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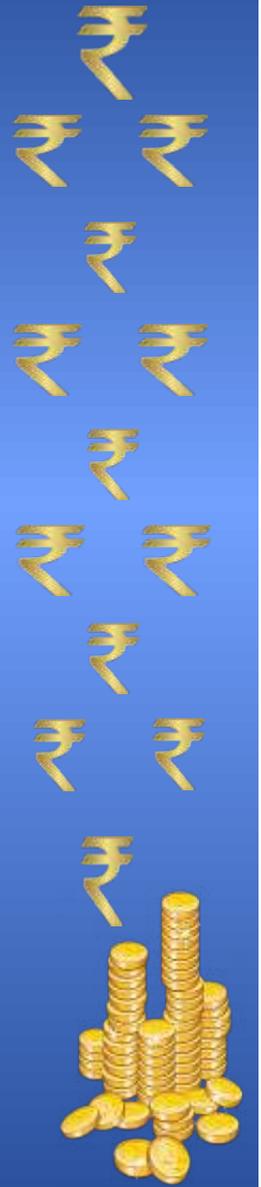
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Editor-in-Chief

Dr. Sudhir Mahajan

Editor

Sanjay Kumar Verma

Group Editor

Rajeev Sharma

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For Articles

Contact: Rajeev Sharma

Mobile No. 9899638161

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Tel: 011-49407837, 41811157, 40793299

E-mail: ncui.pub@gmail.com,

ncui.pub@india.coop

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Strengthening Food Security through Cooperatives: Pathways to an Inclusive and Atmanirbhar India

Dr. Sanoop M S*



Abstract

Food Security is the major concern of a developing country like India. The farming community and the food security in India are very interconnected and there are many policies, challenges and the path are there for India's inclusive growth. Food security is a cornerstone of India's developmental vision and a critical pillar of the Atmanirbhar Bharat mission. This article explores the transformative role of cooperatives in ensuring sustainable food security and inclusive growth. Cooperatives serve as vital intermediaries linking production, storage, distribution, and consumption, empowering small and marginal farmers through collective strength, shared resources, and participatory governance. The study highlights key initiatives such as the world's largest grain

storage plan under Primary Agricultural Credit Societies (PACS) and showcases successful cooperative models like AMUL, NAFED, IFFCO, and Kudumbashree. These examples demonstrate how cooperatives enhance productivity, reduce post-harvest losses, stabilize prices, and promote rural self-reliance. The paper asserts that National Cooperative Food Grid (NCFG) and Multi-Purpose Village Cooperative Societies (MPVCS) to further decentralize and democratize food systems. Strengthening cooperatives thus offers a viable pathway towards achieving food sovereignty, inclusive growth, and a self-reliant, resilient India.

Introduction

The journey towards Atmanirbhar Bharat is deeply connected with the

transformation of its food security through cooperatives. The agricultural sector sustains the livelihoods of nearly half of the population and plays an important role in food supply, employment generation and the rural prosperity. Food security in India is a most pressing developmental goal and challenge, where large share of population depends directly and indirectly on agriculture for their livelihoods. Food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life (World Food Summit, 1996). For achieving this goal in India, it is basically linked with the cooperatives, which people can reach their objectives by joining forces and pooling their resources.

*Assistant Professor, Department of Economics, University of Calicut, Dr. John Matthai Centre, Thrissur, Kerala

Food security remains a foundational policy priority for India underpinning the national objectives of inclusive growth and self reliance under the Atmanirbhar Bharat mission. In order to achieve the sustainable food security, we need innovative, transformative process towards holistic approaches, that move beyond conventional methods. In this regards, cooperatives, have emerged as powerful transformative vehicles capable of bridging the gaps in agriculture, distribution and rural empowerment. India's cooperative movement, one of the largest in the world and has historically bridged the gap between state and market, empowering small and marginal farmers to participate in production and distribution processes.

Food Security in India and the role of Cooperatives

India is facing significant challenges related to food security and sustainable farming, particularly for small and marginal farmers who constitute about 86 percent of the agricultural workforce. These farmers managing less than two hectares of land are often trapped in low productivity cycles, leading to income insecurity and unsustainable farming practices (Sabharwal, K & Sharma S, 2024). India is achieved a food surplus economy with production reaching 329.7 million tonnes in 2022-23, but achieving food security for a substantial population remains a challenge. In this context, cooperatives

play a crucial role in ensuring food security in India for the well being of farmers and consumers. Cooperatives are organizations where groups of people voluntarily come together to accomplish common economic interest. They buy farm produce from farmers at the Minimum Support Price (MSP) and sell it to consumers at affordable prices.

Out of 17 Sustainable Development Goals (SDGs), the second goal is focusing on Zero Hunger and it concentrated on End hunger, achieve food security, improved nutrition and promote sustainable agriculture. It is not limited to food availability but encompasses accessibility, affordability, and adequate storage. India faces acute post-harvest losses due to storage deficits and an inefficient distribution system. In this context, in 2023 initiative of the World's Largest Grain Storage Plan in the Cooperative Sector positions Primary Agricultural Credit Societies (PACS) as pivotal agents in reshaping the rural storage infrastructure, improving farm incomes, and reducing wastage and ensuring food security in India. If we look at the food security situation in India, the food grain production has consistently increased and which is estimated at 3539.59 Lakh Metric Tonnes (LMT), which is higher by 216.61 LMT than the food grain production of 3322.98 LMT in 2023-24, which is an increase of 6.5 percent approximately (Ministry of Agriculture & Farmers' Welfare (MoA&FW), 2024).

Despite the rise in the food grain production, India's storage capacity for central pool grains is 917.83 lakh metric tonnes, with additional cold storage capacity for perishables. The government is expanding decentralized storage through PACS. As of June 2025, 5,937 new PACS had been registered and 73,492 were computerized. PACS is the world's largest grain storage plan with an investment of 1.25 lakh crore targeting to 700 LMT additional storage in 67000 PACS across India in 5 years. The main objectives of PACS are to reduce post harvest losses, cut transportation costs, and ensure decentralized grain storage at village level. Traditionally, PACS are limited to credit and now it is diversified into direct procurement at MSP, agri - input distribution, local godown management, running fair price shops. As of 2024, India hosts over 8.5 lakh cooperatives, engaging nearly 30 crore members, spanning sectors like agriculture, dairy fisheries and credit. At the food production stage, cooperatives facilitating access to quality seeds, fertilizers and credit and ensure localized warehousing and collective marketing. Cooperatives also ensures last mile delivery through fair price cooperatives and Public Distribution (PDS) linkages and promoting value additions like promoting agro-processing units and local branding through cooperative networks.

Path to inclusive and Sustainable Growth

With the rapid increase in

population and the consequent rise in the demand for food coupled with the shrinking availability of cultivable land due to urbanization and industrialization, the agriculture sector in India faces significant pressure in the economy. These structural changes have also influenced cropping patterns, necessitating strategies to boost farm productivity in order to meet future food requirements (FAO, 2017). This situation underscores the urgent need for an inclusive and sustainable growth in the agriculture sector to ensure food security in the Indian economy. India's long term food security with the align of sustainable Development Goals (SDGs) and rural prosperity majorly depends on the balanced strategy that integrates social, economical and ecological dimensions of development. To achieve inclusive growth, there is a need to develop collective institutions such as self-help group (SHG) federations, Farmer Producer Organization (FPOs), Cooperatives can enhance the bargaining power of the farming community and to bring together small and marginal farmers, particularly tenant farmers. The path to inclusive and sustainable growth is not very simple to achieve, but it requires integrated policy frameworks that align agricultural production with the welfare of the farming community and the nutritional needs in the economy through cooperatives.

There are few examples are presenting here for the in depth understanding of the role of

cooperatives in food security.

- In Kerala, the state government supports cooperatives like those under Kudumbashree and Vegetable and Fruit Promotion Council Keralam (VFPC) that focus on food production, distribution, and providing nutritional support.
- In Tamil Nadu, 94 percentage of ration shops run by cooperatives and also local millet processing cooperative led by women, known as Sri Shakti Millet Producers Group, has significantly enhanced local food availability, nutrition, and employment, showing how gender empowerment complements food security.
- Anand Milk Union Limited (AMUL) dairy cooperative in India is a classic example of how cooperative organization transformed a sector, improving rural incomes, ensuring nutritional availability, and building global competitiveness.
- National Agricultural Cooperative Marketing Federation of India Ltd (NAFED) plays a key role in maintaining buffer stocks of commodities like pulses and onions to stabilize prices and support farmers. Through a government-supported procurement process, NAFED buys these agricultural products, stores them in a buffer stock, and releases them into the

market during shortages to prevent price spikes.

- Indian Farmers Fertilizer Cooperative Limited (IFFCO) is a national-level, multi-state agricultural cooperative society in India that supplies affordable inputs and plays a crucial role in supporting food production. It is one of the largest cooperatives in the world by turnover on GDP per capita.
- The Academy of Development Science (ADS) in Maharashtra facilitates the establishment of grain banks in tribal and rural areas to provide food security for vulnerable communities. Through a network of local NGOs, ADS helps set up these banks to store and lend grains, which helps ensure self-reliance and reduces dependence on external food supplies. The program has been recognized as a successful and innovative intervention in food security.

