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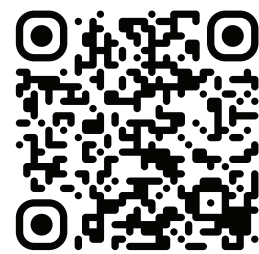
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Digital Cooperatives, Digital Bharat – Taking Technology to the Last Village

Dr. Diksha Sharma*



AI Image

Introduction

India's cooperative sector is undergoing an unprecedented phase of digital modernization. Traditionally characterized by manual record-keeping and paper-driven processes, cooperatives—especially Primary Agricultural Credit Societies (PACS)—are now transitioning toward digitally enabled, transparent, and service-oriented institutions. This transformation forms a central pillar of the Government of India's vision of "Sahakar se Samridhi", aimed at strengthening governance, enhancing financial access, and expanding the digital footprint across rural India.

Digital Modernization: From Manual Processes to Unified Systems

Prior to the digital reform initiatives, the functioning of cooperatives relied heavily on physical ledgers, manual audits, and fragmented data systems. To address these operational limitations, the Government launched the Computerization of PACS Project, implemented by NABARD, with an outlay of ₹ 2,516 crore. The project aims to integrate nearly 90,000 PACS into a unified ERP-based digital ecosystem, creating one of the world's largest digitally connected rural cooperative networks.

ERP Integration: Establishing a Digital Governance Backbone

The ERP platform provides a comprehensive digital foundation for the three-tier cooperative credit structure—PACS, District Central

Cooperative Banks (DCCBs), and State Cooperative Banks (StCBs).

Major Functional Enhancements

- Real-time accounting and automated financial workflows
- Online audit readiness and standardized reporting
- API-based interoperability with the National Cooperative Database
- Cloud-enabled data security and backup architecture
- Streamlined loan disbursement, recovery, and transaction management

The integration has significantly strengthened transparency, accountability, and operational efficiency across cooperative institutions.

*Lecturer, Regional Institute of Cooperative Management, Sector 32 C, Chandigarh

PACS as Common Service Centres: Expanding Digital Public Services

A key dimension of the digital cooperative framework is the convergence of PACS with the Common Service Centre (CSC) network. In collaboration with MeitY and CSC e-Governance Services, PACS are now authorized to deliver 300+ digital public services within rural communities. By 2025:

- More than 48,000 PACS had initiated CSC operations
- Nearly 30 lakh individuals accessed digital services through cooperatives each month
- Thousands of rural youth were trained as digital service operators through programmes of NABARD, NCCT, and RICMs

This model has enabled last-mile delivery of essential e-governance services through existing cooperative infrastructure.

Financial Inclusion: Micro-ATMs and RuPay KCC Integration

To enhance financial access in underserved regions, NABARD and cooperative banks have deployed micro-ATMs through Bank Mitra Cooperative Societies. Simultaneously, the rollout of RuPay-enabled Kisan Credit Cards (KCCs)—

facilitated through cooperative institutions—has integrated rural credit with the digital payments ecosystem, allowing farmers seamless access to transactions, withdrawals, and repayments.

National Cooperative Database: Data-Driven Decision-Making

The National Cooperative Database (NCD) represents India's first unified repository of cooperative data and currently covers more than 8.4 lakh registered societies.

ERP-generated information from PACS flows into the NCD through secure APIs, enabling:

- Evidence-based policy design
- Removal of duplicated and outdated records
- Improved planning for sectoral development
- National-level performance benchmarking

This data convergence has brought a high degree of uniformity and transparency into cooperative governance.

Social and Institutional Impact

The digitalization of cooperatives has expanded access to public services, improved administrative efficiency, and strengthened

financial inclusion. Key outcomes include:

- Enhanced accessibility to government schemes
- Greater transparency in credit operations
- Reduction in administrative delays and manual errors
- New skill and employment opportunities for rural youth
- Improved service delivery at the village level through a single cooperative platform

Digital cooperatives now serve as multipurpose service institutions with both financial and governance relevance.

Challenges and Mitigation Measures

Despite substantial progress, the digital transition has faced challenges such as connectivity gaps, variation in digital literacy, and the need for continuous capacity building.

To address these issues:

- NCCT and RICMs have introduced specialized IT training programmes
- Cybersecurity frameworks and data protection guidelines are being implemented
- State-level control rooms and helpdesks provide operational support
- ERP modules are periodically upgraded to incorporate user feedback

These measures reinforce the sustainability of the digital ecosystem.

Way Forward

The next phase of digital cooperative reforms envisions integration of PACS systems with:

- GST and Income Tax portals for compliance
- e-NAM and ONDC platforms for agricultural marketing and digital commerce
- Renewable energy and cold-chain initiatives to

improve rural logistics
 • Dairy, fisheries, and FPO digital frameworks for end-to-end service delivery

The long-term objective is to transform cooperatives into “Digital Citizen Service Enterprises”, offering multifunctional services within a unified digital architecture.

Conclusion

India's digital cooperative transformation represents one of the most extensive

and inclusive technology-driven reforms in the rural sector. By integrating finance, governance, and service delivery through modern digital systems, cooperatives are emerging as vital institutions capable of supporting last-mile digital empowerment. The shift from manual operations to a connected, data-driven ecosystem marks a significant step toward a more transparent, efficient, and citizen-centric cooperative landscape.



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- To function as focusing centre on non-official on various subjects pertaining to the movement and representing it.
- To promote study and research of problems connected with cooperation.
- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
- To conduct program for Co-operative Education and Training from Rural to State level by male and female Co-operative Education Instructors (CEI) through District Co-operative Union located in various districts of Gujarat.

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

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Challenges in Adoption of Scientific Storage Practices in India's Agricultural Cooperatives

BIPIN YADAV*



India's agricultural cooperatives are vital for food security, yet face significant hurdles in adopting scientific storage methods. Expanding the original article, this version incorporates deeper insights into cooperatives' roles, government initiatives, and strategies to overcome barriers, aiming for reduced post-harvest losses estimated at 10% of food grains annually.

Following are the major challenges which need to be addressed -



1-Traditional Storage Problems

Many cooperative members rely on outdated methods like mud bins, terracotta pots, thatched silos, and tarpaulin-covered open plinths, leading to losses from pests, rodents, and moisture. India's storage capacity meets only 47% of foodgrain production, with facilities skewed toward urban areas, leaving rural cooperatives underserved. Small farmers lack dedicated spaces, causing contamination; rodents alone inflict 2.5% losses, insects 2-4.2%.

Cooperatives exacerbate this by often mirroring farmers' practices due to shared resource constraints. In northern states like Uttar Pradesh and Bihar, capacity lags below 50%, while southern states like Tamil Nadu exceed 90%. Elite capture and political interference in cooperatives hinder efficient infrastructure use, forcing reliance on vulnerable cover-and-plinth methods prone to weather damage.

2- Awareness and Training Gaps

Limited knowledge of fumigants, pest control, and stacking plagues farmers and cooperative

*Assistant Director, Warehousing Development and Regulatory Authority, New Delhi

staff; Vidarbha studies show 64% of farm women at middle-level adoption due to poor training. Economic barriers block access to metal bins, hermetic bags, and meters, prompting distress sales at low post-harvest prices. Cooperatives, meant to educate members, struggle with inefficient outreach amid bureaucratic hurdles.

Training deficits persist despite programs; many cooperatives lack staff skilled in modern techniques like controlled atmosphere storage. This gap widens in weaker regions, where perishable produce suffers without cold chains, amplifying losses up to 1.53 lakh crore yearly.

3-Infrastructure and Regional Gaps

Uneven distribution leaves northern cooperatives dependent on inadequate facilities, contrasting southern successes. Rural Primary Agricultural Credit Societies (PACS) await modern silos, with urban bias limiting access. Maintenance challenges plague even built infrastructure, as seen in FCI godowns and irrigation systems. Cooperatives face elite dominance and poor marketing, blocking small farmers from competitive markets. Limited cold chains

force open-air storage for perishables, eroding quality. Decentralized plans aim to build 2,000 PACS silos, but slow progress stems from coordination issues.

4-Economic and Policy Challenges

High costs deter investment; post-harvest losses slash cooperative revenues and food security. Hazardous chemical misuse occurs without training, and warehouse receipt finance remains elusive, fueling distress sales. Cooperatives grapple with capex neglect in budgets, mirroring national infrastructure woes. Government schemes like the World's Largest Grain Storage Plan (2023) target 700 lakh tonnes capacity via PACS godowns, custom hiring centers, and processing units, converging AIF, AMI, and SMAM. Yet, inefficiencies like political meddling persist. The Ministry of Cooperation's SOPs for decentralized silos offer promise if subsidized.

