

VOL - 3

ISSUE - IX

DECEMBER 2025

Reg. No. 31729/79

04 Pages

Union Home and Cooperation Minister Shri Amit Shah inaugurated the EARTH Summit 2025 – 'Global Platform for Tech-Driven Rural Transformation' on 5th December 2025 in Gandhinagar



Union Home and Cooperation Minister Shri Amit Shah inaugurated the two-day EARTH Summit 2025-26 at Mahatma Mandir on 05.12.2025 in Gandhinagar, Gujarat aimed at strengthening and reshaping India's rural development framework through cooperative-driven transformation boosting its GDP contribution and increase active membership to more than 50 crore. Gujarat Chief Minister Shri Bhupendra Patel, Legislative Assembly Speaker Shri Shankarbhai Chaudhary, Agriculture and Cooperation Minister Shri Jitu Bhai Vaghani, NAFED Chairman Shri Jetha Bhai Ahir, Cooperation Secretary Dr. Ashish Kumar Bhutani, Gujarat SCB Chairman Shri Ajay Bhai Patel and NABARD Chairman Shri Shaji K.V alongside several dignitaries graced the event. Shri Shah unveiled more than 13 new digital and institutional services under the 'Sahakar Sarathi' initiative. The newly launched services include Digi KCC, Campaign Sarathi, Cooperative Governance Index, ePACS, the World's Largest Grain Storage Application, Sarathi Technology Forum, Website Sarathi, Shiksha Sarathi and multiple technology-support features intended to modernize the country's cooperative framework. Cooperative-based insurance covering health, life, agriculture and accidental protection will soon be offered under a unified mechanism.



Union Home and Cooperation Minister Shri Amit Shah, inaugurated and laid the foundation stone of Banas Dairy's multi-dimensional projects in the Vav-Tharad district of Gujarat on 6th December 2025



Union Home and Cooperation Minister Shri Amit Shah inaugurated a new Bio-CNG and fertilizer plant and laid the foundation stone for a 150-ton milk powder unit of Banas Dairy's multi-dimensional projects in the Vav-Tharad district of Gujarat on 06.12.2025. The event also saw the launch of protein and automated paneer plants, marking an accelerated shift toward a circular economy model within the dairy sector. The programme was attended by Union Ministers of State Shri Krishan Pal Gurjar and Shri Murlidhar Mohol, national and state representatives, cooperation ministry officials and dairy stakeholders.

Shri Amit Shah chairs Parliamentary Panel meet; pushes White Revolution 2.0



Union Home and Cooperation Minister Shri Amit Shah chaired the meeting of the Parliamentary Consultative Committee of the MOC at Banas Dairy in Vav-Tharad, Gujarat on 06.12.2025, where the future roadmap for India's dairy cooperative sector and White Revolution 2.0 was discussed. The meeting was attended by Union Ministers of State Shri Krishan Pal Gurjar and Shri Murlidhar Mohol, Members of Parliament, Cooperation Secretary Dr. Ashish Kumar Bhutani, and senior officials. A detailed presentation showcased the potential of cooperative-led dairy development and its role in sustainability and circular economy initiatives. He suggested linking village-level cooperatives with

insurance services, enabling easy access to two-wheeler and four-wheeler insurance urging cooperative entities to invest in each other to build capital and strengthen the ecosystem. Under White Revolution 2.0, three Multi-State Cooperative Societies have been established for the dairy sector to ensure a cooperative in every Panchayat and a dairy in every district which is supported by missions on animal husbandry, dairy infrastructure, improved breeding and disease control scaling nationwide prosperity. Tribhuvan Cooperative University in Anand will launch dairy technology courses to build skilled manpower for nationwide replication of the Banas Dairy model. (Source: Indian Cooperative)

Bhutani chairs meeting to review COBI Bank Licence status



Dr. Ashish Kumar Bhutani, Secretary, MOC, chaired a meeting with the officers of the Cooperative Bank of India Ltd. (COBI) on 01.12.2025 at Atal Akshay Urja Bhawan, New Delhi, to discuss matters pertaining to its banking licence. The discussions focused on the procedures and requirements for obtaining the licence and outlined the future roadmap for COBI to commence operations as a National-Level Cooperative Bank. Reviewing the latest

developments in COBI's licensing process, the Ministry emphasized the need for coordinated follow-up with the Reserve Bank of India (RBI). The govt notified COBI as a National Cooperative Society and included it in the Second Schedule of the MSCS Act, 2002 on 02.07.2025, paving the way for its emergence as a national-level financial institution. The meeting was attended by Shri Pankaj Kumar Bansal, Additional Secretary, MOC; Shri Raman Kumar, Joint Secretary, MOC; Shri Kumar Rama Krishna, Director, MOC; along with senior representatives from the Ministry and COBI.



