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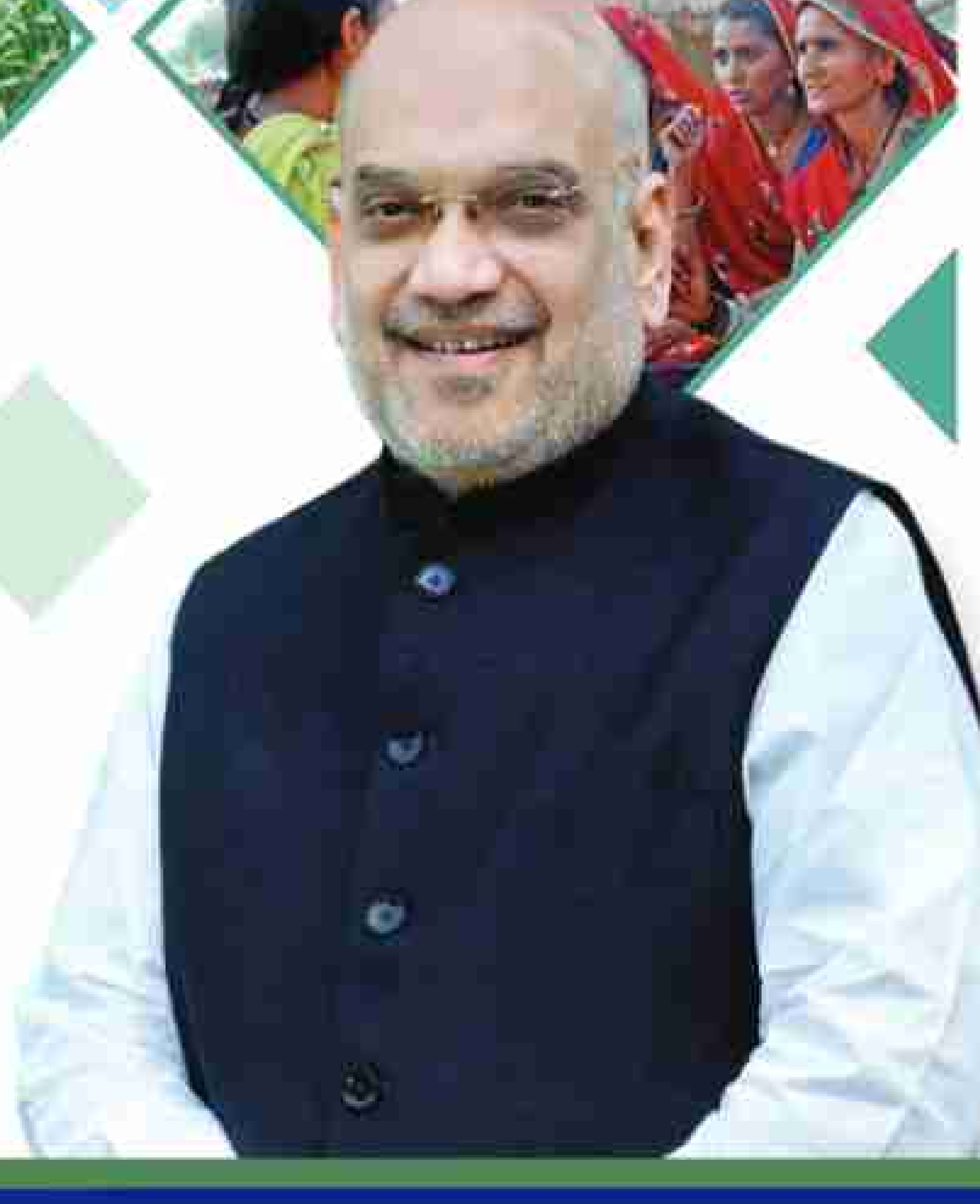

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INSIDE

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From Policy to Practice: Leveraging M-PACS for Integrated Rural Economic Growth

*Dr.S.Dharmaraj**

Introduction

As we move deeper into FY 2025–26, the priorities set forth in the Union Budget 2025 continue to shape India's agricultural landscape. With a notable allocation of ₹1.72 lakh crore to the agriculture sector—a 12% increase from the previous year—the government reaffirmed its commitment to addressing persistent challenges such as low productivity, input volatility, and limited market access. One of the most ambitious initiatives under this framework, the PM Dhan Dhanya Krishi Yojana (PMDDKY), is now underway in 100 identified low-productivity districts. Drawing inspiration from the Aspirational Districts Programme, PMDDKY seeks to revitalize crop performance through mechanization, irrigation infrastructure, and digital technologies, with an emphasis on enhancing yields in pulses, oilseeds, and cereals. However, the real success of the scheme will depend on sustained on-ground implementation and adaptive governance backed by real-time data monitoring.

In a parallel push to stabilize input supply chains, the government has stepped up support for domestic fertilizer production, as demonstrated by the ongoing developments at the Namrup urea plant in Assam. Yet, experts emphasize that long-term sustainability will require a more integrated approach, involving bio-fertilizers, micronutrients, and soil health regeneration to balance higher productivity with ecological responsibility. Another key policy move that is beginning to show impact is the enhancement of the Kisan Credit Card (KCC) loan limit from ₹3 lakh to ₹5 lakh, aimed at strengthening formal credit access for farmers and curbing dependence on high-interest informal loans. This measure, combined with targeted interest subvention and streamlined processes, has boosted financial inclusion in rural areas.

The role of Primary Agricultural Cooperative Credit Societies (PACS) remains pivotal in this transformation. As of March 2025, PACS continue to serve as the primary channel for KCC delivery, maintaining their substantial footprint from the previous year when they accounted for 42.7% of the 7.35 crore active KCCs, totaling nearly ₹8.85 lakh crore in disbursals. Their integration into broader digital and cooperative reforms will be crucial for amplifying the intended outcomes of the budgetary vision. Together, these initiatives reflect a

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more integrated and inclusive approach to agricultural development. The coming months will be critical in translating policy intent into measurable improvements on the ground—especially for India's small and marginal farmers who remain at the heart of the rural economy.

Modified Interest Subvention Scheme (MISS) and KCC Loan Limit Enhancement – Intervention of PACS

The Modified Interest Subvention Scheme (MISS), a 100% centrally funded initiative, aims to provide affordable short-term agricultural credit through the Kisan Credit Card (KCC). It ensures farmers receive timely and adequate credit for working capital needs in agriculture and allied activities. Under MISS, farmers can avail KCC loans at a benchmark interest rate of 9%. The Government of India subsidizes 2%, reducing the effective interest rate to 7%. An added 3% concession for timely repayment further lowers it to 4% per annum. Finally, with State support covering the remaining interest, the effective rate becomes nil for farmers who repay their loans on time. This mechanism ensures timely and affordable credit for agricultural operations, thereby strengthening rural financial inclusion.

The crop loan mechanism under the Kisan Credit Card (KCC) issued by Primary Agricultural Cooperative Societies (PACS) is mainly production-oriented rather than security-based for Seasonal Agricultural Operations (SAOs). Since the standing crop itself serves as collateral, farmers can easily access credit without the need for any other security. Farmers, including individual cultivators, joint cultivators, tenant farmers, Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers including share croppers etc. can apply for KCC at their nearest PACS by submitting necessary documents such as land ownership records and identification proof.

The system includes both cash and kind components, allowing farmers to use essential agricultural inputs such as fertilizers, manures, seeds, and pesticides for production purposes. PACS disburse Kisan Credit Card (KCC) loans in this manner to ensure that funds are utilized specifically for agricultural needs, distinguishing them from commercial banks. Their decentralized structure ensures credit access even in remote areas, unlike commercial banks, which often prioritize urban and semi-urban markets. This ensures that farmers receive adequate financial support to carry out their agricultural activities effectively. The disbursement and recovery of loans follow the seasonal nature of farming, aligning with the cropping cycle. Given that the crop loan is production-centric, the assessment of a farmer's creditworthiness and repayment capacity is based on the type of crops cultivated, expected income, and the farmer's financial discipline.

Enhancing the KCC loan limit through PACS will provide farmers with greater financial flexibility, ensuring easier access to institutional credit while reducing dependence on high-interest informal lending. The higher loan limit will address immediate financial needs during crop cycles, ensuring timely procurement of essential inputs, and improving overall efficiency in agricultural operations. However, the key challenge lies in ensuring smooth and quick loan disbursal, particularly for small and marginal farmers who rely heavily on PACS for credit. A crucial task lies in ensuring the swift and efficient disbursal of loans, particularly for small and marginal farmers who are heavily dependent on PACS for credit. As demand for credit is likely to rise, it becomes crucial to ensure timely allocation of financial outlays to PACS, enabling them to meet the increasing needs of farmers.

Budget Allocations and Strengthening Agricultural Value Chains through M-PACS

With growing competition, operational issues, and a changing financial environment, it has become necessary to make over PACS into Multipurpose PACS (MPACS). This transformation seeks to improve their services, strengthen their financial health, and expand their range of activities in rural development. Despite their extensive reach and community-centric model, PACS face challenges including limited business volumes, low financial sustainability, and stiff competition from commercial banks and Small Finance Banks (SFBs). These concerns necessitate the need for strategic reforms to strengthen PACS and expand their role at the grass-root.

The Model Bye-Laws introduced by the Ministry of Cooperation in 2022 facilitates a framework for reviving PACS into MPACS with a view to venture wide spectrum of credit-plus activities; including dairy and fisheries. They are being integrated with key government initiatives to expand their reach and impact and it is envisioned that these integrations help MPACS improve rural supply chains, generate fee-based income, and create employment opportunities, significantly contributing to sustainable rural development and as of February 2025, 3,702 PACS have transitioned into M-PACS.

Prime Minister Dhan-Dhaanya Krishi Yojana – Developing Agri Districts Programme

The Budget for 2025-26 presents a significant opportunity for PACS to further advance their role in agricultural promotion and rural development by aligning with various government schemes. The schemes announced through budget are an opportunity that PACS can strategically leverage for their growth, strengthening their involvement in the agricultural value chain and enhancing their service offerings. PACS of the States concerned can leverage the benefits of the PM Dhan Dhanya Krishi Yojana to strengthen their role in agricultural development and enhance their future prospects. As the scheme targets 100 districts with low agricultural productivity, moderate crop intensity, and below-average credit access, PACS can act as major facilitators in implementing its objectives at the grassroots level. By integrating with the program, PACS can support farmers in adopting advanced farming techniques and modern equipment, thereby boosting overall agricultural productivity. Additionally, they can play a crucial role in promoting crop diversification, encouraging sustainable practices that ensure long-term benefits for farmers. To address post-harvest management necessities, PACS can establish and manage storage facilities at panchayat and block levels, reducing crop wastage and improving market access for farmers.