5-Role of Cooperatives in Modernization

Storage cooperatives provide collective facilities for grains, protecting produce via procurement, processing, and marketing. They supply inputs like seeds and credit while offering godowns, but

adoption lags due to tech gaps. Strengthening via "Sahakar-se-Samridhi" envisions PACS as business hubs with agri-infrastructure. NABARD partnerships can deploy digital monitoring and aeration training. Warehouse receipts enable loans, stabilizing prices. Pilot projects under the 2023 plan roll out godowns at PACS, diversifying operations.

6-Way Forward

To solve these problems, cooperatives should work with institutions like NABARD to provide training on aeration, fumigation, and digital monitoring. Warehouse receipt systems can help farmers get loans against stored grains, reducing distress sales.

Awareness campaigns and subsidies for hermetic storage will encourage adoption. The Ministry of Cooperation has issued SOPs for decentralized silos, which can improve the situation if implemented properly. Scientific storage is essential for reducing losses, stabilizing prices, and improving farmer livelihoods. By bridging gaps in awareness, infrastructure, and finance, India's cooperatives can move towards modern storage practices and strengthen the country's food security.





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Environmental Challenges and the Role of Cooperative initiatives in the Asia-Pacific Region

Aaliya Yousuf*



Across the Asia-Pacific region, environmental challenges are increasingly transcending national boundaries, with air pollution, dust storms, and marine contamination affecting ecosystems and communities far beyond their points of origin. In Northeast Asia, rapid industrialisation and land degradation have intensified fine particulate pollution and desertification-driven dust storms, impacting China, the Korean Peninsula, and Japan alike. These pressures not only threaten human health and biodiversity but also disrupt economies and livelihoods, highlighting the deeply interconnected nature of environmental risks. At the same time, the region faces a persistent tension between economic development and environmental sustainability, particularly given its high dependence on climate-sensitive sectors such as

agriculture and fisheries and its growing contribution to global greenhouse gas emissions, as noted in the Intergovernmental Panel on Climate Change. Marine ecosystems are under additional stress from ocean pollution, overexploitation of resources, and ocean acidification, which undermine food security and coastal livelihoods, as highlighted by the Food and Agriculture Organization. While regional cooperation efforts have emerged, their effectiveness remains limited by political tensions and coordination challenges, underscoring the need for more integrated, multi-level responses. In this context, cooperatives can play a pivotal role by embedding environmental sustainability within economic activities and enabling community-driven solutions that bridge the gap between development and ecological responsibility.

Cooperative Action for Climate Mitigation and Adaptation

The interconnected and transboundary nature of environmental challenges in the Asia-Pacific region necessitates preventive, adaptive, and coordinated responses across multiple governance levels. Isolated national interventions are often insufficient to address such complexities, underscoring the importance of strengthened regional and global governance frameworks supported by institutions such as the United Nations Environment Programme and the United Nations Economic and Social Commission for Asia and the Pacific. Within this broader governance architecture, cooperative initiatives at both intergovernmental and grassroots levels serve as vital mechanisms for collective action through joint research,

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information exchange, capacity building, and the harmonisation of environmental standards. However, the effectiveness of these frameworks is frequently constrained by weak enforcement mechanisms, divergent national priorities, and economic inequalities.

These environmental challenges are closely aligned with the framework of the United Nations Sustainable Development Goals (SDGs), which provide a comprehensive and integrated approach to sustainability. The core environmental goals - SDG 13 (Climate Action), SDG 14 (Life Below Water), and SDG 15 (Life on Land) address climate change, marine ecosystems, and terrestrial biodiversity, while SDG 6 (Clean Water and Sanitation), SDG 7 (Affordable and Clean Energy), and SDG 12 (Responsible Consumption and Production) reinforce sustainable resource management and energy transitions. Embedded within this framework is the principle of "leave no one behind," which emphasises inclusive and equitable development, particularly for vulnerable and marginalised communities. Achieving these objectives requires not only policy coherence but also effective implementation at the grassroots level.

In this context, cooperatives emerge as critical community-based institutions that translate global sustainability goals into locally relevant action. Their participatory structure enables collective decision-making, equitable benefit-sharing, and the mobilisation of small

producers and resource-dependent populations. By promoting sustainable agricultural practices, facilitating renewable energy adoption, improving water management, and encouraging responsible consumption patterns, cooperatives contribute directly to the achievement of environment-related SDGs.

Building on this role, cooperatives play a significant part in **climate change mitigation, carbon sequestration and crediting, and adaptation**. They support mitigation efforts through emission reduction, renewable energy promotion, and enhanced energy efficiency. For example, consumer cooperatives in Japan have reduced CO₂ emissions through sustainable operations, while cooperatives in India and Australia are advancing waste minimisation and environmentally sustainable agricultural practices.

Cooperatives also contribute to **carbon sequestration and ecosystem restoration** through afforestation, reforestation, and mangrove conservation initiatives in countries such as India, Fiji, and the Philippines. These efforts are increasingly linked to carbon crediting mechanisms, enabling cooperatives to access carbon markets and generate supplementary income. Nonetheless, their participation remains constrained by limited technical expertise, high transaction costs, and complex monitoring and verification systems.

Furthermore, cooperatives play a crucial role in **climate adaptation and disaster resilience**. Through initiatives such as sustainable village development in Sri Lanka, crop insurance schemes in the Republic of Korea, and ecosystem-based adaptation strategies in the Philippines, they enhance the capacity of vulnerable communities to cope with climate-related risks. In doing so, cooperatives not only advance environmental sustainability but also ensure that climate action remains inclusive, reinforcing the SDG principle of leaving no one behind.

Case Studies: Cooperative-Led Environmental Solutions in the Asia-Pacific

Empirical evidence from across the Asia-Pacific region highlights the diverse ways in which cooperatives are addressing environmental challenges while strengthening local livelihoods and resilience.

Australia's Cooperative Bulk Handling (CBH) Group:

The CBH Group, one of Australia's largest grain cooperatives, has integrated sustainability into its operational strategy through initiatives focused on waste minimisation, resource efficiency, and biodiversity conservation. The cooperative handles nearly 90% of Western Australia's grain harvest and exports close to 20 million tonnes of grain annually. CBH's sustainability framework aligns with the United Nations Sustainable

Development Goals and incorporates environmental performance indicators into its annual reporting, ensuring transparency and accountability.

The cooperative has reported measurable progress in reducing carbon emissions. According to CBH sustainability reports, its Scope 1 and Scope 2 emissions intensity declined from 3.7 kg CO₂-e per tonne received in 2021 to 2.7 kg CO₂-e in 2023. In addition, CBH has set a target of reducing Scope 1 and Scope 2 emissions by 50% by 2030 from its 2021 baseline and aims to achieve net-zero emissions across selected operations by 2050. CBH has also experimented with biofuel-powered grain shipping, which achieved approximately 14% reductions in greenhouse gas emissions compared to conventional fossil fuels, while maritime shipping optimisation trials recorded emission reductions of up to 28%. These initiatives demonstrate how large-scale agricultural cooperatives can combine commercial efficiency with climate-conscious resource management and low-carbon transition strategies.

Thailand (Cooperative League of Thailand):

The Cooperative League of Thailand has implemented a nationwide grassroots initiative titled "Plant the Tree to Save Water" under the slogan "One Coop, One Tree." This programme mobilises cooperative members to actively participate in tree plantation drives, contributing

to watershed protection, soil conservation, and local climate regulation. Beyond its ecological benefits, the initiative fosters environmental awareness and collective responsibility among members. It illustrates how cooperatives can act as effective platforms for behavioural change and community-led environmental stewardship.

Fiji (Drawa Block Forest Communities Cooperative):

The Drawa Block Forest Communities Cooperative represents an innovative model of community-based forest governance. Covering over 4,000 hectares of tropical rainforest, the cooperative is managed by a coalition of landowning groups, including indigenous clans, women, and youth. By voluntarily foregoing logging rights, the community prioritises conservation and biodiversity protection. The cooperative has successfully accessed carbon financing by generating carbon credits through forest preservation, providing a sustainable income stream. Additionally, it produces rainforest honey, diversifying livelihoods. This case highlights the potential of cooperatives to integrate conservation with economic incentives in fragile ecosystems.

