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(QUARTERLY)



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Following the success of the International Years of Cooperatives in 2012 and 2025 United Nations General Assembly has adopted a Resolution calling for the proclamation of an International Year of Cooperatives every 10 years to encourage effective leveraging of the cooperative enterprise model to advance social and economic development.

The Resolution A/RES/80/182, which was adopted on 15 December 2025 recognizes the role of cooperatives to promote the fullest possible participation of local communities and people including women and youths in the economic & social development and in supporting socially inclusive policies that drive inclusive development, particularly in developing countries through nearly 3 Million cooperatives worldwide which collectively account for 10% of global workforce, either employed by cooperatives or as worker owners within the cooperative.

The resolution makes a special reference to the vital role of financial cooperatives in promoting financial inclusion and local economic development in rural areas by expanding access to credit and financial services and thereby reducing inequalities and strengthening the resilience of communities.

The UN General Assembly recognized the success of IYC 2025 in promoting cooperatives and raising awareness of their contributions to the implementation of Sustainable Development Goals and overall social & economic development, in sharing best practices in cooperatives globally. The resolution calls for Governments to provide targeted budgetary support to scale up the capacity of cooperatives and to consult with cooperatives for their national reviews on sustainable development, strengthening entrepreneurial ecosystem for cooperatives, strengthen and build capacity of cooperatives, to promote financial cooperatives as relevant instruments of access to affordable finance and to create supportive environment for the development of cooperatives in general.

The resolution A/RES/80/182 of the General Assembly of United Nations which reaffirms the contributions of cooperatives to food security, gender equality, poverty reduction and proclamation of International Year of Cooperatives every decade is a historic milestone for Cooperative Movement.

K. K. Ravindran
Managing Editor



TRANSLATING PILLARS OF NCP, 2025 INTO COOPERATIVE EMPOWERMENT

Introduction

The National Cooperative Policy 2025 (NCP 2025) lays out a comprehensive framework to modernise and strengthen India's cooperative sector. At its core, the policy is designed around multiple strategic pillars—ranging from legal and regulatory reforms, financial sustainability, digital transformation, professional governance, to market integration. These pillars are not standalone objectives; rather, they collectively aim to empower cooperatives by enhancing their autonomy, efficiency, and competitiveness. The article explores how the strategic pillars of the National Cooperative Policy 2025 collectively empower cooperatives, enhancing their autonomy, efficiency, governance, and market competitiveness.

Need for Synergy between NCP Pillars and Cooperative Empowerment

The National Cooperative Policy 2025 (NCP 2025) lays out a broad framework to modernise and strengthen India's cooperative sector, but its effectiveness depends on the extent to which its pillars translate into real empowerment for cooperatives. Synergy is needed to ensure that legal reforms, financial sustainability, professional governance, digital transformation, market integration, and inclusive development collectively enhance the autonomy, capacity, and competitiveness of cooperatives. Without alignment, policy objectives risk remaining theoretical, whereas a coordinated approach ensures that cooperatives can scale operations, adopt technology, diversify business, engage members meaningfully, and develop skilled leadership. Such synergy not only strengthens institutional resilience but also positions cooperatives as credible, efficient, and inclusive drivers of national economic and social development.

Synergy between NCP Pillars and Cooperative Empowerment

The six Strategic Mission Pillars of the National Cooperative Policy 2025 align closely with the objective of empowering cooperatives in India by strengthening their institutional capacity, expanding their market reach, modernising operations, and positioning them as leaders within the cooperative ecosystem. Collectively, these pillars do not

*Dr. A.K.Zakir Hussain



merely focus on grassroots expansion but also create an environment in which well-established and reputed cooperatives can scale up, innovate, and set benchmarks for the entire sector. Strengthening the Foundation directly empowers cooperatives by providing a stable and enabling legal, financial, and digital ecosystem. Legal and regulatory reforms enhance autonomy, transparent governance, and professional recruitment, allowing large cooperatives to function with greater managerial freedom and credibility. Tax rationalisation, improved access to government schemes, and convergence of Centre-State efforts reduce structural disadvantages vis-à-vis private enterprises. Digital banking infrastructure, common software platforms, and integration with the National Cooperative Database enhance operational efficiency, transparency, and compliance—areas where leading cooperatives can leverage their scale and capacity to achieve faster transformation. Performance indices and ranking systems further incentivise reputed cooperatives to demonstrate excellence and emerge as national role models.

The pillar on Promoting Vibrancy strengthens cooperatives by enabling economic expansion, branding, and global outreach. Initiatives such as model cooperative villages and cluster-based development allow established cooperatives to act as anchor institutions, mentoring smaller units and driving regional value chains. Emphasis on branding under the Bharat Brand, GI tagging, and participation in domestic and international trade fairs enhances visibility and market power of well-known cooperatives. Export promotion through Districts as Export Hubs, along with sector-specific thrusts like White Revolution 2.0, fisheries development, and ethanol production, allows large cooperatives—particularly in dairy, sugar, and fisheries—to diversify revenue streams and consolidate their leadership in both domestic and global markets.

Making Cooperatives Future Ready is particularly aligned

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with empowering cooperatives, as it focuses on technology, professionalisation, and innovation. The proposed Cooperative Stack, integration with e-commerce platforms such as GeM and ONDC, and data-driven decision-making systems enable large cooperatives to improve efficiency, reduce costs, and expand digital market access. The creation of a structured cooperative education ecosystem, Centres of Excellence, social enterprise incubators, and advanced research fellowships supports leadership development, innovation, and succession planning—critical for sustaining the long-term competitiveness of established cooperatives. These institutions can also act as hubs of knowledge dissemination for the wider cooperative movement.

The pillar on Promoting Inclusivity and Deepening Reach reinforces the social legitimacy and sustainability of cooperatives. By institutionalising gender equity, representation of marginalised groups, and member-centric feedback mechanisms, the policy strengthens trust and participation within large cooperatives. Increased engagement of women and youth in leadership roles enhances organisational dynamism and ensures continuity. Introducing cooperative education in school curricula and expanding cooperative presence into underserved regions further broadens the membership base, enabling established cooperatives to deepen their social footprint while remaining aligned with cooperative values.

Through Entering New and Emerging Sectors, the policy creates opportunities for reputed cooperatives to diversify beyond traditional activities and remain economically resilient. Encouraging multipurpose PACS, renewable energy cooperatives, micro-insurance, healthcare, education, digital aggregation platforms, and green cooperatives allows large cooperatives to leverage their capital base, managerial expertise, and trust advantage to enter sunrise sectors. Emphasis on sustainability, circular economy practices, climate-resilient agriculture, and decentralised clean energy positions cooperatives as key contributors to India's green and inclusive growth agenda.

Finally, the pillar on Youth Engagement and Leadership Development ensures continuity and long-term empowerment of cooperatives. District-level mobilisation, leadership training, skill development, and digital literacy

initiatives help create a pipeline of competent professionals and future leaders. National databases of training institutions, faculty networks, and a Digital Cooperative Employment Exchange enable large cooperatives to attract skilled human resources, reduce talent gaps, and professionalise their workforce.

Challenges in Achieving Pillars of NCP, 2025

1. Strengthening the Foundation:

Modernising laws and governance structures may face delays due to varied state-level regulations and bureaucratic hurdles. Ensuring financial sustainability is difficult for smaller cooperatives with limited capital, and digitalisation may be constrained by lack of technical expertise, infrastructure gaps, and resistance to change among members.

2. Promoting Vibrancy:

Diversifying into value chains, processing, and marketing requires managerial skills, investment, and market knowledge that many cooperatives may lack. Expanding business ecosystems also risks unequal growth, where well-established cooperatives advance while smaller ones struggle to compete.

3. Making Cooperatives Future-Ready:

Adoption of advanced technologies, ERP systems, and digital platforms demands significant investment and training, which may not be affordable for all cooperatives. Professional management and leadership development initiatives may be slow to implement, particularly in cooperatives accustomed to traditional operational practices.

4. Promoting Inclusivity & Deepening Reach:

Achieving active participation and empowerment of women, youth, and marginalized groups can be hindered by cultural norms, internal resistance, and inadequate capacity-building programs. Expanding presence into underserved areas also requires additional resources and sustained engagement, which can strain cooperative capacities.

5. Entering New & Emerging Sectors:

Diversifying into sectors like renewable energy, healthcare, and logistics involves higher capital requirements, technical expertise, and risk management capabilities. Cooperatives may face difficulties in balancing traditional activities with



new ventures, and in navigating regulatory and market complexities of emerging sectors.

6. Shaping the Young Generation:

Developing a skilled and innovative workforce requires long-term investment in training, education, and employment programs. Attracting and retaining youth talent may be difficult due to competition from private sector opportunities and limited awareness of cooperative career pathways.

