policymakers.

The authors begin not with statistics or legal definitions but with a discussion of why cooperation, as an economic behaviour, requires explanation at all. They draw on the Prisoner's Dilemma, the well known illustration of how individually rational choices can produce collectively worse outcomes, and on the work of economist Elinor Ostrom, whose research into the governance of shared natural resources demonstrated that communities can manage such resources effectively without external state or private control. This theoretical grounding is notable for being paired with concepts drawn from Indian

*Senior Manager (Northern Region) Government Partnership, Strategic and Knowledge Consulting at Grassroots Research and Advocacy Movement (GRAAM), New Delhi

ethical and philosophical tradition. Gandhi's idea of Sarvodaya, understood as the welfare of the whole community, and the classical formulation Vasudhaiva Kutumbakam, "the world is one family," are introduced as moral counterparts to the more technical economic reasoning that precedes them. This combination of formal theory and indigenous ethical thought is among the more distinctive features of the opening chapters and sets a tone that recurs throughout the book.

A substantial portion of the volume is devoted to the legal framework governing cooperative societies in India, a subject the authors handle with considerable thoroughness. They explain the coexistence of state level cooperative legislation with a separate national statute applicable to societies operating across state boundaries, and they situate more recently developed organisational forms, including Self-Help Groups and Farmer Producer Organisations, within this broader legal landscape. Particular attention is given to the Ninety-Seventh Constitutional Amendment, which established the right to form a cooperative society as a constitutional guarantee, and the discussion is extended to the 2025 National Cooperation Policy, which the authors present as a recent effort to bring greater coherence to a sector historically shaped by fragmented state level regulation.

Within this section, the authors also introduce an analytical framework distinguishing four categories of cooperative member: those who both hold formal membership and use the cooperative's services, those who hold membership without using the services, those who use the services without formal membership, and those who fall into neither category. This typology, while modest in scope, provides a useful lens through which to understand recurring questions of governance and participation within cooperative institutions. The discussion closes with an account of generational participation, noting that India's median age stands just under twenty eight, and drawing on a five part framework developed by the International Cooperative Alliance to consider how younger members might be more actively incorporated into cooperative structures.

The chapters concerned with cooperative banking represent one of the more developed sections of the book. The authors provide a detailed account of the 2020 amendments to banking regulation, through which the Reserve Bank of India was granted expanded supervisory authority over Urban Cooperative Banks, professional management boards were introduced, and a revised classification system based on institutional size and risk was established. This regulatory

discussion is grounded in specific institutional experience, with the authors referring directly to the difficulties encountered by PMC Bank and Abhyudaya Co-operative Bank, and it is extended through international comparison, noting the continued operation of more than 2,600 local cooperative banks across Europe and the ongoing significance of credit unions within the North American financial system.

Rural credit receives comparably detailed attention through the book's account of Primary Agricultural Credit Societies. These village level institutions, numbering more than 103,000 across the country, are shown to account for forty one percent of the total value of Kisan Credit Card loans disbursed nationally. The authors trace how many of these societies have extended their functions beyond credit provision into storage, input supply, processing and insurance, and they connect this diversification to the Rochdale Society of Equitable Pioneers, the nineteenth century English organisation widely credited with founding the modern cooperative model.

The book presents the history of India's cooperative movement in five successive phases: the foundational Cooperative Credit Societies Act of 1904, a period of state led expansion between 1950 and 1990, a subsequent phase of

greater institutional autonomy between 1990 and 2010, and a sixth phase, in the authors' terminology, inaugurated by the creation of a dedicated Ministry of Cooperation in 2021. This periodisation is one of the book's more effective organisational devices, providing the reader with a clear chronological structure within which to situate the more detailed legal and financial material discussed elsewhere in the volume. The historical narrative is illustrated throughout with reference to well established cooperative enterprises, including the dairy cooperative AMUL and the fertiliser cooperatives IFFCO and KRIBHCO, which the authors present as evidence of the model's demonstrated capacity for growth and scale.

The concluding substantive chapters turn to newer developments within the sector. The authors discuss the possibility of worker owned digital platforms as an alternative to gig economy applications typically controlled by external investors, supporting this discussion with reference to the Dhundhi Solar Energy Producers' Cooperative Society, described as the first cooperative organisation in the world built around solar energy production. This discussion is linked to the United Nations Sustainable Development Goals, with particular relevance identified for clean energy, gender equity and youth employment. The

authors also address questions of institutional capacity, including training and technology adoption, with reference to the newly established Tribhuvan Sahkari University and longstanding supporting bodies such as NCUI, VAMNICOM and NCDC. Technological development is discussed further through an account of Aadhaar linked membership systems, presented as a solution to longstanding administrative difficulties including duplicate and inactive memberships, and through the expanding use of digital banking and market linkage systems across the network of agricultural credit societies.

The principal contribution of this volume lies in its integration of material that is more commonly treated separately across distinct bodies of literature: cooperative theory, constitutional and regulatory law, financial sector reform, rural development, and questions of institutional renewal. Few existing works attempt to bring these strands together within a single volume, and the authors accomplish this without sacrificing accessibility, a balance that is not easily achieved given the technical nature of much of the subject matter, particularly in the chapters concerning banking regulation. The book's consistent pairing of formal economic and legal analysis with Indian ethical and philosophical tradition further distinguishes it

from comparable treatments of cooperative enterprise, situating the Indian cooperative movement within both a global scholarly conversation and a distinct national intellectual context.

Cooperative Management: The Indian Perspective is likely to be of value to a broad readership, including students of economics, public policy and rural development, as well as researchers and policymakers with a direct interest in cooperative governance and finance. Its structured presentation, supported by learning objectives and reflective questions throughout, makes it particularly well suited to classroom use, while its detailed treatment of legal and regulatory material gives it lasting reference value for those working within or alongside the cooperative sector. The book concludes by describing India's cooperative movement as a cohesive and forward looking force capable of connecting established tradition with emerging institutional possibility, a characterisation that reflects the cumulative argument developed across its chapters. As a work of synthesis, spanning history, law, finance and institutional innovation, it represents a substantial and timely contribution to the study of cooperative enterprise in India.





NABARD

CONSULTANCY SERVICES (NABCONS)

A wholly owned subsidiary of
National Bank for Agriculture and Rural Development,
Govt. of India

As India advances towards the vision of Viksit Bharat@2047, NABARD Consultancy Services continues to be a beacon of progress and sustainability, fostering a resilient, empowered and self-reliant Bharat in alignment with the mandate of NABARD and national priorities. Dedicated itself to the motto of "Wisdom Beyond Business", NABCONS plays a vital role in propelling key sectors driven by innovation, greater clientele focus and strategy.



Wholly owned subsidiary of NABARD



23+ years of rich experience in Agri business and rural advisory



Working closely with Central and State Governments



PAN India Presence and ISO Certification ISO 9001:2015 / ISO 27001:2022



Executed 4500+ approx. assignments



Having footprints in Africa, South-East Asia and Latin America & Caribbean Countries



In house capability of technology driven & GIS based monitoring

450+
Staff

31
Regional
Offices

2000+
Empanelled
Consultant

500+
District
offices

Competence



Core Business Area

Agri, Livestock and Fisheries Solutions	Food Processing and Storage	Global Business Solutions	Banking & Finance	Third Party Monitoring & Infrastructure
Livelihood and Skills Development	Digital Solutions and IT Consultancy	Socio-Economic Studies	Climate Solutions	Infrastructure Development & Natural Resource Management



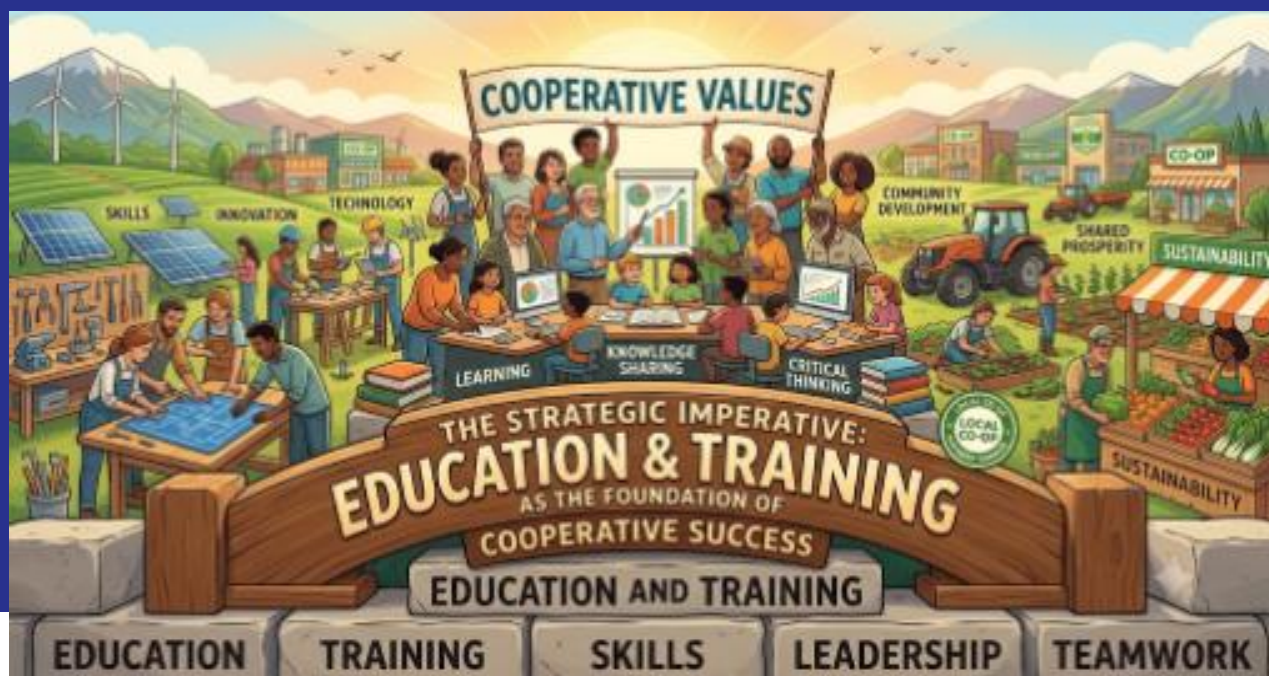
Corporate Office
NABARD Tower, 24 Rajendra Place, New Delhi - 110008
Ph No.: 011-41538678
www.nabcons.com, nabcons@nabard.org
<https://in.linkedin.com/company/nabard-consultancy-services-nabcons>

Contact

Registered Office
3rd Floor, NABARD Building, C-24, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, Maharashtra
Ph No.: 022-26539227, www.nabcons.com, zomumbai@nabcons.in

The Strategic Imperative: Education and Training as the Foundation of Cooperative Success

G. H. Amin*



AI Image

The long-term sustainability of a cooperative depends not merely on its financial strength, infrastructure, or technological capabilities, but on the knowledge, skills, and commitment of the people who govern, manage, operate, and participate in it. For this reason, education and training should not be viewed as discretionary expenditure that can be reduced whenever financial pressures arise. They are a strategic investment in institutional capacity, democratic governance, and long-term competitiveness.

For cooperatives, this responsibility has an even deeper significance. The cooperative model is built on democratic participation, member ownership, shared responsibility, and collective decision-making. These principles can function effectively

only when members, elected representatives, managers, and employees possess the knowledge and capabilities required to understand their respective roles.

1.1 Education and Training: From Expense to Strategic Investment

One of the most important changes required in cooperative management is a shift in mindset—from viewing training as a cost centre to recognizing it as a capital investment in human capability.

A training programme may appear as an expenditure on the balance sheet, but its benefits extend far beyond the immediate financial year. Effective training can improve employee productivity, strengthen governance, reduce

operational errors, improve compliance, enhance member service, and develop future leaders.

In this sense, the real question for a cooperative should not be:

“How much will training cost us?” but rather:

“What will it cost us if our people are not adequately trained?”