India (Cooperative Initiatives for Environmental Sustainability and Climate Resilience)

- **Self-Employed Women's Association (SEWA)**
In India, SEWA has been a pioneer in addressing

climate vulnerability among rural women through community-led initiatives. The cooperative spearheaded training programs on solar energy and climate resilience, enabling thousands of households to shift from fossil fuels to clean solar solutions. SEWA also promotes sustainable agriculture and water conservation practices. These efforts have significantly cut carbon emissions by reducing kerosene and diesel dependence, while simultaneously improving agricultural yields and income stability for women farmers. The model demonstrates how cooperatives can drive both environmental sustainability and gender-inclusive economic empowerment at the grassroots level.

- **Venkateshwar Cooperative Power and Agro Processing Ltd., Maharashtra**

Based in Malegaon, Maharashtra, this cooperative exemplifies circular economy principles in agriculture. It operates a biogas project that uses bio-waste and cow dung to generate fuel for agro-processing units and supplies purified methane gas for farm tractors and utility vehicles. The in-house biogas purification plant replaces conventional fossil fuels with renewable energy for farm operations. According to the Maharashtra Energy Development Agency

(MEDA), the facilities reduce carbon emissions by about 50,000 tons annually. Additionally, the biogas slurry is converted into bio-fertilizer, enhancing soil quality and crop productivity. This integrated approach tackles waste management, energy security, and soil health while supporting sustained agricultural development.

- **Dhundi Solar Pump Irrigators Cooperative, Gujarat**

The Dhundi Solar Pump Irrigators Cooperative replaced diesel-powered irrigation with solar pumps, reducing emissions associated with groundwater irrigation. Research linked to the cooperative indicates that solarising irrigation systems can significantly reduce India's agricultural carbon footprint. Studies estimate that widespread solarisation of irrigation pumps could reduce India's annual carbon emissions by nearly 4–5% in the groundwater irrigation sector.

The cooperative's six solar pumps generate nearly 85,000 kWh of clean electricity annually, while surplus electricity is sold to the grid, further supporting low-carbon rural energy systems.

- **KRIBHCO**

KRIBHCO promotes sustainable agriculture through the use of bio-fertilisers, organic farming practices, and farmer

awareness programmes aimed at reducing environmental harm caused by excessive chemical inputs. By encouraging eco-friendly agricultural methods, the cooperative contributes to improving soil health, reducing pollution, and supporting sustainable resource management. Its educational and extension activities have helped spread environmentally responsible farming practices among farmers across India. This case highlights how large agricultural cooperatives can support ecological conservation while promoting sustainable agricultural development.

- **IFFCO**

IFFCO's nano-fertiliser initiatives are designed to improve nutrient-use efficiency and reduce excessive chemical fertiliser application. According to IFFCO reports, one 500 ml bottle of Nano Urea can replace a 45–50 kg bag of conventional urea, reducing conventional urea usage by up to 50% in certain crops. This helps lower greenhouse gas emissions associated with fertiliser production, transportation, and application, while IFFCO's afforestation and renewable-energy initiatives further contribute to carbon sequestration and environmental sustainability.

- **Maharashtra Sugar Cooperatives**

Sugar cooperatives in Maharashtra utilise

bagasse-based cogeneration systems to produce renewable electricity. Industry estimates suggest that bagasse cogeneration substantially lowers fossil-fuel dependence and reduces emissions from sugar processing. In India, cogeneration in sugar mills contributes thousands of megawatts of renewable energy capacity annually, making the sector an important contributor to low-carbon industrial production.

- **ONDC-linked Artisan Cooperatives, Rajasthan**

Digital platforms are enabling cooperatives to promote sustainability and fair trade. An artisan cooperative in Rajasthan used the Open Network for Digital Commerce (ONDC) to sell handmade products directly to consumers nationwide, eliminating middlemen. This increased profit margins and ensured fair compensation for craftspeople. The platform also supports responsible consumption by allowing customers to track product origins, improving transparency. This case shows how digital cooperative frameworks can democratize commerce, support SMEs, and embed sustainability into supply chains across the Asia-Pacific region.

Japan (Japanese Consumers' Cooperative Union – JCCU):

The Japanese Consumers' Cooperative Union has

emerged as a leader in promoting low-carbon and sustainable consumption patterns. Member cooperatives have achieved significant reductions in CO₂ emissions through energy efficiency measures, renewable energy adoption, and improved logistics systems. JCCU has invested in diverse renewable energy sources, including solar, wind, biomass, and small hydroelectric power, contributing to decentralised energy production. It has also streamlined distribution networks and reduced plastic usage, thereby lowering environmental impact. This case demonstrates the capacity of consumer cooperatives to influence both production systems and consumption behaviour.

Philippines (Lamac Multipurpose Cooperative and PH-Haiyan Cooperative):

In the Philippines, cooperatives have effectively combined environmental sustainability with disaster resilience. The Lamac Multipurpose Cooperative has adopted a circular economy model by converting coconut waste into value-added products such as coir, charcoal, vinegar, and coconut sugar. This not only reduces waste but also creates additional income opportunities for members. Meanwhile, the PH-Haiyan Cooperative, established after Typhoon Haiyan, focuses on climate adaptation and disaster preparedness. Its initiatives include mangrove

restoration as natural coastal protection, early warning systems, and capacity-building programmes. Together, these cooperatives demonstrate how environmental sustainability and resilience can be integrated at the community level.

Sri Lanka (SANASA Federation):

The SANASA Federation has implemented the “Lassana Lanka” (Beautiful Sri Lanka) programme, aimed at building environmentally sustainable and disaster-resilient communities. The initiative focuses on developing sustainable villages equipped to respond to natural hazards such as floods, landslides, and tsunamis. It integrates environmental conservation, disaster preparedness, and community participation into a unified framework. By aligning local actions with national environmental priorities, SANASA contributes to long-term resilience and sustainable development.

Republic of Korea (National Agricultural Cooperative Federation – NACF):

The NACF has established robust institutional mechanisms to support farmers in managing climate risks. Its crop insurance schemes, supported by government backing, provide financial protection against losses due to extreme weather events. In addition, NACF offers disaster recovery assistance, including interest-free loans and subsidised agricultural inputs, enabling farmers to recover quickly from shocks.

These interventions strengthen the resilience of the agricultural sector and reduce vulnerability to climate variability. This case underscores the importance of financial instruments in climate adaptation strategies. While these case studies vary in scale and context, they collectively reveal that cooperatives are most effective when environmental objectives are integrated with livelihood benefits, supported by institutional backing, and driven by strong community participation. However, scaling such models remains a challenge due to constraints related to finance, technical expertise, and policy coordination.

China (Farmers Specialized Cooperatives and Circular Economy Initiatives)

China provides an important example of the relationship between environmental challenges and cooperative initiatives in the Asia-Pacific region. Rapid industrialisation and economic growth led to serious environmental problems such as air pollution, water contamination, land degradation, and high carbon emissions. China was also among the first countries to formally adopt and promote the concept of the circular economy through policies focused on resource efficiency, recycling, waste reduction, and sustainable production. To address environmental concerns, the Chinese government introduced environmental protection laws, pollution charges, and

environmental taxes.

Agricultural cooperatives have played a significant role in supporting rural development and sustainable agriculture in China. The Law on Farmers Specialized Cooperatives (2006) promoted the growth of cooperatives by providing legal recognition, tax exemptions, financial support, and technological assistance. These cooperatives helped improve farmers' livelihoods, strengthen agricultural productivity, and encourage collective resource management.

At the same time, China faced challenges in balancing cooperative promotion with environmental protection. Weak legal status, unclear tax responsibilities, and difficulties in distinguishing cooperative activities from individual member activities complicated the implementation of environmental regulations. Despite these issues, the Chinese experience demonstrates how cooperatives can contribute to sustainable rural development and environmental responsibility when supported by effective government policies and regulatory frameworks.

Circular Economy, Livelihoods, and the Way Forward

The concept of a circular economy emphasises reducing waste, keeping resources in use, and regenerating natural systems, thereby decoupling economic growth from environmental degradation. In this model, materials are reused, recycled, and repurposed to retain their value for as long as possible, shifting away from the conventional

"take-make-waste" approach. Cooperatives play a crucial role in advancing this transition by enabling communities to adopt sustainable production and consumption practices that not only reduce environmental pressures but also create livelihood opportunities and strengthen local resilience. Through collective action, cooperatives facilitate the efficient use of resources, promote value addition, and support small producers in accessing markets and technologies.