Comprehensive Programme for Vegetables & Fruits – Opportunities for MPACS

Under the Comprehensive Programme for Vegetables and Fruits, PACS in the respective States are expected to play a significant role in strengthening the horticultural value chain by collaborating with farmers. Their involvement may enhance value addition and enable farmers to secure better prices for their produce. The Union Budget's allocation of ₹ 500 crore for the promotion of horticultural production, efficient supply, processing, and remunerative pricing for fruits and vegetables in 2025-26 offers a significant boost to India's rapidly growing horticulture sector. This funding is poised to facilitate the formation and active participation of Farmer Producer Organizations (FPOs) and Cooperatives, particularly in rural areas, and presents an opportunity for the creation of a robust infrastructure that supports the entire value chain of horticultural produce. The budget's emphasis on supporting export-oriented agriculture and enhancing the economic value of fruits and vegetables aligns with the dynamic growth witnessed in regions like Nashik, where grape farming has been instrumental in uplifting the socio-economic conditions of rural communities.

MPACS, positioned strategically within their respective areas, can leverage this budgetary allocation by expanding their involvement in the horticulture and floriculture value chains. The potential for MPACS lies in creating backward linkages that integrate local farmers, traders, Farmer Producer Organisations (FPOs), and Agri-Processing and Marketing Societies (APCMS), ensuring uninterrupted procurement and efficient supply. Through these collaborations, MPACS can establish a strong foundation for the production of high-quality horticultural produce. By identifying regions with fertile land suitable for horticultural and floricultural cultivation, MPACS can proactively provide credit and input support to small and marginal farmers, fostering sustainable agricultural practices while securing the necessary resources for production.

Further, MPACS must also focus on forward linkages that enable the processing, marketing, and export of horticultural produce. Becoming a member of the National Cooperative Export Limited (NCEL) will pave the way for MPACS to tap into export opportunities for horticultural and floricultural produce. As NCEL's core mandate is to promote the export potential of cooperatives, MPACS can strategically leverage this platform to expand their reach to global markets. By aligning with NCEL, MPACS can access vital resources, networks, and expertise that will facilitate the export of high-quality produce, enhancing their market presence and boosting the profitability of their members. This collaboration will not only strengthen the export capability of MPACS but also open up new avenues for growth and economic diversification within the cooperative sector.

Strengthening relationships with local markets, wholesalers, retailers, and exporters will enable MPACS to extend the reach of produce to end consumers, both domestically and internationally. This forward linkage integration will facilitate not only market access but also ensure that the value chain is consolidated from the farm gate to the global market, ultimately enhancing the profitability and competitiveness of the horticulture sector. Through strategic alignment with the budgetary provisions, MPACS can play a pivotal role in transforming India's horticultural landscape, making it a key player in both national and international markets.

Makhana Board in Bihar - An opportunity for PACS in the Region

The establishment of the Makhana Board in Bihar provides an opportunity for PACS in the region to contribute to the production, processing, and marketing of Makhana by facilitating procurement, storage, and market linkages. Similarly, under the National Mission on High-Yielding Seeds, PACS can engage with the National Multi-State Seed Cooperative Society (BBSSL) by establishing seed multiplication centers, preserving traditional seed varieties, and facilitating the procurement and distribution of high-yielding seed varieties, leading to improved agricultural output. In the fisheries sector, M-PACS can support fish farmers with access to technical knowledge, equipment, finance, and improved storage and marketing facilities.

With the government's emphasis on Natural Farming Initiatives, PACS enables in establishing and managing bio-input resource centres, equipping farmers with the provision of credit, providing essential kits and resources. Additionally, their involvement in the certification and branding of organic produce will help ensure better market returns.

The Digital Public Infrastructure (DPI) for Agriculture

The Digital Public Infrastructure (DPI) for Agriculture is set to provide PACS with a transformative platform to integrate digital technologies, particularly through Common Service Centres (CSCs), offering services such as online crop insurance, e-marketing platforms, and real-time market data access. Through these budgeted schemes, PACS are expected to strengthen their institutional framework, broaden service offerings, and significantly contribute to the long-term sustainability and growth of the agricultural sector.

Strengthening Governance: A Comprehensive Overview of Board Responsibilities in Urban Co-operative Banks

*Vaibhav S. Bodke**
*Tanuja Phad**

Introduction

Urban Co-operative Banks (UCBs) play a vital role in India's financial ecosystem, blending banking principles with cooperative values to serve urban communities. By ensuring access to credit and financial services, particularly for lower and middle-income groups, UCBs contribute significantly to economic inclusivity.

Recognizing their importance, the Reserve Bank of India (RBI) hasestablishedcomprehensive governance guidelines for UCBs, summarized in its Master Circular on the Board of Directors. These directives define board composition, outline directors' responsibilities, establish key board committees and promote compliance and transparency. Strengthening governance systems, bringing UCBs into compliance with national regulatory norms, and improving their financial stability are the goals.

This article provides an in-depth analysis of the RBI's governance guidelines for UCBs, highlighting their implications and benefits. By adhering to these standards, UCBs can improve operational integrity, build public trust, and foster long-term sustainability.

1) UCBs are working under the RBI (BR Act 1949 & RBI Act 1934)

Urban Co-operative Banks (UCBs) operate under the regulatory framework established by the Reserve Bank of India (RBI). The Reserve Bank of India Act, 1934 (RBI Act) and the Banking Regulation Act, 1949 (BR Act) provide the legislative framework for UCB's control. These laws give the RBI the authority to monitor UCB operations and make sure they follow banking standards, prudent financial practices, and legal requirements. The RBI's regulatory framework mandates that UCBs operate with financial discipline, risk management strategies, and robust governance mechanisms to safeguard depositors' interests and maintain financial stability.

2) Composition of the Board: Inclusion of Professional Directors

Toenhancetheprofessionalism and integrity of UCB boards, it is mandated that at least two directors must possess banking experience or relevant professional qualifications in law, accountancy, or finance. This requirement ensures that the board is equipped with the necessary expertise to govern

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effectively. These professionals provide valuable insights into financial management, risk assessment, and legal compliance.

Salary Earners' Banks are exempted from this rule due to their unique structure, which primarily serves salaried employees, and their relatively smaller operational scale. However, other UCBs are required to ensure that their boards include professionals who can guide the bank's strategic and financial decisions effectively.

3) Board of Management

Apart from the Board of Directors, UCBs (except Salary Earners' Banks and those with a business size below Rs. 100 crore) must constitute a Board of Management (BoM). The BoM serves as an additional governance structure aimed at bringing professional oversight and strategic decision-making for banking operations. The BoM is responsible for implementing policies formulated by the Board of Directors, ensuring compliance with regulatory frameworks, and maintaining financial discipline.

In bigger UCBs, the BoM's establishment is essential since it guarantees that operational decision-making is managed by trained experts, freeing up the Board of Directors to concentrate on more general policy issues. UCBs must amend their by-laws to include provisions for BoM formation and functioning, as per RBI directives.

4) Role of Directors

The directors of UCBs hold significant responsibilities in ensuring the smooth and ethical functioning of the bank. Their key roles include:

- **Policy Formulation:** Directors play a major role in framing policies that align with RBI regulations, ensuring that banking operations adhere to statutory provisions and financial prudence.

- **Regulatory Compliance:** Directors are responsible for making sure that all RBI rules and circulars are read, understood and followed within the bank in order to maintain compliance with banking regulations.

- **Board Participation:** Directors are expected to attend meetings regularly, actively participate in discussions, and thoroughly study agenda papers before decision-making.

- **Confidentiality and Integrity:** Directors must ensure that board deliberations, agenda papers and banking strategies remain confidential. They are also bound by an oath of secrecy and fidelity to protect sensitive banking information.

- **Team Collaboration:** Collaboration among directors is necessary for effective governance, which promotes a team-oriented approach to decision-making that improves bank operations.

- **Non-Interference in Operations:** Directors must not interfere in employee matters such as hiring, promotions or transfers. Human resource decisions should be left to the management for impartial administration.

- **Ethical Conduct:** Directors should not misuse their position for personal gain, exert influence over bank loans, or endorse business ventures that could lead to conflicts of interest.

- **Transparency and Accountability:** Directors should avoid conflicts of interest, disclose affiliations transparently and refrain from using bank logos on personal stationery such as visiting cards or letterheads.

- While directors may mention their association with the bank on their visiting cards or letterheads, they should not use the bank's logo or any distinctive design elements.

- The Directors should also focus on the following key aspects of the bank's operations:

a. Ensuring compliance with RBI's regulatory policies.
b. Adhering to Cash Reserve and Statutory Liquidity Ratio requirements.
c. Managing funds efficiently

to enhance profitability.

d. Meeting lending targets for priority sectors and weaker sections.
e. Ensuring judicious and proper utilization of the bank's funds for the benefit of general members.
f. Facilitating prompt recoveries and minimizing overdue accounts.
g. Complying with guidelines on income recognition, asset classification, and provisioning for non-performing assets.
h. Enhancing customer service standards.
i. Reviewing actions taken on RBI inspection reports and statutory audit findings.
j. Developing a robust management information system.
k. Conducting periodic reviews as prescribed by the RBI.
l. Strengthening vigilance mechanisms to prevent fraud and misappropriation of funds.
m. Improving internal controls and housekeeping, including proper maintenance of books of accounts and timely reconciliation.
n. Advancing the computerization of banking operations.

5) Committees of the Board

To strengthen governance, UCBs must form specific committees within the Board to oversee critical aspects of banking operations:

- **Audit Committee of the Board (ACB):** Responsible for overseeing internal audits, ensuring compliance with RBI guidelines, and addressing financial discrepancies. The committee should include members with expertise in finance, accountancy, or auditing. The ACB ensures that the bank's internal controls are strong, fraud risks are minimized, and statutory audits are followed up with appropriate corrective actions.

- **Risk Management Committee:** Required for UCBs with an asset size of ₹5000 crore or more, this committee assesses financial risks, implements risk mitigation strategies and ensures the bank's financial stability. It is responsible for identifying, monitoring and managing risks related to credit, liquidity, market fluctuations and operational vulnerabilities.

