



Ministry of Cooperation | सहकारिता मंत्रालय
Government of India | भारत सरकार



ANNUAL REPORT

2024-25

सत्यमेव जयते

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सहकारिता मंत्रालय

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“Sahkar se Samridhhi”

PREFACE

The Annual Report 2024–25 presents a comprehensive account of the initiatives, achievements, and strategic interventions undertaken by the Ministry of Cooperation during the year. It reflects the Ministry’s unwavering commitment to realizing the vision of “Sahkar se Samridhhi” by promoting the cooperative movement as a strong pillar of India’s socio-economic development.

Over the past year, the Ministry has undertaken wide-ranging reforms to strengthen the cooperative ecosystem through structural interventions, digital transformation, and policy innovations. The report begins with an overview of the Ministry, its mandate, and its mission to create an enabling environment for cooperatives to flourish.

A major thrust has been placed on deepening and expanding the cooperative network by modernizing Primary Agricultural Credit Societies (PACS), enabling their convergence with multiple Government schemes, and promoting new-generation cooperatives in critical sectors such as exports, seed, and organic produce. Significant progress has been achieved through initiatives such as the computerization of PACS, operationalizing PACS as CSC, expanding their role in LPG distribution, rural infrastructure, and implementing the World’s Largest Food Grain Storage Plan in the cooperative sector.

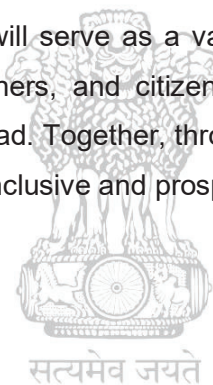
To ensure informed decision-making and greater transparency, the Ministry has accelerated work on the National Cooperative Database and launched the Cooperative Ranking Framework to evaluate and encourage competitive growth among cooperative societies. Further, steps have been taken to strengthen institutions such as the Central Registrar of Cooperative Societies, National Cooperative Development Corporation, National Council for Cooperative Training, and others, thereby enhancing the institutional capacity of the sector.

The Ministry has also continued its efforts to enhance India’s global presence in the cooperative movement. Active engagement with international partners through platforms such as the International Cooperative Alliance and Network for the Development of Agricultural Cooperatives in Asia and the Pacific has strengthened India’s leadership role in advancing cooperative excellence globally.

A special focus this year is the International Year of Cooperatives 2025, declared by the United Nations, which marks a historic opportunity to showcase India's cooperative achievements to the world. The Ministry has prepared a comprehensive Action Plan and sectoral strategies to celebrate this landmark year with impactful campaigns and global engagements.

This report also highlights the Ministry's efforts in grievance redressal, vigilance, RTI matters, official language implementation, and promotion of gender-sensitive workplaces. It further documents major budgetary interventions, policy reforms, and outreach activities that have contributed to making the cooperative sector more vibrant, self-reliant, and future-ready.

We believe this Annual Report will serve as a valuable resource for policymakers, cooperative institutions, researchers, and citizens, offering a clear picture of the progress made and the road ahead. Together, through the power of cooperation, the Ministry moves towards a more inclusive and prosperous India.



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List of Acronyms

Sr. No.	Name	Full Form
1	AARDO	African Asian Rural Development Organization
2	ABM	Agri-Business Management
3	AePS	Aadhaar Enabled Payment System
4	AHIDF	Animal Husbandry Infrastructure Development Fund
5	AICTE	All India Council for Technical Education
6	AIF	Agriculture Infrastructure Fund
7	AMI	Agricultural Marketing Infrastructure Scheme
8	APCMC	Asia Pacific Cooperative Ministers' Conference
9	ARDB	Agriculture and Rural Development Bank
10	AS&FA	Additional Secretary & Financial Advisor
11	B2B	Business to Business
12	B2C	Business to Consumer
13	BBSSL	Bharatiya Beej Sahakari Samiti Limited
14	BoM	Board of Management
15	CAS	Common Accounting System
16	CC2	Combined Category 2
17	CCM	Centre for Cooperative Management
18	CCR	Committee on Cooperative Research
19	CEA	Cooperative Election Authority
20	CED	Centre for Entrepreneurship Development
21	CEF	Cooperative Education Fund
22	CERT-in	Indian Computer Emergency Response Team
23	CGMFPFED	Chhattisgarh State Minor Forest Produce Cooperative Federation
24	CGS	Centre for Gender Studies
25	CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
26	CICTAB	Centre for International Cooperation & Training in Agricultural Banking

27	CIRDAP	Centre on Integrated Rural Development for Asia and the Pacific
28	CIT	Centre for Information Technology
29	CME	Centre for Management Education
30	CO	Cooperative Ombudsman
31	COBI	Cooperative Bank of India Limited
32	CPGRAMS	Centralised Public Grievance Redress and Monitoring System
33	CRCS	Central Registrar of Cooperative Societies
34	CRF	Cooperative Ranking Framework (CRF)
35	CRP	Centre for Research & Publication
36	CRRDF	Cooperative Rehabilitation Reconstruction & Development Fund
37	CSC	Common Service Centre
38	CSC SPV	Common Service Centre Special Purpose Vehicle
39	CSM	Cooperative Sugar Mills
40	CVO	Chief Vigilance Officer
41	DARPG	Department of Administrative Reforms and Public Grievances
42	DCCBs	District Central Cooperative Banks
43	DIDF	Dairy Processing & Infrastructure Development Fund
44	EBP	Ethanol Blending Programme
45	ERP	Enterprise Resource Planning
46	ESG	Environmental, Social, Governance
47	FAO	Food and Agriculture Organization
48	FFPO	Fish Farmer Producer Organization
49	FHTC	Functional Household Tap Connection
50	FIDF	Fisheries and Aquaculture Infrastructure Development
51	FISHCOPFED	National Federation of Fishermen's Cooperative Limited
52	FPOs	Farmer Producer Organizations
53	FPS	Fair Price Shops
54	FSWM	Financially Sound and Well Managed

55	GBPUAT	Govind Ballabh Pant University of Agriculture and Technology
56	GCMMF	Gujarat Cooperative Milk Marketing Federation
57	GDP	Gross Domestic Product
58	GeM	Government e-Marketplace
59	GOI	Government of India
60	GVA	Gross Value Added
61	HYV	High Yielding Variety
62	IARI	Indian Agricultural Research Institute
63	ICA	International Cooperative Alliance
64	ICAR	Indian Council of Agricultural Research
65	ICAR-IIMR	Indian Council of Agricultural Research - Indian Institute of Millets Research
66	ICBA	International Cooperative Banking Association
67	ICM	Institute of Co-operative Management
68	ICRISAT	International Crops Research Institute for the Semi-Arid Tropics
69	ICSSR	Indian Council of Social Science Research
70	ICT	Information and Communication Technology
71	IFFCO	Indian Farmers' Fertilizer Cooperative Limited
72	IIMK	Indian Institute of Management Kozhikode
73	ILO	International Labour Organization
74	IMC	Inter-Ministerial Committee
75	INM	Integrated Nutrient Management
76	IRMA	Institute of Rural Management Anand
77	IYC	International Year of Cooperatives
78	JJM	Jal Jeevan Mission
79	JLG	Joint Liability Group
80	KCC	Kisan Credit Card
81	KRIBHCO	Krishak Bharati Cooperative Limited
82	LIFIC	LINAC-NCDC Fisheries Business Incubation Centre

83	LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
84	MDCS	Multi-Purpose Dairy Cooperative Society
85	MeitY	Ministry of Electronics and Information Technology
86	MFCS	Multi-Purpose Fishery Cooperative Society
87	MIDH	Mission for Integrated Development of Horticulture
88	MIS	Management Information System
89	MLI	Member Lending Institution
90	MoAFW	Ministry of Agriculture & Farmers Welfare
91	MoPNG	Ministry of Petroleum and Natural Gas
92	MoSPI	Ministry of Statistics and Programme Implementation
93	MPACS	Multi-Purpose Primary Agricultural Credit Society
94	MPCS	Multi-Purpose Primary Cooperative Societies
95	MSCS	Multi-State Cooperative Society
96	MSME	Ministry of Micro, Small & Medium Enterprises
97	MT	Metric Tonne
98	NABARD	National Bank for Agriculture and Rural Development
99	NAFCARD	National Cooperative Agricultural and Rural Development Banks Federation Limited
100	NAFCUB	National Federation of Urban Cooperative Banks and Credit Societies Limited
101	NAFED	National Agricultural Cooperative Marketing Federation of India Limited
102	NAFSCOB	National Federation of State Cooperative Banks Limited
103	NBA	National Board of Accreditation
104	NBCC	National Buildings Construction Corporation India Limited
105	NCC	National Cooperative Committee
106	NCCF	National Cooperative Consumers' Federation of India Limited
107	NCCT	National Council for Cooperative Training
108	NCD	National Cooperative Database
109	NCDC	National Cooperative Development Corporation
110	NCDFI	National Cooperative Dairy Federation of India Limited

111	NCEL	National Cooperative Exports Limited
112	NCHF	National Cooperative Housing Federation Limited
113	NCOL	National Cooperative Organics Limited
114	NCP	National Cooperation Policy
115	NCUI	National Cooperative Union of India Limited
116	NDDB	National Dairy Development Board
117	NEC	National Execution Committee
118	NEDAC	Network for the Development of Agricultural Cooperatives in Asia and the Pacific
119	NFCSF	National Federation of Cooperative Sugar Factories Limited
120	NFDB	National Fisheries Development Board
121	NFSM	National Food Security Mission
122	NICNET	National Informatics Centre Network
123	NLCF	National Labour Cooperative Federation of India Limited
124	NLM	National Livestock Mission
125	NPDD	National Programme for Dairy Development
126	NSTFDC	National Scheduled Tribes Finance and Development Corporation
127	NUCFDC	National Urban Cooperative Finance and Development Corporation Limited
128	O&M	Operations & Maintenance
129	OMCs	Oil Marketing Companies
130	PACS	Primary Agricultural Credit Society
131	PCARDB	Primary Cooperative Agriculture and Rural Development Bank
132	PDS	Public Distribution System
133	PGDCBM	Post Graduate Diploma in Cooperative Business Management
134	PGDM	Post Graduate Diploma in Management Programme
135	PGDM-ABM	Post Graduate Diploma in Management-Agri Business Management
136	PIB	Press Information Bureau
137	PMBI	Pharmaceuticals & Medical Devices Bureau of India

138	PMBJK	Pradhan Mantri Bhartiya Janaushadhi Kendra
139	PMFME	Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme
140	PMKSK	Pradhan Mantri Kisan Samridhi Kendras
141	PMKSY	Pradhan Mantri Kisan Sampada Yojana
142	PM-KUSUM	Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan
143	PMMSY	Pradhan Mantri Matsya Sampada Yojana
144	PMO	Prime Minister's Office
145	PSL	Priority Sector Lending
146	PWS	Piped Water Supply Schemes
147	R&I	Receipt and Issue
148	RCS	Registrar of Cooperative Societies
149	RGM	Rashtriya Gokul Mission
150	RICM	Regional Institute of Co-operative Management
151	RTC	Regional Training Centers
152	RTI	Right to Information
153	SAARC	South Asian Association for Regional Cooperation
154	SCARDB	State Cooperative Agriculture and Rural Development Banks
155	SCDC & DCDC	State and District Cooperative Development Committees
156	SEWA	Self Employed Women's Association
157	SHG	Self Help Group
158	SHS-2024	Swachhta Hi Seva Campaign, 2024
159	SMAM	Sub-Mission on Agricultural Mechanization
160	SOP	Standard Operating Procedure
161	StCB	State Cooperative Bank
162	STCC	Short-Term Cooperative Credit
163	STQC	Standardization Testing and Quality Certification
164	TIS	Centre for Training & Information System
165	TRIFED	Tribal Cooperative Marketing Development Federation of India Limited

166	TSU	“Tribhuvan” Sahkari University
167	UCB	Urban Cooperative Bank
168	ULCCS	Uralungal Labour Contract Cooperative Society
169	UO	Umbrella Organization
170	UOCB	Uttarakhand Organic Commodity Board
171	VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
172	VC	Video Conference
173	VCA	Vietnam Cooperative Alliance



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CHAPTER-1: ABOUT THE MINISTRY OF COOPERATION

1.1 OVERVIEW

Cooperatives are universally accepted as an essential instrument of social and economic policy and have inherent advantages in tackling the problems of poverty alleviation, food security, and employment generation. These have immense potential to deliver goods and services at the grass-root level. Cooperatives are people-centric rather than capital-centered organizations and they bring in cohesiveness, community business sense and enhance social bonding (through collective efforts).

The cooperative sector plays a significant role in the overall economic development of the country with its member driven inclusive approach. It has the required capability to ensure equitable and concerted efforts towards enhancing the flow of timely, adequate and door-step support to various critical infrastructure, input services, irrigation, marketing, processing and community storages, and also for other activities such as poultry, fisheries, horticulture, dairy, textiles, consumer, housing, health etc.

There are more than 8.3 lakh cooperative units in India, of which around 2 lakh units are credit cooperatives and the remaining are non-credit cooperatives carrying out various activities such as producer, processing, consumer, industrial, marketing, tourism, hospital, housing, transport, labour, farming, service, livestock, multi-purpose cooperatives, etc.

There exists a huge untapped potential of these community owned and member-driven economic entities. There is also a need to identify and address suitably the issues faced by sectoral cooperatives in ensuring and expediting momentum in the cooperative movement in the country. Some of the vital issues, which need intervention for achieving '*Sahkar se Samridhi*' in the country are:

- (a) Regional/ State level and sectoral imbalances in the cooperative movement
- (b) Regulatory complexities

- (c) Governance, leadership and operational issues
- (d) Lack of professional management in cooperative units
- (e) Need for time-tested structural reform measures
- (f) Lack of cooperation amongst cooperative units/ different cooperatives/ various cooperatives etc.

1.2 CREATION OF THE MINISTRY OF COOPERATION

The subject of cooperation was earlier administered through the Cooperation Division of the erstwhile Department of Agriculture, Cooperation & Farmers Welfare under Ministry of Agriculture and Farmers Welfare. In a historic move, a separate 'Ministry of Cooperation' was created by the Union Government vide Gazette Notification No. 2516 dated 06th July, 2021 for realizing the mantra of '*Sahkar se Samriddhi*'.

The Ministry is headed by Shri Amit Shah, Hon'ble Union Minister of Home Affairs and Cooperation, since its inception and is presently being assisted by Hon'ble Ministers of State for Cooperation Shri Krishan Pal Gurjar and Shri Murlidhar Mohol. Secretary (Cooperation) is the administrative head of the Ministry and is being assisted by Additional Secretaries, Central Registrar of Cooperative Societies, Joint Secretaries and Financial Adviser.

The Ministry has a sanctioned strength of 201 posts, of which 130 posts are in the Ministry and 71 in the Office of Central Registrar of Cooperative Societies (CRCS). Organization Chart of the Ministry and CRCS office is placed at **Annexure -I**.

1.3 ESTABLISHMENT OF THE NEW MINISTRY

Ministry of Cooperation started functioning with very limited office space allocated to it in Krishi Bhawan and Janpath Bhawan with the help of a few officers. On 14th July, 2022, Ministry along with the office of CRCS was shifted to "Atal Akshay Urja Bhawan" at Lodhi Road, New Delhi.

In order to accommodate all staff of Office of CRCS and other connected offices, a new office premise for Office of CRCS was purchased. The office of CRCS

is now located at 9th Floor, Tower-E, World Trade Centre, Nauroji Nagar, New Delhi-29 on 17th January, 2024.

In exercise of the powers conferred under section 85A of the Multi-State Cooperative Societies Act, 2002 (39 of 2002) and amendment (11 of 2023) read with rules 30A, 30B and 30C of the Multi-State Co-operative Societies Rules, 2002, Ministry of Cooperation has appointed Co-operative Ombudsman on 5th March, 2024 for a period of three years with territorial jurisdiction of the entire country. Department of Expenditure has sanctioned 20 posts for the Office of Cooperative Ombudsman.

In exercise of the powers conferred under section 45 of the Multi-State Co-operative Societies Act, 2002 (39 of 2002) and amendment (11 of 2023), Ministry of Cooperation has established the Co-operative Election Authority on 11th March, 2024. Department of Expenditure has sanctioned 16 posts for the Office of Cooperative Election Authority.

1.4 MANDATE (BUSINESS ALLOCATION) OF THE MINISTRY

The mandate of the Ministry of Cooperation as per the Government of India (Allocation of Business) Rules, 1961 is:

- General Policy in the field of Cooperation and Coordination of Cooperation activities in all sectors.

Note:- The Ministries concerned are responsible for Cooperatives in the respective fields.

- Realization of vision “from cooperation to prosperity”.
- Strengthening of cooperative movement in the country and deepening its reach up to the grassroots.
- Promotion of cooperative-based economic development model, including the spirit of responsibility among its members to develop the country.
- Creation of appropriate policy, legal and institutional framework to help cooperatives realize their potential.
- Matters relating to National Cooperative organization.
- National Cooperative Development Corporation.

- Incorporation, regulation and winding up of Cooperative societies with objects not confined to one State including administration of ‘the Multi-State Cooperative Societies Act, 2002 (39 of 2002)’:

Provided that the administrative Ministry or Department shall be ‘the Central Government’ for the purpose of exercising powers under the Multi-State Cooperative Societies Act, 2002 (39 of 2002), for Cooperative units functioning under its control.

- Training of personnel of cooperative departments and cooperative institutions (including education of members, office bearers and non-officials).

1.5 VISION AND MISSION OF THE MINISTRY

VISION

“*Sahakar se Samridhhi*” or Prosperity through Cooperation

MISSION

“To provide a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. It aims to deepen cooperatives as a true people-based movement reaching up to the grassroots and develop a cooperative based economic model where each member works with spirit of responsibility”

Seven Cooperative Principles

In 1995, the International Cooperative Alliance (ICA) adopted the revised Statement on cooperative identity which contains the definition of a cooperative, the values of cooperatives, and the seven cooperative principles. These principles have been accepted universally:

1. Voluntary and open Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information

6. Cooperation among Cooperatives

7. Concern for Community

1.5.1 VARIOUS INITIATIVES TAKEN BY THE MINISTRY

To fulfil its mandate and vision, Ministry of Cooperation has taken the following measures:

- Well-planned establishment of the Ministry under the supervision of Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah.
- In 44 months, about 60 new initiatives have been taken.
- 28 detailed action plans were prepared.
- 12 teams were formed at the level of Director/Deputy Secretary under the leadership of Additional/Joint Secretary.
- Model bye-laws for Primary Agricultural Credit Societies (PACS) were prepared and sent to the States for adoption as per requirement.
- The Multi-State Cooperative Societies (MSCS) Act, 2002 was amended, and the Multi-State Cooperative Societies (MSCS) (Amendment) Act, 2023 was notified vide Gazette Notification dated 03.08.2023. Subsequently, the MSCS (Amendment) Rules, 2023 were also notified, vide notification dated 04.08.2023.
- "Tribhuvan" Sahkari University Bill, 2025 was drafted and passed by the Lok Sabha on 26th March, 2025.
- Bye-laws of 3 newly formed National Cooperative Societies viz. National Cooperative Exports Limited (NCEL); National Cooperative Organics Limited (NCOL) and Bharatiya Beej Sahakari Samiti Limited (BBSSL) were prepared.
- World's Largest Grain Storage plan in cooperative sector approved by Government of India on 31.05.2023, is under implementation, in its pilot phase.
- Various meetings held with line Ministries, State Governments, National Cooperative Federations and other Stakeholders.

- Detailed meeting with Senior Officers of the Ministry every Monday under the Chairmanship of Secretary, Ministry of Cooperation.

Guided by the vision of “*Sahakar se Samridhhi*”, Ministry of Cooperation, in a short span of 3.5 years, has undertaken various path breaking initiatives to address the challenges being faced by the cooperatives and restore the lost glory of the sector by revitalising the cooperative societies, especially the primary level cooperatives.

To enable PACS to diversify their businesses and become financially sustainable economic entities, the Government has framed Model Bye-laws for them which allow them to undertake more than 25 economic activities. Through Inter-Ministerial coordination, PACS have also been enabled to function as PM Bhartiya Jan Aushadhi Kendra, PM Kisan Samridhhi Kendra, LPG Distributors, Petrol/ Diesel retail outlets, Paani Samitis for rural piped water supply scheme. PACS have also been enabled to function as Common Service Centre (CSC) to deliver more than 300 e-services, including banking, insurance, Aadhaar enrolment/ updation, health services, legal services, etc. to rural citizens. These initiatives will provide them with additional and stable sources of income and improve access of rural masses to various services. To address the acute shortage of food grain storage capacity in the country, decentralized godowns are being created at PACS level through convergence of various existing GOI schemes.

To address the skewed distribution of cooperatives in the country, all the uncovered Panchayats/ villages are being covered by formation of new multipurpose PACS or primary dairy/ fishery cooperative societies as per the requirement and viability.

To improve transparency and accountability in the cooperative ecosystem, comprehensive digital interventions have also been undertaken by the Government which would enable seamless flow of information on real-time basis, thus boosting members' confidence in the system and promoting active membership in the operations of cooperatives. All 79,630 functional PACS in the country are being computerized through a common national ERP-based software, which will link them to NABARD through State Cooperative Banks and District Central Cooperative Banks. It would not only increase their operational efficiency but would also lower the cost of transactions, thus benefitting millions of their farmer members.

As far as Multi-State Cooperative Societies are concerned, Computerization of the office of Central Registrar of Cooperative Societies has also been carried out. Registration, regulation, etc. of multi-state cooperative societies is now being done online, which will bring ease, speed and transparency to the functioning of this office. Along similar lines, schemes for Computerization of RCS Offices of all the States/ UTs and Agriculture & Rural Development Banks (ARDBs) are also being implemented by the Government.

To increase availability of improved seeds and augment organic production and exports, the Government has established three new National level multi-state cooperative societies for seeds, organic farming and exports which would act as umbrella organizations for their respective sectors and serve as an important medium to link farmers with the global market. Cooperative societies from PACS to Apex can become their members and reap the benefits.

Today, cooperatives are being provided with the same facilities and platforms as the corporate sector. In the cooperative banking sector, Urban Cooperative Banks (UCBs) have been allowed to open branches and provide doorstep services to their customers. An Umbrella Organization (UO), National Urban Cooperative Finance and Development Corporation Limited (NUCFDC) for the UCB sector has also been established. Rural cooperative banks have been enabled to lend to the commercial real estate/ residential housing sector.

Suitable modifications have been made in the Income Tax Act to remove the inequalities that were being faced by cooperative societies and to bring them on par with companies. With this, cooperative societies will have more capital available with them, which will help them in increasing their business volume and benefit their members immensely. Steps have been taken to revive and strengthen cooperative sugar mills as well.

To ensure orderly and planned development of the cooperative sector in line with the changed economic scenario, National Cooperative Database has been prepared by the Ministry of Cooperation with the support of States/ UTs. Along with this, the Government has launched the Cooperative Ranking Framework on 24.01.2025 to rank cooperatives State-wise and sector-wise. The ranking framework enables State RCS to assess Cooperative Societies' performance based on key

parameters, including audit compliance, operational activities, financial performance, infrastructure, and basic identity information.

A new National Cooperation Policy is being framed to aid in policy-making for the sector. Further, significant emphasis is being laid on cooperative education and training.

National Cooperative Development Corporation (NCDC), which is a statutory organization, involved in planning, promoting and financing cooperative development programmes at the national level, has been strengthened to cater to the needs of the sector and is on its way to becoming one of the most trusted credit providers of this sector. Several important initiatives and schemes have also been launched by NCDC to aid the development of cooperatives.

List of initiatives taken by the Ministry and progress made so far is placed at **Annexure-II**.

1.5.2 VIGILANCE MATTERS

Vigilance Unit has been set up in the Ministry under Additional Secretary, designated as the Chief Vigilance Officer (CVO) to ensure a transparent, responsive and corruption free work environment through surveillance and preventive & punitive measures.

1.5.3 GRIEVANCES REDRESSAL MECHANISM

A Public Grievance redressal mechanism has been established in the Ministry. Deputy Secretary/ Director level officers have been designated as grievance redressal officers to deal with all grievances relating to their subject matters. Since 01.04.2024 till 31.03.2025, a total of 5,046 public grievances were received out of which 4866 grievances have been disposed.

The status of Grievances as per CPGRAMS portal for the year 2024-2025 (from 01.04.2024 to 31.03.2025) is as follows:

Sl. No.	CPGRAMS Source	Received	Disposed	Disposed percentage
1.	Direct from complainant	3,085	2,956	95.81

2.	PMO	1,580	1,539	97.40
3.	DARPG	146	144	98.63
4.	President Secretariat	225	217	96.44
5.	Pension	10	10	100.00
	Total	5,046	4,866	96.43

1.5.4 RTI MATTERS

Implementation of the Right to Information Act, 2005: During the year 2024-25 (from 01.04.2024 to 31.03.2025), 2,112 RTI applications and 257 Appeals were received in this Ministry out of which 1,941 RTI applications and 237 Appeals were disposed of within the stipulated time period. Division-wise Central Public Information Officers (CPIOs) and First Appellate Authorities (FAAs) have been designated. Details of the Central Public Information Officers (CPIOs) of the Ministry and their appellate authorities are available on official website of the Ministry (<https://cooperation.gov.in>).

1.5.5 OFFICIAL LANGUAGE

Provisions of Official Languages Act, 1963 and Official Languages Rules, 1976 are being effectively implemented in the Ministry of Cooperation. With the objective of ensuring the progressive use of Hindi language, a dedicated Official Language Division has been established in the Ministry which is constantly striving for the effective implementation of the Official Language Policy in the Divisions and subordinate offices of the Ministry.

The Official Language Division of the Ministry not only ensures compliance with the Official Language Act and Rules, but also systematically undertakes translation work of Government documents, notifications and important communications. The Division also plays an important role in complying with the directives and instructions issued from time to time by the Department of Official Language, Ministry of Home Affairs. This ensures effective and extensive use of Hindi language in the administrative work of the Ministry.

Apart from this, various programmes and workshops are organized by the Official Language Division of the Ministry with the objective to encourage officers and employees to promote the use of Hindi language. The difficulties faced by personnel

related to Hindi language in their day-to-day official work are resolved through Hindi workshops.

During the financial year 2024-25, the Official Language Division has made significant progress towards ensuring effective implementation and progress of Official language in the Ministry of Cooperation. Hindi workshops were organized in the Ministry, in which experts delivered informative sessions on topics like "Useful IT Tools" and "Kanthastha 2.0". A special workshop was organized in the CRCS office to resolve problems related to Official Language Implementation and Quarterly Progress Report.

To promote the use of Hindi language, Hindi Pakhwada was organized in September, 2024, during which activities like Hindi essay, noting and drafting competitions and general Hindi knowledge competition were conducted. The winning participants in these competitions were also rewarded. Subordinate offices of the Ministry were inspected by the Parliamentary Official Language Committee. The Official Language inspections of subordinate offices were conducted as per the target stipulated by the Dept. of Official Language, GOI. Four quarterly meetings of the Official Language Implementation Committee were held, in which important decisions were taken to strengthen the implementation of the official language policy in the Ministry. The Ministry was notified under Rule 10(4) of Official Language Rules, 1976 on 21st March 2025, and the Regional Cooperative Management Institutes of Hyderabad and Chandigarh, under NCCT were also notified under this rule.

The Official language Division of the Ministry is actively working towards achieving the annual targets stipulated in the Annual programme issued by the Department of Official Language, Ministry of Home Affairs.

1.5.6 MATTERS RELATED TO SEXUAL HARASSMENT AT WORKPLACE

In compliance with the provisions of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, "Internal Complaint Committee" has been constituted in the Ministry to strengthen measures for safety of women and timely addressing their issues.

1.5.7 VISITS TO STATES/UTS BY OFFICERS OF THE MINISTRY

After the creation of Ministry of Cooperation, various new initiatives have been taken by the Government for the development of cooperative sector in the country. In order to understand the effective implementation of these initiatives at ground level and the bottlenecks being faced by the States/UTs, a comprehensive immersion training programme has been implemented for officers/officials of Ministry of Cooperation through visits to States/UTs during 2024-25.

1.5.8 VARIOUS EVENTS ORGANIZED IN THE MINISTRY



Ministry of Cooperation, Government of India | सहकारिता मंत्रालय, भारत सरकार
Yoga Day-2024



Swachhata Pledge Ceremony under SHS-2024



Shramdaan at Atal Akshay Urja Bhawan Under SHS-2024



Shramdaan Under SHS-2024



Recognition to Safai Mitra under SHS-2024



Safai Mitra Suraksha Shivir organized in Ministry during SHS-2024



Samvidhan Shapath on 26.11.2024
सत्यमेव जयते



Prize distribution during Hindi Pakhwada on 27.09.2024

1.5.9 DIGITAL ACTIVITIES IN THE MINISTRY

1. Ministry of Cooperation's portal <https://cooperation.gov.in> is regularly enriched with the latest implementation of Google Analytics. Around 1.45 Crore visitors have surfed the portal till 31st March, 2025.
2. New modules for MPACS, MDCS & MFCS have been included in the National Cooperative Database's portal <https://cooperatives.gov.in>. Similarly, a ranking framework has been developed on the National Cooperative Database (NCD) portal to generate state-wise and sector-wise rankings of primary cooperative societies.
3. Realtime application portal for Central Registrar of Cooperative Societies at <https://cracs.gov.in> with more enhanced security features has been added. The portal has enabled a complete digital paperless workflow for Multi-State Cooperative Societies.
4. Deployment of Cyber Security tools (Unified Endpoint Management) and regular updation of Antivirus on all the 150+ Computer Systems over NICNET for the Ministry of Cooperation and Central Registrar of Cooperative Societies.
5. Infrastructure Audit of Digital devices and Computer Systems, Network Devices has been conducted by MeitY and the security suggestions have been implemented.
6. Latest version of e-Office at <https://cooperation.eoffice.gov.in> Ver 8.0.1 and eFile version 7.3.15-3 has been upgraded and around 50 new e-Office users have been on boarded.
7. Around 400+ codec based and Software based (Bharat VC) video conferences have been conducted. This included Pragati VC chaired by the Hon'ble Prime Minister of India.
8. R&I Section of the Ministry has been fully integrated with e-Office and is regularly updated and training for officials are organized.
9. Biometric Attendance System has been fully made operational and the monitoring is being done through portal at <https://moc.attendance.gov.in>.

10. Regular updation and awareness for cyber security are made for officials. Guidelines and advisories of CERT-in and other agencies are being enforced through training officials of the Ministry and Central Registrar of Cooperative Societies.
11. Setting up backup of Databases of portals of the Ministry has been done over Meghraj (Cloud).
12. Hosting of Central Registrar of Cooperative Societies (CRCS) Refund Portal at <https://mocrefund.crcs.gov.in>
13. Around 50 Lakh SMS messages in Hindi and English have been sent to members of the cooperative societies propagating the Ministry's initiatives and information for citizens.
14. Short Videos of the initiatives and schemes for awareness have been launched on the Ministry portal. The short videos are available in 13 different regional languages for members of the cooperative societies in all States/UTs.
15. A Centralized mailing system <https://ismgr.nic.in> with 10 bulk email subscriptions for Ministry of Cooperation has been created. It sends emails related to Initiatives of the Ministry, Circulars, Press Briefing, Media Clips etc. to around 6000 officials across all States/ UTs.
16. Around 1 Lakh emails have been sent by various Divisions of the Ministry to Cooperative Institutions, Federations, Registrar of Cooperative Societies and District Officials about schemes, policies, OMs, Circulars and related official communiqués to District officials.
17. Cyber Security Audits of the portals of Ministry of Cooperation (<https://cooperation.gov.in>), National Cooperative Database (<https://cooperatives.gov.in>), Central Registrar of Cooperative Societies (<https://crcs.gov.in>) have been conducted.
18. An in-house portal for submission and review of the various schemes by divisions of the Ministry has been launched. It has features of uploading the details in Hindi as well as in English.

19. 2FA (Two Factor Authentication) has been implemented for portals to enhance security.
20. API integration of Cooperative Data with various Government of India schemes has been done.
21. Training Programme for Computerization of Registrar of Cooperative Societies of all states has been conducted for integration with various application portal of the Ministry.



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CHAPTER-2: ROLE OF COOPERATIVES IN INDIAN ECONOMY

2.1 EVOLUTION OF COOPERATIVE MOVEMENT IN INDIA

Even before formal cooperative structures came into being through the passing of a law, the practice of the concept of cooperation and cooperative activities was prevalent in several parts of India. Village communities were collectively creating permanent assets like village tanks or village forests and pooling resources, like food grains after harvest to lend to needy members of the group before the next harvest, or collecting small contributions in cash at regular intervals to lend to members of the group.