Conclusion

In conclusion, the six Strategic Mission Pillars of the National Cooperative Policy 2025 collectively empower cooperatives by strengthening their institutional capacity, expanding

market reach, modernising operations, and fostering leadership within the sector. By providing a robust legal, financial, and digital foundation, promoting economic vibrancy, enabling technology adoption and professionalisation, deepening inclusivity, encouraging diversification into emerging sectors, and investing in youth leadership, the policy creates a comprehensive ecosystem where cooperatives—both established and emerging—can innovate, scale, and set benchmarks. This integrated approach ensures that cooperatives not only remain sustainable and competitive but also play a pivotal role in driving inclusive national development.



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FROM CROP TO COMMERCE: INSTITUTIONAL CONVERGENCE FOR RURAL LIVELIHOODS THROUGH CREDIT, COMPLIANCE AND CAPACITY BUILDING

Abstract

Strengthening rural livelihoods through value addition and micro-enterprise development has emerged as a sustainable pathway for enhancing income stability among small and marginal farmers in India. The Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, implemented in Andhra Pradesh through the Andhra Pradesh Food Processing Society (APFPS), provides an integrated framework of credit-linked subsidy, institutional finance, technical mentoring, and regulatory facilitation to promote decentralised food processing enterprises. This article presents a field-level case study of a small groundnut farmer from Alagayapalem Village, Ulavapadu Mandal, who established a mechanical groundnut oil expeller unit with technical guidance from ICAR-NIRCA Krishi Vigyan Kendra (KVK), Kandukur, enterprise formalisation through Udyam Registration and FSSAI licensing, and timely financial assistance from a rural banking institution. The intervention resulted in an annual net income of approximately ₹4.8 lakh, local employment generation, improved financial literacy, and strengthened village-level value-addition practices. The case highlights the critical role of institutional convergence particularly proactive rural banking support in translating policy initiatives into measurable grassroots economic transformation and offers a replicable model for inclusive and sustainable rural entrepreneurship.

Introduction

Agriculture remains the principal source of livelihood for a large share of India's rural population. Despite continuous improvements in crop productivity through scientific interventions, irrigation expansion, and input delivery systems, farm incomes often remain unstable and inadequate, especially among small and marginal farmers. The structural limitation lies not merely in production capacity but in value realisation. When agricultural produce

Dr. B. Neeharika* and
Dr. G. Prasad Babu**



is sold in raw form immediately after harvest, farmers capture only a fraction of the consumer price, while the majority of economic gains accrue to intermediaries, processors, and retailers. Income volatility caused by fluctuating market prices, climatic risks, post-harvest losses, and increasing input costs further intensifies rural vulnerability. Seasonal income cycles restrict farmers' ability to invest in diversification or adopt improved technologies. In this context, value addition through decentralised food processing emerges as a practical strategy for income stabilisation, employment generation, and rural economic resilience. Processing at the village level reduces wastage, enhances shelf life, lowers transportation expenses, and creates local enterprise opportunities. Recognising these needs, policy frameworks in India increasingly emphasise micro-enterprise promotion, financial inclusion, and regulatory formalisation within agri-food systems. The PMFME Scheme is one such comprehensive initiative aimed at strengthening unorganised food processing units by integrating credit support, technical training, branding assistance, and compliance facilitation. In Andhra Pradesh, the scheme is implemented through APFPS which coordinates beneficiaries, financial institutions, and technical agencies. The present article documents a field-level case study illustrating how institutional convergence transformed a smallholder farmer's livelihood into a sustainable rural enterprise.

Rural Value Addition and Policy Context

Rural value addition represents a transition from subsistence-oriented agriculture to market-linked entrepreneurship. Activities such as grading, milling, oil extraction, dehydration, preservation, packaging, and

*&** ICAR-NIRCA-Krishi Vigyan Kendra, Kandukur (A.P.)



branding enable farmers to capture higher margins while strengthening local supply chains. Micro food processing units play a pivotal role in this transformation by combining local raw materials with small-scale technology and community labour.

The PMFME scheme promotes decentralised processing through financial assistance, training, and the “One District One Product” approach. Its credit-linked subsidy mechanism reduces capital barriers for entrepreneurs, while institutional coordination ensures that enterprises are technically feasible, financially viable, and legally compliant. Such convergence is essential for ensuring that policy intent translates into tangible economic outcomes at the grassroots level.

Beneficiary Profile and Local Context

The beneficiary, Mr. P. Murali Krishna Reddy, is a smallholder farmer residing in Alagayapalem Village of Ulavapadu Mandal, a predominantly agrarian region characterised by semi-arid climatic conditions favourable for groundnut cultivation. Groundnut is one of the primary cash crops in the area, forming a significant component of local cropping systems and household income. Despite reasonable production levels, the economic benefits derived from cultivation were limited because farmers traditionally sold their produce immediately after harvest due to the absence of nearby processing facilities and limited storage infrastructure.

Mr. Murali owned a modest landholding and depended largely on seasonal agricultural income supplemented by occasional wage labour. Even in productive years, his net returns were inconsistent due to transportation expenses, intermediary commissions, and price fluctuations in distant markets. Observing the consistent local demand for edible oil and the absence of village-level processing units, he developed an interest in establishing a small oil extraction enterprise. However, the lack of technical knowledge, insufficient capital, and unfamiliarity with licensing and registration procedures initially prevented him from pursuing the idea. His situation reflected a broader rural challenge where production potential exists but value

retention within the village economy remains minimal.

Pre-Intervention Challenges

Before the intervention, several interconnected challenges limited the beneficiary’s economic progress:

- *Low Value Realisation:* Sale of raw groundnut provided limited profit margins compared to processed oil.
- *Infrastructure Gap:* Absence of decentralised oil extraction facilities within accessible distance.
- *Technical Knowledge Deficit:* Limited awareness of processing technology, hygiene standards, and packaging practices.
- *Financial Constraints:* Insufficient savings or collateral to invest in machinery.
- *Market Linkage Limitations:* Lack of branding, labeling, and retail connections.
- *Income Seasonality:* Earnings concentrated only during harvest periods.
- *Regulatory Unfamiliarity:* Limited understanding of enterprise registration and food safety compliance.

These barriers emphasised the necessity of an integrated support system combining finance, training, compliance facilitation, and market guidance.

PMFME Intervention through Andhra Pradesh Food Processing Society (APFPS)

The beneficiary’s transition toward entrepreneurship began when he attended an awareness programme organised by ICAR-NIRCA – Krishi Vigyan Kendra (KVK), Kandukur, where he learned about the PMFME scheme and opportunities in value-added food processing. With encouragement and technical assistance from KVK experts, he prepared a project proposal and submitted it through APFPS.

APFPS facilitated the process by scrutinising the project’s feasibility, verifying eligibility criteria, coordinating subsidy approval, and linking the beneficiary with a financing bank. The scheme provided a 35% credit-linked capital subsidy, significantly reducing the effective investment burden and making the enterprise financially viable. The administrative support from APFPS ensured transparency, timely



approvals, and smooth coordination among the concerned institutions.

Role of ICAR-NIRCA

The ICAR-NIRCA – Krishi Vigyan Kendra (KVK), Kandukur played a central role as a technical mentor and convergence facilitator. Its support extended across multiple dimensions:

- *Awareness and Motivation:* Conducting orientation programmes on value addition and rural entrepreneurship.
- *Project Design Assistance:* Supporting cost estimation, feasibility analysis, and machinery selection.
- *Technical Training:* Providing hands-on instruction in mechanical oil expeller operations, sanitation, and quality control.
- *Regulatory Facilitation:* Guiding the beneficiary through Udyam Registration and FSSAI Licensing procedures.
- *Branding and Packaging Advice:* Assisting in labeling and local marketing strategies.
- *Continuous Mentorship:* Field visits and troubleshooting during the initial operational phase.

This sustained technical hand-holding enhanced confidence, reduced risk perception and ensured effective translation of knowledge into practice.

Role of the Financing Bank

The State Bank of India (SBI), Kandukur Branch, extended institutional credit under priority sector lending norms, functioning not only as a lender but also as a development partner. The bank conducted a detailed project appraisal in coordination with APFPS and KVK, assisted with documentation, structured flexible repayment schedules aligned with projected cash flows, and promoted digital banking practices. Periodic monitoring ensured productive utilisation of credit and strengthened repayment discipline. Access to affordable institutional finance reduced reliance on informal lenders and improved the beneficiary's financial credibility.



Enterprise Formalisation and Regulatory Compliance

Udyam Registration

Formal recognition under the Udyam Portal enabled the enterprise to access government incentives, training programmes, and procurement opportunities. It also enhanced credibility during bank appraisal and market negotiations.