6) Prohibition on Donations to Related Trusts and Institutions

To prevent conflicts of interest and financial mismanagement, UCBs are prohibited from making donations to trusts or institutions where directors or their relatives hold positions. This restriction, effective since August 30, 2013, ensures that bank funds are utilized for the benefit of members and not for personal gains.

For clarity, a relative is defined under RBI guidelines as someone falling under specific familial relationships, including parents, children, spouses, and siblings. Additionally, directors must not exert influence in approving financial support for organizations in which they have a vested interest. These measures ensure that UCBs prioritize financial prudence and integrity.

- **Recommendations of the Madhava Das Committee on Urban Cooperative Banks Regarding the Board of Directors**

1. Branch members ought to be represented on the Board of Directors in order to improve member involvement in urban cooperative bank governance. Branches can be divided into the following categories for election purposes:

- Branches that are inside the boundaries of the main office, including those that are about 25 kms from the town where the head office is located.
- Branches in the same district but outside of this range.
- Branches in other states as well as those outside the district.

Membership should determine representation, not loan volume or deposit levels. Only the town with the head office should be given a certain number of board seats; branch participation may be offered on a rotating basis.

2. Eligibility Criteria for Directorship

- The extent of shareholding should not be the primary criterion for determining eligibility to serve as a director in an urban bank. Directors should be elected based on the trust and confidence they command among the members. Therefore, the existing provision that does not require a minimum share qualification for Board membership should be upheld.

- Candidates for directorship must have been members of the bank for at least two years. Additionally, they should have maintained a minimum deposit of ₹ 500 in any account type for a continuous period of two years before contesting the election.

3. Voting Eligibility of Members

Members of a primary (urban) cooperative bank should only be permitted to vote in the election of its Board of Management after a minimum of 12 months from the date of acquiring membership in order to prevent instances of mass enrollment at the request of certain vested interests shortly before the general body meeting, primarily with the aim of capturing seats on the BODs and thereby destabilizing or dislodging the Boards of efficiently managed urban banks.

4. The Board's Female Representative

Existing urban banks may include women on the Board of Management and, if needed, establish a distinct division to serve the needs of female members in cases where there is little room for the establishment of an urban bank solely for women. On the BODs, at least one seat may be set aside for female shareholders.

5. Programmes for Board Member Development

Regular programmes are necessary for the BOD members to grow into capable policy and decision-making bodies. The Board members may be exposed to workshops, seminars, short-term orientation courses and bank visits as part of these programmes. One way to introduce the directors to their responsibilities under the bylaws is through a relevant handbook created by the banks themselves or by Federations or Associations of urban banks. The National Cooperative Union should take on the crucial responsibility of instructing and training the Boards of Management of urban banks and creating coordinated programs for this purpose in cooperation with the State Federations or Associations of urban banks and the National Federation of Urban Co-operative Banks and Credit Societies.

6. The CEO will serve on the Board

An urban bank's chief executive officer should ideally be a managing director and a member of the BODs.

7. The Board's State Government Nominee

In terms of share capital, the State Government may designate representatives to the Board of Directors of urban banks that have a partnership with the State. There shouldn't be more than three of these representatives or one-third of the total number of directors, whichever is lower. Furthermore, rather than being officers from the Co-operative Department, the government should ideally appoint qualified non-officials as the directors.

Conclusion

The Reserve Bank of India (RBI) regulates Urban Co-operative Banks (UCBs) to ensure they follow strict financial rules, manage risks well, and operate ethically. To achieve this, RBI requires UCBs to have qualified directors, board-level committees, and clearly defined roles for better management.

This structured system helps UCBs work efficiently, maintain transparency, and build trust among customers. By ensuring accountability and professional management, RBI's regulations protect depositors' money and strengthen the cooperative banking system, promoting financial discipline and stability.

more integrated and inclusive approach to agricultural development. The coming

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National Cooperation Policy – 2025: Empowering Grassroots, Enabling Viksit Bharat @2047

*Dr.S.Dharmaraj**

Introduction

The National Cooperation Policy – 2025 represents a landmark blueprint for reshaping India's economic and social fabric through a cooperative-centric approach. Rooted in the principle of "Sahkar-Se-Samriddhi", the policy envisions a future where every Indian village becomes a self-reliant hub of cooperative enterprise. By positioning cooperatives as vehicles of inclusive development, institutional equity, and grassroots democracy, the policy aligns national growth objectives with community ownership and local empowerment. It goes beyond conventional reform, embedding indigenous wisdom, digital modernity, and institutional innovation into a cohesive framework designed to unlock the vast potential of cooperatives in sectors both traditional and emerging.

Democratizing Economic Participation and Empowering Rural India

The National Cooperation Policy – 2025 is poised to usher in a grassroots economic revolution by positioning cooperatives as a vital instrument for inclusive growth and community-led development. With the vision of "Sahkar-Se-Samriddhi," the policy aims to democratize economic participation by establishing at least one cooperative in every Indian village and forming 2 lakh multipurpose Primary Agricultural Credit Societies (PACS) by 2026. This foundational reform is expected to enhance access to financial and non-financial services, generate meaningful rural employment, and foster local entrepreneurship. By focusing on member participation and self-reliance, the policy promises to elevate the dignity and decision-making power of individuals within cooperative structures, particularly in underserved rural regions.

Advancing Social Equity through Inclusion of the Marginalized

A standout feature of the policy is its deliberate emphasis on inclusion and representation. It brings traditionally marginalized groups—women, youth, tribes and small/marginal farmers—into the center of cooperative governance and development. The policy envisions enrolling 50 crore citizens into the cooperative fold, transforming cooperatives into engines of social justice and economic democracy. Provisions for free and fair elections,

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transparent recruitment, and gender-sensitive leadership are expected to institutionalize equity and ensure that cooperatives reflect the diversity and aspirations of their communities.

Diversifying the Cooperative Footprint across New Sectors

Moving beyond the conventional domains of agriculture and dairy, the policy encourages cooperatives to explore high-potential and non-traditional sectors like renewable energy, tourism, health, logistics, and e-commerce. Supported by simplified registration processes, training, and market linkages, this diversification is likely to expand the cooperative footprint into emerging sectors, meet evolving rural aspirations, and increase rural–urban economic integration. Institutions such as National Cooperative Export Limited (NCEL) and National Cooperative Organics Limited (NCOL) will further enhance global competitiveness and unlock new revenue streams for cooperatives.

Professionalizing the Sector and Preparing for the Future

The National Cooperation Policy – 2025 marks a paradigm shift toward the professionalization of cooperatives, acknowledging that sustainable and scalable cooperative growth requires not just community spirit but also managerial competence and digital preparedness. The establishment of Tribhuvan Sahkari University, the country's first cooperative-focused university, is expected to create a dedicated talent pipeline in cooperative management, finance, rural development, and governance. Graduates from this institution will become future-ready cooperative leaders who blend academic rigor with grassroots understanding.

Through strategic collaborations the policy advances a national skilling and reskilling ecosystem tailored to cooperative personnel. This initiative is particularly transformative in rural and tribal areas, where human resource development has often lagged. The special emphasis on training women, youth, and tribal members for leadership roles will not only strengthen diversity and inclusion but also foster generational renewal in the cooperative sector.

Digital Transformation

Simultaneously, the digital transformation of cooperatives, especially the complete computerization of over 65,000 PACS, is poised to bring transparency, operational efficiency, and real-time service delivery. Technology integration—via the proposed "Cooperative Stack"—will support automated accounting, digital audits, online member services, and data-driven decision-making. This convergence of skilled human capital and digital infrastructure will foster accountability, trust, and resilience, preparing Indian cooperatives to adapt to emerging challenges and global best practices.

Legal and Institutional Reforms for Autonomy and Resilience

The policy envisions transformative legal and institutional reforms to build member trust and ensure autonomy. The proposed Model Cooperative Act will harmonize cooperative governance across States and the proposals like the establishment of a National Cooperative Bank and appointment of PACS as Bank Mitras aim to expand financial inclusion and institutional resilience, especially in rural areas. Regular legislative reviews will help cooperatives remain adaptive and forward-looking.

Implementation Mechanism for Policy Accountability

The creation of the National Steering Committee and the Policy Implementation and Monitoring Committee (PIMC) provides a robust oversight and coordination framework. This ensures that the policy remains dynamic, responsive, and outcome-oriented. Together, these measures reaffirm the government's commitment to transforming cooperatives into strong, sustainable pillars of rural development, economic equity, and national prosperity.

Legacy of Indian Knowledge System – Envisioning Indian Model of Cooperation

One of the most profound and culturally resonant dimensions of the National Cooperative Policy – 2025 is its integration of the Indian Knowledge System

(IKS) into modern cooperative frameworks. By grounding cooperative development in civilizational values—such as mutual aid, ethical governance, and collective well-being—the policy reclaims and revitalizes India's indigenous traditions of cooperation, long before the formal cooperative movement began in the West. The invocation of the Rig Vedic ideal—"Sangachhadhwam Samvadadhwam Samvomanamsi Janatam"—imbues the policy with philosophical depth and civilizational continuity. By drawing upon historic community practices like village sabhas, water-sharing systems, guild-based commerce, and cooperative farming, the policy nurtures a decolonized and culturally authentic model of socio-economic development.

This anchoring in India's intellectual heritage is not nostalgic—it provides a value-based compass for modern cooperative governance. It enables cooperatives to move beyond profit orientation toward purpose-driven and community-centric development. In doing so, the policy positions India as a thought leader capable of offering a globally relevant, indigenous alternative to conventional capitalist and state-led models of economic organization—one that is more sustainable, democratic, and equitable. By fusing ancient wisdom with digital modernity, the policy builds a framework that is both deeply rooted and future-ready—an Indian model of cooperation that is poised to inspire both national transformation and global emulation.

Conclusion

The National Cooperation Policy – 2025 is more than a developmental roadmap—it is a civilizational call to action that blends the timeless values of collective harmony with the tools of a digitally empowered future. Through legal reforms, capacity building, sectoral diversification, and a strong emphasis on marginalized inclusion, the policy redefines cooperatives as instruments of equitable progress and participatory governance. As India reimagines its cooperative movement in alignment with both its ancient traditions and modern aspirations, this policy serves as a transformative model not only for Viksit Bharat @2047 but also for the world—showcasing how grassroots-led, ethically grounded, and professionally managed cooperatives can drive national prosperity in the 21st century.

