GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 1137
TO BE ANSWERED ON 29th July, 2026

REVIEW OF THE MINISTRY

1137 Shri I.S. Inbadurai:

Will the Minister of COOPERATION be pleased to state:

(a) whether Government has undertaken a comprehensive review after five years of the Ministry, if so, details thereof, and if not, reasons therefor, and key outcomes achieved;

(b) whether the Ministry has improved functioning of cooperative societies nationwide, and if so, details thereof, if not, reasons therefor, and measurable performance indicators; and

(c) whether formation of the Ministry has increased income of cooperative members, particularly farmers, if so, details thereof, if not, reasons therefor, and corrective steps taken?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) Regular reviews are held at the level of the Union Minister of Cooperation, the Ministers of State for Cooperation, and the Secretary, Ministry of Cooperation on the functioning of the Ministry. The National Cooperation Policy, 2025, launched by the Ministry of Cooperation in 2025, provides a framework for focused review of the Ministry.

(b) & (c): The Ministry has taken several initiatives to strengthen the cooperative sector in the country and promote the vision of *Sahkar-Se-Samriddhi*, such as:

- The development of the National Cooperative Database (NCD) to identify developmental gaps,
- Model Bye-laws for Primary Agricultural Credit Societies (PACS) to improve governance, enhance inclusivity, and diversify business in non-credit areas, such as Common Service Centers (CSCs), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJKs), Pradhan Mantri Kisan Samriddhi Kendras (PMKSKs), retail petrol/ diesel outlets, etc.
- Transforming PACS into multipurpose PACS to enhance sources of revenue and increase income.

- The World's Largest Grain Storage Programme to reduce wastage of food grains and transportation costs, enable farmers to realize better prices for their produce and meet various agricultural needs, etc.

The list of all initiatives taken so far is enclosed as **Annexure-1**. These initiatives have been taken to strengthen the functioning of cooperative societies and to increase member income. However, it is too early to assess the actual impact.

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Annexure-1

A. Making Primary Cooperatives economically vibrant and transparent

1. **Model Bye-laws for Primary Agricultural Credit Societies (PACS), making them multipurpose, multidimensional, and transparent entities**:
   Government, in consultation with all the stakeholders, including States/ UTs, National Level Federations, State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs), etc., has prepared and circulated Model Bye-laws for PACS to all the States/ UTs, which enable PACS to undertake more than 25 business activities, improve governance, transparency, and accountability in their operations. Provisions have also been made to make the membership of PACS more inclusive and broad-based, giving adequate representation to women and the Scheduled Castes/Scheduled Tribes. So far, 32 States/ UTs have adopted Model Bye-laws or their existing bye-laws are in line with Model Bye-laws.

2. **Strengthening of PACS through Computerization**:
   To strengthen PACS, a project for the Computerization of functional PACS with a total financial outlay of ₹2925.39 Crore has been approved by the Government of India, which entails bringing all functional PACS in the Country onto a common ERP-based national software, linking them with National Bank for Agriculture and Rural Development (NABARD) through StCBs and DCCBs. A total of 79,630 PACS from 31 States/ UTs have been sanctioned under the project. A total of 63,707 PACS have been onboarded on Enterprise Resource Planning (ERP) Software, and 65,875 hardware has been delivered in 30 States/UTs. So far, 54,707 PACS have been declared as e-PACS and a total of 51.58 Crore transactions have been done through the software as on 15th July 2026.

3. **Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives to cover all the Panchayats**:
   The Government of India has approved the plan to establish new multipurpose PACS/dairy/fisheries cooperatives, aiming to cover all panchayats and villages in the country over the next five years. This initiative is supported by NABARD, National Dairy Development Board (NDDB), National Fisheries Development Board (NFDB) and State/UT Governments. As per the National Cooperative Database, a total of 38,138 new PACS, Dairy and Fishery Cooperative Societies have been registered; and 21,292 Dairy and Fisheries Cooperative Societies have been strengthened as on 15.06.2026 across the country since the approval of the plan on 15.2.2023.

4. **Launch of Margdarshika/ SOP for Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in covering all the Panchayats:**
   To ensure effective and timely implementation of the plan, the Ministry of Cooperation, in coordination with NABARD, NDDB, and NFDB, has launched a Standard Operating Procedure (Margdarshika) on 19.9.2024, indicating the targets and timelines for all stakeholders concerned.