The government can explore moving towards setting up a National Cooperative Food Grid (NCFG) and a network of village and multi-purpose cooperatives to improve agricultural productivity, reduce costs, and achieve self-reliance in India. The model suggests having one agriculture cooperative per village to manage economic activities with shared resources like farm machinery and cattle, and then two or three of these joining to form a Multi-Purpose Village

Cooperative Society (MPVCS) that handles processing, storage, credit, and various other community programs. The recent government initiative to create two lakh additional multi-purpose cooperatives is presented as a positive step toward this goal. Every grain of food produced in the village should flow to NCFG through these cooperatives. This will completely eliminate food loss and wastage.

For strengthening food security through cooperatives represents a bold and necessary step towards ensuring India's food and nutritional security. With PACS at the forefront, it embodies the vision of *Sahkar se Samridhi*, decentralizing storage, empowering farmers, and modernizing agricultural logistics. The success of this initiative hinges on multi-stakeholder coordination, timely execution, digital governance, and community participation. If implemented effectively, it can revolutionize rural food systems, mitigate post-harvest losses, and uplift millions of farmers through grassroots cooperative empowerment.

Conclusion

India's approach to food security and the empowerment of its farming community has a multi-dimensional policy agenda that intertwined with sustainable livelihoods and the national food system. From a food deficit nation to a surplus producer and exporter of food, the farming community have been played a central role to this transformation. In spite of

many challenges faced by the farming community in India, a fundamental shift from a policy framework centered on production metrics to one that prioritizes inclusive and sustainable growth. Cooperatives are the most appropriate institutional form for harnessing the opportunities and the cooperative model perfectly align with India's development vision of *Viksit Bharat 2047*. Strengthening food security through cooperatives ensures not only the availability of food but also the dignity of farmers, inclusive of women, and participation of youth. In an era of globalization and environmental uncertainty, India's future food security depends on how effectively it empowers its cooperative institutions to become innovation-driven, technologically enabled, and socially inclusive. Thus, cooperatives are not just instruments of economic organization, they are the vehicles of India's self-reliant and inclusive growth journey.

To achieve the goals of *Atmanirbhar Bharat* and *Viksit Bharat 2047*, India must leverage the latent strength of its cooperative ecosystem. By integrating modern technology, financial innovation, and community-based governance, cooperatives can ensure a sustainable and equitable food system. They hold the potential to transform farmers into entrepreneurs, consumers into stakeholders, and villages into resilient, self-reliant economic units.

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The Krishna District Cooperative Central Bank Ltd.

FINANCIAL HIGHLIGHTS

[Rs.in Crores]

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

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

- ❖ CC to Businessmen
- ❖ Two & Four Wheeler Loans
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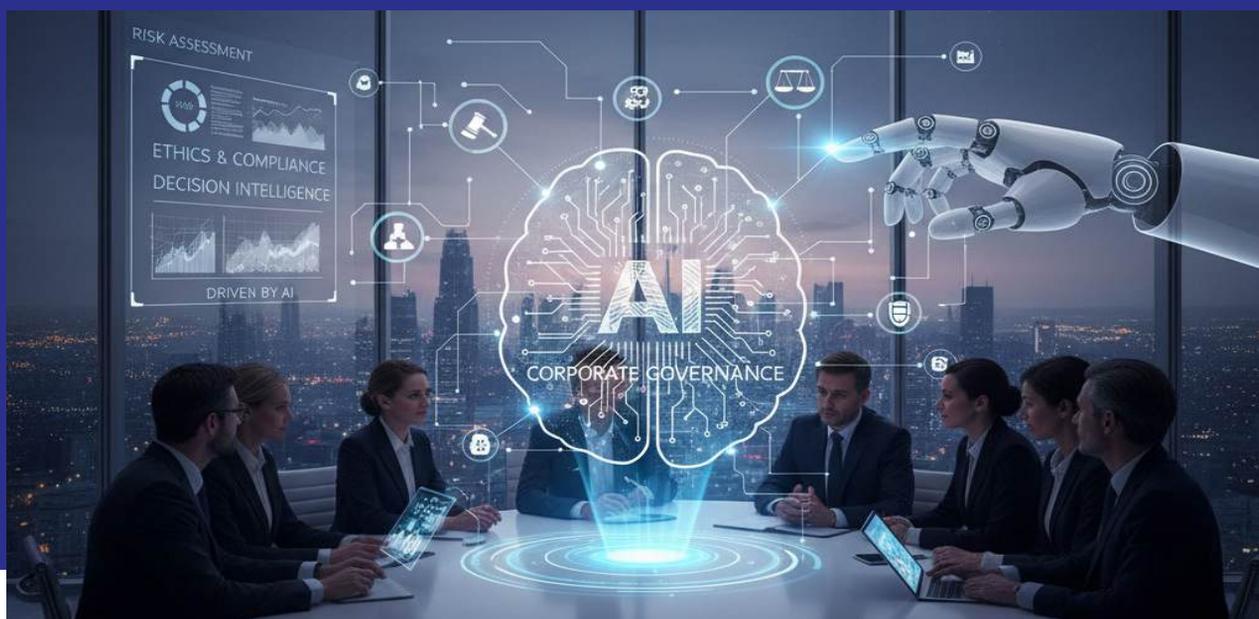
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AI Applications in Cooperatives: Enhancing Efficiency, Transparency, and Inclusivity

H.S.K. Tangirala*

Dr.S.R. Singh**



Cooperatives are community-based organizations formed to promote collective welfare, ensure fair prices, and provide essential services to their members. They operate in diverse sectors such as agriculture, dairy, housing, credit, consumer goods, and handicrafts. However, with growing competition, changing consumer preferences, and rising operational challenges, cooperatives must embrace new technologies to remain relevant. Artificial Intelligence (AI) has emerged as a powerful tool that can transform cooperative functioning by enhancing efficiency, transparency, and inclusivity. We made efforts to highlight the use of AI in various sectors of Cooperatives.

Marketing Cooperatives

Marketing cooperatives play

a vital role in connecting producers, artisans, and farmers directly with consumers by eliminating middlemen. They help members secure better prices, ensure fair trade, and strengthen collective bargaining. With the advent of Artificial Intelligence (AI), these cooperatives are transforming their operations, making marketing more efficient, transparent, and member-friendly.

1. Market Intelligence and Demand Forecasting:

AI empowers marketing cooperatives to predict consumer demand through data analytics. By studying past sales patterns, seasonal trends, and external market conditions, cooperatives can forecast demand for dairy products, vegetables, handlooms, and handicrafts. This

helps members plan their production more efficiently and avoid wastage.

2. Price Optimization:

Through AI-driven pricing models, cooperatives can identify the most competitive yet profitable prices. Algorithms consider supply-demand balance, competitor pricing, and consumer preferences to recommend dynamic pricing. This ensures both sustainability for consumers and better returns for cooperative members.

3. Supply Chain and Logistics Optimization:

AI helps streamline distribution networks by optimizing delivery routes, managing cold storage, and reducing delays. For instance, dairy cooperatives use AI to track

*Director (Retired) National Council for Cooperative Training

**Dy. Director CCS National Institute of Agriculture Marketing, Jaipur

milk collection vehicles, minimizing wastage and ensuring timely supply. This leads to cost savings and higher efficiency.

4. Digital Marketing and Consumer Insights:

AI-driven tools such as chatbots, recommendation systems, and sentiment analysis provide cooperatives with deeper insights into consumer behavior. Marketing cooperatives selling handloom or handicraft products online can use AI to personalize customer experiences and promote products effectively through digital platforms.

5. Quality Grading and Standardization:

Ensuring quality consistency is crucial in marketing. AI-based image recognition systems can automatically grade agricultural produce, handloom fabrics, or handicraft items. This enhances consumer trust in cooperative brands and ensures fair pricing to members based on product quality.

6. Fraud Detection and Financial Transparency:

Financial mismanagement is a common concern in cooperatives. AI systems can detect irregularities in billing, fund transfers, or inventory records. By reducing fraud and enhancing accountability, AI builds stronger trust among members and external stakeholders.

7. Member Engagement and Decision Support:

AI-powered dashboards and mobile applications allow members to track sales, payments, and market trends in real time. Chatbots in local languages further simplify communication, ensuring inclusivity. Decision-makers in cooperatives benefit from AI-driven analytics that support informed strategies.

8. Export Promotion:

For cooperatives looking beyond domestic markets, AI provides global trade insights. It analyzes international demand, pricing trends, and regulatory requirements, helping cooperatives expand exports of products like spices, dairy, and handlooms to global markets.

Agricultural Cooperatives

Agricultural cooperatives are farmer-owned organizations that provide collective services such as input supply, production support, marketing, and credit facilities. They strengthen farmers' bargaining power, reduce costs through bulk procurement, and ensure better access to markets. In India, examples include IFFCO (Indian Farmers Fertiliser Cooperative),

Agricultural cooperatives, being collective organizations of farmers, are in a strong position to adopt and scale precision farming practices,

making them affordable and accessible even for smallholders.

Individual farmers, especially small and marginal ones, often find precision farming technologies costly and complex. Cooperatives can overcome this barrier by pooling resources and offering precision farming tools as shared services. For example, a cooperative can invest in drones or AI-based soil testing equipment and provide these services to all its members at low cost. This collective approach ensures that even small farmers benefit from modern technology without bearing heavy financial burdens.