The proposal for agricultural banks was first mooted in 1858 and again in 1881 by Mr. William Wedderburn the District Judge of Ahmednagar, in consultation with Justice M.G. Ranade, but was not accepted. In March 1892, Mr. Frederick Nicholson was tasked by the Governor of Madras Presidency for enquiring into the possibility of introducing in this Presidency, a system of agricultural or other land banks. He submitted his report in two volumes in 1895 and 1897. In 1901, the Famine Commission recommended the establishment of Rural Agricultural Banks through the establishment of Mutual Credit Associations and also suggested the principles underlying Agricultural Banks.

2.1.1 DEVELOPMENT OF COOPERATIVES IN PRE-INDEPENDENCE ERA

Based on the recommendations of the Edward Law Committee, the Cooperative Credit Societies Act, restricted to credit cooperatives, was enacted on 25th March, 1904. Under this Act, there were 5,300 societies with a membership of over three lakhs by 1911.

The Cooperative Societies Act of 1912 was enacted to provide for non-credit cooperatives with provisions for Federations of Cooperatives. With this enactment, in the credit sector, urban cooperative banks converted themselves into Central Cooperative Banks with primary cooperatives and individuals as their members. The first Cooperative Housing Society, the Madras Cooperative Union in 1914, the Bombay Central Cooperative Institute in 1918 and similar institutions in Bengal, Bihar, Orissa,

Punjab, etc. came up. Edward Maclagen Committee in 1914 recommended building a strong three-tier structure in every province with primaries at the base, the Central Cooperative Banks at the middle tier and the Provincial Cooperative Bank at the apex, to provide short-term and medium-term finance.

With the passing of the Reforms Act, in 1919, Cooperation as a subject was transferred to the provinces. The first provincial Act viz. Bombay Cooperative Societies Act, passed in 1925, introduced the principle of one-man one-vote. The Royal Commission on Agriculture in 1928 recommended the setting up of land mortgage banks. Another prominent development of this time was the setting up of the All-India Association of Cooperative Institutes in 1929. Setting up of the Reserve Bank of India (RBI) in 1934 was a major development in the thrust for agricultural credit.

The Mehta Committee in 1937 recommended reorganization of Cooperative Credit Societies as multi-purpose cooperatives. During the period of 1939-1945, many societies had started banking functions and had grown in size and operations over a period of time, with substantial diversification of activities.

With the emergence of cooperatives having membership from more than one State, a need was felt for an enabling cooperative law for such multi-unit or multi-state cooperatives. The Multi-Unit Cooperative Societies Act was passed in 1942, which delegated the power of the Central Registrar of Cooperatives to the State Registrars for all practical purposes. The Cooperative Planning Committee under the Chairmanship of Shri R.G. Saraiya in 1945 observed that cooperative societies were the most suitable medium for democratization of economic planning.

Under the leadership of Shri Tribhuvan Das Patel, history was made on 14th December, 1946, when the Khera District Cooperative Milk Producers Milk Union commonly known as Amul was registered under Bombay Cooperative Societies Act, 1925. Shri Vaikunth Bhai Mehta took over as Minister, in-charge of Cooperation of the Bombay Government after which the cooperative movement in the province received a boost. Janardan Madan Committee on Cooperative Education and Training made recommendations for cooperative education programmes and setting up of an Education Fund.

2.1.2 DEVELOPMENT OF COOPERATIVES IN POST-INDEPENDENCE ERA

After India attained Independence in 1947, cooperative development received a boost, with cooperatives being given a vital role in various plans formulated by the Planning Commission.

The First Five Year Plan (1951-56), outlined the vision of the cooperative movement in India and the rationale for emphasizing cooperatives and panchayats as preferred organizations for economic and political development. All-India Rural Credit Survey Committee in 1954 recommended introducing an integrated system of rural credit, partnership of the government in the share capital of the cooperatives and also appointment of government nominees on their boards, thus participating in their management.

The Second Five-Year Plan (1956-1961) emphasized that “building up a cooperative sector as a part of planned development” was one of central aims of National Policy. The National Cooperative Development Fund was also established by the Central Government during this period, to enable States to borrow for the purpose of subscribing to share capital of non-credit cooperative institutions in the country. Shri S.T. Raja Committee on Cooperative Law in 1956 recommended a Model Bill for consideration of State Governments. Many State Governments amended their Acts in line with the Model Bill. Another important development at this time was the National Development Council Resolution in 1958. Cooperative marketing and processing of agricultural produce formed an important part of the Integrated Scheme of Cooperative Development in the Second Plan. About 1900 primary marketing societies were set up and State Marketing Federations were established in all the States and the National Cooperative Marketing Federation was established at the Centre. Marketing cooperatives along with the agricultural cooperatives played a major role in promoting the Green Revolution by providing credit and inputs to farmers as well as processing their increased outputs.

The Third Five Year Plan (1961-1966) stressed that “cooperation should become, progressively, the principal basis of organization in branches of economic life, notably agriculture, minor irrigation, small industries and processing, marketing, distribution, rural electrification, housing & construction and provision of essential amenities for

local communities. Even in the medium and large-scale industries and transport, an increasing range of activities can be undertaken on cooperative lines”.

From the mid-sixties onwards, agro processing cooperatives, particularly in the sugar and spinning sector grew in number and contribution, driven primarily by the government's policy of encouraging large scale industries in the cooperative sector and term loan assistance from financial institutions. With the setting up of Indian Dairy Corporation (now NDDDB) registered under the Companies Act 1956 to replicate the Anand pattern of cooperatives in milk, the Indian dairy cooperative movement received a spurt. After the Indo-China war in 1962, both the Consumer Cooperative Structure and the Public Distribution System (PDS) were strengthened. With the growth of public deposits in Urban Cooperative Credit Societies, it was felt necessary to insure these under the Deposit Insurance Scheme of Reserve Bank of India.

Some National Institutions which came into existence in the 1960s

- The Agricultural Refinance Corporation was set up in 1962 to provide long-term loans to cooperatives, through Central Land Mortgage Banks.
- In 1963, the National Cooperative Development Corporation (NCDC) was established as a statutory corporation by an Act of Parliament.
- Setting up of various National Cooperative Federations and re-organization of the National Cooperative Union of India Limited (NCUI).
- In 1967, the Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) was set up in Pune.

The Fourth Five Year Plan (1969-1974) gave high priority to the re-organization of cooperatives to make cooperative short-term and medium-term structure viable. In 1965, Mirdha Committee recommendations, resulted in amendments to the cooperative legislation in most of States.

The Fifth Five Year Plan (1974-1978) took note of the high level of over-dues. In its recommended strategy for cooperative development, the correction of regional imbalances and reorienting the cooperatives towards the under-privileged, structural reform received special attention. The Plan recommended the formulation of Farmers'

Service Cooperative Societies as had been envisaged by National Commission on Agriculture and stressed the need for professional management of cooperatives.

The Sixth Five Year Plan (1980-1985) also emphasized the importance of cooperative efforts being more systematically directed towards ameliorating the economic conditions of the rural poor. The Plan recommended steps for re-organizing Primary Agricultural Credit Societies into strong and viable multi-purpose units. It also suggested strengthening the linkages between consumer and marketing cooperatives.

NABARD Act, 1981

The National Bank for Agriculture and Rural Development (NABARD) Act was passed in 1981 and NABARD was set up to provide re-finance support to Cooperative Banks and to supplement the resources of Commercial Banks and Regional Rural Banks to enhance credit flow to the agriculture and rural sector.

Multi-State Cooperative Societies Act, 1984

With the objective of introducing a comprehensive central legislation to facilitate the organization and functioning of multi-state societies and to bring uniformity in their administration and management, the MSCS Act of 1984 was enacted. The earlier Multi-Unit Cooperative Societies Act of 1942 was repealed.

The Seventh Five Year Plan (1985-1990) inter-alia recommended development of Primary Agricultural Credit Societies as multiple viable units; realignment of policies and procedures to expand flow of credit and ensure inputs and services particularly to weaker sections; special programmes for the North-Eastern Region; strengthening of consumer cooperative movement in urban as well as rural areas and promoting professional management.

The Government constituted a Committee on Cooperative Law for Democratization and Professionalization of Management in Cooperatives in 1985, headed by Shri K. N. Ardhanareeswaran. Similarly, in 1989 the Agricultural Credit Review Committee under the Chairmanship of Prof. A.M. Khusro examined the problems of agricultural and rural credit and recommended major systemic improvements.

Multi-State Cooperative Societies Act, 2002

The Multi-State Cooperative Societies (MSCS) Act, enacted in 1984, was repealed in 2002 and replaced by Multi-State Cooperative Societies (MSCS) Act, 2002.

National Cooperative Policy, 2002

In 2002, the Government of India announced the National Cooperative Policy. The objective of the Policy was to facilitate an all-round development of cooperatives in the country. The policy promises to provide cooperatives with the necessary support, encouragement and assistance, to ensure their functioning as autonomous, self-reliant and democratically managed institutions, accountable to their members, and making a significant contribution to the national economy.

Based on the recommendations made at a Conference of State Ministers for Cooperation, the Government of India in 2002 constituted a Ministerial Task Force to formulate a plan of action for implementation of National Cooperative Policy. The Task Force suggested that a single law instead of parallel laws should be introduced in the States.

NCDC Amendment Act, 2002

Recognizing the need to improve its scope of lending and to bring about changes in its funding, the NCDC Act was amended in 2002, which enabled it to cover notified services, livestock and industrial activities and more importantly to directly fund cooperatives against suitable security.

Task Force on Revival of Cooperative Credit Institutions

To nurse the rural cooperative credit system back to health, to ensure that the rural credit doubled over three years and that the coverage of small and marginal farmers by institutional lending was expanded substantially, the Government of India in August, 2004 set up a Task Force led by Prof. A. Vaidyanathan to suggest an action plan for reviving rural cooperative credit institutions and legal measures necessary for facilitating this process. The recommendations of the Task Force in accordance with its Terms of Reference were basically confined to revival of credit cooperatives for which it suggested a financial package. The Vaidyanathan Committee also suggested

a model cooperative law that could be enacted by the State Governments. The Vaidyanathan Committee also gave its report on the long-term cooperative credit structure.

The Constitution (Ninety-Seventh) (Amendment) Act, 2011: The Constitution (Ninety-Seventh) (Amendment) Act, 2011, granted constitutional status to the Cooperative Societies and made the following provisions, namely:

- i. Right to form cooperative societies was included as a Fundamental Right by insertion of the words “cooperative societies” in Article 19(1)(c) in Part III of the Constitution.
- ii. Article 43B was inserted in Part IV of the Constitution as Directive Principle of State Policy for promotion of cooperative societies.
- iii. Part IX B ‘The Cooperative Societies’ was inserted with provisions for incorporation, regulation and winding up of cooperative societies.

The Constitution (Ninety-Seventh) (Amendment) Act, 2011 came into force w.e.f. 15.02.2012. However, Gujarat High Court, vide Judgment, dated 22.04.2013 declared that the Constitution (Ninety-Seventh Amendment) Act, 2011 inserting Part IXB containing Articles 243ZH to 243ZT is ultra vires the Constitution of India for not taking recourse to Article 368(2) of the Constitution providing for ratification by the majority of the State Legislatures. This order, however, will not affect other parts of the Constitution (Ninety-Seventh) (Amendment) Act, 2011. However, in Special Leave Petition, Supreme Court of India, vide its majority judgment, dated 20.07.2021 held that Part IXB of the Constitution of India is operative only in so far as it concerns Multi-State Cooperative Societies.

2.2 STRUCTURE OF THE COOPERATIVE SECTOR IN INDIA

The cooperative system in India can be broadly classified into two types viz., credit and non-credit cooperatives. The credit cooperatives ensure credit at affordable interest rates for agriculture, consumption and marketing in rural area, the consumer cooperatives meet the farmers’ consumption demand at concessional rates and marketing societies ensure remunerative prices for the products by eliminating the middlemen in the transaction of goods and services. Cooperative societies also handle activities pertaining to agriculture and small industry marketing, processing,

distribution and supplies. The table below shows the total number of societies and the total number of members registered in these societies across the country-

Sl. No.	Sectors	Total No. of Cooperatives	Total No. of Members
1	Agriculture & Allied Cooperative	27,810	81,99,910
2	Agro Processing / Industrial Cooperative	23,536	22,14,642
3	Bee Farming Cooperative	350	47,373
4	Consumer Cooperative	23,226	1,01,36,623
5	Credit & Thrift Society	83,366	5,28,09,506
6	Dairy Cooperative	1,47,909	1,29,30,774
7	Educational & Training Cooperatives	1,591	45,66,463
8	Fishery Cooperative	26,692	37,29,764
9	Handicraft Cooperative	5,193	91,026
10	Handloom Textile & Weavers Cooperative	19,559	16,38,843
11	Housing Cooperative Society	1,93,603	2,64,75,245
12	Jute and Coir Cooperative	71	4,752
13	Khadi Gramodyog	19	5,118
14	Labour Cooperative	46,390	90,97,191
15	Livestock & Poultry Cooperative	16,895	11,22,805
16	Marketing Cooperative Society	10,059	37,11,250
17	Miscellaneous Credit Cooperative Society	7,559	55,75,873
18	Miscellaneous Non-Credit	34,892	1,14,53,003

19	Multipurpose Cooperative	21,303	30,61,142
20	Primary Agricultural Credit Society (PACS/FSS/LAMPS)	1,08,375	13,93,66,734
21	Sericulture Cooperative	532	78,021
22	Social Welfare & Cultural Cooperative	2,505	6,85,520
23	Sugar Mills Cooperative	290	39,31,512
24	Tourism Cooperative	598	39,957
25	Transport Cooperative	4,232	1,36,080
26	Tribal-SC/ST Cooperative	2,042	13,84,663
27	Urban Cooperative Bank (UCB)	1,463	1,52,81,868
28	Women Welfare Cooperative Society	26,249	60,59,267
	Total	8,36,309	32,38,34,925

Source: National Cooperative Database (NCD) as on 31.03.2025

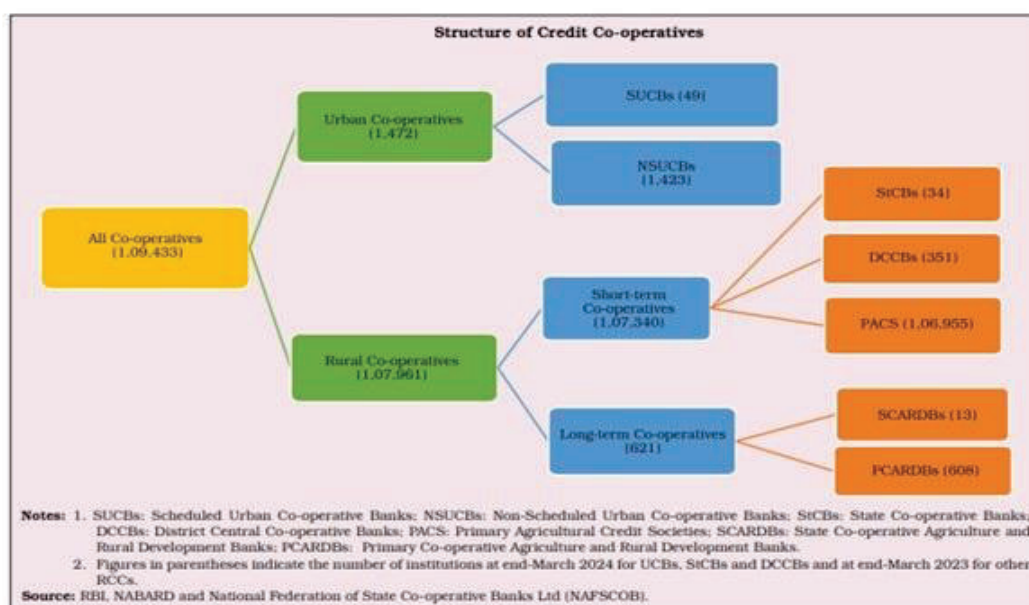
2.2.1 CREDIT COOPERATIVES

The credit cooperatives, in general, have a three-tier structure for distribution of rural credit with Primary Agricultural Credit Societies (PACS) at the village level, District Central Cooperative Banks (DCCB) at the district level and State Cooperative Banks (StCB) at the State level. The urban areas are served by primary urban credit cooperatives and Urban Cooperative banks (UCB).

Cooperative banks/ Credit Societies ensure last mile credit delivery and promote financial inclusion. As per National Cooperative Database (NCD) portal of the Ministry of Cooperation, there are about 2.02 Lakh Credit Cooperative Societies in India, which include PACS, PCARDBS, UCBs, Employee thrift and other Credit Cooperatives, DCCBs, StCBs & SCARDBs.

The cooperative banking structure plays a vital role in the Indian financial system, leveraging on their wide network, especially in rural areas. Concerted efforts

by the government and the Reserve Bank of India led to improvements in the regulatory architecture and greater freedom to raise capital even as reforms in deposit insurance facilitated a restoration of depositor confidence in these banks. During the year under review, calibrated efforts were made to bring the regulation of the co-operative banking sector at par with other regulated entities (REs), including the prudential framework for stressed assets. REs within the co-operative banking sector were allowed to enter into outsourcing arrangements with lending service providers (LSPs) and digital lending platforms to imbue more flexibility into their business operations.



Cooperative banking in India operates as a crucial pillar of the country's financial landscape, serving diverse communities and fostering economic development. These banks mobilize deposits from their members and the public, offering various deposit schemes tailored to suit different needs, ranging from savings accounts to fixed deposits. Additionally, cooperative banks extend loans and advances to their members, primarily focusing on sectors such as agriculture, small-scale industries, and micro enterprises. These loans often come with competitive interest rates and flexible repayment terms, catering to the specific requirements of borrowers who may have limited access to formal banking channels. By providing accessible financial services and fostering a spirit of cooperation among members, cooperative

banks contribute significantly to financial inclusion and the empowerment of underserved segments of society in India.

Cooperative Banks play a vital role in financial inclusion at the grassroots level, holding around 42% of the total operative Kisan Credit Card (KCC) accounts and contributing approximately 21% of the outstanding KCC credit.

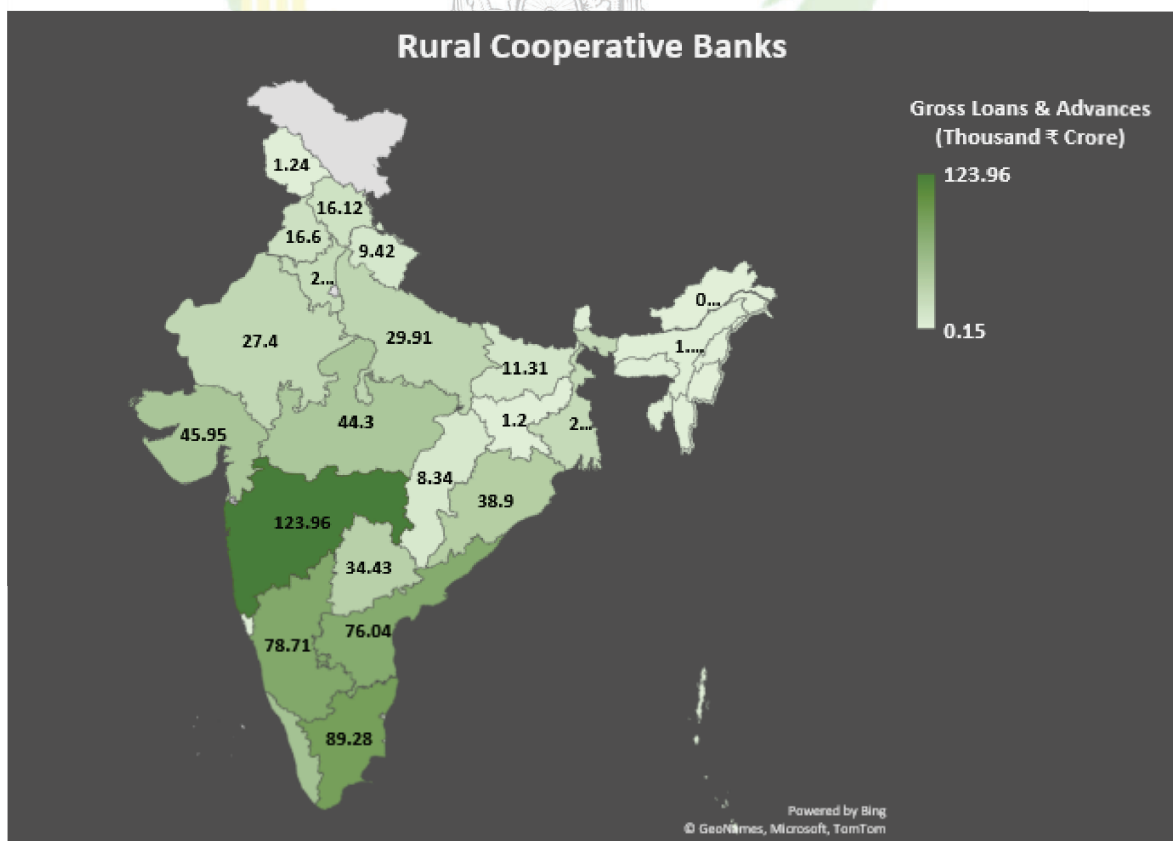
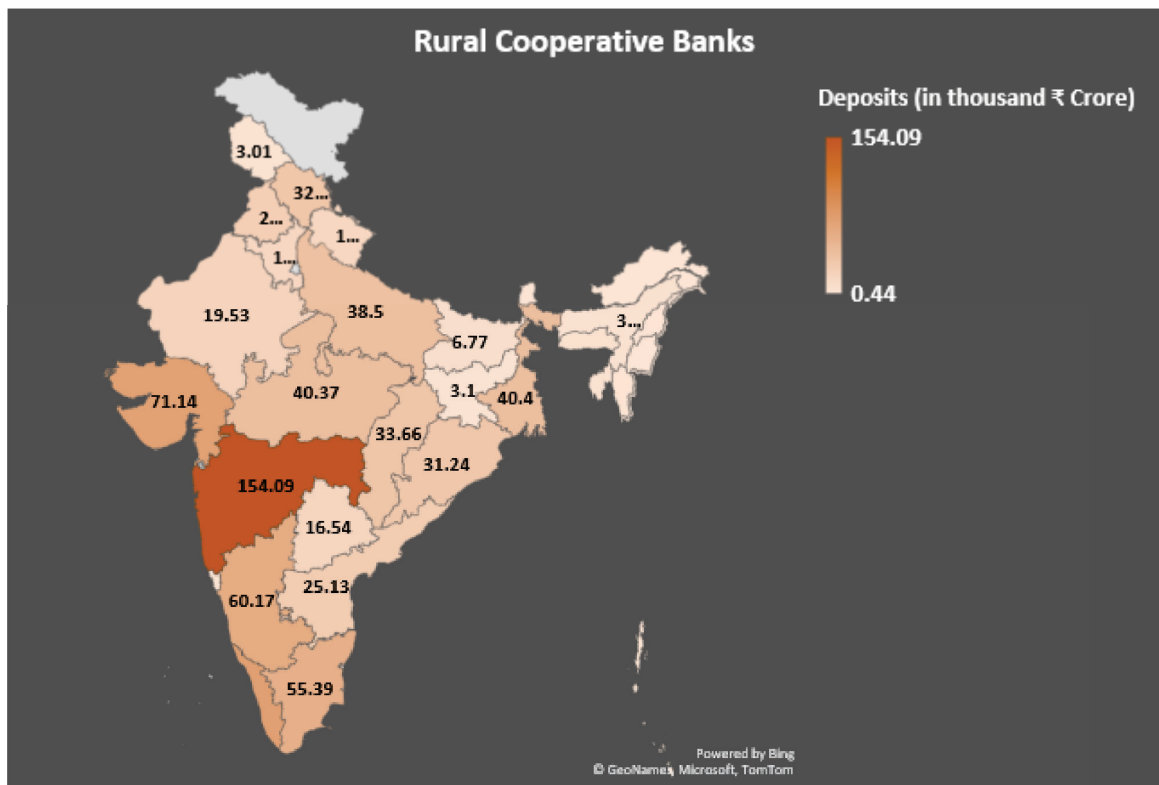
The total amount of deposit and advances in State Cooperative Banks and District Cooperative Banks (as on 31.03.2025) in the country is represented below in tabular format -

(₹ Crores)

Rural Cooperative Banks (State and District Central Cooperative Banks)	Deposits	Gross Loans and Advances
ANDAMAN & NICOBAR	1,354.33	1,149.87
ANDHRA PRADESH	25,125.66	76,039.82
ARUNACHAL PRADESH	601.52	388.49
ASSAM	3,537.24	1,528.09
BIHAR	6,773.23	11,311.87
CHANDIGARH	724.76	154.14
CHHATTISGARH	33,655.42	8,338.72
DAMAN AND DIU	672.9	213.8
GOA	2,405.57	1,201.34
GUJARAT	71,142.55	45,947.82
HARYANA	15,587.42	23,837.01
HIMACHAL PRADESH	32,651.81	16,124.1
JAMMU AND KASHMIR	3,014.05	1,235.53
JHARKHAND	3,104.67	1,204.52

KARNATAKA	60,169.00	78,712.88
KERALA	72,116.48	50,343.18
MADHYA PRADESH	40,373.93	44,297.93
MAHARASHTRA	1,54,089.98	1,23,964.77
MANIPUR	435.13	277.2
MEGHALAYA	3,965.69	1,909.4
MIZORAM	1,694.21	1,217.64
NAGALAND	1,147.52	788.2
NEW DELHI	1,355.52	1,059.48
ODISHA	31,242.53	38,897.01
PUDUCHERRY	896.52	766.68
PUNJAB	24,008.38	16,602.38
RAJASTHAN	19,533.91	27,395.21
SIKKIM	1,323.98	651.31
TAMIL NADU	55,393.21	89,284.13
TELANGANA	16,544.31	34,426.38
TRIPURA	3,932.41	2,729.4
UTTAR PRADESH	38,496.32	29,913.63
UTTARAKHAND	15,651.02	9,416
WEST BENGAL	40,464.04	24,434.95
GRAND TOTAL	7,83,185.22	7,65,762.88

The total amount of deposit and advances in Rural Cooperative Banks (State Cooperative Banks and District Cooperative Banks) and (as on 31.03.2025) in the country is depicted in map format –



The total amount of deposit and advances by Urban Cooperative Banks in the country (as on 31.03.2024) is given below –

(₹ Crores)

SI no	Name	No. of UCBs	No. of Branches	Deposits	Advances
1	Haryana	7	33	2,053.40	1,244.94
2	Himachal Pradesh	5	23	962.85	592.86
3	Jammu and Kashmir	4	25	501.03	232.96
4	Punjab	4	20	958.24	415.86
5	Rajasthan	34	230	8,487.52	4,783.50
6	Delhi	14	86	3,452.15	1,606.39
7	Assam	8	23	705.92	394.12
8	Manipur	3	8	272.12	126.68
9	Meghalaya	3	9	724.06	199.08
10	Mizoram	1	0	74.01	36.84
11	Tripura	1	3	39.42	6.38
12	Bihar	3	8	76.72	102.94
13	Jharkhand	2	5	102.41	61.48
14	Odisha	9	33	1,223.57	707.62
15	Sikkim	1	6	88.55	27.91
16	West Bengal	42	81	6,767.91	3,569.48
17	Chhattisgarh	12	20	850.26	376.99
18	Madhya Pradesh	47	71	3,045.13	1,704.22
19	Uttar Pradesh	56	194	7,323.67	3,774.60

20	Uttarakhand	5	118	6,332.42	3,360.51
21	Goa	4	35	1,663.28	939.64
22	Gujarat	211	1,011	84,610.07	52,567.25
23	Maharashtra	463	5,942	3,31,985.91	2,07,985.36
24	Andhra Pradesh	46	207	11,816.42	8,310.10
25	Karnataka	251	941	46,777.05	30,921.61
26	Kerala	58	475	15,902.74	10,331.24
27	Tamil Nadu	128	188	9,024.00	6,516.72
28	Telangana	49	237	9,525.57	5,919.01
29	Puducherry	1	5	123.1	87.07
	All India	1472	10037	5,55,469.50	3,46,903.36

The total amount of deposit and advances of Urban Cooperative Banks in the country (as on 31.03.2024) is depicted in map format –

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Further, Central Government Organizations like National Cooperative Development Corporation (NCDC), National Bank for Agriculture and Rural Development (NABARD) also play a major role in the flow of Cooperative Credit. Ministry of Cooperation is working in close coordination with National Federations, Department of Financial Services, Ministry of Finance and Reserve Bank of India for resolution of difficulties being faced by Cooperative Banks.

2.2.1.1 DETAILS OF INITIATIVES TAKEN FOR STRENGTHENING OF COOPERATIVE BANKS SINCE FORMATION OF MINISTRY OF COOPERATION

Since its inception, the Ministry of Cooperation has undertaken various initiatives to strengthen the cooperative banking sector across the country, in collaboration with the Reserve Bank of India (RBI) and other stakeholders. These initiatives include the following:

I. Initiatives taken since formation of Ministry till 31.03.2024:

- 1. Urban Cooperative Banks (UCBs) have been allowed to open new branches to expand their business:** UCBs can now open new branches up to 10% (maximum 5 branches) of the existing number of branches in the previous financial year without prior approval of RBI.
- 2. UCBs have been allowed by RBI to offer doorstep services to their customers:** Doorstep banking facility can now be provided by UCBs. Account holders of these banks can now avail various banking facilities at home such as cash withdrawal, cash deposit, KYC, demand draft and life certificate for pensioners, etc.
- 3. Notification of Scheduling norms for including Urban Cooperative Banks:** UCBs that meet the 'Financially Sound and Well Managed' (FSWM) criteria and have maintained the minimum deposits required for classification as Tier 3 for the last two years are now eligible to be included in Schedule II of the Reserve Bank of India Act, 1934 and get 'Scheduled' status.

4. **A Nodal Officer designated in RBI for regular interaction with UCBs:** In order to meet the long pending demand of the cooperative sector for closer coordination and focused interaction, RBI has notified a nodal officer.
5. **Monetary ceiling doubled by RBI for Gold Loan:** RBI has doubled monetary ceiling from ₹ 2 lakhs to ₹ 4 lakhs, for those UCBs that meet the PSL targets.
6. **Umbrella Organization for Urban Cooperative Banks:** RBI has accorded approval to the National Federation of Urban Cooperative Banks and Credit Societies Limited (NAFCUB) for the formation of an Umbrella Organization (UO) for the UCB sector, which aims to provide necessary IT infrastructure and operational support to around 1,500 UCBs.
7. **Cooperative banks have been allowed to make one-time settlement of outstanding loans, like Commercial Banks:** Co-operative banks, through board-approved policies, can now provide the process for settlement with borrowers, along with technical write-off.
8. **Higher Housing Loan Limits:** Reserve Bank of India has increased the individual housing loan limit for rural co-operative banks by two and a half times to ₹ 75 lakh and enabled them to lend to real estate up to 5% of total exposure.
9. **License fee reduced for Cooperative Banks for AePS:** License fee for onboarding Cooperative Banks to 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Cooperative financial institutions are now to get the facility free of cost for the first three months of the pre-production phase. With this, farmer members of onboarded Banks are now able to get the facility of banking at their home with through biometrics. Further, State Cooperative Banks are needed to onboard AePS and DCCBs can get onboarded through StCBs.
10. **Non-scheduled UCBs, StCBs and DCCBs notified as Member Lending Institutions (MLIs) in CGTMSE Scheme to increase the share of cooperatives in lending:** Cooperative banks are now able to take advantage of risk coverage up to 85 percent on the loans given. Also, cooperative sector enterprises are also be able to get collateral free loans from cooperative banks now.

