

Prime Minister Shri Narendra Modi releases the 21st Installment of PM-KISAN Samman Nidhi, ₹18,000 crore transferred to farmers on 19th November 2025 from Coimbatore, Tamil Nadu



Prime Minister Shri Narendra Modi released the 21st Instalment of PM-KISAN Samman Nidhi at the South India Natural Farming Summit 2025 on 19.11.2025 at Coimbatore, Tamil Nadu, continuing the govt's direct income support of ₹6,000 annually to eligible farmer families. Under the scheme, nearly 9 crore farmers across the country will receive ₹18,000 crore in financial assistance through Direct Benefit Transfer. PM-KISAN has boosted rural growth, eased credit constraints, and encouraged productive farm investments. The new Farmer Registry will simplify access to welfare schemes through a unified, verified database.

Union Home and Cooperation Minister Shri Amit Shah, addresses the International Conference on the urban cooperative credit sector, 'Co-op Kumbh 2025' on 10th November 2025 in New Delhi



Union Home and Cooperation Minister Shri Amit Shah launched the 'Sahakar Digi-Pay' and 'Sahakar Digi-Loan' apps marking a new chapter in India's journey towards a digitally empowered cooperative ecosystem while addressing the International Conference on the Urban Cooperative Credit sector, 'Coop Kumbh 2025' on 10th November 2025 at Vigyan Bhawan, New Delhi. On this occasion, Shri Krishan Pal Gurjar, Minister of State for Cooperation, Dr. Ashish Kumar Bhutani, Secretary, MOC, Shri Pankaj Kumar Bansal, Additional Secretary, MOC, Shri Rabindra Kumar Agarwal, Additional Secretary, MOC and several other dignitaries were present. During the session, the Delhi Declaration 2025 - Roadmap to 2030 was formally adopted, establishing a visionary framework to strengthen, modernize, and transform India's cooperative credit sector over the coming decade.



Celebrating 150 Glorious Years of the National Song VandeMataram!



The MOC organised a mass singing of Vande Mataram to commemorate this historic milestone on 07th November 2025. The event was graced by Shri Anand Kumar Jha and Shri Siddharth Jain, Joint Secretaries, MOC, along with officers and staff, echoing the spirit of unity and patriotism.

72nd All India Cooperative Week Celebrations



NCUI conducted the inaugural function of the 72nd All India Cooperative Week on 14th November 2025 with traditional lighting of the lamp by the Chief Guest, Shri Ravinder Singh (Indraj), Minister for Social Welfare, Welfare of SC & ST, Cooperative and Elections, govt of NCT of Delhi, Dr. Sudhir Mahajan, Chief Executive of NCUI, Dr. Chandrapal Singh Yadav, President, ICA-AP, Dr Bijender Singh, Vice-President, NCUI, Shri K. Sivadasan Nair, Vice-President, NCUI; Shri Vishal Singh, Chairman, NCCF; Smt. Jeena Potsangbam, Governing Council Member, NCUI; Shri Krishna Kumar Singh, IAS, RCS; Smt. Savitri Singh, Deputy Chief Executive, NCUI, Shri Ved Prakash Setia, Executive Director, NCUI along with leaders and Managing Directors/senior officials of various national and state-level federations and cooperatives, graced the occasion.



NAFCARD holds Online Seminar on 'Business Growth by ARDBs during Amrit Kaal' on 17th November 2025



An online seminar on "Business Growth by ARDBs During Amrit Kaal" was organised by NAFCARD, Mumbai, from the Board Room of the Gujarat SCARDB, Ahmedabad, on 17th November, 2025. The session was presided over by Shri Dolar Kotecha, Chairman of NAFCARD and Gujarat SCARDB, in the presence of Shri K. K. Ravindran, Managing Director, NAFCARD, and senior officials of Kheti Bank. More than 150 participants representing State and Primary Agriculture and Rural Development Banks (ARDBs) from across the country joined the seminar virtually. Prof. Indranil De, Professor at IRMA and Dean-

Research, Consultancy and Training at "Tribhuvan" Sahkari University, delivered the keynote presentation. His talk drew upon IRMA's detailed study, "Assessment of Functions and Future Potentials of NAFCARD," which examined 14 SCARDBs across institutional functioning, financial health, and employee motivation. The research team included Prof. Saswata Narayan Biswas, Prof. Sushanta Kumar Sarma, and Prof. Sunil Sangwan from IRMA. Shri Ravindran also presented a comprehensive report on reforms, restructuring, and innovations in ARDBs based on a study conducted by NABCONS. The seminar emphasised the need for improved governance, modernisation, and coordinated efforts to strengthen the ARDB ecosystem in the Amrit Kaal era.



'17th ICA-AP Regional Assembly & the 12th Cooperative Forum' Colombo, Sri Lanka – Roundtable on 'Challenges for Credit and Banking Cooperatives' on 25th November, 2025 at Colombo, Sri Lanka.



ICA-AP Credit and Banking Committee (ICCB) organised a Round Table on challenges for financial Cooperatives with focus on "Access to Credit and Governance" and "Digitalisation" on 25th November 2025 at Cinnamon Lakeside Hotel, Colombo in conjunction with the ICA-AP Regional Assembly in Colombo, Sri Lanka.