In practice, cooperative-led circular economy initiatives can be seen in activities such as converting agricultural residues into organic fertilisers, producing value-added goods from by-products, and encouraging recycling and waste management at the community level. These efforts contribute to lowering greenhouse gas emissions, conserving biodiversity, and reducing dependence on finite resources, while simultaneously enhancing income generation and employment opportunities in rural areas. As highlighted by the Ellen MacArthur Foundation, such approaches are central to building systems that are environmentally sustainable, economically viable, and socially inclusive.

Looking ahead, scaling up circular economy practices through cooperatives requires supportive policy frameworks, improved access to finance and technology, and greater capacity-building initiatives. Strengthening linkages between cooperatives, governments, and markets will be essential to expand the reach and impact of

these models. By integrating environmental sustainability with livelihood development, cooperatives offer a practical and inclusive pathway for advancing climate resilience and sustainable development in the Asia-Pacific region.

Conclusion

In summary, responding effectively to environmental challenges in the Asia-Pacific region calls for an approach that balances economic priorities with environmental protection. Rising climate risks and increasing strain on natural resources make it essential to adopt solutions that are both inclusive and grounded in local realities. In this regard, cooperatives stand out as important institutions that connect broader sustainability agendas with action at the community level. Their participatory nature encourages shared responsibility, supports sustainable use of resources, and strengthens efforts in climate mitigation and adaptation. By promoting practices such as circular resource use, renewable energy adoption, sustainable farming, and ecosystem restoration, cooperatives help reduce environmental pressures while improving incomes, creating jobs, and building resilience among communities. At the same time, expanding their impact will depend on stronger policy frameworks, better access to finance and technology, and continued capacity development. Overall, cooperatives highlight how collective, community-led efforts can deliver practical and lasting solutions to complex environmental challenges.





KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE Ltd.,

A leader in Development of souharda Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

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



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

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

KSSFCL MAIN ACTIVITIES

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

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

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

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

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



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

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

"We are proud to be souharda Cooperatives of Karnataka"

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



Progress of Souharda Cooperatives in karnataka as an 31.03.2025

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



G Nanjangouda
President



A R Prasanna kumar
Vice President



Sharanagouda G.Patil
Managing Director

Women Leadership and Cooperative Excellence: The Inspiring Journey of Bhavna Gondaliya and Dhari FPO –

Thakur Deepshikha*



In the evolving landscape of India's rural economy, Farmer Producer Organizations (FPOs) have emerged as powerful engines of transformation—bridging the gap between small farmers and organized markets. Among the many success stories, one stands out as a shining example of cooperative strength, visionary leadership, and women empowerment: the journey of Shree Dhari Khedut Krushi Utpadak Ane Processing Sahakari Mandli Limited (Dhari FPO) from Amreli district, Gujarat, under the dynamic leadership of Ms. Bhavna Gondaliya.

A Vision Rooted in Cooperation

Established in September 2021, Dhari FPO began with a clear mission—to empower farmers through collective strength, improve market access, and enhance income through value

addition and efficient supply chains. In a short span of time, the organization has grown remarkably, bringing together more than 1,700 shareholder farmers and thousands of non-member beneficiaries under its umbrella.

The cooperative model adopted by Dhari FPO reflects the true spirit of "Sahakar Se Samruddhi" (Prosperity through Cooperation). By ensuring transparency, inclusive governance, and consistent engagement with farmers, the FPO has built a strong foundation of trust and participation.

Women Leadership Breaking Barriers

At the heart of this transformation lies the inspiring leadership of Ms. Bhavna Gondaliya, who has emerged as a role model in a traditionally male-dominated

agricultural sector. Her journey reflects resilience, determination, and a deep commitment to farmers' welfare.

As Chairperson, she has not only steered the organization towards financial growth but has also fostered a culture of inclusiveness and innovation. Her leadership demonstrates that women are not just participants in rural development—they are catalysts of change. Under her guidance, Dhari FPO has successfully combined grassroots understanding with strategic decision-making, resulting in sustainable and scalable growth.

Remarkable Growth and Financial Strength

Dhari FPO's growth trajectory is nothing short of extraordinary. Within a few years of its establishment, the

*Assistant Officer – Education – Gujarat State Cooperative Union

organization has achieved a turnover exceeding ₹ 300 crore, reflecting its strong business model and effective market linkages.

The FPO has consistently demonstrated financial discipline and operational efficiency. It has maintained profitability, ensured timely audits, and implemented structured governance systems. Importantly, it has distributed dividends of up to 20% to its member farmers—an uncommon yet impactful practice that directly enhances farmers' income and strengthens their confidence in the cooperative system.

Strategic Partnerships and Market Linkages

One of the key drivers of Dhari FPO's success has been its ability to establish strong institutional partnerships. The organization has entered into a significant Memorandum of Understanding (MoU) with ITC for the procurement of wheat worth over ₹100 crore in a single year. This partnership not only ensures assured market access for farmers but also secures better price realization.

Additionally, the FPO has leveraged platforms such as ONDC and built linkages with various institutions to expand its marketing network. These efforts have enabled farmers to move beyond traditional mandi systems and tap into modern, competitive markets.

Access to Finance and Institutional Support

Dhari FPO has effectively utilized financial support mechanisms provided by institutions and government agencies. It has received ₹33 lakh in management cost and equity grant assistance, strengthening its capital base. Furthermore, the National Cooperative Development Corporation (NCDC) has extended working capital support of ₹2 crore without collateral—an acknowledgment of the FPO's credibility and performance.

Such financial inclusion has enabled the FPO to invest in infrastructure, expand operations, and introduce value-added services for its members.

Innovation and Value Addition

Innovation lies at the core of Dhari FPO's operational strategy. The organization has established facilities for grading, processing, and packaging of agricultural produce, allowing farmers to capture higher value in the supply chain. Processing of groundnut oil, grading of grains, and other value addition activities have significantly enhanced profitability.

The introduction of Custom Hiring Centre's equipped with modern machinery such as drones and sprayers has brought advanced agricultural technology within the reach of small farmers. These initiatives not only reduce input costs but also improve productivity and efficiency.

The FPO is also working towards establishing a "Kisan

Market," where farmers can directly sell their produce with access to storage, cleaning, grading, and packaging facilities. This integrated approach ensures better price realization and reduces post-harvest losses.

Capacity Building and Farmer-Centric Initiatives

Dhari FPO places strong emphasis on capacity building and farmer engagement. Programs such as "Khedut Mitra" (Farmer Friends) ensure last-mile connectivity, where trained representatives work closely with farmers to understand their needs and provide timely support.

Demonstration projects and agricultural laboratories have been introduced to promote scientific farming practices, soil health management, and sustainable agriculture. These initiatives empower farmers with knowledge, enabling them to make informed decisions and improve crop yields.

Recognition and Awards

The remarkable achievements of Dhari FPO have been widely recognized at both state and national levels. The organization has received:

- NCDC Excellent Award 2025
- Best Service Award from ITC in Gujarat
- FPO Impact Awards 2025 – FPO of the Year (Large Category) by ACCESS Development Services

Additionally, under the Vibrant Gujarat initiative, the FPO has signed MoUs worth ₹ 30 crore

for value addition projects, further strengthening its growth prospects.

These accolades are a testament to the organization's outstanding performance, effective governance, and unwavering commitment to improving farmers' livelihoods. Impact on Farmers' Livelihoods The true success of Dhari FPO lies in its impact on farmers. By providing better market access, fair pricing, financial incentives, and technological support, the organization has significantly enhanced the income and quality of life of its members.

Farmers are no longer isolated producers; they are part of a structured ecosystem that

supports them at every stage— from production to marketing. The sense of ownership and participation has increased, leading to greater confidence and long-term sustainability.

■ A Model for the Future

Dhari FPO's journey offers valuable lessons for the cooperative sector across India. It highlights the importance of strong leadership, especially women leadership, in driving inclusive growth. It also underscores the potential of FPOs in transforming rural economies when supported by effective policies, financial institutions, and market linkages.

As India moves towards

doubling farmers' income and promoting self-reliance in agriculture, models like Dhari FPO serve as guiding examples. They demonstrate that with the right vision, collaboration, and determination, even newly formed organizations can achieve remarkable success.