II. Initiatives taken since 01.04.2024:

- 1. Relief for Urban Cooperative Societies (UCBs) by reducing PSL target from 75% to 60%:** RBI had enhanced the priority sector lending (PSL) target for UCBs to 75%, due to which UCBs were facing a lot of constraints. Now the target for UCBs has been reduced from 75% to 60%, which gives a lot of relief to these banks.
- 2. Housing loan limit for Urban Cooperative Banks increased from 10% to 25%:** Housing loan limit for members of Urban Cooperative Banks has been increased from 10% of assets to 25% (up to ₹ 3 crore) of their total loan & advances.
- 3. Relief in sub-limit of 12% sub-limit (weaker sections) by withdrawing of target of ₹ 2 lakh for women loan repayment:** Removal of the target of ₹2 lakh for women borrowers under the 12% sub-limit for weaker sections simplifies PSL compliance and provides UCBs greater operational freedom in meeting PSL obligations.
- 4. Relief to Urban Cooperative Institutions by increasing 50% loan limit from ₹ 1 crore to ₹ 3 crore:** The loan and advances exposure limit for Urban Cooperative Banks (UCBs) at 50% of loans and advances has been increased from ₹1 crore to ₹3 crore, which helps them meet the higher credit demands of individual borrowers, supports business growth and improves their competitiveness in the retail and SME lending segments.
- 5. RBI extended the glide path for Security Receipts from FY 2025-26 to FY 2027-28:** RBI, vide circular dated 24.02.2025, has provided an additional two years' time for provisioning of non-performing assets through Asset Reconstruction Company for better management of capital and liquidity in urban co-operative banks so that these banks can minimize the losses on stressed assets.
- 6. Banking Regulation Act is amended by the Government to make the term of Board of Directors of Cooperative Banks as per the constitution (maximum 10 consecutive years).**

7. **Limit for Agricultural Cooperative Societies (Dairy) under Priority Sector Guidelines increased from ₹5 crore to ₹10 crore:** RBI has increased the priority sector lending limit for Agricultural Cooperative Societies (Dairy) from ₹5 crore to ₹10 crore vide Master Direction dated 24.03.2025. This move enables banks to provide more credit support to Agricultural Cooperative Societies (Dairy), thereby strengthening agricultural infrastructure and boosting rural credit flow.
8. **Sahakar Sarathi (Shared Service Entity):** To provide technological services to Rural Cooperative Banks (RCBs) and for their strengthening, RBI has given in-principal approval to NABARD for setting up of Sahakar Sarathi (Shared Service Entity). The entity has been registered.
9. RBI has now brought Rural Cooperative Banks **under Ombudsman Scheme**, making them more customer friendly and accountable.
10. Hon'ble Minister also **inaugurated the corporate office of the Umbrella Organization for cooperative banks named National Urban Cooperative Finance and Development Corporation (NUCFDC)** at Mumbai.

2.2.2 NON-CREDIT COOPERATIVES

The non-credit sector includes cooperative societies engaged in agriculture, fishery, horticulture, dairy, housing, tribal, labour, weaver, consumer, industrial, marketing, processing, health, transport, basic services, tourism etc.

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2.3 SIGNIFICANCE OF COOPERATIVES IN INDIAN ECONOMY

There are more than 8.3 Lakh registered cooperatives in the country having more than 32 Crore members especially from the rural areas engaged in the activities related to agriculture and allied sector. The Cooperative sector has always played a significant role in the overall economic development of the country with its member driven and all-inclusive approach. It has the required capability to ensure equitable and concerted efforts towards enhancing the flow of timely, adequate and door-step commodity and service supports to various critical infrastructure such as agriculture and industrial input services, irrigation, marketing, processing and community storage, etc., and also for other activities such as poultry, fisheries, horticulture, dairy, textiles,

consumer, housing, health to name a few. The cooperative model can bring economically weaker sections of our society to the forefront of economic growth and can create widespread financial prosperity.

As per the “*World Cooperative Monitor*,” some of the agriculture and dairy cooperatives in India have emerged as the best performing cooperatives globally. There are established cooperative models like IFFCO, Anand pattern dairy model, women centric Lijjat Gruha Udyog model, Mulukanoor women dairy cooperative, SEWA group, and various other cooperative societies and federations. Many innovative cooperatives like solar and bio-gas cooperatives have also emerged.

Under the guidance of the Hon’ble Union Minister of Home Affairs and Cooperation, the Ministry is undertaking an exercise to assess the contribution of cooperatives to the Gross Value Added (GVA) of the country, in consultation with the Ministry of Statistics and Programme Implementation (MoSPI), NITI Aayog, Ministry of Finance, Ministry of Labour and Employment, Department of Agriculture and Farmers Welfare, National Federations, RBI, NABARD, NFDB, NDDB, and State Governments.

2.4 COOPERATION AMONG COOPERATIVES CAMPAIGN

2.4.1 PILOT PROJECT IN GUJARAT

The pilot project was launched on 21st May, 2023 at Banaskantha and Panchmahal DCCBs, Gujarat with the objective of strengthening the vision of prosperity through cooperation, providing easy access to credit and strengthening the cooperative banking sector. This pilot project was launched with a view to strengthening the cooperative movement in the following ways:

- a) Cooperation between cooperative societies-
 - Making Primary Dairy Cooperative Societies (PDCS) a bank mitra.
 - Mutual empowerment by opening bank accounts of members in co- operative banks.
- b) Providing financial services at doorstep ensuring financial inclusion through micro-ATMs.

- c) To provide financial assistance as per KCC norms to Primary Dairy Cooperative Societies through distribution of RuPay KCC.

2.4.2 PROGRESS DURING THE PILOT PROJECT

Initially, during the pilot project in two DCCBs, more than 3 lakh deposit accounts were opened in Banaskantha and more than 4.4 lakh deposit accounts were opened in Panchmahal. 1,736 micro-ATMs distributed to New Bank Mitra Cooperative Societies. Additionally, more than 20,000 new RuPay KCCs were distributed to members.

2.4.3 PROGRESS DURING THE STATEWIDE CAMPAIGN

On the lines of the pilot project, a statewide campaign called 'सहकारिता में सहकार' was launched across Gujarat on 15.01.2024. During this campaign by 31.03.2025:

- More than 14.49 lakh deposit accounts opened
- Deposits increased by approximately ₹ 7,809 crore
- A total of 5,080 dairy cooperative societies were made bank mitra and 5,010 micro-ATMs were provided for door-step banking facility.
- More than 1.32 lakh KCC distributed at effectively zero percent interest rate to the members of primary dairy cooperative societies.
- Digital transactions have increased from 1.06 crore per day to 1.6 crore per day.

2.4.4 NATIONWIDE IMPLEMENTATION OF CAMPAIGN “COOPERATION AMONG COOPERATIVES”



Hon'ble Union Minister of Home Affairs and Cooperation launched the SOP for the “Cooperation among Cooperatives” campaign on 19.09.2024

Hon'ble Union Minister of Home Affairs and Cooperation launched Standard Operating Procedure (SOP) in New Delhi for nationwide campaign “*Cooperation among Cooperatives*” on 19.09.2024 with the aim to strengthen the financial infrastructure of cooperative sector by integrating all cooperative societies with the Cooperative banking system.

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CHAPTER-3: STRENGTHENING OF COOPERATIVES: STRATEGY AND INITIATIVES

“Cooperation is a great medium for the self-sufficiency of the village; it has the energy of Atmanirbhar Bharat” – Shri Narendra Modi

The cooperative movement in India is not uniformly distributed across the country, with differences in outreach and distribution at the state and regional levels. Many States still lack their own cooperation policies, and certain States have multiple Cooperative Acts. To promote the nation's cooperative movement, the regulatory framework must consider the coverage and enforcement measures of the various Acts and strengthen them.



Hon'ble Union Minister of Home Affairs and Cooperation addressing in a National Symposium on Production of Improved & Traditional Seeds through Cooperative Sector by BBSSL

3.1 STRENGTHENING OF PACS

There are more than 1 lakh PACS in the country with which around 13 crore small and marginal farmers are directly associated. They serve as the foundation of the rural cooperative ecosystem, fulfilling basic short-term and medium-term credit and other agri-input related needs of their farmer members. It is, therefore, imperative to focus on transforming them into sustainable and vibrant economic entities, capable of serving the varied needs of rural masses.

Given their wide network and deep reach, these primary level cooperative societies can serve as the perfect medium to take various initiatives of the Central and State Governments up to the last mile. If strengthened at the grassroots level, they have the capacity to bring in positive changes in the entire rural landscape, from agriculture to healthcare to water supply benefiting both producers and consumers.

Ministry of Cooperation has implemented the following initiatives to fortify PACS at the grassroots level:

3.1.1 COMPUTERIZATION OF PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)

Government of India has approved a project for Computerization of 63,000 functional PACS with an outlay of ₹2,516 Crore, which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). The project outlay has been enhanced in accordance with Para 9 of the Department of Expenditure's O.M. dated 05.08.2016, which allows for an increase in cost due to a change in project scope, subject to a ceiling of 20% of the originally approved outlay. With this additional provision, the total project outlay now stands at ₹ 2,925.39 crore, as compared to the previously approved ₹ 2,516 crore. Now, the total coverage of PACS under this project has been increased to 79,630.

Computerization of PACS will help in improving the operational efficiency of PACS, ensuring speedy disbursement of loans, lowering of transaction costs and increasing transparency. Additionally, it will increase farmers' trustworthiness in PACS operations. By standardizing procedures and bringing uniformity in business conduct,

the implementation of the Common Accounting System (CAS) and Management Information System (MIS) would allow PACS to conduct its operations. It would also further financial inclusion and strengthen service delivery to farmers, especially the small and marginal ones.

So far, proposals to computerize 79,630 PACS in 31 States and UTs have been sanctioned under this Project. NABARD has already developed the software, which has various modules as part of Common accounting system, including Banking, External Integration/ Interfaces, CBS Integration, Financial accounting and Tax, Administration and Governance, Regulation, etc. Further, it is customizable for State-specific needs to capture data on all functionalities of PACS, both credit and non-credit including system software with disaster recovery features. This comprehensive ERP software solution covers various aspects, including membership, financial services, deposits, loans, audit, procurement, processing units, PDS, business planning, warehousing, merchandising, borrowings, asset management, etc. with cyber security.

More than 60,353 PACS across 31 States and UTs have been onboarded on the ERP Software. Over 65,176 PACS have purchased hardware thus far, spanning 31 States. 58,896 PACS in 31 States/UTs have been made Go-live and 56,783 PACS are doing Day-end activities across 31 States/UTs. On-system audit has been conducted in 37,354 PACS. 53,729 PACS members/ secretaries have already been trained for ERP software.

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3.1.2 MODEL BYE-LAWS FOR PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)

India has over 1 Lakh Primary Agricultural Credit Societies (PACS), which are the lowest level of the Short-Term Cooperative Credit (STCC) structure and play a vital role in the advancement of the rural economy. PACS offer short-term and medium-term credit as well as other services to member farmers, including the distribution of fertilizers, seeds, pesticides, and storage facilities, etc. Currently, PACS are governed by different State Cooperative Societies Acts with varying provisions. Several factors contribute to the decline or non-functionality of PACS, such as

organizational weaknesses, inefficient management, inadequate lending resources, and insufficient income from short-term loans to sustain them financially.

In order to improve the viability of Primary Agricultural Credit Societies (PACS) and diversify their business activities to transform them into vibrant economic entities at Panchayat/ village level, Model Bye-laws have been framed by Ministry of Cooperation in consultation with States/ Union Territories, Central Government Ministries, NABARD, National Level Federations, State Cooperative Banks, District Central Cooperative Banks NABARD, VAMNICOM, NCCT and the general public. These Model Bye-laws were circulated to all the States/ UTs for adoption by PACS after making suitable changes as per respective State Cooperative Acts. The Model Bye-laws have now been adopted by 32 States/UTs, or their existing by-laws are in line with Model Bye-laws.

The Model Bye-laws will enable PACS to diversify their business activities by undertaking more than 25 business activities, including dairy, fishery, floriculture, setting up godowns, procurement of foodgrains, fertilizers, seeds, LPG/CNG/Petrol/Diesel distributorship, short-term & long-term credit, custom hiring centers, Fair Price Shops (FPS), community irrigation, Business Correspondent activities, Common Service Centre, etc. Provisions have also been made to make the membership of PACS more inclusive and broad-based, giving adequate representation to women and Scheduled Castes/Schedules Tribes.

By adopting Model Bye-laws, PACS would be able to serve as multi-service centers, improve their operational efficiency, transparency and accountability and provide agricultural credit and various non-credit services, etc. in rural areas.

The Model Bye-laws will help farmers in getting short-term, medium-term and long-term credit and other services such as fertilizers, seeds, pesticides, storage facilities, banking services, etc. at one stop for meeting their varied needs. Farmers will also be able to obtain benefits of social security schemes, micro insurance, more than 300 e-services of CSC, etc. Through diversification of business activities, Model Bye-laws will also enable farmers to get additional and stable sources of income.

So far, 32 States/ UTs have adopted the new Model Bye-laws or their existing bye-laws are in line with Model Bye-laws. Three Union Territories, namely Delhi, Chandigarh and Lakshadweep do not have any PACS.

3.1.3 PACS AS COMMON SERVICE CENTERS (CSC)

A Memorandum of Understanding (MoU) has been signed between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited on 2nd February, 2023 to enable PACS to deliver the services being provided by Common Service Centers (CSC) to citizens across the country.

Primary Agricultural Credit Societies (PACS) are spread across the length and breadth of the country, having a huge member base of more than 13 crore farmers. Given their deep reach amongst farmers in the country, they can serve as an effective medium to provide more than 300 e-services enlisted on the Digi Seva Portal under the CSC Scheme, to the citizens in their areas of operation, including banking, insurance, investor awareness, legal literacy, Aadhaar enrolment/ updation, e-commerce, services related to PAN Card, passport, IRCTC, bus/air tickets, health services, agricultural inputs, etc.

As on 31.03.2025, 44,116 PACS from 33 States and Union territories have started providing CSC services. Transactions worth ₹ 77.27 crore have been done through these PACS. The work for linkage of CSC with the National Software of PACS computerization is also under progress. Further, trainings are also being provided to these PACS to start delivering all the CSC services.

3.1.4 PACS UNDER FPO SCHEME OF DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

NCDC is an Implementing Agency (IA) under the Central Sector Scheme, "Formation and Promotion of 10,000 Farmer Producer Organizations" initiated in July, 2020. NCDC has been allocated a target for formation and promotion of 500 FPOs during the reference allotment year 2020-21. In addition, 29 organic FPOs have also been allocated to NCDC from Integrated Nutrient Management (INM) division of DA&FW. During the reference allotment year 2022-23, additional target for formation and promotion of 234 FPOs was allocated to NCDC. Against this, all 763 FPOs have been registered under Cooperative Act, till 31.03.2025.

Further, on the initiative of Ministry of Cooperation, Ministry of Agriculture and Farmers' Welfare allocated additional 1100 FPOs in cooperative sector through

strengthening of PACS under the scheme. Against this target, all 1100 FPOs have been registered under Cooperative Act, till 31.03.2025.

3.1.5 WORLD'S LARGEST FOOD GRAIN STORAGE PLAN IN COOPERATIVE SECTOR

In order to address the shortage of storage capacity for food grains in the Country, the Government, on 31st May, 2023, has approved the “World’s Largest Grain Storage Plan in Cooperative Sector”. It has been rolled out as a Pilot Project.

The plan entails creation of various Agri-infrastructure including godowns, custom hiring centers, grain procurement centers, common processing units, Fair Price Shops, etc. at the PACS level through convergence of the existing schemes of Ministry of Agriculture and Farmers Welfare; Ministry of Consumer Affairs, Food and Public Distribution and Ministry of Food Processing Industries, by leveraging the ‘whole-of-Government approach’. Establishment of decentralized storage capacity at PACS level would reduce food grain wastage by creating sufficient storage capacity, strengthen food security of the country, prevent distress sale of crops and enable farmers to realise better prices for their crops. Since PACS would be operating as procurement Centre as well as Fair Price Shops (FPS), the cost incurred in transportation of food grains to procurement centers and again transporting the stocks back from warehouses to FPS would also be saved.



New flexi-modular technique for Grain Storage

Under the pilot project, a total of 9,750 MT decentralized grain storage capacity has been created in 11 PACS across 11 States (*Maharashtra, Uttar Pradesh, Madhya Pradesh, Gujarat, Tamil Nadu, Rajasthan, Telangana, Karnataka, Tripura, Assam, and Uttarakhand*). The same has been inaugurated and foundation stones for construction of godowns in 500 additional PACS have been laid by Hon'ble Prime Minister.

An MoU has been signed between Ministry of Cooperation (Government of India), Department of Food and Public Distribution (Government of India), Food Corporation of India (FCI) and National Cooperative Development Corporation (NCDC) to ensure full capacity utilization of the storage capacity being created at PACS level under the Project.

In order to facilitate NCCF in carrying out construction of warehouses at PACS level under the Project and ensure hiring of these warehouses, an MoU has been signed between Ministry of Cooperation (GoI), Department of Consumer Affairs (GoI), NABARD, NCDC and NCCF.

Moreover, in order to scale up the implementation of the Plan, NCDC has also onboarded National Buildings Construction Corporation India Limited (NBCC) by signing an MoU with it and NABARD for providing Project Management Consultancy (PMC) services and assisting in construction of warehouses, providing technical assistance, coordinating with PACS and other stakeholders, etc.

3.1.6 PACS TO OPERATE PRADHAN MANTRI BHARTIYA JANAUSHADHI KENDRA (PMBJK)

In a meeting held on 06.06.2023 under the Chairmanship of Hon'ble Union Minister of Home Affairs and Cooperation and in the presence of Hon'ble Minister of Chemicals and Fertilizers, approval was accorded to PACS to open Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK). PACS functioning as PMBJK will be able to provide generic medicines at affordable prices, which are 50%-90% less than that of branded medicines in the open market, to rural citizens. The Jan Aushadhi Kendras provide around 2047 drugs and 300 medical devices at reasonable prices.

As on 28.03.2025, 4,515 PACS from 34 States/UTs have applied for the scheme, out of which 2,758 PACS have been given initial approval by

Pharmaceuticals & Medical Devices Bureau of India (PMBI). Drug licenses have been granted to 799 PACS from 29 States/UTs, and store codes have been issued to 730 PACS by PMBI.

3.1.7 PACS TO OPERATE PRADHAN MANTRI KISAN SAMRIDDHI KENDRAS (PMKSK)



Operation of PMKSK by PACS

In the meetings held on 06th June, 2023 and 13th September, 2023 under the Chairmanship of Hon'ble Union Minister of Home Affairs and Cooperation and Hon'ble Minister of Chemicals & Fertilizers, decisions were taken to enable PACS to function as fertilizer distributors, upgrade them to Pradhan Mantri Kisan Samridhi Kendra (PMKSK) and employ them as drone entrepreneurs.

The aim of the Pradhan Mantri Kisan Samridhi Kendras (PMKSK) initiative is to convert existing fertilizer retail shops into Model Fertilizer Retail Shops which will act as "One Stop Shop" for

- Providing quality Agri-inputs - fertilizers, seeds, pesticides at reasonable prices under one roof

- Providing Soil/ Seed testing facilities
- Ensuring availability of small & large farm implements through sale or custom hiring centers
- Ensuring regular capacity building of retailers at block/ district level outlets

All PACS having fertilizer license are being targeted to be upgraded as PMKSK. So far, 36,689 PACS are functioning as PMKSK. Further, PACS are also being roped in by IFFCO and KRIBHCO for providing soil testing facilities to farmers.

3.1.8 PACS TO CARRY OUT O&M OF RURAL PIPED WATER SUPPLY SCHEME (PWS)

Jal Jeevan Mission (JJM) was launched by the Hon'ble Prime Minister on 15th August, 2019 to provide Functional Household Tap Connection (FHTC) to every rural household by 2024. Phenomenal progress has since been made with concerted efforts of States and UTs, resulting in increase in coverage from 16.64% to 64.36% households. The focus under the JJM is on water service delivery to the households on a sustainable and long-term basis, rather than merely creation of infrastructure. Accordingly, States/UTs were requested to put in place a comprehensive policy for Operations and Maintenance (O&M) of the piped water supply schemes (PWS) in rural areas.

Considering the deep grassroot level community connect of PACS in rural areas, a decision has been taken to allow PACS for carrying out Operation and Maintenance (O&M) of piped water supply schemes in rural areas under National Jal Jeevan Mission (JJM).

All the States/UTs have been requested to identify at least 5 PACS from 5 Panchayats in every District for providing O&M of this important scheme. Till 28.03.2025, 822 PACS have been identified by 9 States/ UTs for the initiative.

Further, it has been decided that to begin with, this initiative could be implemented in few States having a strong cooperative network, where PACS could be identified on a pilot basis. Based on the experiences and learnings of the pilot, the successful models could be expanded in other States as well.

3.1.9 PACS MADE ELIGIBLE FOR LPG DISTRIBUTORSHIP

Under the leadership of Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah, the Ministry of Cooperation is working with a strong commitment to increase the business activities of PACS. Making PACS eligible for LPG distributorship is an important step in this direction. On the initiative of Ministry of Cooperation, Ministry of Petroleum & Natural Gas has amended its rules to make PACS eligible for LPG distributorship. Guidelines have been issued by Ministry of Petroleum & Natural Gas (MoPNG) for obtaining LPG distributorship applications by PACS. This will give PACS an option to increase their economic activities and create new employment opportunities in rural areas.

3.1.10 PRIORITY TO PACS FOR NEW PETROL/ DIESEL PUMP DEALERSHIPS



Retail Petrol/ Diesel Pump being operated by a PACS of Andhra Pradesh

In order to expand the area of activities undertaken by PACS, thereby making them financially strong and sustainable, Ministry of Cooperation took up the matter with Ministry of Petroleum & Natural Gas (MoPNG) to enable PACS to run retail petrol/ diesel outlets like other commercial entities. Accordingly, through suitable revisions in

the guidelines done by MoPNG, PACS are being given priority in new Retail Petrol/ Diesel pump dealerships under the Combined Category-2 (CC-2).

Oil Marketing Companies issued advertisements for PACS to apply online for Retail Petrol/ Diesel Outlets. This initiative will not enable PACS to increase their profits through diversification of their business activities, but would also create new employment opportunities in rural areas, thus leading to multiplier effects in the rural economy.

As per information received from Oil Marketing Companies (OMCs), a total of 393 PACS applied online for retail petrol/ diesel outlets, out of which 43 PACS have been selected by OMCs and 13 PACS have been commissioned till 28.03.2025.

3.1.11 PACS GIVEN PERMISSION TO CONVERT BULK CONSUMER PETROL PUMPS INTO RETAIL OUTLETS

PACS operating wholesale petrol/ diesel consumer pumps were facing losses as Oil Marketing Companies were charging higher prices for the Petrol/ Diesel sold at bulk consumer pumps than at retail outlets. Representations in this regard were also received by the Ministry from various States, including Gujarat, Punjab, Telangana.

Taking cognizance of the issues being faced by PACS, on the initiative of Hon'ble Union Minister of Home Affairs and Cooperation, the matter was taken up by Ministry of Cooperation with MoPNG. Accordingly, Ministry of Petroleum and Natural Gas issued guidelines to convert the existing bulk consumer licensee PACS into retail outlets. A one-time option has been given to PACS for converting their existing bulk consumer licenses into retail outlets.

As per the information received from OMCs, a total of 117 PACS from 5 States having wholesale consumer pumps have given consent for conversion into Retail Outlets, out of which 59 PACS have been commissioned.

This initiative would help in increasing PACS incomes, thus contributing to their financial strengthening and benefiting the small & marginal farmers associated with them.

3.1.12 CONVERGING VARIOUS GOI SCHEMES FOR STRENGTHENING COOPERATIVES

In line with the vision of *Sahakar-se-Samridhi*, numerous initiatives have been taken by Ministry of Cooperation to strengthen PACS and other primary level cooperative societies through various channels, including diversification of their business activities. In this regard, the 'whole-of-Government' approach has been followed to enable PACS to realize their full potential by taking advantage of various existing schemes of Government of India.

By availing the financial assistance available under these GOI schemes in the form of subsidies, interest subvention, etc., PACS/ dairy/ fishery cooperative societies have been enabled to undertake various activities, including construction of storage infrastructure, processing units, custom hiring centers, milk processing facilities, installation of milk cooling chambers, milk testing laboratories, hatcheries, fish ponds, fish processing units, fish feed plants, etc.

Following schemes have been identified for strengthening Cooperative Movement in the country:

(a) Ministry of Agriculture and Farmers Welfare:

- i. Agriculture Infrastructure Fund (AIF),
- ii. Agricultural Marketing Infrastructure Scheme (AMI),
- iii. Mission for Integrated Development of Horticulture (MIDH),
- iv. Sub-Mission on Agricultural Mechanization (SMAM)

(b) Ministry of Food Processing Industries:

- i. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME),
- ii. Pradhan Mantri Kisan Sampada Yojana (PMKSY)

(c) Ministry of Consumer Affairs, Food and Public Distribution:

- i. Allocation of food grains under the National Food Security Act,
- ii. Procurement operations at Minimum Support Price

- (d) Department of Animal Husbandry and Dairying:
 - i. National Programme for Dairy Development (NPDD)
 - ii. Dairy Processing & Infrastructure Development Fund (DIDF)
- (e) Department of Fisheries:
 - i. Pradhan Mantri Matsya Sampada Yojana (PMMSY), and
 - ii. Fisheries and Aquaculture Infrastructure Development (FIDF)

In addition to the above, PACS have also been enabled to function as Common Service Centre, Pradhan Mantri Kisan Samridhi Kendras (PMKSK), Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK), Paani Samiti, LPG Distributors, Petrol/ Diesel retail pumps, etc.

3.2 DEEPENING COOPERATIVE MOVEMENT IN INDIA

3.2.1 NATIONAL COOPERATION POLICY

The Ministry of Cooperation has many important mandates which inter-alia include realizing the vision of '*Sahakar se Samridhi*', strengthening the cooperative movement in the country and deepening its reach up to the grassroots, promoting a cooperative-based economic development model, etc. In order to fulfil these mandates and replace the present policy which is more than two decades old, a need was felt to formulate a new National Cooperation Policy.

In this regard, wide consultations were held with stakeholders, including the Central Ministries/ Departments, States/UTs, 20 National Cooperative Federations, 120 Institutions/ organizations, including RBI and NABARD, and the general public through the Ministry website and MyGov portal. In response, 482 suggestions were received on the MyGov portal and 68 suggestions were received on the website of the Ministry of Cooperation.

In addition, a two-day National Conference, inaugurated by the Hon'ble Union Minister of Home Affairs and Cooperation, was organized by the Ministry of Cooperation on 12th and 13th April, 2022 with Cooperation Secretaries / RCSs from all the States / UTs wherein discussions were, inter alia, held on various aspects of the proposed policy framework; identification of regulatory, policy & operational barriers;

ease of doing business; reforms for strengthening governance; promoting cooperatives in new and emerging areas; revitalizing defunct ones; making cooperatives vibrant economic entities; cooperation among cooperatives and increasing membership of cooperatives. Furthermore, the Ministry of Cooperation organized a two-day National Conference of State Cooperation Ministers of all States / UTs on 8th and 9th September, 2022. The National Conference, inaugurated and chaired by the Hon'ble Union Minister of Home Affairs and Cooperation, inter-alia, discussed various aspects and contours of an effective, all-inclusive and progressive National Cooperation Policy framework.

With a view to analyze various issues, policy suggestions and feedback & recommendations, a National level committee was constituted on 2nd September, 2022 under the Chairmanship of Shri Suresh Prabhakar Prabhu, consisting of experts of the cooperative sector, representatives from National/ State/ District/ Primary level cooperative societies, Secretaries (Cooperation) and RCSs from States/UTs, officers from Central Ministries/ Departments to formulate the New National Cooperation Policy, providing a framework to unlock the true potential of the Cooperation sector. The Committee held 17 meetings to deliberate on relevant aspects. Further, 4 regional workshops have been conducted from 21st to 25th November, 2023 with stakeholders and representatives of States and UTs, receiving a total of 648 inputs from the consultation process. These inputs were thoroughly analyzed and incorporated into the policy after elaborate discussions. The draft National Cooperation Policy 2025 is ready and under finalization.

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3.2.2 SETTING UP MULTIPURPOSE PACS OR PRIMARY DAIRY/ FISHERY COOPERATIVE SOCIETIES IN EACH UNCOVERED PANCHAYAT

There are more than one lakh PACS with over 13 crore farmers as members, 1,47,909 primary dairy cooperative societies, and 26,692 primary fishery cooperative societies. However, their spread across the country is uneven, with many Panchayats without any PACS and primary dairy cooperatives.

In view of the above, Government of India, on 15th February, 2023, has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new

multipurpose PACS or primary dairy/ fishery cooperative societies in the uncovered Panchayat/ village of the country in the next five years, through convergence of various GOI schemes, including Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure Scheme (AMI), Sub Mission on Agricultural Mechanization (SMAM) Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME), Pradhan Mantri Kisan Sampada Yojana (PMKSY) and Mission for Integrated Development of Horticulture (MIDH), Dairy Infrastructure Development Fund (DIDF), National Programme for Dairy Development (NPDD), PM Matsya Sampada Yojana (PMMSY), Fisheries & Aquaculture Infrastructure Fund (FIDF), Pradhan Mantri Kisan Samridhi Kendras (PMKSK), Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK). This plan is being implemented by NCDC in collaboration with NABARD, NDDB, NFDB, National Level Cooperative Federations and State Governments.

To ensure smooth implementation of the plan, a high-level Inter-Ministerial Committee (IMC) has been constituted under the Chairmanship of Hon'ble Union Minister of Home Affairs and Cooperation, with Hon'ble Minister for Agriculture & Farmers Welfare, Hon'ble Minister for Fisheries, Animal Husbandry and Dairying, Secretaries concerned, Chairman NABARD, NDDB, MD NCDC, and Chief Executive NFDB as members. The IMC will take necessary steps, including suitable modifications in the guidelines of the schemes identified for convergence. Further, National, State, and District level committees have also been constituted to ensure effective execution of the plan at the grassroots.

Under the plan, PACS/ dairy/ fishery cooperative societies would be linked with their respective District and State level Federations. By leveraging the 'whole-of-Government' approach, these primary level cooperative societies will be able to set up and modernize necessary infrastructure for diversifying their business activities, such as setting up milk testing laboratories, bulk milk coolers, milk processing units, manufacturing units for value-added products, construction of biofloc ponds, fish kiosks, development of hatcheries, acquiring deep-sea fishing vessels, etc.

This would provide the farmer members with requisite forward and backward linkages to market their produce, expand the size of their markets, enhance their incomes, obtain credit facilities, and other services at the village level itself, and would

weave them seamlessly into the supply chain, thus leading to balanced regional growth. Establishing new viable multipurpose PACS or primary dairy/fishery cooperatives, as the case may be, would also create employment opportunities in rural areas, leading to multiplier effects in the rural economy.

As per National Cooperative Database (as on 31.03.2025) a total of 21,054 new multipurpose PACS/Dairy/Fisheries Cooperative Societies have been formed and 11,871 dairy cooperative societies have been strengthened across the country since the Government of India approval on 15.02.2023. With the support of NABARD, NDDDB, NFDB and NCDC, a plan is being prepared for formation and strengthening of new Cooperative Societies by converging various existing schemes/ initiatives, under which all the identified schemes are to be implemented at the level of societies including new societies through State Government/ NABARD/ NDDDB/ NFDB/ NCDC.

Further, efforts are being made to revive all the dormant societies by providing them the benefits of these schemes/initiatives. The societies which cannot be revived are to be liquidated and replaced by new societies with the help of State Governments and RCS. New societies are to be formed in the remaining uncovered panchayats.

3.2.3 COMPUTERIZATION OF ARDB

ARDBs (SCARDBs and PCARDBs) have an important role to play in the rural economy of the country. These institutions are the main source of long-term lending in rural economy.

Efforts have been made by some States like Punjab, Karnataka, Gujarat and Himachal Pradesh for computerization of SCARDBs. However, technical issues and delays in customization, data migration, approvals, etc. have marred the computerization efforts. As a result, none of the SCARDBs are fully computerized in any State. Further, partial computerization that has taken place in some States, is not based on a common software for all ARDBs in the country, which is essential to ensure uniformity in operations and accounting practices. The lack of digitalization leads to inadequacies and inefficiencies in their operations. It also acts as a hinderance in adoption of best accounting practices by ARDBs, thus resulting in lack of transparency and accountability.

The same was also discussed during the National Conference of ARDBs, 2022, held on 16.07.2022, based on which National Cooperative Agricultural & Rural Development Banks Federation Limited (NAFCARD) also made a proposal to Government of India to undertake a project for computerization of ARDBs across the country.

Taking this in account Ministry of Cooperation has sought proposal from the States having ARDBs. The proposal envisages computerization of all functional ARDBs in the country to:

- Link all the Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) and State Cooperative Agriculture and Rural Development Banks (SCARDBs) with NABARD through a common national software.
- Bring efficiency, accountability, transparency in their operations;
- Bring accuracy and uniformity in the conduct business and implementation of Common Accounting System (CAS) and Management Information System (MIS); and
- Reduce the cost of transactions and enhancing loan disbursal to farmers.

The Computerization of SCARDBs and PCARDBs branches, which are around 1,867 in number, having a membership base of nearly 1.2 crore farmers, will be done under the Computerization of ARDBs Project.

