

## Union Home and Cooperation Minister Shri Amit Shah, unveils National Cooperative Policy - 2025 in New Delhi



### Objectives of National Cooperative Policy 2025

- ❖ The primary focus of the policy is to empower women and youth, promote climate-resilient agriculture, and bring digital transformation in cooperatives.
- ❖ The policy envisages bringing 50 crore people under the cooperative fold and aims to triple the sector's contribution to the Indian economy.
- ❖ New PACS will be set up in every panchayat, DCBs in every district, and new Urban Cooperative Banks will be established in uncovered urban areas.
- ❖ A 5-star II Infrastructure will be developed for rural cooperative banks, along with a national digital employment platform for cooperative societies.
- ❖ The policy will promote increased production and procurement of pulses, millets, maize, and oilseeds through cooperatives.
- ❖ PACS farmers will be encouraged to adopt climate-resilient cropping patterns and use renewable energy sources like solar and wind power.
- ❖ Cooperatives will be linked with the ODOP (One District One Product) scheme and platforms like GeM and ONDC to improve market access.
- ❖ The National Cooperative Policy 2025 is poised to play a key role in achieving the vision of *Viksit Bharat 2047*.

Union Home and Cooperation Minister Shri Amit Shah unveiled the National Cooperative Policy –2025 in New Delhi on 24th July, 2025, marking a transformative moment for India's cooperative movement. On this occasion, Union Ministers of State for Cooperation Shri Krishan Pal Gurjar and Shri Murlidhar Mohol, Cooperation Secretary Dr. Ashish Kumar Bhutani, former Union Minister and Chairman of drafting committee of New Cooperation Policy, Shri Suresh Prabhu, Cooperators associated with national cooperative federations, including Shri Dileep Sanghani, Dr. U.S. Awasthi, Shri Satish Marathe, Shri Jyotindra Mehta, Shri Ravindra Rao, Shri Vishal Singh, and many dignitaries were present.

## Shri Amit Shah lays foundation for India's first Cooperative University in Gujarat



Union Home and Cooperation Minister Shri Amit Shah laid the foundation stone for India's first National Cooperative University - 'Tribhuvan Sahkari University' on 05th July, 2025 at Anand, Gujarat. Union Ministers of State for Cooperation Shri Krishan Pal Gurjar and Shri Murlidhar Mohol, Chief Minister of Gujarat, Shri Bhupendra Bhai Patel, Gujarat's Vidhan Sabha Speaker and Education Minister, alongwith farmers, cooperators, and govt officials graced the event.

## Shri Amit Shah marks Four Years of Ministry with Vision for Collective Prosperity

Union Home and Cooperation Minister Shri Amit Shah marked the completion of four years of the Ministry of Cooperation on 6th July, 2025 at a landmark event in Anand, Gujarat, reaffirming the govt's commitment to building a robust, technology-driven and inclusive cooperative ecosystem across India. The event was attended by Union Ministers of State for Cooperation Shri Krishan Pal Gurjar and





Shri Murli Dhar Mohol, Chief Minister of Gujarat, Shri Bhupendra Bhai Patel, Shri Dileep Sanghani, Shri Chandra Pal Singh Yadav, Dr. U.S. Awasthi, and other dignitaries.

### Shri Amit Shah's Co-op push in Rajasthan; 8000 appointment letters distributed



Union Home and Cooperation Minister Shri Amit Shah, addressed a major public gathering at the 'Sahkar & Rojgar Utsav' on 17th July, 2025 in Jaipur Rajasthan where over 8,000 appointment letters were distributed to youth across Rajasthan.

### Shri Amit Shah holds 'Sahkar Samvad' with women cooperative workers in Ahmedabad on the occasion of IYC 2025



Union Home and Cooperation Minister Shri Amit Shah held 'Sahkar Samvad' with women associated with the cooperative sectors of Gujarat, Madhya Pradesh and Rajasthan on 09th July, 2025 in Ahmedabad, Gujarat as part of the programmes being organized under the IYC 2025.

### The 179th Board Meeting and Annual General Meeting (AGM) on 22nd July 2025 in the Board Room of NCUI, New Delhi, chaired by Shri Dolar Kotecha, Chairman, NAFCARD



The 179th Meeting of the Board of Management of the Federation was held at 11.00 am on Tuesday 22nd July 2025 in the Board Room of NCUI, New Delhi. Shri Dolar Kotecha, Chairman chaired the meeting. The meeting was attended by Chairpersons of the Federation Shri K. Ravinder Rao, Dr. Moinul Hassan & Dr. A.R. Shivaram and the veteran leader Dr. Bijender Singh. Shri Pawan Kumar Tinu, who is newly appointed Chairman of Punjab SCADB attended the Federation's Board meeting for the first time and was felicitated by the Chairman, NAFCARD by presenting bouquet.

Further, the Annual General Meeting-2025 was also held on the same day at 12.30 pm. Shri Dolar Kotecha, Chairman chaired the meeting. The General Body meeting was attended by the representative from 10 member banks.

## Gujarat SCARDB

### International Delegates Visit Gujarat SCARDB as Part of ICA-AP & NAFCARD's Cooperative Learning Programme



In celebration of the IYC 2025, Gujarat SCARDB hosted delegations from Indonesia, Jordan, Nepal, Sri Lanka, Vanuatu, and Palestine on 23rd July 2025 at Ahmedabad, Gujarat as part of a learning visit organized by NAFCARD and the ICA-AP Committee on Credit and Banking.