The session was chaired by Sri K. K. Ravindran, Chair of ICCB and Managing Director of NAFCARD, India. The Chief Guest, Dr. Chandrapal Singh Yadav, President of ICA-AP, set the tone for the discussions by emphasizing the importance of good governance, transparency, inclusiveness, accountability, and innovation in shaping the future of the credit cooperative sector.

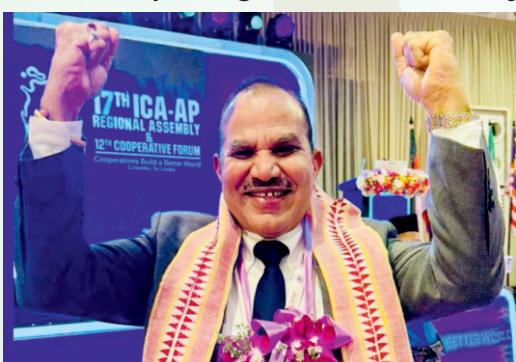
The discussions highlighted several common priorities, including:

- The need for policy reforms to enable responsive and resilient cooperative credit systems.
- Greater use of technology for member profiling and credit assessment through structured, integrated member databases.
- Expanding access to credit by leveraging proactively assessed credit worthiness and tailored financial products.
- Establishing a regional network of Asia-Pacific countries to develop shared digital infrastructure and services for the cooperative banking sector.

ICCB in its General meeting held on 25th November 2025 elected Mr. K.K. Ravindran, M.D., NAFCARD as Chairman and Mr. Raul Calayan, CEO, NCCB, Philippines and Dato Mohd. Shukree, Vice Chairman, ANGKASA, Malaysia as Vice Chairpersons of ICCB for the next 4 years.



Dr. Chandrapal Singh Yadav unanimously re-elected as President, ICA-AP!



In a moment of pride for India and the global cooperative fraternity, veteran Indian Co-operator Dr. Chandra Pal Singh Yadav has been re-elected unopposed as the President of the International Cooperative Alliance-Asia Pacific (ICA-AP). The elections for the President,



Vice-Presidents, and Board Members were held on 27th November 2025 during the Regional Assembly in Colombo.

Adili Wubuli (China) and Datuk Seri Dr. Abdul Fattah Abdullah (Malaysia) were also elected as the two Vice-Presidents of ICA-AP. They edged out Abdelfattah M. Q. Al-Shalabi (Jordan), who lost the Vice-President election. According to the election process, the Board of Directors is elected first, followed by the election of the President, Vice-President, and other office-bearers. For the 11 seats on the ICA-AP Board, 12 candidates had filed nominations.



NCDC emerges driver of Co-op transformation in India: Shah



Union Home and Cooperation Minister, Shri Amit Shah, addressed the 92nd General Council Meeting of the National Cooperative Development Corporation (NCDC) on 19th November 2025 in New Delhi. In his address, he highlighted that NCDC has played a significant role in launching the country's first cooperative taxi service.



which will greatly benefit drivers and also NCDC has emerged as the “principal foundation of cooperative transformation” in India. The meeting brought together top cooperative leaders including Shri Dileep Sanghani, President, NCUI, Shri Dolar Kotecha, Chairman NAFCARD & Gujarat SCARDB, senior officials from union ministries, state govt, major cooperative bodies, and representatives from NITI Aayog. The 51-member General Council serves as NCDC’s apex policy-making body for financing cooperative development across agriculture, rural infrastructure, and allied sectors.

Gujarat SCARDB

Commemorating 150 years of National Song, Vande Mataram



On 7th November 2025, Gujarat SCARDB organised a grand function to commemorate 150 years of National Song, Vande Mataram. The event marked the beginning of a year-long national campaign to honour the song that unites every Indian heart with the spirit of patriotism and sacrifice. Under the visionary leadership of Chairman Shri Dolar Kotecha, officials and staff members across all branches and field offices came together for the mass singing of Vande Mataram, symbolizing unity, pride, and devotion to the motherland. Reflecting these ideals, all bank employees took a solemn oath to promote and use Swadeshi (indigenous) products, reaffirming faith in the strength of local enterprise and national pride.

Insurance Awareness Meeting – 8th November
2025

Gujarat SCARDB organised Insurance Awareness Meeting was held on 8th November 2025 at the Head Office. Two staff members from each district, along with the District Manager of each district, attended the meeting in the presence of senior officers of the Head Office. The meeting covered important information related to insurance, including methods for implementing insurance initiatives in their respective districts and strategies to develop business.



Tamil Nadu CSARDB



Tamil Nadu CSARDB celebrated 72nd All India Cooperative Week at their head office on 17th November, 2025 by hoisting cooperative flag and playing cooperative song to promote the importance of cooperatives for unity and empowerment followed by a special event of tree planting for environmental conservation and awareness. Event was presided by Thiru. M.Murugan, Managing Director and Tmt. R.Anandi, General Manager, Tamil Nadu CSARDB with participation from all bank staff.

West Bengal SCARDB



West Bengal SCARDB celebrated 72nd All India Cooperative Week on 19th November 2025 at ICMARD, Ultadanga, Kolkata. Dr. Moinul Hassan, Special Officer, West Bengal SCARDB hosted Shri Pradip Kumar Majumdar, Hon'ble Minister-in-Charge, West Bengal and Shri Nirajan Kumar IAS, RCS, West Bengal at the event.

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