The national software developed by NABARD for the Centrally Sponsored Project for Computerization of PACS, which is being implemented by the Ministry, will be utilized after carrying out suitable modifications for computerization of ARDBs as well. Also, data centre/ data storage facilities established under the said project would be utilized for this project.

As on 31.03.2025, proposals received from 10 States/ UTs have been sanctioned under the project and an amount of ₹ 7.18 Crore have been released to 10 States/ UTs. Jammu and Kashmir has opted out from this project.

3.2.4 THREE NEW MULTI-STATE COOPERATIVE SOCIETIES

Ministry of Cooperation has set up three new national-level multi-state cooperative societies; one each for Exports (NCEL), Organic produce (NCOL) and quality seeds (BBSSL). These societies have been registered under MSCS Act, 2002. The cooperative societies of all levels, PACS to Apex interested in specified activities are eligible to become their members.

3.2.4.1 NATIONAL COOPERATIVE EXPORTS LIMITED (NCEL)

NCEL has been promoted jointly by three National Cooperatives, i.e. IFFCO, KRIBHCO, NAFED; one State level cooperative society, i.e. Gujarat Cooperative Milk Marketing Federation (GCMMF), and one Statutory body i.e. with total paid up capital of ₹ 500 Cr wherein each promoter contributed ₹ 100 Cr. The total authorized capital of the society is ₹ 2000 Cr. Gujarat Cooperative Milk Marketing Federation (GCMMF) is the Chief Promoter. All cooperative societies from PACS to APEX level, i.e. primary to national level cooperative societies including Primary Societies, District, State and National level Federations interested in exports are eligible to become its member. The society has registered itself with Central Registrar of Cooperative Societies (CRCS) on 25.01.2023 under the MSCS Act, 2002.

NCEL focuses on exporting the surpluses available in the Indian cooperative sector by accessing wider markets beyond the geographical contours of the country, thereby, increasing the demand of Indian Cooperative products/services across the globe and fetch best possible prices for such products/services. It promotes exports through various activities including procurement, storage, processing, marketing, branding, labelling, packaging, certification, research and development, etc., and trading of all types of goods and services produced by cooperative societies.

In the two years since its inception, NCEL has made significant strides in contributing to the cooperative sector, and in boosting exports of agriculture and allied commodities from India. By the end of financial year 2024-25, it had onboarded over 10,000 cooperative societies from across the country as members. NCEL has distributed dividends at the rate of 20% on the paid-up share capital to its members for Financial Year 2023-24. NCEL has achieved a cumulative turnover of ₹ 5,396 Crores, of which ₹ 4,283 Crores has been achieved in Financial Year 2024-2025. It

has executed a total export volume of 1.3 million metric tonnes, covering 36 commodities to 28 countries across the globe. It leverages its direct connections with grassroots cooperatives and farmers to source different agricultural commodities, ensuring exceptional quality through trusted, empowering and sustainable partnerships. It is one of the largest rice exporters from India, achieving an export volume of approximately 1.28 million metric tonnes of non-Basmati White rice and Broken rice.



MOU signed between NCEL and NCOL



MoU signed between NCEL and the Ministry of Industry and Commerce, Republic of Senegal



“Sahkarita Mandap” at Kumbh Mela 2025

3.2.4.2 BHARATIYA BEEJ SAHAKARI SAMITI LIMITED (BBSSL)

BBSSL Society has been promoted by three leading National level Cooperatives, i.e. IFFCO, KRIBHCO, NAFED; along with two Statutory bodies, i.e. NDDB and NCDC with total paid up capital of ₹ 250 Cr wherein each promoter contributed ₹ 50 Cr. The total authorized capital of BBSSL is ₹ 500 Cr. KRIBHCO is the Chief Promoter. All cooperative societies from Primary to the Apex level, i.e. Primary, District, State and National level federations are eligible to become its member. BBSSL has registered itself with Central Registrar of Cooperative societies on 25.01.2023 under the MSCS Act, 2002.

BBSSL focuses on production, testing, certification, procurement, processing, storage, branding, labelling and packaging of all two generations of seeds i.e. foundation and certified, through PACS by leveraging various schemes and policies of different ministries of the Government of India. This also helps in achieving the goal of "Sahakar-se-Samridhi" through the inclusive growth model of cooperatives, where the members benefit both by realization of better prices through production of quality seeds, higher production of crops by use of High Yielding Variety (HYV) seeds, and also by dividend distributed out of the surplus generated by the society.

During the year, BBSSL recorded total seed sales of 76,467 quintals, spanning 13 states, through a network of 152 distributors, including 41 cooperative and 111 private entities. The Society significantly expanded its production base, covering over 6,500 hectares and engaging more than 1,100 seed growers in Rabi and Kharif seasons across 6 states.

BBSSL was empanelled as a Central Nodal Agency under key Government schemes including the National Food Security Mission (NFSM) and National Livestock Mission (NLM), reflecting its growing role in national seed distribution programmes. Strategic collaborations were also established with premier research institutions like ICRISAT, ICAR-IIMR, IARI, GBPUAT, and Punjab Agricultural University, besides partnerships with apex cooperatives such as NDDB and NCCF.

The organization achieved a significant increase in cooperative participation, with total share allotments rising from 92,500 to over 13.7 lakh shares in FY 2024–25, covering more than 20,000 cooperative members. BBSSL also launched new initiatives, including verticals for Traditional and Vegetable Seeds, and engaged in international platforms like the Asian Seed Congress (China) and the ICA Global Cooperative Conference (New Delhi), furthering India's cooperative presence globally.



MoU signed between BBSSL and NDDB on 04th February, 2025 for collaboration on quality fodder seed supply

With robust governance, a growing national footprint, and a clear focus on cooperative development and sustainable agriculture, BBSSL continues to serve as a model for cooperative-led seed sector transformation in India.



Hon'ble Union Minister of Home Affairs and Cooperation released the traditional seeds varieties of BBSSL during the discussion on conservation and promotion of traditional seeds in the country on 25.02.2025



On 28th March, 2025, BBSSL signed an MoU with ICRISAT to promote climate-resilient seeds for Indian farmers



BBSSL Chairman Shri Yogendra Kumar and MD Shri Chetan Joshi visited ICRISAT's Gene bank and farm, reviewing advanced Pigeon Pea varieties and hybrids

3.2.4.3 NATIONAL COOPERATIVE ORGANICS LIMITED (NCOL)

NCOL has been promoted by three leading cooperatives, i.e. Gujarat Cooperative Milk Marketing Federation (GCMMF), NAFED, NCCF and two statutory bodies, i.e. NDDB and NCDC with total paid up capital of ₹ 100 Cr wherein each promoter contributed ₹ 20 Cr. The total authorized capital of the society is ₹ 500 Cr. National Dairy Development Board (NDDB) is the Chief Promoter. All cooperative societies from PACS to APEX level, i.e. Primary, District, State and National federations are eligible to become its member. The NCOL has registered itself with Central Registrar of cooperative societies on 25.01.2023 under MSCS Act, 2002.

NCOL has been set up to provide institutional support for aggregation, certification, testing, procurement, storage, processing, branding, labelling, packaging, logistic facilities, marketing of organic products and facilitate in arranging financial assistance to the organic farmers through its member Cooperatives including PACS/FPOs along with promotional and developmental activities of organic products with the help of various schemes and agencies of the Government. NCOL helps in marketing of authentic and certified organic products to increase production of organic products by the cooperatives at various levels.

NCOL has started laying a strong foundation for enlarging the organic pie in the country exponentially. It is rooted in the strategy of authenticity and affordability. NCOL has a two-step authentication process for its products - NPOP certification and testing of every batch for 245+ pesticides residues. The test results are displayed to the consumers through a QR code printed on the pack bringing authenticity.

In its first full year of operations, NCOL onboarded over 7,000 cooperative members from 29 states and union territories and established strategic sourcing and marketing systems. It achieved a total sourcing valued ₹ 10.42 Crore. Key product categories included wheat flour (Atta), rice (Sona Masuri), and pulses (Tur dal), forming over 80% of the total volume. NCOL also implemented QR code-enabled traceability systems and stringent quality protocols to ensure product authenticity.

The year witnessed the formal signing of MoUs with 14 states and the appointment of nodal agencies in 15 states to promote organic farming. NCOL's operational presence extended to both B2B and B2C segments, with its 'Bharat Organics' brand now available on major e-commerce platforms including Amazon, BigBasket, Blinkit, and Flipkart. Reliance and marketing efforts are underway for presence in leading retail chains like D-Mart.

NCOL posted a significant financial turnaround in FY 2024–25, recording a total income of ₹ 15.39 crore (from ₹ 1.85 crore in FY 2023–24), and returning to profitability with a profit after tax of ₹ 50 lakh. The Company also strengthened its institutional infrastructure with new processing facilities underway, including one in Meghalaya, and developed digital and governance systems to support its growing scale.

In alignment with the International Year of Cooperatives 2025, NCOL integrated the IYC-2025 branding across all major communications and product packaging to promote cooperative identity and values.

NCOL continues to work toward its goal of expanding India's certified organic footprint, improving farmer incomes, and providing authentic organic products to Indian and global consumers through a cooperative model rooted in transparency, quality, and inclusion.



Hon'ble Union Minister of Home Affairs and Cooperation inaugurated the launch of 'Bharat Organics Wheat Atta' produced by NCOL in Gandhinagar, Gujarat on 06.07.2024



A Memorandum of Understanding (MoU) was signed between NCOL and UOCB, Uttarakhand on 30.08.2024 in the presence of the Hon'ble Union Minister of Home Affairs and Cooperation



NCOL was honoured to participate in the Launch of Tripura's various cooperative sector initiatives held on 22.12.2024. The Hon'ble Union Minister of Home Affairs and Cooperation visited the stalls of NCOL, showcasing their dedication to empowering farmers and promoting organic farming



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A MoU was signed between NCOL and Meghalaya's, MEGNOLIA on 20.09.2024

3.2.5 GeM ONBOARDING OF COOPERATIVES

On 01st June, 2022, the Government of India decided to expand the mandate of the Government e-Marketplace (GeM) to allow cooperative societies to procure goods and services through GeM. As a part of phased implementation, cooperative societies with a turnover/deposit of more than ₹ 100 crores and an audit rating of 'A' are being registered on the GeM in the first phase. A total of 757 cooperatives have been selected as eligible for onboarding on GeM and 559 cooperative societies have been registered as buyers on GeM Portal so far. National Cooperative Union of India Limited (NCUI) has been designated as the nodal agency to facilitate the onboarding

of cooperatives in coordination with GeM authorities. The GeM portal is proving to be a beneficial platform for the growth of the cooperative sector and is performing a vital role in bringing transparency in procurements. Cooperatives are also being encouraged to register as a supplier on GeM to enhance their market access.

3.3 NATIONAL COOPERATIVE DATABASE

With India having nearly a quarter of the world's cooperative societies, there was a pressing need to establish a robust and up-to-date database that could comprehensively capture essential information about their operations, membership, and financial activities. The Ministry of Cooperation, driven by the visionary "*Sahakar se Samridhi*" initiative, embarked upon the development of a National Cooperative Database in collaboration with State Governments, National Cooperative Federations, other institutions, and stakeholders at various levels, ranging from primary entities to apex bodies.

The development of the National Cooperative Database (NCD) signifies a collaborative approach, engaging key players across different levels of governance and cooperative structures. The overarching objective of this initiative is to create an interconnected network, that ensures every village is linked with cooperatives. This decentralized approach to economic development aligns with the broader aspiration of achieving prosperity through cooperative synergy.

In essence, this initiative seeks to empower the cooperative sector by collecting a comprehensive array of data, encompassing details about activities, membership, and financial metrics. The success of this undertaking hinges on effective collaboration, accurate data collection, and the strategic utilization of the database for informed decision-making and policy formulation.

3.3.1 OBJECTIVE

The objective of developing the National Database of Cooperatives is to establish a centralized repository that provides single access point for authentic and up-to-date information on approximately 8.3 lakh cooperatives spanning across various sectors across the country. The database aims to comprehensively capture data on diverse parameters associated with cooperatives, including:

- Location Details: Providing information on the geographical locations where cooperatives are operating.
- Number of Members: Documenting the size of cooperative memberships to understand their scale and reach.
- Economic Activities: Describing the nature of economic activities undertaken by each cooperative.
- Upward and Downward Linkages: Analyzing the connections and relationships between different levels of cooperatives, both upstream and downstream.
- Level of Operations: Assessing the extent and scope of the cooperative's activities and influence.
- Use of Information and Communication Technology (ICT): Identifying the adoption and integration of modern technologies within the cooperative structure.
- Employment: Recording data on the number of individuals employed by each cooperative.
- Inputs and Outputs: Detailing the resources and products involved in cooperative operations.
- Financial and Non-Financial Transactions: Tracking monetary and non-monetary transactions within and involving cooperatives.
- Assets and Liabilities: Documenting the resources owned and the financial obligations of each cooperative.

By collecting and organizing this diverse set of information, the National Cooperative Database aims to serve as a valuable resource for policy makers, researchers, and stakeholders. This centralized repository can facilitate informed decision-making, policy formulation, and research in the cooperative sector by providing a holistic view of the cooperative landscape in the country. It also contributes to transparency, accountability, and efficiency within the cooperative ecosystem by ensuring that the data is authentic, up-to-date, and easily accessible to those who need it.

3.3.2 OVERVIEW OF THE NATIONAL COOPERATIVE DATABASE

The National Cooperative Database (NCD) stands as a dynamic, web-based platform meticulously crafted to compile comprehensive information on registered cooperative societies sourced from States/UTs and District Registrar offices. This encompassing database not only includes details about Cooperative Societies but also extends its reach to federations and cooperative banks across diverse sectors.

At its core, the NCD serves as an innovative initiative, fostering an efficient information and communication channel that connects the Central Ministry, all States/UTs, and Cooperative Societies. This initiative proves invaluable for all stakeholders engaged in the cooperative domain. The NCD portal serves as a vital repository, offering essential contact details, including names, addresses, phone numbers, and email id, for all registered societies. This facilitates seamless communication between Government entities and these societies.

Moreover, the NCD portal goes beyond mere information storage, providing user-friendly access to query-based reports and interactive dashboards. These features empower users to discern trends in the data and facilitate insightful comparisons across various parameters. With its commitment to transparency and accessibility, the NCD portal plays a pivotal role in enhancing the overall effectiveness and collaboration within the cooperative sector.

For those seeking direct access, the URL of the NCD portal is <https://cooperatives.gov.in>

3.3.3 BENEFITS OF DATABASE

The National Cooperative Database (NCD) offers a myriad of benefits that contribute to the efficiency and effectiveness of the cooperative sector. Here are the key advantages:

- **Single Point Access:** The NCD serves as a centralized platform that provides seamless access to information on approximately 8.3 lakh cooperative societies, streamlining the retrieval of data from a diverse range of sources.
- **Comprehensive and Updated Data:** The NCD stands as a reliable repository, offering comprehensive, authentic, and regularly updated data. This ensures

that users have access to the latest and most accurate information regarding cooperative societies.

- **User-Friendly Interface:** The NCD is designed with a user-friendly interface, facilitating easy navigation and operation. This user-centric design enhances accessibility, making it a convenient tool for a wide range of users.
- **Vertical and Horizontal Linkages:** The database provides insights into both vertical and horizontal linkages among cooperatives, offering valuable information about the interconnectedness of these entities within the cooperative ecosystem.
- **Query-Based Reports and Graphs:** Users benefit from the ability to generate query-based reports and graphs. This feature allows for customized data analysis, empowering stakeholders to derive meaningful insights from the available information.
- **Management Information System (MIS) Reports:** The NCD goes beyond raw data, offering Management Information System (MIS) reports. These reports provide a structured and organized view of data, facilitating strategic decision-making within the cooperative domain.
- **Data Analytics:** With a focus on data-driven decision-making, the NCD incorporates data analytics tools. This enables users to analyze trends, patterns, and performance metrics, fostering a deeper understanding of the cooperative landscape.
- **Geographical Mapping:** The NCD includes maps that visually represent the geographical spread of Cooperative Societies. This feature aids in identifying coverage gaps in Gram Panchayats and villages, offering valuable insights for targeted interventions and planning.

The NCD stands as a versatile and powerful tool, empowering stakeholders with a wealth of information and analytical capabilities, thereby enhancing the overall functionality and governance of cooperative societies.

3.3.4 ORGANIZATIONAL STRUCTURE FOR DEVELOPING COOPERATIVE DATABASE

- A Steering Committee under the Chairmanship of Additional Secretary (Cooperation) & CRCS was constituted for monitoring of progress and implementation of strategy for the development of the National Cooperative Database. The members of the Committee were from MoC, PMG, NCDC (LINAC), NCUI and AICTE.
- An Advisory Committee under the Chairmanship of the Additional Secretary (Cooperation) & CRCS was constituted to obtain inputs from various stakeholders such as State RCS, National Cooperative Federations, and Statutory Bodies (NABARD, NDDB, NFDB).
- A Project Management Group (PMG) was set up under the Chief Project Officer and Ex-DDG (NIC) who is responsible for architecting the National Cooperative Database. NCD-PMG has designed and developed the software solution and is supporting its implementation across States/ UTs.

3.3.5 ACTIVITIES & FUNDING OF NCD

- Development of sector-specific web forms by software development team for collecting data from Primary to Apex cooperative societies.
- Extensive and repeated training for Data Entry Operators (DEOs) and Nodal Officers at the District level.
- Collection of data from District Registrar Offices of State RCS and functional registrars in different sectors through interns/ DEOs.
- Development of a module for District Nodal Officers to verify and correct records submitted by field officials, including a certification process for completed entries.
- Cross-validation of data from State RCSs, StCBs, DCCBs, NABARD, NDDB, NFDB, NAFSCOB, NCDFI & FISHCOPFED.
- Documentation of software application & technical workflows, standardization of Master codes, and preparation of user and training manuals.

- Creation of an Analytical Dashboard with MIS Reports, graphical presentations, and GIS Maps for visualizing coverage across different Cooperatives. Implementation of Query Reports and User Management Module for multi-level user access.
- Funding for the National Cooperative Database's hardware, software, IT professionals, interns, and DEOs is sourced from the Cooperative Education Fund (CEF).

3.3.6 PHASES OF NATIONAL COOPERATIVE DATABASE

- Phase-I of National Cooperative Database: Under Phase-I, the mapping of about 2.64 lakh primary cooperative societies across three sectors i.e., Primary Agricultural Credit Societies (PACS-1,03,557), Dairy (1,41,456), and Fisheries (25,591) was completed in February, 2023. Under this phase, in addition to the staff at district registrar offices around 500 local interns enrolled on the portal of All India Council for Technical Education (AICTE) were onboarded for data entry at District Registrar Offices.
- Phase-II of National Cooperative Database: Under Phase-II, Mapping of National Cooperative Societies/Federations along with their General Body Members was completed. Further, their downward linkages with State Federations, District Unions, and Primary Cooperative were also established. The data related to State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs), Urban Cooperative Banks (UCBs), State Cooperative Agriculture and Rural Development Banks (SCARDBs), Primary Cooperative Agriculture and Rural Development Banks (PCARDBs), Sugar Cooperative Mills, State Federations, District Unions and MSCS were collected either directly from cooperative societies or through their National/State Federations.
- Phase-III of National Cooperative Database: Under Phase-III, the Ministry of Cooperation initiated the process of extending the National Cooperative Database to remaining more than 5.3 lakh cooperative societies operating in all other sectors in May 2023, through the Office of RCSs of States/UTs. Almost

all States/UTs have completed data entries under the National Cooperative Database.

3.3.7 CURRENT STATUS

By March 2025, data of around 8.3 lakh primary Cooperative Societies have been uploaded on the National Cooperative Database by the nodal officers of States/UTs. The total number of members engaged in these cooperative societies is more than 32 crore. The summary report on cooperative societies from the NCD portal is tabulated as under:

NCD Summary Report (as on 31.03.2025) as per Registration Date	
All India Cooperatives	8,41,640
Primary Cooperatives	8,36,309
State Coop/ Federations	1,196
Urban Cooperative Banks	1,463
StCB, DCCB, SCARDB, सत्यमेव जयते PCARDB	910
Multistate Cooperatives	1,742
National Coop/ Federations	20

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State/UT - wise Number of Primary Cooperative Societies (as on 31.03.2025)			
Sl. No.	States/UTs	Total No. of Cooperatives	Total No. of Members
1	Andaman and Nicobar Islands	2,234	62,855
2	Andhra Pradesh	17,885	76,54,540
3	Arunachal Pradesh	1,448	52,399
4	Assam	11,744	33,88,554

5	Bihar	28,055	1,60,57,962
6	Chandigarh	476	34,977
7	Chhattisgarh	11,118	51,02,322
8	Delhi	5,944	12,82,427
9	Goa	5,521	15,56,794
10	Gujarat	85,213	1,89,96,531
11	Haryana	33,828	41,46,804
12	Himachal Pradesh	5,425	17,83,304
13	Jammu and Kashmir	10,248	4,22,997
14	Jharkhand	11,739	27,29,622
15	Karnataka	45,742	2,34,52,418
16	Kerala	19,663	6,30,15,320
17	Ladakh	274	31,789
18	Lakshadweep	43	74,783
19	Madhya Pradesh	53,912	94,97,926
20	Maharashtra	2,23,324	7,96,15,780
21	Manipur	11,574	5,75,293
22	Meghalaya	3,240	2,63,282
23	Mizoram	1,315	51,867
24	Nagaland	8,024	1,29,614
25	Odisha	7,598	96,13,516
26	Puducherry	461	3,96,615
27	Punjab	19,516	30,39,529

28	Rajasthan	41,297	1,11,52,110
29	Sikkim	3,772	84,057
30	Tamil Nadu	22,792	1,84,85,860
31	Telangana	60,742	1,02,85,861
32	The Dadra and Nagar Haveli and Daman and Diu	569	50,145
33	Tripura	3,063	5,30,896
34	Uttar Pradesh	40,451	1,91,07,244
35	Uttarakhand	6,096	16,88,536
36	West Bengal	31,963	94,20,396
	Total	8,36,309	32,38,34,925

Sector - wise Number of Primary Cooperative Societies (as on 31.03.2025)

Sl. No.	Sectors	Total No. of Cooperatives	Total No. of Members
1	Agriculture & Allied Cooperative	27,810	81,99,910
2	Agro Processing / Industrial Cooperative	23,536	22,14,642
3	Bee Farming Cooperative	350	47,373
4	Consumer Cooperative	23,226	1,01,36,623
5	Credit & Thrift Society	83,366	5,28,09,506
6	Dairy Cooperative	1,47,909	1,29,30,774
7	Educational & Training Cooperatives	1,591	45,66,463
8	Fishery Cooperative	26,692	37,29,764

9	Handicraft Cooperative	5,193	91,026
10	Handloom Textile & Weavers Cooperative	19,559	16,38,843
11	Housing Cooperative Society	1,93,603	2,64,75,245
12	Jute and Coir Cooperative	71	4,752
13	Khadi Gramodyog	19	5,118
14	Labour Cooperative	46,390	90,97,191
15	Livestock & Poultry Cooperative	16,895	11,22,805
16	Marketing Cooperative Society	10,059	37,11,250
17	Miscellaneous Credit Cooperative Society	7,559	55,75,873
18	Miscellaneous Non-Credit	34,892	1,14,53,003
19	Multipurpose Cooperative	21,303	30,61,142
20	Primary Agricultural Credit Society (PACS/FSS/LAMPS)	1,08,375	13,93,66,734
21	Sericulture Cooperative	532	78,021
22	Social Welfare & Cultural Cooperative	2,505	6,85,520
23	Sugar Mills Cooperative	290	39,31,512
24	Tourism Cooperative	598	39,957
25	Transport Cooperative	4,232	1,36,080
26	Tribal-SC/ST Cooperative	2,042	13,84,663
27	Urban Cooperative Bank (UCB)	1,463	1,52,81,868
28	Women Welfare Cooperative Society	26,249	60,59,267
	Total	8,36,309	32,38,34,925

3.3.8 COOPERATIVE RANKING FRAMEWORK

In a significant step towards institutionalizing performance assessment in the cooperative sector, the Ministry of Cooperation, in the first phase, has developed a Cooperative Ranking Framework (CRF), covering seven key sectors including Primary Agricultural Credit Societies (PACS), Dairy, Fisheries, Urban Cooperative Banks (UCBs), Housing, Credit & Thrift and Khadi & Village Industries.

This ranking framework reflects the Government's strong commitment towards promoting accountability, transparency, and competitiveness across the cooperative ecosystem. Recognizing the critical role of financial discipline and good governance, the framework places greater weightage on audit-related parameters, while also incorporating performance indicators such as service delivery, infrastructure, branding, financial health, and institutional activities—together contributing to a composite score out of 100.

3.3.8.1 DIGITAL LAUNCH OF COOPERATIVE RANKING FRAMEWORK (CRF)

To operationalize the ranking initiative, a dedicated web application was launched by the Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah on 24.01.2025 during the inaugural function of International Year of Cooperatives 2025 in Mumbai, enabling State-wise and Sector-wise cooperative rankings through a digital interface. On this occasion, Hon'ble Minister of State for Cooperation Shri Murlidhar Mohol, Maharashtra Deputy Chief Ministers Shri Eknath Shinde and Shri Ajit Pawar, along with the Secretary of the Ministry of Cooperation, Dr. Ashish Kumar Bhutani, and several other dignitaries, were present.

Shri Amit Shah explained that the ranking system is based on several parameters, including audits, activities, services, financial performance, infrastructure, and branding, collectively weighted for 100 marks. This system aims to enhance transparency and reliability, ensuring that banks can confidently provide funding to PACS based on these rankings in the future. The cooperative entities will be able to get loans from cooperative banks according to their ranking.



The Hon'ble Union Minister of Home Affairs and Cooperation, along with other dignitaries, unveiled the state-wise and sector-wise ranking framework during the launch event

3.3.8.2 EVALUATION PARAMETERS

Under the Cooperative Ranking Framework, the evaluation parameters for generating rankings of primary cooperative societies are as following:

- General Information: This includes basic details, location of the registered office (rural/urban), membership size and structure, contact details, and sector details (rural/urban/both).
- Operational Activities: Assessment of services provided by the Society, ensuring efficiency, inclusiveness and responsiveness to the needs of members.
- Infrastructure: Quality of physical and digital infrastructure available.

- Financial Parameters: Includes information on banking linkages, net profit generation, dividend distribution, annual turnover and overall financial health and sustainability of the cooperative society.
- Audit Compliance: Evaluation of audit compliance including timeliness, frequency and category of audit.

Each parameter is assigned an appropriate weight within a total of 100 marks, with higher emphasis on audit and financial performance. The aim is to promote transparency, good governance, and healthy competition among cooperative societies, including housing cooperatives, at various levels.

3.3.9 INTEGRATION OF NCD PORTAL WITH OTHER DATABASES

The Ministry of Cooperation has taken several initiatives to fulfil the vision of 'Sahkar se Samridhhi', including development of National Cooperative Database (NCD), Computerization of Primary Agricultural Credit Societies (PACS) through e-PACS software. Further, as part of its efforts to enhance Primary Agricultural Credit Societies (PACS) viability and expand their activities, the Ministry has also introduced Model Bye-laws that enable PACS to function as Common Service Centers (CSC), Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK), and Pradhan Mantri Kisan Samridhhi Kendras (PMKSK), among others. Additionally, steps are being taken to encourage and facilitate PACS for early registration on the Udyam portal under the Ministry of Micro, Small and Medium Enterprises (MSME).

In order to maintain accurate and updated data on PACS, the NCD portal is integrating with e-PACS software through Application Programming Interface (API). This integration would facilitate automatic data updates in the NCD portal. Additionally, for data updates on PACS operating as CSC, PMBJK, and PMKSK, as well as those registered on the Udyam portal, the NCD is being integrated with the databases / portals of different ministries / departments through API. Such integration is enabling automatic data synchronization and efficient management of information.

3.4 SCHEME FOR COMPUTERIZATION OF OFFICE OF RCS IN STATES AND UNION TERRITORIES

The "Computerization of Registrar of Cooperative Societies (RCS) Offices of States/UTs" is a centrally sponsored project approved by the Central Government on 06th October, 2023, with a total budget of ₹94.59 crore for a period of three years starting from 2023-24. This initiative is a part of a Centrally Sponsored umbrella project titled "Strengthening Cooperatives Through IT Interventions," which was officially launched by the Hon'ble Union Minister of Home Affairs and Cooperation during an event held on 30th January, 2024. The primary objective of this project is to enhance the ease of doing business for cooperative societies by creating a digital ecosystem that facilitates transparent and paperless transactions between cooperative societies and RCS offices across all States and Union Territories. The software developed under the project will be tailored to align with the specific Cooperative Acts of the respective States/UTs.

As a centrally sponsored initiative, the project includes one-time financial assistance from the Government of India. Following the implementation phase, the responsibility for sustaining the project will lie with the respective States/UTs Governments. Key components supported under the project include the procurement of hardware such as PCs, UPS, and multi-functional printers, as well as cloud infrastructure for 2.5 years. It also covers software development with financial assistance of up to ₹1.5 crore (including GST), fully funded by the Government of India, and provides support for software maintenance and upgradation during the second and third years. In the financial year 2024-25, ₹ 18.55 crore have been released to 35 States/UTs.

The process has been initiated to have API-based linkages of the software system that is being developed for use at State and district-level registrar offices with the National Cooperative Database (NCD). This will ensure the real-time updating of data on the National Cooperative Database about registration of any new cooperative society as well as updation of other data items in respect of existing cooperative societies.

3.5. ESTABLISHMENT OF THE “TRIBHUVAN SAHKARI UNIVERSITY”

The Ministry of Cooperation has decided to establish a national-level university in the cooperative sector, namely, “Tribhuvan” Sahkari University (TSU) by converting the Institute of Rural Management Anand (IRMA). It is proposed to be established and declared as an institution of national importance through an Act of Parliament. In this regard, “Tribhuvan” Sahkari University Bill, 2025 has already been introduced in Lok Sabha on 03rd February, 2025 after obtaining Cabinet approval for the same on 12th December, 2024. Further, the “Tribhuvan” Sahkari University Bill, 2025 has been passed by the Lok Sabha on 26th March, 2025. Now, the Bill will be tabled in the Rajya Sabha for consideration and passing.

The University has the following objects:

- (i) to provide qualified and trained manpower to meet the present and future needs of the co-operative sector by establishing its own Schools or through affiliating institutes;
- (ii) to provide training, education and capacity building to the employees and board members of co-operative societies at all levels;
- (iii) to act as an apex body to integrate, coordinate, and standardise the academic and research activities of affiliated co-operative institutes and training centers;
- (iv) to standardise the course design and content, pedagogy, course delivery in co-operative education and training in accordance with the national and international best practices and the guiding principles specified in the First Schedule to this Act;
- (v) to develop centers of excellence in co-operative education, training, research and consultancy;
- (vi) to evolve as an institution of national and international repute for advanced studies in the field of co-operative education and training, and any other areas connected with co-operative societies;
- (vii) to disseminate and advance knowledge by providing institutional and research facilities in the field of co-operative education and training, and to

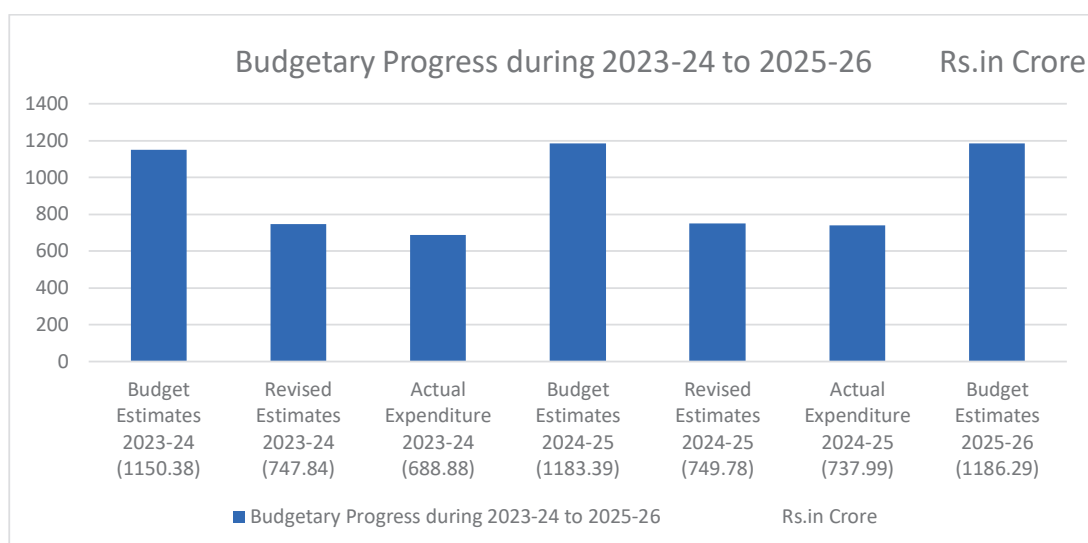
take appropriate measures for promoting innovations in teaching-learning process and inter-disciplinary studies and research;

- (viii) to establish Schools and affiliate institutes for imparting the state-of-the-art education and training in the field of co-operation for all sectors;
- (ix) to provide distance learning or mass e-learning platform and courses for serving the education and training needs of the co-operative societies;
- (x) to undertake and promote research and development in all sectors relating to co-operatives;
- (xi) to promote innovation, entrepreneurship and start-ups in the co-operative sector;
- (xii) to establish and promote partnership and linkages with co-operative societies or unions or federations at all levels, industry, Institutions, Governments, International Co-operative Alliance and co-operative educational institutions in India and abroad for furtherance of its objects.