5. **World's Largest Decentralized Grain Storage Plan in the Cooperative Sector**: The Government has approved a plan to create warehouses, custom hiring centers, primary processing units and other agri-infrastructure for grain storage at PACS level, through convergence of various Government of India (GOI) schemes, including Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure Scheme (AMI), Sub Mission on Agricultural Mechanization (SMAM), Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME), etc. This will reduce wastage of food grains and transportation costs, enable farmers to realize better prices for their produce and meet various agricultural needs at the PACS level. Under the pilot project, construction of godowns in 11 PACS of 11 States has been completed. Further, under the Extended Pilot, more than 600 PACS across the country have been identified for the construction of godowns under the World's Largest Grain Storage Plan in the Cooperative Sector. Cabinet Secretary has assigned a target of creating 5 LMT by September 2026.

   Currently, the State Department of Food and Civil Supplies, Food Corporation of India (FCI), National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED), and National Cooperative Consumers Federation of India Limited (NCCF) have given hiring assurance for 680 PACS/Cooperative godowns with capacity of 10.86 LMT. Construction work has commenced in 505 PACS (2.84 LMT), out of which construction completed in 302 PACS created a total capacity of 1.71 LMT *(Andhra Pradesh – 117 godowns with capacity 0.79 LMT, Rajasthan.- 120 godowns with capacity 0.60 LMT, Maharashtra – 18 godowns with capacity 0.16 LMT, Gujarat – 43 godowns with capacity 0.15 LMT and Tamil Nadu – 4 godowns with capacity 0.013 LMT).* Additionally, 496 PACS/cooperatives have been identified with a total storage capacity of 14.56 LMT.

6. **Launch of Margdarshika/ SOP for World's Largest Grain Storage Plan in Cooperative Sector**: A comprehensive Standard Operating Procedure (SOP) - "Margdarshika" has been prepared and shared with the States/ UTs for the smooth and uniform implementation of the Plan. The Margdarshika includes: formation of various committees under the scheme, decisions taken in the Inter-Ministerial Committee (IMC), introduction and benefits of various converged schemes under the plan, application procedure, phase-wise implementation flowchart of the grain storage project, expected outcomes and defined timelines, roles and responsibilities of the Ministry of Cooperation and other stakeholders, Warehousing Development and Regulatory Authority (WDRA) guidelines for the construction of godowns, criteria for the selection of PACS under the scheme.

7. **Amendments made under AMI Scheme with regard to World's Largest Grain Storage Plan:** Based on the decisions taken in the 2nd IMC meeting of World's Largest Grain Storage Plan in the Cooperative Sector, held on 23.10.2024, the Department of Agriculture and Farmers Welfare has made the following amendments under the AMI scheme:
   - To enhance the financial viability of the scheme, the margin money requirement has been reduced from 20% to 10%.

- The construction cost has been revised from ₹3000–3500/MT to ₹6000 - 7000/MT for plain areas and from ₹4000/MT to ₹8000/MT for northeastern states.
- The subsidy has been increased from 25% to 33.33% (from ₹875/MT to ₹2333/MT for plain areas and from ₹1333.33/MT to ₹2666/MT for northeastern states).
- For PACS, a provision has been made to provide an additional subsidy of 1/3 (one third) of the total admissible subsidy for ancillary infrastructure such as internal roads, weighbridges, boundary walls, etc.

8. **Developments pertaining to FCI regarding identification and issuance of Hiring Assurance to Godowns under the World's Largest Grain Storage Plan in the Cooperative Sector:** Based on the decisions taken in the meeting held on 2.6.2025 under the chairmanship of Hon'ble Home and Cooperation Minister, Food Corporation of India (FCI) has been entrusted to identify PACS, provide hiring assurance, and ensure the annual hiring of these warehouses. The following progress has been made:
   - In Phase I, FCI has identified 216 potential locations for hiring of godowns of 2500 MT and above (1671 MT and above for North Eastern and Hilly areas).
   - About 26.03 LMT Storage requirement has been mapped by FCI in these potential 216 locations in 18 States /UTs.
   - States have identified more than 200 PACS/Cooperative Societies and are actively identifying additional PACS/Cooperative Societies

9. **PACS as Common Service Centers (CSCs) for better access to e-services**:
   An MoU has been signed between the Ministry of Cooperation, the 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. So far, 55,514 PACS have started providing CSC services to rural citizens.

