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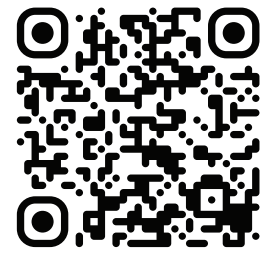
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INSIDE



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Cooperatives and Climate Action

Building a Sustainable Future through Renewable Energy and Community Participation

Ghanshyam Amin*



Climate change has emerged as one of the most pressing global challenges of the 21st century. Rising temperatures, environmental degradation, irregular rainfall patterns, floods, droughts, and increasing greenhouse gas emissions are adversely affecting agriculture, biodiversity, rural livelihoods, and overall economic development. In this context, cooperatives have become important institutions for promoting climate action and sustainable development at the grassroots level. Built upon the principles of mutual assistance, democratic participation, and collective welfare, cooperatives possess the unique ability to mobilize communities and encourage environmentally responsible practices.

Climate action is not a choice but a collective responsibility for securing the future of coming generations.

The Sustainable Development Goals (SDGs) adopted by the United Nations strongly emphasize the need to protect the environment, reduce carbon emissions, conserve natural resources, and promote clean and affordable energy. Climate action is not solely the responsibility of governments and industries; rather, it requires collective efforts from institutions, communities, and individuals. Cooperatives, with their widespread rural presence and people-centric approach, are well positioned to play a transformative role in promoting renewable energy, environmental awareness, sustainable agriculture, and

community participation.

Among the various measures available for combating climate change, the adoption of renewable energy – particularly solar energy – has emerged as one of the most effective and sustainable solutions. Solar energy reduces dependence on fossil fuels such as coal, oil, and natural gas, which are major contributors to greenhouse gas emissions. The installation of solar panels not only reduces electricity expenses but also supports clean energy generation and environmental conservation. Across India, several cooperative institutions are adopting rooftop solar systems and motivating their members to embrace sustainable energy practices.

* Chairman, Gujarat State Cooperative Union

An inspiring example in this direction is Aslali PACS, which has successfully implemented solar energy initiatives within its operations. The installation of rooftop solar panels has substantially reduced electricity consumption and operational expenditure of the society. Through the net metering system, surplus electricity generated by the solar plant is supplied to the power grid, thereby generating additional income for the cooperative. This initiative demonstrates how Primary Agricultural Credit Societies (PACS) can contribute not only to rural economic development but also to environmental sustainability and climate resilience.

Similarly, Gujarat State Cooperative Union (GSCU) has emerged as a model institution in promoting renewable energy and climate awareness within the cooperative sector. Solar panels installed at the premises of GSCU have significantly reduced electricity costs while promoting the use of clean and renewable energy. Beyond infrastructure development, GSCU is actively conducting village-level training programs, awareness campaigns, seminars, and educational workshops for PACS, dairy cooperatives, and other rural cooperative institutions throughout Gujarat.

Small actions by millions of people can transform the future of the planet.

These programmes are aimed at educating cooperative members and villagers regarding the importance and benefits of renewable energy adoption, rooftop solar systems, and sustainable environmental practices. Through practical demonstrations and technical guidance, GSCU encourages cooperative institutions to adopt solar energy models that not only reduce electricity expenses but also generate additional revenue through surplus power generation and net metering mechanisms. Such efforts are creating awareness among rural communities regarding the economic as well as environmental advantages of renewable energy.

An important boost to India's renewable energy movement has been provided through the Pradhan Mantri Surya Ghar: Muft Bijli Yojana, launched by the Government of India on 15 February 2024. The scheme is a landmark initiative aimed at promoting rooftop solar systems across the country and providing sustainable energy solutions to households. The program envisions covering nearly one crore households by encouraging the installation of rooftop solar panels and enabling beneficiaries to receive up to 300 units of free electricity every month. With an investment outlay exceeding

₹ 75,000 crore, the scheme represents a major step toward strengthening India's clean energy transition and reducing dependence on conventional sources of electricity.

Under the scheme, substantial financial assistance is provided for rooftop solar installations. Consumers can avail a subsidy of 60 percent for solar systems up to 2 KW capacity and an additional subsidy of 40 percent for systems between 2 KW and 3 KW capacity. Overall, subsidies up to ₹ 78,000 are available for rooftop solar systems up to 3 KW. The initiative is designed to reduce household electricity expenses, increase renewable energy adoption, and contribute toward reducing carbon emissions and environmental pollution.

The scheme also creates significant opportunities for cooperative institutions. Housing cooperatives, PACS, dairy cooperatives, and other cooperative societies can encourage collective or group installation of rooftop solar systems for their members, thereby reducing installation costs through shared implementation. Cooperative banks and credit societies can further support members by providing low-interest loans and financial assistance for solar panel installation. In addition, cooperatives can simplify the implementation process by guiding members regarding vendor selection,

online application procedures, subsidy benefits, and obtaining approvals from DISCOM authorities.

Institutions such as Aslali PACS and Gujarat State Cooperative Union are playing an inspiring role in spreading awareness regarding the PM Surya Ghar Muft Bijli Yojana. Through training program's, village-level awareness camps, demonstrations, and educational activities, they are motivating cooperative members and villagers to adopt rooftop solar systems and avail government subsidies under the scheme. These efforts are helping rural communities reduce electricity costs, generate additional income through surplus electricity generation, and move toward environmentally sustainable living.

Apart from promoting renewable energy, GSCU and cooperative training institutions are also encouraging environmentally responsible lifestyles and energy-saving practices among villagers and cooperative members. The Sustainable Development Goals emphasize that every individual can contribute toward climate action through simple but effective measures such as saving electricity, reducing waste, reusing materials, conserving water, using public transportation, planting trees, and adopting renewable energy technologies.

Tree plantation has also become an important activity undertaken by cooperative institutions as part of climate action initiatives. Trees absorb carbon dioxide, improve air quality, conserve biodiversity, and help maintain ecological balance. Many cooperatives are organizing tree plantation drives in villages, cooperative campuses, educational institutions, and public places to strengthen environmental conservation efforts. These initiatives not only contribute toward reducing environmental degradation but also create awareness among rural communities regarding the importance of protecting natural resources.

Faculties and experts associated with Gujarat State Cooperative Union have also made valuable contributions through research studies, academic articles, case studies, and awareness literature on renewable energy and sustainable development. Their work highlights the economic, social, and environmental benefits of solar energy adoption within cooperative institutions and rural communities. Such academic and research-oriented activities help disseminate scientific knowledge and encourage wider adoption of climate-friendly initiatives.

At the international level, the Centre for International

Cooperation & Training in Agricultural Banking (CICTAB) has also contributed significantly toward promoting awareness regarding sustainable development and renewable energy among member countries. Through international training programs CICTAB has facilitated the exchange of knowledge and successful experiences related to solar energy, sustainable agriculture, climate action, and environmentally responsible cooperative practices. These initiatives strengthen international cooperation and encourage member countries to adopt sustainable development models through cooperative institutions.

Climate action also requires significant behavioural and lifestyle changes. Individuals and institutions can contribute meaningfully by saving energy at home, switching to LED lighting and energy-efficient appliances, reducing unnecessary travel, recycling waste materials, minimizing food wastage, planting native species, and participating in environmental cleanliness drives. Even small actions, when adopted collectively by communities, can create a substantial positive impact on the environment.

The cooperative sector is uniquely suited to promote such collective action because of its direct connection with rural communities and grassroots institutions. Cooperatives can motivate farmers, women,

youth, and rural households to adopt sustainable practices and renewable energy technologies. Through awareness campaigns, demonstrations, training activities, and community participation, cooperatives are helping build environmentally conscious and socially responsible communities.

In conclusion, cooperatives are emerging as powerful partners in climate action and sustainable development. Inspiring initiatives undertaken by Aslali PACS, Gujarat State Cooperative Union, and

the Centre for International Cooperation & Training in Agricultural Banking (CICTAB) demonstrate how cooperative institutions can effectively promote renewable energy, environmental awareness, and community participation. Solar energy adoption, training program's, tree plantation drives, research activities, and awareness campaigns are helping cooperatives reduce carbon emissions, save electricity, generate additional income, and strengthen sustainable rural development. Government initiatives such as the Pradhan Mantri Surya

Ghar: Muft Bijli Yojana are providing further momentum to this movement by making renewable energy more affordable and accessible to the common people. With collective efforts from cooperatives, governments, institutions, and citizens, it is possible to create a greener, cleaner, and more sustainable future for coming generations. Climate action is a shared responsibility, and cooperatives are proving to be among the strongest community-based institutions leading this important global mission. ◆◆◆



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- To promote study and research of problems connected with cooperation.
- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
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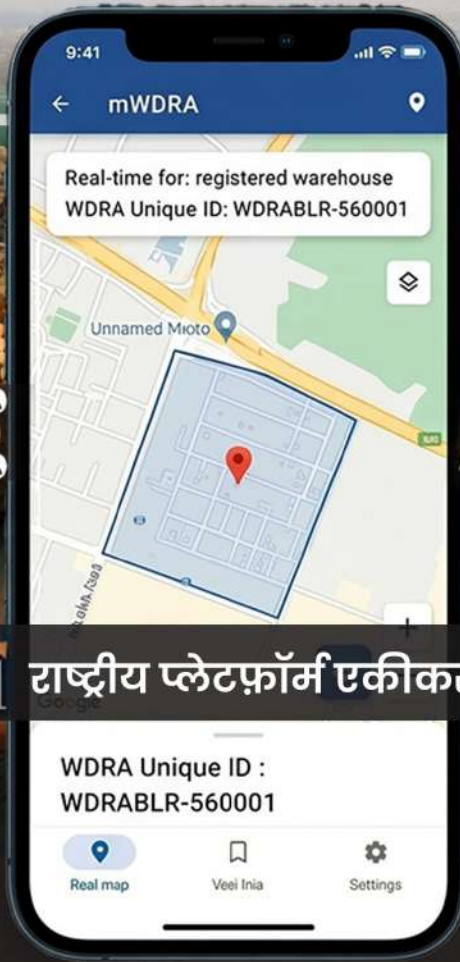


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NAFED: The Digital Revolution in Indian Agriculture

*Mundhva Ravikiran R.



