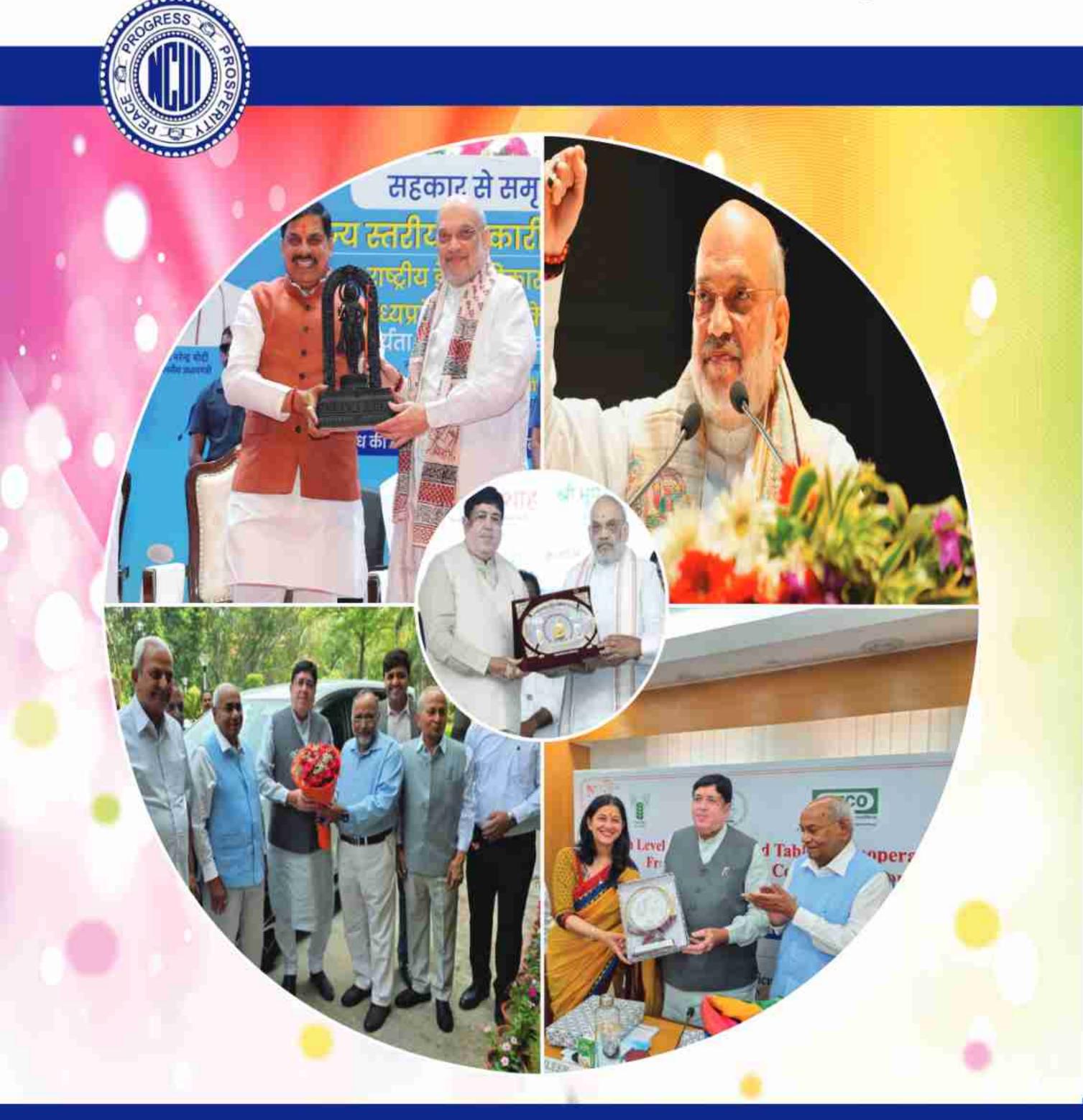
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Cooperatives as Catalysts of Sustainable Socio-Economic Development: Bridging Inequality and Advancing the Circular **Economy**

Jyoti Saroop*



Abstract

Cooperatives – numbering significant represent institutional force, engaging one in eight individuals globally and the livelihoods underpinning of nearly 280 million people, constituting close to 10% of the global labour force. Their unique structure, grounded in democratic ownership and participatory governance, positions them at the confluence of economic equity, social inclusion, and environmental sustainability. This multidimensional alignment has been recognised through the United Nations General Assembly Resolution 78/175, which also declared 2025 the International Year of Cooperatives. Synthesising data from the UN, FAO, and the International Cooperative Alliance (ICA), this article explores the transformative potential of cooperatives in addressing value asymmetries in agri-food systems, embedding circular economy (CE) principles, and catalysing policy innovation

in India post-2021. The paper briefly illustrates this through small-scale cooperative-led over three million worldwide- intervention before concluding with key research and policy priorities essential for scaling cooperative pathways towards inclusive sustainable and development.

> Keywords: Cooperatives Circular Economy · Sustainable Development · India · Inclusive Growth · Democratic Governance Policy Innovation

Introduction

While global economic integration has generated considerable wealth, its benefits have been unevenly distributed, reinforcing structural inequalities accelerating ecological and degradation. In the agri-food sector, these disparities are smallholder visible: acutely producers face stagnating or declining real incomes, even as food prices for consumers reach historic highs. The structural inefficiency of intermediary-

dominated value chains, coupled institutional with inadequate safeguards, has exacerbated rural-urban divides and undermined livelihood resilience.

In this context, cooperatives have re-emerged as vital institutional correctivesorganisations capable of redistributing value more equitably, empowering marginalised groups, and facilitating sustainable transitions. As locally rooted, democratically governed entities, cooperatives embody a hybrid logic of economic functionality and social solidarity. Global policy momentum now reflects this recognition. The United Nations' recent resolution and India's creation of a dedicated Ministry of Cooperation underscore a renewed global and national prioritisation of cooperatives as agents of systemic change.

The Multidimensional Value of Cooperatives

The economic scale of the global cooperative sector is both

and impressive understated. According World to the Cooperative Monitor (2023), the top 300 cooperatives generate a combined turnover of USD 2.4 trillion, spanning agriculture, insurance, and retail. However, their significance lies not only in size but in structural value creation across four critical dimensions:

First, cooperatives redistribute economic surplus through mechanisms like patronage dividends, local reinvestment, and shared asset ownership. This creates endogenous growth loops that reduce capital leakage and increase local economic density.

Second, social inclusion is advanced through proportional representation, gender-specific initiatives, and community-driven leadership models. Cooperative governance structures inherently accommodate pluralistic participation, facilitating greater civic and economic agency among historically excluded groups.

Third, cooperatives exhibit pronounced resilience during systemic shocks. Their reliance on member capitalisation, embedded community networks, and mission-driven operations enhances their ability to maintain service continuity and employment during economic downturns or ecological disruptions.

Fourth, environmental responsibility increasingly IS institutionalised within cooperative frameworks. Driven by a stakeholder logic rather than shareholder primacy, cooperatives are integrating CE principlesprioritising waste reduction, decentralised processing, and renewable energy integration.

Empirical studies further reinforce this claim. In Italy, Kenya, and South Korea, cooperative utilities have achieved 15–30% lower lifecycle emissions compared to investorowned firms, suggesting superior environmental performance aligned with CE transitions.

India's Cooperative Turn: Structural Reform and Strategic Reorientation

India's cooperative landscape-8.5 lakh comprising over societies-has registered historically been fragmented, operating without a unified policy vision. The 2021 formation of the Ministry of Cooperation marked a paradigmatic shift, bringing strategic coherence to the sector. The national campaign "Sahakar Samriddhi" (Prosperity se through Cooperation) reflects ideological repositioning: state-subsidised rural from development to enterpriseled cooperative governance.

Under this framework, several policy instruments have been The digitisation of mobilised. Primary Credit Agricultural (PACS) enhances Societies operational transparency and data interoperability. Simultaneously, access to long-term capital has been expanded through the National Cooperative Development Corporation (NCDC), fostering enterprise viability beyond subsistence scales. Youth and initiatives-through women-led schemes like Yuva Sahakar and Nandini Sahakar-signal an intent to democratise opportunity and leadership within the cooperative ecosystem.

In addition, CE-aligned interventions are gaining traction. By establishing processing and storage facilities proximate to production zones, cooperatives are reducing post-harvest losses, curbing emissions from logistics chains, and creating nodes of local value addition.

Cooperatives and the Architecture of the Circular Economy

The transition to a circular economy necessitates governance architectures that enable equitable resource allocation, long-term stewardship, and regenerative value creation. Cooperatives, by virtue of their institutional DNA, offer three structural advantages particularly conducive to CE transitions.

First, their member-centric prioritises governance intergenerational sustainability quarterly profitability, over enabling investments in infrastructure such as composting units, biogas plants, and closedloop processing systems.

Second, cooperatives embody multi-stakeholder ownership models, integrating producers, workers and consumers, into governance common a structure. This facilitates shared responsibility in value chain fosters decision-making and mutual accountability.

Third, by retaining surplus locally, cooperatives enhance the economic viability of communitylevel CE infrastructure-such as solar microgrids, shared logistics, and wasteto-resource hubs. Quantitative evidence supports this alignment. In Italy, cooperative agri-food districts report Material Circularity Index (MCI) above 20% scores regional averages. In Spain, the Mondragón network has operationalised reverse logistics and modular production systems that significantly reduce resource throughput and material waste.

Within the Indian context, earlystage innovations reflect this trend. For instance, a Unati Agri Allied and Marketing Multistate Cooperative operating in North India has implemented decentralised "farm-to-factoryto-fork" model. By leveraging women-led distribution networks and local processing units, it has reduced post-harvest loss by 12% and increased household incomes. Though small in scale, such initiatives demonstrate the viability of CEaligned cooperative ecosystems and offer scalable templates for replication.

Research Gaps and Policy **Imperatives**

Despite the growing relevance of cooperatives, several analytical and operational gaps remain. Longitudinal data are needed to assess the distributional impacts cooperative participation across landholding classes and socio-economic strata. Similarly, gendersensitive evaluations must go beyond participation metrics to examine outcomes related to income, agency, and leadership.

CE From perspective, standardised metrics-such as carbon intensity per unit of output

sector-specific circularity indices-should be embedded into cooperative audit frameworks. This would enable comparability, traceability, and performancebased policy incentives.

Policy design should also evolve to reflect cooperative specificities. finance Blended instruments must be adapted to align with cooperative equity norms and risk appetites. Open-source digital platforms, co-created with sector stakeholders, can enhance intercooperative knowledge transfer, real-time tracking, and federated data ownership. Fiscal incentives should reward CE alignment, especially decentralised processing, renewable energy adoption, and circular product design.

Conclusion

Cooperatives offer a pluralistic, community-anchored model for sustainable development that disrupts the linear, extractive logic of conventional capitalism. Their embeddedness in local

democratic ecosystems, capacity to governance, and social, and align economic, environmental imperatives positions them as indispensable actors in achieving the 2030 Sustainable Development Goals. The current policy momentumparticularly in India- combined with global recognition and emerging field-level innovations, presents a window unique cooperative-led for scaling transitions.

However, realising this potential rigorous requires impact evaluation, adaptive regulatory frameworks, and sustained investment in capacity-building. As the international community enters the International Year of Cooperatives in 2025, the need to institutionalise, scale, and systematise cooperative models has never been more urgent. Cooperatives are not merely legacy institutions-they are the scaffolding for a just, circular, and inclusive economic future.





The National Centre for Cooperative Education (NCCE) successfully organized a three-day Leadership Development Programme Chairpersons/ Directors of Labour Cooperatives of India at NCCE, New Delhi from 28 -30 April 2025.

The inaugural ceremony of the threeday LDP was held on 28 April, 2025 at NCCE, New Delhi. Smt. Savitri Singh, Dy. CE, NCUI heartfully welcomed to all the participants and briefed them about the course structure of this programme. Many relevant topics were discussed in class sessions, comprising Cooperative philosophy, values & principles, Roles & Responsibilities of the Chairpersons & Directors, Challenges before Labour Cooperatives and strategies to mitigate them etc. Mr. V. K. Chauhan, MD (NLCF) took an Elaborate session on Labour Cooperative Management and Legal Provisions, Schemes and Role of the NLCF for Labour Cooperatives.

The second day of the LDP, Mr. Hari Varma took effective sessions on the topic of Human Resource Management & Communication for Cooperative Management, and Use of Social Media & Technology for Cooperative Business Development. After the sessions a study visit to NLCF was conducted in this participants. programme For

On the concluding day of 3-days' Leadership Development Program (LDP) for Labour Cooperatives of India First exclusive session took by Mr. Ved Prakash Setia, Excutive Director, NCUI on Ministry of Cooperation, New Cooperative Policy, MSCS Act & its impact on Cooperatives etc and Mr. Ashok (CA) took another exclusive session on Financial Management & Accounting, special coverage on topics like GST & other taxation policies on a Labour Cooperative proved beneficial for the participants.

On 30 April, the last day of the programme covered essential delivered by topics faculty members. experienced

At the end, the program was successfully concluded with the distribution of certificates to all the participants by Mrs. Savitri Singh, Deputy Chief Executive of NCUI. The participants expressed appreciation and showed keen interest in attending future programs.



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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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rvindbhai D. Tagadiya Hon. Secretary

Dr. Rajendra C. Trivedi Executive Officer

Aadhaar Multistate Co-op eyes Rs 100cr milestone



After a challenging two-year phase, Beed based Aadhaar Multistate Cooperative Credit Society has shown signs of recovery in FY 2024–25, registering a 20% growth in its deposit base. The society is now aiming to cross a business mix of Rs 100 crore in the current financial year, up from nearly Rs 80 crore as on March 31, 2025.

Speaking to Indian Cooperative, Chairman Sunil Soundarmal shared the society's recent journey and future plans. "The collapse of several multi-state cooperatives in our region—including Dnyaradha, Rajasthani, and Chatrapati
Multistate—had a major impact on
public trust. As a result, acquiring
new customers became difficult due
to the growing negative perception
surrounding cooperative credit
societies," he explained.

"However, we focused on retaining our existing clientele and serving them better," he added.