3.6 BUDGET AND SCHEMES

3.6.1 BUDGET: SUMMARY OF BUDGET PROVISIONS & EXPENDITURE

Ministry of Cooperation was created on 06th July, 2021 from erstwhile Ministry of Agriculture, Cooperation & Farmers Welfare (MoAFW). For the FY 2023-24, Ministry of Cooperation was allocated Budget Estimates (BE) of ₹ 1,150.38 Crore which was revised to ₹ 747.84 Crore at Revised Estimates (RE) Stage against which an expenditure of ₹ 688.88 Crore was incurred. For the FY 2024-25, Ministry of Cooperation was allocated Budget Estimates (BE) of ₹ 1,183.39 Crore which was revised to ₹ 749.78 Crore at RE stage against which and expenditure of ₹ 737.99 Crore was incurred. BE for the FY 2025-26 is ₹ 1186.29 Crore. Statement showing details of expenditure for FY 2024-25 is placed at **Annexure-III**. Budgetary Progress made during FY 2023-24 to 2025-26 may be seen below-



3.6.2 A NUMBER OF MEASURES WERE ANNOUNCED IN THE UNION BUDGET 2024-25 TO STRENGTHEN COOPERATIVE SECTOR

(a) Government will bring out a National Cooperation Policy for systematic, orderly and allround development of the cooperative sector. Fast-tracking growth of rural economy and generation of employment opportunities on a large scale will be the policy goal.

(b) Large scale clusters for vegetable production will be developed closer to major consumption centers. Government will promote Farmer-Producer Organizations, cooperatives and start-ups for vegetable supply chains including for collection, storage, and marketing.

(c) Government made a provision of ₹ 1.52 lakh crore for agriculture and allied sector.

3.6.3 SCHEMES: CENTRALLY SPONSORED PROJECT ON “COMPUTERIZATION OF PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)”

Government of India has approved a project for Computerization of 63,000 functional PACS with a total financial outlay of ₹2,516 Crore, which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). The project outlay has been

enhanced in accordance with Para 9 of the Department of Expenditure's O.M. dated 05.08.2016, which allows for an increase in cost due to a change in project scope, subject to a ceiling of 20% of the originally approved outlay. With this additional provision, the total project outlay now stands at ₹ 2,925.39 crore, as compared to the previously approved ₹ 2,516 crore. Now, the total coverage of PACS under this project has been increased to 79,630.

As of 31st March, 2025, 30 States/UTs had received ₹ 758.24 crore for the purchase of hardware, digitization, and support systems. Furthermore, NABARD has been granted ₹ 165.92 crores to cover the costs associated with establishing a National Level Data Repository, developing software, providing training, and establishing a Project Management Unit (PMU).

For implementation and monitoring of the project, a core team at NABARD, Head Office with the team members constituted from its officers has been established. This core team is being assisted by Project Monitoring Unit (PMU) hired by NABARD for the project. NABARD has hired staff/professional/ technical experts for the PMU on contractual basis. Similarly, NABARD has also set up state PMUs to assist states in implementation and monitoring of the project at state level, which will also function as the state level support centers. These State PMUs are also manned by NABARD officials and contractual staff/ experts.

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CHAPTER – 4: ATTACHED AND SUBORDINATE ORGANISATIONS

4.1 CENTRAL REGISTRAR OF COOPERATIVE SOCIETIES (CRCS)

The Office of Central Registrar of Cooperative Societies (CRCS) deals with incorporation, regulation and winding up of Multi-State Cooperative Societies. Cooperative societies, with objects not confined to one State are known as multi-state cooperative societies. Office of CRCS aims to facilitate the voluntary formation and democratic functioning of cooperatives as people's institutions based on self-help and mutual aid and to enable them to promote their economic and social betterment and to provide functional autonomy, as per cooperative principles and legislative framework enshrined under Multi-State Cooperative Societies (MSCS) Act, 2002 (as amended in 2023). The CRCS is appointed under Article 243ZH(f) of the Constitution read with Section 4 of the MSCS Act, 2002.

4.1.1 FUNCTIONS OF CRCS OFFICE

All Multi-State Cooperative Societies (MSCS) fall under the purview of the MSCS Act, 2002 (amended in 2023). The Central Registrar, acts as the head of the administration of the office of the CRCS. At present, there are two major sections of the CRCS, viz., the Registration and the Management. The Registration section looks after the Registration of Societies and Amendments of Bye-laws as per the MSCS Act. The Management section covers a diverse array of activities including inspection and audit, annual returns and other issues of the MSCS, etc. The following functions related to implementation of the MSCS Act, 2002 (amended in 2023) are performed by the office of the CRCS:

1. Registration of MSCS
2. Amendment to Bye-laws of MSCS
3. Registration of state Cooperative Societies as MSCS by conversion
4. Formulation of rules, guidelines, formats and panels for implementation of provisions of the Act.

5. Redressal of complaints / grievances received from MSCSs and their members
6. Appointment of Arbitrators & Liquidators and sale officers in the MSCSs.
7. Conduct of inquiry & inspection of MSCSs and winding up of Societies as per Act.
8. Management of Cooperative Education Fund (CEF) and Cooperative Rehabilitation Reconstruction & Development Fund (CRRDF).

4.1.2 THE MSCS ACT 2002 AND ITS ADMINISTRATION

The MSCS Act, 2002 was enacted after repealing the Multi-State Cooperative Act, 1984, to facilitate democratic functioning and autonomous working of Multi-State Cooperative Societies in line with the established Cooperative Principles.

The Cooperative Legislation in the country commenced with the enactment of the Cooperative Credit Societies Act, 1904 to facilitate the formation of primary cooperative credit societies. It was followed by the Cooperative Societies Act, 1912 which provided for the formation of non-credit and federal cooperative societies. Thereafter, the Multi-Unit Cooperative Societies Act, 1942 was enacted to facilitate organization of cooperative societies with jurisdiction in more than one State. With the emergence of National level Cooperative Societies, which were being governed by Cooperative Societies Acts of different states, the Parliament, under Entry 44 of the List I – Union List of the Seventh Schedule to the Constitution, enacted the Multi-State Cooperative Societies Act, 1984.

4.1.3 MULTI-STATE COOPERATIVE SOCIETIES (AMENDMENT) ACT, 2023

The Multi-State Cooperative Societies (Amendment) Bill, 2022 was introduced to strengthen governance, enhance transparency, increase accountability and reform electoral process, etc. in the Multi-State Cooperative Societies by supplementing existing legislation and incorporating the provisions of Ninety-seventh Constitutional Amendment.

The Multi-State Cooperative Societies (MSCS) (Amendment) Act, 2023 was subsequently notified vide Gazette Notification dated 03.08.2023 and the MSCS Amendment Rules, 2023 were notified vide Gazette Notification dated 04.08.2023. The MSCS Amendment Rules, 2023 were laid down on table of both the Houses of Parliament on 09.08.2023.

The State-wise and Sector-wise details of Multi-State Cooperative Societies are at **Annexure-IV** (Table-1 and Table-2).

4.1.4 COMPUTERIZATION OF CRCS OFFICE

Central Registrar's office has been computerized to create a digital ecosystem for Multi-State Cooperative Societies through CRCS Portal <https://crs.gov.in>. The portal was launched on 06th August, 2023 by Shri Amit Shah, Hon'ble Union Minister of Home Affairs and Cooperation in Pune. The portal facilitates various online services related to the functioning of MSCS, in compliance with the statutory requirements of MSCS Act. The online services include Registration of MSCS, Bye Law Amendment, Annual Report Filing, Appeal, Election, Branch Opening, Auditors' Appointment, Sale Officer Appointment, Online Payments to CEF & CRRDF through SBI Payment Gateway etc. for paperless submission and processing of applications.

The registered MSCS access the portal through their User ID and password for submitting their requests for online services. All certificates, orders, notices and other communications are handled electronically through the portal. The hearings with the societies are done through video conferencing. The portal helps in enhancing ease of doing business and bringing transparency for the development of MSCS. The portal provides various analytical and MIS reports.

4.1.5 STRENGTHENING THE CRCS OFFICE ADMINISTRATION

The Office of Central Registrar of Cooperative Societies (CRCS), in the erstwhile Ministry of Agriculture & Farmers Welfare, was headed by Additional /Joint Secretary as CRCS. Prior to creation of the Ministry of Cooperation, CRCS, in the discharge of responsibilities for regulation and administration of MSCS Act, 2002 was supported by a small cadre of technical officials and officers specialized in the field of cooperative sector. After creation of the Ministry of Cooperation in July 2021, 75 posts including 32 technical and 43 administrative posts have been created for strengthening

the Office of CRCS. Recruitment rules for 32 technical posts have been notified on 01.09.2023 and 5 posts have been filled on deputation basis.

4.1.6 NEW OFFICE BUILDING FOR CRCS OFFICE

The office of Central Registrar of Cooperative Societies is located at World Trade Centre, Nauroji Nagar, New Delhi along with the offices of Cooperative Election Authority (CEA) and Cooperative Ombudsman (CO). The new office has state of the art infrastructure for smooth functioning. It was inaugurated by Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah on 17.01.2024.



Inauguration of new building of CRCS by Hon'ble Union Minister of Home Affairs and Cooperation

It has also been decided to set up a regional office at Pune, Maharashtra to look after the works of western region viz., Maharashtra, Gujarat, Goa, Dadra & Nagar Haveli and Daman & Diu. This will further strengthen the office of Central Registrar of Cooperative Societies.

4.1.7 REFUND TO INVESTORS OF SAHARA GROUP OF COOPERATIVE SOCIETIES

To address the long pending grievances of genuine members/ depositors of four Sahara Group of Cooperative Societies for refund of their legitimate deposits, an application was filed by the Ministry of Cooperation before the Hon'ble Supreme Court of India. Vide order dated 29.03.2023, the Hon'ble Supreme Court directed that ₹ 5000 Crore be transferred from the "Sahara-SEBI Refund Account" to the Central Registrar of Cooperative Societies (CRCS) for disbursement against the legitimate dues of the genuine depositors of the Sahara Group of Cooperative Societies (namely; Sahara Credit Cooperative Society Ltd., Lucknow, Saharayan Universal Multipurpose Society

Ltd., Bhopal, Humara India Credit Cooperative Society Ltd., Kolkata and Stars Multipurpose Cooperative Society Ltd., Hyderabad) in the most transparent manner and on proper identification and on submitting proof of their deposits and their claims and to be deposited in their respective bank account directly.

Accordingly, “CRCS-Sahara Refund Portal” was launched on 18.07.2023 for disbursal of payments to the genuine depositors of above 4 Cooperative Societies in a transparent manner after proper identification and submission of proof of their deposits and claims. The online Portal is user friendly, efficient and transparent and the entire process is paperless. The applications submitted through the Portal are being processed by all Stakeholders and after verification of documents, the payment, subject to funds availability, is being credited directly in Aadhaar seeded Bank accounts of the genuine depositors.

In case of deficiencies found in the claims submitted by the depositors, a “Re-Submission Portal” was also launched on 15.11.2023 to provide opportunity to the depositors to resubmit their claims after rectifying deficiencies in claims.

Till 31st March, 2025, an amount of approximately ₹ 2,581 Crore has been released to 14,38,067 depositors of Cooperative Societies of Sahara Group.

4.1.8 COOPERATIVE ELECTION AUTHORITY

The Ministry of Cooperation has introduced many salient reforms to bring transparency, accountability, good governance and inclusiveness in the working of Multi-State Cooperative Societies through the enactment of the Multi-State Cooperative Societies (Amendment) Act, 2023. Electoral reform is one such reform that envisages the establishment of the Cooperative Election Authority to hold elections of the Board and office bearers of multi-state cooperative societies in a free, fair and transparent manner.

The Ministry, under Section 45 of the MSCS Act, 2002, established the Cooperative Election Authority (interim) on 20th November, 2023 and subsequently the Cooperative Election Authority has been notified by Government of India in exercise of powers conferred by Section 45(i) of the Multi State Cooperative Societies Act, 2002 (39 of 2002) and Amendment (11 of 2023) on 11.03.2024. Constituting the

Cooperative Election Authority (CEA) is aimed at strengthening democratic governance through conduct free and fair elections and democratic governance.

Composition of the Cooperative Election Authority: The Co-operative Election Authority consists of a Chairperson, a Vice-Chairperson and Members not exceeding three including one woman to be appointed by the Central Government on the recommendation of the Selection Committee. The headquarters of the office of the Co-operative Election Authority is at 9th Floor, Tower 'E', World Trade Centre, Nauroji Nagar, New Delhi-110029. The Cooperative Election Authority till March, 2025 has successfully conducted elections of 113 Multi-State Cooperative Societies.

Annual Day Celebrations: The Authority celebrated its first foundation day on 11th March, 2025 at Dr. Ambedkar International Centre, Janpath, New Delhi. Secretary, Ministry of Cooperation (MoC) was Chief Guest on the occasion. Around 100 participants including officers of Districts Administration, Chairman of Cooperative Societies, Managing Directors and other officers of national cooperatives and other Multi-State Cooperative Banks participated in the event.



First foundation day of CEA celebrated on 11th March, 2025 at Dr. Ambedkar International Centre, Janpath, New Delhi

4.1.9 COOPERATIVE OMBUDSMAN

Following the amendment to the Multi-State Cooperative Societies Act, 2002, a new institution of Cooperative Ombudsman has been established. The first Cooperative Ombudsman has been appointed by the Ministry of Cooperation u/s 85A of the above Act. vide Gazette notification dated 5th March, 2024, with territorial jurisdiction of the entire country. Department of Expenditure has sanctioned 20 posts for the Office of Cooperative Ombudsman.

Cooperative Ombudsman enquires into the complaints by members of the Multi State Cooperative Societies regarding their deposits, equitable benefits of Society's functioning or any other issue affecting the individual rights of the concerned member. Cooperative Ombudsman is also the Appellate Authority for any appeal preferred by any member against the Order passed by the Cooperative Information Officer. Multi-State Cooperative Society Rules, 2002, provide a simple standardized procedure for filing of complaint/appeal. The complaints can be filed both in physical and electronic mode. This being a new initiative, the members are continuously advised and guided regarding the procedure for filing of complaints.

Principles of natural justice are followed by giving an opportunity to the Multi-State Cooperative Society of being heard, before deciding the complaint. Till 31st March, 2025, 3,412 complaints have been addressed. 11 orders have been passed after completion of the proceedings.

4.2 NATIONAL COOPERATIVE DEVELOPMENT CORPORATION (NCDC)

NCDC is a statutory organization established under an Act of Parliament on 14.03.1963, on the recommendation of the All-India Rural Credit Survey Committee for spearheading development of rural economic activities through cooperatives. Its policies and programmes are prepared under the guidance of its General Council and Board of Management, which are constituted by the Government of India out of a cross section of cooperatives, officials and non-officials. Central Government vide its Gazette Notification no. 2,516 dated 06th July, 2021 announced formation of new Ministry of Cooperation with a vision "from cooperation to prosperity". Now, NCDC is under the administrative control of Ministry of Cooperation, Government of India.



NCDC HQ Building exemplifies a spirit of cooperation

NCDC is a non-equity based promotional organization created exclusively for planning, promoting and financing of programmes for production, processing, marketing, storage, export and import of agricultural produce, foodstuff and certain notified commodities, on cooperative principles. The NCDC Act underwent change in 1974 to include financing of more business activities like fishery, poultry, dairy, handloom & sericulture and by the amendment, NCDC's resource base was broadened, thus enabling raising funds from the market. The Act was again amended in 2002 to cover financing for some more areas such as livestock, industrial goods, cottage and village industries, handicrafts, rural crafts and certain notified services like water conservation works, irrigation, animal health care, disease prevention, agriculture insurance and agriculture credit, rural sanitation and services pertaining to labour cooperatives. The amendment also enables NCDC to finance cooperative societies directly under its various schemes, on fulfilment of certain stipulated conditions.

4.2.1 MANAGEMENT AND ADMINISTRATIVE SET-UP

The Management of NCDC vests in the General Council (GC) with 54 members (including 3 Special Invitees) and the Board of Management (BoM) with 12 members

who are nominated by the Central Government. The GC lays down policy guidelines and the BoM oversees the general management of the Corporation.

4.2.2 NCDC SECRETARIAT

The Secretariat of the Corporation is headed by the Managing Director and functions through its Head Office and 19 Regional Offices located at Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Dehradun, Chennai, Gandhinagar, Guwahati (with a Sub-Office at Aizwal, Arunachal Pradesh, Tripura, Manipur), Hyderabad, Vijayawada, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. NCDC's training academy, Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) is located in Gurugram, Haryana and has 19 Regional Training Centers (RTCs) in different states. To assist in fulfilling the role of an apex institution, the Corporation has built up in-house technical and managerial capabilities.

4.2.3 SCHEMES IMPLEMENTED / ACTIVITIES ASSISTED BY NCDC

A. SCHEMES IMPLEMENTED:

I. NCDC Sponsored Schemes

a) YUVA SAHAKAR - Cooperative Enterprise Support and Innovation

Scheme: The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas. It is linked to a Cooperative Start-up and Innovation Fund created by NCDC.

b) AYUSHMAN SAHAKAR: The Scheme has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.

c) NANDINI SAHAKAR: The scheme aims to improve socio-economic status of women and supports entrepreneurial dynamism of women through women cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy and/ or interest subvention of other schemes.

- d) DAIRY SAHAKAR:** It is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.
- e) DIGITAL SAHAKAR:** Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives etc. from Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.
- f) SWAYAM SHAKTI SAHAKAR YOJNA:** - New scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).
- g) DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA:** New Scheme for extending NCDC's long term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long term loans/ advances for activities/ commodities/ services under the purview of NCDC.

II Other Central Schemes:

- a) Agricultural Marketing Infrastructure (AMI)** sub-scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure - Ministry of Agriculture & Farmer's Welfare.
- b) Mission for Integrated Development of Horticulture (MIDH)** – Integrated Post Harvest Management - Ministry of Agriculture & Farmer's Welfare.
- c) Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund (AIF)** scheme - Ministry of Agriculture & Farmers' Welfare.
- d) Animal Husbandry Infrastructure Development Fund (AHIDF)** - Department of Animal Husbandry & Dairying
- e) PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying

- f) **PM Formalisation of Micro Food Processing Enterprises (PMFME)** - Ministry of Food Processing Industries.
- g) **Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** – Ministry of Agriculture & Farmer's Welfare.
- h) (i) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Scheme for Food Processing and Value Addition** - Ministry of Food Processing Industries
- (ii) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) Integrated Cold Chain and Value Addition Infrastructure Scheme** - Ministry of Food Processing Industries
- i) **Schemes for economic development of Scheduled Tribes by National Scheduled Tribes Finance and Development Corporation (NSTFDC)** - Ministry of Tribal Affairs
- j) **National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying

B. ACTIVITIES ASSISTED:

a) Marketing:

- Margin Money /Working capital assistance
- Strengthening share capital base of primary / district cooperative marketing societies
- Purchase of furniture and fixtures, transport vehicles including refrigerated vans
- Development / Strengthening of Agricultural Marketing Infrastructure, Grading and Standardization

b) Processing:

- Setting up of new sugar factories (Investment Loan)
- Modernisation and Expansion / Diversification of existing Sugar Factories (Investment loan and term loan)

- Establishment of new/ Modernization/ Expansion/ Rehabilitation of existing spinning mills
- Modernization/ Expansion of existing and establishment of modern cotton ginning & pressing units
- Small /medium scale agro & allied sector processing units, pre/post loom processing/ garment & knitting units
- Setting up of other Processing units, such as Foodgrains/Oilseeds /Plantation Crops /Fruits & Vegetables /Maize Starch/Particle Board etc.
- Margin money /Working capital assistance
- Share capital participation by State Government in new spinning mills

c) Storage:

- Construction of godowns and repair / renovation of existing godowns
- Margin money / Working capital assistance

d) Cold Chain:

- Construction / expansion / modernization of cold storages
- Establishment of Cold Chain components which broadly include (i) Integrated pack house, (ii) Reefer transport, (iii) Cold storage (Bulk-near farm gate), (iv) Cold storage (Hub-near market) and (v) Ripening units etc.
- Margin money / Working capital assistance

e) Distribution of essential consumer articles through cooperatives:

- Establishment of infrastructure such as shopping centre, diesel, Kerosene bunk /warehouse / new / expansion / modernization of wholesale consumer cooperative store / departmental consumer cooperative store / consumer federation
- Purchase of furniture and fixture, transport vehicles including refrigerated vans for distribution of consumer articles
- Margin money / Working capital assistance

f) Industrial:

- All types of Industrial Cooperatives, Cottage & Village Industries, Handicrafts / rural crafts etc.

g) Credit & Service Cooperatives/ Notified Services:

- Agriculture Credit / Agriculture Insurance
- Water Conservation works / services
- Irrigation, micro irrigation in rural areas
- Animal care / health /disease prevention
- Rural Sanitation, Drainage, Sewage system through Cooperatives
- Tourism, Hospitality, Transport
- Generation & Distribution of power by New, Non-Conventional & Renewable sources of energy
- Rural Housing
- Hospital / Health Care and Education
- Creation of infrastructure for credit cooperatives

h) Cooperative Banking Unit:

- Assistance to PACS for creation of infrastructure relating to Modern Banking Unit.

i) Agricultural Services:

- Cooperative Farmers Service centers
- Agro Service centers for Custom Hiring
- Establishment of Agricultural inputs manufacturing and allied units
- Irrigation / water harvesting programmes

j) District Plan Schemes:

- Integrated Cooperative Development Projects in selected districts

k) Cooperatives for Weaker Sections:

- Fisheries, Dairy & Livestock, Poultry, Schedule Caste, Tribal Cooperatives, Handloom, Coir, Jute, Sericulture, Women, Hill area, Tobacco & Labour

l) Assistance for Computerisation of Cooperatives:

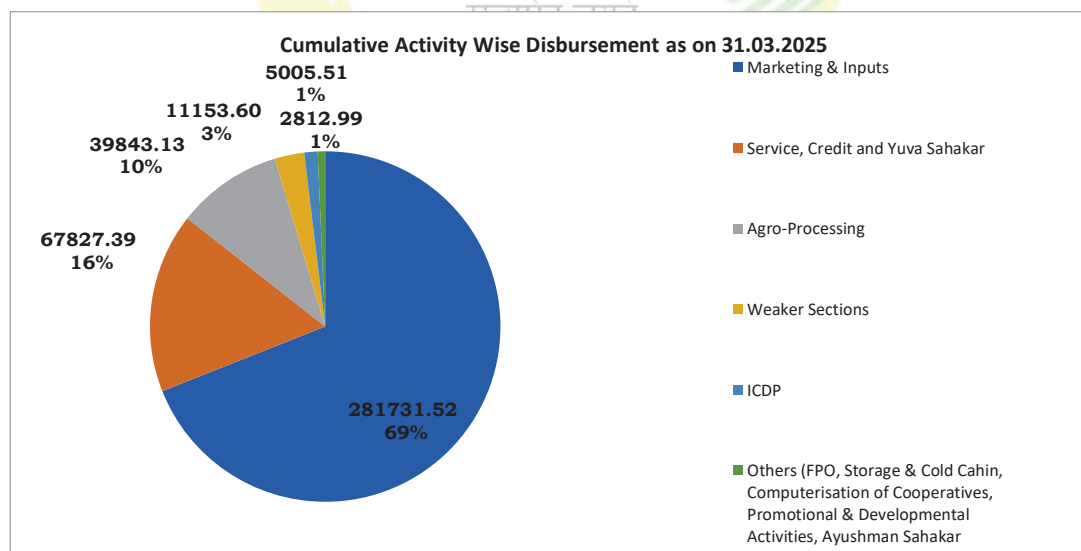
- Assistance is provided for purchase / installation of computers/ hardware, system & application software, networking, maintenance cost, technical manpower and capacity development and training.

m) Promotional and Developmental programmes:

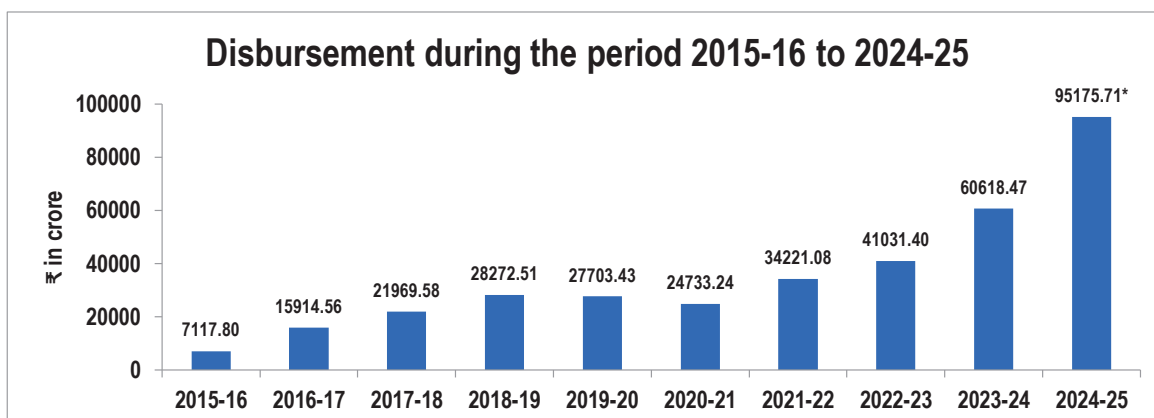
- Consultancy for studies / project reports, management studies,
- Market survey & evaluation of programmes, etc.

4.2.4 CUMULATIVE DISBURSEMENTS BY NCDC

Cumulatively, NCDC has disbursed ₹4,08,374.13 crore since inception upto 31.03.2025. Sector-wise cumulative disbursements as on 31.03.2025 are depicted below:



4.2.5 GROWTH TRAJECTORY OF NCDC SINCE 2015-16



***Provisional**

NCDC disbursements have risen steadily from ₹7,118 crore in 2015-16 to ₹95,175.71 in 2024-25. With this, NCDC has achieved about 33% compounded annual growth rate (CAGR) in disbursement of financial assistance since 2015 -16. Further, NCDC has achieved 57% growth in disbursement of financial assistance during FY 2024 -25 from FY 2023-24.

4.2.6 INITIATIVES SINCE THE FORMATION OF MINISTRY OF COOPERATION

1. Launched two new schemes

- a. **Deerghavadhi Krishak Punji Sahakar Yojna** – Scheme for extending NCDC's long term loan to agricultural credit cooperatives for onward lending of long term loans/advances to its members for activities/ commodities/ services under the purview of NCDC.
- b. **Swayam Shakti Sahakar Yojna** – Scheme for strengthening women Self Help Groups (SHGs)/ Joint Liability Groups (JLGs) through credit cooperatives.

2. Strengthening of Cooperative Sugar Mills

Ministry of Cooperation, Government of India has formulated a scheme namely "Grant-in-aid to NCDC for strengthening of Cooperative Sugar Mills (CSMs)". Under this scheme one time grant of ₹ 1,000 crore has been provided to NCDC in two instalments of ₹ 500 crore each in FY 2022-23 & FY 2024-25 for the purpose of

borrowing additional fund from the market for providing loans of ₹ 10,000 crore to CSMs for setting up of Ethanol plant / Cogeneration plant and for meeting their working capital requirement. Under the scheme, NCDC has disbursed ₹ 10,005 crore to 56 CSMs up to 31.03.2025.

3. NCDC contribution in three National Level Multi-State Cooperative Societies

As per the cabinet approval for setting up three National Level Multi-State Cooperative Societies for Exports, Organics and Quality Seeds, NCDC facilitated in promotion and registration of the three Multi-State Cooperative Societies.

- **National Cooperative Exports Limited:** National Cooperative Exports Limited is national level multi state cooperative society formed to promote exports in cooperatives. NCDC has committed to contribute ₹100.00 crore as share capital, out of which ₹1.01 crore has already been contributed.
- **Bharatiya Beej Sahakari Samiti Limited:** Bharatiya Beej Sahakari Samiti Limited is national level multi state cooperative society formed to promote cultivation, production and distribution of quality seeds in cooperatives. NCDC has committed to contribute ₹50.00 crore as share capital, out of which ₹29.01 crore has already been contributed.
- **National Cooperative Organics Limited:** National Cooperative Organics Limited is national level multi state cooperative society formed to promote production, distribution and marketing of certified and authentic organic products through cooperatives. NCDC has committed to contribute ₹20.00 crore as share capital, out of which ₹20.00 crore has already been contributed.

4. Financing Deep Sea Trawlers

- Financial assistance of ₹11.55 crore has been sanctioned for purchase of 14 deep sea trawlers in Maharashtra at a block cost of ₹20.30 crore. Out of this, an amount of ₹2.89 crore has already been released.
- NCDC has sanctioned financial assistance of ₹37.39 crores and released ₹9.35 crore to Rajmata Vikas Macchimar Sahakari Sanstha Limited, Mumbai for setting up a seafood processing unit at a Block Cost of ₹46.74 crore.

- NCDC has sanctioned financial assistance of ₹18.00 crore to Shri Mahavir Macchimar Sahakari Mandali Limited, Gujarat for purchasing 30 deep sea trawlers with a block cost of ₹36.00 crore.
- NCDC has sanctioned financial assistance of ₹32.69 crore and released ₹20.83 crore for Integrated Fisheries Development Project (IFDP) of Government of Kerala.

5. PACS as FPOs

NCDC is an Implementing Agency (IA) under the Central Sector Scheme, “Formation and Promotion of 10,000 Farmer Producer Organizations” initiated in July, 2020. NCDC has been allocated a target for formation and promotion of 500 FPOs during the reference allotment year 2020-21. In addition, 29 organic FPOs have also been allocated to NCDC from Integrated Nutrient Management (INM) division of DA&FW. During the reference allotment year 2022-23, additional target for formation and promotion of 234 FPOs was allocated to NCDC. Against this, all 763 FPOs have been registered under Cooperative Act, till 31.03.2025.

Further, on the initiative of Ministry of Cooperation, Ministry of Agriculture and Farmers’ Welfare allocated additional 1100 FPOs in cooperative sector through strengthening of PACS under the scheme. Against this target, all 1,100 FPOs have been registered under Cooperative Act, till 31.03.2025.

6. Role in Formation and Promotion of FFPOs

NCDC has been empowered as one of the Implementation Agency (IA) for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs). FFPO scheme under PMMSY aims to achieve inclusive and sustainable transformation of the fisheries sector through creation of a holistic and supportive ecosystem.

Against an initial target of 70 FFPOs allocated to NCDC, all have been registered under Cooperative Act and their business implementation is under process. Further, NCDC has been allocated target for conversion of 1,000 existing fisheries cooperative societies into cooperative FFPOs by the Department of Fisheries, Government of India with an approved outlay of ₹ 225.50 crore. Allotment of 1,000 PFCS have been completed. Furthermore, under the new scheme ‘Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PMKSSY)’ NCDC has been given a target of

strengthening of 2,348 existing fisheries cooperative societies into cooperative FFPOs.

7. Trainings conducted by LINAC

In FY 2024-25, LINAC and its Regional Training Centers (RTCs) conducted 677 training programmes attended by 1,41,241 participants. Out of this, LINAC conducted 96 training programmes attended by 6,581 participants and RTCs conducted 581 training programmes attended by 1,34,660 participants.

Further, LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) – the country's first-of-its kind, dedicated business incubator was inaugurated on 16th November, 2021. LIFIC has been set up under the Government of India flagship scheme of Pradhan Mantri Matsya Sampada Yojana (PMMSY) in LINAC.