AI Image

The National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED) is not just a marketing body; it is the technological backbone of India's agricultural economy. Established on October 2, 1958, NAFED operates under the Multi-State Co-operative Societies Act with a mission to eliminate middleman exploitation and ensure farmers receive fair market value. In 2026, NAFED has successfully transitioned from "Traditional Marketing" to a "Technology-Driven" powerhouse, integrating high-tech solutions like ERP, IoT, and AI into its daily operations.

1. The Digital Procurement Ecosystem

NAFED has achieved a milestone by making its procurement process 100% paperless through advanced digital platforms.

- **E-Samridhi & E-Samyukti Portals:** These are the primary gateways for farmers. To date, over 1.39 million farmers have registered on the e-Samridhi portal alone.
- **Verification via Aadhaar & Land Records:** The system uses Aadhaar-based biometric authentication and is linked directly to state revenue records (7/12 extracts).
- **Example:** If a farmer's records show 2 hectares of gram, the system

automatically calculates the maximum sellable quantity, preventing traders from illegally using a farmer's ID to sell bulk stock.

- **Smart Center Management:** Procurement centers now utilize tablets and laptops instead of manual registers. A Token System sends a specific date and time to farmers via SMS, effectively managing crowds and reducing wait times.
- **Digital Weighing Integration:** Weighing scales are directly connected to the central server, ensuring that weight data is uploaded instantly without any manual interference.

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

2. Supply Chain Automation and the IoT "Onion Buffer"



Managing massive quantities of perishable goods like onions is a logistical challenge that NAFED solves using a Warehouse Management System (WMS) and the Internet of Things (IoT).

- **Price Stabilization:** NAFED maintains a buffer of 2 to 3 lakh tons of onions annually to prevent price spikes.
- **IoT Smart Storage:** Because onions rot quickly, warehouses are equipped with IoT sensors (like DHT22 and MQ-135) to monitor temperature, humidity, and gas levels. These sensors send automated alerts if moisture levels rise, allowing for immediate climate control.
- **Real-Time Stock Visibility:** High-level officials in Delhi can use digital dashboards to monitor exactly how much stock is "Ready to Sell" across different states, enabling faster market interventions.

3. E-Auction & Market Transparency

To ensure that surplus stock is sold at the best possible price, NAFED utilizes an Agri-Marketplace portal for E-Auctions.

- **National Reach:** Any verified trader in India can participate in real-time bidding.
- **Automated Delivery:** The software automatically awards the 'Delivery Order' to the highest bidder, removing the possibility

of price rigging or local cartels.

4. Financial Integrity: Direct Benefit Transfer (DBT)

The success of NAFED's digital model rests on its transparent payment infrastructure.

- **PFMS Integration:** Using the Public Financial Management System (PFMS), payments are transferred directly to the farmer's bank account.
- **High Accuracy:** Because bank details are verified during the registration phase, payment failures are extremely rare, ensuring that farmers receive their money without delay.

5. NAFED Bazaar: The Retail Revolution

NAFED is rapidly expanding its footprint from wholesale to retail through NAFED Bazaar.

- **ERP-Driven Stores:** All retail outlets are connected via a central Enterprise Resource Planning (ERP) software that tracks every gram of inventory from the farm to the customer.
- **Expansion Plans:** NAFED aims to launch 500 NAFED Bazaar franchises in collaboration with Farmer Producer Organizations (FPOs) and cooperatives.
- **Organic & Sustainable:** The organization has introduced brands like "Organic Soul," offering certified organic pulses, spices, and grains directly to consumers, ensuring quality and food safety.

6. Future Vision: Blockchain, AI, and Bharat-VISTAAR

NAFED is currently piloting futuristic technologies to further secure the agricultural

supply chain.

- **Blockchain Traceability:** This technology will allow a customer to scan a QR code on a packet of pulses and see the entire history— which farmer grew it, which warehouse stored it, and which laboratory tested its quality.
- **AI Forecasting:** By using Artificial Intelligence to

analyze satellite imagery, weather patterns, and soil data, NAFED can predict crop yields and shortages a year in advance.

- **Bharat-VISTAAR:** A new multilingual AI tool is being developed to integrate various agricultural resources, making complex data accessible to farmers in their local languages.

NAFED's evolution proves that a cooperative structure, when powered by modern technology, can achieve corporate-level efficiency. By digitalizing everything from Registration to Payment, NAFED has created a model that not only stabilizes food prices but also empowers the Indian farmer to thrive in a globalized, digital economy.





The Krishna District Cooperative Central Bank Ltd.

FINANCIAL HIGHLIGHTS

[Rs. in Crores]

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

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- ❖ Education Loans
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सहकारी समिति: सहयोग से समृद्धि

नित्यानंद सिंह*



भूमिका

मनुष्य एक सामाजिक प्राणी है। वह अकेले न तो जी सकता है और न ही पूर्ण विकास कर सकता है। समाज में रहते हुए परस्पर सहयोग, सहायता और सहभागिता जीवन की अनिवार्य आवश्यकता है। यही भावना सहकारिता का आधार है। "सहकारिता: सहायता से समृद्धि" यह दर्शाता है कि जब लोग आपस में सहयोग करते हैं, एक-दूसरे की सहायता करते हैं और सामूहिक प्रयास करते हैं, तब न केवल व्यक्ति बल्कि पूरा समाज और राष्ट्र समृद्ध होता है। सहकारिता आर्थिक उन्नति के साथ-साथ सामाजिक न्याय, समानता और भाईचारे का मार्ग भी प्रशस्त करती है।

सहकारिता का अर्थ एवं परिभाषा

सहकारिता का शाब्दिक अर्थ है—मिलकर कार्य करना। इसमें समान

- सहकारी समितियां क्या हैं ?
- परिभाषा: एक सहकारी समिति समान आवश्यकताओं वाले व्यक्तियों का एक स्वैच्छिक समूह है, जो साझा आर्थिक लक्ष्यों को प्राप्त करने के लिए एकजुट होते हैं।
- उद्देश्य: स्वयं सहायता और पारस्परिक सहायता के माध्यम से समाज के गरीब वर्गों के हितों पर ध्यान केंद्रित करते हुए सदस्यों का समर्थन करना।
- संसाधन साझा करना: सदस्य संसाधनों को एकत्रित करते हैं और पारस्परिक लाभ के लिए उनका प्रभावी ढंग से उपयोग करते हैं।
- सहकारी आंदोलन: सहकारी समितियों का वैश्विक उदय आंशिक रूप से अंतर्राष्ट्रीय सहकारी गठबंधन (ICA) के कार्यों के कारण हुआ है।
- o ICA की स्थापना 1895 में ई.वी. नील और एडवर्ड ओवेन ग्रीनिंग ने की थी। यह एक वैश्विक गैर-सरकारी संगठन (NGO) है, जो श्रमिक सहयोग को बढ़ावा देता है।

o नवंबर 2024 में, भारत ने पहली बार ICA के वैश्विक सहकारिता सम्मेलन की मेजबानी की थी।

हितों वाले लोग स्वेच्छा से एकत्र होकर अपने संसाधनों, श्रम और क्षमताओं को साझा करते हैं, ताकि सभी का कल्याण हो सके। सहकारिता लाभ कमाने तक सीमित नहीं होती, बल्कि सेवा, विश्वास और लोकतांत्रिक मूल्यों पर आधारित होती है। इसका मूल मंत्र है— "एक सभी के लिए और सभी एक के लिए।"

"सहायता से समृद्धि" का भावार्थ

"सहायता से समृद्धि" का अर्थ है कि जब समाज के लोग एक-दूसरे की मदद करते हैं, तो समृद्धि केवल कुछ व्यक्तियों तक सीमित नहीं रहती, बल्कि व्यापक स्तर पर फैलती है। सहायता का स्वरूप आर्थिक, सामाजिक, नैतिक और भावनात्मक हो सकता है। सहकारिता के माध्यम से कमजोर वर्गों को सशक्त बनाया जाता है, जिससे असमानता कम होती है और संतुलित विकास संभव होता है।

इस सम्मेलन की थीम थी- "सहकारिता सभी के लिए समृद्धि का निर्माण करती है (Cooperatives Build Prosperity For All)"। यह थीम भारत के "सहकार से समृद्धि" दृष्टिकोण के अनुरूप थी।



*सहायक (हि. मा.) डब्ल्यू.डी.आर.ए. नई दिल्ली

भारत में सहकारी समितियां:

- उत्पत्ति: भारत में सहकारिता को ऑपरेटिव क्रेडिट सोसाइटीज एक्ट, 1904 के साथ शुरू हुई थी।
- वर्तमान स्थिति: भारत में विश्व की 27% सहकारी समितियां हैं। 20% भारतीय नागरिक सहकारी समितियों का हिस्सा हैं। हालांकि, वैश्विक औसत केवल 12% है।
- शीर्ष 3 सहकारी क्षेत्रक: आवास; डेयरी; और प्राथमिक कृषि ऋण समिति (PACS)।
- अग्रणी राज्य (कुल सहकारी समितियों

का 57%): महाराष्ट्र, गुजरात, तेलंगाना, मध्य प्रदेश, कर्नाटक आदि। महाराष्ट्र में देश की 25% सहकारी समितियां मौजूद हैं।

- संवैधानिक स्थिति: 97वें संविधान संशोधन अधिनियम, 2011 ने निम्नलिखित प्रावधानों के साथ सहकारी समितियों को संवैधानिक दर्जा दिया है-
 - मौलिक अधिकार: अनुच्छेद 19(1)(c) में "सहकारी समितियों" को जोड़ा गया।
 - राज्य की नीति के निदेशक तत्व: सहकारी समितियों को बढ़ावा देने के लिए अनुच्छेद 43B जोड़ा गया।