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NCUI Hosts Key Meeting to Finalize Theme for 72nd All India Cooperative Week!

On 8th August 2025, NCUI, New Delhi, convened a significant meeting to finalize the nomenclature, theme, and sub-themes for the upcoming 72nd All India Cooperative Week (14–20 November 2025).

The meeting was presided over by Dr. Sudhir Mahajan, Chief Executive, NCUI, who highlighted the vision and objectives behind the Cooperative Week celebrations.

Eminent participants included MDs of NCHF, NLCF, NAFFAC, and senior officials from IFFCO, KRIBHCO, NCDC, NCOL, NCEL, BBSSL, NAFED, NFCSF, NAFCUB, NCCF, and NCCT.

After in-depth discussions and valuable suggestions, one main theme and six sub-themes were finalized. The meeting was efficiently coordinated by Ved Prakash Setia, Executive Director, NCUI. Anant Dubey, Deputy Director, NCUI, concluded the session with a vote of thanks.

Healthcare Cooperatives in India– the way forward

*Sudhir Velayudhan**

Cooperative healthcare has a long history. It all started with the first Cooperative Hospital established in the year 1929 by a pioneering Doctor, Michael Abraham Shadid in Elk city, Oklahoma, in the United States of America. Dr. Shadid was of Lebanese descent and studied Medicine at the Washington University in St. Louis. He was witness to many tragedies in the neglected rural areas of Texas and Oklahoma where numerous farmers died due to ruptured appendices while their families bore the brunt of Pneumonia, Tuberculosis and Diabetes. Dr. Shadid realized that the only way, this group of under-privileged people could protect themselves was by being together as a group. At that point of time, there were not many specialist Doctors in the area. Understanding the plight of the poor people, he called a mass meeting of farmers which was attended by people from as many as ten counties who were keen to hear the crusading Doctor. He introduced the concept of the people contributing together for the common good wherein each member bought a share worth 50 Dollar each to help build a Clinic and Hospital for the farmers and their families. He said that if each farmer contributed 25 Dollars every year, the two thousand or so, farmers could pool in 50,000 Dollars every year which was sufficient to hire atleast eight specialist Doctors. This money would be sufficient to buy costly medical equipment which would ensure free examinations, free treatments, free surgical examinations for the entire farming community in the area. The farmers whole-heartedly gave their support to Dr. Shadid and thus paving the way for the birth of the first Cooperative Hospital. This Hospital is now known as the Great Plains Regional Medical Centre. It is worth mentioning that Healthcare cooperatives are now present in 76 countries although their form differs.

On the other hand, Spain is a Parliamentary Monarchy which is considered to be a Capitalist country. Spain is listed 27th in the United Nations Human Development Index and also ranked 27th most free economy in the world as per the Economic Freedom World Index for the year 2019. However, there are elements of socialism in the economic Planning. For instance, while most of the European nations have privatized their Railways, most of the railway network is run by the National Government. Similarly, Spain provides for free Universal Education to all children from age of 6 to 16 which is considered to be of excellent quality. Likewise,

*National Council for Cooperative Training

Spain provides for Universal access to the National Healthcare System, which was established under the General Healthcare Act in the year 1986, irrespective of the economic status or membership in the social security system.

Social Economy of Spain

Spain is the first country in Europe to enact a law on social economy concept. In order to recognize and support the social economy as a separate economic sector, this Law was introduced in the year 2011. Third or non-profit sector organisations and market based activities with social objectives come under the social economy. While as per the definition of the European Commission, social or environmental objectives are the purpose of the commercial activity of the social enterprises as they are termed. As per the definition given by OECD, the key characteristics of the social economy enterprises are "a) they address societal needs b) they are organized differently as compared to other mainstream economic actors".

CEPES, a Spanish confederation of the social economy enterprises, was established in the year 1992 as a non- profit business organization. It has a diverse membership of various forms of collectives, including the Cooperatives. The Espriu Foundation is one among the thirty member entities, which represents the healthcare cooperatives.

Dr. Josep Espriu, a practicing Doctor in Barcelona, was instrumental in the establishment of the first Spanish Health Cooperative in early 1950's. He felt the need for establishing a different form of Medicine, which was dignified and non-discriminatory depending on each patient's capabilities. The patients and the professionals are the stake-holders in this system and this form of medicine is now known as Social Medicine.

Under the pioneering leadership of Dr. Espriu , the Cooperative Healthcare grew rapidly and now the Espriu Foundation has under its umbrella a complex network of Doctor's Cooperative, Hospitals and Insurance companies. The Autogestio Sanitaria is a Doctor's Cooperative which also owns an Insurance company known as Assistencia Sanitaria. Similarly, SCIAS cooperative has some of the finest Hospitals working under them. While, Lavinia Cooperative has not only Hospitals working under them but also owns an Insurance Company.

The Spanish Healthcare cooperatives are continuously re-inventing themselves keeping abreast of the latest developments. For instance, the ASISA group has started an ESG Committee (Environment, Social and Governance) to push forward a a new sustainability strategy. ASISA has signed an MOU with the leading tele-medicine start-up mediQuo to offer its policy holders the most complete and comprehensive healthcare.

Lessons and way forward for Indian Healthcare Cooperatives

In the Indian context, there is a place for Public, Private as well as Cooperative healthcare provider, since we are far below the World Bank's standard requirement for healthcare availability of infrastructure. A single logo for the Healthcare cooperatives like the one for Dairy cooperatives in India may be thought of. This may provide the user a stamp of reliability and human empathy. Similarly, Cooperative Pharmacies may be set up across the state and country under an umbrella brand like the one done by Apollo Hospital group in the private sector. Likewise, Healthcare cooperatives may tie up with cooperatives in USA, Spain, Japan, Argentina and Brazil as they are more developed. Tele-medicine could be one area, where the start could be made with these countries. Time zones of these countries differ and this would be an added advantage since patients needing assistance in the night in India could then be assisted by Doctors in the American continent who would be very active during that time and vice-versa. MOU could be signed with these Healthcare Cooperatives to provide Overseas Travel Medical Assistance wherein Indians travelling to these countries would be benefitted. Likewise, tourists coming from those countries would be able to get the same benefits when they visit India on a mutual basis to the cooperatives and their members. A fee would be charged by the Cooperative in the Home country to the ultimate user while the settlement would be between the Cooperatives of both the countries. It is noteworthy that since medical care is the costliest in USA , hence very few Insurance companies in India offer travel medical insurance to the USA. The Great Plains Regional Medical Centre could be approached for the said purpose. To operate the activities of the Healthcare at the global level, establishment of a national federation of Cooperative Healthcare providers in India may be desirable.

The World is moving towards achieving Sustainable Development Goals envisioned by the United Nations. The focus is now on responsible and inclusive development and the Covid Pandemic taught everyone that health of each one of us is as important as our own health. Although, healthcare cooperatives have been in existence in India for more than seven decades, they are still in a nascent stage. The National Cooperation Policy 2025, unveiled by the Government of India on 24th July, 2025, among other things, seeks to promote the entry and strengthening of Cooperatives in new and emerging sectors including healthcare. With its strong commitment to community and society, healthcare Cooperatives will have an even more significant role to play in the coming years.

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Views expressed in this article are personal.

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National Cooperative Policy 2025: Ushering a New Era of 'Sahkar se Samriddhi'

*Neelu Pandey**
*H,S,K Tangirala**

The launch of the National Cooperative Policy (NCP) 2025 on 24th July 2025 in New Delhi marks a watershed moment for India's cooperative sector. The policy was formally unveiled by the Hon'ble Union Minister of Cooperation, Shri Amit Shah, in the august presence of national and state cooperative leaders, senior government officials, and development practitioners.

The policy comes at a time when the cooperative movement is poised to play a pivotal role in India's vision of becoming a developed nation by 2047 (Viksit Bharat). Envisioned under the inspirational guidance of Prime Minister Shri Narendra Modi, the policy reaffirms the government's commitment to 'Sahkar se Samriddhi' (Prosperity through Cooperation).

India is home to over 8 lakh cooperative societies, with more than 30 crore members, spanning diverse sectors such as agriculture, dairy, fisheries, credit, housing, marketing, and textiles. Cooperatives have historically served as people-centric institutions grounded in democratic governance, mutual benefit, and equitable development. Recognizing their role, a dedicated Ministry of Cooperation was established in 2021 to give focused attention to cooperative growth.

The NCP 2025 was prepared through multi-stakeholder consultations, involving a 48-member National Committee chaired by Shri Suresh Prabhu, and enriched by inputs from 17 meetings and 4 regional workshops across Ahmedabad, Bengaluru, Gurugram, and Patna.

Vision: To contribute significantly to India's developmental journey by creating an environment conducive to sustainable cooperative growth, aligned with the vision of Sahkar se Samriddhi.

Mission: To build a robust legal, financial, and institutional framework that transforms cooperatives into professional, member-driven, transparent, and technology-enabled enterprises capable of driving local economies.

Six Strategic Mission Pillars:

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*Director (Retired) Institute of Cooperative Management (ICM), Hyderabad/NCCT

1. Strengthening the Foundation: Legal reforms, digital governance, accessible finance.

2. Promoting Vibrancy: Creating self-sustaining, dynamic cooperative ecosystems.

3. Making Cooperatives Future Ready: Technology integration and professionalization.

4. Promoting Inclusivity and Deepening Reach: Targeting women, youth, and weaker sections.

5. Entering New and Emerging Sectors: Cooperatives in green energy, health, and IT.

6. Shaping Young Generation for Cooperative Growth: Education, skilling, and leadership.

Each pillar is backed by time-bound strategies and measurable objectives that will be executed through central and state cooperation.

Legal, Financial, and Structural Reforms

Under Pillar I – Strengthening the Foundation, NCP 2025 outlines wide-ranging legal and regulatory reforms to empower cooperatives:

- Model Cooperative Acts and Bye-Laws will be promoted across states to ensure autonomy, transparency, democratic elections, and ease of doing business.
- States will be encouraged to digitize Registrar offices, integrate data with the National Cooperative Database, and adopt paperless administration.
- PACS (Primary Agricultural Credit Societies) will be made multipurpose and involved in implementing government schemes at the grassroots.
- Tax parity and access to incentives, traditionally given to corporates, will now be extended to cooperatives.
- An institutional mechanism for the revival of sick cooperatives will be established.