Despite external challenges,
Aadhaar Multistate posted
encouraging financial figures for
FY 2024-25. As of March 31, 2025,
the society's total business stood
at Rs 79 crore, comprising Rs 47
crore in deposits and Rs 31 crore
in advances. It also recorded a
modest profit of Rs 30 lakh. "While
overall business grew significantly,
we saw a healthy 20% increase in
deposits," noted Soundarmal.

He further emphasized that the society's Net NPA remains under control, with no significant weaknesses observed in its operations.

Currently operating through six branches, Aadhaar Multistate now plans to expand to Latur, with an application for branch approval set to be submitted to the Central Registrar of Cooperative Societies (CRCS). "We are hopeful of receiving the necessary permissions soon," he said. "Our vision is clear—we are targeting a business of Rs 100 crore, and our strategy is already in place."

Though small in scale, Aadhaar Multistate is known for its disciplined operations and transparent governance under Soundarmal's leadership.

Artificial Intelligence in Cyber-Attacks

SC Pradhan*



How do - Artificial Intelligence powered cyberattacks work?

Artificial Intelligence has become key technology in every enterprise including Cooperative Sector and it has also become a weapon for cybercriminals.

The 2024 Global Threat Report highlights a shift in cyber threat landscapes, with infostealers and quick-hit extortion tactics gaining prominence while traditional Banking trojans are declining.

The Report unveils an alarming rise in covert activity and a cyber landscape dominated threat by stealth. Data theft, cloud breaches, and malware-free attacks are on the rise.

Cybercriminals using Al or machine learning algorithms and techniques to automate, accelerate, or enhance various phases of cyberattack. a includes This identifying vulnerabilities, deploying campaigns, advancing attack However, growing access to Al-

method, entering backdoors within systems, tampering with data, and interfering with system operations.

Al-enabled cyberattacks can adapt to avoid detection or create which is when information from a pattern of attack that a security system can't detect.

Characteristics of Al-powered cyberattacks

Target data gathering: The first phase of every cyberattack inspection/survey. During this period, cyberattackers will search for targets, exploitable vulnerabilities, and assets that could be compromised. Al can automate or accelerate much of this legwork, enabling adversaries to drastically shorten the research phase and potentially improve the accuracy and completeness of their analysis.

Attack automation: Cyberattacks required significant hands-on support from a human rival. and generative Al-enabled tools is allowing rival to automate attack research and execution.

Customization: One of the key capabilities of AI is data scraping, public sources, such as social media sites and corporate gathered websites IS and analyzed. In the context of a cyberattack, this information can be used to create hyperpersonalized, relevant, and timely messages that serve as the foundation for phishing attacks and other attacks that leverage social engineering techniques.

Reinforcement learning: algorithms learn and adapt in real time. In the same way that these tools continuously evolve to provide more accurate insights for corporate users, they also evolve to help rival improve their techniques or avoid detection.

Employee targeting: Similar to attack customization, Al can be used to identify individuals

within an organization that are high-value targets. These are people who may have access to sensitive data or broad system access, may appear to have lower technological aptitude, or have close relationships with other key targets.

Types of Al-powered cyberattacks

There are multiple types of cyberattacks enables by AI and machine learning. Some include:

Al-driven social engineering attacks

Al-driven social engineering attacks leverage Al algorithms to assist in the research, creative concepting, or execution of a social engineering attack. A social engineering attack is any kind of cyberattack that aims to manipulate human behavior to fulfill a purpose, such as sharing sensitive data, transferring money or ownership of high-value items, or granting access to a system, application, database, or device.

In an Al-driven social engineering attack, an algorithm can be used to do the following:

- Identify an ideal target, including both the overall corporate target and a person within the organization who can serve as a gateway to the IT environment
- Develop a persona and corresponding online presence to carry out communication with the attack target
- Develop a realistic and plausible scenario that would generate attention
- Write personalized messages or create multimedia assets, such as audio recordings or video footage, to engage the target

Al-driven phishing attacks

Al-driven phishing attacks use generative Al to create highly personalized and realistic emails, SMS messages, phone communication, or social media outreach to achieve a desired result. In most cases, the goals of these attacks are the same as that of a social engineering attack: to access sensitive information, gain access to a system, receive funds, or prompt a user to install a malicious file on their device.

In advanced cases, Al can be used to automate the realtime communication used in phishing attacks. For example, Al-powered chatbots can support interactions that make them nearly indistinguishable from humans. Attackers can use these tools, deployed at scale, to attempt to connect with countless individuals simultaneously. In many cases, these chatbots pose as customer support or service agents in an attempt to gather personal information and account credentials, reset account passwords, or access a system or device.

Deepfakes

A deepfake is an Al-generated video, image, or audio file that is meant to deceive people. Deepfakes commonly appear on the internet for no other purpose than to entertain and confuse. However, they can also be used more maliciously as part of disinformation campaigns, "fake news," smear campaigns of high-profile individuals, or cyberattacks.

In the context of a cyberattack, a deepfake is usually part of a social engineering campaign. For example, an attacker may use existing footage of a corporate leader or client to create a

doctored voice recording or video footage. The tool can mimic the person's voice and instruct a person to take a specific action, such as transferring funds, changing a password, or granting system access.

Adversarial AI/ML (Artificial Intelligence/ Machine Learning)

Adversarial AI or adversarial ML is when an attacker aims to disrupt the performance or decrease the accuracy of AI/ML systems through manipulation or deliberate misinformation.

Attackers use several adversarial AI/ML techniques that target different areas of model development and operation. These include:

- Poisoning attacks: Poisoning attacks target the AI/ML model training data, which is the information that the model uses to train the algorithm. In a poisoning attack, the adversary may inject fake or misleading information into the training dataset to compromise the model's accuracy or objectivity.
- Evasion attacks: Evasion attacks target an Al/ML model's input data. These attacks apply subtle changes to the data that is shared with the model, causing it to be misclassified and negatively impacting the model's predictive capabilities.
- Model tampering: Model tampering targets the parameters or structure of a pre-trained Al/ML model. In these attacks, an adversary makes unauthorized alterations to the model to compromise its ability to create accurate outputs.

Malicious GPTs

pre-trained generative transformer (GPT) is a type of Al model that can produce intelligent text in response to user prompts. A malicious GPT refers to an altered version of a GPT that produces harmful or deliberately misinformed outputs.

In the context of cyberattacks, a malicious GPT can generate attack vectors (such as malware) or supporting attack materials (such as fraudulent emails or fake online content) to advance an attack.

Ransomware attacks

Al-enabled ransomware is a type of ransomware that leverages Al to improve its performance or automate some aspects of the attack path.

For example, AI can be leveraged research targets, identify system vulnerabilities, or encrypt data. Al can also be used to adapt and modify the ransomware files over time, making them more difficult to detect with cybersecurity tools.

How to mitigate Al-powered cyberattacks

technology Αl makes it potentially easier and faster cybercriminals to for carry effectively out cyberattacks, lowering the barrier to entry for some actors and increasing the level of sophistication of established players. Al-powered attacks are often more difficult to detect and prevent than attacks that use traditional techniques and manual processes, making them a significant security threat to all companies.

Four key categories to protect . and defend against Al-powered cyberattacks.

Continuously conduct security assessments

- Deploy comprehensive a cybersecurity platform that offers continuous monitoring, intrusion detection, and endpoint protection.
- Develop baselines for system activity and user behavior to serve as a standard of comparison for future activity and establish User and Entity Behavior Analytics (UEBA). Ideally, this should be integrated with other environmental activity, such as endpoint and cloud environment activity.
- Analyze for systems abnormal user activity or unexpected changes within the environment that may indicate an attack.
- Implement real-time analysis of input and output data for your AI/ML system to protect against adversarial Al attacks.

Develop an incident response plan

An incident response plan is a document that outlines an organization's procedures, steps, and responsibilities in the event of a cyberattack. This plan is based on four key areas, as defined by the National Institute of Standards and Technology (NIST):

- Preparation: Develop a plan to help prevent security events and respond to attacks when they occur.
- Detection and analysis: Confirm if a security event has occurred and, if one has, determine its severity and type.
- Containment and eradication: Restrict system use and operation to limit the spread

- of the attack and its impact; execute remediation tactics to restore system use and patch any vulnerabilities.
- Recovery: Coordinate implementation of additional security measures to prevent similar attacks in the future and safeguard against a wider range of threats.

Employee awareness training

- Add a module to the existing security training course that focuses specifically on AIpowered attacks.
- Focus on how realistic and Al-enabled convincing attack techniques can be, particularly as it relates to social engineering techniques and deepfake chat and audiobased attacks.
- To protect against adversarial Al attacks, train teams to recognize suspicious activity or outputs related to AI/MLbased systems.

Implement Al-powered solutions

Just as AI can be weaponized by cybercriminals, organizations can use it to counter Al-based attacks.

- Adopt Al-native cybersecurity that enables organizations to leverage this technology to analyze vast datasets and identify patterns.
- Leverage AI-enabled tools to automate security-related tasks, including monitoring, analysis, patching, prevention, and remediation.
- Develop system parameters that alert teams to highrisk activity and help them prioritize responses.



Union Minister of State for Cooperation Shri Muralidhar Mohol replied to the discussion on the Tribhuvan Sahkari University Bill, 2025 in the Rajya Sabha on 1 April 2025



After the discussion, the House passed the Bill. The Lok Sabha had passed this Bill on 26 March, 2025

Under the leadership of Prime Minister Shri Narendra Modi, where rural economy will have an important contribution in making India the third largest economy in the world by the year 2027

Shri Amit Shah ji became the first Minister of Cooperation of this country, with vast experience in PACS and market committee, President of the District Cooperative Bank and Director of the State Cooperative Bank

Cooperative sector will need about 17 lakh trained youth in the next five years and in view of this, the initiative to establish Tribhuvan Sahkari University has been taken

An institutionalised system is necessary to bring dynamism in the cooperative sector and its expansion and Tribhuvan Sahkari University has been established for the same purpose

Under the leadership of Shri Amit Shah, the Ministry of Cooperation took 60 new initiatives to give a new direction to the cooperative sector

In 2013-14, a budget of Rs 122 crore was allocated for the Department of Cooperation, which has increased 10 times to Rs 1190 crore today

Bye-laws of PACS were amended to make them and multipurpose and these bye-laws have been adopted by 32 states and UTs

Today, 43 thousand PACSs are running Common Service Centers, 36 thousand PACSs running PM Kisan Samridhi Kendra and 4 thousand PACSs running Pradhan Mantri Jan Aushadhi Kendra

Only when PACSs will be economically strong, the farmer will be empowered and the villages will also become prosperous

National Cooperative Policy is being formulated under leadership of PM Modi and guidance of Union Minister of

Cooperation, Shri Amit Shah and it is our resolve to announce this policy

This year NCDC has given financial assistance of about Rs 10 thousand crore to the sugar mills of the country

Union Minister of State for Cooperation Shri Muralidhar Mohol replied to the discussion on the Tribhuvan Sahkari University Bill, 2025 in the Rajya Sabha on 1 April 2025. After the discussion, the House passed the Bill. The Lok Sabha had passed this Bill on 26 March, 2025.

Replying to the discussion, Union Minister of State for Cooperation Shri Muralidhar Mohol said that Prime Minister Shri Narendra Modi has resolved to make India the third largest economy in the world by the year 2027, where rural economy will have an important contribution. He said that today more than 50 percent of the country's population is associated with the agriculture sector. There are about 8 lakh cooperatives in the country with

over 30 crore members. Shri Mohol said that one person from every farmer family is associated with the cooperative sector.

Minister of State for Cooperation said that in 2013-14, a budget of Rs 122 crore was allocated for the Department of Cooperation, which has increased 10 times to Rs 1190 crore today. Earlier, the work related to cooperatives of the whole country was being handled by a joint secretary-level officer, but Prime Minister Modi ji established an independent Ministry of Cooperation for the welfare of farmers. He said that taking a visionary decision, PM Modi ji formed the Ministry of Cooperation for the development and expansion of cooperative societies like Primary Agricultural Credit Societies (PACS), Dairy, Sugar Mills, Cooperative Bank, Textile Mills across the country and strengthen the cooperative movement.

it is a matter of pride for all of us that Shri Amit Shah ji became the first Minister of Cooperation of this country, who worked in the PACS and market committee of the village, as the President of the District Cooperative Bank, also as the Director of the State Cooperative Bank and who has made a great contribution and has vast experience in the cooperative sector.

Minister of State for Cooperation said that under the leadership of Shri Amit Shah, the Ministry of Cooperation took 60 new initiatives to give a new direction to the cooperative sector. These include the first step of strengthening the PACS. He said that PACS is the most important link in the cooperative sector, so the bye-laws of PACS were amended and PACS were made multipurpose and these bye-laws

have been adopted by 32 states and union territories.

Shri Muralidhar Mohol said that today in the country, 43 thousand PACSs are running Common Service Centers, 36 thousand **PACSs** running Pradhan are Mantri Kisan Samridhi Kendra and 4 thousand PACSs are running Pradhan Mantri Jan Aushadhi Kendra. Many PACSs are also running petrol pumps. He said that only when PACSs will be economically strong, the farmer will be empowered and the villages will also become prosperous.

Minister of State for Cooperation strengthen said that to cooperative sector in the states, computerization of about 66 thousand PACS is being done by the Union Ministry of Cooperation, on which the Government of India is spending Rs 2516 crore. He said that the government is trying to make every village of the country prosperous through cooperation. Shri Muralidhar Mohol said that For this, the Ministry has set a target of creating 2 lakh PACSs, out of which 14 thousand PACSs have already been created. Shri Mohol said that in the next five years, the number of PACSs in the country will increase to 3 lakh.

> Shri Muralidhar Mohol said that while forming PACSs, we have kept in mind the social structure of the country and decided to give representation to all sections of the society including women in cooperatives. He said that under the new bye-laws, the government has made it mandatory to have members of SC, ST category and a woman member in the Board of Directors of PACS. Through this, we are working to provide social justice in the cooperative sector. Shri Mohol said that a National Cooperative Database has been created by taking all the states together. Now, information about all cooperatives can be obtained

with one click.