FSSAI Licensing

With technical assistance from KVK, the beneficiary obtained an FSSAI License, ensuring compliance with national food safety standards. Certification enhanced consumer trust, enabled lawful retail marketing, and strengthened institutional confidence in enterprise operations.

Establishment of the Mechanical Oil Expeller Unit

After subsidy approval and credit disbursement, the beneficiary established a Mini Groundnut Oil Expeller Unit within the village. The enterprise focused on:

- Extraction and sale of expeller-extracted groundnut oil
- Preparation of traditional value-added products such as sweets and snacks
- Sale of oil cake as livestock feed
- Hygienic packaging and labeling for nearby retail markets

The adoption of mechanical expeller technology provided efficient oil recovery, cost-effectiveness and suitability for small-scale rural operations.



Economic Outcomes and Financial Viability

The enterprise produced measurable economic improvements:

- Annual Net Income : Approximately ₹4.8 lakh
- Continuous monthly revenue replacing seasonal income
- Reduction in transportation and intermediary costs
- Employment generation for 3–4 rural youth and part-time opportunities for women
- Improved savings behaviour and enhanced creditworthiness

Social and Community Impact

The enterprise generated broader socio-economic benefits including demonstration effects for neighbouring farmers, women’s participation in packaging and labeling, increased financial inclusion, availability of locally processed edible oil, and strengthening of local economic multipliers.

Sustainability and Future Prospects

Encouraged by positive outcomes, the beneficiary plans diversification into sesame and coconut oil variants, expansion of packaging capacity, and exploration of digital






marketing platforms. Collective procurement and branding through small producer groups present opportunities for scaling and cluster-based development.

Conclusion

The transformation from groundnut cultivation to ownership of a mechanical oil expeller enterprise illustrates the tangible impact of institutional convergence involving PMFME support through APFPS, proactive bank credit, and sustained technical mentoring by ICAR-NIRCA-Krishi Vigyan Kendra, Kandukur. With an annual net income of approximately ₹4.8 lakh, local employment generation, and strengthened financial inclusion, the enterprise demonstrates that when credit support is combined with technical training, enterprise formalisation, and regulatory compliance, rural micro-enterprises become sustainable and scalable. For lead banks, cooperative institutions, and rural development agencies, this case reinforces the importance of acting as development partners, ensuring that policy initiatives translate into measurable and long-term socio-economic impact across rural communities.



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DIGITAL TRANSFORMATION OF RURAL CREDIT INSTITUTIONS: CAS ADOPTION AND BEYOND

1. Introduction: Why Digitisation Matters for Rural Cooperatives

Primary Agricultural Cooperative Societies (PACS) form the last-mile delivery points for rural credit and agri- services in India. Traditionally, these societies operated with **manual ledgers**, hand-written registers, and limited financial visibility. This not only delayed reporting but also created loopholes for irregularities, weak monitoring, and data discrepancies. With changing regulatory expectations and the push for financial inclusion, digitisation has become essential not just for operational efficiency, but for **institutional credibility**.

The launch of the **Computerisation of PACS** scheme (₹2,516 crore initiative jointly funded by Centre and States) and the introduction of the **Common Accounting System** (CAS) represent a landmark move toward standardising financial records, enabling real-time reporting, and facilitating cooperative audits. Yet, **CAS is not just a software**; it is a complete shift in how PACS function, record, and report.

2. What is CAS and What Does It Solve?

The Common Accounting System (CAS) is a digitised, uniform, and centrally guided accounting software designed specifically for PACS. It addresses long-standing issues such as:

- Inconsistent formats used across states and societies
- Delayed or erroneous financial reporting
- Inability to track overdue loans or NPAs in real time
- Weak audit trails for transactions
- Limited integration with DCCBs and apex banks

By introducing a standard double-entry bookkeeping format, along with defined codes for loans, deposits, subsidies, and stock, CAS enables PACS to:

- Generate automated ledger reports, profit & loss statements, and balance sheets
- Record daily transactions with timestamps and user IDs
- Produce MIS dashboards for supervisory monitoring
- Ensure real-time syncing with federations and DCCBs

Dr. Diksha Sharma*

3. Status of CAS implementation: Progress and Hurdles

According to the recent updates from the Ministry of Cooperation and NABARD:

- The target is to computerise 63,000 PACS by 2027.
- Over 14,000 PACS have received hardware support
- Training and user manuals have been developed in regional languages
- States like Odisha, Maharashtra, Gujarat, and Tamil Nadu have made significant progress. However, in many states, PACS adoption remains uneven.

Key Challenges in Implementation:

- Limited digital literacy among PACS staff and Secretaries.
- Power and internet connectivity issues in remote villages
- Resistance to change due to fear of transparency or job insecurity
- High dependency on vendors or system integrators for minor troubleshooting
- Lack of technical support units at district/block level

4. Digital Benefits for PACS :

Going Beyond Record keeping Digitisation is not just about faster data entry it transforms the entire culture and functioning of PACS:

4.1 Transparency and Trust

- Computerised receipts, digitally signed loan records, and audit logs enhance member confidence
- Eliminates scope for overwriting entries, ghost accounts, or delayed reporting

4.2 Improved Credit Monitoring

- Dashboards allow tracking of loan disbursements, overdue accounts, and interest accruals
- Recovery follow-ups can be system generated, with reminders and reports

4.3 Real-time Decision Making

- Board members and federations can access up-to-

Source: The Co-operator - Dec.2025 Issue



date financial data, enabling better planning, review and intervention

4.4 Audit-Readiness

- CAS maintains a clean audit trail, with time-stamped entries and user logs
- Auditors no longer need to wait for printed registers or hand-written documents

4.5 Integration with Government Portals

- A digitised PACS can directly handle DBT schemes, crop insurance, e-KYC verification, and warehouse receipts using APIs and integrations

5. From CAS to Full-Fledged Digital PACS: What's Needed Next?

While CAS is a foundational step, digital transformation requires more than just accounting software. Here's what must follow:

5.1 Hardware and Infrastructure Stabilisation

- Every PACS must be equipped with a power backup, internet connection, and functional computer systems with maintenance support
- Provision for data protection and antivirus tools must be included

5.2 Capacity Building of Human Resources

- Conduct refresher training every six months for staff and BoDs
- Use simulation models to help understand ledgers, loan modules, and member MIS
- Introduce certificate-based IT skill programs for PACS Secretaries

5.3 Continuous Technical Support

- Form Digital Helpdesks at the district cooperative banks or federations
- Train 2-3 "digital champions" per block or cluster to act as first-line support
- Build a feedback loop from PACS users to improve software features

5.4 Cybersecurity and Data Management

- PACS data must be securely stored, preferably with cloud backup support
- Train staff in identifying phishing risks, password hygiene, and basic cybersecurity norms

6. Long-Term Vision: Digitally Integrated cooperative credit Ecosystem

Once PACS are fully digital, the following transformations become possible:

Integration	Outcome
With DCCBs' CBS	Seamless fund flow, transaction reconciliation
With Registrar of Cooperatives	Real-time compliance and reporting
With NABARD Portals	Performance-based funding, scheme linkages
With Government Subsidy Schemes	Direct receipt and disbursement tracking
With Credit Bureaus	Credit history building for rural borrowers

This lays the groundwork for PACS to evolve into modern, multi-service institutions offering not only loans, but also insurance, pension enrolments, and e-governance services.

7. Recommendations: Policy, Planning and Practice

To ensure that CAS delivers lasting change, the following steps are recommended:

- Mandate 100% transition to CAS for PACS receiving refinancing or support
- Link PACS performance rating with digital compliance parameters
- Encourage young professionals or IT interns to be placed at PACS temporarily under support programmes
- Include PACS under Digital India training missions
- Fund basic IT maintenance and handholding support through State Cooperative Federations

Also, training materials must move beyond PowerPoint sessions. Hands-on demos, region-specific manuals, and bilingual FAQs should be made standard tools for support.

Conclusion: Digitisation as the Cornerstone of Cooperative Renewal

The future of cooperative credit in India is undeniably digital. For PACS to stay relevant, competitive, and accountable in the evolving financial landscape, they must embrace digitisation not as a one-time activity, but as a core part of their operational culture. CAS offers the right foundation, but a fully digital PACS will require:

- Infrastructure
- Human resources
- Cybersecurity
- Responsive systems
- And most importantly, a mindset change

Only then will India's rural cooperatives become transparent, responsive, and member-oriented institutions, capable of fulfilling the dreams of rural India and the vision of Viksit Bharat.