The second question reveals the hidden cost of inaction.

1.2 The Fifth Cooperative Principle: Education as an Institutional Responsibility

Education and training occupy a distinctive position within the cooperative movement through the Fifth Cooperative Principle: Education, Training

*Chairman, Gujarat State Cooperative Union

and Information. The principle recognizes that cooperatives have a responsibility to provide education and training to their members, elected representatives, managers, and employees so that they can contribute effectively to the development of their organizations.

This principle demonstrates that education is not an optional activity added to cooperative operations. It is an integral component of the cooperative identity itself.

A cooperative cannot expect members to participate meaningfully in democratic decision-making if they do not understand cooperative principles, financial statements, voting procedures, member rights, or the responsibilities associated with ownership. Similarly, boards cannot exercise effective oversight without adequate understanding of governance, risk management, finance, compliance, and strategic planning.

Thus, education transforms cooperative membership from passive association into informed participation.

1.3 Building Capable and Accountable Leadership

Strong cooperative governance requires more than elected representatives. It requires informed elected representatives.

Board members may bring valuable community experience, professional knowledge, and commitment to the organization. However, cooperative governance increasingly involves complex financial, technological, regulatory, legal, and strategic challenges. Continuous governance training enables directors to understand financial statements, evaluate management performance, identify organizational risks, assess investments, and make decisions in the broader interests of members.

Regular training can therefore create a stronger governance framework based on:

- informed decision-making;

- financial and regulatory awareness;
- effective oversight of management;
- risk identification and mitigation;
- ethical and accountable leadership; and
- long-term strategic thinking.

A well-trained board does not merely respond to problems—it develops the capacity to anticipate and prevent them.

1.4 Developing a Future-Ready Cooperative Workforce

The cooperative sector is operating in an increasingly digital and competitive environment. Technology, artificial intelligence, digital banking, data management, cybersecurity, regulatory compliance, and changing member expectations are transforming the way cooperatives function.

Consequently, training must move beyond traditional orientation programmes. Cooperatives should develop continuous learning systems that equip employees with both technical and cooperative competencies.

Future-oriented training may include:

Training Area	Strategic Benefit
Digital literacy	Improves technology adoption and operational efficiency
Financial literacy	Strengthens financial decision-making
Governance	Improves accountability and oversight
Regulatory compliance	Reduces legal and operational risks
Member relations	Strengthens trust and member retention
Leadership development	Creates a pipeline of future cooperative leaders
Cybersecurity awareness	Protects organizational and member information
Cooperative principles	Strengthens cooperative identity and commitment

The objective should be to create an organization in which learning is continuous rather than occasional.

1.5 Education as a Competitive Advantage

In a competitive market, cooperatives often compete with organizations possessing greater financial resources and technological capabilities. Their distinctive advantage, however, lies in their people and member relationships.

A trained employee can provide better service.

An informed member can participate more effectively.

A competent board can make better strategic decisions.

A capable manager can respond more effectively to market changes.

Together, these capabilities create an organizational advantage that cannot easily be replicated through technology or financial investment alone.

Education therefore becomes a mechanism through which the cooperative converts its human capital into institutional resilience and competitive strength.

1.6 From Training Programmes to a Culture of Learning

The ultimate objective should not simply be to conduct a certain number of workshops or seminars each year. A cooperative should strive to establish a culture of

continuous learning.

This requires training needs to be identified systematically, programmes to be aligned with organizational objectives, and outcomes to be evaluated. Cooperatives can introduce annual training calendars, competency assessments, leadership-development programmes, digital learning platforms, mentoring systems, and structured induction programmes for newly elected directors and employees.

Most importantly, learning should reach all levels of the cooperative ecosystem – members, employees, managers, directors, and future leaders.

1.7 The Cost of Not Investing

The consequences of inadequate training rarely appear as a single identifiable expense. Instead, they accumulate gradually through inefficient processes, poor decisions, employee attrition, weak member engagement, compliance failures, and missed opportunities.

This makes the cost particularly dangerous because it is often hidden rather than visible.

A training budget may be easy to identify and reduce. The resulting costs of poor performance, however, are distributed across multiple departments and may appear months or even years later. By then, the original decision to reduce training may no longer be recognized as the underlying

cause.

This is why cooperative leaders must look beyond the immediate budget and consider the long-term return on human capital investment.

1.8 A New Strategic Mindset

The cooperative sector now requires a fundamental shift:

From: Training as an expense
To: Training as an investment

From: Occasional workshops
To: Continuous professional development

From: Information transfer
To: Capability building

From: Passive membership
To: Informed participation

From: Reactive leadership
To: Knowledge-driven governance

From: Short-term cost reduction
To: Long-term institutional sustainability

Conclusion: Investing in People, Investing in the Cooperative

The strength of a cooperative ultimately depends on the quality of the people who operate and govern it. Buildings, technology, capital, and infrastructure can support an organization, but they cannot replace knowledge, competence, ethical leadership, and informed participation.

The Fifth Cooperative Principle

therefore carries both a philosophical and an economic message: a cooperative that educates its people strengthens its future.

The real cost is not the money spent on training. The greater

cost is the opportunity lost—and the risks created—when training is neglected.

For a cooperative seeking sustainable growth, stronger governance, greater member trust, and greater resilience in a rapidly

changing economy, education and training should no longer be treated as an optional budget item. They should be recognized as one of the foundations upon which the cooperative's future is built.



The three-day Training Programme on Cooperative Laws and Practices, organized by the National Centre for Cooperative Education (NCCE), National Cooperative Union of India (NCUI), New Delhi, concluded successfully on 6 August 2026 with a valedictory session and certificate distribution ceremony. The third day commenced with a technical session by Dr. V. K. Dubey, Managing Director, COBI, on State Laws on Cooperatives and Comparative Analysis of State Cooperative Acts, providing participants with an in-depth understanding of the legal framework governing cooperative societies across different states.

The post-lunch session was conducted by Shri S.C. Pradhan, Principal, DSCTI on Online Registration of cooperative Societies, wherein he elaborated on the recent reforms, schemes, and initiatives undertaken by the Ministry to strengthen the cooperative sector.

During the valedictory session, participants shared their valuable feedback on the programme and appreciated the comprehensive coverage of legal, constitutional, governance, and policy-related aspects of the cooperative sector. They expressed satisfaction with the quality of resource persons and the relevance of the sessions. Shri Ashish Dwivedi, Executive

Director, NCUI, interacted with the participants and appreciated their active participation throughout the programme. He encouraged them to apply the knowledge gained for strengthening cooperative institutions in their respective organizations. He also distributed certificates and group photograph to all the participants marking the successful conclusion of the programme.

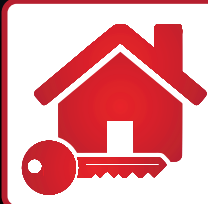
The three-day programme witnessed the participation of 30 officials from seven States, providing them with a valuable platform to enhance their understanding of cooperative laws, governance, policies, and contemporary developments in the cooperative sector.





**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)



**SARASWAT
HOME PLUS**

Building Trust Across Generations...

**Step into the comfort of a home
that's truly yours;**

Fulfil your home-ownership dreams
with **SARASWAT HOME PLUS**

7.35%*
P.A.



0.05% concession
for women borrowers



Quick and easy
loan processing



Loan amount
up to ₹3 crore

To know more, give a missed call on **9595 635 635**

www.saraswat.bank.in



*Rate applicable as per CIBIL score. T&C Apply November 2025

A Success Story of Financial Literacy, Self-Reliance and Social Transformation

*Adv. Sunil Saundarmal



AI Image

"A credit co-operative should serve as the primary school of financial education for the common people."

Inspired by this philosophy, Aadhar Multistate Co-operative Credit Society Ltd., Ambajogai began its journey with a vision that went far beyond accepting deposits and providing loans.

Established on 10 November 2012, with its financial operations commencing from 6 December 2012, Aadhar has consistently worked to bring farmers, agricultural labourers, women, small entrepreneurs, traders and economically weaker sections into the formal financial system. Its focus has been not merely on providing finance, but on teaching people the value of savings, responsible borrowing, timely repayment and financial discipline.

From ₹1.10 Crore to ₹56.61 Crore in Deposits

The growth of Aadhar over the

years reflects the confidence and trust of its members.

In 2012-13, the Society had deposits of approximately ₹1.10 crore, a loan portfolio of around ₹57.81 lakh and investments of nearly ₹48 lakh.

As on 31 March 2026, the Society has achieved:

- Deposits: ₹56.61 crore
- Loan Portfolio: ₹36.12 crore
- Investments: ₹21.10 crore
- Members: 11,993
- Share Capital: ₹2.21 crore
- Net Profit: approximately ₹32.79 lakh
- Proposed Dividend for 2025-26: 7%

However, Aadhar believes that its real success cannot be measured only through its balance sheet. Its true achievement lies in the transformation witnessed in the lives of its members.

Creating Entrepreneurs, Not Merely Borrowers

Over the years, hundreds of small borrowers have used financial assistance from Aadhar to start or expand their businesses.

Many customers who initially had little knowledge of formal banking were guided on operating bank accounts, developing savings habits, using loans productively, maintaining repayment discipline and building their creditworthiness.

Several of them subsequently expanded their businesses to such an extent that they became eligible for larger finance from commercial and nationalised banks.

For Aadhar, a customer moving to a larger bank is not considered a loss.

"When a customer becomes capable of obtaining finance from a larger bank, we consider it a sign of his financial graduation and our success."

This approach may be

*Founder Chairman, Aadhar Multistate Co-operative Credit Society Ltd., Ambajogai, Beed district, Maharashtra

summarised as:

Financial Literacy > Financial Inclusion > Financial Empowerment > Financial Graduation

A ₹6,000 Loan That Changed Women's Lives

One of Aadhar's distinctive social initiatives was launched in 2013 in the Majalgaon region.

Nearly 100 economically weaker women were provided loans of ₹6,000 each, amounting to approximately ₹6 lakh, to obtain LPG gas connections.

At the time, many women depended on firewood for cooking and had to spend considerable time and labour collecting it.

The initiative was therefore not merely about financing a gas connection. It helped save women's time and physical effort, improved their safety and, more importantly, protected their dignity and self-respect.

Aadhar strongly believes:

"Giving a loan is not the final objective; the loan should permanently reduce at least one difficulty in a person's life."

From Small Farmers to Progressive Agriculturists

Through its "Shetkari Sanman Yojana", Aadhar adopted a different approach towards agricultural finance.

Instead of restricting finance only to seasonal crop requirements, the Society encouraged farmers to use credit for productive asset creation, including the purchase of agricultural land.

Several small and marginal farmers who once owned only one

or two acres were able to gradually expand their landholdings with financial support, discipline and their own hard work. Some have today emerged as successful irrigated farmers with substantially larger landholdings. The underlying principle has always been simple:

A short-term loan may solve one season's problem; productive finance can transform the future of an entire family.

Women's Self-Employment and Financial Independence

Aadhar has also continuously supported women's self-help groups and individual women entrepreneurs.

Finance has been extended for activities such as tailoring, manufacturing disposable plates and bowls, preparation of vermicelli and home-made food products, as well as other small businesses.

More than a hundred families have benefited from such livelihood-oriented initiatives, creating independent sources of income and strengthening the role of women in household financial decision-making.

A Financial Institution That Also Became a School of Learning

Financial literacy has remained at the heart of Aadhar's philosophy. For the past fourteen years, the Society has organised programmes for farmers, labourers, women, traders, teachers, professors, youth and self-help groups on subjects such as savings, budgeting, productive use of credit, insurance, investment, emergency funds, asset creation and financial security.

Its annual cultural and social

programmes have also been effectively used as platforms for financial education.

The Society has organised hundreds of lectures and awareness programmes featuring eminent speakers, administrators, co-operative leaders, educationists, social activists and experts from across Maharashtra.