Union Minister of State for Cooperation said that the National Cooperative Policy of the country is also being formulated under the leadership of Prime Minister Modi ji and guidance of Union Home Minister and Minister of Cooperation, Shri Amit Shah. It is our resolve to announce this policy in the next few days. He said that for the first time in 2023, under the leadership of Shri Amit Shah ji, three new cooperative societies Bharatiya Sahakari Beej Samiti Limited (BBSSL), National Cooperative Exports Limited (NCEL) and National Cooperative Organics Limited (NCOL) - were established at the national level to provide facilities to the farmers of the country from seed to market. 34 thousand cooperative institutions have been made members by these three societies. This will increase the income of farmers.

Shri Muralidhar Mohol said that the Ministry of Cooperation has created the world's largest food storage scheme for farmers. The work of food storage scheme has started through PACSs. This will reduce transportation costs, protect the crop and farmers will get storage facilities at a place near them and they will also get financial benefits. He said that in 2013-14, only Rs 5300 crore was given to the cooperative institutions of the country through National Cooperative Development Corporation (NCDC), which the Modi government increased to Rs 1 lakh 28 thousand crores. This year NCDC has given financial assistance of about Rs 10 thousand crore to the sugar mills of the country.

Union Minister of State for Cooperation said that an institutional system is necessary bring dynamism in the to

cooperative and its sector expansion. The university has been established for this purpose. He said that many cooperatives have challenges like lack of efficiency, irregularities in management and limited use of technical resources, which affect their performance. Through this university, the scope and effectiveness of the cooperative sector will definitely opportunities for selfnew employment and innovation.

Mohol Shri Muralidhar said that today there is a need for proper training for efficiency and discipline at all levels, from the secretary of PACS to the MD of Apex Bank. According to an estimate, the cooperative sector will need about 17 lakh trained youth in the next five years. In view of this need, the initiative to establish a university has been increase, which will also create taken. He said that at present the system of teaching and training in the cooperative sector is not adequate and it is also scattered.

Keeping this in mind, under the leadership of Prime Minister Shri Narendra Modi and the guidance of Home and Cooperative Minister Shri Amit Shah, it was decided to establish Tribhuvan Sahkari University. This university will fulfill the need of trained human resources in the cooperative sector and develop cooperative spirit in the youth of the country and inspire them to make a career in this field.



The Krishna District Cooperative Central Bank Ltd.

SI. No.	Particulars	2022-23	2023-24	[Rs.in Crore	
				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	Investements	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%		

Our Banking Products

9.90%

RTGS/NEFT Facility RMG/JLG Loans

14 CRAR

- Jewels Pledge Loans
- Mobile ATMs

ATMs

- Housing Loans
- Mobile Banking
- Personal Loans
- Lockers Facility
 SRTO Loans

Crop Loans

Education Loans

CC to Businessmen

- Karshakmithra CC
- Rythunestam Term Loans

Two & Four Wheeler Loans

- Loans to Weavers thru PWCS
- Personal Loans to Employees

SHG Loans

Cell: 9866 05 7711

Term Loans for Agrl. Allied Acivities Loans to Aquaculture

Regional Office: VIJAYAWADA, Andhra Pradesh Ph: 0866-2577162, 0866-2578308

Cell: 9866057171

11.45%

e-mail: ceo_krishna@apcob.org

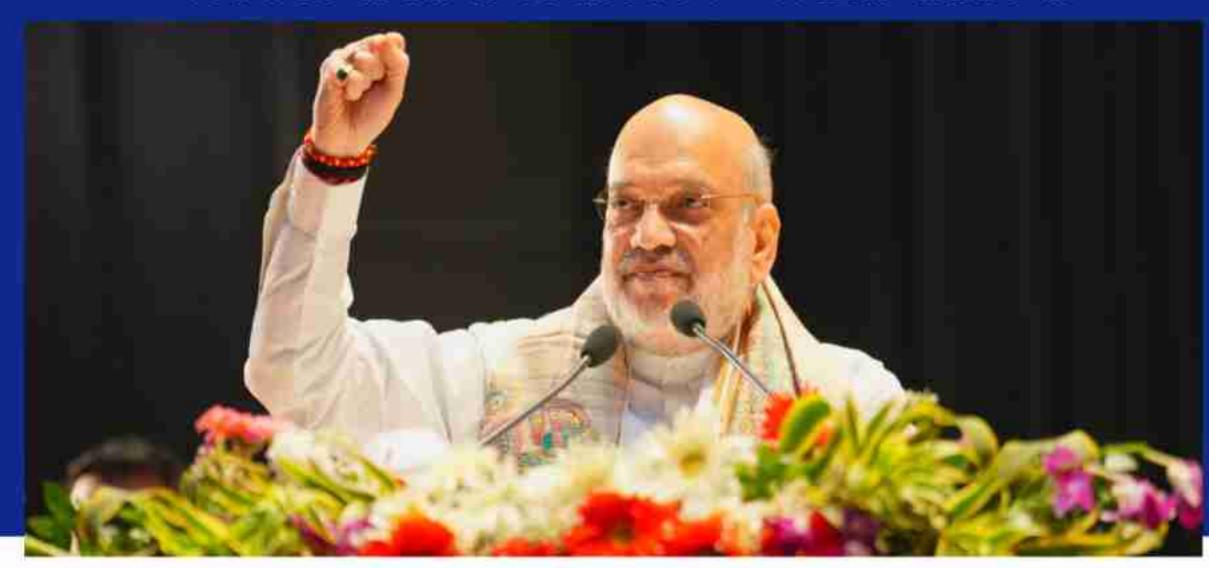
Head Office: Machilipatnam,

Ph: 08672-223530, 223533

Krishna District, Andhra Pradesh

website: www.krishnaadccb.com

केन्द्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह ने 1 अप्रैल 2025 को बिहार के पटना में केन्द्र सरकार और राज्य सरकार की 800 करोड़ रूपए से अधिक की विभिन्न योजनाओं का लोकार्पण एवं शिलान्यास किया



कृषि के लिए उपजाऊ भूमि, जल व अन्य प्राकृतिक संसाधनों से भरपूर बिहार को सहकारिता क्षेत्र से होगा सबसे ज्यादा फायदा

विपक्षी सरकारों ने अपने शासनकाल के दौरान बिहार में सहकारिता को पूरी तरह चौपट कर दिया

बिहार में बंद पड़ी 30 चीनी मिलों को शुरू करने का काम मोदी जी के नेतृत्व वाली सरकार करेगी

1990 से 2005 तक विपक्ष ने बिहार में हत्या, अपहरण, फिरौती, डकैती व लूटपाट की एक इंडस्ट्री चलाई जिसने राज्य को पूरी तरह से बरबाद कर दिया

बिहार में विपक्ष के शासन में जातीय नरसंहार व सत्तापोषित भ्रष्टाचार हुआ और चारा घोटाले ने राज्य को देश व दुनिया में बदनाम किया

विपक्षी का कार्यकाल बिहार के इतिहास में हमेशा जंगलराज के रूप में जाना जाएगा, हमारी सरकार में समाप्त हुआ जंगलराज

2004-14 में केंद्र सरकार ने बिहार को 2 लाख ८० हज़ार करोड़ रुपए दिए जबकि मोदी सरकार ने 10 वर्षों में बिहार को 9 लाख २३ हज़ार करोड़ रूपए दिए

केन्द्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह ने 1 अप्रैल २०२५ को बिहार के पटना में केन्द्र सरकार और राज्य सरकार की 800 करोड़ रूपए से अधिक लागत वाली विभिन्न योजनाओं का लोकार्पण एवं शिलान्यास किया। इस अवसर पर बिहार के मुख्यमंत्री श्री नीतीश कुमार और गृह राज्यमंत्री श्री नित्यानंद राय सहित अनेक गणमान्य व्यक्ति उपस्थित थे।

अपने संबोधन में श्री अमित शाह ने कहा कि यहां सहकारिता क्षेत्र और अन्य विभागों की कई योजनाओं का लोकार्पण और शिलान्यास हुआ है। उन्होंने कहा कि विगत 10 साल में प्रधानमंत्री श्री नरेन्द्र मोदी जी ने देश के करोड़ों गरीबों के कल्याण के लिए कई काम किए हैं। उन्होंने कहा कि विपक्षी सरकारों ने गरीबों के लिए कुछ नहीं किया, लेकिन प्रधानमंत्री मोदी जी ने 10 साल में गरीबों को घर, बिजली, गैस, पेयजल, शौचालय, दवाएं और ५ किलो मुफ्त अनाज दिया है। श्री शाह ने कहा कि मोदी जी ने 80 करोड़ लोगों को प्रति माह प्रति व्यक्ति 5 किलो मुफ्त अनाज, ४ करोड़ लोगों को घर, ११ करोड़ गैस सिलिंडर, १२ करोड़ से अधिक शौचालय और 5 लाख तक के मुफ्त इलाज की सुविधा दी है।

केन्द्रीय गृह एवं सहकारिता मंत्री ने कहा कि प्रधानमंत्री मोदी जी ने ग्रामीण अर्थव्यवस्था, किसान, महिलाएं, डेयरी, मत्स्यपालन और कृषि से जुड़ी गतिविधियों को गति देने

के लिए आज़ादी के 75 साल बाद देश में सहकारिता मंत्रालय का गठन किया। उन्होंने कहा कि आज़ादी के 75 साल तक देश में किसी को भी सहकारिता को मज़बूत करने के बारे में सोचने की फुरसत नहीं थी। उन्होंने कहा कि बिहार, भूमि, जल और अन्य प्राकृतिक संसाधनों से भरपूर राज्य है और आने वाले समय में इस राज्य को सहकारिता क्षेत्र का सबसे अधिक फायदा होगा। श्री शाह ने कहा कि विपक्षी सरकारों के शासनकाल में बिहार में सहकारिता को पूरी तरह चौपट कर दिया गया था और सैकडों चीनी मिलें बंद हो गईं थीं। उन्होंने कहा कि एक ज़माने में बिहार का चीनी उत्पादन देश के चीनी उत्पादन का ३० प्रतिशत से अधिक था जो विपक्षी सरकारों के कार्यकाल में घटकर 6 प्रतिशत से भी कम रह गया। उन्होंने कहा कि मोदी सरकार बिहार में बंद पड़ी चीनी मिलों को पुनर्जीवित करने का काम करेगी।

श्री अमित शाह ने कहा कि मोदी सरकार ने प्राथमिक कृषि ऋण समितियों (PACS) को मज़बूत करने के लिए कई काम किए हैं। उन्होंने कहा कि राज्य में मखाना केन्द्र बनाया है और अब मक्का संशोधन केन्द्र को 1 हज़ार करोड़ की लागत से पुनर्जीवित कर मक्का उगाने वाले किसानों के लिए कई योजनाएं भी हम लाने वाले हैं। उन्होंने कहा कि आज किसानों का पूरा मक्का, दलहन, गेहूं और चावल, भारत सरकार न्यूनतम समर्थन मूल्य (MSP) पर खरीद रही हैं। श्री शाह ने कहा कि आज बिहार देश में लीची, मशरूम और

मखाने के उत्पादन में प्रथम स्थान, मक्का उत्पादन में दूसरे, मसूर दाल और शहद उत्पादन में तीसरे, मूंग और गन्ना उत्पादन में पांचवे और गेहूं और चावल उत्पादन में छठे स्थान पर है। उन्होंने कहा कि बिहार में कृषि विकास और सहकारिता के विकास की बहुत संभावनाएं हैं जिनका शत प्रतिशत दोहन किया जाएगा। उन्होंने कहा कि बंद पड़ी 30 चीनी मिलों को शुरू करने में सरकार अपनी पूरी ऊर्जा लगा देगी।

केन्द्रीय गृह एवं सहकारिता मंत्री ने कहा कि PACS अब कई प्रकार के काम कर रहे हैं, उनका कम्प्यूटराइज़ेशन हो गया है और अब इनके माध्यम से पूरे बिहार में ज़िलास्तरीय बैंकों को मज़बूत करने की योजना भी लाई जा रही है। उन्होंने कहा कि 1990 से 2005 तक विपक्षी सरकारों ने बिहार में हत्या, अपहरण, फिरौती, डकैती और लूटपाट की एक इंडस्ट्री चलाई जिसने राज्य को पूरी तरह से बरबाद कर दिया। श्री शाह ने कहा कि बिहार में विपक्षी सरकारों के शासनकाल में जातीय नरसंहार हुए, सत्तापोषित भ्रष्टाचार हुआ और चारा घोटाले से राज्य को देश और दुनिया में बदनाम करने का काम किया गया। उन्होंने कहा कि विपक्षी सरकार को बिहार के इतिहास में हमेशा के लिए जंगलराज के रुप में जाना जाएगा।

श्री अमित शाह ने कहा कि बिहार में नीतीश सरकार के 10 साल के कार्यकाल में हर गांव तक सड़क, बिजली और नल से जल पहुंचा है। उन्होंने कहा कि प्रधानमंत्री मोदी जी ने घर, शौचालय, पानी, दवाएं, राशन देकर बिहार के गरीबों के कल्याण के काम किए हैं। उन्होंने कहा कि पिछली केन्द्र सरकार के 10 साल के कार्यकाल में बिहार को 2 लाख 80 हज़ार करोड़ रुपए दिए गए थे जबकि मोदी सरकार के 10 साल में बिहार को 9 लाख २३ हज़ार करोड़ रूपए दिए गए हैं। श्री शाह ने कहा कि बिहार में 4 लाख करोड रुपए के सड़क और पुल, 1 लाख करोड़ रूपए के रेलवे प्रोजेक्ट्स और २ हज़ार करोड़ रूपए के एयरपोर्ट प्रोजेक्ट्स भी दिए गए हैं। उन्होंने कहा कि ८ हज़ार करोड़ रूपए से बिहार में ७ बड़े पुलों का निर्माण हो रहा है, ३१ हज़ार करोड़ रुपए से 5 हज़ार किलोमीटर लंबी रेल लाइन बन रही है और देश में पहली किसान रेल भी बिहार से ही शुरू हुई। उन्होंने कहा कि मोदी सरकार ने बिहार में मखाना बोर्ड बनाया और बरौनी के खाद कारखाने सहित ७६६ अन्य प्रोजेक्ट भी केन्द्र सरकार की मदद से राज्य में शुरू हुए हैं। उन्होंने कहा कि हमारी सरकार का विकास का 20 साल का ट्रैक रिकॉर्ड है और अब यहां से जंगलराज समाप्त हो चुका है।

केन्द्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह ने बिहार में जिन योजनाओं का लोकार्पण और शिलान्यास किया उनमें, विश्व की सबसे बड़ी अन्न भंडारण योजना के अंतर्गत कुल पच्चीस PACS में बासठ हज़ार पाँच सौ मेट्रिक टन की भंडारण क्षमता विकसित करने की ₹83.16 करोड़ की लागत वाली परियोजना का शिलान्यास शामिल है। इसके अलावा गृह विभाग के कुल 133 पुलिस भवनों के निर्माण का शिलान्यास किया गया जिनकी लागत ₹181.14 करोड़ है। सड़क परिवहन और राजमार्ग मंत्रालय की तीन परियोजनाओं का भी शिलान्यास किया गया जिनकी लागत ₹१०९.१६ करोड़ है। साथ ही, दीप नारायण सिंह क्षेत्रीय सहकारी प्रबंधन संस्थान, पटना में निर्मित एक छात्रावास का उद्घाटन किया गया जिसपर ₹२७.२९ करोड़ की लागत आयी है। समेकित सहकारी विकास परियोजना के अंतर्गत ₹46 लाख की लागत से निर्मित मखाना प्रोसेसिंग सह विपणन केंद्र तथा ₹२.२७ करोड़ की लागत से निर्मित कुल 11 गोदामों का भी उद्घाटन किया गया। साथ ही, नगर आवास और विकास विभाग की अमृत-१ परियोजना के अंतर्गत् कुल ₹421.41 करोड् की लागत स्रे कुल पाँच पेयजल आपूर्ति योजनाओं का भी लोकार्पण हुआ है।



Cooperation Ministry signs MoU with Swiggy Instamart to market cooperative products

THE cooperation ministry has signed a memorandum of understanding with Swiggy Instamart to onboard cooperative dairy and other products on the e-commerce platform.