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| • No. of loan cases sanctioned as on 27-02-2026 | 1633892 |
| • Share of Small & Marginal Farmers in Bank's financial assistance. | 78.40% |
| • Fixed Deposits outstanding as on 27-02-2026 (Tentative) | ₹ 44840.12 Lakhs |

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Secretary

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Managing Director



COOPERATIVES AS VEHICLES FOR ATMANIRBHAR BHARAT

Preamble:

Atmanirbhar Bharat the vision of self-reliant India is a 'visionary initiative launched by the GoI. Aiming to make India economically strong, technically advanced and self-sufficient with ensured inclusive and sustainable growth. The movement focuses on reducing dependence on imports and encouraging local manufacturing and innovation. The cooperatives in India have been playing important role in economic, social development of our country, in Indian economy with scope in achieving this vision of Atmanirbhar Bharat.

India's main occupation is agriculture. Our farmer community living in villages should be provided with all facilities like water, seeds, fertilizer and modern equipments for the agriculture with all basic infrastructures so that the farmers work with full confidence and produce more food grains. Since independence farmers in India have been given all facilities to become self-sufficient through Cooperatives. Cooperative movement has played a vital role in the development of agriculture and all allied activities. It is needless to say that it is because of cooperatives supporting farmers for agriculture the green revolution and white revolution took place and India could achieve self-sufficiency in growing food grains. Cooperative has a very important role as vehicle for attaining Atmanirbhar Bharat.

Pillar of Atmanirbhar Bharat:

- Economy - Creating a modern, resilient and growth oriented economy
- Infrastructure - Building world class infrastructure that supports industrial and social development.
- System - Reforming governance and digital systems to ensure transparency and efficiency
- Vibrant Demography - empowering India's youth and workforce as the engine of growth.

Sri Sharangouda G. Patil

- Demand - Boosting domestic consumption and production to create a self-sustainable market.

Key Initiatives Under Atmanirbhar Bharat :

- 1 **Make in India** : Encouraging local manufacturing to reduce import dependence.
- 2 **Start-up India** : Supporting entrepreneurship and innovation among youth.
- 3 **Digital India** : Promoting digital literacy, e-governance and online business
- 4 **Skill India** : Training the workforce to meet modern industrial demands.
- 5 **Vocal for Local** : Promoting indigenous product and industries
- 6 **PM Gati Shakti & Production Linked Incentive schemes** : Encouraging investment and boosting domestic industries like electronic, defence, textiles and renewable energy.

Challenges:

While the vision is inspiring, challenges such as dependence on imports from critical technologies and raw materials. Need for stronger infrastructure and logistics, ensuring skill development for a rapidly changing job market and balancing self-reliance with global cooperation still remain in the world.

Cooperative concept:

Cooperatives are the organizations owned and managed by members for their mutual benefit. Rooted in the principles of cooperation and equality and collective effort, cooperatives have long been instrumental in empowering communities and fostering self-reliance at the grass root level. India has one of the largest cooperative movements in the world spanning diverse sectors such as agriculture, dairy, fisheries, housing, banking and rural industries. Iconic

Source: The Co-operator - Jan. 2026 Issue



examples include Amul, IFFCO, and KRIBHCO, which showcase the power of collective entrepreneurship.

Cooperatives and the Vision of Atmanirbhar Bharat

- 1 Promoting Local Production and Employment:** Cooperatives encourage decentralized production by empowering local artisans, farmers, and small entrepreneurs. This aligns perfectly with the Vocal for Local mission of Atmanirbhar Bharat.
- 2 Financial Inclusion and Credit Access:** Cooperative banks and credit societies provide affordable financial services to rural and semi-urban populations, reducing dependence on informal moneylenders and strengthening rural economies.
- 3 Agricultural Empowerment:** Agricultural cooperatives enhance farmers' bargaining power, improve access to markets, inputs, and technology, and help in value addition through agro-processing and storage facilities.
- 4 Women and Youth Empowerment:** Self-help groups (SHGs) and women's cooperatives have become catalysts for women's economic participation. Youth cooperatives foster entrepreneurship and skill development in rural areas.
- 5 Social Capital and Community Development:** Cooperatives foster trust, solidarity, and participatory decision-making - core elements of sustainable and inclusive development.

Strength of Cooperatives and Achievements

India has one of the world's largest cooperative movements, with over 8.44 lakh cooperatives and more than 31 crore members. The movement plays a critical role in the country's economy, particularly in rural and agricultural

development, and is seeing extensive govt support and digital transformation.

91% of rural India is covered by cooperatives. Cooperatives provide 13.3% of direct employment and 10.91 % of self-employment opportunities in India. The cooperative sector accounts for significant shares in key agricultural activities: Fertilizer distribution: 35%, Sugar production: 31%, Wheat procurement: 13%, Paddy procurement: 20%, Fishermen: 20% of fishermen are members of cooperatives.

Indian Farmers Fertiliser Cooperative (IFFCO): The world's largest fertilizer manufacturer, IFFCO reported a profit of ₹3,811 crore for the fiscal year 2024-25. It was also ranked as the number one cooperative globally based on the ratio of turnover to GDP per capita.

Amul: The world's largest farmer-owned dairy cooperative, Amul's parent firm, GCMMF, reported an 11% increase in revenue to ₹ 65,9111 crore for FY25. Amul is owned by 3.6 million milk producers and procures around 35 million liters of milk daily.

Cooperatives have proved that they can contribute to the sustainable economic growth of the country, with contributions towards more to the concept of Atmanirbhar Bharat.

Government initiatives (2024-2025)

India's Ministry of Cooperation, established in 2021, has implemented significant measures to strengthen the cooperative sector.

National Cooperative Policy: The National Cooperation Policy 2025 was released to provide a roadmap for the revitalization of cooperatives, with a focus on digitalization, governance, and financial empowerment.

Digitalization of PACS: A project to computerize all 63,000 Primary Agricultural Credit Societies (PACS) is underway. As of July 2025, nearly 60,000 PACS have been on boarded to a unified ERP platform to improve efficiency and transparency.

Multi-purpose PACS: By March 2025, over 18,000 new



multi-purpose PACS, dairy, and fishery cooperatives were registered to deliver diverse rural services.

National level Cooperatives: Three new multi-state cooperative societies were formed for seeds, organic products, and exports to boost the value chain and provide better market access for farmers.

Grain storage scheme: A pilot project for the world's largest grain storage scheme in the cooperative sector was launched in 2024 to enhance food security and reduce wastage.

New Cooperative University: In July 2025, the Tribhuvan Sahkari University was established in Anand, Gujarat, as the country's first cooperative university.

Challenges Faced by Cooperatives

- Despite their potential, cooperatives face several challenges:
- Limited professionalism and managerial capacity.
- Political interference and governance issues.
- Access to modern technology and digital platforms.
- Fragmented legal frameworks across states.

Addressing these issues through reforms, capacity building, and digital transformation is essential to make cooperatives sustainable and competitive.

Way Forward

To make cooperatives true vehicles of Atmanirbhar Bharat, the following steps are crucial:

- Strengthen cooperative education, training, and leadership.
- Encourage youth participation and innovation in cooperative ventures.
- Integrate cooperatives with global value chains while retaining local focus.
- Promote digitalization and e-commerce for cooperative products.
- Ensure transparency and accountability through modern governance models.

Conclusion

Atmanirbhar Bharat is not just an economic policy it is a movement to transform India into a confident, self-sustaining nation that contributes positively to the global economy. By empowering local industries, fostering innovation, and nurturing human potential, India moves towards becoming a global leader built on the foundation of self-reliance and resilience. As the saying goes, "A self-reliant India is a strong India."

Cooperatives embody the spirit of collective self reliance "Sabka Saath, Sabka Vikas". By empowering individuals to come together for shared prosperity, they provide a sustainable pathway to achieving the vision of Atmanirbhar Bharat. Strengthening and modernizing the cooperative sector will not only enhance economic independence but also build a more inclusive, equitable and resilient India.





COOP KITCHEN: AN INNOVATIVE MODEL FOR WOMEN-BASED COOPERATIVE ENTREPRENEURSHIP

Aaliya Yousuf

Introduction

Women in developing countries like India often face social and economic exclusion due to poverty, limited education, unemployment, domestic violence, low wages, and restricted access to opportunities. To address these challenges, Indian policymakers have introduced several poverty alleviation and employment generation programmes. Among them, Self-Help Groups (SHGs) have emerged as an effective mechanism for women's empowerment and financial autonomy by promoting savings, collective responsibility, and mutual support, thereby offering viable alternative to conventional welfare approaches (Thakur and Patel 2014). With women forming nearly 90% of SHG members, these collectives play a crucial role in improving rural livelihoods, as well (PIB, February 11, 2025).