Founder Chairman Adv. Sunil Kashinath Saundarmal has himself delivered more than 400 lectures and training sessions on co-operative management, lending, documentation, loan recovery and financial literacy.

Developing Human Resources for the Banking Sector

One of Aadhar's most important contributions does not directly appear in its financial statements. Over the years, hundreds of young employees have received practical exposure to banking operations, deposits, loans, recovery, customer service, accounts, documentation, legal procedures and branch management while working with Aadhar.

Many of them subsequently moved to other co-operative institutions, banks and financial organisations. Some former employees are today working in responsible positions, including in the legal departments of nationalised banks.

Thus, Aadhar has not only helped build the financial credibility of its customers, but also the professional careers of many young people.

Pigmy Agents as Partners in Prosperity

Aadhar has always regarded its Pigmy Agents not merely as commission agents, but as

partners in financial inclusion and self-employment.

Over the years, several agents have been able to build their own houses, acquire land and other assets, provide quality education to their children and strengthen the economic position of their families.

For many families, Pigmy agency became not merely an occupation, but a pathway towards asset creation and social mobility.

| The "Aadhar Model"

The fourteen-year journey of Aadhar can be expressed through

one development cycle:
Financial Literacy > Financial Inclusion > Financial Empowerment > Skill Development > Asset Creation > Social Transformation

Therefore, Aadhar today seeks to function not merely as a financial institution, but as a combination of:

Financial Institution + Training Institution + Social Education Institution

Deposits, advances, investments and profits are certainly important indicators of institutional growth. But the real social balance sheet of Aadhar includes the

entrepreneur who became self-reliant, the small farmer who expanded his landholding, the woman who gained financial independence, the Pigmy Agent who created assets, the employee who built a banking career and the student whose achievements were recognised and encouraged. For Aadhar, financial growth is only one dimension of success. If a person becomes more secure, confident, capable and self-reliant, that represents an even greater achievement.

"Aadhar has grown money, but more importantly, it has grown human potential."





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%		

Our Banking Products

- ❖ RTGS/NEFT Facility
- ❖ ATMs
- ❖ Mobile ATMs
- ❖ Mobile Banking
- ❖ Lockers Facility
- ❖ Crop Loans
- ❖ SHG Loans

- ❖ RMG/JLG Loans
- ❖ Jewels Pledge Loans
- ❖ Housing Loans
- ❖ Personal Loans
- ❖ SRTD Loans
- ❖ Education Loans
- ❖ Term Loans for Agrl. Allied Activities

- ❖ CC to Businessmen
- ❖ Two & Four Wheeler Loans
- ❖ Karshakmithra - CC
- ❖ Rythunestam - Term Loans
- ❖ Loans to Weavers thru PWCS
- ❖ Personal Loans to Employees
- ❖ Loans to Aquaculture

Head Office : Machilipatnam,
Krishna District, Andhra Pradesh
Ph: 08672-223530, 223533
Cell : 9866 05 7711

Regional Office :
VIJAYAWADA, Andhra Pradesh
Ph: 0866-2577162, 0866-2578308
Cell : 9866057171

e-mail: ceo_krishna@apcob.org

website : www.krishnaadccb.com

WDRA मोबाइल ऐप- mWDRA

गोदामों की स्थायी डिजिटल पहचान अब आपके हाथों में।

WDRA प्रत्येक पंजीकृत गोदाम को उसकी भौगोलिक स्थिति के आधार पर डिजिटल पहचान प्रदान कर रहा है।

यह पहचान स्वामित्व परिवर्तन के बावजूद अपरिवर्तित रहेगी और सक्षम बनाएगी:

हितधारक पहुँच

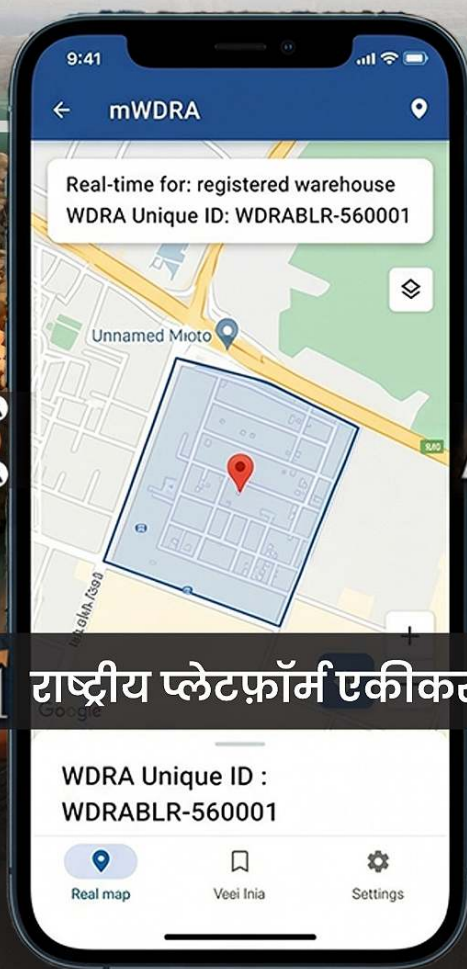


डिजिटल मैपिंग



राष्ट्रीय प्लेटफॉर्म एकीकरण

अब डेटा साझा करना और हितधारकों तक पहुँचना और भी आसान है — सीधे **mWDRA मोबाइल ऐप** से।



GET IT ON
Google Play

DOWNLOAD



अधिक जानकारी के लिए विज़िट करें:
www.wdra.gov.in



Scan the QR to
visit our website



wdra.goi

Building Trusted Cooperative Brands: Lessons from India's Leading Cooperatives

Dr. Nivi Srivastava*



Walk into any grocery store in India and ask for butter, and chances are someone will mention Amul without a second thought. Ask a farmer where they purchase fertilisers, and IFFCO is likely to be one of the first names they recall. Visit Karnataka, and Nandini is more than just a dairy brand; it is a part of everyday life. These names are not simply products available on store shelves; they represent decades of trust, consistency, and a deep connection with the communities they serve.

India's cooperative movement has entered a new phase of transformation. Alongside traditional sectors such as dairy, agriculture, banking, and marketing, cooperatives are now expanding into organic products, exports, digital platforms, and service industries. Government initiatives under the vision of

"Sahakar se Samridhi" have strengthened the institutional framework of the sector, while new national cooperative organisations and digital reforms are opening fresh opportunities for growth. Yet, in an increasingly competitive marketplace, institutional strength alone is no longer sufficient. Cooperatives must also build strong brands that communicate quality, authenticity, and the values they represent.

Unlike conventional businesses, cooperative institutions possess a unique advantage. They are built on collective ownership, democratic governance, and the shared aspirations of millions of members. Every successful cooperative brand carries a story not only of a product, but also of farmers, dairy producers, fishermen, artisans, or rural

entrepreneurs working together to create value for society. When consumers understand and trust that story, a cooperative moves beyond being an institution; it becomes a brand that people actively seek.

The success of organizations such as Amul, IFFCO, and several emerging cooperative enterprises demonstrates that branding is not about expensive advertising or catchy slogans. It is about consistently delivering on a promise. Every product, every service, and every interaction shapes how people perceive an organisation. Over time, these experiences build confidence, which eventually becomes loyalty. As Indian cooperatives diversify into new businesses from organic food and exports to digital mobility services the ability to build trusted brands will become

*Cooperative Development Officer, Centre for Professional Excellence in Cooperatives, Bankers Institute of Rural Development (BIRD), Lucknow

just as important as expanding production or increasing market share. The future of the cooperative movement will therefore depend not only on what it produces, but also on what consumers remember, believe, and recommend.

This article explores how some of India's leading cooperative institutions have earned public trust over the years and what practical lessons other cooperatives can draw from their journeys to build brands that are competitive, credible, and future-ready.

Before exploring the journeys of India's leading cooperatives, it is useful to understand what a brand truly represents. Branding expert Kevin Lane Keller explains that a brand is far more than a name, logo, or symbol; it is the collection of thoughts, feelings, experiences, and perceptions that consumers associate with an organisation. A strong brand is built when people consistently recognise it, trust its quality, and develop positive associations that influence their purchase decisions. In the cooperative sector, this process extends beyond commercial success. A cooperative brand reflects the values of member ownership, transparency, community welfare, and social responsibility. When these values are consistently experienced by members and consumers alike, they create lasting trust and loyalty that no advertising campaign alone can achieve.

Trust: The Foundation of Every Great Cooperative Brand

Every successful cooperative brand has one thing in common: it has earned trust over time. While advertising campaigns may create awareness, they cannot create confidence. Consumers return to a brand because their experience consistently matches their expectations. For cooperatives, this trust is not built through marketing alone; it is rooted in decades of service, member participation, and a commitment to delivering value.

Perhaps the finest example is Amul. What began as a farmers' movement in Gujarat has grown into one of India's most respected food brands. Its success is often attributed to quality products and memorable advertising, but the real strength of the brand lies elsewhere. Consumers associate Amul with freshness, affordability, and reliability because these values have remained consistent for decades. Behind every pack of butter or milk is a cooperative network that ensures farmers receive fair returns while consumers receive dependable quality. The brand has never lost sight of its cooperative identity, and this authenticity has strengthened its relationship with generations of Indian families. The strength of this trust is reflected in its recent performance. In FY 2025–26, the Amul brand crossed the historic milestone of ₹1 lakh crore in total brand turnover, becoming one of the world's largest

cooperative dairy brands. Its continued growth demonstrates that a farmer-owned cooperative can successfully compete with leading multinational brands while remaining rooted in cooperative values.

A similar story can be seen with IFFCO. For millions of farmers, IFFCO is not merely a fertilizer manufacturer but a trusted partner in agriculture. Through continuous farmer education, extension services, research-driven innovations such as Nano Urea, and an extensive cooperative network, the organization has built credibility that extends far beyond its products. Farmers place confidence in the IFFCO name because it has consistently supported them in improving productivity and adopting better farming practices. The organisation's reputation has been shaped as much by its engagement with farmers as by the quality of its products. IFFCO's scale further reinforces the strength of its brand. Beginning with just 57 cooperative societies in 1967, it has today grown into a network of over 36,000 cooperative societies, serving more than 5.5 crore farmers across India. During FY 2025–26, IFFCO reported an annual turnover of ₹45,468 crore while producing over 90 lakh metric tonnes of fertilisers and related products. Such achievements reflect how long-term trust and farmer engagement can evolve into one of India's most respected cooperative brands.

These examples demonstrate an important lesson for the cooperative sector. A trusted brand is not created overnight, nor can it be sustained by promotional campaigns alone. It grows through consistent quality, transparent practices, and meaningful relationships with members and consumers. Every positive experience reinforces confidence, while every unmet expectation weakens it.

For emerging cooperatives, this is perhaps the most valuable lesson. Before investing heavily in advertising, they must first ensure that the promises made by the brand are reflected in every product, every service, and every customer interaction. Trust, once earned, becomes the strongest competitive advantage a cooperative can possess one that competitors find difficult to replicate.

Beyond the Product: Building an Identity that Consumers Remember

In today's competitive marketplace, quality alone is rarely enough to make a product stand out. Consumers are surrounded by countless options, many of which offer similar features and comparable prices. What often influences their final decision is the confidence they have in the name behind the product. A strong cooperative brand, therefore, is not built merely by producing good-quality goods; it is built by creating a clear identity that consumers can recognize and relate to.

India's cooperative sector offers several examples of how a distinct identity can strengthen public confidence. NAFED, for instance, has long been associated with agricultural procurement, price stabilization, and farmer welfare. Over the years, this institutional credibility has become one of its greatest strengths. Whether supporting farmers through procurement operations or promoting agricultural commodities, NAFED represents reliability and public trust. As consumer demand grows for safe, traceable, and responsibly sourced food products, this trusted identity provides an opportunity for NAFED to expand its presence as a recognised consumer brand.