Under the agreement, prod-ucts under Bharat Organics and other cooperative dairy prod-ucts will be available on Swiggy's e-commerce and q-commerce platforms.

The agreement was signed on Friday by Swiggy Instamart CEO Amitesh Jha and Joint Secretary of the ministry D K Verma, with Cooperation Secretary Ashish Kumar Bhutani present at the

ceremony.

"The signing of MoU will facil itate cooperatives to connect to new age customers through new age technologies," the ministry said in a statement.

Swiggy will create a dedicated "Cooperative" category on its platform, featuring organic products, dairy, millets, handicraft and other items developed by cooperative organizations. The partnership aims to sup port cooperative brands in mar keting, promotion, consumer technology and capacity building, according to the ministry. The collaboration comes as the United Nations has declared 2025 as the International

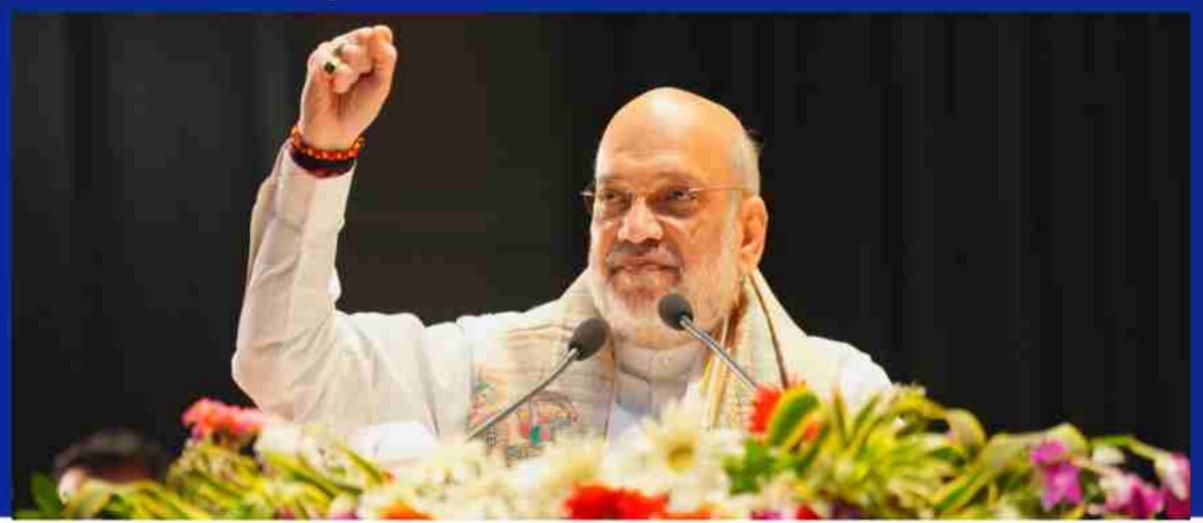
Year of Cooperation, with Swiggy and the ministry planning an aware-ness campaign to promote cooperative movements nationwide.

A day earlier, the cooperation secretary inaugurated a stateof-the-art packaging facility for National Cooperative Coop Organics Limited in Noida, focused on packaging pulses and organic food products.

Source: PTI



Union Home Minister and Minister of Cooperation Shri Amit Shah inaugurates and lays foundation stones for various projects worth over Rs 800 crore of the central and state governments in Patna, Bihar



Bihar, with its fertile land, water, and other natural resources, will benefit the most from the cooperative sector

The opposition governments completely ruined the Bihar cooperative sector in during their tenure

The government under the leadership of PM Modi will restart the 30 closed sugar mills in Bihar

From 1990 to 2005, the opposition ran an industry of murder, kidnapping, extortion, robbery, and looting in Bihar, which completely destroyed the state

Under the opposition's rule in Bihar, there were caste massacres and governmentsponsored corruption, and the fodder scam tarnished the state's reputation both in the country and internationally

The opposition's tenure will forever be remembered in Bihar's history as the "Jungle Raj," and it ended with our government

Between 2004 and 2014, the central government provided Rs 2.8 lakh crore to Bihar, while the Modi government has allocated Rs 9.23 lakh crore to Bihar in the past 10 years

Union Home Minister and Minister of Cooperation, Shri Amit Shah, inaugurated and laid the foundation stone for various Central and State Government projects worth over Rs 800 crore in Patna, Bihar on 30 March 2025. The event was attended by several dignitaries, including Bihar Chief Minister Shri Nitish Kumar and Union Minister of State for Home Affairs Shri Nityanand Rai.

In his address, Shri Amit Shah said that several schemes related to the cooperative sector and other departments were inaugurated and their foundation stones were laid. He highlighted that over the past 10 years, Prime Minister Shri Narendra Modi has undertaken numerous initiatives for the

welfare of crores of poor people across the country. Shri Shah criticized previous opposition governments for neglecting the poor, whereas Prime Minister Modi has provided for to meet the essential needs such as housing, electricity, gas, drinking water, toilets, medicines, and 5 kg of free food grains. He emphasized that under PM Modi's leadership, 80 crore people receive 5 kg of free food grains per person per month, 4 crore people have been given houses, 11 crore gas connections have been distributed, over 12 crore toilets have been built, and free medical treatment of up to Rs 5 lakh has been made available.

Union Home Minister and Minister of Cooperation, Shri Amit Shah, said that Prime Minister Shri Narendra Modi established the Ministry of Cooperation after 75 years of independence to boost the rural economy, benefiting farmers, women, dairy, fisheries, and agriculture-related activities. He pointed out that for decades, government prioritized no

strengthening the cooperative sector. Shri Shah emphasized that Bihar, with its abundant land, water, and natural resources, stands to gain significantly from the cooperative sector in the coming years. He criticized previous opposition governments for neglecting cooperation in Bihar, leading to the decline of the sector and the closure of hundreds of sugar mills. He noted that Bihar once contributed over 30% of the country's sugar production, but under opposition rule, this share dropped to less than 6%. He assured that the Modi government is committed to reviving the state's closed sugar mills.

Shri Shah stated that Amit Modi government has the undertaken significant efforts to strengthen Primary Agricultural Credit Societies (PACS). He highlighted that a Makhana Board has been established in Bihar and announced plans to revive the Maize Research Centre with an investment of Rs 1,000 crore, along with introducing various schemes to support maize farmers. He emphasized that the Government of India is now purchasing the entire maize, pulses, wheat, and rice from farmers at the Minimum Support Price (MSP). Shri Shah also noted Bihar's leading position in agricultural production, ranking first in litchi, mushroom, and makhana production; second in maize; third in lentil and honey; fifth in moong and sugarcane; and sixth in wheat and rice production. Shri Shah stressed that Bihar has immense potential for agricultural and cooperative sector development, which will be fully harnessed. He assured that the government is committed to reviving all 30 closed sugar mills in the state with full dedication

and effort.

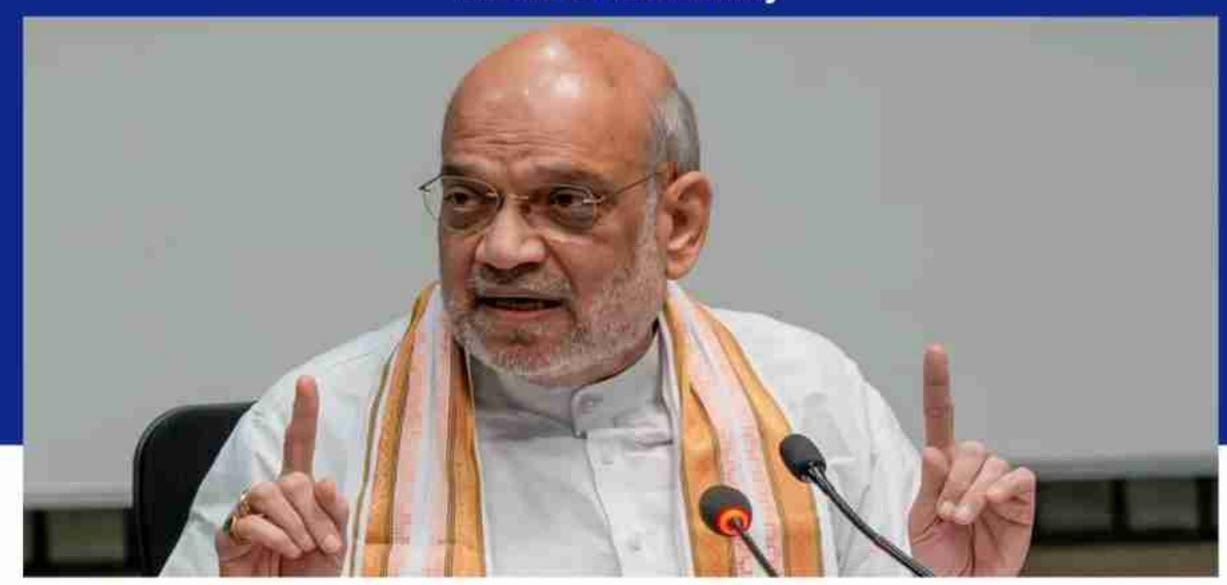
Union Minister Home and Minister of Cooperation said that PACS is now doing various types of work, they have been computerized, and through them, a plan is being implemented to strengthen district-level banks across Bihar. He mentioned that between 1990 and 2005, the opposition governments ran an industry of murder, kidnapping, extortion, robbery, and looting in Bihar, which completely ruined the state. Shri Shah said that during the rule of the opposition governments in Bihar, there were caste massacres, governmentsponsored corruption, and the state was defamed in the country and the world due to the fodder scam. He said that the opposition government will always remembered in Bihar's history as the "Jungle Raj."

Shri Amit Shah said that during the 10-year tenure of the Nitish government in Bihar, roads, electricity, and tap water have reached village. every He mentioned that Prime Minister Modi has worked for the welfare of the poor in Bihar by providing homes, toilets, water, medicines, and ration. He said that during the 10-year tenure of the previous central government, Bihar was given Rs. 2.8 lakh crore, whereas during the 10 years of the Modi government, Bihar has been allocated Rs. 9.23 lakh crore. Shri Shah highlighted that Bihar has received projects worth Rs. 4 lakh crore for roads and bridges, Rs. 1 lakh crore for railway projects, and Rs. 2,000 crore for airport projects. He stated that with Rs. 8,000 crore, seven major bridges are being constructed in Bihar, and with Rs. 31,000 crore, a 5,000-kilometer-long railway line is being built, with the firstever farmer's train also starting from Bihar. He added that the Modi government has set up the Makhana Board in Bihar, and with the help of the central government, 766 other projects, including the Barauni fertilizer plant, have been initiated in the state. He emphasized that our government has a 20-year track record of development, and the era of 'Jungle Raj' has now ended here.

The schemes inaugurated and laid the foundation stone by the Union Home Minister and Minister of Cooperation Shri Amit Shah in Bihar include the foundation stone laying of a project costing Rs. 83.16 crore to develop a storage capacity of sixty-two thousand five hundred metric tonnes in a total of twenty-five PACS under the world's largest food storage scheme. Apart from this, the foundation stone was laid for the construction of a total of 133 police buildings of the Home Department, which cost Rs. 181.14 crores. The foundation stone was also laid for three projects of the Ministry of Road Transport and Highways, which cost Rs. 109.16 crores. Moreover, a hostel constructed at Deep Narayan Singh Regional Cooperative Management Institute, Patna at a cost of Rs. 27.29 crore was inaugurated. Makhana processing cum marketing center constructed at a cost of Rs. 46 lakh under Integrated Cooperative the Development Project and a total of 11 warehouses constructed at a cost of Rs. 2.27 crore were also inaugurated. Along with this, a total of five drinking water supply schemes costing Rs. 421.41 crore were also inaugurated under the AMRUT-1 project of the Urban Housing and Development Department.