LIFIC extends relevant incubation support to young professionals /entrepreneurs, progressive fish farmers, fisheries-based industries and other entities who will operate in collaboration with fisheries cooperatives at various levels namely, primary, district, state, multi-state or at national federation level. So far, 21 programmes have been organized benefiting 292 participants pan India.

8. Expediting offices of NCDC in all States

NCDC aims towards its geographical expansion to cover all the States/Union Territories. During FY 2024-25, NCDC has opened a new regional office at Vijayawada, Andhra Pradesh and 5 sub-offices in Jammu & Kashmir and North-Eastern States of the country with the objective of taking various national schemes to the cooperative societies at their doorstep.

9. Grant to NCDC by Government of India

A new scheme, wherein NCDC will receive a grant of ₹2,000 crore from the Government of India, spread over a period of 4 years, has been proposed. Based on this grant, NCDC will be able to raise ₹20,000 crore from the open market. These funds will be used by NCDC for providing long term and working capital loans to dairy, poultry and livestock, fisheries, sugar, textiles, processing, warehousing and cold storage, labour cooperatives and women's cooperatives.

10. International Year of Cooperatives (IYC) 2025

NCDC is taking this opportunity to amplify cooperative movements across the country by launching various strategic initiatives and promotional programmes. NCDC is publicizing ministry initiatives, widespread branding using the IYC 2025 logo, encouraging organic farming, tree plantation drives i.e. "Ek Ped Maa ke Naam", Swachhata drives, organizing cooperative-centric events and recognizing cooperative excellence through a structured ranking and award system. Furthermore, the IYC plan emphasizes modernization through digitization, youth and women participation, sharing of best practices and capacity building of cooperatives like PACS, FPOs, and M-PACS. Strong digital outreach via social media, webinars, and promotional content will ensure nationwide awareness and engagement, aligning with the UN vision of "Cooperatives Build a Better World"

4.3 NATIONAL COUNCIL FOR COOPERATIVE TRAINING (NCCT)

The National Council for Cooperative Training (NCCT) is an autonomous organization established under the Societies Registration Act, 1860. Promoted by the Ministry of Cooperation, Government of India, NCCT serves as the apex body responsible for capacity building and professional development in the cooperative sector. Its core mandate is to plan, implement, supervise, and assess cooperative training initiatives for Members/Personnel at various levels of the cooperative institutions throughout the country.

NCCT has developed an extensive national training network. The Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune serves at the national level, five Regional Institutes of Cooperative Management (RICMs) located in Chandigarh, Bengaluru, Kalyani, Gandhinagar, and Patna, and 14 Institutes of Cooperative Management (ICMs) situated across the country at Bhopal, Bhubaneswar, Chennai, Dehradun, Guwahati, Hyderabad, Imphal, Jaipur, Kannur, Lucknow, Madurai, Nagpur, Pune, and Thiruvananthapuram serve at Regional and state level.

NCCT's mission is to strengthen and modernize the cooperative sector by nurturing competent human resources through need-based and systematic training programmes. Alongside training, NCCT undertakes research and policy-oriented

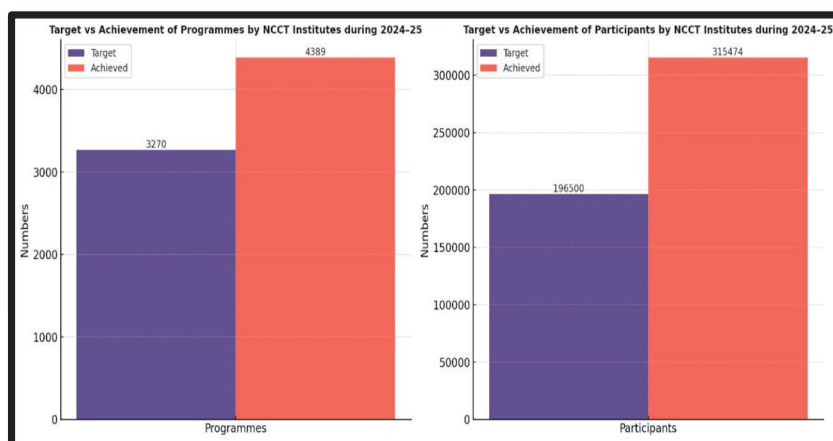
studies on emerging issues, thereby contributing to informed decision-making and innovative practices within the cooperative framework. In the Financial Year 2024-25, ₹ 38.00 crores assistance in form of grants in aid was provided to NCCT by the Ministry of Cooperation.

4.3.1 PROGRAMME PORTFOLIO

NCCT conducted 4,389 programmes and trained 3.15 lakh participants through various Skill/Capacity Building and Awareness programmes during 2024-25, against the target of 3,270 programmes and 196500 participants.

NCCT's comprehensive training portfolio for 2024-25

Programme Category	No. of Programmes	No. of Participants
Professional Programmes (1-3 Yrs)	13	452
Diploma – Cooperation (4-36 Wks)	62	2,349
Diploma – Non-Cooperation (4-12 Wks)	60	2,470
Skill/Capacity Building (1-15 Days)	2,489	1,69,204
Awareness (Scaling up)	1,415	1,22,443
Farmer Awareness (1-6 Days)	281	13,282
Workshops/Seminars/Webinars	69	5,274
Grand Total	4,389	3,15,474



During 2024–25, NCCT achieved 134% of its programme target and 161% of its participant target. Beyond the training, the NCCT undertook extensive research and knowledge dissemination, completing 80 case studies, 160 articles and 10 research projects during 2024-25 on wide range of topics.

4.3.2 MAJOR ACHIEVEMENTS OF NCCT IN 2024-25:

➤ **Special Initiative of MoC – CSC Training Programme**

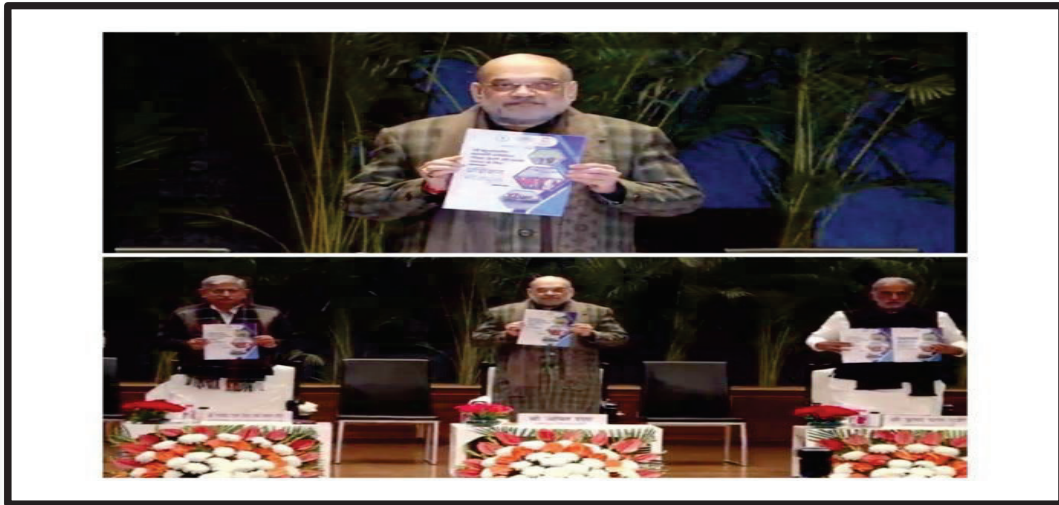
Under the Ministry of Cooperation’s initiative, NCCT trained 30,210 PACS functionaries through 648 batches across 25 States and 564 districts, enabling PACS to act as Common Service Centers (CSC) delivering over 300 citizen-centric services.

➤ **Special Initiative of MoC – Pilot Project on PACS Training**

NCCT implemented a Pilot Project in four districts (Una, Theni, Sambalpur, Jodhpur) as a special initiative of MoC, covering 284 PACS and training 85,219 participants on cooperative governance, diversification of activities, and MoC initiatives and reforms.

➤ **MPCS Training Module for Capacity Building**

To strengthen the functioning of the newly formed Multi-Purpose Primary Cooperative Societies (MPCSs), NCCT developed a structured Capacity Building Training Module during 2024–25.



Launching of Training module for the capacity building of MPCs by Hon'ble Union Minister of Home Affairs and Cooperation on 25.12.2024

➤ **Awareness Programmes (Scaling Up)**

NCCT conducted 1,415 one-day awareness programmes with 1,22,443 participants. These programmes were designed to spread awareness on government policies, cooperative reforms, and member education, making them one of NCCT's most visible outreach efforts.

➤ **Workshops, Seminars, and Webinars**

NCCT organized 69 workshops, seminars, and webinars with 5,274 participants. These events brought together experts, policymakers, and cooperative leaders to exchange ideas and best practices, enriching the cooperative knowledge ecosystem.

➤ **51st Directors Conference at Bengaluru**

NCCT organized the 51st Conference of Directors of VAMNICOM, RICMs, and ICMs on 17th April, 2024 at the Regional Institute of Cooperative Management (RICM), Bengaluru.



Inauguration of 51st Directors Conference of NCCT Institutes by Dr. Ashish Kumar Bhutani, IAS, Secretary, Ministry of Cooperation, Government of India

➤ **MoU signed between Crop Insurance Division, DoA&FW and NCCT**



MoU signed between Crop Insurance Division, DoA&FW and NCCT

A Memorandum of Understanding (MoU) was signed between the NCCT and the Crop Insurance Division, Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers Welfare (MoA&FW), Government of India, in New Delhi on 20th January, 2025. In line with the MoU, NCCT has submitted a proposal to the MoA&FW for conducting 200 specialised training programmes aimed at training 10,000 PACS functionaries across the country.

➤ **MoU with the Institute of Cost Accountants of India (ICMAI)**

During the 51st Directors' Conference held on 17th April, 2024 at RICM, Bangalore, NCCT signed a Memorandum of Understanding (MoU) with the Institute of Cost Accountants of India (ICMAI), Kolkata. The collaboration aims to strengthen capacity-building initiatives, promote professional education, and facilitate knowledge sharing in areas of mutual interest, thereby enhancing the efficiency and competitiveness of cooperative institutions across the country.

4.4 VAIKUNTH MEHTA NATIONAL INSTITUTE OF COOPERATIVE MANAGEMENT (VAMNICOM)

“Cooperative Training is not merely a prerequisite but is a permanent condition of cooperative activities”



Vaikunth Mehta



VAMNICOM Campus in Pune

VAMNICOM, a premier national institute under the aegis of the NCCT, Ministry of Cooperation, Government of India, plays a pivotal role in organizing, monitoring, and evaluating cooperative training programs for personnel engaged in the cooperative sector across the country. Established in 1946 in Mumbai as the Cooperative Training College, the Institute was rechristened as VAMNICOM in 1967. As an apex institution for cooperative management training, research, and consultancy, VAMNICOM has significantly contributed to capacity-building initiatives within India and has extended its expertise to South-East Asian nations in the domain of cooperative education and training. Recognizing its strategic importance, the Ministry of Cooperation provided financial assistance of ₹ 8.70 crores as establishment grant during the financial year 2024-25, further strengthening its role

in advancing cooperative governance and professional excellence.

4.4.1 MANDATE OF VAMNICOM

- a) **Training:** Capacity building and empowering the cooperatives and collectives.
- b) **Education:** Fostering and nurturing the managerial and entrepreneurial skills in the budding managers in the area of agri business, cooperation and rural development.
- c) **Consultancy:** Consultancy services for Cooperative banking, sugar, dairy on IT implementation, recruitment of qualified professional manpower and defining job responsibilities of manpower in IT departments.
- d) **Research:** Formulate policies to nurture research culture and develop research plans / proposals in the field of agri business, cooperation and rural development.
- e) **Policy support:** Policy support, data collection and analysis and documentation for various programmes and schemes of Ministry and for various cooperatives.

4.4.2 ISO CERTIFICATION 9001:2015

The management system of VAMNICOM has been certified for ISO 9001:2015 by Standardization Testing and Quality Certification (STQC), Ministry of Electronics & Information Technology, Government of India during the year 2024-25.



VAMNICOM's management system received ISO 9001:2015 certification from STQC (MeitY) in 2024-25

4.4.3 INFRASTRUCTURE DEVELOPMENT AND UTILIZATION

With the ₹30 crore special capital grant from the Ministry of Cooperation received in March, 2023, the Institute has significantly upgraded its infrastructure, enhancing its capacity for training, research, and student engagement.

The International Trainees' Hostel for the first time successfully hosted the International Conference on Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chains, in collaboration with CICTAB. The renovated Jubilee Hall is now a key venue for academic and professional programmes, including conferences, training sessions, and collaborative initiatives.

The upgraded basketball and volleyball courts are actively used by students and residents, with students excelling in inter-institutional competitions. Meanwhile, the Shivneri Auditorium, set for completion by May 2025, will feature an expanded 560-seat capacity, modern air-conditioning, and state-of-the-art facilities.

These developments reinforce VAMNICOM's commitment to excellence in academics, research, and holistic student development.

4.4.4 CENTERS OF VAMNICOM

The Institute has the following established centers:

1. Centre for Cooperative Management (CCM)
2. Centre for Information Technology (CIT)
3. Centre for Training & Information System (TIS)
4. Centre for Management Education (CME)
5. Centre for Gender Studies (CGS)
6. Centre for Research & Publication (CRP)
7. Centre for Entrepreneurship Development (CED)

4.4.5 VAMNICOM PROGRAMMES

VAMNICOM conducts training programmes for user organisations to fulfil their training needs. The Institute undertakes sponsored need-based programmes and on-the-spot programmes either on its own or through collaborative arrangements. A variety of Management Development programmes and seminars for different sectors like Marketing, Credit, Banking Industry, Administration, etc. are organized by the Institute. Apart from training programmes, VAMNICOM also takes the lead in organizing workshops and conferences on emerging and innovative areas and programmes to foster new initiatives of the Ministry of Cooperation. During the year 2024–25, the Institute conducted 161 training programmes and trained 9,480 participants from April 2024 to March 2025. This includes 24 training programmes with 1,065 participants trained from the onboarded PACS on the CSC portal. Out of the total participants, 2,203 were women and 1,124 belonged to SC/ST communities.

4.4.5.1 POST GRADUATE DIPLOMA IN COOPERATIVE BUSINESS MANAGEMENT (PGDCBM)

This course has been designed for in-service senior-level personnel working in Cooperative Organizations and departments to equip the participants with appropriate managerial know-how to meet the emerging challenges of today's cooperative business environment. The 58th Batch of the PGDCBM Programme with 24 participants commenced on 18th November, 2024, and will conclude on 11th August, 2025. Ministry of Cooperation | सहकारिता मंत्रालय



Inauguration of 58th batch of PGDCBM through online mode



Participants of 58th Batch PGDCBM with Director & Faculty Members of VAMNICOM

4.4.5.2 POST GRADUATE DIPLOMA IN MANAGEMENT-AGRI BUSINESS MANAGEMENT (PGDM-ABM)

VAMNICOM's Centre for Management Education has been offering a two-year Post Graduate Diploma in Management Programme (PGDM) since 1993 and PGDM-ABM was introduced in the year 2004. The Centre seeks to mold its young students who come from different academic backgrounds and diverse skills into competent professionals of tomorrow. The students learn to combine the use of technical skills with the understanding of the socio- cultural system to emerge as leaders in their fields and make a significant contribution through management in all sectors of society. The PGDM-ABM programme has been restructured with a specialization in Agri-Business Management (ABM).

The PGDM-ABM has been recognised by the All-India Council for Technical Education (AICTE), Government of India, accredited by the National Board of Accreditation (NBA) and recognised by the Association of Indian Universities (AIU) as equivalent to an MBA Degree.

VAMNICOM has continued the tradition of 100 per cent placement, for the 99 students in the PGDM-ABM (2022-24) batch. The highest and average CTC per annum offered were ₹ 13.30 lakhs and ₹ 9.12 lakhs, respectively. The current PGDM-ABM

(2023–25) batch has also achieved 100% placement.



Group photo of 30th batch PGDM-ABM students with Shri Murlidhar Mohol, Hon'ble Minister of State for Civil Aviation and Cooperation, Director & Faculty Members of VAMNICOM during Convocation ceremony held on 20th July, 2024



Shri Murlidhar Mohol, Hon'ble Minister of State, Civil Aviation and Cooperation awarding gold medal to Ms. V. Meghana, the top-ranked student of the 30th Batch of PGDM -ABM on the occasion of the Annual Convocation of the batch on 20th July, 2024

4.4.6 RESEARCH AND PUBLICATION

Research and publication are integral parts of activities of VAMNICOM. The Institute has a full-fledged separate centre known as the “Centre for Research and Publication”. The centre undertakes various research projects which serve as

background material for policy advocacy as well as for training and teaching. The Institute also provides consultancy in various areas of Management and IT Systems.

The Institute publishes a quarterly journal titled “Cooperative Perspective” which has been published regularly for the last more than 50 years. The journal is a peer-reviewed journal and is registered with International Standard Serial No. ISSN 0302-7767. It acts as a think tank on all aspects of the cooperative movement and an ever-ready source of knowledge and information related to rapidly expanding and diversifying cooperative enterprises.

This Centre has undertaken 02 research projects, prepared 06 case studies, 16 Management cases and 32 Articles during the year.

4.4.6.1 CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT AND INCUBATION SERVICE

VAMNICOM Incubation Centre – Launched on 14th July, 2023 under the Centre for Entrepreneurship Development, the Incubation Centre provides a platform for startups, entrepreneurs, and cooperatives. The incubation process follows a structured three-phase model covering startup registration, business development through design thinking and training, and market acceleration with funding support and government schemes. As of March 2025, 15 startups and 23 entrepreneurs have been onboarded, benefitting from mentoring, technical assistance, and business guidance. The Centre is expanding outreach through awareness programmes, sector-specific interventions, capacity-building initiatives, and strengthening access to seed investments, subsidies, and CSR funding, thereby catalysing sustainable growth and competitiveness in the cooperative sector.

ICSSR-Sponsored National Seminar on Empowering Women Farmers (25th March, 2025, Pune) – Organized by VAMNICOM in collaboration with WeSchool, Mumbai, the seminar brought together policymakers, academicians, and practitioners to deliberate on sustainable agricultural practices under the Vision Viksit Bharat@2047 framework. The deliberations focused on financial inclusion, cooperative models, climate-smart agriculture, and gender-sensitive policies. The event featured 25 research paper presentations, a high-level panel discussion, and the launch of an ICSSR- sponsored research project on empowering women farmers

through FPOs in Maharashtra. The seminar outcomes included a policy recommendation report for government agencies and cooperatives, reinforcing VAMNICOM's contribution to gender-inclusive cooperative development and research- driven policymaking.



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CHAPTER – 5: NATIONAL COOPERATIVE SOCIETIES/ FEDERATIONS – ROLE, FUNCTION AND STATUS

National Cooperative Societies/Federations are defined under the Section 3(r) of the Multi-State Cooperative Societies Act, 2002 (as amended) and are listed in Second Schedule of the MSCS Act, 2002.

2. Currently, 20 Multi-State Cooperative Societies are listed in the Second Schedule of the MSCS Act, 2002 and these Multi-State Cooperative Societies are Apex level Societies which represent their respective Sectors at the National Level. Similarly, there are State Federations at State level and District Federations at District level in their respective fields. The functions of these National Cooperative Societies/Federations are defined in Section-24 of the MSCS, Act, 2002, which as under:

Section – 24: Functions of federal cooperative

(1) Subject to the provisions of this Act and any other law for the time being in force, a federal cooperative may discharge the functions to facilitate the voluntary formation and democratic functioning of cooperative societies as federal cooperative or multi-state cooperatives based on self-help and mutual aid.

(2) Without prejudice to the generality of the provisions contained in sub-section 2 the federal cooperative may-

- (a) Ensure compliance of the cooperative principles.*
- (b) Make Model Bye-laws and policies for consideration of its member cooperative.*
- (c) Provide specialised training, education and data-base information.*
- (d) Undertake research, evaluation and assist in preparation of perspective development plans for its member cooperative.*
- (e) Promote harmonious relations amongst members.*
- (f) Help member cooperative to settle disputes among themselves.*

(g) undertake business services on behalf of its member cooperative, if specifically required by or under the resolution of the general body or the board, or bye-laws of a member of cooperative;

(h) provide management development services to a member cooperative.

(i) evolve code of conduct for observance by a member cooperative.

(j) evolve viability norms for a member cooperative.

(k) provide legal aid and advice to a member cooperative.

(l) assist member cooperative in organising self-help.

(m) develop market information system logo brand promotion, quality control and technology upgradation.

3. The name of these 20 National Cooperative Societies as listed in second schedule of the Multi-State Cooperative Societies (MSCS), Act 2002 (as amended) are as under:

- i) National Cooperative Agricultural & Rural Development Banks Federation Limited (NAFCARD)
- ii) National Federation of State Cooperative Banks Limited (NAFSCOB)
- iii) National Cooperative Union of India Limited (NCUI)
- iv) National Agricultural Cooperative Marketing Federation of India Limited (NAFED)
- v) National Cooperative Consumers' Federation of India Limited (NCCF)
- vi) National Federation of Cooperative Sugar Factories Limited (NFCSF)
- vii) National Cooperative Housing Federation Limited (NCHF)
- viii) Indian Farmers' Fertilizer Cooperative Limited (IFFCO)
- ix) All India Federation of Cooperative Spinning Mills Limited (AIFCOSPIN)
- x) National Cooperative Dairy Federation of India Limited (NCDFI)
- xi) All India Handloom Fabrics Marketing Cooperative Society Limited (AIHFMCS)

- xii) National Federation of Urban Cooperative Banks and Credit Societies Limited (NAFCUB)
- xiii) Krishak Bharati Cooperative Limited (KRIBHCO)
- xiv) National Federation of Fishermen's Cooperative Limited (FISHCOPFED)
- xv) National Labour Cooperative Federation of India Limited (NLCF)
- xvi) Tribal Cooperative Marketing Development Federation of India Limited (TRIFED)
- xvii) National Cooperative Organics Limited (NCOL)
- xviii) Bhartiya Beej Sahakari Samiti Limited (BBSSL)
- xix) National Cooperative Exports Limited (NCEL)
- xx) Cooperative Bank of India Limited (COBI)

4. Since its inception on 06.07.2021, the Ministry of Cooperation is making all possible efforts to **realize the Vision of Hon'ble Prime Minister, i.e., "Sahakar Se Samridhi"** (Prosperity through Cooperation). Accordingly, the Ministry is also working for strengthening of National Cooperative Societies/Federations.

5. In this regard, regular review meetings are being held with the Chairman/President and Managing Directors/Secretary of these National Federations under the Chairmanship of the Secretary and other Senior Officers of the Ministry to ensure compliance of Section-24 of the MSCS Act, 2002 (as amended). The Ministry is motivating these National Federations to conduct professional studies to enhance their business and also the business of their member societies. Further, the Ministry is also encouraging them to improve their Social Media presence as it plays important role in dissemination of useful information till grass root level.

6. As all these 20 National Cooperative Societies/ Federations are the Apex Level Societies which represent their respective sectors at National level, their strengthening will lead to the overall development of the Cooperative Sector.

7. Based on the meetings of Hon'ble Union Minister of Home Affairs & Cooperation with the Board of Directors of the National Cooperative Federations after

establishment of the Ministry, the federations have been entrusted with the following responsibilities:

- All the national cooperative federations to expand their business growth, get their benefit enhanced for the primary cooperative Societies.
- All the federations will increase the number of their primary members.
- All federations to ensure that the income of their members increases and they get dividend of minimum 20%.
- All the federations to initiate steps towards diversification in their business.
- Business Plan for Exports Cooperative Society may be prepared for the next 10 years with the target of business of at least 1 Lakh Crore.
- KRIBHCO to adopt 1,000 PACS which will provide services of Fertilizer distribution, Drone, CSC and works related to grain storage.
- KRIBHCO to establish 200 model PACS within a year which will provide all the services initiated by the Ministry.
- NAFED to do pre-agreement with farmers to increase the production of Tur, Urad, Masoor and Millet.
- NAFED to register farmers directly to procure Onion and Wheat.
- NAFED and NCCF has launched a portal for procurement of Makka and pulses at the MSP from the farmers of the States where production is in excess.
- NAFED to supply Millets to Paramilitary Forces and the quantity may be decided in collaboration with the Ministry of Agriculture and Farmers' Welfare.
- NAFED enter into agreement with ethanol companies for procurement and sale of Makka.
- IFFCO to adopt 2 states and to establish PACS in all the villages of these states to strengthen the Cooperative sector. IFFCO has adopted two states for this purpose.

- IFFCO to establish 200 model PACS within a year which will provide all the services initiated by the Ministry.
- NCCF to achieve target of turnover of ₹ 50,000 Crore by 2027-28.



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CHAPTER – 6: INTERNATIONAL SCENARIO IN COOPERATIVE SECTOR

The cooperative sector in India plays a crucial role in fostering inclusive growth, empowering marginalized communities, and promoting sustainable development. In an increasingly interconnected world, international collaboration has become paramount to address global challenges. This chapter delves into the international scenario in the cooperative sector, examining India's role and contributions on various fronts.

6.1 INTERNATIONAL COOPERATIVE ALLIANCE (ICA)

The International Cooperative Alliance (ICA) serves as a global voice for cooperatives, advocating their interests and promoting their values. The ICA has 306 members from more than 105 countries, and it is estimated to represent one billion individuals worldwide. The full members of the ICA are International and National Cooperative Organizations from all sectors of the economy, including agriculture, banking, consumer, fisheries, health, housing, insurance, industry and services.

6.1.1 INDIA IN THE ICA

21 member cooperatives from India play important role in ICA. India is represented at the ICA Global Board and holds the Presidency of the International Cooperative Alliance - Asia and Pacific (ICA-AP) Regional Board, the International Cooperative Banking Association (ICBA), the ICA-AP Committee on Cooperative Research, and the ICA-AP Committee on Credit and Banking.

The Cooperatives and Mutuals Leadership Circle (CM50), initiated by the ICA, brings together influential cooperative and mutual leaders from around the world to advance the sector's contribution to sustainable development. CM50 serves as a high-level advisory and advocacy platform to shape global discourse, promote policy influence, and strengthen the identity and impact of cooperatives worldwide. India has shown strong engagement with CM50, reflecting its deep-rooted cooperative tradition and leadership.

The 11th Asia Pacific Cooperative Ministers' Conference (APCMC), organized by the ICA-AP in collaboration with the Jordan Cooperative Corporation and the Ministry of Agriculture of the Hashemite Kingdom of Jordan, was held from 28th-30th April, 2024, at the Dead Sea, Jordan. The conference brought together ministers, senior officials, and cooperative leaders from 17 countries to discuss strategies for enhancing government-cooperative partnerships for resilience, sustainable development, and inclusive growth. India's delegation was led by Additional Secretary, Ministry of Cooperation and Managing Director of the National Cooperative Development Corporation (NCDC).

The Asia-Pacific Women CEOs in Cooperatives Summit, organized by the ICA-AP Committee on Women and the Vietnam Cooperative Alliance (VCA), was held in Hanoi, Vietnam, from 29th to 31st July, 2024. The summit, themed "Empowering Leadership: Navigating the Future of Cooperatives with Women at the Helm," brought together nearly 100 women leaders from 12 countries to discuss strategies for enhancing women's leadership in cooperatives. India's participation was notable, with several prominent leaders contributing to the summit.

6.1.2 NEW DELHI ACTION AGENDA FOR A COOPERATIVE FUTURE

The ICA Global Cooperative Conference 2024 was organized by the ICA and hosted by IFFCO, in collaboration with 18 other ICA member organizations in India. The event was supported by the Ministry of Cooperation, Government of India.



ICA Global Cooperative Conference-2024

The ICA's 2024 Global Cooperative Conference in New Delhi brought together over 3,000 participants to launch the United Nations IYC 2025. The event underscored the vital role cooperatives play in addressing global challenges such as inequality, climate change, and conflict. At the heart of the gathering was the adoption of the New Delhi Action Agenda, which charts a strategic path forward for the movement through four key pillars:

- a. Reaffirming Cooperative Identity – Upholding cooperative values and investing in education while strengthening visibility through the Coop Marque.
- b. Enabling Supportive Policies – Advocating for legal and policy environments that empower cooperatives to thrive.
- c. Developing Inclusive Leadership – Promoting youth, women, and minority leadership through capacity building and inclusive governance.
- d. Building a Sustainable Future – Embracing innovation, AI, and climate solutions to ensure cooperatives remain future-ready.

6.1.3 2024 ROCHDALE PIONEER AWARD

The 2024 Rochdale Pioneers Award was presented to Dr Udai Shanker Awasthi, the Managing Director of IFFCO, a chemical engineer, he joined IFFCO in 1976. Under his leadership, the cooperative increased its production capacity by 292% and net worth by 688%. IFFCO is the largest fertilizer producer and marketer in India, and the biggest cooperative in the world by turnover on GDP per capita.



Rochdale Pioneers Award-2024

Established in 2000, the Rochdale Pioneers Award is the highest honour the ICA bestows. It aims to recognize, in the spirit of the Rochdale Pioneers, a person or, under special circumstances, a cooperative organization, having contributed to innovative and financially sustainable cooperative activities that have significantly benefited their membership. Dr Awasthi is the second Indian citizen to receive the Award, after Dr Verghese Kurien, the recipient of the 2001 Award

18th ICA Asia-Pacific Research Conference at IIM Kozhikode: The 18th ICA Asia-Pacific Research Conference, organized by the ICA-AP Committee on Cooperative Research (CCR), was held from 15th to 18th October, 2024, at the Indian Institute of Management Kozhikode (IIMK) in Kerala, India. Co-hosted with the Uralungal Labour Contract Co-operative Society (ULCCS), the conference centered on the theme “Cooperatives in the Next Industrial Revolution,” focusing on the role of cooperatives in shaping the future of work amidst technological advancements and industrial transformations.

The conference featured a diverse range of sessions, including parallel tracks on topics such as platform models, community development, social inclusion, law and regulation, innovation, digitization, and sustainable development. Industry panels addressed challenges and opportunities in digital transformation and sustainable agriculture, providing insights into global best practices and their applicability to the cooperative sector.

A dedicated workshop for young scholars and early-career researchers was also organized, fostering interdisciplinary collaboration and providing a platform for emerging researchers to present their work and receive constructive feedback from senior academics.

The conference concluded with a commitment to continue exploring the potential of cooperatives in driving inclusive and sustainable development in the context of the evolving industrial landscape.

6.1.4 INDIA'S LEADERSHIP IN THE NETWORK FOR THE DEVELOPMENT OF AGRICULTURAL COOPERATIVES IN ASIA AND THE PACIFIC (NEDAC)

Established in 1991 by the Food and Agriculture Organization (FAO), the ICA, and the International Labour Organization (ILO), the Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) serves as a regional forum linking apex Cooperative Organizations across Asia and the Pacific. NEDAC aims to promote agricultural and rural development through the strengthening of agricultural cooperatives.

India plays a pivotal role in NEDAC, boasting the largest representation with approximately 40 Cooperative Organizations as members. These include prominent institutions such as the NCDC, the National Federation of State Cooperative Banks Limited (NAFSCOB), Mulkanoor Cooperative Society, and Unati Cooperative.

6.2 CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING (CICTAB)

At the instance of the Food and Agriculture Organization (FAO), CICTAB was set up in January, 1983 by the Government of India as an autonomous institution with its headquarters at Vaikunth Mehta National Institute of Cooperative Management Campus, Pune.

CICTAB Member Institutions in SAARC Countries:

Sr. N.	Member Country	Number of Institutions
1	Nepal	9
2	India	18
3	Bangladesh	3
4	Bhutan	3
5	Sri Lanka	5
6	Maldives	1
	Total	39

During April, 2024 – March, 2025, CICTAB has conducted 22 International training programmes and conducted one International Conference. CICTAB has trained 511 participants during the year 2024-25 including 10 participants from African Asian Rural Development Organization (AARDO) member countries i.e. Ghana, Kenya, Mauritius, Zambia, Gambia, Namibia, Liberia and two participants from Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) member country i. e. Lao PDR.

Out of the 22 International training programmes conducted during 2024-25 seven International programmes have been conducted by CICTAB at VAMNICOM campus, Pune in collaboration with Ministry of Cooperation, Govt of India, New Delhi (6); NCUI New Delhi (1) and VAMNICOM Pune.