A similar opportunity can be seen in Bharat Organics,

launched by the National Cooperative Organics Limited (NCOL). At a time when consumers are increasingly conscious about health, sustainability, and the authenticity of food products, the brand reflects values that extend beyond organic farming. It represents products cultivated by cooperative members, backed by quality standards, and connected to the larger vision of sustainable agriculture. For many consumers, these values create a stronger reason to choose the product than price alone.

These examples highlight an important lesson for cooperatives across the country. Consumers remember brands that stand for something meaningful. A cooperative may produce spices, honey, dairy products, handicrafts, or processed foods, but its identity should communicate more than the product itself. It should reflect the values that make the cooperative unique whether that is supporting small farmers, preserving local traditions, promoting sustainable practices, or ensuring fair returns to producers.

For emerging cooperatives, building such an identity does not require large advertising budgets. It begins with consistency in quality, attractive and informative packaging, a recognizable visual identity, and a simple message that clearly communicates who they are and why their products deserve consumer confidence. When a cooperative's purpose is reflected in everything it does, the brand becomes memorable, and over time, that recognition develops into lasting trust.



Innovation Gives Cooperative Brands a New Voice

The image of cooperatives in India has traditionally been associated with milk collection centres, fertilizer outlets, procurement agencies, and rural credit

institutions. While these continue to remain the backbone of the cooperative movement, changing consumer preferences and rapid technological advancements are encouraging cooperatives to explore new sectors and business models. In this evolving landscape, innovation has become an essential ingredient in building a relevant and future-ready cooperative brand.

One of the most interesting recent initiatives is Sahkar Taxi, which reflects how cooperative principles can be applied beyond agriculture and manufacturing. Designed as a cooperative-based ride-hailing platform, the initiative seeks to place drivers at the centre of the enterprise rather than treating them merely as service providers. In an era where consumers increasingly value ethical business practices and inclusive growth, such initiatives demonstrate that cooperation can also become a distinguishing feature of modern service brands. Similarly, the establishment of the National Cooperative Export Limited (NCEL) reflects the growing ambition of Indian cooperatives to compete beyond domestic markets. Global consumers today seek products that are authentic, sustainably produced, and ethically sourced. India's cooperative institutions, particularly those representing farmers and primary producers, are well positioned to meet these expectations. However, success in international markets requires more than quality products. It

demands a strong and consistent brand identity that assures buyers of reliability, traceability, and compliance with global quality standards.

Digital transformation is also reshaping how cooperative brands connect with consumers. Social media, e-commerce platforms, QR-code-enabled traceability, and online marketplaces have reduced the distance between producers and buyers. Even a small cooperative producing honey, spices, handicrafts, or millet-based products can now reach consumers across the country if it communicates its story effectively and maintains consistent quality. In many cases, the story behind the product—the farmers who cultivate it, the traditional practices followed, or the community it supports—becomes as valuable as the product itself.

Innovation, therefore, is not simply about adopting new technologies or launching new services. It is about responding to changing consumer expectations while remaining true to cooperative values. The cooperatives that will lead the next phase of India's growth are likely to be those that successfully combine their legacy of trust with modern business practices, digital engagement, and market-oriented thinking. By doing so, they can build brands that are relevant not only for today's consumers but also for the next generation.

Branding Beyond Traditional Sectors

The success of cooperative branding is not confined to a few well-known institutions. KRIBHCO has earned the confidence of farmers through decades of reliable agricultural inputs, extension services, and member-centric initiatives, reinforcing the idea that institutional credibility is one of the strongest foundations of a trusted brand. Similarly, Karnataka's Nandini, marketed by the Karnataka Milk Federation (KMF), has transformed from a regional dairy cooperative into a nationally recognised brand by consistently delivering quality products while retaining its strong connection with dairy farmers. Beyond agriculture, Shri Mahila Griha Udyog Lijjat Papad has become an iconic cooperative brand by combining product consistency with women's entrepreneurship and social empowerment, proving that cooperative values can create enduring consumer loyalty. Another remarkable example is the Uralungal Labour Contract Cooperative Society (ULCCS) of Kerala, which has successfully established itself in infrastructure, construction, and information technology. Its journey demonstrates that cooperative principles of collective ownership, professionalism, and accountability can build strong brands even in highly competitive sectors traditionally dominated by private enterprises. Together, these examples reaffirm that while

products and services may differ, the foundations of successful cooperative brands remain the same: trust, quality, innovation, and a clear commitment to improving the lives of their members and communities.

Lessons Every Cooperative Can Learn

The journeys of Amul, IFFCO, NAFED, Bharat Organics, and emerging initiatives like Sahkar Taxi demonstrate that successful cooperative brands are not created overnight. They evolve through consistent effort, a clear purpose, and an unwavering commitment to members and consumers. While every cooperative operates under different circumstances, some lessons are universal.

First, quality should never be compromised. Consumers may be attracted by a new product once, but they remain loyal only when the quality meets their expectations every time. Consistency creates confidence, and confidence gradually transforms into trust.

Second, every cooperative should have a distinct identity. Many cooperatives produce excellent products but fail to communicate what makes them different.

Whether it is empowering farmers, promoting women-led enterprises, preserving traditional practices, or encouraging sustainable production, every cooperative has a unique story. Sharing that story helps consumers connect emotionally with the brand.

Third, visibility matters. In today's digital world, consumers often discover products through online platforms before they see them on store shelves. A professional logo, attractive packaging, informative labels, an active digital presence, and participation in exhibitions and fairs can significantly improve a cooperative's visibility and market reach.

Fourth, innovation should become part of the cooperative culture. Innovation does not always require major investments. Introducing value-added products, adopting eco-friendly packaging, using QR codes for product information, or leveraging social media to engage with consumers are practical steps that even smaller cooperatives can undertake.

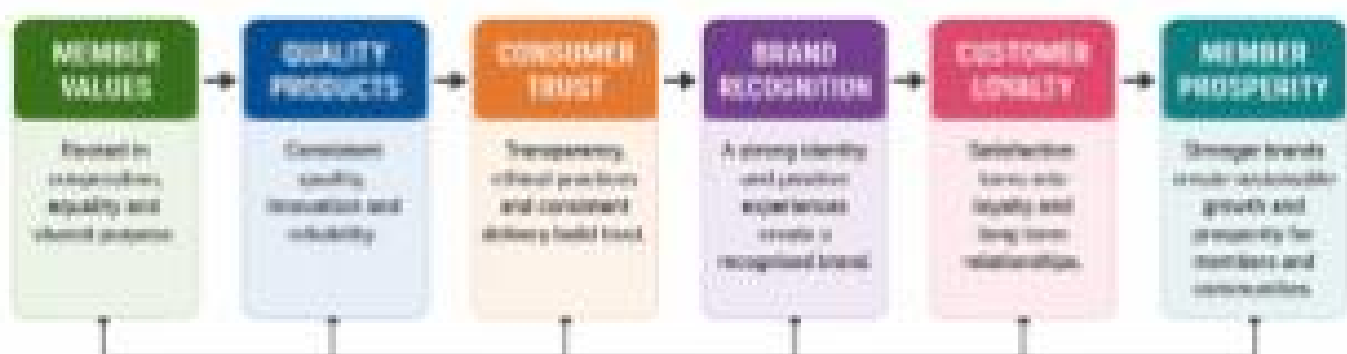
Finally, branding should be viewed as a collective responsibility rather than a marketing function. Every member, employee, board

representative, and business partner contributes to the image of the cooperative. A courteous interaction with customers, timely delivery of services, transparent business practices, and prompt grievance redressal strengthen the organisation's reputation just as much as an advertising campaign.

The Cooperative Branding Journey

Ultimately, a cooperative's strongest advertisement is not a television commercial or a social media campaign; it is the confidence that satisfied consumers share with others. When trust becomes the defining characteristic of a cooperative, the brand begins to grow naturally, creating lasting value for both members and the communities it serves.

In the end, the strongest cooperative brands are not defined by the products they sell, but by the values they consistently uphold. When cooperation becomes a promise that consumers believe in, branding naturally becomes the bridge between member prosperity and public trust.



NCEL
(National Cooperative Exporters Limited)

The Export Revolution
Making India's Rural Economy Global

From Indian Farms → Global Markets

Member of the Export Promotion Councils of India

Supporting Farmers | Strengthening Cooperatives | Promoting Market Access | Creating Sustainable Value | Building Resilient Food Systems

"Sahakar se Samridhhi" — From Local Strength to Global Success

se Samriddhi" (Prosperity through Cooperation) into reality, National Cooperative Exports Limited

Diagram illustrating the NCEL (National Centre for Entrepreneurship and Leadership) as a central hub, connected to five partner organizations: NCIAC, IEPPO, NAFED, NABARD, and NCHS.

NCEL is registered as a premier national organization under the Multi-State Co-operative Societies Act. It is uniquely backed and jointly promoted by five of India's most powerful cooperative giants:

- GCMMF (Amul) – Gujarat Cooperative Milk Marketing Federation
- IFFCO – Indian Farmers Fertiliser Cooperative
- KRIBHCO – Krishak Bharati Cooperative
- NAFED – National Agricultural Cooperative Marketing Federation of India
- NCDC – National Cooperative Development Corporation

What is NCEL? Organization & Structure

20 THE COOPERATOR | SEPTEMBER 2026

stability to secure high-volume global trade contracts.

Network Expansion & Membership Growth

The fundamental mission of NCEL is to consolidate India's fragmented cooperative network—spanning from the grassroots Primary Agricultural Credit Societies (PACS) up to state-level apex federations—onto a single, unified international trading platform.

- Initial Phase (Launch in 2023): At inception, the structure existed largely as a conceptual framework on paper. Direct involvement was limited exclusively to its five promoter organizations. Grassroots farmers and village-level cooperative networks possessed negligible awareness regarding its mechanisms, leading to restricted initial membership.
- 1. Current Status (2025-2026 Data): Backed by intense digitalization drives and aggressive outreach campaigns by the Ministry of Cooperation, network expansion has skyrocketed:
- 2. Registered Societies: Over 5,000 cooperative societies across India have successfully registered as active members or are currently completing formal onboarding.
- Farmer Outreach: NCEL has indirectly connected and extended its umbrella benefits

to over 29 Crore farmers and indigenous rural artisans.

- Future Target: The definitive government objective is to identify and integrate every capable entity among India's 8.5 Lakh cooperative societies to build an absolute ecosystem of rural export excellence

Business Turnover & Financial Performance

NCEL has rapidly disrupted the global export market within a remarkably brief operational window. Within its opening months, the council locked in prestigious international export orders valued at over ₹7,000 Crore.

According to commercial data for the fiscal periods of 2024-25 and 2025-26, NCEL's annual business turnover has aggressively crossed the ₹10,000 Crore milestone. The long-term blueprint mapping out the next phase targets an expansion to ₹50,000 Crore in annual cross-border trade.

The Unique Profit-Sharing Model

Unlike standard corporate models where profits enrich private equity holders or corporate stakeholders, NCEL operates on an equity-first structure. It guarantees that at least 50% of its total Net Profit is disbursed directly back to member farmers and grassroots cooperative societies in the form of dividends and bonuses. This ensures that farmers receive premium baseline prices along with surplus profits

from international sales.



Diverse Export Portfolio

NCEL is broadening India's trade horizons far beyond standard grains, strategically exporting premium agricultural commodities alongside heritage handicraft and wellness assets:

- Core Agricultural Produce:** Non-Basmati rice, wheat, sugar, onions, and high-protein pulses. (Crucially, during domestic trade bans on non-basmati rice export, the Indian government exclusively granted special G2G [Government-to-Government] clearing permissions to NCEL to supply critical stocks to friendly nations like Singapore, Bhutan, and Mauritius).
- Dairy & Organic Goods:** High-grade Amul ghee, processed cheeses, milk concentrates, alongside organic pure honey and ethically sourced spices.
- Handloom & Handicrafts:** Globally sought-after designer sarees, rural textiles, and handcrafted wooden/clay artifacts that bring international acclaim to local village artisans.
- Herbal & Ayurvedic Formulations:** Premium natural wellness commodities, catching up with the immense rising global demand for

traditional Indian holistic health alternatives.