Through SHGs, women acquire skills and confidence that prepare them to lead collective initiatives and formal cooperative enterprises. The cooperative sector, with its reliance on local resources and modest capital, offers accessible entrepreneurial opportunities and has demonstrated leadership that drives efficiency, quality service, and sustainable cooperative development.

Within this broader context, Coop Kitchen stands out as a pioneering women-based cooperative providing reliable livelihood opportunities, strengthening community engagement, and promoting dignified and decent lifestyle for its women members, thus illustrating the transformative potential of women-based cooperative entrepreneurship.

Evolution and Progress

Building on national initiatives such as the Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM), NCUI expanded women's empowerment efforts to urban areas through the NCUI Incubation Centre, launched in April 2022 under the Centre for Entrepreneurship

Development and Cooperation (CEDC). Within this framework, the Saathin Self-Help Group emerged as a notable success story, receiving training across nearly 20 product lines. Beginning with soap-making, the group gradually diversified into value-added products such as decorative flowers, bags, jewellery, bio-enzymes, etc, reflecting its growing technical skills and adaptability.

While these activities generated income, they often involved limited working hours and intermittent engagement. Recognising the need for a more stable and continuous livelihood option, the initiative strategically expanded one of its product lines into the food and catering sector through the establishment of the **Coop Kitchen**. The Coop Kitchen was launched on 16 October 2023 at the NCUI campus with financial support from NCUI. The Coop Kitchen empowers women by engaging them in cooking and catering activities focused on healthy, home-style food and millet-based, environmentally friendly practices, thereby supporting their financial independence and economic security. In doing so, the initiative also resonates with global development priorities, aligning with the objectives of the International Year of Millets 2023 and the International Year of Cooperatives 2025. Further, the Coop Kitchen advances **Sustainable Development Goal (SDG) 5 (Gender Equality)** by creating an inclusive, women led space that strengthens when it was entrusted with Kitchen grew steadily, with women's access to livelihoods, skills, decision-making, and economic independence, thereby making them self-reliant and empowered. It also contributes to SDG 8 (Decent Work and Economic Growth) by generating regular employment, ensuring safe and dignified working conditions, and promoting entrepreneurship and inclusive economic growth for underprivileged women. Aligned with the National Urban Livelihood Mission (NULM), the initiative

Source: The Co-operator – Jan.2026 Issue



focuses on community mobilization and skill development while also supporting flagship programmes such as Skill India, Startup India, and Aatmanirbhar Bharat Abhiyan.

Despite limited initial funds, the initiative began with a simple menu comprising tea, snacks, and lunch, generating modest income to support daily operations. As the initiative gained momentum, the women trainees focused on enhancing the quality, nutrition, and authenticity of the food. They introduced practices such as grinding multi-grain flour, millet, and besan fresh daily and incorporating traditional recipes to add regional diversity. Over time, the menu expanded to include breakfast, lunch, snacks, and tea, with dinner available on request, along with customised services. One of the major milestones in the growth trajectory of Coop Kitchen was achieved when it was entrusted with providing comprehensive catering services for National-level participants at the NCUI Fair, held within fifteen days of its establishment. The women successfully managed all meals throughout the event, executing their first large institutional catering order valued at ₹ 3.5 lakh. The professional handling of this assignment significantly enhanced member's confidence and established Coop Kitchen's credibility as a reliable service provider. Building on this success Coop kitchen continued to grow, expanding its menu and operations in response to increasing demand from nearby offices and consistently receiving positive feedback. Since then, the initiative has undertaken multiple institutional catering assignments, providing on-site dining facilities to employees of organisations such as the National Cooperative Consumers' Federation of India Ltd. (NCCF), National Council for Cooperative Training (NCCT), Warehousing Development and Regulatory Authority (WDRA). In addition, Coop Kitchen has catered for key events at NCUI, including Hindi Diwas, retirement functions, Coop Connect sessions, National Centre for Cooperative Education (NCCE) programmes, and General Council meetings. These achievements opened avenues for corporate collaborations, notably with the HCL Foundation. Between 2023 and 2025, Coop Kitchen grew steadily, with

daily earnings increasing from ₹1,500 to ₹ 5,00 - ₹ 6,000, eventually reaching a consistent revenue ₹10,000. Following this phase of growth, Coop Kitchen further expanded and diversified its services. It introduced a Tiffin Service that supplies 10—15 lunch tiffins daily to GIZ (a German federal government international development cooperation agency), providing nutritious and hygienically prepared meals to its employees. In addition, Coop Kitchen operates Thali Services, catering to approximately 30 employees from organisations such as WDRA and NCCF. Through these services, the cooperative effectively meets the growing demand for healthy, home-cooked meals while offering convenient and high-quality food options. These initiatives not only ensure customer satisfaction but also create meaningful employment and skill development opportunities for women members, reinforcing the cooperative's social and economic impact.

Another key breakthrough in Coop Kitchen's journey was its selection to provide catering services for major events such as HCL e-Haat, Divya Kala Mela, and the Bhartiya Nadi Parishad. The cooperative successfully managed between 400 and 650 orders per event, generating an overall revenue of ₹1.95 lakh. Based on this success, Coop Kitchen has also received an international catering assignment from the Rwanda Embassy, with approximately, 600 lunch and snack orders scheduled for delivery in April. The international catering assignment from the Rwanda Embassy reflects the Coop Kitchen's growing credibility, professional capacity, and global recognition for delivering high-quality services on a large scale.

Building on these proven capabilities, the **Sankalp Multipurpose Cooperative** Society was founded as a women-led cooperative committed to long-term sustainability and empowerment. With 30 active members end official registration under the Delhi Registrar of Cooperative Societies, the cooperative aims to create a sustainable and reliable cooperative ecosystem by providing catering services and other community-focused initiatives.



Coop Kitchen: A Catalyst for Inclusive Growth and Development

Coop Kitchen has emerged as a transformative initiative, promoting holistic empowerment among its members. This impact is clearly highlighted in the journeys of members like **Mrs. Sangeeta, Mrs. Ruby, Mrs. Sunita, Mrs. Mithu, Mrs. Renu, Mrs. Aparna, and Mrs. Sujata**, who have experienced significant personal and professional growth through their involvement. This transformation is reflected in multiple dimensions of the members' development, notably in the following:

- **Empowerment**

From being homemakers with limited public roles, the members of the Coop Kitchen have transitioned into active contributors to a workplace that values their efforts. This experience has strengthened their self-confidence and given them a greater sense of identity and respect within their families and communities. Their involvement in the initiative has helped them assert their opinions and take part in family decisions, reflecting a deeper level of empowerment and social inclusion.

- **Self-reliance**

The members of the Coop Kitchen have gained hands-on experience in managing kitchen operations, maintaining hygiene standards, and serving customers skills that have directly contributed to their economic independence. Their ability to earn a regular income has not only reduced their dependency on others but also given them the confidence to manage their own financial needs. This sense of self-sufficiency has been vital in building their motivation, discipline, and personal growth.

- **Socio-economic Development**

A part from personal gains, the impact of Coop Kitchen is visible in the improved quality of life of the members' families. With better financial stability, they are now able to invest more in their children's education, nutrition, and overall well-being. The initiative has become a catalyst for uplifting the economic and social standing of these women, encouraging inclusive development at the household and community levels. It emphasizes the significant role of

collective efforts and cooperative models in promoting sustainable livelihood opportunities for women.

- **Entrepreneurship Skills**

Coop Kitchen has become a vital platform for building entrepreneurial skills among its women members. Through their day-to-day involvement in tasks such as menu planning, ingredient sourcing, maintaining cleanliness, handling accounts, and engaging with customers, the members have gained practical experience in managing a business. These real-world responsibilities have helped them develop essential competencies like leadership, problem-solving, and decision-making. With the support and capacity-building initiatives of NCUI, many members have developed the confidence to take on mentoring roles, aiding other women to explore and initiate their own entrepreneurial journeys. This transformation from learners to leaders reflects the initiative's success in creating a strong foundation for women-led entrepreneurship. Coop Kitchen has not only enabled its members to manage operations effectively but also empowered them to support and inspire other women to become self-starters and build their own sustainable livelihoods.

Testimonials from Coop Kitchen Beneficiaries

The Coop Kitchen has earned widespread appreciation due to the dedication and hard work of its members, thoughtfully curated menus, timely service delivery, and strict adherence to hygiene standards. Over time, its growing reputation has attracted customers from surrounding areas who value not only the quality and taste of the food but also the overall dining experience it offers. Several beneficiaries from Union Bank and NCCF shared that even when they are offered meal services at their own canteen, they prefer to come to the Coop Kitchen to enjoy the wonderful meals prepared here because of its exceptional taste and wholesome preparation. They further expressed admiration for the team's disciplined work ethic, prompt service, and consistently hygienic conditions. Beneficiaries also highlighted that the use of minimal spices makes the food lighter, healthier, and more appealing compared to typical restaurant offerings, enhancing both its nutritional value



and overall acceptability. The popularity of the Coop Kitchen has now crossed national boundaries, attracting international customer's from countries such as Australia and England. Beneficiaries from Australia appreciated the simplicity and health- friendly nature of the food served at the Coop Kitchen, along with its nourishing and satisfying qualities. This feedback reflects the Coop Kitchen's commitment to quality, hygiene, and customer satisfaction, establishing it as a model for community-driven, women-led culinary initiatives.