नया भाग IXB: सहकारी गवर्नेंस के लिए अनुच्छेद 243ZH से 243ZI जोड़े गए।

- गवर्नेंस संरचना:
 - बहु-राज्य सहकारी समितियां: ये संविधान की संघ सूची की प्रविष्टि 44 के अंतर्गत आती हैं। इन्हें बहु-राज्य सहकारी समिति अधिनियम, 2002 के तहत शासित किया जाता है।
 - राज्य सहकारी समितियां: ये संविधान की राज्य सूची की प्रविष्टि 32 के अंतर्गत आती हैं। इन्हें संबंधित राज्य के सहकारी समिति अधिनियमों के तहत शासित किया जाता है।



सामाजिक-आर्थिक विकास में सहकारी समितियों का महत्व

- सामाजिक सामंजस्य को मजबूत करना: सहकारी समितियां तीसरे पक्ष की भागीदारी के बिना सामाजिक समरसता को बढ़ावा देती हैं।
- उदाहरण: आवास संबंधी सहकारी समितियां निवासियों और शहरी नीतियों के बीच के अंतराल को खत्म करती हैं, जमीनी स्तर की भागीदारी को प्रोत्साहित करती हैं आदि।
- समाज को सशक्त बनाना:
 - समान अधिकार: "एक व्यक्ति-एक वोट" प्रणाली समानता सुनिश्चित करती है।
 - सौदेबाजी की शक्ति: बेहतर अवसरों के लिए सामूहिक कार्रवाई को सक्षम बनाती है।
 - नेतृत्व विकास: सहकारी समितियां लोकतांत्रिक रूप से अपने नेताओं का चुनाव करती हैं। इससे कुछ राज्यों में नेतृत्व कौशल विकसित करने में मदद

मिलती है। उदाहरण के लिए, महाराष्ट्र में कई विधायक सहकारी आंदोलन से जुड़े हुए हैं।

- वित्तीय समावेशन को बढ़ावा देना: किसानों के लिए किफायती ऋण, साहूकारों पर निर्भरता को कम करना आदि। व्यापक ग्रामीण नेटवर्क वित्तीय पहुंच को बढ़ाता है।
- धन संबंधी असमानता को कम करना: कम ब्याज दरों पर ऋण से हाशिए पर रहने वाले समुदायों को आर्थिक मदद मिलती है। साथ ही, ये स्वरोजगार और निष्पक्ष प्रतिस्पर्धा को भी प्रोत्साहित करती हैं।
- नैतिक मूल्यों को स्थापित करना: ये समितियां सामाजिक स्थिरता सुनिश्चित करते हुए एकता, विश्वास, ईमानदारी और सहयोग को बढ़ावा देती हैं।

भारत में सहकारी समितियों के सामने आने वाली चुनौतियां

- शासन संबंधी मुद्दे:

- सरकारी हस्तक्षेप: उधार, लेन-देन और निवेश पर विनियमन सहकारी समितियों की दक्षता को सीमित करते हैं।
- राजनीतिकरण: शक्तिशाली स्थानीय व्यक्ति सहकारी समितियों के प्रबंधन कार्य को प्रभावित करते हैं।
- जागरूकता की कमी: कई सदस्य एवं निदेशक सहकारी उद्देश्यों और नियमों से अनजान रहते हैं।
- आंतरिक प्रतिद्वंद्विता: सदस्यों के बीच झगड़े और तनाव सक्रिय भागीदारी को कम करते हैं।
- सीमित पहुंच और अक्षमता:
 - क्षेत्रीय असंतुलन: पूर्वोत्तर और पूर्वी राज्यों में सहकारी समितियां अविकसित हैं।
 - छोटी समितियां: सीमित सदस्यता और संसाधनों का अभाव समितियों के विकास में बाधा डालते हैं।
 - एकल-उद्देश्यीय फोकस: सहकारी समितियों में सामुदायिक समस्याओं को हल करने के लिए समग्र दृष्टिकोण का अभाव है।
- परिचालन संबंधी चुनौतियां:

- कमजोर लेखा परीक्षा प्रणाली: लेखा परीक्षा अनियमित, विलंबित और अप्रभावी है।
- समन्वय की कमी: अलग-अलग स्तरों पर सहकारी समितियां एक साथ काम करने में विफल रहती हैं।
- ▶ कार्यात्मक कमजोरियां:
 - काम-काज के विस्तार की कमी: सहकारी समितियां वित्तीय, प्रबंधकीय और तकनीकी सीमाओं से जूझती हैं।
 - कुशल कार्यबल की कमी: प्रशिक्षण संस्थानों और पेशेवर अवसरों की कमी है।
 - खराब प्रबंधन: सीमित करियर विकास संबंधी नेतृत्व और दक्षता को प्रभावित करता है।
- डिजिटल उपकरणों से परिचित न होना: आंकड़ों के अनुसार केवल 45% सहकारी सदस्य डिजिटल उपकरणों से परिचित हैं, जो तकनीकी साक्षरता में महत्वपूर्ण अंतराल को दर्शाता है।

भारत में सहकारी समितियों को मजबूत करने के लिए प्रमुख पहलें

संस्थागत समर्थन	<ul style="list-style-type: none"> • राष्ट्रीय सहकारी विकास निगम (NCDC) (1963): सहकारिता मंत्रालय के तहत एक वैधानिक निकाय है। • सहकारिता मंत्रालय (2021): इसे सहकारी क्षेत्र एवं ग्रामीण समृद्धि को बढ़ावा देने के लिए स्थापित किया गया है। • राष्ट्रीय सहकारिता नीति: सहकारिता विकास को बढ़ावा देने के लिए 'सहकार-से-समृद्धि' विज़न के तहत एक नीति का मसौदा तैयार करने के लिए राष्ट्रीय स्तर की समिति का गठन किया गया है।
कानूनी और गवर्नेंस संबंधी सुधार	<ul style="list-style-type: none"> • बहु-राज्य सहकारी समितियां (संशोधन) अधिनियम, 2023: यह सहकारी समितियों में गवर्नेंस, पारदर्शिता और चुनावी प्रक्रियाओं को मजबूत करता है। • PACS के लिए मॉडल उप-नियम: प्राथमिक कृषि ऋण समितियों (PACS) में बेहतर प्रबंधन, पारदर्शिता और जवाबदेही सुनिश्चित करता है।
आर्थिक और अवसरनात्मक विकास	<ul style="list-style-type: none"> • 'विश्व की सबसे बड़ी अनाज भंडारण योजना' (पायलट परियोजना): यह खाद्य सुरक्षा और आर्थिक विकास के लिए PACS गोदामों को खाद्य आपूर्ति श्रृंखला में एकीकृत करती है। • मार्गदर्शिका योजना: 2 लाख नवीन PACS, डेयरी और मत्स्य सहकारी समितियों की स्थापना करना आदि। • 'श्वेत क्रांति 2.0' के लिए मानक संचालन प्रक्रियाएं (SOPs): डेयरी क्षेत्र में महिला सशक्तीकरण पर ध्यान केंद्रित करना। साथ ही, 2029 तक दूध की खरीद को बढ़ाकर 1,000 लाख किलोग्राम प्रतिदिन करना।
प्रौद्योगिकी और वित्तीय समावेशन	<ul style="list-style-type: none"> • राष्ट्रीय सहकारी डेटाबेस (NCD): राज्यों और क्षेत्रों में सहकारी समितियों पर डेटा प्रदान करता है। • राष्ट्रीय शहरी सहकारी वित्त और विकास निगम (NUCFDC): यह शहरी सहकारी बैंकों के लिए एक अम्ब्रेला संगठन है। यह एक स्व-विनियामक संगठन के रूप में कार्य करता है। • 'सहकारी समितियों के बीच सहयोग' के लिए मानक संचालन प्रक्रियाएं: सहकारी समिति के सदस्यों के लिए बैंक खाते खोलने की सुविधा देकर वित्तीय समावेशन को बढ़ावा देना।

भारत में सहकारी आंदोलन को सशक्त बनाने हेतु आवश्यक कदम

- ▶ संरचनात्मक सुधार:
 - कमजोर समितियों का विलय: संसाधनों को एकत्रित करने और दक्षता में सुधार करने के लिए अक्षम सहकारी समितियों को मजबूत समितियों में विलय किया जाना चाहिए।
 - बहुउद्देशीय समितियों को बढ़ावा देना: ये समितियां सदस्यों की कई आवश्यकताओं को पूरा कर सकती हैं। इससे संतुलित और समग्र विकास सुनिश्चित होगा।
- ▶ परिचालन दक्षता में सुधार:
 - सहकारी समितियों को अपने मूल व्यवसाय और वित्तीय प्रबंधन में पेशेवर प्रबंधकों की आवश्यकता है।
 - ऋणों को सरल बनाना: यह सुनिश्चित करना चाहिए कि ऋणों का उपयोग उत्पादक रूप से किया जाए और उन्हें समय पर चुकाया जाए।
- ▶ क्षमता निर्माण:
 - कौशल विकास: सहकारी प्रबंधन में कर्मचारियों, छात्रों और इच्छुक सहकारी सदस्यों को प्रशिक्षित करना चाहिए।
 - डिजिटलीकरण: पारदर्शिता एवं दक्षता बढ़ाने के लिए गवर्नेंस, बैंकिंग और व्यावसायिक संचालन के लिए डिजिटल उपकरणों को लागू करना चाहिए।
- ▶ जन जागरूकता और शिक्षा:
 - जन जागरूकता अभियान: जन आंदोलन जैसी पहलों और लोक पहुंच के माध्यम से सहकारी समितियों को बढ़ावा देना चाहिए।
- ▶ विधायी और गवर्नेंस संबंधी सुधार:
 - मूल्य आधारित शिक्षा: कम उम्र से ही नैतिक व्यवहार और सहयोग सिखाना चाहिए।
 - कानूनी ढांचे को मजबूत करना: सहकारी बैंकिंग के लिए नरसिंहम समिति की सिफारिशों को लागू करना चाहिए।
- ▶ पारदर्शिता सुनिश्चित करना:
 - सहकारी समितियों को RTI अधिनियम के तहत लाना चाहिए।
 - सहकारी संस्थाओं और बैंकों के खिलाफ कदाचार की जांच के लिए CBI एवं CVC की जांच प्रक्रिया को लागू करना चाहिए।
 - सहकारी समितियों में आंतरिक ऑडिट प्रणाली को मजबूत करना चाहिए तथा