■ Conclusion

The story of Dhari FPO and Ms. Bhavna Gondaliya is more than just a success narrative— it is a movement towards empowerment, cooperation, and sustainable development. It reaffirms that when women lead with purpose and communities come together with shared goals, extraordinary transformations become possible.





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Revisiting PACS in Kerala: Issues, Constraints and Future Prospects

Dr. A.K. Zakir Hussain*



Introduction

Primary Agricultural Credit Societies (PACS), known as Service Cooperative Banks (SCBs) in Kerala, form the foundation of the cooperative credit structure in the State and play a vital role in financial inclusion, rural credit delivery, and socio-economic development. With about 1,646 PACS having a membership of ₹4.24 crore, share capital of ₹4,814.65 crore, reserves of ₹15,019.85 crore, total deposits of ₹1,89,128.69 crore, and loans outstanding of ₹1,09,925.20 crore (Kerala Economic Review 2024), the sector demonstrates substantial institutional strength, outreach, and financial depth supported by extensive manpower and infrastructure. PACS in Kerala have also been performing effectively in credit distribution, deposit mobilisation, supply of agricultural inputs, and local economic activities, contributing significantly to the efficiency of credit movement in the State. However, despite

continued growth in business volume, recent trends show declining profitability, rising losses, increasing compliance pressures, and growing competition from formal financial institutions, raising concerns about their long-term sustainability. This article therefore examines the major problems faced by PACS in Kerala along with the prospects and policy directions required to ensure their continued relevance and growth in the evolving cooperative and banking landscape.

Problems of PACS in Kerala

At the structural and operational level, PACS in Kerala are also experiencing challenges related to changing business orientation, regulatory compliance, branding, and competition. The restriction on the use of the word "bank" following the amendment to the Banking Regulation Act poses a significant institutional challenge, as Service Cooperative Banks in Kerala have historically built

strong depositor confidence and public identity around that name. Any shift in nomenclature may create temporary confusion among members and depositors, affect deposit mobilisation, and involve legal, administrative, and communication-related costs. The share of agricultural lending in total loans has declined significantly, with many societies increasingly relying on gold loans and other non-farm lending activities, indicating a gradual deviation from their original agricultural credit mandate. Heavy dependence on deposits mobilised from nominal members sometimes results in surplus funds that cannot be deployed profitably, affecting interest spreads.

In Kerala, PACS face persistent problems of loan overdues due to weak credit appraisal and monitoring systems, inadequate borrower follow-up, socio-economic vulnerabilities of farmer-borrowers, frequent loan waivers and political interference, misutilisation of

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loans, and limited professional management and recovery mechanisms, all of which adversely affect their financial viability and credit discipline.

Increasing compliance requirements relating to income tax, GST, TDS, audits, and statutory reporting create administrative pressure, particularly for societies lacking specialised expertise. Large PACS face increased compliance burden due to the applicability of TDS provisions under Section 194A when their turnover exceeds 50 crore, requiring systems for deduction, remittance, quarterly return filing, and issuance of TDS certificates. The deduction of tax on interest paid to depositors and on interest earned from deposits with higher-tier cooperative banks may also affect deposit mobilisation and liquidity management, as depositors may perceive reduced returns.

Technological and infrastructure constraints, including limited utilisation of Core Banking Solutions and absence of certain banking facilities, affect service delivery. Limited diversification into fee-based services and underutilisation of available infrastructure restrict income generation. Management and governance gaps, outdated training frameworks, and low branch productivity further constrain institutional efficiency. At the same time, growing competition from commercial banks, regional rural banks, small finance banks, and multi-state cooperatives – along with regulatory perceptions affecting depositor confidence and branding limitations – pose additional challenges to the sustainability and future growth of PACS in Kerala.

Loss Scenario of PACS in Kerala

The performance trend of PACS in Kerala during the last five years reveals growing financial stress within the sector. The number of profit-making PACS recorded a CAGR of -1.48 per cent, while profit generation declined at -6.06 per cent annually. At the same time, PACS under loss, dormant status, or liquidation grew at 2.03 per cent annually, and the loss amount increased sharply from ₹ 1,861.38 crore in 2019-20 to ₹ 5,956.56 crore in 2023-24, reflecting a CAGR of 33.75 per cent.

This widening gap between profits and losses indicates that even profit-making societies are experiencing declining earnings, pointing to operational inefficiencies, rising establishment and administrative costs, shrinking interest margins, recovery challenges, surplus liquidity in some institutions, and increasing credit risk due to dependence on mortgage-based lending. Periodic loan waiver expectations also affect repayment discipline. The trend underscores the need for financial strengthening, improved governance, diversification of income sources, and supportive policy interventions to restore sustainability in the cooperative credit structure.

Addressing Operational Challenges

To address regulatory and operational challenges, several policy measures are required:

- Issue clear guidelines for handling high-value transactions like acceptance of cash deposits in compliance with Central Government laws.

For example PACS are not allowed to accept deposits of Rs.2 lakh or more by cash. Similarly, PACS are not allowed to receive loan repayments of Rs.2 lakh or more by cash.

- Mandate digital or cheque-based payments for expenditure above ₹ 10,000.
- Pursue the Central Government to include PACS in the exemption list under Sections 269SS, 269T, and 269ST of the Income Tax Act.
- Permit PACS to maintain accounts with commercial banks to avoid TDS for cash withdrawal (aggregate) of more than Rs.3 crore in a year under Section 194N. Similarly, ensure timely release of pension funds from the treasury to avoid unnecessary cash withdrawals from Kerala State Cooperative Bank so as to avoid TDS liability under Section 194N.

Resource Mobilization Issues

Deposit mobilization campaigns since 1976 have significantly strengthened the cooperative credit system. However, in recent years, imbalances in fund availability – with some PACS holding surplus funds while others face shortages – have adversely affected interest spreads and profitability.

Suggested policy measures include:

Making special deposit mobilization optional
Allowing PACS to mobilize deposits based on liquidity requirements
Permitting PACS to lend to other cooperative sectors
Allowing PACS to fix deposit interest rates within a prescribed range
Improving Credit-Deposit ratio

management

PACS as Multi-Purpose Societies

Given the need to strengthen sustainability and relevance of PACS in Kerala, the following measures may be adopted to develop PACS as multi-purpose societies:

- Diversifying PACS activities beyond credit to include multiple economic and service-oriented functions for rural communities
- Expanding activities such as dairy, fishery, custom hiring centres, warehousing, agricultural input procurement, and distribution agencies
- Developing PACS as Multi-Service Centres (MSCs) with support from NABARD refinance and infrastructure development schemes
- Utilising opportunities under the Agriculture Infrastructure Fund for creating storage and post-harvest facilities
- Transforming PACS into Common Service Centres (CSCs) to provide digital and e-governance services at the village level
- Promoting allied activities to supplement members' income and strengthen rural livelihoods
- Strengthening PACS to achieve the cooperative objective of better farming, better business, and better living

Diversification Policy Support

Diversification remains limited across the sector despite its importance. The cooperative department may:

- Standardize project approval documentation
- Fix common policy guidelines for approving

- Identify viable diversification areas and circulate the model by laws on such newer activities among the PACS for implementation
- Set time limits for project approvals

Member-Driven Development at Palliyakkal Service Cooperative Bank

The experience of Palliyakkal Service Cooperative Bank (PSCB) shows how diversification and member-centric initiatives can strengthen sustainability of PACS.

- PSCB focused on converting dormant members into active participants in economic and production activities through organized Self-Help Groups (SHGs).
- Agricultural SHGs were formed by pooling about 25 acres of land, supported by a farming calendar and loans in kind to ensure timely supply of inputs.
- The SHG farming initiative has completed two decades of operation, demonstrating continuity and sustainability in cooperative-led production.
- PSCB promoted Pokkali paddy cultivation, jasmine cultivation, and poultry farming through SHGs to diversify member livelihoods.
- Establishment of a Farmers Service Centre providing agricultural equipment on rental basis and a "Food Security Army" of trained agricultural workers strengthened production support systems.
- PSCB also operates a Gramasree Super Market generating significant annual turnover and provides smart classroom

facilities for farmer training. These initiatives collectively support the livelihood of more than 1,000 families, demonstrating how integrating credit with production and marketing activities can enhance member income, generate non-interest revenue, and improve cooperative sustainability.

Viable Non-Banking Business at Cheruthazham Service Cooperative Bank

Diversification into non-banking activities can significantly strengthen the sustainability and profitability of PACS in Kerala.