Future Initiatives

Coop Kitchen plans to further expand and diversify its services, with a focus on creating flexible and sustainable livelihood opportunities for women. As part of this initiative, the cooperative aims to scale up its Tiffin Service, increasing the daily supply from 10-15 tiffins to 30, while also extending the service to employees of additional firms and organisations. In addition, Coop Kitchen proposes to expand its Thali Services, increasing its capacity from 30 to 50 or more employees, catering to organisations such as WDRA and NCCF. Through these planned expansions, the cooperative seeks to respond to the growing demand for healthy, home-cooked meals by offering convenient and high-quality food options.

Beyond its meal delivery services, Coop Kitchen intends to broaden its operations by offering customised catering solutions for birthdays, weddings, and other social and cultural events. This planned expansion will enable the cooperative to enter the competitive event catering segment, diversify its revenue streams, and enhance its market presence. By providing personalised menu options tailored to the specific tastes, dietary preferences, and budgetary requirements of clients, Coop Kitchen aims to deliver value-added services while strengthening its reputation for quality, reliability, and professionalism.

Furthermore, there are plans to expand catering services beyond Delhi, reaching new markets in other regions. This expansion will not only increase the scope of operations but

also open up more opportunities for Women to engage in the catering industry, helping them develop skills in event planning, management, and customer service.

Conclusion

The experience of Coop Kitchen demonstrates how grassroots women's collectives, when supported by appropriate institutional frameworks, can evolve into sustainable and professionally managed enterprises. Beginning as a small initiative under a Self-Help Group, it gradually developed into a registered women-led cooperative, supported by capacity building, skill training, and entrepreneurial guidance provided through the NCU Incubation Centre. The cooperative's ability to expand its operations, secure institutional and high-profile catering assignments, and generate steadily increasing revenues reflects its growing organisational maturity and market acceptance.

More importantly, the impact of Coop Kitchen extends beyond financial performance. Participation in the initiative has enabled women members to gain confidence, develop managerial and entrepreneurial skills, and achieve greater economic independence. Their enhanced role in household and community decision-making highlights the broader social transformation facilitated by the cooperative model. The establishment of the Sankalp Multipurpose Cooperative Society marks a critical step towards institutional stability, collective ownership, and long- term sustainability.

With planned diversification into meal delivery, event catering, and geographic expansion, Coop Kitchen is well positioned to scale its operations while remaining committed to its core objective of creating flexible and dignified livelihood opportunities for women. As a women-led cooperative enterprise, it offers a replicable and scalable model that integrates livelihood generation with social empowerment, reinforcing the relevance of cooperatives as effective instruments for inclusive and sustainable development.



FEDERATION NEWS & EVENTS



Shri Dolar Kotecha meets NABARD Chairman on 29th January 2026 at Mumbai



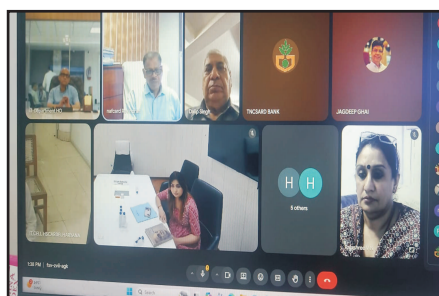
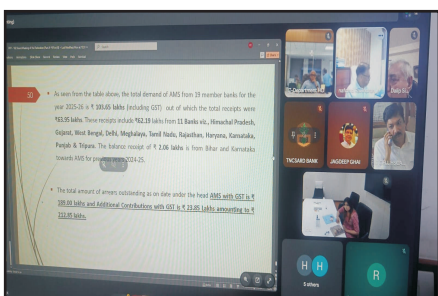
Shri Dolar Kotecha, Chairman and Shri K.K. Ravindran, Managing Director, NAFCARD made a courtesy visit to Shri K.V. Shaji, Chairman, NABARD on 29th January 2026 at Mumbai.

181st Board Meeting of the Federation on 29th January 2026 at Mumbai



The 181st Board Meeting of the Federation was held on 29th January 2026 at Hotel Orchid, Mumbai. The Board meeting was chaired by Shri Dolar Kotecha, Chairman and was also attended by the Chairpersons and Chief Executive Officers of member banks.

182nd Board Meeting of the Federation (virtual mode) on 25th March 2026 at Mumbai



The 182nd Meeting of the Federation was held on 25th March 2026, through virtual mode. The meeting was chaired by Shri Dolar Kotecha, Chairman and was also attended by Chairpersons, MD's, Directors and senior officials of the member banks. Review of performance of member banks in key operational areas during the year, onboarding of Central Sector Scheme for Computerisation of ARDBs and the progress of submission of remarks by state govts on NABCONS report on 'Reforms, Restructuring and Innovations in ARDBs' were among the important subjects considered by the Board.



RBI tightens norms on Priority Sector Lending

The Reserve Bank of India (RBI) has tightened the compliance framework around Priority Sector Lending (PSL) by requiring all intermediary lenders, microfinance institutions, non bank finance companies and housing finance companies to furnish external auditors' certificates ensuring that no loan is simultaneously claimed as priority sector by more than one bank. The regulator on 19.01.2026 told all scheduled banks to obtain external auditors' certificates from Non-Banking Finance Companies (NBFC), NBFC-MFIs and housing finance companies confirming that on-lending benefits in respect to the loans have not been claimed by other banks. RBI has also reiterated that banks should ensure that loans categorised as PSL are given for approved purposes and the end use is monitored, by putting

in place proper internal systems and controls. Bank loans to intermediaries like NBFCs for on-lending to agriculture and micro & small enterprises is considered as a priority sector, up to an overall limit of 5% of individual bank's total PSL of the previous financial year. Likewise, bank loans to NBFC-MFIs for on lending to individuals and members of self-help and joint liability groups used for farming, small businesses are considered as priority sectors, up to an overall limit of 10% of an individual bank's total PSL of the previous financial year. The regulator has also included bank credit to National Cooperative Development Corporation (NCDC) for on-lending to co-operative societies for certain purposes to be eligible for classification as PSL.

RBI floats draft norms on cooling-off period for Co-op Bank Directors

The Reserve Bank of India (RBI) has released draft amendments to the governance framework for both Urban and Rural Co-operative Banks and has invited public comments on the proposals. The draft notifications include the Draft Reserve Bank of India (Urban Co-operative Banks – Governance) Amendment Directions, 2026 and the Draft Reserve Bank of India (Rural Co-operative Banks – Governance) Amendment Directions, 2026. The proposed amendments seek to introduce a mandatory minimum cooling-off period of three years for directors of co-operative banks after completion of the maximum permissible continuous tenure of ten years. The tenure requirement is prescribed under Section 10A(2A)(i) read with Section 56 of the Banking Regulation Act, 1949. For Urban Co-operative Banks, (UCB) the ceiling on continuous tenure became applicable with effect from 29.06.2020. In the case of Rural Co-operative Banks, (RCB), comprising State Co-operative Banks (SCB) and Central Co-operative Banks, (CCB), the provision came into force from 01.04.2021. The maximum tenure was increased from eight years to ten years through the Banking Laws (Amendment) Act, 2025, which came into effect on 01.08.2025. The RBI observed that in certain cases, directors attempted to circumvent the statutory tenure limit

by resigning for brief periods and returning to the board through re-election or co-option within a short span. According to the central bank, such practices enable directors to continue on the board beyond the legally permissible tenure and defeat the intent and spirit of the law. To address this issue, the RBI has proposed the insertion of a new provision in the existing Governance Directions, 2025. Under the draft amendments, a director who has completed ten years of continuous tenure on the board of an UCB, ScB, or CCB shall be eligible for re-appointment to the board of the same bank only after undergoing a minimum cooling-off period of three years. During the cooling-off period, the director shall not be associated with the concerned bank in any capacity other than as a member or customer. However, the draft directions clarify that this restriction will not preclude appointment as a director on the board of another bank. The RBI has further clarified that, for the purpose of calculating continuous tenure, periods of service separated by interruptions of less than three years shall be reckoned together, while service preceding an interruption of three years or more shall not be included. The central bank has invited comments and feedback from the public and stakeholders on both draft directions up to 30.01.2026.