केन्द्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह ने आज प्रधानमंत्री श्री नरेन्द्र मोदी जी के विजनरी नेतृत्व में राज्यसभा द्वारा 'त्रिभुवन सहकारी विश्वविद्यालय विधेयक, 2025' पारित होने को देश के सहकारिता क्षेत्र के लिए ऐतिहासिक दिन बताया

Union Home Minister and Minister of Cooperation, Shri Amit Shah terms the passing of the 'Tribhuvan Sahkari University Bill, 2025' by the Rajya Sabha under the visionary leadership of PM Modi, as a historic day for the cooperative sector of the country



संसद द्वारा विधेयक पारित किए जाने पर लाने वाले इस महत्त्वपूर्ण कार्य के लिए मैं केन्द्रीय सहकारिता मंत्री श्री अमित शाह सभी सांसदों को बधाई दैता हूँ। अब सहकारी ने प्रधानमंत्री श्री नरेन्द्र मोदी जी का आभार प्रकट किया

ये विधेयक देश में सहकार, नवाचार और रोजगार की त्रिवेणी लाएगा

अब सहकारी शिक्षा भारतीय शिक्षा व पाठ्यक्रम का अभिन्न अंग बनेगी और इस विश्वविद्यालय के माध्यम से देशभर के प्रशिक्षित युवा सहकारी क्षेत्र को अधिक व्यापक, सुव्यवस्थित और आधुनिक युग के अनुकूल बनाएँगे

केन्द्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह ने आज प्रधानमंत्री श्री नरेन्द्र मोदी जी के विजनरी नेतृत्व में राज्यसभा द्वारा 'त्रिभुवन सहकारी विश्वविद्यालय विधेयक, 2025' पारित होने को देश के सहकारिता क्षेत्र के लिए ऐतिहासिक दिन बताया।

x प्लेटफॉर्म पर एक पोस्ट में श्री अमित शाह ने कहा कि "आज का दिन देश के सहकारी क्षेत्र के लिए ऐतिहासिक है। मोदी जी के विजनरी नेतृत्व में 'त्रिभुवन सहकारी विश्वविद्यालय विधेयक, २०२५' लोकसभा के बाद आज राज्यसभा में भी पारित हो गया। सहकार, नवाचार और रोजगार की त्रिवेणी

शिक्षा भारतीय शिक्षा व पाठ्यक्रम का अभिन्न अंग बनेगी और इस विश्वविद्यालय के माध्यम से देशभर के प्रशिक्षित युवा सहकारी क्षेत्र को अधिक व्यापक, सुव्यवस्थित और आधुनिक युग के अनुकूल बनाएँगे। सहकारी क्षेत्र से जुड़े सभी बहनों-भाइयों की ओर से प्रधानमंत्री श्री नरेन्द्र मोदी जी का बहुत-बहुत आभार"

Union Cooperation Minister Shri Amit Shah expresses gratitude to the Prime Minister Shri Narendra Modi on the passing of the bill by the Parliament

This bill will bring the triveni of cooperation, innovation employment in the country

Now cooperative education will become an integral part of Indian education and curriculum and through this university, trained youth from all over the country will make the cooperative sector comprehensive, and organized modern-age

friendly.

Union Home Minister and Minister of Cooperation, Shri Amit Shah terms the passing of the 'Tribhuvan Sahkari University Bill, 2025' by the Rajya Sabha under the visionary leadership of PM Modi, as a historic day for the cooperative sector of the country.

In a post on X platform, Shri Amit Shah expressed gratitude to the Prime Minister Shri Narendra Modi on the passing of the bill by the Parliament, on behalf of brothers-sisters associated with the cooperative sector. He said that this bill will bring the triveni of cooperation, innovation and employment in the country. Shri Shah said that now, cooperative education will become an integral part of Indian education and through this curriculum and university, trained youth from all over the country will make the cooperative sector more comprehensive, well-organized and modern-age friendly.

केन्द्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह ६ अप्रैल २०२५ को गुजरात के गांधीनगर में IFFCO की कलोल इकाई के स्वर्ण जयंती समारोह में शामिल हुए एवं बीज अनुसंधान केंद्र की स्थापना की



IFFCO की 50 वर्ष की गौरवशाली यात्रा यह बताती है कि जब कोओपरेटिव और कोपोरेट संस्कार मिलकर चलते हैं तो कैसे अद्भुत परिणाम मिलते हैं

है, इसमें IFFCO की महत्वपूर्ण भूमिका रही है

IFFCO ने नैनो यूरिया और नैनो डीएपी के क्षेत्र में पूरे विश्व में भारत के कोऑपरेटिव क्षेत्र की धाक जमाने का काम किया है

प्रधानमंत्री श्री नरेन्द्र मोदी जी ने सहकारिता क्षेत्र में त्रिभुवन दास पटेल जी के योगदान को सम्मान देते हुए उनके नाम से सहकारी विश्वविद्यालय बनाया

सहकारी विश्वविद्यालय पैक्स से लेकर एपेक्स तक सहकारिता से जुड़े हर क्षेत्र में आधुनिक कोऑपरेटिव शिक्षा और पारदर्शिता लाने का काम करेगा

विश्वविद्यालय त्रिभुवन सहकारी सहकारिता क्षेत्र को AI जैसी आधुनिक तकनीक के उपयोग के साथ जोड़ेगा

आज IFFCO ने अपनी उत्पादन क्षमता इतनी बढ़ा ली है कि आज पूरी दुनिया में उसके उत्पाद जा रहे हैं

सिद्ध होगा

आज भारत खाद्यात्र के क्षेत्र में आत्मनिर्भर केन्द्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह ने 6 अप्रैल 2025 को गुजरात के गांधीनगर में IFFCO की कलोल इकाई के स्वर्ण जयंती समारोह में शामिल हुए एवं बीज अनुसंधान केंद्र की स्थापना की। के साथ किए हैं। श्री शाह ने कहा कि आज इस अवसर पर गुजरात के मुख्यमंत्री श्री भारत खाद्यान्न के क्षेत्र में आत्मनिर्भर है भूपेन्द्र पटेल सहित अनेक गणमान्य व्यक्ति उपस्थित थे।

कि आज IFFCO के कलोल प्लान्ट की कहा कि IFFCO आज पचास वर्ष की

जिस बीज अनुसंधान केन्द्र की नींव रखी स्वर्ण जयंती और बीज अनुसंधान केन्द्र गई है, आने वाले समय में वह केन्द्र का भूमि पूजन हुआ है। उन्होंने कहा कि किसानों की समृद्धि को बढ़ाने वाला IFFCO के पचास वर्ष की गौरवशाली यात्रा ये दिखाती है कि जब कोओपरेटिव और कोपोरेट संस्कार मिलकर काम करते हैं तो कैसे अद्भुत परिणाम मिलते हैं। उन्होंने कहा कि IFFCO ने रिसर्च-डेवलपमेन्ट, मार्केटिंग, ब्राडिंग और घर-घर तक पहुंच बनाने से संबंधित सभी काम बेहद कुशलता और इसमें IFFCO की महत्वपूर्ण भूमिका रही है। उन्होंने कहा कि IFFCO ने देश के किसानों को फर्टिलाइजर के साथा जोड़ा अपने संबोधन में केन्द्रीय गृह एवं और फिर फर्टिलाइजर को कोओपरेटिव सहकारिता मंत्री श्री अमित शाह ने कहा के साथ जोड़ने का काम किया है। उन्होंने



गौरवपूर्ण यात्रा पूरी कर गौरव के साथ खड़ा है। सहकारिता मंत्री ने विश्वास व्यक्त किया कि जब IFFCO की शताब्दी मनायेंगे तब दुनियाभर की सहकारी संस्थाओं में IFFCO का रुतबा बढ़ चुका होगा।

श्री अमित शाह ने कहा कि IFFCO ने अनेक प्रकार के रिसर्च एन्ड डेवलपमेन्ट के काम भी किये है। उन्होंने कहा कि जब IFFCO के कलोल के कारखाने का भूमिपूजन हुआ उस जमाने में इसे एक बड़ी क्रांति माना गया था और जब समय बदला तब नेनो यूरिया, नेनो डीएपी, नेनौ लिक्विड, यूरिया, लिक्विड डीएपी आदि के लिए रिसर्च और प्रयोग कर IFFCO ने उत्पादन भी बढ़ाया। उन्होंने कहा कि IFFCO ने नैनो यूरिया और नैनो डीएपी के क्षेत्र में पूरे विश्व में भारत के कोऑपरेटिव क्षेत्र की धाक जमाने का काम किया है। उन्होंने कहा कि IFFCO के नैनो यूरिया और नैनो डीएपी आज पूरी दुनिया में पहुंच रहे हैं। श्री शाह ने कहा कि IFFCO ने अपनी क्षमता भी बढ़ाई है, किसान के खेत तक पहुंच भी बढ़ाई है और शोध एवं अनुसंधान के माध्यम से प्रयोगशाला में होने वाले प्रयोगों को खेत की जमीन तक पहुंचाने का काम किया है।

केन्द्रीय गृह एवं सहकारिता मंत्री ने कहा कि यहां बीज अनुसंधान केन्द्र की भी स्थापना हुई है। उन्होंने कहा कि प्रधानमंत्री श्री नरेन्द्र मोदी जी ने देश में हर क्षेत्र में कई नई शुरुआत की हैं। उन्होंने कहा कि प्रधानमंत्री श्री नरेन्द्र मोदी जी के नेतृत्व में सहकारिता मंत्रालय ने देश के सहकारिता क्षेत्र में लगभग 62 अभूतपूर्व पहल की हैं। उन्होंने कहा कि हाल ही में संसद ने त्रिभुवन सहकारी युनिवर्सिटी की स्थापना के लिए विधेयक को पारित किया है। श्री शाह ने कहा कि प्रधानमंत्री मोदी जी ने देश के सहकारिता क्षेत्र में त्रिभुवन दास पटेल जी के योगदान को सम्मान देते हुए उनके नाम से यह सहकारी यूनिवर्सिटी बनाई है। श्री शाह ने कहा कि यह सहकारी यूनिवर्सिटी पैक्स से लेकर एपेक्स तक सहकारिता से जुड़े हर क्षेत्र में आधुनिक कोऑपरेटिव शिक्षाऔर पारदर्शिता लाने का काम करेगी। उन्होंने कहा कि ये यूनिवर्सिटी, पूरे देश के सहकारिता आंदोलन को AI जैसी आधुनिक तकनीक के उपयोग के साथ अनेक प्रकार के विश्लेषण और उनके आधार पर अगले 50 वर्षों की दिशा तय करने का काम करेगी।

श्री अमित शाह ने कहा कि आज IFFCO ने बीज अनुसंधान केन्द्र की शुरूआत की है और IFFCO का रिकार्ड है कि जो भी काम इसने हाथ में लिया है, उसे लॉजिकल एन्ड तक पहुंचाया है। उन्होंने कह कि यह बीज अनुसंधान केन्द्र भी हमारी जमीन में उत्पादकता बढ़ायेगा, उत्पाद को पोषक बनायेगा, कम पानी और कम खाद का उपयोग हो, बीजों में इस प्रकार का सुधार करेगा और हमारे हजारे सालों पुराने बीजों के संरक्षण का काम भी यह केन्द्र करेगा। श्री शाह ने कहा कि जब 50 वर्ष पहले IFFCO की नींव डाली गई थी तब किसी ने नहीं सोचा था कि IFFCO यहां तक पहुंचेगा। इसी प्रकार, आज जब बीज अनुसंधान केन्द्र की नींव रखी गई है तब यह केन्द्र भी हमारे किसानों की समृद्धि को बढ़ाने वाला सिद्ध होगा।

केन्द्रीय सहकारिता मंत्री ने कहा कि हमारी सहकारी संस्थाओं को मजबूत बनाने के लिए प्राथमिक सहकारी समितियों और सहकारी डेयरियों को मजबूत बनाना पड़ेगा। उन्होंने कहा कि इसके लिए कम्प्यूटराइजेशन, नई गतिविधियों के साथ प्राथमिक कृषि ऋण समितियों (PACS)को जोड़ना, डेयरियों के अर्थतंत्र का समावेशीकरण के पूरे चक्र को कोऑपरेटिव में शामिल करने का काम मोदी सरकार ने किया है। उन्होंने कहा कि

IFFCO , कंडला, कलोल, फूलपुर, आंवला और पारादीप में तीन राज्यों में पांच स्थानों पर IFFCO का उत्पादन होता है और हम खाद के क्षेत्र में आत्मनिर्भर बन गए हैं। श्री शाह ने कहा कि आज खाद उत्पादन क्षमता

90 लाख मीट्रिक टन है, बिक्री 110 लाख मीट्रिक टन है, टर्नओवर ४० हजार करोड़ रुपये है और 3200 करोड़ रुपए का मुनाफा हुआ है।

श्री अमित शाह ने कहा कि पिछले पचास सालों में केमिकल फर्टिलाइजर से नैनो फर्टिलाइजर और बायो फर्टिलाइजर तक की यात्रा IFFCO के तत्वाधान में हुई है। उन्होंने कहा कि जब IFFCO की स्थापना हुई तब फर्टिलाइजर में हमारा ध्यान बल्क एप्लीकेशन पर था लेकिन आज हमारा ध्यान टार्गेटेड और कंट्रोल रिलीज पर है, जिससे पोषक तत्व भी मिलेंगे और हमारी जमीन खराब भी नहीं होगी। उन्होंने कहा कि पहले हाई कॉस्ट और लो एफिशियन्सी और अब लो कॉस्ट और हाई एफिशियन्सी तक पहुंचने का काम IFFCO ने किया है।

केन्द्रीय सहकारिता मंत्री ने कहा कि नैनो यूरिया, नैनो डीएपी लिक्विड के साथ खाद डालने की जरुरत नहीं है। उन्होंने कहा कि आज IFFCO ने अपनी उत्पादन क्षमता इतनी बढ़ा ली है कि आज पूरी दुनिया में IFFCO के उत्पाद जा रहे हैं। उन्होंने कहा कि IFFCO के पचास वर्ष, हमारी खेती, अनाज उत्पादन, ग्रामीण अर्थतंत्र और किसानों की समृद्धि को समर्पित रहे हैं। इसी प्रकार IFFCO के आगामी पचास वर्ष से सौ वर्षों तक की यात्रा खेती को आधुनिक, सबसे ज्यादा उत्पादक बनाकर, अपनी खेती की जमीन का सरंक्षण करने और पर्यावरण को बचाने के चार और उदेश्यों के साथ पूरी होगी।





Union Home Minister and Minister of Cooperation Shri Amit Shah attends the Golden Jubilee celebration of IFFCO's Kalol branch in Gandhinagar, Gujarat, and lays the foundation stone of the Beej Anusandhan Kendra



The 50-year glorious journey of IFFCO shows how incredible results achieved when are cooperative and corporate values work together

Today, India is self-reliant in the field of food grains, and IFFCO has played an important role

IFFCO made India's has cooperative sector renowned globally in the fields of Nano Urea and Nano DAP

Honouring contributions of Shri Tribhuvan Das Patel ji, Prime Minister Shri Narendra Modi established the country's first Sahkari University in his name

The Sahkari University will work to bring modern cooperative education and transparency to every area of cooperation, from PACS to Apex

Tribhuvan Sahkari University will connect the cooperative sector with modern technologies like Al

production capacity to such an extent that its products are now reaching all over the world

The Beej Anusandhan Kendra, whose foundation has been laid, will prove to be instrumental in enhancing farmers' prosperity in the future

Home Minister Union and Minister of Cooperation Shri Amit Shah attended the Golden Jubilee celebration of Indian Farmers Fertiliser Cooperative Limited(IFFCO's) Kalol branch in Gandhinagar, Gujarat, and laid the foundation stone for the Beej Anusandhan Kendra on 6 April 2025. On this occasion, several dignitaries, including the Chief Minister of Gujarat, Shri Bhupendra Patel, were present.