Financially, the policy focuses on preserving and expanding the cooperative credit structure (PACS-DCCB-StCB), enabling cooperatives to offer modern banking services, supported by technology-driven Umbrella Organizations and common banking software.

Vibrant Cooperative Economy and Export Potential

Under Pillar II – Promoting Vibrancy, NCP 2025 aims to create a thriving rural economy driven by cooperatives.

- Model Cooperative Villages will be created in each district, showcasing innovation and inclusivity.
- Sector-specific economic clusters for GI-tagged and niche produce like honey, coffee, silk, and spices will be developed.
- Branding under the umbrella of 'Bharat' Brand and participation in global trade fairs will enhance market visibility.
- Cooperatives will be encouraged to participate in the One District One Product (ODOP) and Districts as Export Hubs (DEH) initiatives.
- Promotion of millets, pulses, oilseeds, and ethanol production will address food security and energy needs.
- A task force will be constituted to frame a roadmap to triple the cooperative sector's contribution to Gross Domestic Product (GDP) and expand its reach to 50 crore citizens.

Digital, Educational, and Research Transformation

In Pillar III – Making Cooperatives Future Ready, the policy emphasizes digital transformation:

- A 'Cooperative Stack' will be developed to drive data-driven decision-making and integrate with the Agri-stack for real-time subsidies and benefits.
- Participation in Government e-Marketplace (GeM) and Open Network for

Digital Commerce (ONDC) platforms will allow cooperatives to access larger markets and e-commerce opportunities.

- A national Apex Education and Training Organization will affiliate existing cooperative institutions, standardize curricula, and train manpower for cooperative management.
- Social Enterprise Incubators (SEIs) will support innovation in rural enterprises.
- Federations will define Key Performance Indicators (KPIs) and introduce sectoral ratings to encourage competitiveness.
- Cooperative-specific fellowships, research support, and vernacular learning centres will expand cooperative knowledge ecosystems.

Inclusivity and Expansion into New Frontiers

Pillar IV – Promoting Inclusivity and Deepening Reach champions equality and access:

- Focused inclusion of women, youth, Scheduled Castes and Scheduled Tribes (SC/ST), and specially-abled persons.
- Special support for cooperatives in handloom, forest produce, fisheries, and tribal areas.
- Gender-disaggregated data will inform policy interventions.
- Cooperatives will be introduced into school curricula to foster early awareness and commitment.

Pillar V – Entering New and Emerging Sectors encourages diversification:

- Primary Agricultural Credit Societies (PACS) and other societies will be transformed into multi-purpose business hubs offering PM Jan Aushadhi Kendras (Generic Medical Stores), Common Service Centers (CSC) services, Liquefied Petroleum Gas (LPG) & fuel outlets (cooking gas), Rural piped water maintenance.
- Urban cooperatives will enter health, education, IT-enabled services, and micro-insurance.
- Environmental goals will be achieved by supporting biogas production, renewable energy, agroforestry, and circular economy practices like IoT and blockchain-based logistics.

Youth Engagement, Implementation, and Monitoring

Pillar VI – Shaping Young Generation for Cooperative Growth places young people at the center of the movement:

- Nationwide youth campaigns in schools, colleges, and social media.
- Professional diplomas and certification courses for cooperative careers.
- Establishment of a Cooperative Employment Exchange Portal to connect youth with cooperative job opportunities.
- Creation of a national faculty pool for cooperative education and skilling.

Implementation Framework

The policy will be implemented through cooperative federalism, involving:

- A National Steering Committee chaired by the Minister of Cooperation.
- A Policy Implementation and Monitoring Committee chaired by the Secretary (Cooperation).
- A dedicated Implementation Cell and Project Management Unit in the Ministry.
- Sectoral partners: National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED), National Cooperative Development Corporation (NCDC), National Dairy Development Board (NDDB), National Bank for Agriculture and Rural Development (NABARD),

National Cooperative Union of India (NCUI), and state cooperative departments.

A comprehensive Action Plan with timelines will ensure structured roll-out, transparency, and course correction.

Conclusion

The National Cooperative Policy 2025 is not merely a policy document—it is a blueprint for a people-powered development model. It brings together tradition, innovation, inclusivity, and enterprise under the broad canopy of cooperation. With sustained commitment from all stakeholders, the cooperative sector will emerge as the second engine of growth for India's economy, ensuring that no one is left behind in the journey toward Viksit Bharat 2047.

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National Cooperation Policy 2025 : A Strategic Move to Cooperativise the Economy of Masses

*Dr.G.Veerakumaran**

On 24th July 2025, the Union Home Minister and Minister for Cooperation, Shri Amit Shah, unveiled the long-standing National Cooperation Policy - 2025 in New Delhi, twenty three years after previous National Policy on Cooperatives 2002, was launched. Both the Prime Minister and the Minister for Cooperation have reiterated that cooperation is part of Indian heritage and culture. The Chairman of the drafting committee has endorsed them by stating that their guidance has been pivotal in reimagining the cooperative sector as a dynamic pillar of inclusive and sustainable development. The draft with a background and nine chapters draws the strategic move to cooperativise the economy of masses. Quite interestingly the report starts with defining the terms cooperation and cooperativism, where in the emphasis was given for leveraging the efficiency, innovation, and market dynamism while championing the equity, inclusivity and social welfare principles. The driving force for the new policy is that the Prime Minister's vision of Sahkar-se-Samriddhi (Cooperation to Prosperity) for Atmanirbhar Bharat (self-reliant India) during Amrit Kaal (Era of empowered and inclusive economy). The new policy is also warranted at a time when the union government recognised the formation of cooperatives as a fundamental right through a constitutional amendment. In order to substantiate their stand, the report briefly highlighted the steps taken by the Ministry of Cooperation, GOI after its establishment in 2021.

The National Cooperation Policy - 2025 has been drafted with the following six strategic mission pillars of development.

- Strengthening the Foundation – Legal reforms, better governance, access to finance, digitalization.
- Promoting Vibrancy – Creating business ecosystems, expanding exports and rural clusters.
- Making Cooperatives Future-Ready – Technology integration, professional management, cooperative stack.
- Promoting Inclusivity and Deepening Reach – Promoting cooperative-led inclusive development and cooperatives as a people's movement.
- Entering New and Emerging Sectors – Biogas, clean energy, warehousing, healthcare, etc.
- Shaping Young Generation for Cooperative Growth – Courses, training, employment exchanges.

Source : https://static.pib.gov.

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During this technology driven era, the policy befittingly drafted its mission as to facilitate the transformation of cooperative enterprises into professionally managed, transparent, technology-enabled, vibrant, and responsive economic entities to support production by the masses (members). The mission is also translated in to 16 objectives to be achieved in a ten- years time frame. The foremost strategic mission pillar is 'strengthening the foundation' which has three objectives and suitable strategies. The first objective of creating conducive legal environment demands the state governments to amend its acts to enhance the ease of doing cooperative business, formulate/reformulate state cooperative policy. Here it is worthwhile to mention the model of Kerala Cooperative Policy and its replicable value. The proposal to revive the sick cooperatives and strengthening of PACS for implementing government schemes is warranted for inclusive development of masses. The second objective to foster accessible, affordable finance and equal business opportunities akin to other economic institutions stipulates preservation and promotion of rural and urban cooperative credit structures so as to ensure financial inclusion. Here, the committee envisages significant role of the state and national federations. Further the third objective endorses the principle of cooperation among cooperatives to play a significant role in the food value chain. The role of PACS in input distribution including credit, production, processing and marketing found prominence in the report.

The second strategic mission pillar speaks about promoting vibrant and economically self-reliant cooperatives. There were two objectives namely to promote the development of a cooperative business ecosystem and to promote multi-dimensional expansion including access to international markets and enhance members income. The first objective advocates self-sustainable business support system with one model PACS in every district and a cooperative lead economic clusters for niche rural produces. The report proposes a branding strategy for the entire country like Bharat Brand and conduct of cooperative fairs. Here, it is worthwhile to mention the mega annual event of Kerala namely 'Cooperative Expo' to showcase their brands. The second objective visualises export oriented product hubs for every district with its unique product. Further the committee wants to strengthen the dairy, fisheries, millets, pulses, oilseeds, maize, and sugar production and enhance the share of the cooperative sector in the total export of the country.

The third strategic mission pillar namely 'making cooperative future ready' had the following two objective, to promote technology adoption for efficient and transparent management and to enable the transformation of cooperatives into professionally managed economic entities based on cooperative principles. The first objective wants to ensure seamless data integration with the agriculture ministry and leverage e-commerce platforms. Further capacity building of the stakeholders is given much more weightage in terms it curriculum development, pedagogy and creation / strengthening of institutional mechanism. In this regard, the establishment of the "Tribhuvan" Sahkari University is a right and timely step. Since, the movement is so wide and complex, the government may think of establishing such universities in each state. Moreover, the vision for cooperative startups by incubating innovative cooperatives at the university level and acting as repository of best practices deserves special mention.

Promoting inclusivity and deepening reach is the fourth strategic mission pillar of the National Cooperation policy, which encourages the participation of 'GYAN' – 'garib' (poor), 'yuva' (youth), 'annadata' (farmers), 'nari' (women) as stated in the union budget 2025. The report expects enhancement of member's income levels through corruption free governance and enhancing members' entrepreneurial skills. In order to reach the masses, the policy proposes cooperatives as a subject in the school curricula across various grades, increased role of national level federations and unions, dissemination of success stories of cooperatives by leveraging various channels including social media.

The report wants to promote and encourage the entry of cooperatives in new and emerging sectors and to promote environment-friendly practices and a circular economy for sustainability. As practiced in Kerala, the PACSs are expected to serve as multi service centres with new business ventures and involve in the establishment of platform cooperatives. In order to realise the SDG goals, the cooperatives in India are expected to adopt environment friendly business practices such as Internet of Things (IoT), blockchain, reverse logistics. The report advocates farmer members to adopt climate resilient farm practices and harvest renewable source of energy such as solar, wind, and biogas.