Feedback may be submitted through the 'Connect2Regulate' section on the RBI website or forwarded

to the Department of Regulation (Governance Section), RBI, Mumbai, by post or email.

RBI Governor stresses collaborative, customer-centric supervision in the digital age

Reserve Bank of India (RBI) Governor, Shri Sanjay Malhotra on 09.01.2026 at the 3rd Annual Global Conference of the College of Supervisors in Mumbai, said that digitalisation is transforming the financial system, demanding agility and collaboration in regulation and supervision. He stated that the regulators and regulated entities are partners in resilience, not adversaries, with shared responsibility for stability, integrity, and growth. Shri Malhotra emphasised five key messages, including customer-centricity, the cornerstone of financial innovation. While digitalisation enhances inclusion and convenience, it also heightens risks of fraud, opaque pricing, and weak disclosures. Collective efforts should be built with analytics that detect mule accounts and suspicious transactions pre-emptively. Systemic resilience must be built through collaboration. The regulation works best when banks view supervisors as allies

rather than inspectors, particularly in India where banks drive financial intermediation and inclusive growth. Supervisory action and enforcement should be corrective rather than punitive. Enforcement should be the last resort, intended to signal standards and encourage self-correction, while dialogue, training, and guidance remain the preferred tools. With reference to capacity building, regulators, supervisors, and institutions must continuously upgrade skills and imbibe the spirit of regulation beyond tick-box compliance. Regulation must remain risk-based, proportionate, and technology-neutral. Technology should embed compliance rather than bypass it, and accountability must remain firmly human even as automation expands. He urged stakeholders to adapt supervision to the digital age with collective effort, ensuring stability, innovation, and customer trust.

Speed up spending on farm schemes: Centre to States

Union Agriculture Minister Shri Shivraj Singh Chouhan on 03.01.2026 urged States to adopt a strategic approach to budget utilisation, warning that delays in spending allocated funds result in losses for States and hamper the timely release of subsequent central instalments. States must ensure funds earmarked for various schemes are spent before March to avoid administrative bottlenecks that delay the effective implementation of programmes. If States are

unable to spend their budgets on time, it will result in losses for them. Budget allocations are often held up due to minor administrative and procedural issues. There is a need for prompt verification of eligible farmers under the PM-KISAN scheme, expanding coverage under the crop insurance scheme, and ensuring timely settlement of claims, the importance of seed and fertilizer availability, their balanced use and strengthening Central-State coordination.

Stamp duty waived on farm loans up to ₹2 lakh in Maharashtra

The Maharashtra govt has waived stamp duty on documents related to agricultural and crop loans of up to ₹2 lakh with arrears till 30.09.2025 to reduce the financial burden on farmers and simplify the loan process, Maharashtra's Revenue Minister Shri Chandrashekhar Bawankule said on 03.01.2026. The decision was taken after it was noticed that farmers were facing an additional financial burden even while availing loans. Chief Minister Shri Devendra Fadnavis has directed that revenue laws and rules be made simpler and more people-friendly, and accordingly, this decision was

taken. The revenue and forest department issued a govt gazette notification in this regard on 01.01.2026. The waiver has come into effect from that date. As per the notification, stamp duty will not be levied on legal documents required for loans up to ₹2 lakh, including title deeds, deposits, mortgage and pledge papers, guarantee letters, mortgage deeds and loan agreements. Earlier, crop loans attracted stamp duty at the rate of 0.3% for every ₹1 lakh, forcing farmers to pay around ₹600 as stamp duty for a ₹2 lakh loan. With the complete waiver, farmers' borrowing costs will be



directly reduced. The decision will be applicable across the state and will be binding on all banks, cooperative institutions and lending agencies. With the removal of stamp

duty on loan-related documents, the crop loan process is expected to become easier for farmers.

Meeting of senior officials of Haryana SCARDB held


A meeting of all senior officials of the Haryana State Cooperative Agriculture and Rural Development Bank was convened to review the bank's performance and discuss the agenda for the year 2026. The meeting focused on the annual review of operations and future strategies of the bank. During the meeting, detailed discussions were held on agricultural loans, committees, the board and the new operational framework involving representatives of all affiliated banks. Officials reviewed the progress of various schemes implemented during the previous year, including loan disbursement, interest recovery and ongoing loan

waiver schemes. A comprehensive assessment of these initiatives was carried out in the presence of senior officers. The meeting also emphasised the role of bank branches in addressing farmers' issues. Through coordinated efforts at the branch level, the bank is actively working to provide timely solutions to the problems faced by farmers. Sharing details of the meeting, Shri Amarapal Rana, Chairman of the Haryana SCARDB, stated that the bank remains committed to strengthening farmer support systems and improving service delivery through effective coordination and policy implementation.

Govt proposes merging two agricultural schemes for flexibility to States

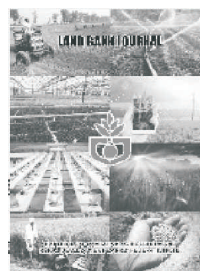
In a written reply to the Rajya Sabha on 06.02.2026, Union Minister of State for Agriculture and Farmers Welfare, Shri Ramnath Thakur said that the govt is seeking inter-ministerial comments on a proposal to merge two centrally sponsored agriculture schemes, Pradhan Mantri Rashtriya Krishi Vikas Yojana (PM - RKVY) and Krishonnati Yojana (KY) into a single umbrella scheme to provide greater flexibility to States to take up need-based components. In connection with this, an Expenditure Finance Commission (EFC) draft for an umbrella scheme covering centrally sponsored schemes of the Department of Agriculture and Farmers Welfare for

the 16th Finance Commission period has also been initiated. The draft has been circulated for inter-ministerial consultations. After responses from allied ministries and govt think tank NITI Aayog are received, the process involves recasting the EFC note, if required. Details of restructuring, funding framework, criteria and weightage for allocation of funds to states and UTs, and performance-linked funding will be available when the EFC note is finalised and approved after due consultations, as per the laid down process.



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Agri ministry to train SHGs on scientific farming at SARAS Aajeevika Mela

The Ministry of Agriculture and Farmers Welfare (MoA&FW) conducted a series of practical workshops on scientific farming for Self Help Group (SHG) members and rural producers at SARAS Aajeevika Mela on 14th – 15th February, 2026. A workshop on Participatory Guarantee System certification explained the process of organic certification

for SHG farmers, documentation requirements, group certification procedures and information on govt assistance available for certification costs. The session helped SHG producers obtain affordable organic certification and access better market opportunities for organic products.

Assam's tea gardens make room for bamboo to fuel bioethanol plant

The world's tallest grass may help some of Assam's 803 major tea estates and 1.22 lakh registered small tea growers overcome a tough phase. In August 2022, the govt tweaked the Assam Fixation of Ceiling on Land Holding Act of 1956 to allow tea gardens to use up to 5% of their land for non-tea purposes. A few tea gardens within a 300km radius of the world's first commercial scale 2G bioethanol plant using bamboo as feedstock, are using the permitted portion of their area for bamboo cultivation. This ₹4,930 crore plant spread across 43 acres at Numaligarh, about 260 km east of Guwahati, has been established by Assam Bio Ethanol Private Limited (ABEPL), a joint venture of Numaligarh Refinery Limited (NRL), which is a Navaratna public sector undertaking, with the Finland based Chempolis Oy and Fortum. ABEPL experts said ethanol production is costlier in a 2G or second generation plant than a first generation plant, but ensures food security, is more sustainable, and leaves a lower carbon footprint. While 1G ethanol is produced from food crops using simple fermentation, 2G ethanol is derived from non-food farm waste or residue. The bioethanol project was pursued after research in Finland showed that freshly

harvested bamboo, chipped to a specific size, can be a sustainable substitute for food crops. The ABEPL has registered some 4,200 of a targeted 30,000 bamboo farmers across 26 districts of Arunachal Pradesh, Assam, Meghalaya, and Nagaland. They are, however, not enough to meet the plant's annual intake. This is where the tea gardens, especially those with land to spare for non-tea activities such as tourism and horticulture, have come in. Some tea gardens have started planting bamboo. Some planters believe fuelling the bioethanol plant could help the industry get over a near slump due to multiple factors, including climate change impacting production, ageing tea bushes, high production costs, poor infrastructure, and labour shortage. The ABEPL has put in place a structured tie up model, ensuring sustainable bamboo supply and transparent sourcing. The model requires farmers to offload their product at a decentralised chipping unit within 3040 km of their farms. The chipped bamboo is then transported to the plant for instant payment to everyone down the line. A major part of the plan is the long-term goal of distributing 60 lakh saplings free of cost to the farmers.