समकालिक ऑडिट का आयोजन करना चाहिए, ताकि जोखिम कम हो सके और एक पेशेवर दृष्टिकोण अपनाया जा सके।

- नाबार्ड ग्रामीण सहकारी बैंकों के लिए सहकारी गवर्नेंस सूचकांक (CGI) विकसित करने की दिशा में काम कर रहा है, ताकि गवर्नेंस संबंधी मानकों का आकलन और सुधार किया जा सके।

निष्कर्ष

अंततः यह कहा जा सकता है कि "सहकारिता: सहायता से समृद्धि" केवल एक विचार नहीं, बल्कि जीवन दर्शन है। यह हमें सिखाता है कि व्यक्तिगत स्वार्थ से ऊपर उठकर सामूहिक हित के लिए कार्य करना ही स्थायी विकास का मार्ग है। जब समाज के सभी वर्ग मिलकर

एक-दूसरे की सहायता करते हैं, तब समृद्धि केवल आर्थिक नहीं, बल्कि सामाजिक, नैतिक और मानवीय रूप में भी प्राप्त होती है। आज आवश्यकता है कि हम सहकारिता की भावना को अपने व्यवहार और नीतियों में आत्मसात करें। तभी हम एक सशक्त, समृद्ध और समावेशी भारत का निर्माण कर सकेंगे।



The National Centre for Cooperative Education (NCUI) recently conducted an important training programme on "Strategic Communications and Public Relations in Cooperatives," which was attended by PR officials from national federations such as KRIBHCO, BBSSL, Amul, and NBCFDC, among others. The objective

of the programme was to strengthen professional PR and media engagement skills among PR officials.

Earlier, NCCE had also organised a one-day training programme on "Mainstreaming Cooperatives in Educational Institutions," which was attended by representatives from schools, management institutes, and NGOs.

In both programmes, the inaugural address was delivered by Rajeev Sharma, Executive Director (NCCE), who outlined the objectives and expected outcomes of the programmes. Inderpreet Kaur, Assistant Director, NCCE

, successfully coordinated both programmes. Sanjay Verma, Founder, Coop Talks and Former Director (Public/PR), NCUI, and Komal Gupta, Founder, Konsult Komal, acted as Resource Persons for these programmes.

The participants appreciated the quality of the programmes and expressed the desire that such programmes should be organised regularly.



The NCUI organised an Awareness Programme on 'Cooperation' for the students of Sanskriti School on 13th & 14th May 2026. The Role of Youth in the Cooperative

Movement and Successful Cooperative Business Models was explained by Rajeev Sharma, Executive Director, NCUI.

A total of 44 students enthusiastically participated in the programme. The programme concluded with an interactive discussion and expressions of appreciation from the participants.





KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE Ltd.,

A leader in Development of souharda Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

"Souharda Sahakari Soudha" 18th Cross, Margosa Road, Malleswaram, Bengaluru - 560 055



The Model Cooperative Act (Liberal Cooperative Act) has been adopted in Karnataka state by the name Karnataka Souharda Sahakari Act of 1997, which came into force on 01.01.2001 by the consent of President of India and Government of Karnataka.

Souharda Cooperatives enjoy functional autonomy in design and implementation of their business plans, customers service activities based on the needs of their members. The aim of this Souharda Cooperative Movement is to achieve "autonomy, self-administration and self-control" Karnataka State Souharda Federal Cooperative Ltd" (KSSFCL), Bengaluru, is a statutory cooperative Federal body formed by the Karnataka Souharda Act to look after the growth and development of souharda cooperatives in the state with unique feature of elected body for its management which is first of its kind in India.

KSSFCL MAIN ACTIVITIES

Statutory Duties : Karnataka state souharda federal cooperative is a unique Feature of having a non official elected Board of management to regulate the activities of souharda cooperative societies in addition to the education, training, and publicity activities.

Training, Education Activities and Diploma in cooperation and Banking Management : KSSFCL is conducting No of training program for the souharda cooperatives. 10 Days Personality Development Programs, 7 days Basic Banking Course, 5 Days Need Based Program and 2 Days Managerial Excellence Training Program along with DCBM course Which is the joint collaboration of **Karnataka State MGRDPRU University Gadag Government of Karnataka and KSSFCL Bengaluru.** Currently The third batch DCBM course is running.

Souharda Cooperative Court : To finalize the disputes of souharda cooperatives Karnataka Govt has sanctioned a separate court to the KSSFCL Till today 2164 Cases have been registered and 349 cases have been settled and 1815 cases are under Process.

E-stamping : It is a matter of great pride for KSSFCL that for the first time in India, E-stamping facility has been given to Karnataka State Souharda Federal Cooperative Ltd, in the cooperative sector. It is pride to KSSFCL

Swabimani Sahakari Monthly Magazine : A monthly Magazine of is being published printed and circulated to all souharda cooperative both hard copy and digital copy.



Silver jubilee Year : The Souharda Cooperative Act which came in to force from 01.01.2001 and the Souharda Cooperative Movement in the State are celebrating their Silver Jubilee. The Silver Jubilee program was inaugurated on 22nd August 2025 at a grand mega function attended by 5000 people was inaugurated by Shri. Pralhad Joshi, Union Minister of New & Renewable Energy and Consumer Affairs, Food and Public Distribution and was preceded by G Nanjana Gowda, President, Karnataka State Souharda Federal Cooperative Ltd., It was also attended by Karnataka Government Cabinet Minister Sri. D Sudhakar, Ministry of Planning and Statistics, Sri B R Patil, Vice President of the Karnataka State Policy and Planning Commission, was attended by MLA's Sri. Araga Jnanendra, Sri. Nadoja Jagadish Gudgunty, Sri. Yashapala Suvarna, MLC's , Sri. Sunil Gowda Patil, Hanumanta Nirani.

The silver jubilee celebrations are on for the whole year throughout Karnataka by the Souharda Cooperatives under the leadership of KSSFCL.

"We are proud to be souharda Cooperatives of Karnataka"

"We propagate the Progressive steps of Central Cooperative Ministry working with "Sahakar Se Samriddhi" A Broad vision of Development



Progress of Souharda Cooperatives in karnataka as an 31.03.2025

No of Cooperative	6579 as on 30-09-2025
E-stamping Centre	1740 as on 30-09-2025
Members	75 lakh
Share capital	1630 crore
Deposit	44,793 crore
Loans	35,747 crore
Working Capital	51,064 crore
Profit	735 crore
Reserves	3992 crore
employees	100000



G Nanjangouda
President



A R Prasanna kumar
Vice President



Sharanagouda G. Patil
Managing Director

Digital Arrest

Ankit Umeshbhai Bhatt*



Cases of digital arrest are increasing across the country. Recently, many cases have come to light in which people have been defrauded of crores by 'digital arrest'. Cyber criminals can easily prey on people through digital arrest, many people in the country have already become its victims. But, there is no need to be afraid of it or blame technology. Cyber experts and cyber police keep giving instructions repeatedly to avoid digital arrest. Apart from this, the government is also working vigilantly regarding this crisis.

What is Digital Arrest ?

Digital arrest is a cyber crime in which the perpetrator steals information from a person through social media and harasses him mentally. The perpetrator threatens that if his demand is not met, the victim's pictures or information will be

made public. This crime not only tortures him mentally. But the person is also made to fear social disgrace. Someone is threatening you online and keeping an eye on you through video calling. During digital arrest, cyber criminals pose as fake police officers and prey on the victims. In which the perpetrators try to extort money from people by scaring them. In this, the perpetrators claim to be a police officer or a government official, and tell the victim that they have committed a crime. And they will be arrested. Fearing these threats, people lose their money.

How Does A Digital Arrest Happen?

1. Phone Call :

A digital arrest usually starts with a phone call. The caller identifies themselves as a police officer or a government official.

2. Threats :

The caller tells the victim that they have committed a crime, such as financial crime, drugs, or some other crime.

3. Demand For Money:

The caller then tells the victim that if they do not pay, they will be arrested.

4. Atmosphere Of Fear :

The caller uses legal language to intimidate the victim and says that they have all the evidence.

How To Avoid Digital Arrest :

Do not click on unknown links, ignore suspicious calls or video calls. If you fall victim to any fraud, contact the cyber cell or police immediately. Strict action will be taken against cyber criminals. Vigilance is safety. In this era of social media, being aware is the biggest security. Not only the government and the police but

*Lecturer, Gujarat State Cooperative Union, Shri Vaikunthbhai Mehta Cooperative Man. Centre, Nari, Bhavnagar, Gujarat.

also the general public needs to be vigilant and protect personal information. Digital arrest can be avoided only by adopting security measures in the digital age.

Important - 3 - Measures To Avoid Digital Arrest

However, the question also arises here that the police tell people to beware of 'digital arrest' through public programs, messages on social media and neighborhood plays. Why are citizens falling victim to it? Ahmedabad Cyber Crime has provided information about the three rules of STOP, THINK and ACT. By implementing which citizens can avoid digital arrest..

First Rule – STOP : Do not share your personal information with anyone.

Second Rule – THINK : Why would any government agency threaten you over the phone?

Third Rule – ACT : If someone tells you that you have been 'digitally arrested', do not answer, hang up the phone and inform 1930.

Other Ways To Avoid Digital Arrest

1. Don't give money to anyone: If a stranger asks you for money, don't give it to them.
2. Contact the police: If you face digital arrest, contact the police immediately.
3. Don't give confidential information to anyone: Don't give your name, address, bank account number or any other confidential information to anyone.
4. Be aware: Be aware of digital arrest and also tell your friends and family about it.



Important Note :

- Police never ask for money over the phone.
- If someone threatens you, don't panic.
- Go to the police station and file a complaint.

Digital arrest is a serious crime and legal action should be taken against it.



Conclusion - :

Digital arrest is a very important topic in today's era, where people's information and privacy are constantly under threat. The more people are involved in digital media, the more questions arise when it comes to the arrest process. It is important to draw conclusions, realize the rights of people and act with an understanding of the law and its implications. In contemporary society, a complete understanding of digital arrest and the protection of its fundamental rights is essential.