Direct Benefits Empowering Local Farmers

Historically, an individual farmer cultivating world-class produce lacked the means to negotiate exports to regions like the USA, Europe, or the UAE due to bureaucratic red tape, Import-Export Code (IEC) licensing, trade compliances, and large-scale bulk container prerequisites. NCEL effectively eliminates these systematic roadblocks:

- **Complete Market Security:** The farmer simply delivers their crop to the local cooperative society (PACS). NCEL manages the complex supply chain, quality standardization checks, logistics paperwork,

and foreign currency management.

- **100% Guaranteed Payments:** Backed fully by the government infrastructure, financial transactions carry zero defaults or risk profiles, offering ultimate safety to smallholders.
- **Global Branding:** Premium produce originating from micro-villages is displayed proudly on the retail shelves of international supermarkets, commanding high value

Challenges & Future Preparedness
Managing an enterprise of this scale introduces stringent market challenges, notably adhering to strict international phytosanitary and Quality Standards while competing with veteran Multi-National Corporations (MNCs). To tackle this, the government

is investing aggressively in a network of cold storages, advanced testing laboratories, and digitized sorting facilities to match international standards across all delivery channels

Conclusion

National Cooperative Exports Limited (NCEL) stands tall as the ultimate modern instrument of the Indian cooperative movement. Accelerating from ground zero to multi-thousand crore valuations within roughly three years demonstrates that when rural communities unite, they can drive the global market. As India progresses decisively toward becoming a \$5 Trillion economic powerhouse, the contribution of NCEL and its crores of hard-working farmers will undoubtedly be written in letters of gold.





किसान से... किचन तक



Experience the range of

NAFED Products

| PULSES | SPICES | OILS | TEA | READY TO COOK FOOD | READY TO EAT FOOD
| MILLET PRODUCTS | HONEY | DRY FRUITS | RICE







[@nafedindia](https://nafedindia.com) | nafed-india.com



Scan the
QR CODE to **BUY**

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

सहकारी शिक्षा-प्रशिक्षण अनिवार्य होना चाहिए

*प्रा. जगदीश किल्लोळ



AI Image

पृष्ठभूमि:

इंग्लैंड के रॉशडेल में वर्ष 1844 में स्थापित सहकारी संस्था ने अपना कामकाज कैसे चलाया जाए, इसके लिए एक नियमावली (नियम) तैयार की थी। उस नियमावली में सदस्यों, निदेशकों और अधिकारी-कर्मचारियों को प्रशिक्षित करने का एक महत्वपूर्ण नियम शामिल था। संस्था के संचालकों का मानना था, और यह एक वास्तविकता भी थी (जो आज भी है), कि जब तक संस्था के सभी घटकों में सहकारिता की भावना और सहकारी पद्धति से किए जाने वाले व्यवहार/कामकाज की समझ पैदा नहीं होती, तब तक संस्था का उद्देश्य पूरा नहीं हो सकता। इसीलिए, रॉशडेल में स्थापित इस संस्था द्वारा तैयार किए गए नियमों को आगे चलकर अंतर्राष्ट्रीय सहकारी संघ (International Co-operative Alliance) ने सहकारी सिद्धांतों के रूप में स्वीकार कर लिया। बदलती परिस्थितियों के कारण सहकारी सिद्धांतों पर फिर से विचार करने की आवश्यकता महसूस हुई। अंतर्राष्ट्रीय सहकारी संगठन ने ई.स. 1964 में प्रा. डी. जी. कर्वे की अध्यक्षता में एक समिति नियुक्त की। इस समिति ने 1966 में अपनी रिपोर्ट प्रस्तुत की। उसमें कुल छह सिद्धांतों को शामिल किया गया था, जिसमें 'सहकारी शिक्षा और प्रशिक्षण' सिद्धांत को प्रमुखता से शामिल किया गया।

इस रिपोर्ट में प्रा. डी. जी. कर्वे कहते हैं, "यदि

सहकारी शिक्षा को वैकल्पिक या गौण माना गया, तो सहकारी आंदोलन की सफलता और प्रसार पर सीमाएं लग जाएंगी।" आगे वे कहते हैं कि, "सहकारी संस्थाओं के विकास के लिए सहकारी शिक्षा-प्रशिक्षण अनिवार्य ही होना चाहिए।"

वर्तमान स्थिति:

देश में कुल 8 लाख 45 हजार सहकारी संस्थाएं हैं। उनमें से 2 लाख 23 हजार 759 संस्थाएं अकेले महाराष्ट्र में हैं। भारत सरकार ने सहकारी संस्थाओं का विस्तार बढ़ाने और उनका विकास करने के लिए श्री सुरेश प्रभु की अध्यक्षता में गठित समिति द्वारा तैयार की गई 'राष्ट्रीय सहकार नीति 2025' को स्वीकार किया है।

राज्य सरकारों ने भी इस सहकार नीति को निश्चित करने के लिए अपने अपने राज्यों में एक समिति का गठन किया है। इसलिए निकट भविष्य में बड़े पैमाने पर सहकारी संस्थाएं स्थापित होने की संभावना है। इससे सहकारी संस्थाओं की संख्यात्मक वृद्धि तो हो रही है, लेकिन यदि इसके साथ गुणात्मक वृद्धि के प्रयास नहीं किए गए, तो 'सहकार से समृद्धि' का सपना साकार नहीं हो पाएगा। गुणवत्ता की अनदेखी करने और सहकारी शिक्षा-प्रशिक्षण को अनिवार्य न करने के कारण सहकारी

संस्थाओं में कई कमियाँ या दोष उत्पन्न हो

गए हैं। इसका विस्तृत विवरण नीचे दिए गए बिंदुओं से स्पष्ट होता है:

1) सदस्य:

अधिकांश सदस्यों को यह जानकारी नहीं होती कि सहकारी संस्था के सदस्य के रूप में उन्हें अपनी भूमिका कैसे निभानी चाहिए। उन्हें सदस्यों के अधिकारों और कर्तव्यों का अहसास नहीं होता। उनकी संस्था का उद्देश्य क्या है और उसे लागू करने के लिए क्या करना होगा, इसकी उन्हें कोई कल्पना नहीं होती। बैठकों (सभाओं) में उनकी उपस्थिति नगण्य (बहुत कम) होती है। उपस्थित सदस्यों को इस बात का अभ्यास नहीं होता कि विषयों पर चर्चा कैसे की जाए और अपने प्रश्न कैसे रखे जाएं। 'सहकारी प्रशिक्षण' के अभाव में वे संस्था के वित्तीय विवरणों (फाइनेंशियल स्टेटमेंट्स) को पढ़ने और उससे संस्था की वास्तविक आर्थिक स्थिति को समझने में असमर्थ होते हैं।

संस्था के उपनियमों (बाय-लॉज) को पढ़ने वाले और उनके प्रावधानों की जानकारी रखने वाले सदस्य शायद ही कभी मिलते हैं। सहकारी सिद्धांतों और संस्था के कामकाज में उन्हें कैसे लागू किया जाए, इसका ज्ञान रखने वाले सदस्य भी बहुत कम दिखाई देते हैं। सहकारी कानून और नियमों का अध्ययन करने वाले सदस्य भी नगण्य हैं। इसके कारण संस्था की निर्णय प्रक्रिया और विकास पर प्रतिकूल

*सेवानिवृत्त प्राचार्य, धनंजयराव गाडगिल सहकारी प्रबंधन संस्थान, नागपुर

(बुरा) प्रभाव पड़ता है। इसलिए सहकारी शिक्षा के माध्यम से सदस्यों को शिक्षित करना अत्यंत आवश्यक है।

2) निदेशक:

संस्था का कामकाज संभालने के लिए सदस्यों में से चुनाव द्वारा निदेशक मंडल (बोर्ड ऑफ डायरेक्टर्स) चुना जाता है। उन्हें सहकारी कानून, नियमों और सरकारी परिपत्रकों (सर्कुलर्स) के दायरे में रहकर निर्णय लेने होते हैं। इसके बावजूद, अधिकांश निदेशकों ने सहकारी कानून, नियम, संस्था के उपनियम और सरकारी परिपत्रक पढ़े ही नहीं होते। कुछ लोगों ने यदि उन्हें पढ़ा भी हो, तो वे उनका अर्थ और उन्हें लागू करने का तरीका नहीं जानते।

चूंकि सहकारी संस्था एक आर्थिक व्यवहार करने वाली संस्था होती है, इसलिए वित्तीय मामलों की समझ होना और उसके आधार पर निर्णय लेना बहुत महत्वपूर्ण होता है। बैठकों में उपस्थित रहना, प्रत्येक विषय का गहराई से अध्ययन करके अपनी राय रखना, इन बातों का उनमें अभाव होता है। प्रबंधन और संस्था के विकास से जुड़े महत्वपूर्ण निर्णय निदेशक मंडल को ही लेने होते हैं। परंतु इस विषय में उनका प्रशिक्षण न होने के कारण निर्णय प्रक्रिया पर इसके दुष्प्रभाव दिखाई देते हैं। यदि निदेशक मंडल के लिए हर वर्ष कम से कम 3 दिनों का पाठ्यक्रम (कोर्स) पूरा करना अनिवार्य कर दिया जाए, तो यह समस्या काफी कम हो जाएगी।

3) पदाधिकारी:

दैनिक कामकाज पर नजर रखना और सहकारी कानून, नियम, उपनियम एवं सरकारी परिपत्रकों के प्रावधानों के अधीन रहते हुए आम सभा व निदेशक मंडल की बैठक में लिए गए निर्णयों को लागू करना पदाधिकारियों का काम है। हालांकि, सहकारी कानून, नियम, उपनियम, सरकारी परिपत्रक और सहकारी सिद्धांतों का अध्ययन करके दैनिक निर्णय लेने वाले और उन्हें लागू करने वाले पदाधिकारी वास्तव में बहुत कम दिखाई देते हैं।

अधिकारियों और कर्मचारियों से काम करवा लेने के लिए उनके पास आवश्यक कौशल (स्किल्स) का भी अभाव दिखाई देता है। संस्था के निर्णय लेने और उन्हें लागू करने के लिए प्रबंधन शास्त्र (मैनेजमेंट), बहीखाता (अकाउंट्स), वित्तीय विवरण और उनका विश्लेषण (एनालिसिस) तथा लेखापरीक्षा (ऑडिट) का ज्ञान होना आवश्यक होता है,

लेकिन इसका भी अभाव दिखता है। जब तक पदाधिकारियों को संबंधित विषयों का गुणवत्तापूर्ण प्रशिक्षण नहीं दिया जाता, तब तक सकारात्मक बदलाव आना संभव नहीं है।

4) अधिकारी:

दैनिक कामकाज संभालना अधिकारियों का कार्य होता है। सहकार विभाग, आम सभा के निर्णयों और निदेशक मंडल के निर्णयों को कर्मचारियों के सहयोग से प्रत्यक्ष रूप से लागू करने की जिम्मेदारी उनकी होती है। इसके बावजूद, सहकारी कानून, नियम, प्रबंधन शास्त्र, सहकारी सिद्धांत और उनके अनुसार व्यवहार, सहकारी संस्थाओं पर लागू होने वाले अन्य कानून, बहीखाता तथा लेखापरीक्षा का पाठ्यक्रम पूरा करके नौकरी में आने वाले अधिकारी सहकारी संस्थाओं में दुर्लभ ही मिलते हैं। कई अधिकारी निदेशकों की सिफारिश पर रखे गए होते हैं, जिसके कारण उनमें प्रबंधन कौशल का अभाव दिखाई देता है।