Precision farming, also known as precision agriculture, is an advanced farming management approach that uses modern technologies like Artificial Intelligence (AI), Internet of Things (IoT), satellite imaging, and big data analytics to optimize resource use, improve crop yields, and enhance sustainability. AI plays a transformative role in precision farming by enabling real-time data analysis, predictive insights, and automation of decision-making processes.

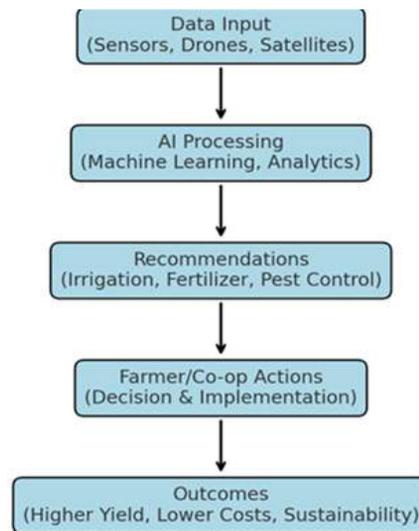
AI helps farmers monitor soil health, weather conditions, and crop growth with high accuracy. Through machine learning algorithms, AI can process large datasets from sensors, drones, and satellites to provide actionable insights. These insights help in determining

irrigation schedules, fertilizer needs, pest management, and yield predictions. AI can be used in precision farming in the following manner.

1. **Soil and Crop Monitoring:** AI-powered sensors and imaging systems analyze soil conditions, nutrient levels, and crop health. This allows farmers to identify deficiencies early and apply corrective measures to improve productivity.
2. **Weather Forecasting:** Machine learning models analyze weather patterns to provide accurate forecasts. These predictions help farmers plan irrigation, harvesting, and crop protection more effectively.
3. **Pest and Disease Detection:** AI algorithms detect pests and diseases through image recognition and pattern analysis. Farmers can take timely preventive actions, reducing crop losses and minimizing pesticide usage.
4. **Yield Prediction:** By analyzing historical data, soil quality, and weather conditions, AI models predict crop yields. This helps cooperatives and policymakers in resource planning, storage, and distribution.
5. **Resource Optimization:** AI-driven irrigation and fertilizer management systems ensure that water and nutrients are used efficiently. This reduces costs for farmers and

minimizes environmental impacts.

Workflow of AI in Precision Farming



Dairy Cooperatives

Dairy cooperatives are farmer-owned institutions that procure, process, and market milk and milk products on behalf of their members. They were established to ensure fair prices for producers, remove middlemen, and provide affordable, quality products to consumers. In India, cooperatives like Amul (Gujarat Cooperative Milk Marketing Federation), Nandini (Karnataka Milk Federation), and others have empowered millions of rural households. With technological progress, especially in Artificial Intelligence (AI), dairy cooperatives are now moving towards data-driven, efficient, and transparent systems that benefit both farmers and consumers.

1. **Demand Forecasting for Milk and Milk Products:** AI plays a crucial role in predicting consumer

demand for milk and milk-based products. By analyzing historical sales data, seasonal consumption patterns, and external factors such as festivals or climate variations, AI models can accurately forecast demand. This helps dairy cooperatives regulate production, manage procurement from farmers, and avoid surplus or shortages. Such forecasting ensures better price realization for members while maintaining consistent supply to consumers.

2. **Quality Testing of Milk Using AI-Enabled Sensors:** Quality assurance is vital for dairy cooperatives to build consumer trust and secure competitive markets. AI-enabled sensors can automatically test parameters such as fat content, protein levels, and adulteration in milk at collection centers. This reduces manual errors, speeds up testing, and ensures transparent grading of milk supplied by farmers. Members are paid fairly according to quality, while consumers receive safe and standardized dairy products.
3. **Automated Supply Chain and Cold Chain Management:** Milk is a highly perishable commodity, and its timely delivery requires efficient logistics. AI-driven supply chain management helps cooperatives optimize transportation routes, track real-time movement of

milk tankers, and monitor storage conditions. Integration with cold chain systems ensures that milk and products like curd, paneer, and butter remain fresh throughout the journey. This not only minimizes wastage but also reduces operational costs, improving cooperative efficiency.

4. AI for Cattle Health Monitoring and Feeding Optimization:

Healthy cattle are the foundation of sustainable dairy cooperatives. AI-based wearable devices and sensors can continuously monitor cattle health indicators such as body temperature, activity levels, and feeding habits. Early detection of diseases through predictive AI models reduces veterinary costs and prevents loss of milk yield. Additionally, AI optimizes feed formulations according to cattle needs, ensuring balanced nutrition and higher productivity. These applications enhance both the income of cooperative members and the quality of milk supplied.

■ Credit Cooperatives

Credit cooperatives are financial institutions owned and operated by their members, primarily providing savings and affordable credit facilities. They play a vital role in financial inclusion, especially for rural, low-income, and marginalized communities who often lack access to commercial banks. By pooling resources, members

can access loans at fair interest rates while promoting collective welfare. With the advent of Artificial Intelligence (AI), credit cooperatives are increasingly adopting digital solutions to enhance efficiency, reduce risks, and improve services for their members.

1. AI-Driven Credit Scoring:

Traditional credit scoring often overlooks small borrowers in rural and semi-urban areas, where cooperatives have a strong presence. AI-driven credit scoring uses alternative data such as transaction history, mobile payments, savings patterns, and even utility bill payments to evaluate creditworthiness. For example, an Urban Cooperative Bank can use AI models to extend loans to street vendors or farmers with limited formal credit history, thus promoting financial inclusion while minimizing default risks.

2. Fraud Detection and Anti-Money Laundering Systems:

Fraudulent transactions and money laundering are serious challenges for cooperative banks. AI systems can analyze vast numbers of transactions in real time, detecting unusual patterns such as sudden large withdrawals, repeated small deposits, or cross-border transfers. For instance, AI-based anomaly detection could alert an Employee Cooperative Bank if a member account shows suspicious activity, enabling timely intervention. This

strengthens compliance with regulatory norms and builds member trust.

3. Personalized Financial Products for Members:

AI enables cooperatives to design customized financial products by analyzing member behavior, preferences, and needs. For example, a Dairy Cooperative Bank could use AI insights to offer short-term working capital loans to farmers during lean seasons, or specialized savings plans linked to milk procurement cycles. This personalization not only improves member satisfaction but also enhances cooperative competitiveness in the financial services sector.

4. Chatbots for Customer and Member Service:

AI-powered chatbots in local languages can handle routine queries such as balance checks, loan application status, and transaction updates. They provide 24/7 support to members without requiring additional staff. For example, a Cooperative Urban Bank's chatbot could guide members on how to apply for education loans or explain repayment schedules, making financial services more accessible and user-friendly.

5. Risk Management Dashboards for Cooperative Boards:

AI-driven dashboards provide real-time insights into loan portfolios, repayment

trends, and risk exposure. Cooperative boards can use these tools to make informed decisions about credit policies, liquidity management, and member support strategies. For instance, a State Cooperative Bank may use AI dashboards to monitor overdue loan segments and take proactive measures, ensuring financial stability and safeguarding members' savings.

■ Housing Cooperatives

Housing cooperatives are member-owned societies formed to provide affordable housing and shared amenities for residents. They operate on the principle of mutual benefit, where each member contributes financially and participates in the management of the society. In India, housing cooperatives are particularly popular in urban areas, where they help families access reasonably priced housing and common services such as water, security, and maintenance. With the growing use of Artificial Intelligence (AI), housing cooperatives are now modernizing their operations to improve efficiency, safety, and transparency.

1. Smart Energy Management in Cooperative Housing Societies: AI can play a transformative role in managing energy usage within cooperative housing societies. Smart meters combined with AI algorithms analyze electricity consumption

patterns and suggest ways to reduce wastage. For example, in large apartment complexes in Hyderabad or Mumbai, AI-enabled systems can automatically optimize lighting in common areas, control air-conditioning in community halls, and schedule solar energy storage usage. This not only reduces utility bills but also promotes sustainable living among members.

2. Predictive Maintenance of Infrastructure: Housing cooperatives often face frequent breakdowns of essential facilities such as lifts, water pumps, or sewage treatment plants. AI-powered predictive maintenance systems use sensor data to detect early warning signs of equipment failure. For instance, vibration sensors on elevators can alert maintenance teams about motor issues before a breakdown occurs. By anticipating problems, cooperatives can avoid costly emergency repairs and ensure uninterrupted services to residents.

3. AI-Based Security and Surveillance Systems: Safety is a top priority in housing cooperatives. AI-enabled surveillance systems with facial recognition and anomaly detection provide proactive security. Cameras equipped with AI can detect unauthorized entry, unattended packages,

or unusual movements in parking areas. For example, a cooperative housing society in Bengaluru deployed AI-based CCTV monitoring that automatically alerts security staff if strangers loiter near gated entrances. This strengthens resident safety while reducing dependence on manual monitoring.