- The experience of Cheruthazham Service Cooperative Bank (CSCB) shows that SCBs can successfully operate businesses such as agricultural input supply, consumer goods trading, pharmacies, hardware and sanitaryware showrooms, Neethi stores, furniture and electronics outlets, and auditoriums for social functions alongside regular banking operations.
- Adopting business strategies such as bulk purchasing from manufacturers, competitive pricing, efficient inventory management, and building relationships with contractors and local stakeholders helps attract more customers.
- Organising seasonal and festival sales campaigns further improves business turnover and visibility in the local market.
- Income from such diversified activities generates steady non-interest revenue, improving overall financial stability.
- These initiatives also

enable PACS to meet the economic and social needs of members and local communities while strengthening their role as sustainable community-based institutions.

Strategies for Business Expansion

To strengthen business growth and sustainability of PACS in Kerala, the following strategies may be adopted:

- Building and sustaining the identity of PACS as "local banks" through strong community engagement and member trust
- Improving employee productivity through continuous training and customer-centric service delivery
- Encouraging professional management practices with active involvement of experienced Board members and leadership
- Effectively utilising government support for deposit mobilisation, audit, inspection, and recovery initiatives
- Focusing on high-yield and relatively secure lending segments such as gold loans and mortgage loans
- Strengthening gold-loan infrastructure for quick appraisal and disbursement
- Expanding deposit mobilisation through student deposit schemes and local savings initiatives
- Diversifying income through commission-based activities such as chitty or group deposit schemes
- Expanding service-based income by providing NEFT/RTGS and foreign remittance facilities in collaboration with commercial banks

Measures for Reducing

Overdues

Given the persistent issue of overdues in PACS, the following measures may be adopted to strengthen recovery performance:

- Strengthening credit appraisal by assessing repayment capacity, cash flow, and end-use of loans
- Ensuring quality lending and fixing repayment schedules based on borrowers' income patterns
- Continuous follow-up through reminders, personal contact, and persuasion methods
- Improving financial literacy among members and educating borrowers on credit discipline
- Involving Board members and non-officials in recovery efforts
- Organising special recovery drives and monitoring overdue accounts regularly
- Introducing compromise and rescheduling policies where genuinely required
- Encouraging secured lending such as gold and mortgage loans to improve recovery performance
- Strengthening credit-risk management and reporting high-risk accounts to the Board

Technology Usage in Karassery Service Cooperative Bank

Given the importance of technology in improving customer service and operational efficiency, the following initiatives adopted by Karassery Service Cooperative Bank highlight the role of technology-driven banking in PACS:

- Early computerization of banking operations and establishment of a

dedicated IT department

- Introduction of value-added services such as SMS banking, email alerts, and IVRS
- Implementation of Any Branch Banking (ABB) and ATM services for customer convenience
- Providing digital fund transfer facilities such as NEFT and RTGS in collaboration with commercial banks
- Offering inward remittance services through Western Union Money Transfer
- Strengthening customer confidence through efficient service delivery supported by technology

Capacity Building and Mandatory Training (Rule 185)

One of the unique provisions of the KCS Act is Rule 185(1), which mandates compulsory training for employees for increment and promotion eligibility. Introduced in 2010, training institutions such as ICM Thiruvananthapuram, ICM Kannur, ACSTI, KIMB, and KICMA were authorized to conduct training.

Since the syllabus is more than a decade old, the following improvements are necessary:

- Revision of syllabus to reflect current business and legal developments
- Inspection of training institutions to ensure compliance of syllabus and time schedule
- Entry and exit assessments making it mandatory in these training programmes
- Standardizing trainee feedback form
- Common fee structure
- Strengthening training quality will improve professionalism and governance in the

cooperative sector.

Recently, a Rule 50A of the Kerala Cooperative Societies (KCS) Rules which mandates compulsory training for the Board of Directors of cooperative institutions was brought in to ensure effective governance and informed decision-making. Recognized cooperative training institutions are authorized to conduct these programmes to equip elected directors with knowledge on cooperative laws, financial management, audit compliance, business development, and institutional responsibilities. Strengthening the quality and effectiveness of Rule 50A training programmes will enhance leadership capability, accountability, and governance standards in the cooperative sector in Kerala.

■ Mergers of Weak PACS

The Vaidyanathan Committee recommended consolidation of weak PACS through mergers. With a significant share of PACS reporting losses, allowing weak PACS to merge with stronger institutions can help achieve scale efficiency and financial stability. Kerala has already demonstrated the feasibility of cooperative mergers, and similar consolidation may strengthen the primary cooperative credit structure.

■ Transformation of Business

To remain competitive, PACS must adopt innovation and technology. Suggested measures include:

- Allowing weak PACS to act as business correspondents for Kerala State Cooperative Bank (KSCB) or Urban Cooperative Banks
- Extending doorstep services through use of members of SHGs, Kudumbasree, and Farmers' Clubs on behalf of

strong PACS

- State-level technology connectivity between KSCB and PACS
- Enabling PACS to support Direct Benefit Transfer (DBT) services through KSCB

■ Operational Improvements

Operational reforms required include:

- There is a need to align accounting practices with GST requirements. For instance, miscellaneous income of credit cooperatives often includes interest on investments, which is exempt from GST. However, under the accounting procedure followed by Cooperative Auditors, interest on investments is included under 'Miscellaneous Income', creating unnecessary disputes and compelling cooperatives to provide repeated clarifications.
- Since all cooperative societies are required to file income tax returns by 31 July or 31 October, audits may be completed in a timely manner, within three months, for all cooperatives under Section 63(4) of KCS Act.
- Making audits suggestion-oriented by undertaking administrative audit as per Section 2(ad) of Kerala Cooperative Societies Act.
- Including tax compliance observations in audit reports like non compliance of TDS, payment of income tax, filing of income tax return, etc.
- Allowing the Registrar of Cooperative Societies (RCS) and other functional Registrars to act as a sectoral guide on all legal issues affecting the functioning of Cooperatives

■ Conclusion

PACS and Service Cooperative Banks in Kerala remain one of the strongest cooperative credit networks in India, playing a crucial role in financial inclusion, rural credit delivery, and local economic development. However, declining profitability, surplus liquidity in some institutions, regulatory compliance challenges, and limited diversification highlight the need for structural reforms, capacity building, business transformation, and supportive policy interventions.

The experiences of Palliyakkal Service Cooperative Bank, Cheruthazham Service Cooperative Bank, and Karassery Service Cooperative Bank demonstrate practical pathways for strengthening PACS in Kerala. Palliyakkal shows the potential of member-driven diversification and SHG-based production initiatives linking credit with livelihoods. Cheruthazham illustrates how diversified non-banking business activities can generate stable non-interest income and improve institutional sustainability. Karassery highlights the importance of technology adoption and digital banking services in improving operational efficiency and customer confidence. Together, these experiences indicate that the sustainability of PACS depends on diversification, technology integration, professional management, improved governance, and supportive policy measures. With strategic reforms and institutional innovation, PACS in Kerala can continue to serve as strong community-based financial institutions contributing to inclusive rural development.





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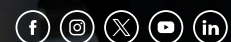
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राष्ट्रीय सहकारी विकास निगम (एनसीडीसी) भारत में सहकारी आंदोलन को मजबूत बनाने

1) Bhana Gram Sewa Sahakari Samiti Ltd., Dist. Rajsamand, Rajasthan

भाना ग्राम सेवा सहकारी समिति लि., राजसमंद : सात दशकों की सेवा यात्रा

राजसमंद जिले के कुंवारिया तहसील की भाना ग्राम पंचायत में वर्ष 1952 में स्थापित भाना ग्राम सेवा सहकारी समिति लि. (पंजीकरण संख्या 183-य) आज सहकारिता के क्षेत्र में एक चमकता सितारा है। श्री किशन लाल जी कुमावत के नेतृत्व में चल रही यह समिति अपने 850 सदस्यों (जिनमें 357 ऋणी सदस्य हैं) के लिए कृषि ऋण, उर्वरक वितरण, मिनी बैंकिंग और कस्टम हायरिंग सेंटर जैसी सुविधाएं प्रदान कर रही है।

और किसानों को सशक्त बनाने में अहम भूमिका निभा रहा है। राजस्थान जैसे कृषि प्रधान राज्य में एनसीडीसी के समर्थन से कई प्राथमिक सहकारी समितियां और किसान उत्पादक संगठन (एफपीओ) न केवल आत्मनिर्भर बने हैं, बल्कि सदस्य किसानों की आय बढ़ाने