जो थोड़े-बहुत अधिकारी स्नातक (ग्रेजुएट) होते हैं या संबंधित विषय में डिग्री/डिप्लोमा पास करते हैं, उनमें से अधिकांश लोगों का ज्ञान केवल परीक्षा पास करने तक ही सीमित दिखाई देता है। बहुत कम अधिकारी ऐसे होते हैं जिनके ज्ञान या क्षमता का संस्था के कामकाज पर कोई अनुकूल (सकारात्मक) प्रभाव पड़ता हो। इसलिए इन अधिकारियों को गुणवत्तापूर्ण प्रशिक्षण देकर संस्था के संबंधित विषयों में पारंगत करना और उनका प्रबंधन कौशल बढ़ाकर उन्हें कार्यतत्पर बनाना आवश्यक है। इसके लिए यदि उनके लिए हर वर्ष 7 दिनों का विषयवार पाठ्यक्रम अनिवार्य कर दिया जाए और कुछ व्यावहारिक प्रदर्शन (प्रेक्टिकल्स) दिखाए जाएं, तो अधिकारियों की कार्यक्षमता बढ़ेगी। इसका सीधा असर संस्था के कारोबार और विकास पर पड़ेगा।

कर्मचारी:

संस्था में सदस्यों और ग्राहकों से सबसे ज्यादा सीधा संपर्क संस्था के कर्मचारियों का ही आता है। ग्राहक कर्मचारियों से बात करते हैं, उनकी सेवा, कार्यक्षमता, गुणवत्ता, व्यवहार और त्वरित सेवा जैसी चीजें ग्राहकों को संतुष्टि देती हैं। इससे संस्था का कारोबार बढ़ता है और समाज में संस्था की छवि उज्ज्वल होती है। इसलिए सहकारी संस्था के लिए यह आवश्यक है कि वे ऐसे योग्य और पात्र

कर्मचारियों का चयन करें जिन्हें संस्था के कामकाज, संबंधित कानूनों, नियमों,

कार्यप्रणाली, व्यवहार, ड्रेसकोड के महत्व, बहीखाता और बैंकिंग का ज्ञान हो। यदि उन्हें नियुक्ति (जॉइनिंग) से पहले प्रशिक्षण दिया जाए, तो ग्राहक सेवा के स्तर में सुधार होगा।

इस नियुक्ति-पूर्व प्रशिक्षण में सहकारी आंदोलन, सिद्धांत और व्यवहार, सहकारी कानून-नियम और उपनियमों का परिचय, संस्था की कंप्यूटर प्रणाली (सिस्टम), प्रबंधन, ग्राहकों की मानसिकता को पहचानकर उन्हें संतुष्ट करने का कौशल, समयबद्धता (वक्तशीरपणा), साफ-सफाई व सुव्यवस्था, संस्था के कामकाज का स्वरूप और कुशलता से काम करने की तकनीक, ईमानदारी, टीम वर्क तथा स्वागत-मूल्य (हॉस्पिटैलिटी) जैसी बातों को शामिल किया जाना चाहिए। प्रशिक्षण के बाद एक परीक्षा आयोजित की जानी चाहिए और इस परीक्षा में न्यूनतम 80 अंक (माक्स) प्राप्त करने वाले उम्मीदवारों को ही नियुक्ति दी जानी चाहिए। परीक्षा में मिले अंकों के आधार पर ही उनकी वरिष्ठता (सिनियोरिटी) तय की जानी चाहिए।

प्रशिक्षण का ऑडिट:

सहकारी संस्थाओं के कानूनों में प्रशिक्षण का प्रावधान है, लेकिन वास्तव में ऐसा दिखाई देता है कि इस संबंध में सहकारी क्षेत्र में उदासीनता है। केवल कानून की औपचारिकता पूरी करने और ऑडिट में प्रशिक्षण के शैक्षणिक स्तर का नियमित ऑडिट होने के लिए ही इसे नाममात्र किया जाता है।

गुणवत्ता या प्रमाण पत्र प्राप्त करने के लिए कुछ गिने-चुने निदेशकों, कर्मचारियों और अधिकारियों को प्रशिक्षण के लिए भेजा जाता है। कई बार तो प्रत्यक्ष रूप से उपस्थित न होने पर भी प्रशिक्षण का प्रमाण पत्र मांग लिया जाता है और प्रशिक्षण संस्थाएं बिना प्रशिक्षण दिए ही सर्टिफिकेट दे देती हैं, यह एक कड़वी वास्तविकता है।

प्रशिक्षण का कोई ऑडिट नहीं होता, प्रशिक्षक और प्रशिक्षणार्थी भी इसे गंभीरता से नहीं लेते और प्रशिक्षण के महत्व को नहीं समझते। दूसरी ओर, प्रशिक्षण संस्थानों के लिए सरकार और सहकारी संस्थाएं कोई आर्थिक प्रावधान (फंडिंग) नहीं करतीं, जिसके कारण अच्छे, उच्च शिक्षित और प्रभावशाली प्रशिक्षक नियुक्त नहीं किए जा पाते। प्रशिक्षण के लिए आवश्यक साधन और उपकरण भी उपलब्ध नहीं हैं। प्रशिक्षकों को प्रशिक्षण की प्रभावी तकनीकों की जानकारी नहीं है या इस आधुनिक जानकारी के अभाव के कारण प्रशिक्षण

प्रभावी, गुणवत्तापूर्ण और परिणामकारक नहीं हो पाता। इसी वजह से प्रशिक्षणार्थियों की गुणवत्ता, कार्यक्षमता और व्यवहार में सुधार लाने के मामले में वर्तमान प्रशिक्षण व्यवस्था काफी हद तक बेकार साबित होती है। इस प्रशिक्षण का असर संस्थाओं के व्यवसाय की वृद्धि, उनकी छवि को सुधारने या उनके स्थायित्व को बनाए रखने पर पड़ता हुआ नहीं दिखता। सरकार और सहकारी क्षेत्र को प्रशिक्षण की इस गंभीरता को समझते हुए कदम उठाने की जरूरत है। एक उचित और प्रभावी सहकारी शिक्षा-प्रशिक्षण के लिए निम्नलिखित बातों पर ध्यान देना आवश्यक लगता है:

■ सहकारी शिक्षा:-

सहकारी क्षेत्र को एक अच्छा मानव संसाधन (ह्यूमन रिसोर्स) प्राप्त हो, इसके लिए दिनांक 03 अप्रैल 2025 को आदरणीय राष्ट्रपति जी ने 'त्रिभुवन सहकारी विश्वविद्यालय, आनंद, गुजरात' की स्थापना के विधेयक को मंजूरी दी थी। उसी के अनुसार इसकी विधिवत स्थापना होकर इसका कार्य शुरू हो चुका है।

इस विश्वविद्यालय द्वारा Ph.D., एम.बी.ए. (सहकार), सहकारिता में स्नातकोत्तर डिग्री (एम.ए. सहकार), स्नातक डिग्री (सहकार) और डिप्लोमा (पदविका) पाठ्यक्रमों का सिलेबस तैयार करके उसे वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंधन संस्थान, पुणे के साथ-साथ देश के सभी सहकारी प्रबंधन संस्थानों (I.C.M.) और देश के सभी सहकारी प्रशिक्षण केंद्रों (J.T.C.) के माध्यम से लागू किया जाना आवश्यक है।

इस पाठ्यक्रम के माध्यम से सहकारिता का गहन ज्ञान और सहकारी कार्यप्रणाली की गहरी समझ युवाओं में विकसित की जा सकेगी। युवाओं में समयबद्धता, ईमानदारी और सहयोग की भावना कैसे निर्माण हो, इस पर विशेष ध्यान देने की आवश्यकता होगी।

- **अ. Ph.D. (पीएच.डी.):** सहकारी क्षेत्र की समस्याओं का गहराई से अध्ययन होना चाहिए और उस शोध (रिसर्च) के महत्वपूर्ण निष्कर्षों व सिफारिशों के आधार पर निर्णय लेने की प्रक्रिया में निरंतर सकारात्मक बदलाव होते रहना चाहिए, यही इस शोध का उद्देश्य होना चाहिए।
- **आ. एम.बी.ए. (M.B.A.):** वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंधन संस्थान, पुणे, धनंजयराव गाडगीळ सहकारी प्रबंधन संस्थान, नागपुर, ICM बैंगलोर, गांधीनगर

आदि स्थानों पर वर्तमान में एमबीए पाठ्यक्रम चलाए जाते हैं। इस पाठ्यक्रम में सहकारी क्षेत्र के लिए आवश्यक विषयों को शामिल करके इस क्षेत्र को एक बेहतरीन और गुणी प्रबंधकीय मानव संसाधन प्रदान करने का प्रयास किया जाना चाहिए। बड़ी सहकारी संस्थाओं को प्राथमिकता के आधार पर कैम्पस इंटरव्यू (Campus Interview) आयोजित करके इन्हें अपनी सेवा में शामिल होने का निमंत्रण देना चाहिए।

- **इ. स्नातकोत्तर डिग्री पाठ्यक्रम (Post Graduate Degree):** एम.ए. (सहकार) की यह पोस्ट ग्रेजुएट डिग्री देश के सभी सहकारी प्रबंधन संस्थानों में शुरू की जानी चाहिए। यहाँ सीटों की संख्या सीमित रखकर केवल गुणवत्ता (मेरिट) पर जोर दिया जाना चाहिए। सहकारी क्षेत्र के ग्रुप 'ए' और 'बी' श्रेणी के अधिकारियों के लिए नियुक्ति से पहले इस डिग्री को एक आवश्यक योग्यता (एलिजिबिलिटी) के रूप में स्वीकार किया जाना चाहिए।
- **ई. स्नातक पाठ्यक्रम (Degree Course):** यह डिग्री कोर्स 3 वर्ष का होना चाहिए। इसमें सहकारी क्षेत्र की सभी प्रकार की संस्थाओं के उद्देश्य, कार्य, कार्यप्रणाली के साथ-साथ संस्थाओं को गतिशील बनाने के लिए आवश्यक सभी विषय इस तीन वर्षीय डिग्री परीक्षा में होने चाहिए। देश के सभी सहकारी प्रबंधन संस्थानों (I.C.M.) के माध्यम से इसे चलाया जाना चाहिए। डिग्री का स्तर और गुणवत्ता कैसे अच्छी बनी रहे, इसके लिए सदैव तत्पर रहना चाहिए। सभी बड़ी संस्थाओं के ए, बी और सी ग्रुप तथा प्राथमिक संस्थाओं के अधिकारी वर्ग के लिए नियुक्ति से पहले इस डिग्री को अनिवार्य किया जाना चाहिए।
- **3. डिप्लोमा (पदविका):** देश के सभी सहकारी प्रशिक्षण केंद्रों से डिप्लोमा पाठ्यक्रम चलाए जाने चाहिए। सहकारी क्षेत्र की आवश्यकताओं के अनुसार इस डिप्लोमा पाठ्यक्रम की रचना होनी चाहिए। प्रैक्टिकल (प्रायोगिक) सीखने पर विशेष ध्यान दिया जाना चाहिए। पाठ्यक्रम के विषयों और व्यावहारिक अध्ययन के लिए आवश्यक समय को ध्यान में रखते हुए यह 6 महीने या 9 महीने की अवधि का होना चाहिए। इसमें उत्तीर्ण (पास) होने वाले उम्मीदवारों को

सहकारी क्षेत्र में ग्रुप 'सी' (गट क) श्रेणी में कर्मचारी के रूप में प्राथमिकता से नियुक्त किया जाना चाहिए।

सभी सहकारी प्रबंधन संस्थानों और सहकारी प्रशिक्षण केंद्रों में उच्च शिक्षित और सहकारी क्षेत्र का गहरा अध्ययन या उसमें रुचि रखने वाले प्रोफेसरों और व्याख्याताओं को नियुक्त किया जाना चाहिए। इन संस्थानों को सभी आवश्यक शैक्षणिक सुविधाएं और साधन पूरी तरह से मुहैया कराए जाने चाहिए। अच्छा सहकार विषयक साहित्य तैयार करने के लिए प्रोफेसरों और व्याख्याताओं (लेक्चरर्स) को प्रोत्साहित किया जाना चाहिए।