4. Automated Billing and Collection of Maintenance Charges: One of the common challenges in housing cooperatives is the timely collection of monthly maintenance fees. AI-driven billing systems can automatically generate bills, send reminders via WhatsApp or SMS, and track payment behavior. For example, cooperative housing societies in Pune have adopted AI-based digital platforms that flag habitual defaulters, predict cash flow shortages, and even suggest flexible payment options for financially stressed members. This improves financial discipline and reduces conflicts among residents.

■ Consumer Cooperatives

Consumer cooperatives are member-owned organizations that purchase goods in bulk and sell them at fair prices to their members. Their primary objective is not profit maximization but providing affordable, good-quality products and protecting

consumers from exploitation by middlemen and private retailers. In India, consumer cooperatives operate at village, district, and state levels, offering groceries, daily-use goods, and sometimes even e-commerce services. With Artificial Intelligence (AI), consumer cooperatives are improving efficiency, customer satisfaction, and competitiveness in today's fast-changing retail environment.

1. Personalized Shopping Experiences:

AI enables consumer cooperatives, such as supermarkets and retail stores, to provide personalized shopping experiences for members. By analyzing purchase history and shopping patterns, AI-powered recommendation engines suggest products tailored to individual preferences. For example, a consumer cooperative supermarket can send customized offers on household goods or groceries frequently bought by a member, increasing both customer satisfaction and sales.

2. Inventory and Supply Chain Optimization:

Consumer cooperatives often manage large volumes of fast-moving consumer goods. AI-driven demand forecasting tools help predict stock requirements by considering seasonal demand, festival trends, and local consumption patterns. For instance, during festive seasons,

AI systems can guide cooperative stores to stock higher quantities of sweets, snacks, or decorative items, preventing both stockouts and overstocking. This ensures better service to members and reduces inventory losses.

3. Dynamic Pricing and Discount Management:

AI-based pricing systems allow consumer cooperatives to balance competitiveness with profitability. Algorithms analyze competitor prices, member buying capacity, and product demand to suggest optimal prices. For example, a cooperative retail chain could use AI to automatically adjust discounts on perishable items nearing expiry, ensuring quick sales while minimizing wastage.

4. AI-Based Customer Support and Chatbots:

Many consumer cooperatives now use AI-powered chatbots and virtual assistants to handle member queries related to product availability, order status, and loyalty programs. For instance, a cooperative online store could deploy a chatbot that helps customers navigate product categories, place orders, or track delivery—all in regional languages—making services more accessible and user-friendly.

5. Fraud Detection and Transaction Security:

With growing digital

transactions, consumer cooperatives face risks of fraudulent payments or unauthorized use of membership benefits. AI systems can analyze transaction data in real time to detect unusual purchase behavior, duplicate member accounts, or fake returns. For example, a cooperative e-commerce platform could flag bulk purchases of subsidized goods by non-members, ensuring fair distribution and preventing misuse.

6. Sustainability and Waste Reduction:

AI tools also assist consumer cooperatives in promoting sustainable practices. By monitoring consumption trends and expiry dates, AI can help reduce food waste and optimize packaging. For example, AI-enabled systems in European consumer cooperatives track near-expiry products and notify members through mobile apps about flash discounts, thereby encouraging timely purchase and reducing losses.

Worker and Producer Cooperatives (Artisans, Handicrafts, Gig workers)

Worker and producer cooperatives are organizations owned and managed by those who produce goods or provide services, such as artisans, handicraft makers, weavers, and gig workers. These cooperatives empower individuals by ensuring fair

pay, shared decision-making, and collective marketing. In India, such cooperatives are particularly important for traditional craft clusters, self-employed workers, and informal sector laborers. With the integration of Artificial Intelligence (AI), these cooperatives can modernize operations, expand market access, and enhance member skills, while preserving their cooperative values.

Market Trend Analysis for Handicrafts and Handmade Goods: AI tools can analyze global and domestic market trends to identify consumer preferences for handicrafts, handlooms, and other handmade products. For example, by studying online searches and social media data, AI can predict rising demand for eco-friendly bamboo crafts or sustainable cotton textiles. Cooperatives of artisans in Rajasthan or Odisha could use such insights to design products that match market demand, increasing their competitiveness.

AI-Enabled E-Commerce Platforms: E-commerce platforms powered by AI help cooperatives promote their products more effectively. Recommendation engines suggest cooperative-made goods to potential buyers based on browsing behavior and preferences. For instance, an AI-enabled marketplace for handicrafts could recommend Madhubani paintings or handwoven shawls to customers who previously purchased traditional home décor items. This visibility

allows artisans' cooperatives to reach a wider audience and compete with private brands.

Worker Data Pooling for Fair Pay and Scheduling: AI can also support gig worker cooperatives or self-employed groups by pooling data on worker availability, skill sets, and payment history. Algorithms can then optimize work schedules, ensuring fair distribution of tasks and timely payments. For example, a cooperative of ride-hailing gig workers could use AI scheduling systems to balance demand and supply while ensuring drivers get equal opportunities and fair wages. Similarly, artisan cooperatives could use AI payroll systems to ensure transparent income distribution among members.

Training and Skill-Building Through AI Tools: AI-powered learning platforms can deliver training modules in regional languages, helping workers improve their skills. For instance, a weavers' cooperative in Telangana could use AI-based voice-enabled training tools in Telugu to teach members modern weaving techniques or digital marketing skills. Gig worker cooperatives could use AI training apps in Hindi or Kannada to upgrade members' knowledge on customer service, safety, or financial literacy. These tools make continuous learning accessible, even for workers with limited literacy. For example, SEWA (Self-Employed Women's Association) in India can explore AI-powered digital tools to help women artisans and street vendors connect

with e-commerce markets.

Conclusion

Cooperatives, as community-driven organizations, have always prioritized collective welfare, fair prices, and inclusive growth. However, in today's fast-changing world of digitalization, global competition, and rising member expectations, cooperatives must modernize to remain relevant and sustainable. Artificial Intelligence (AI) offers them the tools to achieve this transformation by enhancing efficiency, transparency, and member engagement across all sectors—agriculture, dairy, credit, housing, consumer, marketing, and worker cooperatives.

AI enables cooperatives to forecast demand, improve quality assurance, optimize supply chains, and design personalized services. It also strengthens governance by reducing fraud, improving financial discipline, and providing real-time decision support. Importantly, AI makes advanced technologies affordable for small farmers, artisans, and workers when adopted collectively through the cooperative model.

By embracing AI responsibly, cooperatives can bridge the gap between tradition and technology, ensuring sustainability, inclusivity, and competitiveness. This not only secures better livelihoods for members but also reinforces the cooperative movement's vital role in building equitable and resilient communities.

भारत के किसानों के लिए डिजिटल एवं सुविधाजनक फसल भंडारण



फसलों के सुविधाजनक भंडारण के लिए अपनी उपज को WDRA पंजीकृत गोदामों में संग्रहित करें, प्रतिभूत ऋण सुविधा का लाभ उठाएँ

वेयरहाउसिंग डेवलपमेंट एंड रेगुलेटरी अथॉरिटी (डबल्यूडीआरए) सुविधाजनक भंडारण सेवाओं के लिए कुशल और वैज्ञानिक भांडागार सुनिश्चित करने को प्रतिबद्ध है। डबल्यूडीआरए सिर्फ उन्हीं गोदामों को पंजीकृत करता है जो गोदाम की न्यूनतम बुनियादी मापदंडों को पूरा करते हों और निर्धारित मानक संचालन प्रक्रिया का पालन करते हों।

- 1) देश के किसानों की उपज को सुविधाजनक एवं वैज्ञानिक भंडारण हेतु भांडागार विनियमन एवं विकास की सुविधा।
- 2) डबल्यूडीआरए प्रमाणित भांडागारों में भंडारित अनाजों के लिये इलेक्ट्रॉनिक नेगोशिएबल वेयर- हाउस रसीद (ई एनडबल्यूआर) जारी करने की व्यवस्था।
- 3) किसानों / जमकर्ताओं द्वारा ई-एनडबल्यूआर का प्रयोग कर बैंको एवं अन्य वित्तीय संस्थाओं से ऋण प्राप्त करने की सुविधा।
- 4) कृषि एवं गैर-कृषि वस्तुओं के वैज्ञानिक भंडारण पर किसानों के लिए निःशुल्क प्रशिक्षण की सुविधा।
- 5) सभी पंजीकृत भांडागार डबल्यूडीआरए द्वारा विनियमित।
- 6) ई-किसान उपज निधि (e KUN)- किसानों के लिए सुलभ पोस्ट हार्वेस्ट ऋण उपलब्धता की ऑनलाइन व्यवस्था।

अधिक जानकारी के लिए विज़िट करें:
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Message of International Year of Cooperatives - Prosperity Through Cooperation: Cooperatives – An Excellent Model of Inclusive Growth.

Dharmesh Gadhvi*



Along with the evolution of humankind, the definition of development has also been constantly changing. Centuries ago, human needs were extremely limited; therefore, the concept of development remained confined to food, clothing, and shelter. However, with the passage of time, human needs continued to expand and transform. As humanity explored new dimensions of progress, the definition of development as well as the economic systems adopted to achieve it also underwent significant changes.