The list of the International programmes conducted at VAMNICOM Pune in collaboration with MoC, New Delhi is given below:

S. No.	Programme	Date
1.	Programme on Agri Value Chain Financing	23 rd – 26 th April, 2024
2.	Exposure visit Programme on Cooperative Business Model	4 th – 7 th June, 2024
3.	Programme on “Renewable Energy Management for Cooperatives”	6 th -9 th August, 2024
4.	Programme on Innovation and Application of Financial Technology in Rural Financial Institutions	21 st – 24 th October, 2024
5.	Business Development Plan for Primary Agriculture Credit Society (PACS)	3 rd -6 th December, 2024
6.	Programme on Agri Export Procedure and Documentation for Cooperatives	20 th – 23 rd January, 2025

International programme conducted at VAMNICOM Pune in collaboration with NCUI, New Delhi:

S. No	Programme	Date
1.	Programme on Training Techniques for Trainers of Cooperative and Rural Financing Institutions (Focused on Trainers Training)	27 – 31 st January, 2025

6.2.1 CICTAB INTERNATIONAL CONFERENCE-2025

CICTAB conducted an International Conference on “Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chains” during 13-15th February, 2025, VAMNICOM, Pune in collaboration with Ministry of Cooperation, Government of India, New Delhi.



International conference on “Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chains”

Shri Murlidhar Mohol, Hon'ble Minister of State for Cooperation and Civil Aviation, Government of India graced the valedictory session in the presence of Dr. Umakant Dash, Director of IRMA, Prof. Partha Ray, Director of NIBM Pune, Mr. Aba Gibril Sankareh, Registrar General from Gambia, and Mr. Anosack Phengthimavong, Director of Cooperatives Department from Lao PDR & Dr. Hema Yadav, Director CICTAB & VAMNICOM.

6.3 BILATERAL COOPERATION

6.3.1 MEETING WITH CHILEAN DELEGATION

A meeting was held between Mr. Cristobal Navarro, Director of Cooperatives and Associative Economy and Additional Secretary (Cooperation) regarding promotion of cooperatives on 27.11.2024 at Atal Akshay Urja Bhawan.

6.3.2 MEETING WITH MONGOLIAN DELEGATION

A meeting was held between Mongolian Parliamentarians and Secretary, Ministry of Cooperation, regarding promotion of cooperatives on 28.11.2024 at Atal Akshay Urja Bhawan.

6.3.3 MEETING WITH SPANISH DELEGATION

A meeting between Ms. Maria Amparo, State Secretary for social economy of Spain and Hon'ble MoS (MM) regarding promotion of cooperatives was held on 26.11.2024 in the HMoS office.

6.3.4 MEETING WITH ZAMBIAN DELEGATION

A delegation from the Government of the Republic of Zambia, led by the Deputy Secretary to the Cabinet, along with senior officials from the Ministry of Small and Medium Enterprises, visited India from 2nd to 7th March, 2025, for a benchmarking study on cooperative development.

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CHAPTER – 7: MAJOR EVENTS AND MEDIA OUTREACH STRENGTHENING IN 2024-25

During 2024-25, Ministry has organised a number of functions under the chairmanship of Hon'ble Prime Minister & Hon'ble Union Minister of Home Affairs and Cooperation. These events have been live telecasted on YouTube and other social media platforms of the Ministry. The information in brief about these major events are as under:

7.1 MAJOR EVENTS ORGANIZED IN 2024-25

1. 102nd International Day of Cooperatives – 'Sahkar se Samridhi' Program



102nd International Day of Cooperatives

The Ministry of Cooperation celebrated the 102nd International Day of Cooperatives on 06.07.2024 in Gandhinagar, Gujarat, with the 'Sahkar se Samridhi' program led by Shri Amit Shah, Hon'ble Union Minister of Home Affairs and Cooperation. He highlighted the Ministry's role since its establishment in 2021 in

revitalizing the cooperative movement nationwide, alongside key achievements like transforming PACS, launching organic product initiatives, and providing financial support to sugar mills.

Shri Amit Shah also praised Gujarat's subsidies for sustainable farming and outlined future plans to establish viable PACS in all panchayats, introduce a National Cooperative Policy, promote organic farming, expand Urban Cooperative Banks, and strengthen MSP procurement, making cooperation central to rural development and self-reliance.

2. NFCSF's Sugar Industry Symposium and National Efficiency Awards 2022-23



NFCSF's Sugar Industry Symposium and
National Efficiency Awards 2022-23

On 10.08.2024, Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah, attended the Sugar Industry Symposium and National Efficiency Awards

in New Delhi, praising cooperative sugar mills for their role in rural development and crediting PM Modi's Ministry of Cooperation for revitalizing the sector. He highlighted impressive growth in sugarcane cultivation, sugar production, and ethanol output, with the ethanol blending target advanced to 20% by 2025–26.

Shri Amit Shah urged cooperative mills to begin ethanol production within two years to increase their supply share from 8% to 25%. He also noted government support measures like GST reduction on molasses, a ₹15,000 crore tax waiver, and a ₹1,000 crore NCDC grant, emphasizing that cooperative profits should benefit farmers and promote rural prosperity and self-reliance.

3. National Conference on Initiatives taken in 100 Days by Ministry of Cooperation: Shri Amit Shah Launches "White Revolution 2.0"



National Conference on Initiatives taken in 100 Days by Ministry of Cooperation

The National Conference on the Ministry of Cooperation's initiatives was held in New Delhi on 19.09.2024, chaired by Hon'ble Union Minister of Home Affairs and

Cooperation, Shri Amit Shah. The event reviewed the Ministry's achievements in the first 100 days of PM Modi's third term and saw the launch of White Revolution 2.0, the Margdarshika for forming 2 lakhs new PACS, and an SOP on Cooperation among Cooperatives.

White Revolution 2.0 emphasizes women's empowerment, self-reliance, and fighting malnutrition through expanded dairy operations. The new PACS model integrates 25 services including agri-finance and retail, with digitization boosting rural financial inclusion. Shri Amit Shah reaffirmed the goal of one functional cooperative per panchayat and highlighted plans for indigenous dairy machinery, animal husbandry, and exports centered around women's leadership.

4. Diamond Jubilee Celebration of NDDB, Anand, Gujarat



Diamond Jubilee Celebration of NDDB, Anand, Gujarat

On 22.10.2024, Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah inaugurated key farmer-centric initiatives at NDDB's Diamond Jubilee in

Anand, including foundations for new NDDB and Mother Dairy plants and the launch of Gir and Badri Ghee under Bharat Pashudhan's traceability platform. He praised the dairy cooperative movement and called for White Revolution 2.0 with a focus on dung-based income and carbon credits.

Shri Amit Shah also announced financial aid and profit shares for farmers from various states and highlighted MoUs with IISc, ISRO, Suzuki, Amul, and others for fodder mapping, biogas plants, organic farming, and One-Health initiatives. The event underscored the vision of 'Sahkar Se Samridhi' through innovation, sustainability, and strong partnerships.

5. MoU between National Co-operative Organics Limited and Uttarakhand Organic Commodity Board



MoU between National Cooperative Organics Limited and Uttarakhand Organic Commodity Board

A MoU was signed between National Cooperative Organics Limited (NCOL) and Uttarakhand Organic Commodity Board (UOCB) on 30.10.2024 in New Delhi,

witnessed by Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah. He assured Uttarakhand farmers that NCOL will procure all their organic produce with profits credited directly to their accounts, ensuring transparency and better income.

Shri Amit Shah emphasized the benefits of organic farming, including improved soil health and productivity, and announced plans for NCOL and Amul to establish international-standard labs for testing organic products. Under the 'Bharat' brand, organic products will be marketed globally through National Cooperative Exports Limited (NCEL), with government support to empower farmers and promote sustainable growth.

6. ICA Global Cooperative Conference 2024



ICA Global Cooperative Conference-2024

Hon'ble Prime Minister, Shri Narendra Modi inaugurated the Global Cooperative Conference 2024 during 25th -30th November, 2024 at Bharat Mandapam, New Delhi. The summit, unprecedented in scale, brought together delegates from over

100 countries across all major cooperative sectors. It marked the formal launch of the International Year of Cooperatives 2025, with the Hon'ble Prime Minister outlining a vision of self-reliance, prosperity, and global leadership rooted in the cooperative ethos. On the occasion, the Ministry of Communications also released a commemorative postal stamp dedicated to IYC 2025, underscoring India's leadership in the global cooperative movement.

Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah highlighted major reforms, including the establishment of NCEL, NCOL, and BBSSL, plans for a Cooperative University, and the framing of a new National Cooperative Policy. He emphasized the vision of "Sahkar Se Samridhhi," with the goal of establishing a cooperative in every panchayat within three years, aligning India's commitments with the objectives of IYC 2025.

7. Diamond Jubilee Celebrations of National Federation of State Cooperative Banks Limited (NAFSCOB) and national meeting of Rural Cooperative Banks



Diamond Jubilee Celebrations of NAFSCOB and national meeting of Rural Cooperative Banks

Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah attended the Diamond Jubilee of NAFSCOB and the National Meeting of Rural Cooperative Banks on 26.11.2024 in New Delhi, praising the three-tier cooperative banking system for empowering 13 crore farmers with short-term credit over 75 years. He outlined plans to expand district cooperative banks to 80% of districts and introduce long-term finance through PACS, along with full computerization.

Shri Amit Shah highlighted that over 39,000 PACS now offer 300+ services under new model bylaws and stressed "Cooperation among Cooperatives" to enhance deposits, profitability, and youth engagement. He affirmed the sector's potential to lead globally and drive inclusive economic growth.

8. MoU between National Dairy Development Board (NDDB), Chhattisgarh Dudh Sangh and Chhattisgarh State Minor Forest Produce Cooperative Federation (CGMFPFED) and National Cooperative Organics Limited (NCOL)



MoU between NDDB, CGMFPFED and NCOL

On 16.12.2024, Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah oversaw two key agreements in Chhattisgarh to strengthen cooperatives in minor forest produce and dairy, advancing PM Modi's vision of 'Sahkar Se Samridhi' for tribal and rural communities. An MoU between NCOL and CGMFPFED will certify and market forest products under the 'Bharat Organics' brand to boost tribal incomes sustainably.

A second MoU with NDDDB and the Chhattisgarh Dairy Federation aims to expand dairy cooperatives and increase milk collection, especially empowering women in Naxal-affected areas, with NDDDB providing free managerial support. Shri Amit Shah praised Gujarat's organic farming success and reaffirmed the Centre's commitment to cooperative-led inclusive growth to eliminate poverty and Naxalism.

9. Launch of various initiatives to strengthen the cooperative sector in Tripura



Launch of various initiatives to strengthen the cooperative sector in Tripura

On 22.12.2024, Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah, with Tripura CM Prof. (Dr.) Manik Saha, launched key initiatives to strengthen Tripura's cooperative sector, including cooperative petrol pumps, consumer stores, a Smart Training Centre, mini seed kit distribution, and an MoU with NCOL to promote organic farming.

Shri Amit Shah highlighted that Tripura's 3,138 cooperatives have become profitable since 2018, with over 35 state institutions joining national cooperatives for organic products, seeds and exports. The government plans 2,000 MT warehouses in every tehsil, focusing on increasing farmers' income and sustainability through rural marts, micro-ATMs, training and organic certification.

10. Inauguration of 10,000 newly established M-PACS, along with Dairy and Fisheries Cooperative Societies



Inauguration of 10,000 newly established Multipurpose Cooperative Societies

Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah, inaugurated 10,000 newly established Multipurpose Primary Agricultural Credit

Societies (MPACS), along with Dairy and Fisheries Cooperative Societies, in New Delhi on 25.12.2024. The event, attended by senior Union Ministers and officials, coincided with the birth anniversary of Shri Atal Bihari Vajpayee and paid homage to his contribution to the cooperative sector.

Hon'ble Minister highlighted key reforms including the computerization of PACS, integration with 32 diverse activities, and the launch of training modules to build capacity. He also announced the distribution of RuPay Kisan Credit Cards and Micro-ATMs, enabling farmers' access to affordable finance. Stressing the goal of creating 2 lakh new PACS within five years, he underlined that the target would be achieved ahead of schedule. Shri Amit Shah further emphasized that cooperatives will expand into seed production, organic products, and exports through new national-level cooperatives—NCOL, NCEL and BBSSL—strengthening transparency, employment opportunities for youth and women and paving the way for rural prosperity and socio-economic equality.

11. Inaugural function of the International Year of Cooperatives-2025



Inaugural function of the IYC-2025 at Mumbai

Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah inaugurated the International Year of Cooperatives 2025 on 24.01.2025, in Mumbai, alongside Maharashtra Deputy CMs, and opened the corporate office of NUCFDC to strengthen Urban Cooperative Banks with digital and trade capabilities.

He launched a year-long calendar of activities, including establishing a PACS in every village panchayat, training 10,000 MPACS members, and setting up Tribhuvan National Cooperative University. Shri Amit Shah also outlined plans to equip all scheduled cooperative banks with full services, introduce a national ranking system, and enhance PACS' viability to support India's development vision for 2047.

12. Cooperative Conference in Nashik & launch of various works related to cooperatives



Cooperative Conference in Nashik

On 24.01.2025, Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah addressed the Cooperative Conference in Nashik, Maharashtra, launching a soil testing lab and virtually inaugurating the Venkateshwara Cashew Processing Factory, supporting PM Modi's vision of 'Sahkar Se Samridhi' to empower farmers through innovation. He highlighted scientific tools like soil testing and organic certification in boosting agricultural sustainability and profitability.

Shri Amit Shah praised NCOL and Venkateshwara Cooperative for enabling direct market access and profits to farmers, and noted the establishment of new multi-state cooperatives and PACS digitization. Future plans include making PACS multifunctional, building rural godowns, promoting diversified farming, resolving sugar cooperative tax disputes, and advancing ethanol blending to strengthen farmer incomes and cooperative stability.

13. Diamond Jubilee Celebration of Janata Sahakari Bank, Pune, Maharashtra



Diamond Jubilee Celebration of Janata Sahakari Bank,
Pune, Maharashtra

On 22.02.2025, Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah addressed Janata Sahakari Bank's Diamond Jubilee in Pune, praising its growth from a small cooperative to a multi-state institution with ₹9,600 crore deposits and over 10 lakh customers. He highlighted PM Modi's vision for a developed India by 2047 and emphasized cooperatives' role in inclusive growth under 'Sahkar se Samridhi'.

Shri Amit Shah announced the Cooperative University Bill to train youth and outlined reforms strengthening Urban Cooperative Banks, including NUCFDC's creation, higher lending limits, and Aadhaar-enabled payments. He applauded the bank's crisis support and urged cooperatives to continue empowering people and driving national progress.

14. Inauguration of the “Workshop on Sustainability and Circularity in Dairy Sector”



Inauguration of the “Workshop on Sustainability and Circularity in Dairy Sector”

Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah addressed a program on 08.03.2025 in Gir Somnath and Valsad, Gujarat, on the revival and modernization of three sugar mills under the theme of empowering farmers through cooperatives and sustainable agriculture. The initiative, aligned with PM Modi's vision, benefits over 10,000 farmers by integrating ethanol, biogas, and organic fertilizer production to reduce imports and promote biofuels.

He highlighted Indian Potash's role in providing modern farming support seeds, machines, drones & irrigation, and noted PM Modi's efforts to raise the agriculture budget and farm loans while keeping fertilizer prices stable. The event saw participation from farmers, cooperative leaders, officials and Indian Potash representatives.

16. Inauguration and foundation stone laying of projects worth over ₹800 crore in Patna, Bihar



Inauguration and foundation stone laying of projects worth over ₹800 crore in Patna, Bihar

On 30.03.2025, Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah inaugurated and laid the foundation for projects worth over ₹800 crore in Patna, Bihar, including 25 PACS food storage units, police buildings, roads and drinking water schemes under AMRUT-1. He was joined by CM Shri Nitish Kumar and other dignitaries.

Shri Amit Shah announced the revival of 30 closed sugar mills, a ₹1,000 crore investment for the Maize Research Centre, and the establishment of a Makhana Board, highlighting Bihar's agricultural potential. He emphasized increased central funding and the government's commitment to strengthening rural infrastructure, agriculture, and cooperatives for Bihar's growth.

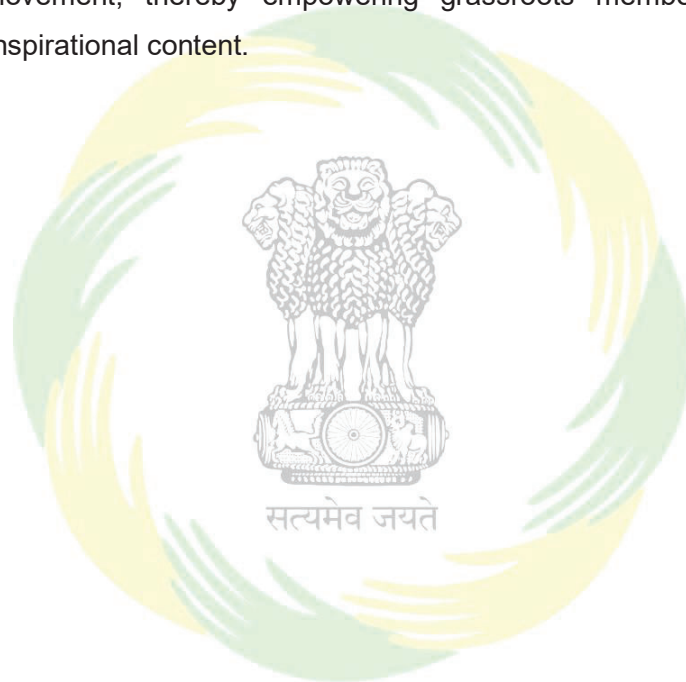
All these events were live telecasted on the YouTube Channel of the Ministry of Cooperation and can be watched on-
<https://www.youtube.com/@MinOfCooperatn/streams>.

7.2 STRENGTHENING MEDIA OUTREACH OF THE MINISTRY

Over the past three and a half year, the Ministry of Cooperation has significantly enhanced its media and digital outreach to strengthen public engagement and awareness about the cooperative sector. By leveraging both traditional and digital platforms, and in close collaboration with the Press Information Bureau (PIB), the Ministry has consistently disseminated press releases, feature articles in leading newspapers, and expanded its presence across social media. All national-level events chaired by the Hon'ble Prime Minister and the Hon'ble Union Minister of Home Affairs and Cooperation are live-streamed on the Ministry's YouTube channel, ensuring direct public access. Press releases, news updates, and key achievements are also regularly shared through the official website, which offers multilingual access for wider inclusion.

The Ministry's digital footprint has grown substantially. Its combined following across major platforms—including X (Twitter), Facebook, Instagram, YouTube, LinkedIn, and WhatsApp—now stands at over 6 lakh followers/subscribers, with YouTube viewership crossing 1.4 crore views. Special campaigns and curated posts on landmark initiatives consistently generate high public engagement, particularly during major events and national observances.

In addition to digital outreach, the Ministry has focused on print-based capacity-building and awareness initiatives. Since April 2023, two monthly magazines—Sahakar Uday (through IFFCO) and Sahakar Jagran (through NCUI)—are being published in Hindi, English, and 11 regional languages. With a monthly circulation of nearly 3 lakh copies for Sahakar Uday and 2.75 lakh copies for Sahakar Jagran, these magazines have emerged as vital knowledge platforms. They highlight key policies, schemes, and initiatives of the Ministry, alongside success stories from the cooperative movement, thereby empowering grassroots members with timely, relevant, and inspirational content.



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CHAPTER – 8: INTERNATIONAL YEAR OF COOPERATIVES (IYC) 2025: ADVANCING COOPERATIVE EXCELLENCE IN INDIA

The International Year of Cooperatives (IYC) 2025 stands as one of the most significant chapters in the history of the global cooperative movement, and for India, it marks a period of dynamic progress, innovation, and international collaboration.

8.1 DECLARATION OF THE INTERNATIONAL YEAR OF COOPERATIVES

The declaration of IYC 2025 by the United Nations General Assembly on 19.06.2024, was a landmark moment that recognized the powerful role of cooperatives in social development and the achievement of Sustainable Development Goals. Declared under the theme **“Cooperatives Build a Better World,”** the resolution signalled a global call to harness the full potential of community-driven business models to combat poverty, foster social inclusion, and drive sustainable economic growth. The resolution urged all Member States, and relevant stakeholders to utilize this pivotal year to promote the cooperative model’s capacity for positive transformative change, not only within their own societies but across borders, making this truly a global celebration of cooperation and collective action for sustainable development.

The proclamation of the International Year of Cooperatives by the United Nations was the result of sustained efforts and global consensus. The process leading to the declaration was marked by broad-based consultations involving governments, cooperative federations, and international organizations.

8.2 THE INTERNATIONAL COOPERATIVE ALLIANCE (ICA) AND ITS ROLE IN IYC-2025

Founded in 1895, the ICA has evolved from a small, idealistic association into a powerhouse organization that unites, serves, and represents cooperatives in over one hundred countries. With more than a billion members worldwide, it is now one of the largest and oldest non-governmental organizations on Earth. Its mission is rooted in the enduring principles of collective responsibility, democratic decision-making, and sustainable social and economic empowerment. The ICA serves as the voice of

cooperatives worldwide, providing platforms for dialogue, capacity building, and advocacy, and championing the importance of cooperatives in shaping a fair and equitable global economy.

In the context of the International Year of Cooperatives, the ICA has taken on several critical responsibilities that have set the tone for celebrations worldwide. Throughout the year, the Alliance has energized the global cooperative community through coordinated advocacy, increased public awareness initiatives, and capacity building. A special emphasis has been placed on outreach to young people, forging new partnerships, and developing collaborative platforms for innovation, technology adoption, and knowledge-sharing among cooperatives from all regions.

8.3 ICA GENERAL ASSEMBLY AND GLOBAL COOPERATIVE CONFERENCE: HISTORIC MILESTONE IN DELHI

One of the defining moments for India during this period was the hosting of the ICA General Assembly and Global Cooperative Conference at Bharat Mandapam, Delhi, from 25th to 29th November, 2024. This summit was unprecedented in scale and scope, bringing together delegates from more than one hundred countries, representing all major sectors and regions of the global cooperative movement. Convened under the presence of global cooperative dignitaries, policy leaders, and domain experts, the event was inaugurated by Hon'ble Prime Minister Shri Narendra Modi. The occasion witnessed the formal launch of the International Year of Cooperatives 2025, with the Hon'ble Prime Minister articulating a vision for self-reliance, prosperity, and global leadership rooted in the cooperative ethos. Additionally, during the summit, the commemorative International Year of Cooperatives stamp was launched by the Ministry of Communications.

Discussions at the conference spanned core sectors such as agriculture, food processing, rural development, health, banking, and exports. The ICA summit provided an ideal platform for Indian cooperative leaders to engage with their global peers, share innovations, and showcase successful models such as Amul, IFFCO, KRIBHCO, and other renowned entities. The presence of senior government officials, representatives of international organizations, and cooperative federations further enriched the dialogue, opening new vistas for cooperation, trade, and technology

transfer. The ICA General Assembly in Delhi set new benchmarks for inclusivity, youth engagement, and policy advocacy, reaffirming India's position as a leader in the global cooperative movement. The summit's outcomes were documented in a series of resolutions and technical papers aimed at strengthening cooperative business models, supporting the digital transformation of the sector, and encouraging equitable growth across all regions.

8.4 MINISTRY OF COOPERATION IN IYC-2025

Hon'ble Prime Minister, Shri Narendra Modi's address during the launch of the **International Year of Cooperatives 2025** emphasized the crucial role of cooperatives in building a self-reliant and prosperous nation. His speech also highlighted the cooperative sector's potential to empower marginalized communities, particularly in rural India, where cooperatives are the backbone of key sectors such as agriculture and dairy farming. India has long recognized the value of cooperatives as a powerful tool for economic transformation and social progress.

The guidance of Hon'ble Union Minister of Home Affairs and Cooperation, Shri Amit Shah has played a key role in transforming the cooperative landscape of the country. Under their guidance, India is transitioning toward a modern cooperative framework that aligns with the demands of the digital economy. The Hon'ble Prime Minister's and the Hon'ble Home Affairs and Cooperation Minister's vision is to harness technology to enhance the reach and effectiveness of cooperatives is especially important in today's increasingly digital world. The future of cooperatives depends on their ability to adapt to changing times and incorporate modern tools to boost efficiency.

The Ministry of Cooperation has taken proactive steps to ensure that the celebration of IYC 2025 is marked by concrete actions and meaningful outcomes. Recognizing the critical importance of strategic planning, the Ministry moved swiftly to constitute committee at various levels. Two national level committees namely IYC-National Cooperative Committee and IYC-National Execution Committee have been constituted under the chairmanship of Secretary, Ministry of Cooperation. In National Cooperative Committee, representative from all the National Cooperative Federations and AMUL have been included to oversee the implementation at the national level and in the National Execution Committee, representatives from various central line

Ministries/Departments and other stakeholders have been included. State-level committees have also been formed namely State Apex Committees in respective States. Further, works related to IYC have been also included in the Terms of Reference (ToR) of State Cooperative Development Committees and District Cooperative Development Committees.

8.5 PREPARATION AND LAUNCH OF THE ACTION PLAN

India, with its vast network of more than **8.3 lakh cooperatives** covering 98% of rural areas and engaging over 300 million individuals, has committed itself to lead from the front in celebrating and advancing the goals of IYC 2025. During the International Year of Cooperatives 2025, the Ministry of Cooperation will showcase the global benefits of cooperatives, facilitate the exchange of experiences among member countries, and encourage the adoption of the cooperative model.

A comprehensive action plan in coordination with all the stakeholders was formulated to strengthen, modernize, and globalize India's cooperative sector in alignment with the international initiative. Multi-sectoral in approach, the action plan included a series of national, state, and district-level activities consistent with the cooperative sector's strengths and priorities. These activities include various programs, seminars, and conferences focusing on cooperatives and the empowerment of the cooperative sector, knowledge-sharing and technical workshops financial literacy programs, governance seminars, and capacity-building initiatives. Discussions will be held across the country in all cooperative societies, addressing topics related to cooperatives and their role in strengthening the sector. Additionally, programs will be organized to engage youth with cooperatives.

The action plan was based on extensive consultations with federations, state governments, cooperative societies, and other stakeholder organizations to capture the needs and aspirations of all stakeholders. The official launch of the action plan, held on 24.01.2025, was a major kick-off event under the chairmanship of Hon'ble Union Minister of Home Affairs and Cooperation in Mumbai Maharashtra.

The action plan also called for displaying the IYC logo on product packaging, websites, social media, official correspondence, and major public infrastructure,

including railway stations, bus terminals, and airports, thus making the year's celebration truly ubiquitous.

8.6 MAJOR ACTIVITIES AND SECTORAL INITIATIVES

During the year-long celebration of the International Year of Cooperatives (IYC) 2025, the Ministry of Cooperation would be undertaking a series of initiatives in collaboration with all the Stakeholders at the national, state, district, and village levels to highlight the role of cooperatives in social and economic development.

At the national level, Ministries, Departments, federations, and state governments have been requested to ensure effective implementation of IYC 2025. Nodal officers have been appointed to coordinate activities. The IYC 2025 logo has been adopted as a central element of the visibility strategy and is being prominently displayed on cooperative product packaging, official correspondence, websites, and social media platforms.

At the state and grassroots levels, cooperative bodies are actively organizing summits, exhibitions, literacy programs, capacity-building workshops, awareness campaigns, competitions, women's conferences, plantation drives, and cleanliness activities to spread the cooperative spirit.

AMUL and other cooperatives have committed to showcasing the IYC logo on their products, while cooperative activities have been prominently featured at MahaKumbh 2025 through dedicated Cooperative Mandaps highlighting the role of cooperatives in economic and social empowerment. The Ministry of Cooperation would also organize international tours to learn from global best practices and would invite foreign cooperatives to study India's successful models like the Amul dairy cooperative system.

8.7 CONCLUSION: INDIA'S COORDINATED NATIONAL STRATEGY FOR IYC 2025

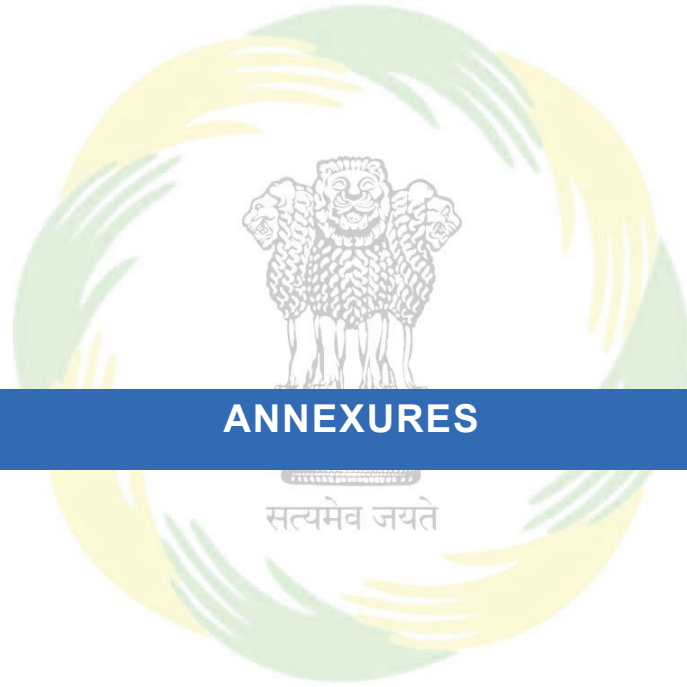
India's celebration of IYC 2025 has demonstrated vision, inclusiveness, and impact. Hosting the ICA Global Summit, combined with coordinated efforts of the Ministry of Cooperation, state governments, federations, and societies, has ensured

meaningful outcomes across the country. From Bharat Mandapam in Delhi to grassroots initiatives in rural India, the cooperative spirit is being showcased as a driver of social justice, economic empowerment, and global solidarity.

As IYC 2025 concludes, the Ministry of Cooperation will prepare a comprehensive Annual Report in December, 2025, documenting achievements, outcomes, and lessons learned. To further inspire excellence, awards will also be conferred on the best-performing cooperatives by federations, and states, setting benchmarks for cooperative growth in the future.



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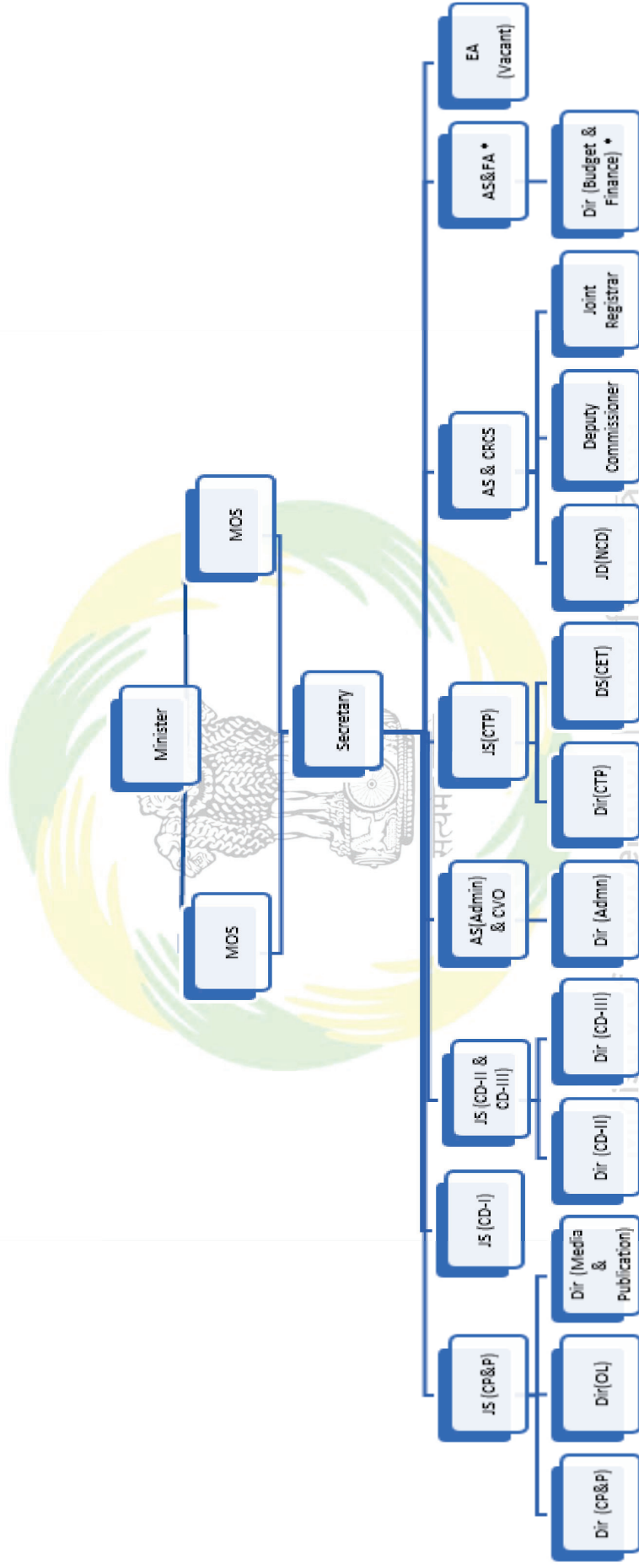


ANNEXURES

सत्यमेव जयते

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ANNEXURE-I: ORGANIZATIONAL CHART



* AS&FA and Dir (Budget & Finance) of Department of Agriculture and Farmers Welfare are also looking after the work of Ministry of Cooperation

ANNEXURE-II: PROGRESS ON MAJOR INITIATIVES TAKEN BY THE MINISTRY (AS ON MARCH, 2025)

Ministry of Cooperation, since its inception on 06.07.2021, has undertaken several initiatives to realize the vision of “*Sahakar-se-Samriddhi*” and to strengthen & deepen the cooperative movement from Primary to Apex level Cooperatives in the country. List of initiatives taken and progress made so far are as follows:

A. Making Primary Cooperatives economically vibrant and transparent

- 1. Model Bye-Laws for PACS making them multipurpose, multidimensional and transparent entities:** Government, in consultation with all the stakeholders, including States/ UTs, National Level Federations, State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs), etc., has prepared and circulated Model Bye-laws for PACS to all the States/ UTs, which enable PACS to undertake more than 25 business activities, improve governance, transparency and accountability in their operations. Provisions have also been made to make the membership of PACS more inclusive and broad-based, giving adequate representation to women and Scheduled Castes/Schedules Tribes. So far, 32 States/ UTs have adopted Model Bye-laws or their existing bye-laws are in line with Model Bye-laws.
- 2. Strengthening of PACS through Computerization:** In order to strengthen PACS, project for Computerization of functional PACS with an outlay of ₹2,516 Crore has been approved by the Government of India, which entails bringing all functional PACS in the Country onto a common ERP based national software, linking them with NABARD through StCBs and DCCBs. A total of 79,630 PACS from 31 States/ UTs have been sanctioned under the project. A total of 60,353 PACS have been onboarded on ERP Software and hardware has been procured by 31 States/UTs.
- 3. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in covering all the Panchayats:** The Government of India has approved the plan to establish new multipurpose PACS/dairy/fisheries

cooperatives, aiming to cover all panchayats and villages in the country over the next five years. This initiative is supported by NABARD, NDDB, NFDB and State/UT Governments. For effective implementation of the initiative, 'Margadarshika' has been launched on 19.09.2024, indicating the targets and timelines for stakeholders. As per National Cooperative Database, a total of 21,054 new PACS, Dairy and Fishery Cooperative Societies have been registered and 11,871 Dairy cooperatives have been strengthened as on 31.03.2025 across the country since the approval of the plan on 15.02.2023.