समिति ने वर्ष 2024-25 में सदस्यों को 110 लाख रुपये का ब्याज मुक्त फसल ऋण वितरित किया। राजस्थान सरकार की क्रेडिट कार्ड ऋण योजना के तहत 31 पशुपालक किसानों को भी ब्याज मुक्त ऋण उपलब्ध कराया गया। राष्ट्रीय कृषि विकास योजना के अंतर्गत स्थापित कस्टम हायरिंग सेंटर से ट्रैक्टर, थ्रेशर, रोटावेटर, कल्टीवेटर आदि यंत्र सस्ते दरों पर किराए पर मिलते हैं, जिससे अब तक 900 से अधिक किसानों को लाभ हुआ। उर्वरक वितरण में समिति का वार्षिक कारोबार 1 करोड़ रुपये है, जिसमें डीएपी, यूरिया, एसएसपी, एनपीके आदि उपलब्ध रहते हैं।

और ग्रामीण अर्थव्यवस्था को गति देने में भी सफल हुए हैं। आज हम दो ऐसी संस्थाओं की सफलता की कहानी साझा कर रहे हैं – एक पारंपरिक ग्राम सेवा सहकारी समिति और एक आधुनिक एफपीओ।

क्रेडिटकार्ड योजना के तहत चल रहे मिनी बैंक में 3000 बचत खाते हैं, जिनमें खाताधारकों की कुल जमा राशि 13 करोड़ रुपये है। वर्ष 2024-25 में मिनी बैंक का कारोबार 10 करोड़ रुपये रहा। सार्वजनिक वितरण प्रणाली (पीडीएस) के तहत भाना गांव के 720 राशन कार्डधारियों को सेवा देकर समिति प्रतिवर्ष 1 लाख रुपये का कमीशन अर्जित करती है। यह समिति एनसीडीसी के विभिन्न योजनाओं से प्रेरित होकर किसानों को एक छत के नीचे सभी सुविधाएं उपलब्ध करा रही है, जिससे ग्रामीण अर्थव्यवस्था मजबूत हुई है।

Bhana Gram Sewa Sahakari Samiti Ltd., Dist. Rajsamand, Rajasthan



Mini bank run by society



Custom Hiring Center



Godown of the society



Meeting hall of the society

2) Krishi Utpadan Avem Krishi Vikas Sahakari Samiti Limited

कृषि उत्पादन एवं कृषि विकास सहकारी समिति लि., श्री गंगानगर : एफपीओ की नई मिसाल

श्री गंगानगर जिले के सदुलशहर ब्लॉक में अगस्त 2021 में राजस्थान सहकारी सोसाइटी अधिनियम, 2001 के तहत स्थापित कृषि उत्पादन एवं कृषि विकास सहकारी समिति लि. (केयूकेवी) एक ऐसा एफपीओ है जो

मात्र तीन वर्षों में ही किसानों के लिए वरदान साबित हुआ है। एनसीडीसी की विभिन्न योजनाओं के समर्थन से यह एफपीओ मूंग, किन्नू और सरसों जैसे उत्पादों में मूल्य संवर्धन और बेहतर बाजार पहुंच सुनिश्चित कर रहा है। स्थापना के प्रथम वर्ष में ही एफपीओ ने 3.59 करोड़ रुपये का कारोबार हासिल किया तथा 760 सदस्य किसानों के साथ-साथ 100 गैर-सदस्य किसानों को प्रत्यक्ष लाभ पहुंचाया।

मध्यस्थों को हटाकर सीधे खरीद, सामूहिक सौदेबाजी और अपने ब्रांड "केयूकेवी" के तहत सरसों तेल की ब्रांडिंग से किसानों को बेहतर मूल्य मिल रहा है। हाल ही में "नंदिनी" ब्रांड के तहत पशु चारा निर्माण इकाई भी शुरू की गई है।

एफपीओ ने किसान हित समूह (एफआईजी) गठित कर मांग पूर्वानुमान और बाजार संपर्क

मजबूत किए हैं। खुदरा आउटलेट के माध्यम से गुणवत्ता युक्त बीज, उर्वरक, कीटनाशक और मशीनरी एक्सेसरीज उपलब्ध कराई जा रही हैं। एनसीडीसी की "10,000 एफपीओ गठन एवं

संवर्धन" केंद्रीय योजना के तहत 9.50 लाख रुपये तथा क्रेडिट गारंटी फंड से 20 लाख रुपये का लाभ मिला है। किसानों को कमोडिटी एक्सचेंज पर प्रशिक्षण

देकर डिजिटल व्यापार से जोड़ा जा रहा है। बाइमेर के बायर-सेलर मीट में भाग लेकर 25-30 बड़े बाजार खिलाड़ियों से संपर्क स्थापित किया गया।



आगे की राह

ये दोनों संस्थाएं साबित करती हैं कि एनसीडीसी का समर्थन सहकारिता को न केवल जीवंत रखता है, बल्कि इसे आधुनिक

और लाभकारी बनाता है। कृषि अवसंरचना कोष (एआईएफ) के तहत प्रसंस्करण संयंत्र, डिजिटल मार्केटिंग और डिहाइड्रेशन यूनिट जैसे कदमों से ये संस्थाएं और ऊंचाइयां छूएंगी। एनसीडीसी की योजनाएं राजस्थान के गांव-

गांव तक पहुंचकर किसानों को सशक्त बना रही हैं। ऐसी सफलता गाथाएं हमें याद दिलाती हैं कि सहकारिता से समृद्धि का सपना साकार हो सकता है।





The Krishna District Cooperative Central Bank Ltd.

FINANCIAL HIGHLIGHTS

[Rs. in Crores]

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

Our Banking Products

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

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

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

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NCCE Hosts Inspection Committee for TSU Affiliation Process



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 Skills, Enabling Futures: Gujarat State Co-operative Union through its Gujarat Co-operative Management Centre, Ahmedabad Lead Transformative Skill Development Initiative”



Ahmedabad, April 2, 2026: A well-structured Capacity Building & Skill Development Program, integrating a Resin Art Hands-on Workshop and an ATIRA Training Awareness Session, was successfully organized by Gujarat State Co-operative Union at the Gujarat Co-operative Management Centre. The program witnessed enthusiastic participation from around 70 individuals, including students, women, Self-Help Group (SHG) members, cooperative stakeholders, and job seekers.

A key highlight of the initiative was that it was inspired by the visionary leadership of G. H. Amin, Chairman of GSCU, who has consistently emphasized the importance of skill development and women entrepreneurship as powerful tools for socio-economic transformation. His vision to

promote self-reliance among women and youth through practical, income-oriented training programs is clearly reflected in such impactful initiatives.

Adding further significance to the event, a distinguished delegation from the Odisha State Cooperative Union, including Members of the Board of Management, visited and observed the program. Among them, Prabasini Sarangi - President, Odissa state co-op union and Birosen Sahu, Vice president, Odissa state co-op union highly appreciated the initiative, particularly its focus on empowering women through skill-based entrepreneurship. The delegation expressed admiration for the practical approach of the program, and several board members purchased resin art products created during the workshop,

encouraging participants and recognizing their creative efforts.

The program aimed to strengthen employability, encourage entrepreneurship, and enhance vocational competencies among participants. It forms part of GSCU's continuous efforts to promote cooperative education and skill development across Gujarat, benefiting a vast network of cooperative institutions and communities. The first session, a Resin Art Learning Workshop, was conducted by expert trainer Priyanka Pitroda. This hands-on workshop introduced participants to modern resin art techniques, enabling them to create decorative and functional products. Emphasis was placed on transforming creative skills into viable income-generating

opportunities, particularly empowering women to become self-reliant entrepreneurs. Participants actively engaged in practical exercises, gaining valuable experience in design application, finishing techniques, and product development, while also understanding the growing market demand for customized handmade products.

The second session focused on industrial skill development and career opportunities and was led by Dr. Ankush Sharma from the Ahmedabad Textile Industry's Research Association. The session provided detailed insights into ATIRA's Free Skill Development Program for Pultrusion Operators (Composites), conducted under the National Technical Textiles Mission (NTTM).

Participants were informed about the program's structure, duration (approximately 1.5 months), practical training on industry-grade machinery, and certification benefits, along with career opportunities in high-growth sectors such as infrastructure, automotive, aerospace, and renewable energy. An interactive Q&A session further enhanced participant understanding.