During the 18th century, the Industrial Revolution in Europe resulted in a tremendous increase in the GDP of European nations. However,

due to the unequal distribution of wealth, some social and economic problems arose. In this economic model, where the government's intervention in economic activities was limited. Out of this struggle arose a new ideology that advocated state control over all economic and natural resources. In this system, there is no place for private property; this ideology is known as communism. Countries of Eastern Europe and the former USSR adopted this political and economic structure. The system resulted in many negative consequences. As a result, the more need of cooperatives emerged to establish true social and economic harmony.

The government of India is trying most to reduce economical inequality. In such times, the concept of cooperatives has regained relevance and vitality in the modern era. Understanding the importance of cooperatives, the Government of India has placed unprecedented emphasis on economic and social upliftment through cooperative efforts under the motto "Prosperity through Cooperation." In 2021, the Ministry of Cooperation was established at central government level and nationwide efforts have been accelerated to strengthen the cooperative movement. Through various schemes for Primary Agricultural Credit Cooperative Societies (PACS), attempts are being made

*Joint Registrar, Cooperative Societies, (Divisional), Bhavnagar, Gujarat

to boost the rural economy. Every gram panchayat is being brought under the fold of PACS and dairy cooperatives through an intensive movement. The cooperative model is a unique wherein the equitable and just distribution of power and economic resources has the potential to realise inclusive development, which is the greatest need of the present era in worldwide. Let us examine how cooperatives contribute to inclusive growth.

1. Fair Economic Distribution

A cooperative society is a unit based on collective ownership by its members. Hence, the major share of economic benefits flows directly to its members. For example, nearly 85% of the total profit of the Banaskantha District Cooperative Milk Producers' Union goes directly to the milk-producing farmers who pour milk at village dairy cooperatives. This has significantly improved the condition of economically backward areas such as Vav, Suigam, Tharad, and Danta. People in these regions have adopted animal husbandry as a professional activity. Village dairy cooperatives have become a centre of rural development. Since the milk-pouring members are also shareholders, the economic benefits reach them directly.

Many women members in this region pour milk more than ₹ 50 lakh per year in their village level dairy cooperative. Gujarat's dairy cooperative movement is a remarkable example of how cooperatives can transform socio-economic life.

2. Creation of Local Employment

Cooperative activities are mostly connected with rural economic sectors such as agriculture, dairy, fisheries etc. Since agriculture is the primary source of rural employment, large-scale migration to cities is common. This leads to urban issues related to housing, healthcare, employment, education, and sanitation. As per the 2011 Census, 32% of India's and 43% of Gujarat's population lived in urban areas—figures that have clearly increased today.

Due to dairy cooperatives, animal husbandry has become a sustainable and high-return occupation at the local level. Amul, now a global brand, has created vast local and urban employment opportunities in sectors such as vending, retailing, transportation, and in production units, generating jobs for both skilled and unskilled workers. Urban cooperative banks also provide easy financial assistance to

small and medium enterprises. Thus, cooperatives play a vital role in sustainable employment generation.

3. Women's Participation

Gender equality is one of the key Sustainable Development Goals (SDGs) set by the United Nations to be achieved by 2030. Cooperative societies offer membership without any gender discrimination. The Government of Gujarat promotes the formation of women-led dairy cooperatives at the village level. Women engaged in animal husbandry now have opportunities to contribute to household income through cooperative participation. The SEWA Cooperative Bank in Ahmedabad is a notable example of a women-centric cooperative institution.

Through amendments to the Gujarat Cooperative Societies Act, 1961, the government has introduced reservations for women in the managing committees of cooperatives. This provides leadership opportunities to rural women. Thus, cooperatives have become an effective platform for women's empowerment.

4. Strengthening Local Democracy

A cooperative society is

an institution created by members, for members, and run by members. The general body, comprising all members, plays a key role in decision-making. Shareholders use their right of votes and elect the managing committee democratically. Cooperative laws provide reservations for SC/ST communities and women, ensuring leadership opportunities for marginalised groups.

Gram panchayats and cooperatives together serve as major pillars of grassroots democracy, ensuring genuine public participation. Members receive practical education in democracy, governance, and leadership. Thus, cooperatives play a significant role in strengthening democratic values in the country.

5. Reduction of Social Inequality

Open and voluntary membership is one of the core principles of cooperatives. Any person, irrespective of caste or creed, can become a member and achieve economic and social upliftment. Cooperative laws ensure representation of marginalised groups in management, and services are accessible to all members without discrimination.

In Gujarat, the Government schemes such as managerial assistance for SC/ST cooperatives and rooftop solar schemes in tribal districts help and promote social justice. Thus, cooperatives contribute significantly not only to economic equality but also to social transformation.

6. Boost to Atmanirbhar Bharat

The vision of Hon. Prime Minister Shri Narendra Modi to build an Atmanirbhar Bharat

and a developed India by 2047 is strongly supported by the cooperative sector. Cooperatives are contributing significantly in agriculture, animal husbandry, MSMEs, and banking. Cooperatives account for 14% of total agricultural credit and 19.13% of short-term agricultural loans. In future The cooperative sector has the potential to contribute nearly 10% to India's GDP.

Thus, cooperative activity is not merely an economic activity but a powerful instrument of social upliftment and nation-building. It is the truly working model for inclusive growth. Recognising its importance, both the Government of India and the Government of Gujarat are striving relentlessly to strengthen this sector and accelerate national development through cooperatives.



माननीय प्रधानमंत्री श्री नरेंद्र मोदी जी के आत्मनिर्भर भारत के संकल्प के

अंतर्गत और माननीय केंद्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह जी के नेतृत्व में भारत टैक्सी का विधिवत एवं भव्य शुभारंभ किया गया।

इस अवसर पर माननीय केंद्रीय सहकारिता राज्यमंत्री श्री मुरलीधर मोहोल, केंद्रीय सहकारिता राज्यमंत्री श्री कृष्णपाल गुर्जर, सहकारिता मंत्रालय के सचिव डॉ. आशीष कुमार भूटानी, अपर सचिव एवं एनसीडीसी के

प्रबंध निदेशक श्री पंकज कुमार बंसल, सहकार टैक्सी कोऑपरेटिव लिमिटेड के अध्यक्ष श्री जयेन मेहता सहित अन्य गणमान्य अतिथि उपस्थित रहे।

सहकारिता के सिद्धांतों पर आधारित यह भारत टैक्सी सेवा न सिर्फ सारथियों को कमीशन फ्री सर्विस और बीमा जैसी सुविधाओं से लाभान्वित कर रही है बल्कि यात्रियों को भी सर्ज-फ्री एवं किफायती टैक्सी सेवा का भरोसा प्रदान कर रही है।



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

A beginning with Cooperatives

Arigela Karen Purna*



Introduction:

The first impression is the best that leave the most lasting impressions. I can say to mark the beginning of my internship journey this was indeed a tremendous one. Such an experience for me wasn't a pre-planned ordeal, but was indeed a joyous and unforgettable ride.

Experience:

I never knew about the Telangana Cooperative Union's significance or what it meant to be a part of a cooperative society, what difference do these members make? It was all new to me and I was a blank canvas.

Although I was hesitant, in order to learn something new you have to take a leap of courage into the new field and I was ready to undergo their mentorship.

I was surrounded by a new crowd with diligent minds and outspoken people, a total new environment which made wonder but with the help of my mentors and new acquaintances they encouraged to dig deep and gain understanding.

I have learned so much from this delightful

internship and have gained so much of insight from such topics explained like The Cooperative Department Hierarchy, IMPCOPS, PACS, Fire safety measures, Registration of cooperative societies, Arbitration, Services by Cooperatives, A brief introduction to AI and Copilot and many more. This internship has not only covered the topics that come under their Department but also has taught me General knowledge sessions as well, which would help me in the future.



Visit to HACA, Hyderabad

Not only have they covered theoretically but they've even taken the effort to showcase

*Studying BBA first year at Mahindra University, Internship Student of 2025, (10/06/2025 – 05/07/2025) Telangana Cooperative Union, Hyderabad.

practically, what actually takes place which was truly fun and mesmerising to me. Some of which the activities I liked were, The Conduct of Mock Elections .Where I was simulated to the actual reality election time and how everything works. I've gained a good idea now that I've understood what actually takes place and what is the process. We also indulged in activities such as Yoga, Rally, Quiz competition and Presentations of the different topics undergoing in cooperatives, this really showcased the students talent in communication skills and learning capability which helped us work in groups and use teamwork.

huge role throughout my internship journey to embark many morals in me.



Visit to NCDC, Hyderabad



Visit to ICRISAT, Patancheru

Every other day we'd attend to go on a field visits and these are what actually made the whole internship experience worthwhile. Places such as Vijaya dairy, Organic Farming at Medchal Malkajgiri, ICRISAT at Patancheru, Urban Bank Branches Visit, Various ECCS visits, Apex and other societies. These field visits infact helped me gain hands on experience and I have to say I'm very lucky to have gained this opportunity to be able to visit such sites and gain so much exposure and intel.

Conclusion:

Lastly, commencing on the valedictory ceremony for all the interns was ended with colourful dances and songs and heartfelt speeches and I've yet to cherish these moments. I'm so glad to be a part of the International Year of Cooperatives – 2025. "Cooperatives build a better world" and I truly believe that fact and the past 1 month spent in learning, these experiences will help my succeed in my future endeavours. I have definitely Learned, Earned and Enjoyed throughout this Cooperatives experience!