### Kheti Bank organizes events across state during Co-op Week



As part of the IYC 2025 celebrations, the Gujarat SCARDB organized a series of impactful events across the state during Cooperative Week from 1st – 6th July, 2025. The initiatives focused on youth engagement, women empowerment, and cooperative awareness.

### Himachal Pradesh SCARDB

Shri Sanjay Singh Chauhan, Chairman, Himachal Pradesh SCARDB, alongside Shri Kuldeep Singh Rathore, MLA of Theog, organized a main camp of important camp meetings on 16th July 2025 in Theog, Shimla to celebrate the IYC 2025. More than 300 important representatives of nearby cooperative societies and banks participated in the event.



As part of International Day of Cooperatives celebrations, the Branch Managers of Himachal Pradesh SCARDB delivered informative lectures in the nearest govt schools on 05th July, 2025. It focused on the significance of Cooperatives and the various activities undertaken by the Bank, aiming to spread awareness among students and promote the spirit of cooperation and rural development.

### Shri Ravinder Rao leads rally to mark 4 years of Ministry

In celebration of the MOC's four-year milestone and the IYC 2025, Shri Konduru Ravinder Rao, Chairman of Karimnagar DCCB and NAFSCOB, led a spirited rally on 06th July, 2025 at Karimnagar, Telangana. The event saw participation from Presidents of all PACS, Weaver Societies, and bank employees.





## Delhi SCB

The Delhi SCB organised the IYC 2025 celebrations with great enthusiasm and commitment with “Ek Ped Maa Ke Naam” initiative arranged by planting trees on 05th July 2025 around the bank premises in Darya Ganj, New Delhi. The bank staff took active participation and lent their support in Ministry's important schemes and initiatives.



## Punjab SCADB



Punjab SCADB and the PCADBs of the bank viz. Ferozpur, Jalandhar, Patiala, etc. celebrated International Day of Cooperatives in conjunction with IYC 2025 from 1st to 6th July, 2025, across Punjab. Wherein various activities like awareness on ground water depletion, affordable and clean energy, cooperative

movement, role of PADBs in state economy and farmer lives, tree plantation and distribution, introduction of different loan

schemes to farmers, workshop on agro forestry, Kisan Milani etc. were organised.

## West Bengal SCARDB

In celebration of first week of July marking the foundation day of the MOC and International Cooperative Day during IYC-2025 between 1st to 6th July, 2025, West Bengal SCARDB organised events at ICMARD, Kolkata with Dr. Moinul Hassan, Special Officer and Shri Chinmoy Gupta, Addl. RCS & Managing Director, West Bengal SCARDB presiding over the events.



## RBI denies Credit Institution status to oldest rural lenders, Kheti Banks

In a move that has sparked concern within the cooperative credit structure, the Reserve Bank of India (RBI) has declined the request of State Cooperative Agriculture and Rural Development Banks (SCARDBs) to be recognized as Credit Institutions under the Credit Information Companies (Regulation) Act, 2005 (CICRA). The apex body of Agriculture and Rural Development Banks (ARDBs) – NAFCARD has urged the central bank to revisit its decision, asserting that inclusion of SCARDBs in Credit Information Companies (CICs) would strengthen the credit information ecosystem and lead to more accurate credit scores. The Long-Term Cooperative Credit Structure (LTCCS), comprising SCARDBs and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs), is among the oldest credit institutions in India. Despite their significant footprint, catering to over one crore households, SCARDBs are yet to be granted recognition as Credit Institutions under the CICRA, thereby preventing them from becoming members of CICs. CICs play a crucial role in the lending ecosystem by collecting, maintaining, and analysing credit data of individuals and businesses. The credit scores they assign, ranging from 300 to 900, are critical in determining loan eligibility and terms, with scores above 750 generally considered favourable. However, in the current setup, credit transactions from SCARDBs are not captured in the CIC databases, creating a blind spot in the credit history of borrowers. This regulatory exclusion means that even wilful defaulters of SCARDBs may maintain high credit scores and secure loans from other financial institutions under favourable terms. “This is not a minor concern, especially when institutions with over crore member households are excluded from the credit reporting framework,” said a senior official of the federation. A recent study titled ‘Reforms, Restructuring and Innovations in ARDBs’, commissioned by the MOC and undertaken by NABARD Consultancy Services (NABCONS), recommended allowing SCARDBs to become CIC members. According to the study, such a move would not only enhance the reliability of credit scores but also bolster recovery efforts within the ARDB system. However, in its response to the federation’s request, the RBI stated, “It is not considered feasible to allow SCARDBs to become CICs under the IC Regulation Act at this point of time.” The central bank has not elaborated on the reasons behind its decision. The federation argues that since SCARDBs are purely credit institutions engaged in long-term agricultural financing, their exclusion from CIC membership lacks justification. “When lending agencies increasingly rely on credit scores to manage credit risk, it is imperative that all lending institutions, including SCARDBs, are included in the CIC framework,” the federation noted in a statement. It has once again appealed to the RBI to reconsider its stance in the interest of a robust and inclusive credit information system. (Source: Indian Cooperative)

**Editor : Shri K.K. Ravindran, Managing Director**

Printed, Published & Owned by : **National Co-operative Agriculture and Rural Development Banks' Federation Ltd.**, 703A, A-Wing 7th Floor, BSEL Tech Park, Opp. Railway Station, Vashi, Navi Mumbai - 400 703. 022-40004969/40004970 nafcard.org@gmail.com www.nafcard.org