The major setback to the cooperative movement is that the absence of youths in cooperatives. This phenomenon is in all cooperative sectors and in all regions. Hence, the policy wants to inspire the youths mainly through education and training both in rural and urban areas by conducting seminars, workshops, enacting dramas, producing films and videos on best practices. In this regard, no one can deny the role played by the movie, Manthan in attracting millions of youths and dairy farmers in to the cooperative fold. Moreover, the Ministry of Cooperation, GOI may consider the rejuvenation of existing National Film and Fine Arts Co-op. Ltd. with the help of State Cooperative Unions can produce films on cooperative veterans, best cooperative practices in all the scheduled languages of the nation. In order to professionalise the cooperatives, the policy suggests industry ready professional courses on Cooperative Management at all levels of Higher Education. Here it is worth mentioning the significant role played by the Kerala Agricultural University, Gandhigram Rural University, IRMA, VAMNICOM, and other NCCT institutes in capacity building of youths on Cooperative Management. Let's believe that the replicable value of such institutes will be adopted in the new University and many such future initiatives. Its good to note that the policy document encourages to establish a pool of resource persons and avail the services of such experts and veterans as visiting faculty for the purpose. Further, the proposal to establish a national cooperative employment exchange may be applicable for Multi state Cooperative Societies, but for the respective states, there must be a separate exchange, which many state already have one such example is that the Kerala Co-operative Service Examination board.

An appreciable think is that the committee recommended for the a National Steering Committee on Cooperative Policy and Policy Implementation and Monitoring Committee , Implementation Cell in the Ministry, and Form a task force to holistically examine the challenges faced by cooperative credit institutions and constitute a task force to envision and recommend pathways for creating an economic framework aimed at including at least 50 crore people. These steps will certainly ensure better implementation of the National Cooperation Policy. The skeptical view of many democrats is that the cooperative sector is a state subject, and after the Ministry of Cooperation, GOI was established, there is a tendency to centralize the operations of all cooperatives in the country. Nothing wrong in recommending best practices, but encroaching the state cooperative businesses and intervening in the area of operation of the other cooperatives in the disguise of multi-state cooperatives is like waging a war against its own sisters. Instead, the Union Government can come up with schemes to start new cooperatives where there is potential and revitalise the existing cooperatives. It seems that this apprehension is addressed in the policy document para 9.1 as that 'The implementation of the policy will adhere to the principles of cooperative federalism'.

Above all, I appreciate the committee in drafting a trendsetting document, the National Cooperation Policy 2025 and the Ministry in identifying right resource persons for the purpose as the Saint Thiruvalluvar said Having decided, "This man is qualified to do this work in this way," Entrust him to his task.

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-Cooperation is the key to national progress-

Cooperative First Principle – Voluntary and Open Membership

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Cooperatives at the Core: The 2025 Policy Blueprint

*Suresh Prabhakar Prabhu**
*K.K. Tripathy**

The much-awaited National Cooperation Policy (NCP) 2025 was dedicated to the nation by the Union Home and Cooperation Minister on July 24, 2025. The NCP is essential to outline a complete, realistic, modern, and all-inclusive framework to realise our Prime Minister's mantra of Sahakar-se-Samriddhi (prosperity through cooperation). Cooperatives have empowering effects on communities. More than 8.5 lakh cooperatives contribute evocatively to the country's socio-economic development by supporting grassroots-level, member-driven collectives and enhancing self-reliance, especially among artisans, farmers, and micro- and small entrepreneurs.

NCP & Viksit Bharat

The NCP seeks to emphasise the emerging need for holistic development through approaches to inclusivity, socio-economic accountability, and transparency. It deliberates on the vision, mission, goals, and thrust areas while outlining the strategies and implementation plans. It also establishes a supportive legal, institutional, and operational framework to promote sustainable cooperative and collective enterprises. The policy emphasises India's collective ambition to realise the dream of Viksit Bharat by 2047. It focuses on creating an enabling socio-economic environment and offers a framework for cooperation and collaboration with shared responsibilities and exchanges of knowledge and resources across eclectic sectors and stakeholders.

Cooperatives possess tremendous potential to evolve into globally competitive entrepreneurial entities. In addition to ensuring effective leadership for growth with community development through diversified cooperatives, it is essential to identify competitiveness parameters, extend support for enhancing competitive strengths, facilitate professional management within cooperatives, guarantee the quality of goods and services, and assure customer satisfaction. Leveraging community participation and bringing in modern technological interventions are essential for cooperatives to be resilient, business smart and future-ready. This necessitates drawing up a transparent, responsible, and accountable matrix for all stakeholders to promote professionalism in operations and leadership throughout the lifecycle of cooperatives.

Cooperatives and Inclusive Growth

Under India's constitution, the NCP recognises the formation of cooperative societies as a

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fundamental right and advocates the swift transformation of the sector by strengthening and deepening the cooperative movement. In this context, we must outline sustainable growth pathways for collective enterprises aiming to deepen the cooperative movement, create vibrancy in the ecosystem, expand and diversify activities for emerging and profitable ventures, attract youth and women's participation, and transform cooperatives into modern, technology-enabled, vibrant, and responsive business entities.

The NCP admits the significance of the values of cooperation, self-help, self-responsibility, democracy, equity, equality, and solidarity. The need of the hour is to make the stakeholders aware of the core principles of cooperation—voluntary participation, democratic decision-making, autonomy, member economic participation, cooperation among cooperatives and collective enterprises, capacity building, and concerns for community. Understanding the meaning of cooperation would help us register the pan-India spread of cooperatives and collective enterprises by encouraging member and leadership management, professionalism and by adopting the best national and international practices in the sector.

Reforms in Cooperatives

The NCP has extensively outlined various short-term, medium-term, and long-term facilitatory provisions aimed at the rapid expansion of the cooperative movement. To put these into effect, extensive coordination with the state/UT governments is a must. Cooperation is a state subject. Considering the enormous variations in objectives of various state/UT-specific cooperative Acts/Rules/procedures, these need to be reviewed, and amendments need to be brought in immediately to create a conducive legal and regulatory environment. Further, a review of the existing legal framework for cooperative development is essential to identify processes and procedures for implementing reforms that enhance autonomy, promote transparency and good governance, and expand the cooperative movement. This includes ensuring increased participation from women, youth, socially disadvantaged groups, artisans, landless workers, labourers/fishermen, and both the rural and urban poor in cooperatives.

The need of the hour is to bring in an effective and progressive human resource policy in cooperatives not only for good governance in these grassroots democratic entities but also to ensure active member engagement and guarantee technology push and entrepreneurship development. Ensuring an increase in active membership without compromising cooperative principles requires the formation of cooperatives in new and evolving sectors, viz. solar energy, biomass, mini-hydro power, irrigation, drone services, organic farming, AI-based crop management, digital platforms for ride-sharing, e-commerce, logistics, health and wellness, waste management and recycling, eco-tourism, education and skill development, fintech, and supply chain and value chain activities. The diversity in these emerging areas demands efforts to handhold cooperatives in recognising, designing, developing and implementing respective development plans.

Need for Stakeholder Consultation

Although the NCP committee consulted all stakeholders while drafting the policy, further provision-specific discussions and deliberations are inevitable for outlining action plans with target dates for governance reform, operational effectiveness and charting immediate and future need-based development. We need to recognise the challenges faced by cooperatives in the evolving economic space to make them kinetic, competitive and profitable business entities and to provide them with a level playing field.

The NCP is not just a strategic enabler of Viksit Bharat @ 2047 but a timely intervention to transform cooperatives into engines of sustainable, technology-driven, comprehensive, and community-led growth. Through the planned spread of sabka cooperatives, it rightfully endorses our Prime Minister's clarion call—Sabka Saath, Sabka Vikas, Sabka Prayas, and Sabka Vishwas. The aim is to deepen these cooperatives as a true people-based movement reaching up to grassroots. Only with active consultation and collaborations with stakeholders led by respective states/UTs, the golden provisions of the NCP are all set to remove the existing difficulties faced by the sector. If implemented with right earnest, the provisions contained in NCP would facilitate an environment where professionalism is encouraged, ease-of-doing business is confirmed, end-to-end digitisation is effected, and welfare programmes are functionally converged and integrated so as to contribute substantially to India's gross domestic product during Amrit Kaal (2025-2047).

PM's mantra powers Gujarat's Co-op Surge; CM at Kheti Bank event

In a day of celebration for Gujarat's cooperative movement, the Gujarat State Co-Operative Agricultural and Rural Development Bank (popularly known as Kheti Bank) hosted a grand Thanksgiving Ceremony to honour Chief Minister Bhupendrabhai Patel for approving its One-Time Settlement (OTS) Scheme, followed by its 73rd Annual General Meeting (AGM) showcasing record-breaking financial results on Thursday.

The Thanksgiving Ceremony, held at Town Hall, Gandhinagar under the theme "Sahkar Se Samruddhi" and as part of the International Year of Cooperatives, drew hundreds of farmer-members, cooperative leaders, and dignitaries. The OTS scheme has already enabled 9,393 farmers to settle long-pending dues and reclaim legal ownership of their agricultural land, restoring not just their property, but also their dignity.

CM Patel praised Kheti Bank as "the most trusted financial institution for the farmers of Gujarat" and lauded its achievement of maintaining Zero Net NPA for three consecutive years. He called the OTS scheme a reflection of the government's commitment to ensuring that "no farmer is left behind."

The ceremony saw several touching moments, the CM personally handed over a cheque of Rs 5 lakh to the son of a deceased loanee, felicitated the bank's best-performing district, and blessed Brand Ambassador Ms. Nirma Thakor as she prepared to represent Gujarat at the Moscow Marathon.

On the occasion, Kheti Bank Chairman Shri Dolarbhai Kotecha announced a Rs 11 lakh insurance cover for all loan-receiving farmer members, marking 11 years of Prime Minister Narendra Modi's leadership. He also revealed that dues worth Rs 102.70 crore had been accepted under the OTS scheme, balancing financial recovery with farmer welfare.

Dignitaries present included IFFCO Chairman Dilipbhai Sanghani, GUJCOMASOL Vice-Chairman Bipinbhai Gota, MLA Smt. Ritaben Patel, BJP Gandhinagar City President Ashishbhai Dave, and Dr. Chikhliyaji, Chairman of the Gujarat Housing Board, among others.

Later in the day, at its 73rd AGM, Kheti Bank reported a record profit of Rs 103 crore for FY 2024–25 while maintaining its rare Zero Net NPA record.

Operating through 178 branches and planning expansion to all 252 talukas, the bank recovered Rs 323.98 crore against a demand of Rs 611.04 crore (53.02% recovery rate). Under the Krishi Vikas Loan (KVL) Scheme, the recovery rate touched 73.08%. The OTS scheme further recovered Rs 37.38 crore from 2,025 beneficiaries, waiving Rs 21.27 crore in interest, providing an average relief of 36.26% to farmers.