My mentor and my teammates have played a



Valedictory Ceremony at Sundaraiah Vignana Kendram, Hyderabad

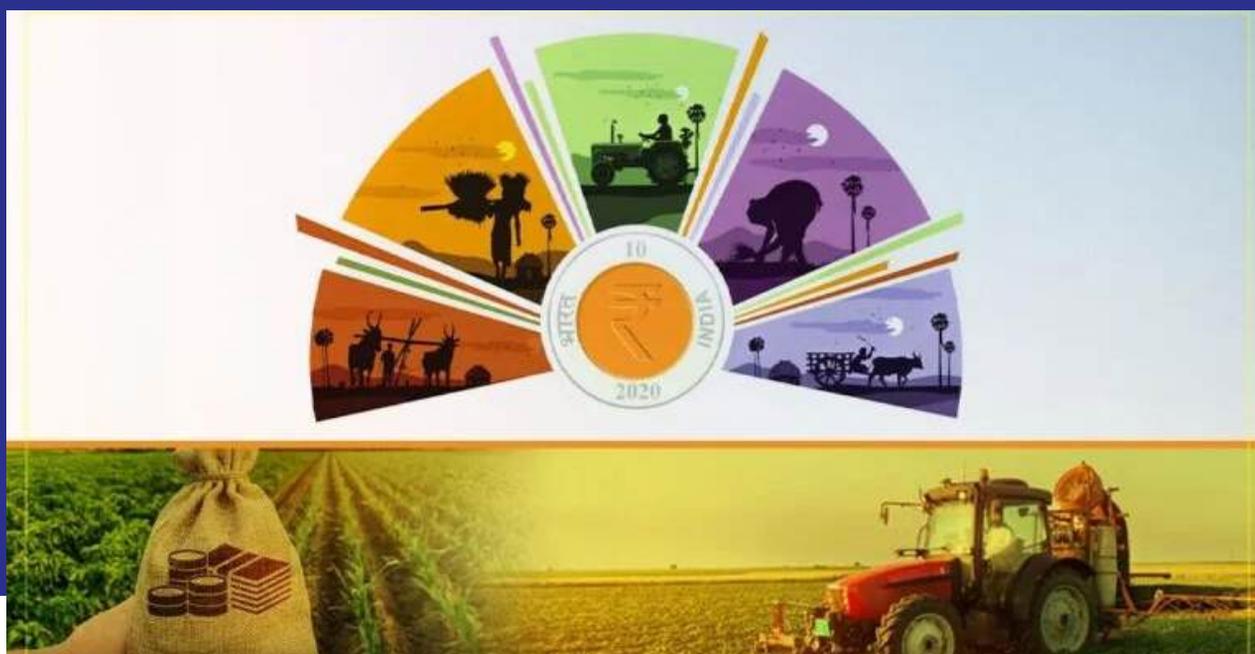


7th Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.

The Evolving Role of Cooperative Credit in Kerala Agriculture - Roadmap towards Restructuring.

- Dr.Sini Thomas M*



The financial sector reforms set in motion in the early 90's had its own influence on the expansion of farm credit availability. Commercialization and diversification of the farm sector operations taken up on a big scale have thrown up new challenges in the economy. It is therefore imperative to have a re look at the role played by the institutional credit system, its strategies, and the fresh challenges of the system. This paper explains the performance of cooperative banking with respect to agricultural credit. The important finding of the study is that the cooperative sector is finding it extremely difficult to sustain its lead performance in the agricultural credit sector and is losing its pride of place as the dominant institution catering to the largest share of agricultural production credit.

Keywords: Agriculture, Cooperatives, Credit

INTRODUCTION

The growth of agriculture and allied sector is a critical factor in the overall performance of the Indian economy. The share of agriculture and allied sectors in India's GVA for 2024-25 is 18.3 percent, according to Agricultural Statistics. The sector's contribution is vital to the national economy and has been a focus of government support and policy. The role of the agriculture sector however remains critical as it accounts for about 46 percent of employment in the country even today (The Economic Survey 2024). Followed by green revolution, there is use of advanced machinery, chemical fertilizers, pesticides and insecticides and High Yielding Variety Seeds. The modernization of agriculture and its improvement with the help of technical advances necessitate a consistent and significant growth in the capital

investment per agricultural unit. Thus in order to access this facility, the farmers need more funds.

The role of credit and credit institutions in the developing country like India is very important because of the pressing need for increasing agricultural production and productivity to meet growing demand for agricultural produce. Agricultural credit is a powerful instrument in promoting economic development with equity and society justice and more particularly to increase agricultural production and improve the standard of living of rural population. The cooperative credit structure in India is more than a century old. The cooperatives were the only institutions providing institutional credit to agriculture till the commercial banks emerged in a big way.

*Asst.Prof.on contract, Little Flower College, Guruvayoor

Credit cooperatives are an important source of credit, particularly rural credit, in Kerala. In the cooperative sector, credit cooperatives, including Kerala Bank, PACS, Farmers Service Societies (FSS), Kerala State Cooperative Agriculture Rural Development Bank (KSCARDB) and Primary Agriculture and Rural Development Banks (PCARDBs) play a lead role in credit disbursement to primary sector. The Government has taken a policy decision to convert the prevailing three tier credit structure of the State into a two-tier structure. The short term and medium-term structure consist of Kerala Bank and Primary Agriculture Cooperative Society (PACS) including Farmers Service Credit Society (FSCS) at the bottom level. The various activities covered by these banks include lending for minor irrigation, plantation, agricultural machinery, land development, etc. The impact of reforms is multi-dimensional. The reforms and the resultant measures rescheduled the priorities including agriculture. In this background, this study is an attempt to analyze the agricultural cooperative credit in Kerala.

The specific objective of the study is:

1. To analyze the agricultural cooperative credit in Kerala.

DATA SOURCES

The study is based on secondary data. The major sources of secondary data were the publications of Government of India such as Economic Survey, publications of the reports of the Department of Economics and Statistics, Government of Kerala, publications and reports of State planning Board, Government of Kerala, such as Economic Review, census reports etc and also from the websites of the following organizations: the National Bank for Agriculture and Rural Development (NABARD, www.nabard.org); the Reserve Bank of India (RBI, www.rbi.org.in); the Department of Co-operation, Government of Kerala (www.cooperation.kerala.gov.in); and Annual Reports of Kerala SCB.

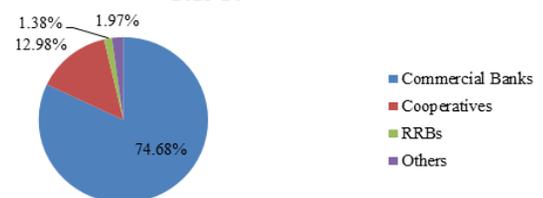
Progress of the Agricultural Co-Operative Credit in Kerala

The financial sector reforms set in motion in the

early 90's had its own influence on the expansion of farm credit availability. Commercialization and diversification of the farm sector operations taken up on a big scale have thrown up new challenges in the economy. It is therefore imperative to have a re-look at the role played by the institutional credit system, its strategies, and the fresh challenges of the system. The emerging trend indicates that the cooperative sector is finding it extremely difficult to sustain its lead performance in the agricultural credit sector and is losing its pride of place as the dominant institution catering to the largest share of agricultural production credit.

In Kerala, out of the total agriculture credit lending in 2023-24, Rs 1,04,693.79 crore was disbursed by Public and Private sector Commercial Banks, Rs 11,095.72 crore by Co-operative Banks, Rs 18,089.64 crore by RRBs, and Rs 4,610.58 crore by other Banks. In 2023-24, Rs 96,494 crore was disbursed as crop loans in the State, of which Private and Public sector Commercial Banks lent Rs 73,332 crore, Co-operative Banks lent Rs 5,646 crore, RRBs lent Rs 17,511 crore and Rs 4.76 crore by other banks. The share of Commercial banks stood at 74.7 per cent of total agricultural term credit, whereas the share of Co-operatives was only 13 per cent, and share of RRBs was 1.4 per cent (Figure 1). It shows that Commercial Banks continue to play a predominant role in the agriculture term credit.

Fig 1. Agency-wise achievement of agriculture term-credit in 2023-24



To ensure unhindered flow of credit from banks to farmers to carry out agricultural operations smoothly, RBI has made available a Special Liquidity Facility to NABARD for providing front ended liquidity support to RRBs, Cooperative Banks and microfinance institutions. This is in addition to the long term refinance at reduced interest rates for agriculture under LTRCF to cooperative banks and RRBs. The agencywise disbursement of re-finance assistance by NABARD is shown in Table 1.