In his address, Union Home Minister and Minister of Cooperation Shri Amit Shah stated that 6 April marks the Golden Jubilee of IFFCO's Kalol Plant, and the groundbreaking ceremony for the Beej Anusandhan Kendra. He said that the 50 Today, IFFCO has increased its years of IFFCO's glorious journey

demonstrate incredible how when results achieved are cooperative and corporate values work together. He mentioned that IFFCO has efficiently handled all aspects related to research and development, marketing, branding, and reaching every household.

Shri Shah emphasized that India is now self-reliant in the field of food grains, and IFFCO has played a significant role in this achievement. He said that IFFCO has connected farmers with fertilizers and has further worked to connect fertilizers with cooperatives. He added that IFFCO now stands proudly after completing fifty years of its glorious journey. Union Minister of Cooperation expressed confidence that when IFFCO celebrates its centenary, the



reputation of IFFCO will have grown significantly among cooperative organizations worldwide.

Shri Amit Shah said that IFFCO has also carried out various types of research and development work. He mentioned that when the groundbreaking ceremony of IFFCO's Kalol factory took place, it was considered a major revolution at that time. As time progressed, IFFCO conducted research and experiments in areas like Nano Urea, Nano DAP, Nano Liquid, Urea, Liquid DAP, etc., and increased production.

He highlighted that IFFCO has made India's cooperative sector prominent globally in the field of Nano Urea and Nano DAP. He added that IFFCO's Nano Urea and Nano DAP are now reaching all over the world. Shri Shah further said that IFFCO has increased its capacity, expanded its reach to farmers' fields, and worked to bring the results of laboratory experiments through research and development directly to the fields.

Union Home Minister and Minister of Cooperation said that 6 April marks the establishment of the Beej Anusandhan Kendra in Gandhinagar. He mentioned that Prime Minister Shri Narendra Modi has initiated several new ventures in every sector of the country. He stated that under the leadership of Prime Minister Shri Narendra Modi, the Ministry of Cooperation has undertaken nearly 62 unprecedented initiatives in the country's cooperative sector. He further noted that recently, Parliament passed a bill for the establishment of the Tribhuvan Sahkari University.

Shri Shah said that in honor of Tribhuvan Das Patel's contribution to the cooperative sector, Prime Minister Modi has named this Sahkari university after him. He explained that this university will work to bring modern cooperative education and transparency to every sector of cooperation, from PACS to apex bodies. He added that this university will work to steer the entire cooperative movement in the country, using modern technologies like AI, and will conduct various analyses to determine the direction for the next 50 years based on these findings.

Shri Amit Shah said that, IFFCO has launched the Beej Anusandhan Kendra, and IFFCO has a track record of successfully completing every task it has undertaken. He stated that this Beej Anusandhan Kendra will increase productivity on our land, make the produce more nutritious, reduce the use of water and fertilizers, and improve the quality of seeds. The center will also work on the preservation of our ancient seeds, some of which are thousands of years old.

Shri Shah further mentioned that when IFFCO was established 50 years ago, no one could have imagined that it would reach this level. Similarly, as the foundation for the Beej Anusandhan Kendra has been laid, this center will also prove to be a vital factor in enhancing the prosperity of our farmers.

Union Minister of Cooperation said that to strengthen our cooperative institutions, we need to focus on strengthening primary cooperative societies and cooperative dairies. He mentioned that for this, the government has worked on computerization, linking primary agricultural credit societies (PACS) with new activities, and including the entire economic cycle of dairies into the cooperative system under the leadership of Prime Minister Modi.

He stated that today, IFFCO has

production units in five locations across three states — Kandla, Kalol, Phulpur, Amla, and Paradip — and we have become self-reliant in the fertilizer sector. Shri Shah further mentioned that the current fertilizer production capacity is 9 million metric tons, with sales reaching 11 million metric tons, a turnover of ₹40,000 crore, and a profit of ₹3,200 crore.

Shri Amit Shah said that in the past fifty years, the journey from chemical fertilizers to nano fertilizers and bio fertilizers has taken place under the leadership of IFFCO. He mentioned that when IFFCO was established, our focus in fertilizers was on bulk application, but today our focus is on targeted and controlled release, which ensures that nutrients are delivered without degrading our soil. He added that earlier, fertilizers had high costs and low efficiency, but now, IFFCO has made fertilizers low-cost and high-efficiency.

Union Minister of Cooperation noted that with Nano Urea and Nano DAP Liquid, there is no need to apply additional fertilizers. He highlighted that today IFFCO has increased its production capacity to such an extent that its products are now being exported all over the world. He said that IFFCO's 50 years have been dedicated to agriculture, grain production, the rural economy, and the prosperity of farmers. Similarly, he mentioned that IFFCO's next 50 years, moving towards a century, will be focused on modernizing farming, making it the most productive, preserving our agricultural land, and protecting the environment.



Union Home Minister and Minister of Cooperation Shri Amit Shah addresses the State Level Cooperative Conference in **Bhopal as the Chief Guest**



formation of the the Ministry of Cooperation, there has been a significant change in the cooperative sector under the leadership of Prime Minister Shri Narendra Modi and now this sector is moving forward rapidly

MoU NDDB signed between and MPCDF to increase the contribution of cooperative dairy societies in milk production in Madhya Pradesh

MOU will expand cooperative dairy to every village of Madhya Pradesh

Setting up of cooperative milk producing societies in villages will increase milk processing capacity manifold, this will also make farmers prosperous

Modi government, The collaboration with the Madhya Pradesh government, committed to take every possible step for the welfare of the farmers of the state

During the time of opposition government, the cooperative sector in MP had collapsed, now it is a golden opportunity to revive the cooperative sector

Three multi-state cooperatives created by the Modi government are providing farmers a fair price for their produce, a platform for export and profits are reaching directly to their bank accounts

PACS, which earlier used to provide only short-term agricultural loans, are now providing more than 20 types of services, which has increased their income

Minister Union Home and Minister of Cooperation Shri Amit Shah addressed the State Level Cooperative Conference organized in Bhopal, the capital of Madhya Pradesh, as the Chief Guest on 13 April 2025. Many dignitaries including Madhya Pradesh Chief Minister Dr. Mohan Yadav, State Cooperation Minister Shri Vishwas Sarang and Secretary of the Union Ministry of Cooperation Dr. Ashish Kumar Bhutani were present on the occasion.

Union Home Minister and

Minister of Cooperation Shri Amit Shah said that there are a lot of possibilities in the three sectors of agriculture, animal husbandry and cooperatives in Madhya Pradesh and a lot of work is required to exploit them to the fullest. He said that for years the cooperative movement in the country was becoming moribund and was divided at different levels in the country. The reason for this was that the cooperative laws did not change as per the times.

Shri Amit Shah said that in Constitution, except for our multi-state cooperatives, all cooperatives are a state subject. He said that no initiative was ever taken to make laws according to the rapidly changing conditions in the country. Keeping in mind the geographical conditions, rainfall conditions, rural development, agricultural development and animal husbandry dimensions of each state, no thought was ever given at the national level. Shri Shah said that no thought was ever given, because there was no Cooperation ministry at the national level.

Shri Shah said 75 years after independence, the Prime Minister of the country, Shri Narendra Modi, established the Cooperation Ministry and he got the privilege of becoming the first Cooperation minister.

Union Minister of Cooperation said that Since the formation of the Ministry of Cooperation, there has been a significant change in the cooperative sector under the leadership of Prime Minister Shri Narendra Modi and now this sector is moving forward rapidly. He said that the limits that were in our Constitution are still there. Even today, cooperation is a state subject. Shri Shah said that the Government of India cannot make any legal changes in the field of cooperation. However, efforts have been made to revive the Primary Agricultural Credit Societies (PACS), promote the dairy sector, cooperation the field of production, smooth management of urban cooperative banks, district cooperative banks and rural banks. He said that the Ministry of Cooperation first worked on creating model bylaws for PACS and sent it to the state governments for approval. Today the whole of India has accepted these model by-laws. Expressing gratitude to the states for accepting the model by-laws, Shri Shah said that this step has brought new life to the cooperative sector. He said that unless PACS is strengthened, the three-tier cooperative structure cannot be strengthened. He said that earlier PACS used to provide only shortterm agricultural loans, in which they used to earn about half a percent income. But today PACS are providing more than 20 types of services and the new reforms will also increase the income of PACS.

Shri Amit Shah said that PACS here have been allowed to provide services like Jan Aushadhi Kendra,

water distribution, common service centers from 6 April 2025. He said that today more than 300 schemes are available to the people on PACS computers. One does not need to go out of the village to get railway tickets, electricity bills, water bills, birth and death certificates, all these facilities are now available in PACS. Shri Shah said that many PACS have earned income from these services. PACS can now also become fertilizer dealers, start petrol pumps, distribute cooking gas and also manage the 'Har Ghar Nal' scheme.

Union Minister of Cooperation said that under the new bylaws, work was done to create Multi Purpose PACS (MPACS) by merging PACS, dairy cooperative societies and fishery cooperative societies. He said that the Government of India has computerized all the PACS in the country at a cost of Rs 2500 crore. Madhya Pradesh ranks first in the country in computerization of PACS. Now the District Cooperative Bank and State Cooperative Bank are connected to NABARD due to computer network. Along with this, transparency has also come in the field of cooperation due to the arrangement of online audit.

Shri Amit Shah said that the computerized PACS are working in 13 languages of India. The Government of India has developed such software for PACS that will work for farmer in his language to open a bank account, i.e. it will work in Hindi in Madhya Pradesh, Gujarati in Gujarat, Bengali in West Bengal and in Tamil in Tamil Nadu.

Union Minister of Cooperation said that three new national level cooperative societies have been formed. National Cooperative Limited (NCEL) was Export established to sell the farmers' produce in the global market and Cooperative Organic National Limited (NCOL) was established

with the objective of getting farmers a higher price for their organic produce. He said that both these institutions will become bigger than Amul and other institutions in the next 20 years. Shri Shah said that a national cooperative institution named Bharatiya Beej Sahakari Samiti Limited (BBSSL) has been formed for the conservation and promotion of India's sweet seeds and nonhybrid seeds. He said that earlier only big farmers could do seed farming, but now even farmers with a landholding of 2.5 acres are being given an opportunity. He said that three multi-state cooperatives created by the Modi government - NCEL, NCOL and BBSSL - are providing farmers a fair price for their produce, a platform for export and profits are reaching directly to their bank accounts.

Shri Amit Shah said that we have established Tribhuvan Sahkari University for training in the cooperative sector, from where professionals working in the cooperative sector will receive These will training. include accountants, dairy engineers, veterinarians and agricultural scientists and their expertise will be cooperative-based.

Union Minister of Cooperation said that a MoU has been signed between the National Dairy Development Board (NDDB) and Madhya Pradesh Cooperative Dairy Federation (MPCDF). He said that currently, five and a half crore liters of milk is produced in Madhya Pradesh, which is nine percent of the total milk production in the country. The share of cooperative dairies in this is less than one percent. This percentage will increase due to the contract between Madhya Pradesh and the National Dairy Development Board. He said that when a farmer goes to sell his milk in the open market, he is exploited. Our aim is to quickly connect every farmer of every

village with the cooperative dairy, and also make such arrangements that cheese, curd, buttermilk, buttermilk etc. are made from milk and sold and the farmer gets the profit. He said that in the coming days, Madhya Pradesh has to expand the primary dairy, increase milk collection, provide good fodder to the animals, and improve their breed so that every animal gives more milk. A processing unit is also to be set up to process the milk and sell it with more profit.

Shri Amit Shah said that in Madhya Pradesh, the marketable milk i.e. the surplus milk after consumption is 3.5 crore liters, of which only 2.5 per cent goes to the cooperative dairy. Only 17 percent villages in Madhya Pradesh have a milk collection system. The MoU signed has created the possibility of expanding the cooperative dairy to 83 percent villages. He said that the demand for milk in the

city is 1 crore 20 lakh liters per day, but the farmer does not get proper profit. Shri Shah said that with this MoU, we should aim to establish cooperative primary milk producing committees in 50 per cent villages for the first five years. If cooperative milk producing committees are established in 50 per cent villages, then the milk processing capacity in the cooperative sector will increase manifold and this will also make farmers prosperous. said that in this effort, the Modi government and the National Dairy Development Board are standing like a rock with the farmers of Madhya Pradesh.

Union Minister of Cooperation said that Madhya Pradesh Cooperative Dairy Federation (MPCDF) will have to work on policy making and branding to ensure quality check and weekly payment to farmers. He said that NDDB and

MPCDF should work aggressively so that dairy reaches at least 50 per cent villages and farmers benefit from it. For this, if finance is needed, National Cooperative Development Corporation Government of India will definitely help. He said that farmers should get 100 per cent benefit of their milk production, only then milk production will increase. He said that the Modi government, in collaboration with the Madhya Pradesh government, is committed to take every possible step for the welfare of the farmers of the state.