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

Procurement Under PSS & MSP



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

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Price Support Scheme

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● Apply Online

● Track Your Payment



● Secure Your MSP

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Supporting Farmers • Strengthening Agriculture

Esamyukti



Green Financing through Cooperative Credit and Banking Institutions

Dr.G.Veerakumaran*



Introduction

The United Nations has launched the Millennium Development Goals 2000, with a mission to eradicate extreme poverty, hunger, disease, and inequality by the year 2015. One interesting goal was to ensure environmental sustainability. Fifteen years of hard work by the international agencies and the governments have produced better results. To sustain growth, the United Nations again introduced the Sustainable Development Goals in 2015, comprising 17 goals and a 15-year implementation period. The goals are interconnected and structured around five core pillars of sustainable development: People, Planet, Prosperity, Peace, and Partnership. Development Intervention Agencies are evolving programmes to protect the planet. One

heinous threat to the earth is greenhouse gas emissions, which include carbon dioxide, methane, Nitrous oxide and Fluorinated Gases. The major cause for greenhouse gas emissions is the burning of fossil fuels such as coal, oil and natural gas for electricity, heat and transportation. Further, burning of agricultural wastes also contributes to air pollution. The solution for this menace is to find alternative energy sources. There lies the importance of green financing.

Concept of Green Financing

The United Nations Environment Programme website defines 'Green financing is to increase the level of financial flows (from banking, micro-credit, insurance and investment) from the public, private and not-for-profit sectors to sustainable development priorities. A key part of this is to better manage

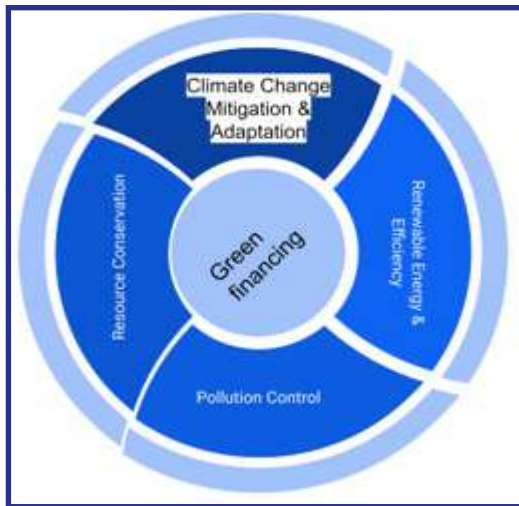
environmental and social risks, take up opportunities that bring both a decent rate of return and environmental benefit and deliver greater accountability.'

The financing agencies mobilise the required funds for green financing through different means. The major sources of funding are from the issue of Green Bonds with or without the government guarantee. Further, international Agencies like the Green Climate Fund and the governments to refinance for the green initiatives. Moreover, government budget allocation and the central bank's direction for priority sector lending include green financing. In addition to these sources, there are Public-Private Partnership projects that are also supporting green ventures.

Green Financing is intended to encourage investments in the

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following projects:



Green financing promotes sustainable development goals, and the investments are towards eco-friendly projects, renewable energy generation and climate resilience initiatives. Such projects will help the business firms, governments, and local communities. The environmentally friendly projects are considered to be a win-win strategy for the business and consumers. Simultaneously, the economy of every nation will also move towards sustainable development.

In India, the following agencies are extending financial assistance for green projects:

Sl. No	Name of the Institution
Public Financial Institutions	
1	Indian Renewable Energy Development Agency (IREDA): engaged in promoting, developing and extending financial assistance for setting up projects relating to new and renewable sources of energy and energy efficiency/conservation with the motto: "ENERGY FOR EVER"
2	Power Finance Corporation (PFC): One of the largest green financing institutions of the Government of India undertaking.
3	REC provides long-term loans and other financing products to the State, Centre and Private Companies for the creation of infrastructure assets in the country. REC acts as a competitive, client-friendly and development-oriented organisation for financing and promoting projects covering power generation, power conservation, power transmission and power distribution network in the country.
4	SIDBI (Small Industries Development Bank of India) : acts as the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities
5	Commercial Banks, such as the State Bank of India, Yes Bank, Bank of Baroda, HDFC Bank, etc
6	Other Non-Banking Financial Companies

The Landscape of Green Finance in India tracks flows to real economy sectors—clean energy, clean transportation, and energy efficiency—as well as to some adaptation sectors. They report that India's tracked green finance reached an all-time high in 2021/22, but more investment is required to meet the country's climate targets. The findings of their study further reiterate that the increase in green finance flows stems from a rise in both domestic and international sources and is likely the result of a range of policy interventions, fiscal instruments, and market mechanisms implemented by the government to promote green investment.

In this context, it's imperative to seek the role of

cooperative credit and banking institutions in lending to green initiatives.

Cooperative Credit and Banking Institutions in India

The cooperative movement in India was launched in the year 1904 through the Cooperative Credit Societies Act, 1904, which paved the way for establishing cooperative credit societies in India for the purpose of thrift, self-help, and for agricultural credit disbursement to the farming community. The cooperative then grew in leaps and bounds. At present (as per the data presented in the National Cooperative Database 2023),

there are 800203 cooperatives with a membership of 291280275, meaning one out of five Indians is a member of the cooperative movement. Currently in India, cooperatives exist from cradle to grave-yard. With respect to credit delivery and banking, the cooperative network is magnificent and has reached every citizen of the nation. The unique feature of the cooperative is its delivery of the last-mile credit and supporting localised financial intermediation.

Cooperation is a state subject, and almost all cooperative societies are brought under the respective state Cooperative Societies Acts, except multi-state cooperative societies, which are brought under the Multi-State Cooperative Societies Act. As per the Reserve Bank of India report on Trends and Progress of Banking in India 2024-25, there are 1,10,105 cooperative credit and banking institutions operating in India. The state-level cooperative credit structure has two streams, namely the short-term cooperative credit structure and the long-term cooperative credit structure. Short-term cooperative credit societies lend to the agricultural operations, and the long-term credit cooperatives lend to the investment in agricultural ventures. There are 34 State Cooperative Banks, 351 District Cooperative Banks and 1,07,641 Primary Agricultural Cooperative Credit Societies are working in the country. Further, the country has 13 State Cooperative Agricultural and Rural Development Banks

and 609 Primary Cooperative Agricultural and Rural Development Banks. To serve the urban working class, the country has 49 scheduled Urban Cooperative Banks and 1408 Non-scheduled Urban Cooperative Banks. Altogether they the consolidated assets of the above-mentioned cooperative sector stood at ₹ 24.5 lakh crore at end-March 2024. Moreover, there are Employees Cooperative Credit Societies and Multipurpose Cooperative Societies involved in credit functions.

Considering this mammoth structure and the operations by the people on democratic principles has a moral responsibility towards fulfilling the Sustainable Development Goals of the United Nations. Moreover, the spokesperson of the international cooperative movement, the International Cooperative Alliance, has adopted the SDGs as its policy framework for taking the world cooperative movement as a sustainable business model.

Thus, the Indian Cooperative credit and banking institutions, which are involved in thrift, savings, micro credit and insurance, can take up the green finance activities. They can mobilise funds from the

- Members
- Higher Financing Agencies (cooperatives, commercial banks and other non-banking financial Companies)
- Government

They may lend it to the green

projects of the

- village panchayats
- Individuals
- Self-help groups and
- Other Cooperatives

The cooperative societies may fund bio-gas plants, solar energy or wind energy-based power generation for both home consumption and farm necessities. Further, pollution control and waste management projects can be formulated and implemented through the local self-governments.

Conclusion

The world over, the generation of renewable energy is gaining momentum. Reduction of burning fossil fuels is a mandate for corporations and nations. Climate-resilient practices are advocated for sustainable development. Cooperatives are functioning with the principle of concern for the community and intend to achieve the SDGs. The strong network of varied cooperatives in India can transform themselves into renewable energy users and preachers and as a funding agency. The cooperatives, with their huge human capital, can implement environmentally friendly green initiatives most vibrantly in all pockets of the nation. Let the policy makers, both at the union and state governments, think of promoting cooperatives as an instrument for green financing, ultimately to achieve a carbon-free planet.

Refuse	Reuse	Recycle	Reduce
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Role of Digitalization in Strengthening Governance and Efficiency in the Cooperative Sector of India

Ronak V. Patel*



AI Image

Abstract

India's cooperative sector plays an important role in rural development, financial inclusion, and socio-economic growth. Digitalization is emerging as a key tool to strengthen governance, transparency, and operational efficiency in cooperative institutions. Technologies such as ERP systems, computerized record management, digital payments, and e-marketplace integration are modernizing PACS, cooperative banks, and other societies. Government initiatives like the Nationwide PACS Computerization Project, National Cooperative Database, and National Cooperative Policy (2025) are promoting digital transformation in the sector. Digitalization improves transaction efficiency, accountability, service delivery, and member trust. It also supports better decision-making through

real-time data management. However, challenges such as digital illiteracy, poor internet connectivity, and cybersecurity concerns still exist. Proper training, infrastructure, and policy support are essential for successful implementation. Digital transformation has the potential to create a more transparent, accountable, and efficient cooperative ecosystem in India. Ultimately, it can contribute significantly to rural development and inclusive economic growth.

Keywords: *Digitalization, Cooperative Sector, Governance, PACS, Transparency, Efficiency, Digital Payments, Rural Development, Cooperative Banks, ERP Systems.*

Introduction

India's cooperative sector is currently undergoing a significant transformation through digitalization. Digital

technology is emerging as a key instrument for strengthening operational efficiency, accountability, transparency, and good governance. The growing adoption of digital tools such as Enterprise Resource Planning (ERP) systems, computerized record management, digital payment platforms, and e-marketplace integration is modernizing Primary Agricultural Credit Societies (PACS), cooperative banks, dairy cooperatives, and other cooperative institutions.

Government initiatives such as the Nationwide PACS Computerization Project, the National Cooperative Database, and the National Cooperative Policy (2025) are laying a strong foundation for the development of a digitally empowered cooperative ecosystem. Research shows that increased use of digital technologies improves transaction efficiency,

*Lecturer, Gujarat Cooperative Management Centre, Ahmedabad.

strengthens transparency, and enhances trust among cooperative members.