सभी सहकारी प्रबंधन संस्थानों को केंद्र सरकार द्वारा और सहकारी प्रशिक्षण केंद्रों को राज्य सरकार द्वारा 100% वित्तीय सहायता (फंडिंग) प्रदान की जानी चाहिए। लोकतंत्र को मजबूत करना और जनता के आर्थिक व सामाजिक स्तर में सुधार करना शासन व्यवस्था का एक महत्वपूर्ण उद्देश्य है, और यह सहकारिता के बिना हासिल नहीं किया जा सकता-यह अधिकांश समितियों ने अपनी सिफारिशों में प्रमुखता से सुझाया है और इसमें पूरी सच्चाई है।

■ सहकारी प्रशिक्षण:

- **अ. पाठ्यक्रम निश्चित करना:** सदस्यों, निदेशकों, पदाधिकारियों, अधिकारियों और कर्मचारियों आदि के लिए प्रवेश-पूर्व (प्री-जॉइनिंग), प्रवेश के तुरंत बाद, और हर 1 या 2 साल में एक प्रभावी रीफ्रेशर (उजळणी) प्रशिक्षण पाठ्यक्रम तैयार करना आवश्यक है।
- **आ. प्रशिक्षण की अवधि:** पाठ्यक्रम को पूरा करने में कितना समय लग सकता है, इसका विचार करके विभिन्न घटकों और विभिन्न प्रकार के प्रशिक्षणों की अवधि तय की जानी चाहिए।
- **इ. प्रशिक्षण के साधन:** प्रशिक्षण का अनुकूल माहौल तैयार करने के लिए प्रशिक्षण भवनों (इमारतों) का निर्माण और आधुनिक शैक्षणिक साधनों की उपलब्धता सुनिश्चित की जानी चाहिए।
- **ई. प्रशिक्षणार्थियों की परीक्षा:** अधिकारियों और कर्मचारियों के प्रशिक्षण में प्रवेश करते समय और प्रशिक्षण अवधि समाप्त होते समय परीक्षा ली जानी चाहिए, और प्राप्त अंकों के आधार पर उनकी वरिष्ठता (सिनियोरिटी) तय होनी चाहिए। साथ ही, नियुक्ति के बाद जो बार-बार प्रशिक्षण आयोजित

किए जाएंगे, उनकी भी परीक्षा ली जानी चाहिए।

- **3. अधिकारी-कर्मचारियों के चयन के लिए परीक्षा:** अधिकारियों और कर्मचारियों के चयन के लिए परीक्षा आयोजित की जानी चाहिए। वे शैक्षणिक, शारीरिक और मानसिक रूप से सक्षम हैं या नहीं, इसकी जांच की जानी चाहिए और केवल पात्र उम्मीदवारों का ही चयन किया जाना चाहिए।

- **ऊ. प्रशिक्षण कक्ष में सीसीटीवी कैमरे लगाना:** प्रशिक्षण कक्षों में सीसीटीवी कैमरे लगाना अनिवार्य किया जाना चाहिए। इससे प्रशिक्षणार्थियों की उपस्थिति, कक्षा का संचालन, विषय का सही प्रस्तुतीकरण और प्रशिक्षक व प्रशिक्षणार्थी के बीच उचित संवाद

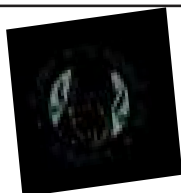
हो रहा है या नहीं, इसकी जांच की जा सकेगी। साथ ही प्रशिक्षण सामग्री, साधन और प्रशिक्षकों की गुणवत्ता की भी जांच की जानी चाहिए।

- **ऋ. आर्थिक प्रावधान (बजट):** एक समृद्ध समाज का निर्माण करना सरकार और सहकारी संस्थाओं

का उद्देश्य है। इसलिए सरकार को अपने बजट में और सहकारी संस्थाओं को अपने वित्तीय विवरणों में इसके लिए पर्याप्त वित्तीय प्रावधान करना चाहिए। यह प्रावधान कोई खर्च नहीं बल्कि एक निवेश (इन्वेस्टमेंट) है; इस विचार के साथ सरकार और सहकार क्षेत्र को उचित बजटीय आवंटन करने की आवश्यकता है।

एक उपयोगी, गुणवत्तापूर्ण और प्रभावशाली प्रशिक्षण प्रणाली का निर्माण करके और

वर्तमान में मौजूद सहकारी प्रबंधन संस्थानों, सहकार प्रशिक्षण केंद्रों, जिला सहकारी बोर्डों तथा राज्य व जिला फेडरेशनों के पास उपलब्ध प्रशिक्षण केंद्रों की सुविधाओं को आधुनिक बनाकर सहकारी क्षेत्र के सदस्यों, पदाधिकारियों, निदेशकों, अधिकारियों और कर्मचारियों को उच्च स्तरीय प्रशिक्षण देने के लिए सुविधाएं बढ़ाई जानी चाहिए। समय-समय पर प्रशिक्षण का ऑडिट करके, प्रशिक्षण की कमियों को दूर करने के निर्देश देकर और उन निर्देशों का सही ढंग से पालन हुआ है या नहीं, इसकी जांच करके यदि प्रशिक्षण कार्य किया जाए, तो सहकारिता के माध्यम से एक समृद्ध समाज का निर्माण किया जा सकता है। इसके लिए सहकारी शिक्षण-प्रशिक्षण केवल आवश्यक ही नहीं बल्कि अनिवार्य करना बेहद जरूरी है और ऐसा प्रावधान सहकारी कानून में किया जाना आवश्यक है।



With Compliments From

THE GUJARAT STATE CO-OPERATIVE UNION

“Accredited by NABARD – C-PEC (BIRD), Lucknow as a Centre for Professional Excellence.”

“Sahyog”, B/h-Jyoti Sangh, Relief Road, Ahmedabad-380 001, (Regd. No. 24950, Dt. 19.04.1960)

Phone: (079) 25351544 / 2220 Fax : (079) 25351360 E-mail: gscu@rediffmail.com

Six Junior Co-operative Training Centres run and managed by Union.

Aims and Objectives

- 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.

Ghanshyambhai H. Amin
Chairman

Bhikhabhai Z. Patel
Hon. Secretary

Arvindbhai D. Tagadiya
Hon. Secretary

Ravindrasinh A. Rana
Vice-President

Dr. Rajendra C. Trivedi
Executive Officer

Empowering Farmers Through Assured MSP Procurement

NCCF's e-Samyukti Portal Strengthens Price Security and Trust

Procurement Under PSS & MSP



- Groundnut
- Soybean
- Maize
- Sunflower
- Urad
- Moong
- Tur (Arhar)

MSP Assured
Price Support Scheme

Fair Prices • Timely Payments • No Middlemen



Register on
e-Samyukti Portal & App

• Easy Digital Registration



• Apply Online



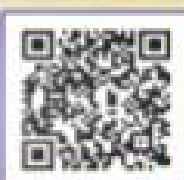
• Track Your Payment

• Secure Your MSP

Join Hands with **NCCF**

Supporting Farmers • Strengthening Agriculture

Esamyukti





The National Cooperative Union of India (NCUI) had the privilege of hosting a high-level Ministerial Delegation from the Republic of Mauritius. The delegation comprised H.E. Mr. Sayed Muhammad Aadil Ameer Meea, Hon'ble Minister, Ministry of Industry, SME and Cooperatives (Head of Delegation), Mr. Raj Kishore Bunjun, Permanent Secretary, and Mr. Mohammad Zahir Arshaad Hyda, Advisor. The delegation was accompanied by H.E. Dr. Manoj Nardeosingh, Secretary General, AARDO, and Dr. Khushnood Ali, Head, Research Division & Programme Coordinator, AARDO.

The delegation was warmly welcomed by Shri Pankaj Srivastava, IRS, Chief Executive, NCUI, through the presentation of shawls and mementoes. This was followed by an introduction of the officials of NCUI and the distinguished members of the visiting delegation.

In his Welcome Address, Shri Pankaj Srivastava highlighted NCUI's commitment to strengthening the cooperative movement and fostering international cooperation. He also highlighted the various initiatives of the Ministry of Cooperation Govt of India towards revamping the cooperatives at the grassroots. Thereafter, Shri Ritesh Dey, Executive Director, NCUI, delivered a presentation on the Status and Reforms in the Cooperative Sector in India and the Role of NCUI, showcasing India's cooperative achievements and ongoing reforms.

The programme featured insightful addresses by Hon'ble Minister H.E. Mr. Sayed Muhammad Aadil Ameer Meea who shared the various initiatives of the Ministry and the efforts of the Govt of Mauritius to transform towards service oriented economy. H.E. Dr. Manoj Nardeosingh, Secretary General, AARDO, who emphasized the importance of international

collaboration, knowledge exchange, and strengthening cooperative institutions for sustainable and inclusive development.

An engaging discussion was held during which both sides deliberated on best practices, institutional cooperation, and opportunities for enhancing collaboration in the cooperative sector. The programme concluded with a Vote of Thanks delivered by Ms. Sandhya Kapoor, Director, NCUI, followed by a networking lunch and a group photograph.





The National Cooperative Union of India (NCUI) organised a one-day training programme on "Strengthening Governance, Compliance & Business Development in Cooperative Credit Societies" on 31 August 2026 at NCCE, New Delhi. The programme was organised for directors and employees of cooperative credit societies in association with the United Thrift & Credit Cooperative Societies Federation of Delhi Ltd.

The programme was inaugurated by Shri Rajeev Sharma, Executive Director, NCCE, NCUI, and Shri Sunil Gupta, President, United Thrift & Credit Cooperative

Societies Federation of Delhi Ltd. Shri Rajeev Sharma highlighted the business model of cooperative institutions and the role of NCUI in strengthening the cooperative movement. Shri Sunil Gupta welcomed the participants and expressed his gratitude to NCUI for extending support in organising the training programme.

During the technical sessions, Dr. V. K. Dubey, In-charge Managing Director, Cooperative Bank of India (COBI), delivered a session on "Cooperative Governance in Credit Societies", highlighting the importance of sound governance practices.

Shri S. C. Pradhan, Principal, Delhi State Cooperative Training Centre (DSCTC), sensitised the participants on cyber security challenges in cooperative credit societies and measures for addressing emerging cyber risks.

Shri Anurag, Deputy Director, NCUI, spoke on "Strengthening Cooperative Credit through Technology: A Practical Perspective under the National Cooperation Policy, 2025", emphasising the role of technology in strengthening and modernising cooperative credit institutions.

Shri Sunil Gupta, President, United Thrift & Credit Cooperative Societies Federation of Delhi Ltd., conducted a session on "Various Compliances under Cooperative Societies Act", covering important statutory and legal compliance requirements. The programme concluded with a feedback and valedictory session with distribution of certificates.



As part of its continuous efforts to introduce young minds to the cooperative movement, the Coop Connect Division of NCUI organized an enriching study visit to the Mother Dairy Plant, Patparganj, New Delhi on 17th August 2026, for 37 students and 2 faculty members – Ms. Shikha Rattan and Ms. Taruna Bahl – from Bal Bharati Public School,

Pitampura, accompanied by Shri Anant Dubey, Deputy Director, and Shri Naveen Singh from NCUI.

Through this initiative, NCUI aims to help students understand how cooperatives work at the grassroots level and inspire them to explore the values of cooperation, self-reliance, and collective growth from an early age.

The students attended an insightful session by Shri. Renu Kumar Ravindran Pillai, Sr. Superintendent, Mother Dairy, who explained the process of

milk processing, packaging, and production of milk & milk products. This was followed by a plant tour where students witnessed live milk processing, packaging, and ice-cream production operations – gaining first-hand exposure to how a successful cooperative enterprise operates.