Shri Amit Shah said that now there is good governance in Madhya Pradesh. During the time of the opposition government, the cooperative sector had collapsed here. Now is the golden opportunity to revive the cooperative sector. The people of Madhya Pradesh should take advantage of this opportunity.



सहकारी आर्थिक ढांचे पर उच्च स्तरीय राष्ट्रीय राउन्ड टेबल बैठक का नई दिल्ली में आयोजन



ICAR-राष्ट्रीय कृषि अर्थशास्त्र एवं नीति अनुसंधान संस्थान, नई दिल्ली में "सहकारी वस्तु एवं आर्थिक क्षेत्रों के माध्यम से सहकारी आर्थिक ढांचे पर एक उच्च स्तरीय राष्ट्रीय राउन्ड टेबल बैठक का आयोजन किया गया। बैठक की शुरुआत पहलगाम में हाल ही में हुए आतंकी हमले में जान गंवाने वाले नागरिकों को श्रद्धांजलि एवं आत्मा की शांति के लिए प्रार्थना के साथ की गई।

दिलीप संघाणी ने यह रेखांकित किया कि किसी भी क्षेत्र की सफलता और समृद्धि के लिए उत्पादन, उत्पादकता, गुणवत्ता और मार्केटिंग की सुदृढ़ व्यवस्था अत्यंत

आवश्यक है। इसके लिए संबंधित क्षेत्रों में अवार्ड से नवाजा गया। सार्वजनिक नीति, सहयोग, प्रशिक्षण और परियोजनाओं के रुप में ठोस व्यवस्था बनाई जानी चाहिए, जिससे देश के समग्र आर्थिक विकास को गति मिल सके।

इस अवसर पर तीन प्रतिष्ठित व्यक्तियों को विशिष्ट सम्मान भी प्रदान किए गए

प्राध्यापिका डॉ. मल्लिका कुमार को रोमाशा पुरस्कार २०२५ से सम्मानित किया गया। यह सम्मान उन्हें सहकारी शिक्षा में उनके गहन योगदान और एक समतामूलक, ज्ञान-संचालित समाज के निर्माण के प्रति उनकी स्थायी प्रतिबद्धता के लिए प्रदान किया गया।

सुश्री कामना झा को लक्ष्मी सहगल ग्लोबल अवार्ड २०२५ से सम्मानित किया गया। उन्होंने अभिनव और समावेशी रणनीतियों के माध्यम से ग्रामीण विकास को नया स्वरूप प्रदान किया है। उनके नेतृत्व में "रिवर्स माइग्रेशन" की पहल ने ग्रामीण आजीविका को पुनर्जीवित करने में महत्वपूर्ण भूमिका निभाई है।

डॉ. उमाकांत दास को LVS पब्लिक पॉलिसी 2025 लाइफटाइम अचीवमेंट

सामाजिक समानता और ग्रामीण विकास के प्रति उनके आजीवन समर्पण को इस पुरस्कार के माध्यम से मान्यता दी गई। इस महत्वपूर्ण बैठक में देशभर से पधारे विशेषज्ञों और नीति-निर्माताओं

ने भाग लिया। ICAR के निदेशक डॉ. पी. एस. बिरथल, इफको के प्रबंध निदेशक डॉ. यू. एस. अवस्थी, निदेशक श्री प्रहलाद सिंह, श्री जगदीपसिंह नकई, नीति आयोग के श्री कमल त्रिपाठी, विपणन निदेशक श्री योगेन्द्र कुमार, MSP कमिटी के श्री विनोद आनंद, IRMA के निदेशक डॉ. उमाकांत दास, और प्राध्यापिका डॉ. मल्लिका कुमार समेत अनेक विशिष्ट गणमान्य व्यक्ति उपस्थित



Secretary, Ministry of Cooperation Dr Ashish Kumar Bhutani inaugurates the state-of-the-art packaging facility of National Cooperative Organics Limited (NCOL) in Noida, Uttar Pradesh



The facility is dedicated to packaging pulses and organic products while maintaining the highest standards of hygiene and quality

Cooperation Secretary termed it Mother Dairy is committed to as a major milestone in NCOL's journey to promote and distribute high quality, organic products under the brand 'Bharat Organics'

Prime Minister Shri Narendra Modi has envisioned a greater role for cooperatives in making India the largest organic producer in the world

Under the leadership of Prime Minister Narendra Modi and guidance of Union Home and Cooperation Minister Shri Amit Shah, the Ministry is taking several initiatives to increase market access for organic produce of farmers

NCOL is passing on the benefits of its venture to its member farmers, thereby encouraging them to adopt organic farming in greater numbers

NCOL aims to ensure premium prices to farmers for their hard work towards organic farming and make organic food affordable and accessible to Indian consumers

make 'Bharat Organics' available across its channels to benefit accessibility to the customer and it stands for purity & trust

Secretary, Ministry of Cooperation Dr Ashish Kumar Bhutani on 24 April 2025 addressed the inauguration of the state-ofthe-art packaging facility of National Cooperative Organics Limited (NCOL) in Noida, Uttar Pradesh. Equipped with cuttingedge technology, the facility is designed to optimize efficiency while maintaining the highest standards of hygiene and quality. It is dedicated to the packaging of pulses and a wide range of organic food products.

Speaking at the occasion, Secretary, Ministry of Cooperation, Dr Ashish Kumar Bhutani said that the inauguration marks a major milestone in NCOL's journey to promote and deliver high-quality, sustainable organic products under the 'Bharat Organics' brand. He said that the NCOL has a huge role to play in empowering farmers and expanding access of market to genuine organic produce across India. He said Bharat Organics is making healthy food accessible to all for a healthier India.



Dr Bhutani said that under the leadership of Prime Minister Narendra Modi and guidance of Union Home and Cooperation Minister Shri Amit Shah, the taking several Ministry is initiatives to increase market access for organic produce of farmers. Cooperation Secretary



said that the inauguration of the packaging facility of NCOL marks a critical step in the organisation's efforts to scale operations and expand the reach of certified organic produce, while delivering fair value to primary producers. Dr Bhutani said that Prime Minister Shri Narendra Modi has envisioned a greater role for cooperatives in making India the largest organic producer in the world. Being in the cooperative sector, NCOL is passing on the benefits of its venture to its member farmers, thereby encouraging them to adopt organic farming in greater numbers.

With 21 organic products, including pulses, cereals, spices and sweetners, already launched, Bharat Organics is available through 200+ SAFAL outlets in Delhi NCR, It is also being launched across major e-commerce & Q-Com platforms like Swiggy, Blinkit, BigBasket, Amazon, Flipkart, etc. It is also available at all NCCF and NAFED, outlets, who also happen to be our promoter members. Bharat Organics shall soon be available across all Reliance outlets.

Speaking the occasion, on

Chairman of NCOL Shri Meenesh Shah said that NCOL aims to ensure premium prices to farmers for their hard work towards organic farming and make organic food affordable and accessible to Indian consumers. He said NCOL lays extra emphasis on the authenticity of certified organic products under the Bharat Brand name, by mandatorily testing each batch for 245+ pesticide residues.

Speaking on the occasion, Managing Director of NCOL, Shri Vipul Mittal said that it is our proud privilege to launch this range of

'Bharat Organics' pulses, while celebrating the international year of cooperation, chaired by India in 2025. The packaging carries this logo along with a QR code to test authenticity of the product. The consumer can scan this code and check the PR test report of the said batch.

Addressing the the event, Managing Director of Mother Dairy Shri Manish Bandlish, emphasized that Mother Dairy is committed to make 'Bharat Organics' available across its channels to benefit accessibility to the customer. Mother Dairy stands for purity & trust for the last 50 years for the customers of Delhi.

NCOL established by was the Ministry of Cooperation, Government of India, in 2023 as an umbrella organization for the aggregation, procurement, certification, testing, branding, and marketing of organic products produced by the cooperative sector. NCOL operates with the support of relevant government ministries, following a "Whole of Government" approach, and is aligned with the national vision of "Sahkar se Samriddhi".



Secretary, Ministry of Cooperation attends signing of MoU between Ministry of Cooperation and Swiggy Instamart for onboarding of the Cooperative Dairy and other products



Cooperative societies will also be able to connect with new customers by using technology

Bharat Organics and other cooperative dairy products will now be available on e-commerce and q-commerce platforms of Swiggy

Swiggy will work with the Ministry to support cooperative brands in the areas of marketing, promotion, consumer technology, and capacity building

Dedicated "Cooperative" category will be created on Swiggy's platform, with a focus on products such as organics, dairy, millets, & handicrafts

Under the leadership of PM Modi and the able guidance of Union Minister of Cooperation Shri Amit Shah, Ministry of Cooperation has taken more than 60 initiatives for Cooperatives

Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani attended the signing of Memorandum of Understanding between the Ministry of Cooperation and Swiggy Instamart on 25 April 2025 for onboarding of the Cooperative Dairy and other products onto the online marketplace. The MoU was signed between the CEO, Swiggy Instamart Shri Amitesh Jha

and the Joint Secretary of Ministry of Cooperation Shri D K Verma. The signing of MoU will facilitate cooperatives to connect to new age customers through new age technologies.

Under the leadership of Prime able guidance of Union Home Minister and Minister of Cooperation Shri Amit Shah Ministry of Cooperation has taken more than 60 initiatives to strengthen the cooperative sector of the country. The Ministry has recently taken many initiatives to provide access to market to the cooperative produce including the organic produce from the cooperative sector. After the MoU, the products under Bharat Organics and other cooperative dairy products will now be available on e-commerce and q-commerce platforms of Swiggy.

The MoU aims to strengthen the cooperative movement in India by leveraging Swiggy's q-commerce platform and outreach. The partnership will encourage the onboarding of cooperative dairy products on Swiggy's Instamart platform and provide support for preferred access, ensuring greater visibility and reach for cooperative entities. Swiggy will work with the

Ministry to support cooperative brands in the areas of marketing, promotion, consumer technology, and capacity building. A dedicated "Cooperative" category will be created on Swiggy's platform, with a focus on products such as organics, dairy, millets, handicrafts, and others Minister Shri Narendra Modi and the that are developed and promoted cooperative organisations. This collaboration will facilitate cooperatives in connecting with new-age consumers through newage technology, thereby expanding their digital footprint and enhancing their market presence.

> In view of the United Nations' 2025 declaration of the as International Year of Cooperation, Swiggy, in collaboration with the Ministry of Cooperation, will engage in an awareness campaign to promote cooperative movements, organisations, and products across the country.

> 24 April 2025 Secretary On Cooperation Dr Ashish Kumar Bhutani had inaugurated of the state-of-theart packaging facility of National Cooperative Organics Limited (NCOL) in Noida, Uttar Pradesh which is dedicated to the packaging of pulses and a wide range of organic food products ensuring high standards of hygiene and quality.

National Conference on "Building a Viksit Bharat" through Cooperatives inaugurated at RICM, Chandigarh



"Meri Samiti Mera Patal" digital portal for Cooperatives Launched by Union Minister Krishan Pal Gurjar and Haryana Cooperation Minister Arvind **Kumar Sharma**

Societies "Cooperative contribute 1 trillion dollars to the country's GDP in the next 5 years": Union Minister of State for Cooperation Krishan Pal Gurjar

As celebrate the we International Year of Cooperatives 2025, a two-day National Conference on the theme "Building a Viksit Bharat: Transforming Rural Economies through Cooperation, Farmer Empowerment and Growth"

was organized at the Regional Institute Cooperative of Management (RICM), Chandigarh, during April 24 - 25, 2025. The conference, which was inaugurated on 24 April 2025 by Union Minister of State for Cooperation, Shri Krishan Pal Gurjar and Haryana Cooperation Minister Shri Arvind Kumar Sharma, sought to leverage global insights to strengthen India's cooperative movement. It aimed to foster innovative practices, strategies and collaboration to empower rural communities and advance sustainable growth.

Launch of "Meri Samiti Mera Patal"

During the inaugural session of the conference, the Union Minister of State, Ministry of Cooperation, Shri Krishan Pal Gurjar and Cooperation Minister, Govt. of Haryana Shri Arvind Kumar Sharma, launched "Meri Samiti Mera

Patal", a digital portal for cooperative societies. The portal will play an important role in social and economic development of cooperative societies of Haryana, Punjab, Himachal, Delhi, Chandigarh and Jammu & Kashmir. It is aimed at promoting digitization, mobilization, skill and socialization of cooperative societies, and will serve as a key strategic step for future planning in the cooperative sector. It will help to solve the challenges such as recognition of the cooperative committees, lack of communication and other problems faced by them in adopting latest technology.

"Cooperative Societies should benefit from latest technologies"

Addressing the participants during the inaugural session of the National Conference, the Union Minister of State for Cooperation Shri Krishan Pal



Gurjar said that "Meri Samiti Mera Patal" portal will help address the challenges of the cooperative committees which have been empowering lakhs of youth. He said that the government has been taking historic steps to empower nearly 8.5 Lakh Cooperative Societies, such as providing them online platforms for various purposes. "In the era of digitalization, the Cooperative Societies should also leverage the benefits of the latest technologies", he said. The minister reiterated the government's commitment towards the holistic development of rural India through cooperatives.

"Every Indian should be aware about the contribution Cooperative made by Societies"

Minister Cooperation, for Government of Haryana, Shri Arvind Kumar Sharma, also addressed the conference as the Guest of Honour and shared insights on various initiatives undertaken at the state level strengthen cooperative institutions. He said that the government wants to empower the Indian youth through these multi-purpose and multi-state Cooperative Societies. urged all the participants of

the conference to encourage people around them to join cooperative societies / SHGs or any such institution and contribute towards nation building. "Every person in the country should at least know about the immense contributions made by the Cooperative Societies in the development of the country", he said.

Several other officers from Government of India, and State governments of Haryana and Punjab also graced the conference. Members of many cooperative societies SHGs and farmers associated with the societies from both the states and UT of Chandigarh were present in the audience.

Launch RICM's of Diploma Graduate in Management - Agri Business Management (PGDM-ABM) During the conference, RICM launched its AICTE-approved Post Graduate Diploma in Management - Agri Business Management (PGDM-ABM) program, aimed at promoting professional higher education in cooperation and agriculture. This program will eventually be conducted under the proposed Tribhuvan Cooperative University.