Why Has Digitalization Become Important for Cooperative Institutions?

Cooperative institutions today have an important responsibility not only to promote social values but also to provide competitive and efficient economic services. These services include timely credit facilities, procurement at reasonable prices, transparent member records, and easy market access for agricultural produce and other products.

In this context, the use of digital tools has become highly important for cooperative institutions. The adoption of systems such as Enterprise Resource Planning (ERP), Management Information Systems (MIS), mobile applications, digital payments, eprocurement links, and national registries has reduced the dependence on traditional manual record-keeping methods and enabled faster and smoother transactions.

The use of digital technology accelerates settlement processes, makes records easily traceable, and improves the clarity of audit trails. Furthermore, communication with members becomes more efficient and real-time. As a result, operational efficiency in cooperative institutions increases, the possibility of errors decreases, accountability is strengthened, and transparency improves, thereby enhancing members' trust and confidence.

Benefits of PACS computerization include:

- Digital maintenance of member records
- Faster loan processing and disbursement
- Real-time accounting and auditing systems
- Improved transparency in transactions
- Better monitoring of agricultural credit and subsidy distribution

This transformation helps PACS function more professionally and efficiently while reducing manual errors and corruption.

What Is Happening in India: Policy and Key Initiatives (Latest)

To make the cooperative sector in India more modern, transparent, and efficient, the Central Government has been implementing various policies and initiatives. These initiatives have been launched with the objective of expanding the use of digital technology in cooperative institutions and strengthening them for better governance and operational efficiency.

PACS Computerization Project / ERP Implementation

The Government of India has launched a centrally sponsored program to computerize functioning Primary Agricultural Credit Societies (PACS), which is a multi-year initiative scheduled to continue until 2026–27. Under this program, software and Enterprise Resource Planning (ERP) systems are being developed and implemented

for PACS at the national level. In addition, training is being provided to PACS staff to ensure the effective use of digital systems. The primary objective of this project is to modernize grassroots cooperative institutions by digitizing day-to-day operations and financial accounting systems.

National Cooperative Policy (2025)

The National Cooperative Policy 2025 is an important milestone for the development of the cooperative sector. Along with legal reforms, the policy gives significant priority to digitalization. Under this policy, cooperative institutions are encouraged to integrate with ecommerce platforms such as GeM and ONDC to expand their market access. Furthermore, emphasis has been placed on strengthening cooperative institutions through digital finance and modern management practices, making them more professional, competitive, and sustainable.

National Cooperative Database / Mapping

The Ministry of Cooperation has initiated the development of a National Cooperative Database, which includes millions of cooperative institutions across the country. This digital registry enables the collection and consolidation of important information related to membership, financial status, and operational performance. As a result, monitoring becomes more effective, need-based support can be provided, and coordination with other government schemes

becomes easier.

Together, these three national initiatives are creating a strong foundation for promoting digitalization in India's cooperative sector and making cooperative institutions more transparent, accountable, and efficient.

What Recent Studies in India Have Found

According to academic and field studies, the implementation of digitalization in cooperative institutions is producing significant and practical outcomes. These studies suggest that merely providing technology is not sufficient; effective training, capacity building, and internet access are equally essential for its successful utilization. Studies conducted particularly on farmer cooperative societies indicate that ease of technology use, internet availability, and training provided to staff and members are key factors for successful implementation.

The adoption of digital systems has led to a noticeable improvement in the operational efficiency of cooperative institutions. The implementation of systems such as Enterprise Resource Planning (ERP) and Management Information Systems (MIS) has increased transaction speed, improved record accuracy, and enhanced member satisfaction. However, these benefits are not equally visible across all states and institutions, as outcomes vary depending on internet connectivity, staff digital skills, and the level of market integration.

Digital records have also strengthened governance and

transparency. Computerization reduces the chances of mismanagement and leakages while making the audit process more transparent and efficient. When members can easily access necessary information, trust in cooperative institutions also increases. However, maintaining this trust requires strong systems for data security, access control, and effective grievance redressal mechanisms.

Digitalization has also brought clear practical benefits. Digitized account ledgers and systems such as Direct Benefit Transfer (DBT) have accelerated processes like credit distribution, procurement, and subsidy transfers, reducing both time and operational costs. Electronic records generated through ERP and MIS systems are more reliable and convenient for auditing purposes. In addition, member portals, mobile applications, and SMS services provide members with easy access to information regarding their financial status, thereby empowering them further.

Integration with digital platforms has also strengthened market access. Connecting with platforms such as GeM and ONDC enables cooperative institutions to access larger markets, increasing opportunities for obtaining better prices for their products.

Challenges

Despite significant progress, several challenges still exist:

- Lack of digital literacy among staff and members
- Poor internet connectivity in rural areas

- High cost of technological infrastructure
- Cybersecurity and data privacy concerns
- Resistance to change from traditional working systems

Addressing these challenges is essential for the successful implementation of digital transformation.

Despite these benefits, several challenges remain in the implementation of digitalization. Lack of internet connectivity in rural areas creates obstacles to the effective use of digital systems. Limited digital literacy among staff and members also makes it difficult to fully utilize these systems. Moreover, the lack of interoperability between different software systems and excessive dependence on vendors are significant concerns.

Data governance and cybersecurity have also emerged as important issues. Since digital records are centrally stored, the risk of data leakage or misuse increases, making robust security mechanisms essential. Additionally, transitioning from long-established paper-based systems to digital methods is itself a major challenge, requiring strong leadership, effective guidance, and continuous support.

To make digital transformation successful in cooperative institutions, a phased and well-planned approach is essential. Important measures include adopting interoperable ERP/MIS systems, providing training to staff, integrating digital payment systems, and strengthening data security. In addition, ensuring easy access to information for

members and conducting regular performance evaluations are also necessary.

Several important recommendations have also emerged for policymakers. Investment in both digital and human resources, establishing national-level standards, encouraging public-private partnerships, and strengthening data protection regulations are essential. Particularly in rural areas, providing support to improve digital infrastructure can enhance digital inclusion and accessibility. Thus, recent studies indicate that digitalization can prove to be transformational for the cooperative sector. However, its success depends on maintaining a balance between technology,

human resources, policy support, and infrastructure development.

Suggestions and Recommendations

To strengthen digitalization in the cooperative sector, the following measures can be adopted:

- Conduct regular digital training programs for staff and members
- Improve internet connectivity in rural regions
- Provide financial assistance for technology adoption
- Strengthen cybersecurity systems and data protection measures
- Encourage awareness programs on digital governance and digital payments

Conclusion

Digitalization has emerged as a transformative force in strengthening governance and efficiency in India's cooperative sector. It enhances transparency, accountability, operational efficiency, and financial inclusion while improving trust among members. Although challenges such as digital literacy, infrastructure limitations, and cybersecurity concerns remain, proper policy support, training, and investment can help overcome these barriers. A digitally empowered cooperative system has the potential to contribute significantly to rural development, economic growth, and inclusive governance in India.





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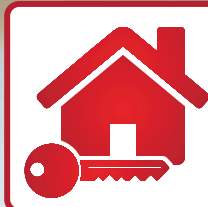


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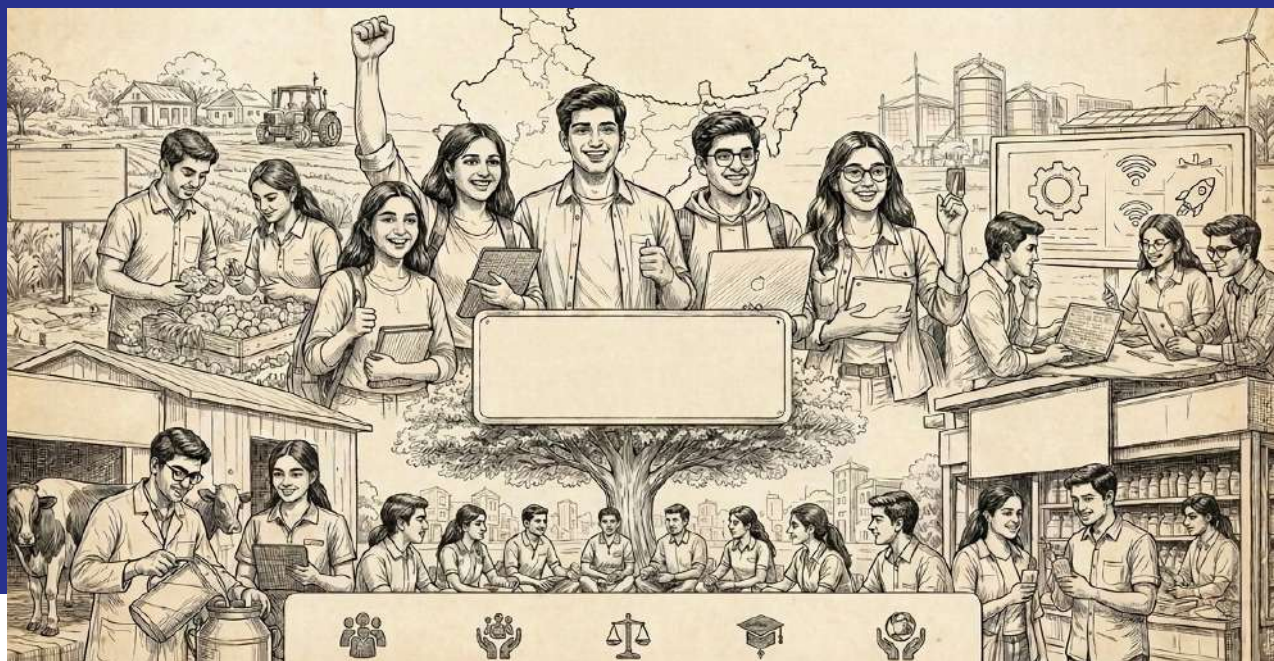
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The Untapped Potential of Indian Students to Take Cooperatives Forward

Suman Seal*



AI Image

India is currently one of the world's most vibrant, youth-driven nations. The country has a huge reservoir of creativity, energy, and intellectual capital due to the large number of students enrolled in schools, colleges, and universities. At the same time, India has a long-standing and globally recognised cooperative movement having more than 8 lakh cooperatives with a total member strength of about 290 million that has significantly contributed to sectors such as agriculture, dairy, credit, housing, rural development, etc. Despite this dual strength, there exists a noticeable gap between the student community and the cooperative sector. This gap is not merely a missed opportunity; it is a strategic space waiting to be activated.