4. World's Largest Decentralized Grain Storage Plan in Cooperative

sector: Government has approved a plan to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at PACS level, through convergence of various GOI schemes, including AIF, AMI, SMAM, PMFME, etc. This will reduce wastage of food grains and transportation costs, enable farmers to realize better prices for their produce and meet various agricultural needs at the PACS level itself. Under the pilot project, construction of godowns in 11 PACS of 11 States have been completed.

5. PACS as Common Service Centers (CSC) for better access to e-

services: An MoU has been signed between Ministry of Cooperation, Ministry of Electronics and Information Technology (MeitY), NABARD and CSC e-Governance Services India Limited for providing more than 300 e-services such as banking, insurance, Aadhaar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far, 44,116 PACS have started providing CSC services to rural citizens.

6. Formation of new Farmer Producer Organizations (FPOs) by PACS:

Government has allowed 1,100 additional FPOs to be formed by PACS with the support of NCDRC, in those blocks where FPOs have not yet been formed or the blocks are not covered by any other implementing agency. Against this allocation, all 1,100 FPOs have been registered/ on-boarded as on 31.03.2025. Apart from this, 763 FPOs have already

been formed by NCDC in cooperative sector. As on date, a total of 1,863 FPOs have been registered / on-boarded by NCDC in cooperative sector. This will be helpful in providing farmers with necessary market linkages and get fair and remunerative process for their produce.

7. PACS given priority for Retail Petrol/ Diesel outlets: Government has allowed PACS to be included in the Combined Category 2 (CC2) for allotment of retail petrol/ diesel outlets. As per information received from Oil Marketing Companies (OMCs), 393 PACS have applied online for retail petrol/ diesel outlets.

8. PACS given permission to convert bulk consumer petrol pumps into retail outlets: The existing bulk consumer licensee PACS have been given a one-time option by Oil Marketing Companies to convert into retail outlets. As per information shared by OMCs, 117 wholesale consumer pump licensee PACS from 5 States have given consent for conversion into Retail Outlets, out of which 59 PACS have been commissioned by the OMCs.

9. PACS eligible for LPG Distributorship for diversifying its activities: Government has now allowed PACS to apply for LPG Distributorships. This will give PACS an option to increase their economic activities and diversify their income stream. As of now, 2 PACS from the state of Jharkhand have applied for LPG distributorship under CC Category.

10. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at rural level: PACS have been allowed to operate Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK), which will provide additional income source to them and ease the access to quality generic medicines for rural citizens. So far, 4,515 PACS/ cooperative societies have applied online for PMBJK, out of which 2,758 PACS have been given initial approval by Pharmaceutical & Medical Devices Bureau of India (PMBI) and 799 PACS have received drug license from State Drug Controllers and 730 PACS have got store codes from PMBI which are ready to function as PM Bhartiya Jan Aushadhi Kendras.

11. PACS as Pradhan Mantri Kisan Samridhhi Kendras (PMKSK): PACS have been enabled to operate PMKSK for ensuring easy accessibility of fertilizer & related services to farmers in the country. As per the information shared by Department of Fertilizers (GOI) and States/ UTs, a total of 36,689 PACS are functioning as PMKSK.

12. PACS to carry out O&M of rural piped water supply schemes (PWS): PACS have been made eligible to carry out the Operations & Maintenance (O&M) of PWS in rural areas. As per information received from States/ UTs, 822 PACS have been identified/ selected by 9 States/ UTs to provide O&M services at Panchayat/ Village level.

13. Convergence of PM-KUSUM at PACS level: Farmers associated with PACS can adopt solar agricultural water pumps and install photovoltaic modules in their farms.

14. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorsteps financial services: Dairy and Fisheries cooperative societies can be made Bank Mitras of DCCBs and StCBs to ensure their ease of doing business, transparency and financial inclusion, Micro-ATMs are also being given to these Bank Mitra Co-operative Societies with support from NABARD to provide 'Door-step Financial Services'. More than 9,900 m-ATMs have been distributed under the campaign 'Cooperation among Cooperatives' till 31.03.2025.

15. Rupay Kisan Credit Card to Members of Milk Cooperatives: In order to expand the reach of DCCBs/ StCBs and to provide necessary liquidity to the members of Dairy Cooperative societies, Rupay Kisan Credit Cards (KCCs) are being distributed to the members of cooperatives for providing credit at comparatively lower interest rates and enable other financial transactions. Till March, 2025, more than 32 lakh RuPay KCC cards have been distributed to the members of Cooperative Societies.

16. Formation of Fish Farmer Producer Organization (FFPO): In order to provide market linkage and providing processing facilities to fishermen, NDCDC has registered 70 FFPOs in the initial phase. Department of Fisheries, Government of India has further allocated conversion of 1,000

existing fisheries cooperative societies into FFPOs to NCDC, with an approved outlay of ₹ 225.50 crore.

17. White Revolution 2.0: The Ministry of Cooperation has launched an initiative to usher Cooperative-led "White Revolution 2.0" aimed at expanding cooperative coverage, employment generation and women's empowerment with an objective "To increase the milk procurement of dairy cooperatives by 50% from the present level over next five years by providing market access to dairy farmers in uncovered areas and increasing the share of dairy cooperatives in organised sector." The SOP for White Revolution 2.0 was launched on 19.11.2024 by Hon'ble Union Minister of Home Affairs and Cooperation in presence of Hon'ble Minister of Fisheries, Animal Husbandry and Dairying. On 25.12.2024 Hon'ble Union Minister of Home Affairs and Cooperation in the presence of Hon'ble Minister of Fisheries, Animal Husbandry and Dairying inaugurated 6,600 newly set up Dairy Cooperative Societies. So far, 8,294 DCSs have been registered in 27 States/UTs.

18. Atmanirbharta Abhiyan: Ministry of Cooperation has launched the initiative to incentivize production of pulses (tur, masur and urad) to reduce dependency on imports, and production of maize to be used for production of ethanol for meeting the goal of Ethanol Blending Programme (EBP) through National Cooperative Consumers' Federation of India Limited (NCCF) and National Agricultural Cooperative Marketing Federation of India Limited (NAFED). Both have developed their own web portal i.e. e-samyukti and e-samridhi respectively for registration of farmers through cooperatives. Both have assured pre-registered farmers of tur, urad, masur and maize to procure 100% of their produce at Minimum Support Price (MSP). However, if market prices exceed the MSP, farmers are free to sell their produce in the open market. A total of 26,67,929 farmers has already registered on the e-samyukti portal of NCCF. Similarly, 9,65,674 farmers have registered themselves on the e-samridhi portal of NAFED.

B. Strengthening the Urban and Rural Cooperative Banks

19. Urban Cooperative Banks (UCBs) have been allowed to open new branches to expand their business: UCBs can now open new branches up to 10% (maximum 5 branches) of the existing number of branches in the previous financial year without prior approval of RBI.

20. UCBs have been allowed by RBI to offer doorstep services to their customers: Door step banking facility can now be provided by UCBs. Account holders of these banks can now avail various banking facilities at home such as cash withdrawal, cash deposit, KYC, demand draft and life certificate for pensioners, etc.

21. Cooperative banks have been allowed to make one-time settlement of outstanding loans, like Commercial Banks: Co-operative banks, through board-approved policies, can now provide the process for settlement with borrowers, along with technical write-off.

22. Time limit increased to achieve Priority Sector Lending (PSL) targets given to UCBs: RBI has extended the timeline for UCBs to achieve Priority Sector Lending (PSL) targets by two years i.e., up to 31.03.2026.

23. A Nodal Officer designated in RBI for regular interaction with UCBs: In order to meet the long pending demand of the cooperative sector for closer coordination and focused interaction, RBI has notified a nodal officer.

24. Individual housing loan limit more than doubled by RBI for Rural and Urban Cooperative Banks:

- a. Housing loan limit of Urban Cooperative Banks has now been increased from 10% of assets to 25% assets (upto ₹ 3 crore) of their total loan & advances.
- b. Housing loan limit of Rural Cooperative Banks has been increased to two and a half times to ₹ 75 lakhs.

25. Rural Cooperative Banks will now be able to lend to commercial real estate/ residential housing sector, thereby diversifying their business: This not only helps Rural Cooperative Banks to diversify their business, but benefit Housing cooperative societies also.

26. License fee reduced for Cooperative Banks for AePS: License fee for onboarding Cooperative Banks to 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Cooperative financial institutions are now to get the facility free of cost for the first three months of the pre-production phase. With this, farmer members of onboarded Banks are now able to get the facility of banking at their home with through biometrics. Further, State Cooperative Banks are needed to onboard AePS and DCCBs can get onboarded through StCBs.

27. Non-scheduled UCBs, StCBs and DCCBs notified as Member Lending Institutions (MLIs) in CGTMSE Scheme to increase the share of cooperatives in lending: Cooperative banks are now be able to take advantage of risk coverage up to 85 percent on the loans given. Also, cooperative sector enterprises are also be able to get collateral free loans from cooperative banks now.

28. Notification of Scheduling norms for including Urban Cooperative Banks: UCBs that meet the 'Financially Sound and Well Managed' (FSWM) criteria and have maintained the minimum deposits required for classification as Tier 3 for the last two years are now eligible to be included in Schedule II of the Reserve Bank of India Act, 1934 and get 'Scheduled' status.

29. Monetary ceiling doubled by RBI for Gold Loan: RBI has doubled monetary ceiling from ₹ 2 lakhs to ₹ 4 lakhs, for those UCBs that meet the PSL targets.

30. Umbrella Organization for Urban Cooperative Banks: RBI has accorded approval to the National Federation of Urban Cooperative Banks and Credit Societies Limited (NAFCUB) for the formation of an Umbrella Organization (UO) for the UCB sector, which aims to provide

necessary IT infrastructure and operational support to around 1,500 UCBs.

C. Relief to Cooperative Societies in the Income Tax Act

31. Surcharge reduced from 12% to 7% for co-operative societies having income between ₹ 1 to 10 Cr.: This will reduce the burden of Income Tax on Cooperative Societies and more capital will be available with them to work for the benefit of their members.

32. MAT reduced for cooperatives from 18.5% to 15%: With this provision, now there is parity between Cooperative Societies and Companies in this regard.

33. Relief in cash transactions under section 269ST of the Income Tax Act: In order to remove difficulties in cash transactions by cooperatives under Section 269ST of IT Act, Government has issued a clarification that cash transaction of less than ₹ 2 lakhs done by a cooperative society with its distributor in a day will be considered separately, and will not be charged with income tax penalty.

34. Tax cut for new manufacturing Cooperative societies: Government has decided that a flat lower tax rate of 15% will be charged, compared to an earlier rate of up to 30% plus surcharge, for new cooperatives commencing manufacturing activities by 31.03.2024. This will encourage the formation of new cooperative societies in the manufacturing sector.

35. Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs: Government has enhanced the limit for Cash Deposits and Cash Loans by PACS and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) from ₹ 20,000 to ₹ 2 lakh per member. This provision will facilitate their activities, increase their business and benefit members of their societies.

36. Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal: Government has increased the cash withdrawal limit of cooperative societies without deduction of tax at source from ₹ 1 crore

to ₹ 3 crore per year. This provision will save Tax Deducted at Source (TDS) for cooperative societies, which will enhance their liquidity.

D. Revival of Cooperative Sugar Mills

37. Relief from Income Tax to Sugar Cooperative Mills: Government has issued a clarification that cooperative sugar mills would not be subjected to additional income tax for paying higher sugarcane prices to farmers up to Fair and Remunerative or State Advised Price, from April, 2016 onwards.

38. Resolution of decades old pending issues related to Income Tax of Sugar Cooperative Mills: Government has made a provision in its Union Budget 2023-24, wherein Sugar cooperatives have been allowed to claim as expenditure their payments to sugarcane farmers for the period prior to assessment year 2016–17, giving them a relief of more than ₹ 46,000 crore.

39. ₹ 10,000 crore loan scheme launched for strengthening of Sugar Cooperative Mills: Ministry of Cooperation, Government of India has formulated a scheme namely “Grant-in-aid to NCDC for strengthening of Cooperative Sugar Mills (CSMs)”. Under this scheme one time grant of ₹ 1000 crore has been provided to NCDC in two instalments of ₹ 500 crore each in FY 2022-23 & FY 2024-25 for the purpose of borrowing additional fund from the market for providing loans of ₹ 10,000 crore to CSMs for setting up of Ethanol plant / Cogeneration plant and for meeting their working capital requirement. Under the scheme, NCDC has disbursed ₹ 10,005 crore to 56 CSMs up to 31.03.2025.

40. Preference to Cooperative Sugar Mills in purchase of ethanol: Cooperative Sugar Mills have now been put at par with private companies for ethanol procurement by Government of India under the Ethanol Blending Programme (EBP).

41. Strengthening of Cooperative Sugar Mills by converting their molasses-based ethanol plants into multi feed ethanol plants: Ministry of Cooperation has taken initiative in consultation with National

Federation of Cooperative Sugar Factories Limited (NFCSF) for conversion of existing molasses-based ethanol plants of CSMs into multi feed ethanol plants. The Cooperative Sugar Mills (CSMs) also produce ethanol from molasses and sugar syrup by installing ethanol production plants. However, the availability of raw material i.e., molasses and sugar syrup for production of ethanol is limited by many factors viz, Government Policy on diversion of sugarcane syrup, B heavy molasses for production of ethanol and duration of sugar cane crushing season and availability of sugarcane depending on rainfall, etc. On account of these limiting factors, the CSMs having ethanol plants are not able to operate them at full capacity round the year. The Government of India has prioritized maize for production of ethanol; therefore, it is prudent for CSMs to convert their existing ethanol production units into multi feed ethanol production units so that they are able to produce ethanol by using maize as raw material.

42.Reduction in GST on molasses from 28% to 5%: Government has decided to reduce the GST on molasses from 28% to 5% which will enable cooperative sugar mills to earn more profits for their members by selling molasses to distilleries with higher margins.

E. Three new National Level Multi-State Societies

43.New National Multi-State Cooperative Seed Society for certified seeds: Government has established a new apex multi-state cooperative seed society under the MSCS Act, 2002, namely Bharatiya Beej Sahakari Samiti Limited (BBSSL) as an umbrella organization for quality seed cultivation, production and distribution under a single brand. During the year, BBSSL recorded total seed sales of 76,467 quintals, spanning 13 states, through a network of 152 distributors, including 41 cooperative and 111 private entities. The Society significantly expanded its production base, covering over 6,500 hectares and engaging more than 1,100 seed growers in Rabi and Kharif seasons across 6 states. More than 20,000 PACS/ Cooperative Societies have become members of BBSSL.

44. New National Multi-State Cooperative Organic Society for organic

farming: Government has established a new apex multi-state cooperative organic society under the MSCS Act, 2002, namely National Cooperative Organics Limited (NCOL) as an umbrella organization to produce, distribute and market certified and authentic organic products. In its first full year of operations, NCOL onboarded over 7,000 cooperative members from 29 states and union territories and established strategic sourcing and marketing systems. It achieved a total sourcing valued ₹ 10.42 Crore. Key product categories included wheat flour (Atta), rice (Sona Masuri), and pulses (Tur dal), forming over 80% of the total volume. NCOL also implemented QR code-enabled traceability systems and stringent quality protocols to ensure product authenticity.

45. New National Multi-State Cooperative Export Society for promoting

exports: Government has established a new apex multi-state cooperative export society under the MSCS Act, 2002, namely National Cooperative Exports Limited (NCEL) as an umbrella organization to give thrust to exports from cooperative sector. By the end of financial year 2024-25, it had onboarded over 10,000 cooperative societies from across the country as members. NCEL has achieved a cumulative turnover of ₹ 5,396 Crores, of which ₹ 4,283 Crores has been achieved in Financial Year 2024-2025. It has executed a total export volume of 1.3 million metric tonnes, covering 36 commodities to 28 countries across the globe. It leverages its direct connections with grassroots cooperatives and farmers to source different agricultural commodities, ensuring exceptional quality through trusted, empowering and sustainable partnerships. It is one of the largest rice exporters from India, achieving an export volume of approximately 1.28 million metric tonnes of non-Basmati White rice and Broken rice.

F. Capacity Building in Cooperatives

46. Promotion of training and awareness through National Council for Cooperative Training (NCCT): By increasing its reach, NCCT has

conducted 4,389 training programs and provided training to 3.15 lakhs participants during 2024-25.

G. Use of Information Technology for 'Ease of Doing Business'

47. Computerization of the Central Registrar's Office: Central Registrar's office has been computerized to create a digital ecosystem for Multi-State Cooperative Societies, which assists in processing applications and service requests in a time bound manner.

48. Scheme for computerization of office of RCSs in States/ Union Territories: To increase 'ease of doing business' for cooperative societies and create a digital ecosystem for transparent paperless regulation in all the States/ UTs, a Centrally Sponsored Project for Computerization of RCS Offices has been approved by the Government. Grants are provided for the purchase of hardware, development of software, etc. to the States/ UTs. So far, proposals received from 35 States/ UTs have been sanctioned by GOI.

49. Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the long-term cooperative credit structure, the project of computerization of 1,867 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project. So far, proposals from 10 States/UTs have been received and sanctioned. Further, GOI share amounting to ₹ 7.18 crore has been released to 10 States/UTs in FY 2023-24 and FY 2024-25 for procurement of hardware, digitization and setting up of support system.

H. Other Initiatives

50. New National Cooperative Database for authentic and updated data repository: A database of cooperatives in the country has been prepared with the support of State Governments to facilitate stakeholders in policy making and implementation of programmes/ schemes related to cooperatives across the country. So far, data of more than 8.3 lakh cooperatives across 30 sectors, with approximately 32

crore members, has been captured in the database.

51. Cooperative Ranking Framework: The Government launched the Cooperative Ranking Framework on 24.01.2025 to rank cooperatives State-wise and sector-wise. The ranking framework enables State RCS to assess Cooperative Societies' performance based on key parameters, including audit compliance, operational activities, financial performance, infrastructure, and basic identity information. The RCS of the States/ UTs, through login on NCD portal, can generate ranks of Cooperative Societies, initially of 7 major sectors namely PACS, Dairy, Fishery, Urban Cooperative Banks, Housing, Credit and Thrift, and Khadi and Gram Udyog. This ranking system aims to enhance transparency, reliability and competitiveness among cooperative societies, ultimately fostering their growth. Furthermore, top-performing cooperative societies in each sector will be recognized and honoured by the Ministry of Cooperation and respective State/ UT authorities, aligning with the objectives of the International Year of Cooperatives.

52. International Year of Cooperatives – 2025 in India: The United Nations has declared 2025 as the International Year of Cooperatives (IYC 2025) to highlight the role of cooperatives in economic growth, social inclusion, and sustainability. The Ministry of Cooperation has developed an action plan in collaboration with National Cooperative Federations, State Governments, Central Ministries and other stakeholders emphasizing transparency, policy reforms, and rural economic transformation through PACS. Activities include training, board meetings, cooperative flag hoisting, exhibitions, and business expansion workshops at District, State, and National levels. To ensure effective execution, committees at national, state, and district levels have been formed. The National Execution Committee (NEC) and National Cooperative Committee (NCC) oversee coordination and financial mobilization. State Apex Committees (SAC), along with State and District Cooperative Development Committees (SCDC & DCDC), organize and manage State/ District/ Village level programs.

53. Multi-State Co-operative Societies (Amendment) Act, 2023:

Amendment has been brought in the MSCS Act, 2002 to strengthen governance, enhance transparency, increase accountability, reform electoral process and incorporate provisions of 97th Constitutional Amendment in the Multi State Cooperative Societies.

54. Cooperative Ombudsman: Following the amendment in the Multi-State Cooperative Societies (MSCS) Act, 2002, Cooperative Ombudsman has been appointed under Section 85A of the said Act vide gazette notification dated 05.03.2024. The Ombudsman office is fully functional and deals with complaints or appeals, from members of the MSCS regarding their deposits, equitable benefits of the Multi-State Co-operative Society's functioning or any other issue affecting the individual rights of the concerned member.

55. Cooperative Election Authority (CEA): Following the amendment in the Multi-State Cooperative Societies (MSCS) Act, 2002, the Cooperative Election Authority has been set up to strengthen governance and accountability, with a mandate to conduct free and fair election in all MSCSs. Elections in 113 MSCS have been conducted successfully till March, 2025.

56. Inclusion of Cooperatives as 'buyers' on GeM portal: The Government has permitted cooperatives to register as 'buyer' on GeM, enabling them to procure goods and services from over 67 lakh vendors to facilitate economical purchases and greater transparency. So far, 559 cooperative societies have been onboarded on GeM as buyers.

57. Expansion of National Cooperative Development Corporation (NCDC) to increase its range and depth: NCDC has launched new schemes in various sectors such as 'Swayamshakti Sahkar' for SHGs; 'Deerghavadhi Krishak Sahkar' for long term agricultural credit and 'Dairy Sahkar' for dairy. During the FY 2024-25, total financial assistance of ₹ 95,182.86 crores has been disbursed by NCDC.

58. Financial assistance by NCDC for Deep Sea Trawlers: NCDC is providing financial assistance for projects related to deep sea trawlers in

coordination with the Department of Fisheries, Government of India. NCDC has already sanctioned financial assistance of ₹ 29.55 crore for purchase of total 44 deep sea trawlers for the Fisheries Cooperative Societies of Maharashtra and Gujarat State, as of 31.03.2025.

59. National Cooperation Policy (NCP): The formulation of New National Cooperation Policy (NCP) has been envisaged to fulfil the mandate of the Ministry of Cooperation - "*Sahakar se Samridhhi.*" A National level committee was constituted on 02.09.2022 under Shri Suresh Prabhakar Prabhu with experts of the cooperative sector, representatives from National/ State/ District/ Primary level cooperative societies, Secretaries (Cooperation) and RCSs from States/ UTs and officers from Central Ministries/ Departments to formulate the New Cooperation Policy to provide a framework to unlock the true potential of the Cooperative sector. The Committee conducted four regional workshops throughout the country to elicit suggestions from stakeholders. The received suggestions have been incorporated into the draft policy appropriately. The draft policy has been prepared and is under finalization.

60. Refund to Investors of Sahara Group of Societies: A portal has been launched for making payments to the genuine depositors of the cooperative societies of Sahara Group in a transparent manner. Disbursements have already started after proper identification and submission of proof of their deposits and claims. So far, ₹ 2,581 crores have been disbursed to 14.38 lakh depositors.

**ANNEXURE-III: BUDGET ALLOCATION AND EXPENDITURE FOR THE
YEAR 2024-25**

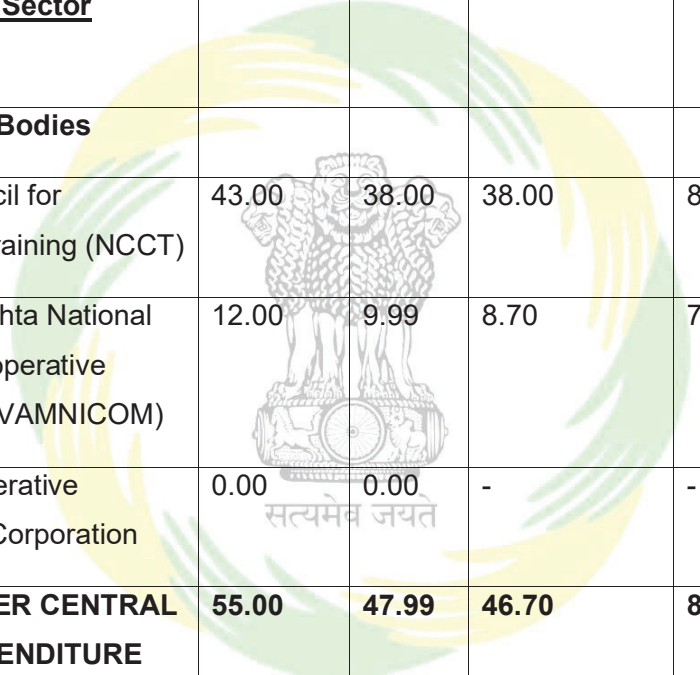
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Ministry of Cooperation

(From 01.04.2024 to 31.03.2025)

(₹ in crore)

Sl. No	Name of Scheme/ Description	BE 2024-25	RE 2024- 25	Expenditure as on 31.03.2025 (Provisional)	% age Exp. as on date w.r.t. BE 2024-25	% age Exp. as on date w.r.t. RE 2024-25
1		2	3	4	5	6
1	<u>Establishment Expenditure of the Centre</u>					
I	Secretariat	27.93	28.85	26.87	96.19%	93.13%
II	Other Attached and Subordinate Offices (CRCS)	10.46	12.77	10.37	99.18%	81.24%
III	Cooperative Election Authority	0.00	0.78	0.06	-	7.82%
IV	Cooperative Ombudsman	0.00	0.51	0.04	-	8.63%
	TOTAL - ESTABLISHMENT EXPENDITURE OF THE CENTRE	38.39	42.91	37.35	97.28%	87.03%
2	<u>Central Sector Schemes</u>					
I	Co-operative Education	0.01	0.00	0.00	0.00%	-

II	Cooperative Training	0.01	0.00	0.00	0.00%	-
III	Grant-in-Aid to NCDC for Strengthening of Cooperative Sugar Mills (CSMS)*	500.00	500.00	500.00	100.00%	100.00%
	TOTAL - CENTRAL SECTOR SCHEMES	500.02	500.00	500.00	100.00%	100.00%
3	<u>Other Central Sector Expenditure</u>					
	Autonomous Bodies					
I	National Council for Cooperative Training (NCCT)	43.00	38.00	38.00	88.37%	100.00%
II	Vaikunthlal Mehta National Institute of Cooperative Management (VAMNICOM)	12.00	9.99	8.70	72.50%	87.09%
III	National Cooperative Development Corporation	0.00	0.00	-	-	-
	TOTAL - OTHER CENTRAL SECTOR EXPENDITURE	55.00	47.99	46.70	84.91%	97.31%
						
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4	<u>Centrally Sponsored Schemes</u>					
I	Computerization of Primary Agricultural Credit Societies	500.00	131.00	130.54	26.11%	99.65%
II	Prosperity through Cooperatives	0.01	0.00	0.00	0.00%	-
III	Centrally Sponsored Project for Strengthening of	88.96	25.00	21.16	23.79%	84.64%

	Cooperatives through IT interventions					
	TOTAL - CENTRALLY SPONSORED SCHEMES	588.97	156.00	151.70	25.76%	97.24%
5	<u>Capital Outlay on Public Works</u>					
I	Capital Outlay on Other General Economic Services (Secretariat) (5475)	0.63	1.53	1.50	238.73%	98.30%
II	Capital Outlay on Other General Economic Services (CRCS) (5475)	0.38	0.63	0.48	127.11%	76.67%
III	Capital Outlay on Other General Economic Services (CEA) (5475)	0.00	0.37	0.12	-	32.43%
IV	Capital Outlay on Other General Economic Services (Ombudsman) (5475)	0.00	0.35	0.14	-	40.00%
	TOTAL - Capital Outlay on Public Works	1.01	2.88	2.25	222.48%	78.02%
	GRAND TOTAL (1+2+3+4+5)	1,183.39	749.78	737.99	62.36%	98.43%

* The scheme has recently been shifted from CNA to TSA module

**ANNEXURE-IV: STATE-WISE AND SECTOR-WISE DISTRIBUTION OF
MULTI-STATE COOPERATIVE SOCIETIES REGISTERED UNDER MSCS
ACT, 2002**

**Table 1: List of registered Multi-State Cooperative Societies in different States
in the country under Multi-State Co-operative Societies as on 31.03.2025**

Sr. No.	State/UT Name	No. of Societies
1	Andhra Pradesh	12
2	Arunachal Pradesh	1
3	Assam	6
4	Bihar	24
5	Chandigarh	1
6	Chhattisgarh	8
7	Delhi	166
8	Goa	3
9	Gujarat	53
10	Haryana	23
11	Himachal Pradesh	2
12	Jammu And Kashmir	2
13	Jharkhand	10
14	Karnataka	38

15	Kerala	86
16	Madhya Pradesh	30
17	Maharashtra	709
18	Manipur	4
19	Nagaland	1
20	Odisha	20
21	Puducherry	5
22	Punjab	26
23	Rajasthan	73
24	Sikkim	1
25	Tamil Nadu	142
26	Telangana	26
27	The Dadra And Nagar Haveli & Daman And Diu	1
28	Uttar Pradesh	191
29	Uttarakhand	9
30	West Bengal	73
	Total	1,746

Table 2: Sector wise list of registered Multi-State Cooperative Societies under Multi-State Co-operative Societies as on 31.03.2025

S. No.	Sector	No. of Societies
1	Agriculture & Allied Cooperative	331
2	Agro Processing	34
3	Bee Farming Cooperative	1
4	Construction	16
5	Consumer Cooperative	16
6	Credit & Thrift Society	633
7	Dairy Cooperative	102
8	Educational & Training Cooperatives	5
9	Export	2
10	Federation	35
11	Fishery Cooperative	11
12	Handloom Textile & Weavers Cooperative	16
13	Health/ Hospital	35
14	Housing Cooperative Society	155
15	Information Technology	1
16	Industrial Cooperative	8
17	Jute and Coir Cooperative	1
18	Labour Cooperative	9
19	Livestock & Poultry Cooperative	4
20	Marketing Cooperative Society	36

21	Milk Federation/Union/Sangh	19
22	Miscellaneous Non Credit	7
23	Multipurpose Cooperative	105
24	National Cooperative Societies in II Schedule	19
25	Non-Conventional Energy	3
26	Organic	1
27	Social Welfare & Cultural Cooperative	11
28	Sugar Cooperative	21
29	Tourism Cooperative	9
30	Transport Cooperative	8
31	Tribal-SC/ST Cooperative	2
32	Urban Cooperative Bank (UCB)	76
33	Women Welfare Cooperative Society (Credit)	5
34	Women Welfare Cooperative Society (Non-Credit)	9
	Total	1,746

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