The program was conducted under the guidance of Dr. Rajendra C. Trivedi, who emphasized integrating cooperative values with modern skill-based education. The event was efficiently coordinated by Deepshikha V. Thakur, ensuring smooth execution and active engagement throughout.

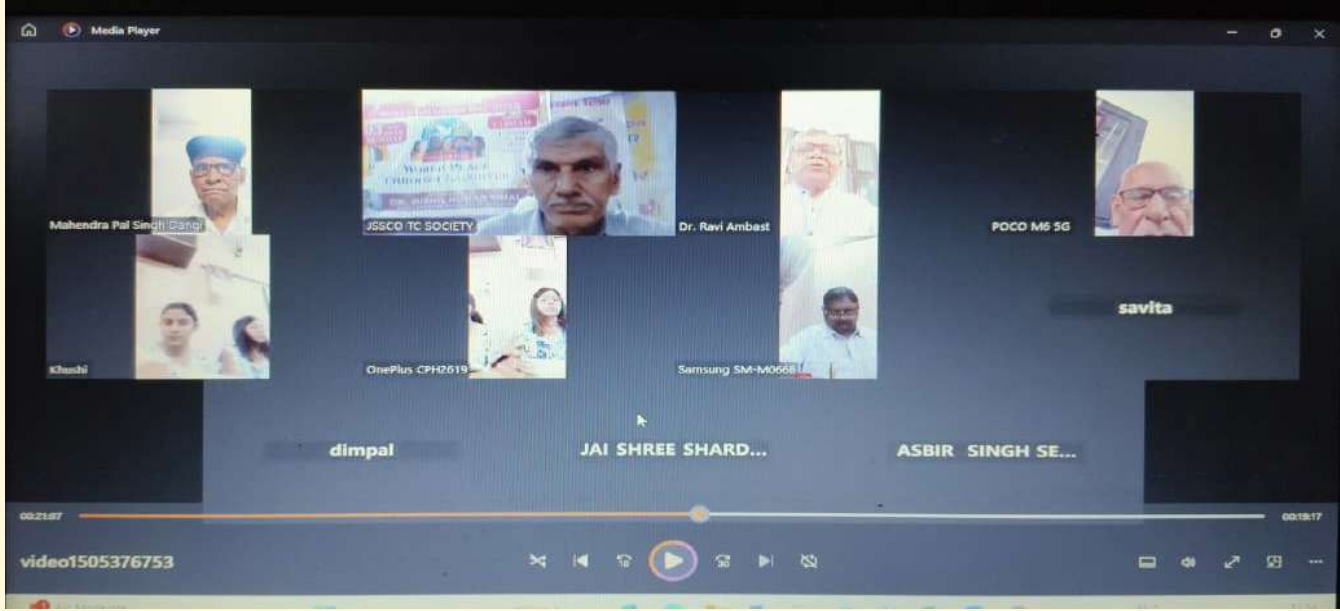
Focused on inclusive

participation, the initiative successfully brought together youth, women, and grassroots-level cooperative members, offering them exposure to both creative and technical skill domains. All participants were awarded certificates, encouraging continued learning and professional growth.

This program stands as a testament to GSCU's commitment to capacity building, skill empowerment, and sustainable development. By aligning with the visionary direction of its leadership and receiving appreciation from national cooperative representatives, such initiatives play a vital role in fostering self-reliance, enhancing livelihoods, and strengthening the cooperative ecosystem in India.



जय श्री शारदा कोआपरेटिव टी सी सोसायटी प्रांगण में विश्व हास्य दिवस पर ओनलाइन वेबीनार आयोजित।



दिनांक 03/05/2026 को दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी के तत्वावधान में विश्व हास्य दिवस (World laughter Day) पर एक ओनलाइन वेबीनार का आयोजन पूर्वी दिल्ली में जस्सको सोसायटी के शारदा भवन से किया गया। कार्यक्रम का शुभारंभ डा सुशील कुमार विमल, उपायुक्त, स्वास्थ्य मंत्रालय भारत सरकार द्वारा किया गया। अपने संबोधन भाषण में डा सुशील कुमार विमल जी ने बताया कि विश्व हास्य दिवस प्रत्येक वर्ष मई के पहले रविवार को मनाया जाता है। यद्यपि सर्व प्रथम डॉ मदन कटारिया जी द्वारा 11 जनवरी 1998 को बम्बई (महाराष्ट्र) में हास्य योग क्लब की स्थापना की गई। डॉ विमल जी ने आगे बताया कि हंसने से मनुष्य में हैप्पी हारमोन पैदा होता है जो व्यक्ति में सकारात्मकता लाता है तथा नकारात्मकता को दूर करता है। जब व्यक्ति समूह में हंसता है तो यह सकारात्मक ऊर्जा पूरे क्षेत्र में फैल जाता है और क्षेत्र से नकारात्मक ऊर्जा को हटाता है।

हास्य एक सार्वभौमिक भाषा है। इसमें जाति, धर्म, रंग, लिंग से परे रहकर मानवता को समन्वय करने की क्षमता है। हंसी विभिन्न समुदायों को जोड़कर नए विश्व का निर्माण एवं दुनिया को

एकजुट कर सकती है। पूर्व विज्ञान अध्यापक श्री देवेन्द्र पाल सिंह दलाल जी ने बताया कि वर्ष 2026 की विश्व हास्य दिवस की थीम "हास्य के द्वारा विश्व शांति" (World Peace through Laughter) निर्धारित की गई है। जब एक प्रसन्नचित व्यक्ति दूसरे प्रसन्नचित व्यक्ति का प्रसन्नता पूर्वक स्वागत करता है तो वहाँ कभी अशांति हो ही नहीं सकती। यही सिद्धांत दो या अधिक देशों के राष्ट्र अध्यक्षों पर भी लागू होता है। अतः हंसना प्रत्येक व्यक्ति के लिए बहुत आवश्यक है क्योंकि मानव शरीर में पेट और छाती के बीच में एक झिल्ली (डायफ्राम) होती है, जो हंसते समय घोंकनी का कार्य करती है। और परिणामतः पेट, फेफड़े और यकृत की मालिश हो जाती है। हंसने से प्राणवायु का संचार अधिक होता है व दूषित वायु बाहर निकलती है। नियमित रूप से खुलकर हंसना शरीर के सभी अवयवों को ताकतवर और पुष्ट करता है व शरीर में रक्त संचार की गति बढ़ जाती है तथा पाचन तंत्र अधिक कुशलता से कार्य करता है।

दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन जी ने बताया कि हंसना प्रत्येक व्यक्ति के लिए वरदान से कम नहीं है क्योंकि हंसने से उत्पन्न एंडोर्फिन

हारमोन हमारे तनाव को कम करता है। इम्यूनिटी को स्ट्रोंग (मजबूत) करता है और ब्लड प्रेशर को कंट्रोल करता है। गवर्नमेंट एम्प्लॉईज अर्बन थ्रिप्ट एंड क्रेडिट सोसायटी के अध्यक्ष डॉ रवि अम्बेस्ट जी ने बताया कि आज हंसने के सकारात्मक बदलावों को ध्यान में रखते हुए बड़ी संख्या में हास्य क्लबों का निर्माण किया जा रहा है। उन्होंने हंसी के ब्रांड एम्बेसडर काका हाथरसी को याद किया तथा सलाह दी कि अच्छे मानसिक स्वास्थ्य के लिए दोस्तों और परिवार के सदस्यों के साथ बैठें, हंसी मजाक करें, कमेडी करें। लाफ्टर क्लब जोइन करें। पूर्व उप शिक्षा निदेशक डॉ एम पी एस दांगी जी ने बताया कि मानव के लिए हंसना सबसे अच्छी औषधि है। (Laughter is the best medicine for human being) हमें अपने मन के अंदर चल रही समस्याओं को भूल कर आगंतुकों का मुस्कुरा कर स्वागत करना चाहिए। इससे हमारे आसपास सकारात्मक ऊर्जा का संचार होगा। कार्यक्रम में नागालैंड विश्व विद्यालय के चांसलर डा एस एन पांडेय जी, जस्सको प्रबंधक श्री निर्दोष तेवतिया, श्रीमती सविता रानी, कुमारी डिम्पल, कुमारी खुशी तेवतिया, कुमारी निधि पाल श्री मुकेश प्रजापति सहित बड़ी संख्या में प्रतिभागियों ने भाग लिया।

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