NAFCARD meeting with Additional Secretary, Ministry of Cooperation on 23rd December 2025 at New Delhi



Shri Dolar Kotecha, Chairman, NAFCARD greets Shri Pankaj Kumar Bansal, Additional Secretary, MOC in the meeting at Ministry of Cooperation, New Delhi on 23rd

December 2025 to discuss about measures to strengthen LTCCS. Shri Raman Kumar, Joint Secretary, Shri Kumar Rama Krishna, Director and Shri K.K Ravindran, Managing Director, NAFCARD also participated in the meeting.

NAFCARD Chairman meets Ministry of Cooperation Secretary on 18th December 2025 at New Delhi

Shri Dolar Kotecha, Chairman, NAFCARD & Chairman Gujarat SCARDB had a meeting with Dr. Ashish Kumar Bhutani, Secretary, Ministry of Cooperation (MOC) on 18th December



2025 at New Delhi regarding Computerisation of ARDBs and progress of other initiatives by the MOC to strengthen LTCCS.

Online Consultation meeting on Draft Common Byelaws of SCARDBs held on 2nd December 2025



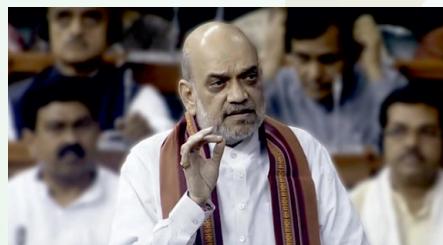
Federation organized online consultation with a team experts from member banks on the Draft Model Byelaws for SCARDBs and PCARDBs proposed by consultants Shri A.K. Srivastava, GM (Retd.), NABARD and Shri Rakesh Kumar Srivastava, CGM (Retd.), NABARD engaged by the Federation for the purpose on 02.12.2025 Dr. V.M. Chaudhari, GM (Sr.), Smt. Bhumi Raychanda, DGM (Gujarat SCARDB), Shri Anil Kumar Pandey, DGM (U.P. SGVB), Shri Raj Narayan Jamalta, GM (H.P. SCARDB), Smt. B.P. Rashmitha, G.M., Finance (Karnataka SCARDB), Smt. Gurpreet Kaur, Officer, DLA dept. (Punjab SCADB), Shri K.K. Ravindran, MD, NAFCARD and Smt Rajashree VN., CD, NAFCARD participated in the online meeting.

Online meeting for Revival plan for Haryana SCARDB held on 17th December 2025

The Federation held an online meeting with functionaries of Haryana SCARDB on 17th December 2025 on the Revival Plan for LTCCS in Haryana under preparation by NAFCARD on the request of Haryana SCARDB.



New Co-op Policy focuses on Digital, Multi-activity role for Cooperatives



The union govt outlined the scope and implementation of the National Cooperative Policy, 2025 in Parliament on 16.12.2025, stating that the policy aims to strengthen democratic functioning, transparency and trust in cooperatives while transforming them into vibrant, member-driven institutions. Replying in the Lok Sabha, Union Home and Cooperation Minister Shri Amit Shah said the policy encourages States and Union Territories to amend their Cooperative Societies Acts and Rules to provide greater autonomy, ensure ease of doing business and improve governance standards across the sector. The proposed reforms seek to guarantee autonomous functioning of

cooperatives with genuine democratic member control, free and fair elections of boards and office bearers, and transparent recruitment processes. To reduce delays and curb discretion, States and UTs have also been advised to completely digitalise the offices of Registrars of Cooperative Societies (RCS), making them paperless and enabling all interactions with cooperatives through online portals, e-mail and mobile-based platforms. The policy promotes adoption of model bye-laws across different tiers and sectors of cooperatives to strengthen the role of members. These bye-laws focus on ensuring active participation of members, creating mechanisms to collect member-centric feedback, activating dormant memberships and encouraging greater participation of women and weaker sections. The policy also stresses transparent and corruption-free governance and the induction of young and qualified professionals to modernise cooperative management. For strengthening grassroots institutions, the govt has prepared and circulated model bye-laws for Primary Agricultural Credit Societies (PACS) in consultation with States, cooperative banks and national federations. These bye-laws allow PACS to undertake more than 25 business activities and improve governance, transparency and accountability. Multiple steps have been taken to integrate PACS with central schemes such as PM-KISAN, Pradhan Mantri Kisan Samriddhi Kendras and Pradhan Mantri Bhartiya Janaushadhi Kendras, with the objective of developing PACS as local service delivery hubs for farmers. Under the centrally sponsored computerisation project, PACS are being provided a uniform ERP-based platform to link them with national portals related to agriculture inputs, fertilisers, seeds, insurance, public distribution, fuel retailing and health services. The National Cooperative Policy, 2025 represents a comprehensive effort to revitalise the cooperative movement, deepen democratic governance and expand economic opportunities at the grassroots, ensuring that cooperatives play a central role in rural development and inclusive growth. (Source: Indian Cooperative)