Despite not availing fresh refinance in FY 2024–25, the bank repaid Rs 34.50 crore to NABARD without defaults to NABARD, the Central Government, or the State Government. As of March 31, 2025, its outstanding refinance stood at Rs 22 crore.

In a show of financial solidarity with members, Kheti Bank announced a 15% dividend for shareholders.

With a 75-year legacy since its founding by Shri Udaybhansinhji, Kheti Bank today rivals global cooperative institutions, offering advanced digital services such as WhatsApp chatbots and QR-code payments, and reaffirming its commitment to strengthening Gujarat's rural economy through cooperative finance.

In his address Chief Minister

Bhupendra Patel praised Prime Minister Narendra Modi's inclusive development policies for transforming the cooperative sector. The ceremony recognized the bank's remarkable performance, including maintaining zero per cent Non-Performing Assets (NPA) for three straight years and advancing branch digitization to ensure transparency.

Emphasizing Gujarat's leadership in the cooperative movement, Patel credited the visionary guidance of PM Modi and Cooperation Minister Amit Shah for making the state a model of cooperative growth.

He said the PM's mantra of 'Sahkar Se Samridhi' has energised cooperatives by drawing active participation from farmers, livestock owners, milk producers, and women, thereby strengthening rural prosperity and the state's economic fabric.

Source - indiancooperative

Golden opportunity to make India self-reliant; Sanghani on US diktat

In a strong statement condemning what he perceives as efforts by the United States to pressure India economically and agriculturally, prominent leader Dileep Sanghani has called upon Indian citizens to demonstrate their patriotism and national strength by boycotting American products.

Speaking through the Indian Jan Parishad, Sanghani highlighted ongoing attempts by the U.S. to exert influence over India's key sectors. He urged the people of India to respond by rejecting American goods entirely, emphasizing that this is not just a protest but a strategic move to reinforce India's sovereignty and economic independence.

"This is a golden opportunity for India to become truly self-reliant," Sanghani said, invoking the vision of Atmanirbhar Bharat (Self-Reliant India) championed by the government. "The citizens must come forward peacefully and show their strength by boycotting American products so that India never bows to any foreign pressure."

Dileep Sanghani stressed that the current scenario demands a united and resolute response from Indians. By refusing to purchase or use any American-made goods, the nation can send a clear message that India will stand firm in the face of economic coercion and protect its national interests.

The call to boycott is rooted in growing concerns about the U.S.'s attempts to influence India's agriculture and economic policies, sectors vital to India's growth and stability. Sanghani's appeal is a reflection of rising nationalist sentiment and the push for indigenous development, aligning with the larger Atmanirbhar Bharat mission that aims to reduce dependence on foreign products and bolster domestic industries.

He reminded the people that such peaceful economic resistance is a powerful form of patriotism and an effective means of safeguarding India's autonomy in global affairs.

Sanghani's message has resonated with many who believe that economic sovereignty is as crucial as military or political strength. By rallying citizens to embrace local products and minimize imports, especially from countries perceived as exerting undue pressure, India can create a robust and resilient economy.

This movement aligns with India's ongoing efforts to strengthen its agricultural sector and enhance self-sufficiency through various government initiatives, including support for farmers and local manufacturers.

While the appeal focuses on the boycott of American products, the broader implication is a push towards India's economic empowerment and the promotion of indigenous goods and technologies. It reflects a desire to see India as a dominant, self-reliant global player unshaken by external pressures.

Dileep Sanghani's emphasis on peaceful protest and economic self-reliance offers a path forward for citizens who wish to contribute to the nation's strength without resorting to conflict or confrontation.

As India navigates complex global dynamics, calls like Sanghani underline the importance of national unity and the role of every citizen in shaping the country's destiny. By embracing Atmanirbhar Bharat's principles, India can chart a course toward sustainable growth, reducing vulnerability to external forces.

Dileep Sanghani's appeal serves as a timely reminder of the power of collective action in safeguarding India's interests. His call for a peaceful boycott of American products is both a patriotic plea and a strategic move to assert India's autonomy and build a stronger, self-reliant nation.

Source - indiancooperative

Gujarat Leads the Way: GSCU Becomes First in India to Earn C-PEC Accreditation for Three JCTCs

Accreditation for Three JCTCs is a landmark achievement in the field of cooperative education and capacity building. The Gujarat State Co-operative Union (GSCU), Ahmedabad has earned the distinction of becoming the first State Co-operative Union in India to receive C-PEC accreditation from the Bankers Institute of Rural Development (BIRD), Lucknow – NABARD, for three of its premier Junior Cooperative Training Centres (JCTCs). This recognition marks a significant milestone not only for Gujarat but for the entire cooperative training ecosystem across the country.

The accredited centres under GSCU are:

Gujarat Co-operative Management Centre, Ahmedabad

Shri Vaikunth Mehta Co-operative Management Centre, Bhavnagar

Shri Dayalji G. Patel Co-operative Management Centre, Surat

A Journey Towards Excellence

The road to accreditation began with an initial inspection by the Accreditation Commettee comprising senior officials from the Centre for Professional Excellence in Cooperatives (C-PEC), Lucknow, the National Cooperative Union of India (NCUI), New Delhi, and the NABARD Regional Offices of Gujarat state, who assessed a detailed multi-tier assessment of the three JCTCs in terms of the operational standards, academic environment, and institutional practices of the centres and submitted the report to the Accreditation Board. Based on their favorable report, Accreditation Board of C-PEC —an autonomous unit under BIRD, Lucknow approved and awarded accrediation certificates to three JCTCs.

About BIRD and C-PEC

BIRD, an apex-level training institution promoted by NABARD, plays a pivotal role in strengthening rural financial institutions through professional training, innovation, and monitoring. Its specialized unit, C-PEC, is responsible for accrediting cooperative training institutions nationwide, ensuring consistency and quality in cooperative education.

Accreditation Parameters

The evaluation process was both rigorousandcomprehensive,focusing on several key parameters such as:

Faculty credentials, experience, and commitment

Infrastructure including classrooms, hostels, libraries, computer labs, and dining facilities

Course content relevance, especially in cooperative governance, digital transformation, legal compliance, and financial literacy

Adoption of modern pedagogical tools, including participative methods and audiovisual aids

Systematic record-keeping and administrative processes

Use of ICT tools and e-learning platforms

Efficient board-level governance and documentation of decisions

Trainee feedback mechanisms and impact assessment

Following the evaluation, C-PEC awarded formal accreditation to all three centres, recognizing them as models of holistic, future-ready cooperative training.

Why Accreditation Matters

C-PEC accreditation is not merely a certificate—it is a hallmark of quality and trust. It signifies national-level recognition of excellence, ensures credibility among stakeholders, and sets new benchmarks in cooperative education. Benefits for JCTCs and Trainees Elevated national recognition and credibility

Access to standardized, skill-focused training modules

Eligibility to host advanced NABARD-linked programs

Enhanced employability and career readiness for trainees

Strengthened linkages with cooperative institutions and government bodies

Continuous quality improvement in infrastructure and pedagogy This prestigious achievement by GSCU is a testament to the Union's commitment to quality, innovation, and inclusive growth in the cooperative sector. It sets a precedent for other State Co-operative Unions to follow, encouraging a culture of excellence through structured assessments and continuous improvement.

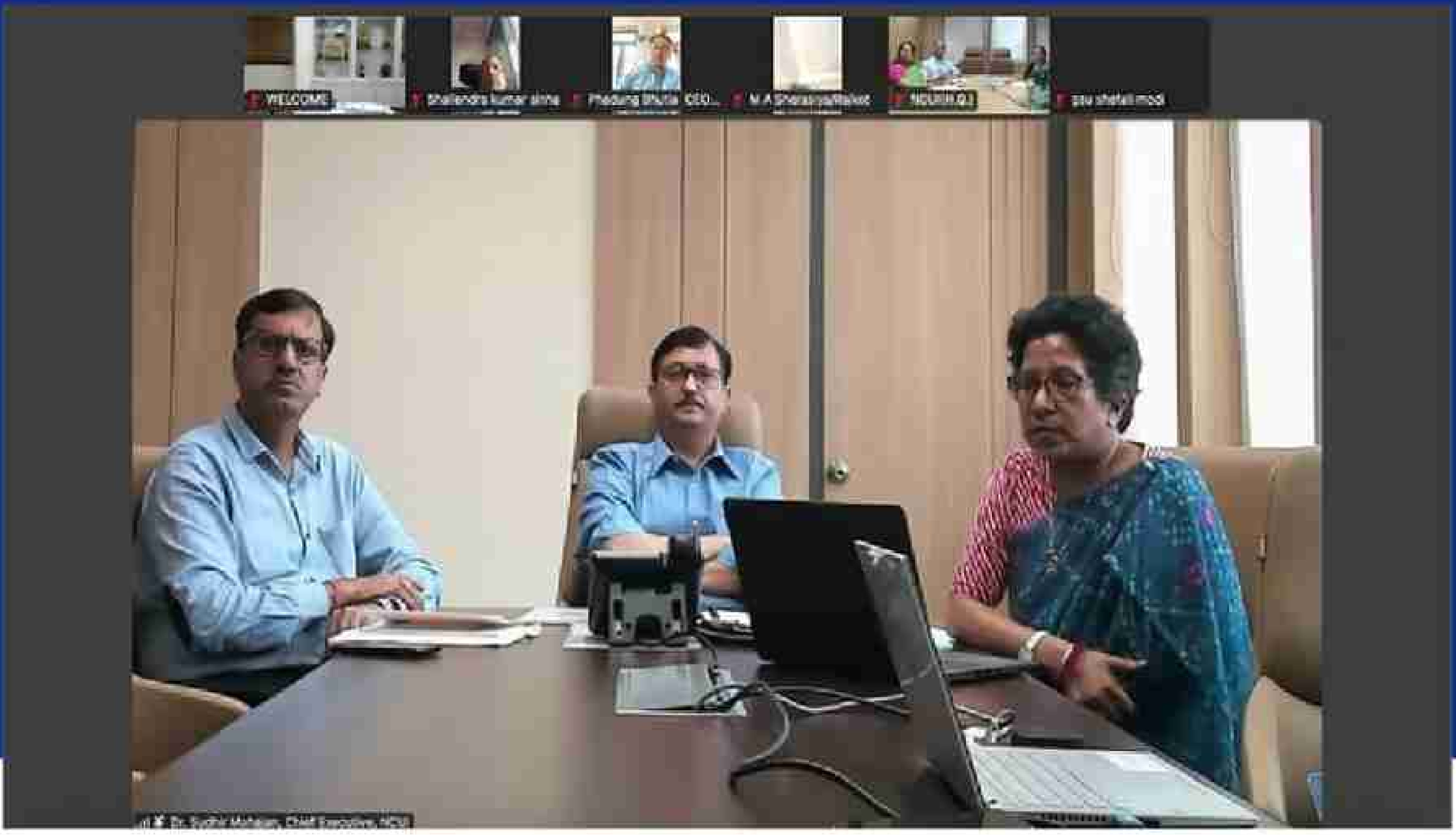
NCUI organised Study Exposure Visit to Gujarat to explored the Cooperative movement in State

To commemorate the International Year of Cooperatives 2025, NCUI organised a Study Exposure Visit to explore the cooperative movement in Gujarat from 3-7 July 2025. It was planned in such a manner that the representatives of different Cooperative are able to attend the auspicious bhoomi pujan ceremony of Tribhuvan Sahakari University in Anand on 5th July by the Hon'ble Union Minister for Home and Cooperation Shri Amit Shah. The delegates had a brief interaction with Shri Dileep Sanghani President NCUI and Chairman IFFCO, Dr. Chandra Pal Singh Yadav, President of ICA AP and Madam Jeena Potsangbam Member of GC NCUI.