Incorporating students into the cooperative ecosystem has the potential to completely change the course of cooperative growth in India. It is crucial to look at

both students' potential and the structural connections needed to properly channel it in order to comprehend this shift.

Strong Youth Base but Limited Cooperative Engagement

While students in India are actively participating in startups, corporate careers, and innovation ecosystems, their involvement in cooperatives remains minimal. The reasons for this disconnect are structural rather than ideological. Cooperative education is rarely embedded in mainstream academic curricula. Students often lack exposure to successful and modern cooperative models. Furthermore, cooperatives are sometimes perceived as traditional, bureaucratic, or limited to rural contexts. As a result, students do not view cooperatives as viable platforms for innovation or career development.

Why Students are Central to the Future of Cooperatives?

With over 65% of India's population under the age of 35, the future of cooperative sector depends significantly on their ability to attract, empower, and retain young talent. Students can revitalise cooperatives with their special set of abilities and viewpoints. Their digital literacy can enable the modernisation of cooperative operations through technology adoption, data management, and digital platforms. Their entrepreneurial mindset can transform cooperatives into innovative, scalable, and competitive entities. Moreover, their social awareness and sensitivity to issues such as climate change, inequality, and sustainability align perfectly with cooperative principles.

Importantly, students can act as agents of governance reform within cooperatives. They can encourage efficiency, accountability, and transparency by taking part in decision-making processes. As a result, their role

* Project Associate, NCRC, NCU

encompasses both participation and transformation.

The Ecosystem Approach: Moving from Potential to Participation

It is crucial to switch from isolated interventions to an ecosystem-based strategy in order to fully utilise student potential. This strategy acknowledges that interactions between several stakeholders; educational institutions, students, cooperative organisations, and policy frameworks lead to meaningful

participation.

- **Universities and colleges**, which serve as centres for the growth of knowledge and skills, constitute the core of this ecosystem. These institutions can produce knowledgeable and competent students by incorporating cooperative studies into academic curricula, encouraging research, and supporting experiential learning.
- **Students**, as the central actors in this ecosystem, transform knowledge into skills, ideas,

and innovation. When provided with the right opportunities, they can actively engage with cooperative institutions through internships, live projects, fellowships, and entrepreneurial initiatives.

- **Inturn**, cooperative institutions function as implementation and application platforms. They can gain new insights, technological advancements, and creative approaches to problemsolving by allowing young people to participate in their structures.
- This interaction ultimately

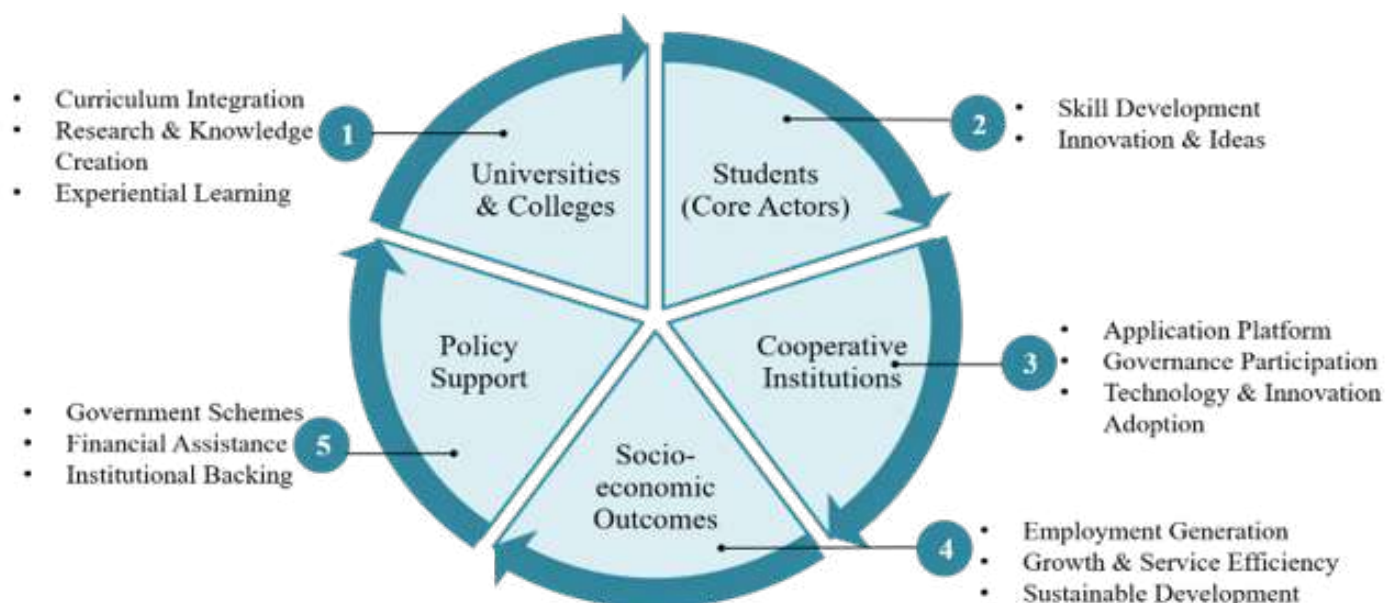


Fig: The Ecosystem Approach: Moving from Potential to Participation

generates economic and social outcomes in the form of employment generation, improved service delivery, growth, and sustainable development. These outcomes are further reinforced by policy support, including government schemes, financial assistance, and institutional backing.

Thus, the ecosystem functions as a self-reinforcing cycle, where each component strengthens the other. This cyclical interaction ensures that the integration of students into the cooperative

sector is not temporary or fragmented, but sustained, adaptive, and transformative in nature.

Emerging Opportunities for StudentLed Cooperative Innovation

The evolving economic and technological landscape presents new avenues for student engagement in cooperatives. Platform-based cooperatives, for instance, offer a democratic alternative to conventional digital platforms by ensuring

collective ownership and equitable distribution of benefits. Similarly, green cooperatives focused on renewable energy, waste management, and climate resilience align with the environmental priorities of today's youth.

Serviceoriented cooperatives in areas such as information technology, legal advisory, financial services, and infrastructure management also hold significant promise. These sectors are particularly attractive to educated youth and can

redefine cooperatives as modern, professional, and innovation-driven institutions.

Despite the potential, several challenges must be addressed to operationalise this ecosystem approach. Resistance to change within traditional cooperative structures can limit youth participation. Financial constraints and limited access to capital may hinder student-led initiatives. Additionally, regulatory complexities and lack of mentorship can act as

barriers to entry. Addressing these challenges requires coordinated efforts across multiple levels. Educational institutions must actively promote cooperative learning and engagement.

■ The Way Forward

The ability of India's cooperative movement to adapt to new circumstances while staying true to its fundamental values will determine its future. Incorporating students into the cooperative ecosystem is a

strategic requirement, not merely an option. India can turn its large student body into a potent force for collaborative growth by implementing an ecosystem approach.

In addition to strengthening the cooperative sector, this change will offer significant opportunities for youth participation, employment, and entrepreneurship. It will close the gaps between individual ambition and group advancement, invention and implementation, and education and practice.



The Inspection Committee visit for affiliation of the National Centre for Cooperative Education (NCCE), NCUI under "Tribhuvan" Sahkari University (TSU) was successfully conducted on 7th May 2026 at NCUI, New Delhi.

The Inspection Committee comprised Prof. Shyam Singh, Chair of the Committee, and Prof. Ankur Srivastava. The programme commenced with the arrival and welcome of the Committee members followed by presentation of mementoes. During the visit, senior officials of NCUI and NCCE interacted

with the Inspection Team. The dignitaries present included Shri Rajeev Sharma, Executive Director, NCCE; Shri Ashish Dwivedi, Executive Director, NCUI; Shri Ritesh Dey, Executive Director, NCUI; Smt. Sandhya Kapoor, Director; Smt. Dipti Yadav, Deputy Director, NCCE; and Smt. Inderpreet Kaur, Assistant Director, NCCE.

A detailed presentation on NCUI and NCCE was delivered highlighting the activities, training programmes, educational initiatives and

institutional achievements of the organization. The Inspection Committee visited the NCUI building, classrooms, library and hostel facilities of NCCE to review the institutional infrastructure and academic facilities.

The Committee also interacted with in-house faculty members and distinguished guest faculty invited for the occasion. The guest experts included Shri S. K. Tucker, Senior Advisor, NCDC; Shri M. K. Gandhi, Senior Advisor, NCDC; Shri S. C. Pradhan, Principal, DSCTC; and Dr. V. K. Dubey, MD, COBI. The invited experts shared their experiences and insights regarding cooperative education, training and institutional development during their interactions with the Inspection Team.

The visit concluded with verification of records and documents related to affiliation and a debriefing meeting with the officials and faculty members of NCCE.

Empowering Cooperative Trainers through Innovation and Leadership Gujarat State Cooperative Union Organizes Three-Day Training of Trainers at Kamrej – JCTC Surat



The Gujarat State Cooperative Union organized a three-day "Training of Trainers (TOT)" from May 6 to May 8, 2026, at Shri Dayalji bhai G. Patel Co-operative Management Centre, Kamrej, Surat, for Cooperative Education Instructors C.E.Is, M.C.E.I.s, and Lecturers associated with cooperative education and training activities across Gujarat. The objective of the program was to enhance the professional capabilities of trainers and provide updated knowledge regarding cooperative laws, banking regulations, technological advancements, agricultural finance, renewable energy, and modern training management systems.