Shri Amit Shah highlights GST rationalization



Union Home and Cooperation Minister Shri Amit Shah informed in a written reply in Lok Sabha on 09.12.2025, that recent GST rationalisation measures will significantly benefit cooperatives in the dairy, food processing, agriculture and rural enterprise sectors across the country, including Madhya Pradesh. In the dairy sector, GST on milk and paneer has been made nil, while GST on butter, ghee, cheese and milk cans has been reduced from 12% to 5%. The revised rates will make dairy products more competitive, increase demand, and boost revenues of dairy cooperative societies. The share of consumer price passed on to dairy farmers, currently about 80%, is expected to rise to around 85%, including in Karnataka and Dakshina Kannada. For the food processing sector, GST on major food items such as jams, jellies, fruit pulp, juice-based drinks, chocolates, cornflakes, ice creams, pastries, cakes and biscuits has been cut to 5% from 12–18%. This would increase demand and enhance revenue for cooperatives engaged in food processing. In the agriculture and rural enterprises sector, GST on key fertilizer inputs like ammonia, sulphuric acid and nitric acid has been reduced from 18% to 5%, while many bio-pesticides and micronutrients also now attract 5% GST. GST on tractors below 1800 cc and tractor components has likewise been reduced to 5%. These revisions will lower input costs, support timely availability of fertilizers, promote bio-based inputs, and directly benefit small farmers and FPOs. These GST reductions will enhance the competitiveness of cooperative products in the unorganised sector, strengthen consumer trust, and improve cooperative market share. Increased sales and margins will enable cooperatives to pass on higher procurement prices to members. Improved price competitiveness is expected to encourage informal producers and women-led self-help groups to link with cooperatives, providing better market access and improved income opportunities across States/UTs, including Chhattisgarh and Bihar. (Source: Indian Cooperative)

Bharat Taxi begins trials in Delhi and Gujarat

Bharat Taxi, India's new cooperative ride-hailing platform, has begun pilot runs in Delhi and Gujarat even before its nationwide launch and it is already reshaping the cab-hailing landscape. Touted as the world's first national mobility service fully owned and run by drivers, the platform has become the largest driver-led taxi collective globally ahead of its full debut. Sahakar Taxi Cooperative Limited the operator behind the Bharat Taxi brand onboarded over 51,000 drivers across Delhi and the Saurashtra region. On 02.12.2025, the initiative reached a key stage as beta trials kicked off in Delhi. The Android version of the Bharat Taxi app is now available on Google Play, letting riders and drivers test real-time services under supervision. Developers will use this phase to iron out bugs and refine features. The iOS app will follow soon. Bharat Taxi is a govt-supported initiative developed under the MOC and the National e-Governance Division (NeGD). It is India's first cooperative taxi network, allowing drivers to become shareholders and co-owners, giving them greater say, dignity, and financial stability. Bharat Taxi drivers will be known as Saarthi, meaning charioteers. Around 650 driver-owners are expected to join the first phase in Delhi in November 2025. The service will expand to more cities by December 2025.

Cyber Safety Framework of Co-op Banks being strengthened: Shri Amit Shah

In a written reply to the Rajya Sabha on 03.12.2025, Union Home and Cooperation Minister Shri Amit Shah informed that the govt has taken several steps to strengthen the digital and cyber-safety framework of the cooperative banking sector. So far, 23 State Cooperative Banks (SCBs), 85 District Central Cooperative Banks (DCCBs) and 57 Urban Cooperative Banks (UCBs) have been integrated with the Indian Cyber Crime Coordination Centre (I4C). States have also been advised to utilise Cyber Commandos, coordinated by I4C, for cybersecurity audits, vulnerability assessments and implementation of advisories issued by NABARD and Fin-CERT. All Registrars of Cooperative Societies (RCS) across States and Union Territories have been directed to ensure onboarding of all cooperative banks on the National Cybercrime Reporting Portal (NCRP) and I4C to facilitate quicker redressal of cyber-fraud complaints. (Source: Indian Cooperative)

Gujarat SCARDB : Public Awareness Initiative through street play at Junagadh



Gujarat SCARDB organized a street play (Sheri Natak) at Ajab village, Keshod branch, Junagadh district, on 27.12.2025. The objective of the street play was to create awareness among the local public about the banks services and various facilities. Through an engaging and informative performance, important messages related to banking, financial awareness, and the role of the bank in rural development were effectively conveyed to the villagers.

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