

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1451**  
TO BE ANSWERED ON 12<sup>TH</sup> MARCH, 2025

**University on Cooperatives to be Established Soon to Foster 'Prosperity Through Cooperation'**

1451 Shri Kesridevsinh Jhala:  
Smt. Rekha Sharma:  
Shri Brij Lal:  
Shri Naresh Bansal:  
Smt. Maya Naroliya:  
Shri Mayankbhai Jaydevbhai Nayak:  
Shri Mithlesh Kumar:  
Dr. Parmar Jashvantsinh Salamsinh:

Will the Minister of COOPERATION be pleased to state:

- (a) the manner in which the university will contribute to the growth and professionalisation of the cooperative sector in the country;
- (b) the steps being taken to promote women's participation and leadership in cooperatives;
- (c) measures being taken to ensure that the cooperative sector remains competitive in the digital age; and
- (d) the manner in which the curriculum will be designed to ensure practical training and research in cooperative management

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

- (a) The proposed University on Cooperatives would contribute to the growth and professionalisation of the cooperative sector in the following manner, by –
  - (i) providing qualified and trained manpower to meet the present and future needs of the cooperative sector,
  - (ii) providing training, education and capacity building to the employees and board members of cooperative societies at all levels,
  - (iii) providing distance learning or mass e-learning platform and courses for serving the education and training needs of the cooperative societies,

- (iv) standardizing the course design and content, pedagogy, course delivery in cooperative education and training in accordance with the national and international best practices.
- (b) Following steps have been taken to promote women's participation and leadership in cooperatives–
  - (i) Model Bye Laws for the PACS has been prepared by the Ministry of Cooperation and adopted by the States/UTs across the country. It mandates requirement of women Directors in the Board of PACS. This is ensuring representation of women and their decision making in more than 1 Lakh PACS.
  - (ii) Multi-State Cooperative Societies (MSCS) Act, 2002 was amended through MSCS (Amendment) Act, 2023 wherein, a specific provision has been introduced for reservation of two seats for women in the Board of MSCS, paving the way for gender equal growth in Co-operative Sector.
  - (iii) The Ministry has launched a new initiative of cooperative-led “White Revolution 2.0” with the aim of enhancing employment and promoting women's empowerment. The key objective of this initiative is to increase procurement of milk by dairy cooperatives by 50% over the next five years, by providing market access to dairy farmers in areas that have not yet been covered by the organized dairy sector and by promoting the share of dairy cooperative societies in the organized dairy sector.
  - (iv) National Cooperative Development Corporation (NCDC), a statutory corporation under the administrative control of Ministry of Cooperation, has been playing a significant role over the years to improve socio-economic status of women cooperatives enabling them to take up business model-based activities. NCDC is implementing the following scheme exclusively for women cooperatives: **Nandini Sahakar** – under this scheme, term loan is provided to women cooperatives for a period of 5-8 years with the interest subvention of up to 2% on term loan. The financial assistance under the scheme is provided for business plan based activity /service mandated to NCDC.
- (c) Following measures have been taken for cooperative to remain competitive in digital age through use of technology to enhance transparency, efficiency, and member services:
  - (i) Computerization of PACS Project: Government of India has approved the Project for Computerization of functional PACS, which entails bringing all the functional

PACS onto an ERP (Enterprise Resource Planning) based Common National Software, linking them with National Bank for Agriculture and Rural Development (NABARD) through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). The ERP (Enterprise Resource Planning) based Common National Software brings about efficiency in PACS performance through Common Accounting System (CAS) and Management Information System (MIS). Further, governance and transparency in PACS also improves, leading to speedy disbursement of loans, lowering of transaction cost, reduction in imbalances in payments, seamless accounting with DCCBs and StCBs.

- (ii) Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the long-term cooperative credit structure, the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project.
- (iii) PACS as Common Service Centers (CSCs) for better access to e-services: An MoU has been signed between Ministry of Cooperation, Ministry of Electronics and Information Technology (MeitY), NABARD and CSC e-Governance Services India Limited for providing more than 300 e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS.
- (iv) Under the initiatives of the Ministry, a portal for the office of Central Registrar of Cooperative Societies (CRCS) i.e., [www.crscs.gov.in](http://www.crscs.gov.in) has been developed and successfully launched on 6th August, 2023. This initiative is aimed to digitize and make the office of CRCS paperless by providing various services under Multi-State Cooperative Societies (MSCS) Act/Rules online, to make the management of MSCSs easier and to enhance transparency & efficiency in the working of the CRCS office. All the working processes of CRCS office inter-alia including Registration, Amendment of Bye-laws, filling of Annual return, branch opening, sale officer appointment, online payments to Cooperative Education Fund (CEF) and Cooperative Rehabilitation, Reconstruction and Development Fund (CRRDF), etc. are being processed through the new online portal in compliance with the statutory requirements of MSCS Act.
- (v) Computerization of Registrar of Cooperative Societies (RCS) of States/UTs: A centrally sponsored project for the computerization of RCS offices in States/Union Territories has been approved by the Central Government on 06.10.2023 with a budgetary outlay of Rs.94.59 crore for three years w.e.f. 2023-

24. This is a part of the umbrella project of “Strengthening Cooperatives Through IT Interventions” of the Ministry. The objectives of the project are to enhance the ease of doing business for Cooperative Societies and create a digital ecosystem for transparent & paperless transactions of cooperative societies with the RCS offices in all States/Union Territories. The software developed under this project will be as per the Cooperative Acts of the respective States/UTs.

- (vi) NABARD as part of its developmental role, had facilitated the Rural Cooperative Banks (RCBs) to onboard the Core Banking Solution (CBS) in 2011. 211 RCBs are availing of services of two CBS clouds facilitated by NABARD. Currently, NABARD is also facilitating these banks to upgrade their CBS systems.
- (vii) With the approval of Reserve Bank of India, a non-banking financial company (NBFC) viz. National Urban Cooperative Finance and Development Corporation Limited (NUCFDC), has been set up as an Umbrella Organization (UO) for Urban Cooperative Banks (UCB) in India. It aims to digitally transform the India’s Urban Cooperative Bank (UCB) sector as a major player in the country’s financial system by providing a robust and reliable IT infrastructure that can significantly reduce IT costs for UCBs while enabling them to provide modern digital banking products based on latest technology.
- (viii) A pilot project to promote ‘Cooperation among Cooperatives’ was launched on 21st May, 2023 in Banaskantha and Panchmahal districts of Gujarat. One of the components, of the project is to distribute Micro-ATMs to the dairy cooperative societies after making them Bank-Mitra of the DCCBs to provide 'Door Step Financial Services' and to ensure ease of doing business, transparency and financial inclusion. On the basis of learnings during the Pilot period, a Statewide Campaign was launched in Gujarat on 15th January 2024. A Standard Operating Procedure (SOP) launched on 19th September, 2024 for Nationwide implementation of the ‘Cooperation among Cooperatives’ Campaign. As on 28.02.2025, 9915 micro-ATMs have been distributed.

(d) A consultative procedure would be followed by the proposed University in designing curricula/courses for degree/diploma, training and skill development. Related stakeholders from different tiers of cooperatives including sector experts will be consulted through a well-structured consultative mechanism to ensure curricula are need-based and industry-oriented.

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