The NCCE Division of National Cooperative Union of India (NCUI) successfully organised a programme on "Successful Cooperative Business Model & Entrepreneurship Day" at ABES Business School, Ghaziabad, Uttar Pradesh, on 21 August 2026.

More than 250 students and faculty members participated enthusiastically in the programme. The session focused on the potential of the cooperative business model,

entrepreneurship, innovation and the growing role of youth in the cooperative movement.

Sh. Rajeev Sharma, Executive Director, NCUI, delivered an insightful session on successful cooperative business models and entrepreneurship, highlighting the importance of collective enterprise, innovation, leadership and youth participation in building sustainable businesses.

The programme commenced with a warm welcome address

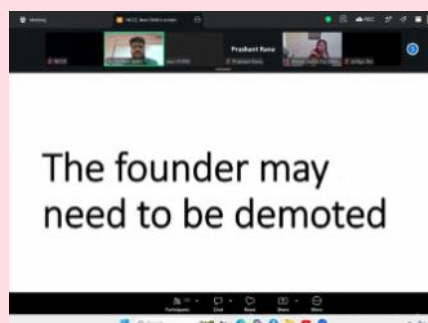
by Dr. Soni, Dean, ABES Business School, who welcomed the participants and NCUI team. The students actively engaged in the session and showed keen interest in exploring cooperative entrepreneurship as a promising avenue for their future.

Student trophies were also presented by Sh. Rajeev Sharma, Executive Director, NCUI, recognising and encouraging student participation.

The programme concluded with a vote of thanks by Dr. Anjali, expressing gratitude to all the dignitaries, faculty members and students for their valuable contribution and enthusiastic participation.

The programme was a meaningful step towards creating awareness among youth about cooperatives, entrepreneurship and the opportunities offered by the cooperative sector.

Youth Cooperative Awareness Programme Concludes

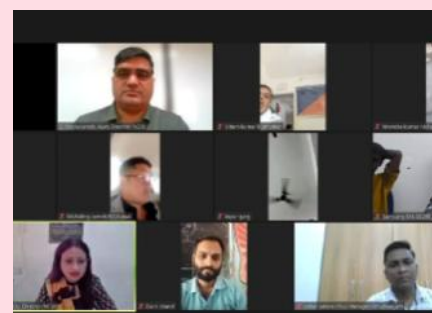


The 2-Day Youth Cooperative Awareness Programme, organised by the National Centre for Cooperative Education (NCCE) of NCUI, successfully concluded on 21 August 2026. On the concluding day, participants gained valuable insights into Cooperative

Entrepreneurship for Youth by Shri Anurag, Deputy Director, NCUI, and "From Idea to Impact – Building, Managing & Growing a Cooperative" by Shri S. Raghuvanshi, Assistant Director, NCUI. Through their assignments, participants presented innovative ideas for cooperatives in agriculture, dairy, organic products, solar energy, cooperative stores and other sectors.

The programme concluded with a Vote of Thanks by Ms. Dipti Yadav, Deputy Director, NCUI, expressing gratitude to the resource persons and

participants for their active participation.



जस्सको सचिव श्री गजेन्द्र पाल सिंह सारन जी अध्यक्ष एवं श्री ब्रिजेन्द्र सिंह पंवार जी उपाध्यक्ष दिल्ली स्टेट फ्रूट एंड वैजेटेबिल कंजूमर कोआपरेटिव फैडरेशन लि निर्विरोध निर्वाचित।



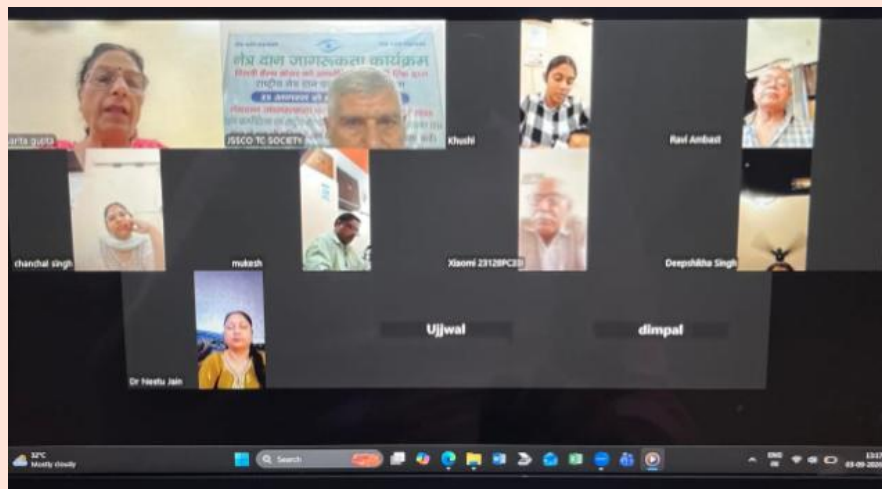
दिनांक 23-08-2026 को रिटर्निंग आफिसर श्री सुमित अहलावत जी द्वारा कराये गये दिल्ली स्टेट फ्रूट एंड वैजेटेबिल कंजूमर कोआपरेटिव फैडरेशन लि प्रबंधक समिति के चुनाव में चौधरी सुखबीर सिंह पंवार पैनल के समस्त उम्मीदवार निर्विरोध निर्वाचित घोषित किये गए। चुनाव में निर्वाचित उम्मीदवारों की सूची इस प्रकार है।

1. श्री गजेन्द्र पाल सिंह सारन - अध्यक्ष
2. श्री ब्रिजेन्द्र सिंह पंवार - उपाध्यक्ष
3. श्रीमती खुशबू माहेश्वरी - महिला डायरेक्टर

4. श्रीमती नीतिका - महिला डायरेक्टर
5. श्री जयभगवान वर्मा - डायरेक्टर
6. श्री मनोज कुमार - डायरेक्टर
7. श्री प्रेम प्रकाश - डायरेक्टर
8. श्री सतीश - डायरेक्टर
9. श्री सत्तार सिंह - डायरेक्टर
10. चौधरी सुखबीर सिंह पंवार - डायरेक्टर

सूचना जारीकर्ता
चौधरी सुखबीर सिंह पंवार
पूर्व अध्यक्ष

राष्ट्रीय नेत्रदान पखवाड़े में दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी द्वारा नेत्रदान जागरूकता पर वैबिनार आयोजित।



राष्ट्रीय नेत्रदान पखवाड़े में दिनांक 03 सितम्बर 2026 को दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी द्वारा नेत्रदान जागरूकता पर एक वैबिनार का आयोजन किया गया। जिसका शुभारंभ डा रवि अम्बैष्ट अध्यक्ष गवर्नमेंट एम्प्लॉयज अर्बन टी सी सोसायटी झंडे वालान नई दिल्ली द्वारा किया गया। अपने संबोधन में डा अम्बैष्ट जी ने इस समाज उपयोगी कार्यक्रम के आयोजन के लिए दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी की भूरि भूरि प्रशंसा की तथा हर जरूरत मंद को कोर्निया उपलब्ध कराने के लिए अधिक से अधिक लोगों को नेत्रदान की अपील की। पूर्व विज्ञान शिक्षक श्री देवेन्द्र पाल सिंह दलाल जी ने अपने संबोधन में बताया कि नेत्रदान के प्रति जागरूकता की कमी के कारण भारत में अंधत्व की दर बड़ी है। पी जी आई चंडीगढ़ के आकड़ों के

अनुसार पी जी आई नेत्र बैंक को 2025-26 में 500 कोर्निया प्राप्त हुए जबकि प्रतीक्षा सूची 1000 की थी। दिल्ली हैल्थकेयर कोआपरेटिव के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन जी ने बताया कि दिल्ली हैल्थकेयर प्रत्येक वर्ष 25 अगस्त से 8 सितम्बर तक राष्ट्रीय नेत्रदान पखवाड़े का आयोजन करती है। इस दौरान समिति के वालंटियर विभिन्न संस्थाओं में जाकर लोगों को नेत्रदान हेतु जागरूक करते हैं तथा नेत्रदान के इच्छुक व्यक्तियों के संकल्प पत्र भरते हैं। श्री सारन जी ने बताया कि भारत में नेत्रदान की कम दर अंधविश्वास एवं अज्ञानता है। जबकि हमारे पड़ोसी देश श्रीलंका में नेत्रदान परिवार की परम्परा है चुकी है जिसके परिणामस्वरूप श्री लंका कई देशों को कोर्निया उपलब्ध कराता है। गुजरात स्टेट कोआपरेटिव यूनियन अहमदाबाद की विद्वान अनुदेशक

मिस ठाकुर दीपशिखा जी ने कार्यक्रम में निमंत्रण के लिए दिल्ली हैल्थकेयर का आभार व्यक्त किया तथा कार्यक्रम के आयोजन के लिए बधाई दी। अपना संस्मरण साझा करते हुए मिस ठाकुर दीप शिखा जी ने बताया कि अपने परिवार की परम्परा के अनुसार मैं अपने इक्कीस वें जन्मदिन पर नेत्रदान के साथ साथ देहदान का संकल्प कर चुकी हैं। उन्होंने आगे जोड़ा कि यदि दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी मुझे नेत्रदान जागरूकता विंग का अवैतनिक ब्रांड अम्बेसडर नियुक्त करती है तो मैं अपने आपको बहुत सौभाग्यशाली समझूंगी। कार्यक्रम में वरिष्ठ कवयित्री एवं लेखिका श्रीमती सरिता गुप्ता जी ने नेत्रदान को महादान बताया तथा इसका जागरूकता अभियान चलाने के लिए दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन जी को बधाई दी। कार्यक्रम में डानीतू जैन, श्रीमती सविता रानी, कुमारी डिम्पल, जस्सको प्रबंधक श्री निर्दोष तेवतिया, श्री मुकेश प्रजापति, कुमारी खुशी तेवतिया, श्रीमती चंचल, श्रीमती अनीता चौधरी बागपत ने गरमजोशी से भाग लिया। कार्यक्रम के समापन पर श्री गजेन्द्र पाल सिंह सारन जी ने नेत्रदान जागरूकता पर स्वरचित कविता की प्रस्तुति दी।

गजेन्द्र पाल सिंह सारन अध्यक्ष
दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी
दिल्ली।



SERVING FARMERS TO GROW BOUNTIFUL

KRIBHCO, a leading cooperative in fertilizer production, is committed to promoting modern agriculture and strengthening the cooperative movement. With quality agricultural inputs and diversified services, KRIBHCO empowers farmers to enhance productivity and achieve sustainable prosperity.

KRISHAK BHARATI COOPERATIVE LIMITED

Registered Office: A-60, Kailash Colony, New Delhi-110048 | **Phone:** 011-29243412

Corporate Office: KRIBHCO BHAWAN, A 8-10, Sector-1, Noida-201301, Distt: Gautam Budh Nagar (UP) | **Phones:** 0120-2534631/32/36

Website: www.kribhco.net | **KRIBHCO Kisan Helpline:** 0120-2535628 | **E-mail:** krishipramarsh@kribhco.net

OUR PRODUCTS

**Neem Coated Urea | DAP | MOP | NPK | NPS | MAP | Liquid Bio Fertilizers | Certified Seeds | Hybrid Seeds
City Compost | Zinc Sulphate | Natural Potash | Sivarika | Rhizosuper**



Posted on 13/14.09.2026
Published on 11.09.2026
R. No. 7446/63

Delhi Postal Regd. No. DL-SW-01/4052/24-26
Licence to Post without pre-payment
Under No. UC-19/2024-26
Posted at LPC DRMS, Delhi - 06



इफको नैनो उर्वरक अपनाएं अधिक उपज और गुणवत्ता पाएं इफको की असरदार जोड़ी

नैनो
यूरिया
प्लस

नैनो
डीएपी

नैनो जिंक

नैनो कॉपर



अधिक जानकारी के लिए टोल फ्री न. 1800-103-1967
www.iffco.in | www.nanourea.in | www.nanodap.in