Table 1

Agency- wise Distribution of Refinance Assistance by NABARD in Kerala (2019-2020 to 2022-2023) (Rs.in Crore)

Sl No	Agency	2019-2020		2020-21		2021-22		2022-23	
		Amount	%	Amount	%	Amount	%	Amount	%
1	KSCARD Bank Ltd.	1507.24	16	1266.00	10	1450.00	8	1401.55	11
3	Commercial Banks	641.63	7	1459.50	12	4776.16	26	1633.52	13
4	State Cooperative Banks	4316.11	45	5991.97	47	8982.20	50	6173.94	47
5	Regional Rural Banks	3133.08	32	3837.89	31	2821.23	16	3838.02	29
6	Total	9598.06	100	12555.36	100	18029.59	100	13047.03	100

Table 1 shows the data on agency-wise distribution of refinance assistance by NABARD in Kerala from 2019–20 to 2022–23 reveals notable variations in the flow of credit among financial institutions. State Cooperative Banks consistently accounted for the largest share of refinance, contributing around 45–50 percent of the total, highlighting their crucial role in channeling NABARD funds to farmers and rural sectors. Regional Rural Banks maintained a significant share, between 16 percent and 32 percent, showing their continued importance in reaching small and marginal farmers. The contribution of KSCARD Bank Ltd. ranged between 8 percent and 16 percent, indicating a stable role in supporting agricultural and rural development projects, while Commercial Banks showed wide fluctuations, with their share rising sharply to 26 percent in 2021–22 before dropping to 13 percent in 2022–23, suggesting a variable engagement in NABARD-assisted schemes. Overall, the data underscores that State Cooperative Banks remain the dominant conduit for NABARD refinance in Kerala, with Regional Rural Banks and Commercial Banks playing supportive roles in promoting inclusive agricultural credit distribution.

The most important agency providing agriculture and related credit is the Primary Agricultural Credit Societies (PACS). They are the agencies providing production credit to the farmers. A microscopic look into their credit operations will rightly reveal the dynamics of agricultural credit in Kerala and this is attempted in Table 2 which presents the data from 1991 to 2023. In 1991, the total loan disbursed by the PACS stood at Rs.911.11 crore. Of this the share of agricultural loans came to 22.93 percent (Rs.318.57 crore).

While these are the initial trends, in the case of a midterm appraisal (1998) it is seen that while the loans increased by 61.06 percent between 1994 and 1998, agricultural loans increased only by 42.22 percent. In absolute terms changes respectively are Rs.1228.34 crore and Rs.301.91 crore. These trends indicate the shifts in priorities for PACS. The disbursal of long term credit is not a statutory requirement for cooperatives, occasionally PACS are compelled to disburse little long term credit also in order to complement the disbursal of short term and medium term credit. This amount declined from Rs.93.47 crore in 1995 to Rs.41.10 crore in 1999. From the year 2001, Short-term credit consistently accounted for the largest share, averaging about 70 percent of the total, indicating the cooperatives' primary role in meeting farmers' seasonal and operational needs. Medium-term credit formed around 25–30 percent, supporting semi-permanent investments such as livestock or irrigation, while long-term credit remained below 5 percent, showing limited focus on capital formation and agricultural modernization. Overall, the data highlights that cooperative institutions continue to be the backbone of agricultural finance in Kerala, but there is a need to expand medium- and long-term lending to promote sustainable agricultural development and infrastructure growth. This is a concrete support to our argument that the role of cooperatives in long term credit is falling in Kerala Agriculture.

Table 2

Credit operations of the Primary Agricultural Credit Societies in Kerala

Year	No.of Societies	Deposits	Loans	Agri-cultural Loans	ST Agri. Loan	MT Agri Loan	LT Agri Loan
1	2	3	4	5	6	7	8
1991	1579	953.79	911.11	318.57 (34.97)	264.65 (83.07)	53.92 (16.93)	-
1993	1580	1003.7	1498.44	540.13 (36.06)	414.59 (76.76)	85.62 (15.85)	39.92 (7.39)
1995	1589	1582.88	1469.69	240.41 (16.35)	-	146.94 (61.12)	93.47 (38.88)
1997	1591	3003.95	3192.09	998.81 (31.29)	-	209.98 (21.02)	40.64 (4.08)
1999	1631	4298.28	3382.86	972.56 (28.74)	712.16 (73.22)	219.30 (22.54)	41.10 (4.24)
2001	1682	6485.57	5526.71	1900.53 (34.48)	1263.28 (66.46)	455.87 (23.98)	181.38 (9.50)
2003	1628	8723.77	8750.50	4554.97 (52.05)	3739.29 (82.09)	560.89 (12.31)	254.79 (5.60)
2005	1594	12288.3	10628.44	2994.79 (28.18)	1911.73 (63.84)	881.75 (29.44)	201.31 (6.72)

2007	1602	15678.68	16079.84	3669.86 (22.82)	2112.02 (57.56)	1376.05 (37.49)	181.79 (4.95)
2009	1628	20432.31	21080.74	4200.45 (19.93)	3446.88 (82.06)	698.21 (16.62)	55.36 (1.32)
2011	1607	32527.61	36822.34	5332.84 (14.48)	3765.78 (70.61)	1343.97 (25.20)	223.01 (4.18)
2013	1636	56942.33	82410.64	21150.15 (25.66)	13645.33 (64.52)	5804.63 (27.44)	1700.19 (8.04)
2015	1642	73795.62	83308.04	9354.71 (11.23)	5742.99 (61.39)	3458.18 (36.97)	153.54 (1.64)
2017	1647	83157.38	75350.90	7920.03 (10.51)	4018.79 (50.74)	3341.41 (42.19)	559.83 (7.07)
2019	1643	111100.19	89153.03	11259.51 (12.63)	8057.35 (71.56)	2947.13 (26.17)	255.03 (2.07)
2020	1643	111100.19	89153.03	11259.51	8057.35 (71.56)	2947.13 (26.17)	255.03 (2.27)
2021	1644	173816	108816	15190	10857 (71.47)	3975 (26.17)	358 (2.36)
2022	1644	139460.66	108988.27	20367.29	11354.23 (55.75)	7527.94 (36.96)	1485.12 (7.23)
2023	1645	168406.90	104784.19	18761.45	12492.87 (66.58)	5475.32 (29.18)	793.26 (4.23)
2024	1646	189128.69	109925.20	19091.27	13564.36 (71.05)	4912.36 (25.73)	614.55 (3.22)

Source: various issues of Economic Review

Note: Figures in brackets for Col. 5 represent percentage share to Col.4

Figures in brackets for Col.6 to 8 represent percentage share to Col. 5

Kerala State Cooperative Bank is the apex body for providing, cooperative credit and its mandate mainly includes agriculture credit. The total outstanding loans of KSCB remained at Rs.535.66 crore in 2005-2006. Of this Rs.134 crore was exclusively used for agricultural operations and Rs. 126.63 crore for related activities like procurement, marketing and distribution. Pooling the two, total share of loans outstanding for agriculture and related activities came to 48.64 percent (see table 3). This trend continued until 2008-2009. Since then there is a significant fall in the share of agriculture and related activities. For instance, in 2009-2010, of the total loans outstanding of Rs. 1019.05 crore, agriculture got only Rs.175.72 crore (17.24 percent) and procurement, marketing and distribution Rs.103.71 crore (14.02 percent; altogether 31.26 percent. This declining trend continued further and reached just 15.04 percent in 2012-2013. The total share of credit to agriculture and related activities came to 26.02 percent from the previous year. From 2013-2014, there is an increasing trend of credit to agriculture. The total share of credit to agriculture and related activities came to 26.02 percent from the previous year. The total

outstanding loans of KSCB remained at Rs. 1372.28 crore in 2014-2015. Of this 219.57 crore (16 percent) was exclusively used for agricultural operations and Rs.192.12 crore (14 percent) for related activities like procurement, marketing and distribution. Combining the two, total share of loans outstanding for agriculture and related activities came to 30 percent. This trend continued until 2016-17. In recent times, KSCB is giving priority for quick yielding projects mainly from non-farm sector. This is evident from data also. In 2015-2016, it is 45.93 percent and it increased to 49.95 percent in 2015-2016, the increase being 1.09 times but the credit to agriculture increased only lesser than the former.

Table 3

Purpose wise Outstanding Loans in the Kerala State Cooperative Bank (Rs.crore)

Year	Agriculture	Procurement Marketing Distribution	Others	Total
2005-2006	134 (25.01)	126.63 (23.63)	275.03 (51.34)	535.66 (100)
2007-2008	151.09 (28.93)	109.70 (21)	261.41 (50.07)	522.20 (100)
2009-2010	175.72 (17.24)	103.71 (14.02)	739.62 (72.57)	1019.05 (100)
2011-2012	79.88 (6.52)	84.89 (6.92)	1061.65 (86.56)	1226.42 (100)
2013-2014	113.85 (10.19)	176.91 (15.83)	826.75 (73.98)	1117.51 (100)
2015-2016	574.14 (31.09)	404.43 (21.89)	848.39 (45.93)	1846.93 (100)
2017-2018	573.94 (32.04)	322.58 (18)	894.79 (49.95)	1791.32 (100)

Source: Various issues of Economic Review
Figures in brackets give percentage to total.

As mentioned earlier, Kerala State Cooperative Agriculture Rural Development Bank (KSCARDB) Kerala State Cooperative Agriculture Rural Development Bank (KSCARDB) is the pioneer in long-term lending, advancing credit for agricultural and allied activities, non-farm sector activities and rural housing through the affiliated Primary Cooperative Agriculture Rural Development Bank (PCARDB) with a motto of comprehensive rural development through credit. The Bank has only limited resources of its own for carrying out lending business and depends mainly on refinance provided by NABARD. The lion share of KSCARDB borrowers, nearly 80 per cent belong to the small and marginal farmer category. The prime objective of the bank is the social and financial upliftment of the rural folk at the grass root level. The loan disbursement in 2022- 23 was Rs 754.01 crore, of which Rs 12.02 crore as ordinary loan and

Rs 741.99 crore as scheme loan. Major portion of the loan is utilized for asset creation. Classification of long-term loans issued by KSCARDB is given in Table 4.