Kerala shifts paddy procurement to cooperatives

The Kerala govt has approved a farmer-centric, two-tier paddy procurement system by entrusting the process to cooperative societies to ensure faster payments and reduce delays. From the coming season, PACS will directly buy paddy from farmers, enabling immediate payment and ending reliance on Paddy Receipt Sheets (PRS) based loans.

Nodal cooperatives at district or taluk levels will handle processing and supply rice to the Public Distribution System (PDS). Supplyco will remain the nodal agency, while Kerala Bank will extend special financial and working capital support.

Nafed launches In-House E-Auction Portal

Agri-cooperative major Nafed, the govt's largest procurement agency for oilseeds and pulses, launched an e-auction portal, Nafex.in, for agricultural commodities on 19.01.2026. The federation will also consider allowing state-level federation of cooperatives and agencies to conduct their e-auction on the portal which has been developed in collaboration with consulting firm Deloitte. Currently Nafed

uses private platforms such as mjunction, NCDEX eMarkets (NeML) and E-Teach for selling about 5.3 million tonne (MT) of pulses and oilseeds purchased annually from farmers under the Price Support Scheme (PSS) and the Price Stabilisation Fund (PSF). Another govt agency, National Cooperative Consumers' Federation of India (NCCF), also uses these private platforms to carry out e-auction of



commodities purchased under PSS and PSF. These private agencies charge 0.03% of the total value of commodities traded on these platforms as fees from the buyers. The new

portal is expected to enhance transparency, efficiency and cost savings in commodity trading.



INTERNATIONAL NEWS/ICA NEWS

India seeks greater market access in Brazil for fruits, veggies

India has requested greater market access for exports of pomegranate, garlic, and grapes to Brazil, Agriculture Minister Shri Shivraj Singh Chouhan said after meeting Brazil's Minister for Agrarian Development and Family Farming, Mr. Luiz Paulo Teixeira Ferreira. Brazil is also discussing exports of tea and tur dal with Indian officials. Brazil's application to export tur to India is under consideration, as both sides work to finalise phytosanitary agreements for pulses trade. The Indian Council of Agricultural Research (ICAR) and Brazil's Embrapa are discussing a Memorandum of Understanding for cooperation in agriculture and allied sectors. Brazil has agreed to set up a centre of excellence in India and to

collaborate on productivity enhancement and integrated farming systems. Mr. Ferreira visited the ICAR-affiliated Indian Institute of Farming Systems Research in Uttar Pradesh to review India's experience with nature-based agricultural solutions. Brazil has shown interest in natural and organic farming practices promoted by India's agriculture ministry. To diversify import dependence on a few countries, India has started sourcing pulses such as urad and soyabean oils from Brazil in the last couple of years. The move is expected to bridge the shortfall in domestic supplies while Brazil, through Embrapa, is expected to provide technology for boosting pulses productivity.

IMF upgrades India's 2025-26 growth to 7.3% from earlier estimate of 6.6%

The International Monetary Fund (IMF) has revised upwards its estimate of India's GDP growth in the current financial year 2025-26 to 7.3% from its earlier prediction of 6.6%. This upward revision, in its January 2026 World Economic Outlook update released on 10.01.2026, was primarily a reflection of stronger-than-expected growth in the third quarter, and "strong momentum" in the fourth quarter. "In India, growth is revised upward by 0.7% point to 7.3% for 2025 [FY 2025-26], reflecting the better-than-expected outturn in the third quarter of the year and strong momentum in the fourth quarter," Growth is projected to moderate to 6.4 in 2026 and 2027 as cyclical and temporary factors wane." The IMF's prediction of 7.3% growth for 2025-26 is just marginally slower than the 7.4% the government of India itself predicted for the year. For the global economy, the report projects growth to remain "resilient" at 3.3% in

calendar year 2026 and at 3.2% in 2027, largely the same as the 3.3% estimated for 2025. These forecasts entail a small upward revision for 2026 and no change for 2027 as compared with the predictions made in the October 2025 World Economic Outlook (WEO). "This steady performance on the surface results from the balancing of divergent forces,". Headwinds from shifting trade policies are offset by tailwinds from surging investment related to technology, including Artificial Intelligence (AI), more so in North America and Asia than in other regions, as well as fiscal and monetary support, broadly accommodative financial conditions, and adaptability of the private sector. On the inflation front, the report predicted that inflation in India is expected to go back to near-target levels after a decline in 2025 driven by subdued food prices. The Reserve Bank of India's target for inflation is 4%.



NEWS FROM MEMBER BANKS



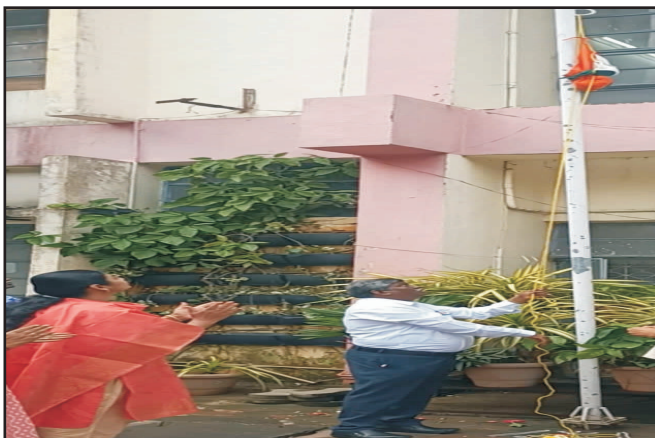
77th Republic Day Celebrations on 26th January 2026

Gujarat SCARDB (Kheti Bank)



Gujarat SCARDB (Kheti bank) celebrated 77th Republic Day with flag hoisting ceremony and carried out Tiranga Yatra, and Swadeshi Rally at its head office in Ahmedabad. Shri Kiritbhai Patel, General Manager, Gujarat SCARDB hoisted the flag with active participation by the senior bank officials and staff.

Tamil Nadu CSARDB



Tamil Nadu CSARDB celebrated 77th Republic Day with flag hoisting by Thiru. M. Murugan, Addl. Registrar & MD, Tamil Nadu CSARDB at their head office in Chennai. Tmt. R. Anandi, Joint Registrar & GM, Tamil Nadu CSARDB along with bank staff members participated in the event.

Uttar Pradesh SGVB



Uttar Pradesh SGVB organized voter oath taking ceremony in the presence of all officers/employees on the occasion of "National Voter Day 2026" on 23rd January, 2026 and also celebrated 77th Republic Day with flag hoisting ceremony at their head office in Lucknow.

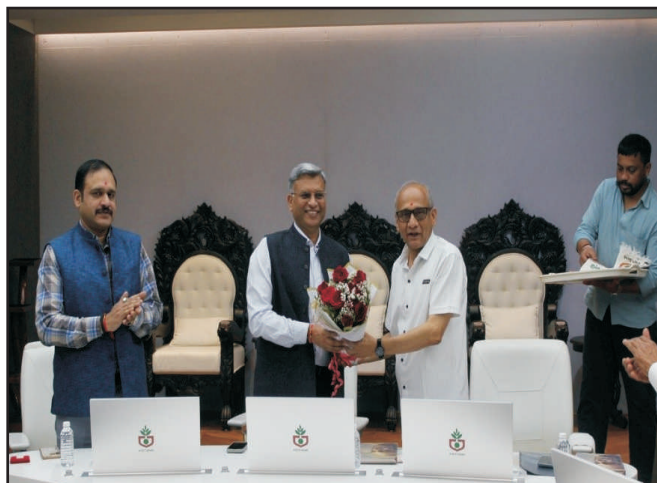


Kheti Bank's Exhibition Stall at 'Manthan Baithak 2026' at Gandhinagar



Gujarat SCARDB set up an exclusive exhibition stall showcasing its cooperative banking products, services, and initiatives focused on rural finance, at the 'Manthan Baithak 2026' chaired by Shri Amit Shah, Union Home and Cooperation Minister, on 17th February 2026 at Gandhinagar Gujarat.

NCDC MD visits Gujarat SCARDB on 18th February 2026 in Ahmedabad



National Cooperative Development Corporation (NCDC) Managing Director and Additional Secretary, MOC, Shri Pankaj Kumar Bansal, visited the head office of Gujarat's Kheti Bank on 18th February 2026 in Ahmedabad. Gujarat SCARDB Chairman Shri Dolar Kotecha NCDC Deputy Managing Director Shri Rohit Gupta, Shri K.K. Ravindran, Managing Director, NAFCARD, senior officers and staff members of bank were present during the meeting.

Punjab SCADB



Exposure visit of 13 delegates from Gujarat SCARDB's including Directors and senior officials to Punjab SCADB organised from 07th to 13th January 2026 at Punjab SCADB's head office in Chandigarh.



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