The program commenced with a traditional lamp-lighting ceremony in the presence of distinguished dignitaries including Shri Ghanshyam Amin, Chairman of Gujarat State Cooperative Union; Shri Bhikhu Patel, Chairman of Surat District

Cooperative Union and Honorary Secretary of Gujarat State Cooperative Union; Shri Arvind Tagadiya, Honorary Secretary of the Gujarat State Cooperative Union, Shri J.V. Shah, CEO of the Gujarat's Urban Coop Bank Federation; and Dr. Rajendra C. Trivedi, Executive Officer

During his inaugural address, Shri Ghanshyam Amin highlighted the significant impact of the Banking Regulation Act on cooperative banking institutions. He explained that after September 28, 2020, cooperative banks became subject to stricter accountability, governance standards, and regulatory compliance. He also emphasized the requirement of professional representation on Boards of Directors and the growing importance of RBI guidelines in banking administration and audit systems. The program covered a wide range of important subjects delivered by experienced experts and professionals from the

cooperative sector. Shri R.P. Raval, Consultant, Bharuch District Co-op Bank conducted sessions on "Suggestions to Increase the Effectiveness of the Working of C.E.I./M.C.E.I.", "Election of Cooperative Societies and Important Clauses Related to It", "Balance Sheet Analysis", and "Cooperative Law & Recent Amendments." Shri Hardeepsinh Gohil, Assistant Manager, Bharuch District Co-op Bank delivered sessions on "Cybercrime in Context of Bank" and "Cyber Fraud and AI."

Shri R.C. Patel, Senior Manager – SUMUL Dairy shared insights on "Dairy Development – Pilot Project," while Shri Sunil Patel, Manager, Surat District Coop Bank conducted a session on "PACS Computerization – Government of India MOC." Shri J.V. Shah, CEO, Gujarat's Urban Coop Bank Federation; delivered detailed lectures on "KYC," "Precautions in Banking Business," "Capital Investment," and "Eligibility

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Criteria for Branch Authorization." Senior expert Shri Mani Patel, Former Assistant General Manager, Surat District Coop Bank, guided participants on "KCC, Objectives of Lending, Interest Rates, KCC Refinance" and "KCC Interest Subvention, KCC Overdue, KCC-NPA Recovery & Recovery Legal Action." Shri J.J. Shah, Former Joint Registrar, Cooperative Societies, addressed participants on recent amendments in cooperative law and legal compliance.

On the third day, Ms. Deepshikha Thakur, Assistant Officer – Education – GSCU, conducted a session on "Tools and Techniques for Effective Training & Management of Training," while Mr. Ronak Patel, Lecturer, JCTC-Ahmedabad delivered an informative lecture on "Role of Renewable Energy (Solar/Wind/Biogas) in Sustainable Agriculture." Dr. Falguni Patel, Lecturer, JCTC-Ahmedabad discussed "Emerging Advanced Agro-Technology and Drone

Technology," and Shri Alpesh Raval, Principal, JCTC Mehsana guided trainees on "Financial Management in Cooperatives."

During the closing ceremony, prominent cooperative leaders including Shri P.B. Dhakecha, Founder Chairman of The Varachha Co-operative Bank; Shri Mahavirsinh Chauhan, CEO of Surat District Cooperative Bank; and Shri J.J. Shah, Former Joint Registrar, Cooperative Societies, addressed the participants and emphasized the importance of continuous training, modernization, and strengthening grassroots cooperative institutions.

At the conclusion of the program, certificates were distributed to all participating trainees by the blessed hands of Dr. Rajendra C. Trivedi, CEO of the Gujarat State Cooperative Union.

The proceedings of the program were coordinated by Shri C.J. Dave, Information Officer of the Gujarat State Cooperative

Union. The overall coordination and management of the training program were effectively carried out by Ms. Deepshikha Thakur, Assistant Education Officer, and Shri Ronak Patel, Lecturer.

Cooperative leaders, trainers, and participants from different districts of Gujarat attended the program with great enthusiasm. The program concluded with a collective commitment towards strengthening the cooperative movement through professional training, technological adoption, and effective grassroots management.



The National Centre for Cooperative Education (NCCE) successfully conducted an insightful webinar on "Successful Cooperative Business Models" for the students and faculty members of Gujarat Vidyapith, along with participants from various colleges and universities across Gujarat.

The session aimed to create awareness about

the cooperative movement, innovative business practices, and the role of cooperatives in building sustainable and inclusive economic growth. The webinar witnessed enthusiastic participation from students, academicians, and young aspiring professionals who actively engaged in meaningful discussions throughout the program.

Mr. Rajeev Sharma, Executive Director, NCUI addressed the participants and shared valuable insights on successful cooperative models, leadership, entrepreneurship, and opportunities for youth in the

cooperative sector. His inspiring interaction motivated students to explore cooperatives as a viable and impactful career and business avenue.

The session turned highly interactive with participants raising thoughtful questions and sharing their perspectives. Students expressed great appreciation for the initiative and urged NCCE to organize more such informative and engaging programs in the future to strengthen their understanding of cooperative business ecosystems and community-driven development.

जय श्री शारदा कोआपरेटिव टी सी सोसायटी द्वारा किया गया विश्व साईकिल दिवस का आयोजन।



दिनांक 03 जून 2026 को जय श्री शारदा कोआपरेटिव टी सी सोसायटी कार्यालय प्रांगण में विश्व साईकिल दिवस का आयोजन किया गया। जिसका शुभारंभ

जस्सको उपाध्यक्ष श्री हरिसिंह वर्मा जी एवं सचिव श्री गजेन्द्र पाल सिंह सारन जी द्वारा किया गया। आम जनता को जागरूक करने के उद्देश्य से इस अवसर

पर एक साईकिल रैली आयोजित की गई। भारत के प्रधानमंत्री श्री नरेन्द्र मोदी जी के आवाह पर प्रदूषण मुक्त पर्यावरण तथा पेट्रोल बचत के प्रति जागरूक करने के लिए आयोजित इस कार्यक्रम में जस्सको प्रबंधक श्री निर्दोष तेवतिया, श्री आसबीर सिंह, श्री सुशील कुमार तेवतिया, श्री उज्ज्वल कुमार मलिक सहित समिति के समस्त स्टाफ ने भाग लिया। हर साल 3 जून को मनाया जाने वाला विश्व साईकिल दिवस लोगों को फिटनेस, दैनिक यात्रा, प्रदूषण कम करने और सतत जीवन शैली के लिए साईकिल का उपयोग करने के लिए प्रोत्साहित करता है। विश्व साईकिल दिवस 2026 का विषय है "हरियाली भरे भविष्य के लिए साईकिल चलाना"।

विश्व दुग्ध दिवस पर जय श्री शारदा कोआपरेटिव टी सी सोसायटी द्वारा किया गया मदर डेयरी पटपड़गंज भ्रमण कार्यक्रम का आयोजन।



दिनांक 01 जून 2026 को विश्व दुग्ध दिवस के पावन अवसर पर जय श्री शारदा कोआपरेटिव टी सी सोसायटी के नेतृत्व में मदर डेयरी पटपड़गंज दिल्ली 110092 के भ्रमण कार्यक्रम का आयोजन किया गया। मदर डेयरी पटपड़गंज दिल्ली के प्रवेशद्वार एक से प्रवेश करते ही स्वागत अधिकारी श्री आर के पिल्लई द्वारा भ्रमण दल का स्वागत किया गया तथा सभी प्रतिभागियों को मदर डेयरी का स्वादिष्ट एवं गुणवत्ता पूर्ण दूध पिलाया गया। श्री आर के पिल्लई जी ने बताया कि दूध फैट, नोन सोलिड फैट तथा पानी

से मिलकर बना होता है। विभिन्न राज्यों के किसानों से सहकारी समितियों के द्वारा एकत्रित दूध वातानुकूलित कंटेनरों द्वारा रेलवे तथा रोड़ के माध्यम से मदर डेयरी पटपड़गंज पहुँचता है जहाँ इसकी स्वच्छता एवं गुणवत्ता की गहन जांच की जाती है। मदर डेयरी की स्थापना 1974 में आपरेशन प्लड के दौरान किसानों को उनके उत्पाद का उचित मूल्य दिलाने के उद्देश्य से की गई थी। मदर डेयरी का उद्देश्य किसानों को अधिकतम मूल्य दिलाना तथा उपभोक्ता को न्यूनतम मूल्य पर दूध उपलब्ध कराना है। 1998 में डा वर्गीस कुरियन के नेतृत्व में भारत विश्व का सबसे बड़ा दुग्ध उत्पादक देश बना तथा इसे श्वेत क्रांति का नाम दिया गया। डा कूरियर के योगदान को याद रखने के लिए उनके जन्म दिन को राष्ट्रीय दुग्ध दिवस के रूप में मनाया जाता है। भारत के दूसरे प्रधानमंत्री श्री लाल बहादुर शास्त्री जी द्वारा दिए गए नारे जय जय जवान जय किसान को चरितार्थ करते हुए मदर डेयरी आज भी अपने बूथ सेवा निवृत्त सेनिकों को

ही एलोट करती है। भ्रमण के अन्तिम चरण में सभी प्रतिभागियों ने मदर डेयरी की स्वादिष्ट एवं लजीज आइसक्रीम का आनंद लिया। गिफ्ट स्वरूप मदर डेयरी जूट बैग पाकर सभी प्रतिभागियों की खुशी का कोई ठिकाना नहीं रहा। सूचना केन्द्र पुस्तिका में भ्रमण के दौरान मिली जानकारी और मेहमान नवाजी दर्ज कर हमने घर वापसी की। भ्रमण टीम का नेतृत्व जस्सको सचिव श्री गजेन्द्र पाल सिंह सारन जी द्वारा किया गया। टीम में शीतला कोआपरेटिव सोसायटी से श्री नगेन्द्र शर्मा जी एवं वरिष्ठ अधिवक्ता श्री आशीष कुमार, दिल्ली स्टेट कोआपरेटिव बैंक के पूर्व उप महाप्रबंधक श्री आनंद चौहान, दिल्ली शिक्षा निदेशालय के पूर्व उप शिक्षा निदेशक श्री एम पी एस दांगी जी, रामजस वरिष्ठ माध्यमिक विद्यालय दरिया गंज के वरिष्ठ प्रवक्ता श्री सुशील कुमार जी, जस्सको प्रबंधक श्री निर्दोष तेवतिया जी सहित बड़ी संख्या में भाग लिया।

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