Table 4

Purpose-wise Classification of Long Term Loans issued by Primary Cooperative Agricultural and Rural Development Banks (2010-11 to 2022-23)

Year	Ordinary Loan	Scheme Loan
2010-11	6.46	103.54
2012-13	9.91	169.04
2014-15	13.83	192.23
2016-17	19.06	555.53
2018-19	19.49	674.05
2020-21	13.21	619.05
2022-23	12.02	491.06

Source: Kerala State Cooperative Agriculture Rural Development bank

FINDINGS

The study on cooperative credit in Kerala's agricultural sector reveals that although cooperative banks continue to play an important role in supporting farmers, several challenges persist. The findings indicate that most cooperative societies focus mainly on providing short-term credit for seasonal agricultural needs, while long-term investment credit remains inadequate. This limits the scope for sustainable agricultural development and capital formation in the rural economy. Moreover, the research highlights the lack of proper coordination and understanding between

commercial banks and cooperative banks, leading to duplication of efforts and inefficiencies in credit delivery. Another major concern is that many cooperative institutions are gradually drifting away from their founding principles of mutual aid, democratic control, and service orientation. Instead, they are increasingly being influenced by political interference and profit motives, which weaken their effectiveness and credibility as genuine cooperative institutions. Strengthening governance, enhancing inter-institutional collaboration, and refocusing on cooperative values are essential to revitalize the role of cooperative credit in Kerala's agriculture.

POLICY IMPLICATIONS

The study on cooperative credit in Kerala's agriculture reveals several policy implications for ensuring a more effective and inclusive rural credit system. The findings indicate that the existing cooperative credit structure suffers from certain defects such as inadequate long-term financing, bureaucratic delays, and weak monitoring mechanisms. To address these shortcomings, policies should focus on reforming cooperative governance, enhancing transparency, and improving credit appraisal systems. Strengthening collaboration between cooperative banks and Krishibhavadans can help bridge the gap between financial institutions and farmers by integrating technical guidance with financial support. This partnership can promote better

credit utilization and improve agricultural productivity. Moreover, future policies should aim to modernize cooperatives through digitization, professional management, and diversification of credit services. By realigning their operations with cooperative principles and promoting innovation, cooperatives can continue to play a vital role in ensuring sustainable agricultural growth and rural development in Kerala.

CONCLUSION

The paper inferred that the role of cooperatives in providing agricultural credit is falling in Kerala due to different reasons. One explanation is the diversion of institutional agencies from agriculture sector to other quick yielding sectors. It is high time to review the structure and pattern of institutional credit for agriculture and retune it's structure wise, institution wise, purpose wise and above all with a vision. The sustainable development of India can be achieved only if the priorities are turned in favor of agriculture. To quote Amartya Sen (2005), India can achieve sustainable development only if India turns into agriculture and rural areas". One of the prerequisites for steady and speedy agriculture growth is the optimum flow of credit which includes short term, medium term and long term credit, the crux of the recommendations of the All India Rural Credit Survey Committee and subsequent reports.

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NCUI Successfully Conducts State-wide Capacity Building Programmes for Cooperatives in Mizoram



NCUI, in collaboration with the Cooperation Department, Government of Mizoram, successfully organized a series of Capacity Building Programmes for Cooperatives and Stakeholders across the state from 19th to 22nd January 2026. The programmes aimed at strengthening Primary Agricultural Credit Societies (PACS), through awareness, governance reforms, and convergence with key government initiatives.

The first programme was held at Aizawl on 19th January 2026, witnessing enthusiastic participation from over 90 representatives of cooperative societies from Aizawl, Kolasib, and Mamit districts. Shri Ved Prakash Setia, Executive Director, NCUI, delivered comprehensive sessions on the cooperative movement, initiatives of the Ministry of Cooperation, Government of

India, the National Cooperative Policy, NCUI's activities, and the framework for establishing Multipurpose PACS. Shri Anant Dubey, Deputy Director, NCUI, focused on strengthening PACS through good governance and economic viability, highlighting convergence with schemes such as PACS as Common Service Centres (CSC), Jan Aushadhi Kendras, Kisan Credit Card (KCC), and Paani Samiti. The programme was graced by Shri K. Lalduhawma, Joint RCS, and Shri Dawnga, ARCS.

The second programme was organized on 20th January 2026 at Sub-Headquarters YMA Hall, Serchhip, with participation from over 100 members representing cooperative societies from Serchhip, Hnahthial, and Lunglei districts. Shri Chandan Singh, Asst. Director, elaborated on Ministry of Cooperation schemes exclusively for PACS,

while Shri S. Raghuvanshi, Asst. Director, provided an overview of cooperatives, their formation, and the objectives of the Ministry and NCUI. An awareness session on water and sanitation works was conducted by Er. Isaac Lalchhuanmawia, Senior Executive Engineer, PHED, Serchhip. The programme was graced by Shri H. Vanlalhuaia, President, District Cooperative Union, Serchhip; Shri K. Malsawmdawngliana, Asst. Registrar; and Shri C. Vanlalhuaia, District Cooperative Officer.

Continuing the momentum, the third programme was held at Champhai on 21st January 2026, drawing 97 representatives from cooperative societies of Champhai and Khawzawl districts. A session on water and sanitation was also conducted by Er. C. Zothansanga, SDO,

Champhai. The programme was conducted in the presence of Shri K. Lalduhawma, CEO, MSCU & Joint Registrar (RCS), Mizoram, and Shri B. Lalchhamhima, District Cooperative Officer, Champhai.

And Forth programme witnessed a massive turnout of over 200 participants at Siaha on 22nd January 2026, marking a strong grassroots response. Chairpersons, board members, and youth from cooperative societies of Siaha, Lawngtlai, and Lunglei districts participated actively. An awareness session on water and sanitation was also delivered by Er. Pradip

Gurung, Junior Engineer, PHED, Government of Mizoram. The programme was graced by Hon'ble S. Beirahmo Syhly, Executive Member (i/c Cooperation), MADC; Ms. N. Maki, DRCS, Cooperation Department, MADC; and Shri K. Malsawmdawngliana,

Asst. Registrar. The series successfully reinforced the role of cooperatives in inclusive development and reaffirmed NCUI's commitment to strengthening cooperative institutions and capacities across Mizoram.





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पी एच डी चैम्बर ऑफ कॉमर्स एंड इंडस्ट्री द्वारा आयोजित नेशनल कोऑपरेटिव्स वर्कशॉप में जय श्री शारदा को आपरेटिव सोसायटी के सचिव श्री गजेन्द्र पाल सिंह सारन सम्मानित ।



दिनांक 14 जनवरी 2026 को पी एच डी चैम्बर ऑफ कॉमर्स एंड इंडस्ट्री के सभागार में भारतीय राष्ट्रीय सहकारी संघ नई दिल्ली एवं इफको अध्यक्ष श्री दिलीप संघानी जी की अध्यक्षता में एक नेशनल कोऑपरेटिव वर्कशॉप का आयोजन किया गया। कार्यक्रम में मुख्य अतिथि डॉ योगेन्द्र यादव जी द्वारा टिकाऊ खेती में इफको निर्मित नैनो उत्पादों पर विस्तृत प्रकाश डाला गया। प्रश्नोत्तर काल में इफको उत्पादों से सम्बंधित प्रतिभागियों द्वारा पूछे गए सभी प्रश्नों के उत्तर डॉ योगेन्द्र यादव जी द्वारा दिए गए। जिसे सदन द्वारा वैरी हैल्दी डिस्कशन की संज्ञा दी गई। कार्यक्रम को माननीय श्री तरुण भार्गव जी, सीनियर जनरल मैनेजर इफको एवं श्री ज्योति स्वरूप फाउंडर निदेशक उन्नति मल्टी स्टेट कोऑपरेटिव सोसायटी लि द्वारा संयुक्त रूप से को-चेयर किया गया।

Building PACS Led Smart Cooperatives for a viksit Bharat @ 2047 थीम पर आधारित नेशनल कोऑपरेटिव वर्कशॉप के अंत में सभी प्रतिष्ठित वक्ताओं को शील्ड

से सम्मानित किया गया। इस अवसर पर जय श्री शारदा को आपरेटिव टी सी सोसायटी लि के संस्थापक सचिव श्री गजेन्द्र पाल सिंह सारन जी एवं सारनदीप कोऑपरेटिव अर्बन थ्रिफ्ट एण्ड क्रेडिट सोसायटी लि के अध्यक्ष श्री देवेन्द्र पाल सिंह दलाल जी को शील्ड से सम्मानित किया गया।

सीनियर सेक्रेट्री श्री रुपेश पांडेय जी द्वारा एक ही रात में कार्यक्रम अध्यक्ष श्री दिलीप संघानी जी के जीवन पर

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

Website: www.kribhco.net | KRIBCHO 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



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