The delegates were taken to Amul Dairy Plant and also to the Amul Chocolate Factory in Anand to study on Amul Cooperative Model and how the value addition is done by Dairy Cooperatives from time to time in a highly professional way that ultimately beneficial for the dairy farmers. Earlier, during visit to the Gujarat State Cooperative Union Shri G H Amin Chairman of the Union welcomed the delegates and arranged a briefing on the Cooperative movement of Gujarat. During the visit to Gujcomasol, Shri Y A Bloch Adviser and Shri J J Rupapara General Manager shared the activities and achievements.

To explore the rich cultural heritage of Gujarat, the delegates were taken to the Sabarmati Ashram in Ahmedabad and Statue of Unity in Ekta Nagar Narmada. The Exposure visit was conceptualized by a Team of officers headed by Ritesh Dey Executive Director and Shri Pankaj Gupta Assistant Director NCUI was deputed to accompany the delegates and coordinate the study exposure visit. Each member of delegation appreciated the efforts of NCUI to provide such an opportunity to experience the best practices of Cooperatives in the one of the most progressive cooperative state in India and also suggested to organise such exposure visit in India and abroad

NCUI Organise a webinar on salient features of MSCS (Amendment) Act & Rules 2023



A webinar on salient features of MSCS (Amendment) Act & Rules 2023 was organized by the GCP Division of National Cooperative Union of India (NCUI) today on 25th July 2025 for the CEOs/ Cooperative Instructors of State Cooperative Union and Principals / Faculties of Junior Cooperative Training Centres. The webinar saw active participation and discussions from over 150 cooperative instructors, CEOs, principals, and faculty members from across India.

Smt. Sandhya Kapoor, Director, NCUI in her introductory remarks welcomed panellists as well as all the participants who joined the webinar. She also outlined about the webinar and introduced the panellists who are going to make their presentations. Dr. Sudhir Mahajan, IAS (Retd.), Chief Executive, NCUI in his opening remarks highlighted about the MSCS (Amendment) Act & Rules 2023 and its importance and also briefed about the new initiatives taken by the Ministry of Cooperation for making cooperative movement stronger in the country.

Shri Ved Prakash Setia, Executive Director, NCUI make a detailed presentation on salient features of the MSCS (Amendment) Act & Rules 2023. He also described the important modifications made in the MSCS Act & Rules. Dr. K. Elumalai, Advocate, Supreme Court of India and former Professor of VAMNICOM, Pune, make a presentation on Role and Powers of Cooperative Ombudsman and Rights of Members & Governance and provided expert legal perspectives, especially on redressal of complaints under the amended Act.

After the presentation an interactive question & answer session was also held in which many participants raised questions about the MSCS (Amendment) Act & Rules with the distinguished panellists. A special highlight was the Online Quiz on the Fundamentals of Cooperatives conducted at the end of the session—making the proceedings not just informative but also engaging and interactive, reinforcing key learnings.

Ms. Sandhya Kapoor, Director, NCUI, moderate the webinar and ensured smooth flow and interactive engagement throughout.

The vote of thanks was proposed by Shri Chandan Singh, Assistant Director, NCUI.

जय श्री शारदा को-ऑपरेटिव टी.सी. सोसायटी लि. (रजि.) द्वारा एक पेड़ माँ के नाम एवं मेगा स्वच्छता अभियान कार्यक्रम आयोजित

दिनांक 2 अगस्त 2025 को जय श्री शारदा को आपरेटिव टी सी सोसायटी लि दिल्ली द्वारा सी ब्लॉक एल आई जी फ्लैटस ईस्ट आफ लोनी रोड़ अशोक नगर दिल्ली 93 स्थित पार्क में एक पेड़ मां के नाम एवं मेगा स्वच्छता अभियान कार्यक्रम का आयोजन किया गया। कार्यक्रम का शुभारंभ एडिशनल रजिस्ट्रार सहकारी समितियां दिल्ली सरकार माननीय श्री लेखराज जी द्वारा आम के पौधा रोपित कर किया गया। श्री लेखराज जी द्वारा जय श्री शारदा को आपरेटिव टी सी सोसायटी प्रबंधक मंडल द्वारा पर्यावरण संरक्षण के क्षेत्र में निरंतर प्रयास करते रहने के लिए बधाई दी गई। झंडेवालान स्थित गवर्नमेंट एम्प्लाईज अर्बन थिफ्ट एण्ड क्रेडिट सोसायटी लि के सचिव श्री सुरेन्द्र कुमार शर्मा जी एवं उनकी टीम ने कार्यक्रम में पधार कर कार्यक्रम को सफल बनाया। इस अवसर पर टू मीडिया के मुख्य संपादक श्री ओम प्रकाश प्रजापति जी, जस्सको अध्यक्ष श्री शिव दत्त सिंह, उपाध्यक्ष श्री हरि सिंह वर्मा जी, श्री विजय सिंह, श्री गौरव त्यागी, श्रीमती शारदा रानी, श्रीमती सुरेन्द्री, श्रीमती ममता कुमारी, श्री राम सिंह पाराशर जी, श्री निर्दोष तेवतिया, श्री अमर सिंह, श्री भूपसिंह पुणरीक जी, श्री एम पी एस दांगी पूर्व उप शिक्षा निदेशक दिल्ली सरकार, श्री आशीष कुमार एडवोकेट ने कार्यक्रम में मुख्य भूमिका निभाई। इस अवसर पर 100 से अधिक फलदार वृक्ष लगाये गये। कार्यक्रम में सभी प्रतिभागियों को मनीप्लांट उपहार स्वरुप भेंट किये गये। माननीय अतिरिक्त पंजीयक श्री लेखराज जी को जस्सको प्रबंधक मंडल की ओर से प्रतीक चिन्ह भेंट कर सम्मानित किया गया। जस्सको सचिव श्री गजेन्द्र पाल सिंह सारन जी ने यशस्वी प्रधानमंत्री श्री नरेन्द्र मोदी जी द्वारा घोषित एक पेड़ मां के नाम कार्यक्रम में उपस्थित सभी प्रतिभागियों का सहयोग के लिए धन्यवाद किया।

- श्री गजेन्द्रपाल सिंह सारन (सचिव)

नेपाल सांसद माननीया श्रीमती ओम देवी मल्ला जी का जय श्री शारदा को आपरेटिव टी सी सोसायटी दिल्ली द्वारा भव्य स्वागत।

भारत के यशस्वी प्रधानमंत्री श्री नरेन्द्र मोदी जी के आवाहन पर विश्व से गरीबी के निवारण हेतु संयुक्त राष्ट्र संघ द्वारा 2025 को अंतर्राष्ट्रीय सहकारी वर्ष घोषित किया गया। सहकारिता पर अपने अनुभव एवं चुनौतियों को साझा करने हेतु नेपाल राष्ट्रीय सहकारी महासंघ अध्यक्ष श्रीमती ओमदेवी मल्ला (सांसद नेपाल) भारत की राजधानी स्थित राष्ट्रीय सहकारी विकास निगम नई दिल्ली अतिथि गृह पधारी जहां 14 जुलाई 2025 को जय श्री शारदा को आपरेटिव टी सी सोसायटी लि के सचिव श्री गजेन्द्र पाल सिंह सारन एवं श्रीमती शारदा रानी डायरेक्टर जस्सको द्वारा शाल एवं प्रतीक चिन्ह से श्रीमती मल्ला का स्वागत किया गया। इस अवसर पर श्रीमती ओमदेवी मल्ला जी द्वारा भारत के सहकारी आंदोलन को एशिया पैसिफिक के सबसे बड़े आन्दोलन के रूप में रेखांकित किया गया। नेपाल भ्रमण के अपने अनुभव को साझा करते हुए श्री गजेन्द्र पाल सिंह सारन द्वारा महिला सशक्तिकरण में उत्कृष्ट प्रदर्शन के लिए नेपाल राष्ट्रीय सहकारी महासंघ की भूमिका की भूरि भूरि प्रशंसा की गई। नेपाल सहकारिता में 56% महिला भागीदारी को श्री सारन जी ने अति उत्तम पहल बताया और इसका पूरा श्रेय नेपाल राष्ट्रीय सहकारी महासंघ अध्यक्ष श्रीमती ओमदेवी मल्ला जी को दिया गया। श्रीमती मल्ला जी द्वारा श्री गजेन्द्र पाल सिंह सारन जी को पशुपतिनाथ जी के दर्शनार्थ सपरिवार काठमांडू आने का निमंत्रण दिया गया। निमंत्रण पाकर सारन दम्पति गद गद हो गई तथा नेपाल भारत के रोटी बेटी के रिश्ते की याद ताजा हो गई।

दौराला में आयोजित निशुल्क नेत्र जांच शिविर में डा० एल के गांधी श्राफ होस्पिटल मोदी नगर टीम का स्वागत करते हुए दिल्ली हैल्थ केयर को-आपरेटिव सोसायटी लि. की टीम।

श्री देवेन्द्रपाल सिंह दलाल(प्रवक्ता)

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