The national institute's research journal "Sahkarita Anusandhan" also was unveiled. This journal aims provide new direction to research in the areas of cooperation, agriculture, and rural development.

As part of the conference,



the institute also released its Annual Report "Samvet" the Training Calendar and 2025-26, offering for comprehensive overview of the training programs scheduled for the upcoming year.

"Conference will provide Opportunity Golden communication for innovation"

Post Dr. Rajiv Kumar, Director of the Institute, expressed heartfelt gratitude to all the invited dignitaries, distinguished cooperative participants, personnel, and the institute's team. He said that the goal of this conference is not only discussions but to find out real solutions and policies through which we can empower Cooperatives and help them contribute to India's development. "This platform provides a golden opportunity exchange the ideas, assessing the innovations and learning through the experiences", he said. He called upon everyone collectively contribute toward building a strong, self-reliant, and developed India through the medium of cooperation



RICM concludes National Conference on High Note Various Scholars from across the country presented their research papers



The second day of the National Conference at the Regional of Cooperative Institute (RICM), Management Chandigarh, commenced with an atmosphere of scholarly intellectual enthusiasm and exchange. Participants and from researchers across India, alongside distinguished member secretaries and senior officials from cooperative societies of Punjab and Haryana, assembled for a day dedicated to academic inquiry and sectoral advancement.

In his address Dr. Rajiv Kumar, Director of RICM, emphasized the critical importance of research-driven policymaking in strengthening the cooperative movement and highlighted the Institute's commitment to fostering a culture of scholarly excellence. The academic sessions unfolded with a series of meticulously researched presentations, each followed by engaging discussions wherein practitioners and academicians

deliberated on the findings and their real-world applications:

Alok Sharma, Kumar Dr. ICM Dehradun, initiated the his research session with titled "Business Models for Farmers' His Prosperity". discourse examined innovative cooperative-led models aimed at enhancing rural incomes and entrepreneurial capacities. He underscored the need for diversification, value chain integration, and community ownership. The presentation evoked thoughtful dialogue on the contextual adaptability of these models to Punjab and Haryana's agrarian landscape.

Dr. Zakir Hussain, representing Kannur, presented ICM comparative analysis his entitled "Assessment of PACS Comparative Kerala: A Performance Evaluation". Drawing on empirical evidence, he elucidated the operational efficiencies, governance reforms, and financial resilience demonstrated by PACS in

Kerala.

Bhoomika, Galgotias Dr. University, her shared research on "Agroecology and Biodiversity for Sustainable Crop Production in India". She advocated for the integration of biodiversity-friendly farming practices within cooperative initiatives, proposing sustainable paradigm for agricultural productivity. Participants reflected on the synergies between traditional wisdom and modern agro ecological interventions during the discussion that followed.

Dr. Upnish Yadav, ICM Dehradun, articulated his perspectives in his paper "Cooperatives Catalysts for Farmer as Empowerment". Highlighting cooperatives' pivotal role in improving farmers' access to inputs, technology, finance, and markets, he called for strengthening institutional capacities and member education. His presentation

inspired a rich discourse on the mechanisms required to amplify cooperatives' developmental impact.

Director, ICM Dr. Rangam, Imphal, offered a compelling case study through his paper "Empowering Communities through Cooperatives: The Role of Hingminnasi Haraona Thrift and Credit Cooperative Society Ltd., Manipur in Financial Inclusion". His empirical findings showcased the transformative of potential communityowned financial cooperatives in promoting inclusive growth, underserved particularly in regions. The discussion that

followed explored replicability in other marginalized communities across India.

Dr. Sonia Chhabra, Haryana, a forward-looking presented titled study "Leveraging Artificial Intelligence and Machine Learning for Credit Risk Assessment in Agricultural Lending: Enhancing Financial Inclusion for Small and Marginal Farmers". She illuminated the prospects of integrating advanced technologies into cooperative credit frameworks to mitigate risks and widen access to finance. Her presentation stimulated stimulating a exchange of ideas on digital

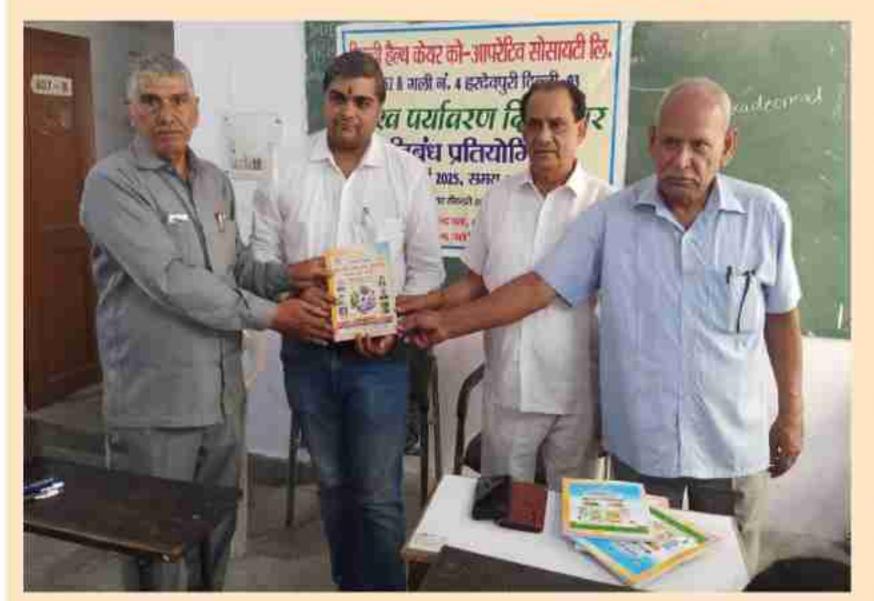
innovations in cooperative finance.

Throughout the day 2, the active participation of member secretaries, cooperative practitioners, and researchers lent a multi-dimensional depth to the deliberations, enriching the scholarly dialogue with practical insights and fieldbased perspectives.

Thetwo-dayNationalConference stands as a testament to the indispensable role of research, innovation, and collaboration in building a vibrant and resilient cooperative ecosystem for rural and national prosperity.



दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लि द्वारा विश्व पर्यावरण दिवस विषय पर निबंध प्रतियोगिता आयोजित।



दिनांक 03 मई 2025 को माननीय हैल्थ केयर के मुख्य प्रवक्ता श्री देवेन्द्र पंजीयक, सहकारी समितियां दिल्ली पाल सिंह दलाल जी द्वारा संयुक्त रूप सरकार के मार्गदर्शन में दिल्ली हैल्थ किया गया। निबंध प्रतियोगिता में 40 केयर कोआपरेटिव सोसायटी लि द्वारा छात्र छात्राओं ने भाग लिया तथा पर्यावरण पूर्वी दिल्ली स्थित शशि पब्लिक सीनियर के प्रति सजगता का परिचय दिया। सेकेंडरी स्कूल न्यू मार्डर्न शाहदरा दिल्ली ११००३२ में विश्व पर्यावरण दिवस विषय पर एक निबंध प्रतियोगिता आयोजित की गई। कार्यक्रम का शुभारंभ विद्यालय संस्थापक डॉ सुरेन्द्र वर्मा जी एवं दिल्ली

कार्यक्रम के सभी सफल प्रतिभागियों को 5 जून २०२५ को स्वर्ण कार धर्मशाला ज्योति नगर में माननीय पंजीयक सहकारी समितियां के कर कमलों द्वारा सम्मानित किया जाएगा।इस अवसर पर दिल्ली

हैल्थ केयर कोआपरेटिव सोसायटी लि दिल्ली के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन जी द्वारा कार्यक्रम के सफल आयोजन के लिए डॉ सुरेन्द्र वर्मा जी, श्रीमती प्रतिभा शर्मा वरिष्ठ शिक्षक एवं विद्यालय के समस्त स्टाफ का आभार व्यक्त किया गया

दिनांक २१ अप्रैल २०२५ को माननीय पंजीयक सहकारी समिति राष्ट्रीय राजधानी क्षेत्र दिल्ली श्री अनिल कुमार सिंह (आई ए एस) महोदय को दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लि के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन अंतर्राष्ट्रीय सहकारी वर्ष स्मृति चिन्ह भेंट करते हुए। गजेन्द्र पाल सिंह सारन





Cooperative (NCCE) of the National Cooperative Union of Cooperative Management" and the Formation and Human topics crucial to the cooperative movement.

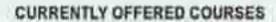
Shri Anant Director, NCUI, Deputy

The National Centre for efficient and sustainable Shri S.C. Pradhan, Principal, Education operation of cooperatives. Delhi State Cooperative Dubey, Training Centre (DSCTC), led sessions on Bye laws, India (NCUI) successfully delivered sessions RGB member, Management conducted a two-day covering the History and Practices in IFFCO, training programme Concept of Cooperatives, Digitalisation and Use of on "Cooperation and Values and Principles, TechnologyinCooperatives, for the officials of the and Management of Management (HRM) and Indian Farmers Fertiliser Cooperative Societies. Communication, Role of Cooperative Limited He also spoke on the Cooperatives in Agriculture (IFFCO) Plant at Aonla, Role of Social Media in and Rural Development Uttar Pradesh from Cooperatives, highlighting – key areas for modern 29th to 30th April 2025. its importance in cooperative development The programme aimed to communication, outreach, and organizational strengthen the knowledge and engagement with effectiveness. and managerial skills of stakeholders, Recent The programme was cooperative personnel, and initiatives undertaken by well-received by IFFCO to foster an understanding the Ministry of Cooperation officials, who appreciated of the evolving cooperative and explained the the relevance and practical landscape in India. The functions and activities application of the topics sessions were structured of NCUI in supporting discussed. It concluded around a range of core and strengthening the with an interactive session.



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2	Advanced Certificate in Bar Bending & Steel Fixing	1085	3 morths
13	Certificate Programme in Sewage & Water Treatment Plant Operator	10m	3 months
1.4	Certificate Programme in Road Construction Machinery Operator	10th	3 months
5	Certificate Programme in Scaffolding Operator	10th	3 months
В	Certificate Programme in Painting & Finishing Works	10th	3 months
7	Advanced Certificate Programme in Hospitality Management	12th	1 year
8	Advanced Certificate Prognamme in Plumbing Engineering	12th / (T)	6 months
9	Certificate Programme et Deta Certire Installation & Maintenance	ITI- ME/ECE/CE/CS	3 months
10	Certificate Programme in GPS/GIS	Diplomatila facis-CEBSCIBA-Geo	6 months
- 11	Graduateship Programme for Civil Engg Graduates	B.Tech + Civil	5 months
12	Post Graduate Diploma in Advanced Construction Management	B.Tech - Civil	1 year
13	Post Graduate Diplome in Interior Design and Construction	B Tech - CWI / B Arch	1 year
14	Post Graduate Diploma in Urban Planning Design & Architecture	B.Tech - Civil / B.Arch	Lyon
15	Post Graduate Digitate in Facilities & Contract Mignit (IFMAFMP Program	Any Degree / M.B.A	1 year
16	Adv. DIP in Data Center Infrastructure Engineering (MEP+IT)	R Tech-NEICEEC/EEE/CS/T	6 months
17	Post Graduate Diploma in Refail Management (Collaborative AIMA)	Any Degree / M.B.A.	1 year
18	Graduateship Programme for Computer Science Graduates	B fect CSERVACA/M Sc (CS)	6 months
19	Post Graduate Diploma in Data Analytics	The COTHONICARY Mel CSRyon	1 year
-20	Graduateship course for Mechanical Engg Graduates	S.Tech	6 months



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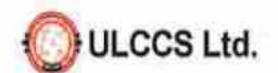
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KARNATAKA STATIE SOUHARDA FEDERAL COOPERATINE LIMITED

A leader in development of Soulhaida Cooperative Movement in Kannakisa

A Statutory Body in Cooperative Sector
"Souharda Sahakari Soudha" 18th Cross, Margosa Road, Malleswaram, Bengaluru - 560055

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.

Vision, Mission and Values

Vision: Our vision is to emerge as world class model Cooperative by our statutory educational, training, research and development activities.

Mission: Our mission is to contribute to build a strong cooperative system which works on Autonomous, Professional, Transparent, Accountable & Economic viability.

Values: Our values Comprise (i) Service, (ii) Knowledge, (iii) Commitment, (iv) Involvement, (v) Accountability

Progress of Souharda Cooperatives in Karnataka as on 31.03.2024

No. of Cooperative 6194 E-stampting Centre 1631 Members 72 lakh 1610 crore Share capital Deposit 43,704 crore 34,030 crore Loans Working Capital 49,396 crore Profit 626 crore 3690 crore Reserves employees 1,00,000



President

G. Nanjana Gowda A.R. Brasar



A R. Brasanna Kumar Shammagauda & Batil
Vice President Managing Direcor

Autonomy, self administration and self control is our concept, "we are proud to be Souharda Cooperatives"

KSSFCL MAIN ACTIVITIES

Diploma in Cooperation and Banking Management:
The said course has been started under the joint collaboration of Karnataka State Rural Development and Panchayat Raj University Gadag and Karnataka State Souharda Federal Cooperative Ltd., Bengaluru. Admission for the 2nd batch of DCBM course starting May 2024 has been started. Registration process is on.

Karnataka State Rural Development and Panchayat Raj University Gadag, is recognized by the University Grants Commission (UGC) under 2(f) UGC Act.

Souharda Cooperative Court: To finalize the disputes of souharda cooperatives Karnataka Govt has sanctioned a separate court to the Karnataka state souharda federal cooperative ltd. Till today 34,228 Cases have been registered and 24,608 cases have Been settled and 9,620 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 Itd, 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.

Statutory Duties: Karnataka State Souharda Federal Cooperative has a unique feature of having non official elected Board of Management to regulate the activities of souharda coopertive societies in addition to the education, training and publicity activities.

"Sahakar Se Samriddhi": It is our pleasure that Central Government has started separate Cooperative Ministry with a slogan of "Sahakar Se Samriddhi" and we the Souharda cooperators are always with this new era of development.

Cooperative can build a strong Nation
- United Nations Organization
Cooperative is a golden mean between
capitalist and socialist

- Jawaharlal Nehru