10. **Formation of new Farmer Producer Organizations (FPOs) by PACS:** Under the Central Sector Scheme - Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs), National Cooperative Development Corporation (NCDC) is one of the Implementing Agencies designated by the Department of Agriculture and Farmers Welfare (DA&FW), Ministry of Agriculture and Farmers Welfare, Government of India, towards the formation and promotion of FPOs under the Cooperative Societies Act. The target for the formation and promotion of 746 FPOs was assigned by DA&FW to NCDC, and NCDC registered 746 FPOs in the cooperative sector. Thereafter, with the initiative of Ministry of Cooperation, Government of India, additional target of Farmer Producer Organizations (FPOs) was allocated to NCDC by Ministry of Agriculture and Farmers Welfare, GoI, for formation and promotion of FPOs in cooperative sector through strengthening of PACS under the scheme and NCDC got target of 1117 FPOs and registered/onboarded 1117 FPOs through the members of PACS. This will help provide farmers with necessary market linkages and a fair and remunerative process for their produce.

NCDC has disbursed ₹320 crore to FPOs/Cluster-Based Business Organizations (CBBOs) under the scheme as of 31.05.2026.

11. **PACS given priority for Retail Petrol/ Diesel outlets**: The Government has allowed PACS to be included in the Combined Category 2 (CC2) for allotment of retail petrol/ diesel outlets. As per information received from Oil Marketing Companies (OMCs), 394 PACS from 28 States/UTs have applied online for retail petrol/ diesel outlets and 13 outlets have been commissioned.

12. **PACS permitted to convert bulk consumer petrol pumps into retail outlets**: The existing bulk consumer licensee PACS have been given a one-time option by Oil Marketing Companies to convert into retail outlets. As per information shared by OMCs, 115 wholesale consumer pump licensee PACS from 5 States have given consent for conversion into Retail Outlets, out of which 62 PACS have been commissioned by the OMCs.

13. **PACS eligible for LPG Distributorship for diversifying its activities**: The Government has now allowed PACS to apply for LPG Distributorships. This will give PACS an option to increase their economic activities and diversify their income stream.

14. **PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level**: PACS have been allowed to operate Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJKs), which will provide an additional income source to them and ease the access to quality generic medicines for rural citizens. So far, 4,275 PACS/ cooperative societies have applied online for PMBJKs, out of which 4,255 PACS have been given initial approval by the Pharmaceutical & Medical Devices Bureau of India (PMBI), and 846 PACS have received store codes from PMBI, out of 645 PACS have started functioning as PM Bhartiya Jan Aushadhi Kendras.

15. **PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK** PACS have been enabled to operate PMKSK for ensuring easy accessibility of fertilizer & related services to farmers in the country. As per the information shared by the States/ UTs, so far, a total of 38,974 PACS are functioning as PMKSK.

16. **PACS to carry out O&M of rural piped water supply schemes (PWS)**: PACS have been made eligible to carry out the Operations & Maintenance (O&M) of PWS in rural areas. As per information received from States/ UTs, 1,480 PACS have been identified/ selected by 10 States/ UTs to provide O&M services at the Panchayat/ Village level, out of these, 118 PACS have started functioning.
17. **Convergence of PM-KUSUM at PACS level**: Farmers associated with PACS can adopt solar agricultural water pumps and install photovoltaic modules in their farms.

18. **Convergence of PM Surya Ghar – Muft Bijli Yojana (PMSG–MBY) at the Cooperative Societies level:** The initiative seeks to accelerate the adoption of clean and low-cost rooftop solar energy while leveraging the extensive grassroots presence of

cooperative societies. 100 towns have been shortlisted for focused implementation of this initiative.

19. **Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services:** Dairy and Fisheries cooperative societies can be made Bank Mitras of DCCBs and StCBs. To ensure their ease of doing business, transparency and financial inclusion, Micro- ATMs are also being given to these Bank Mitra Co-operative Societies with support from NABARD to provide 'Door-step Financial Services'. To facilitate effective implementation of the initiative, a SOP has been launched on 19th September 2024. So far, 10,060 new Micro-ATMs have been distributed to Bank Mitra cooperative societies in Gujarat.

20. **Rupay Kisan Credit Card to Members of Milk Cooperatives:** In order to expand the reach of DCCBs/ StCBs and to provide necessary liquidity to the members of Dairy Cooperative societies, Rupay Kisan Credit Cards (KCCs) are being distributed to the members of cooperatives for providing credit at comparatively lower interest rates and to enable them to carry out other financial transactions. To facilitate effective implementation of the initiative, an SOP has been launched on 19th September 2024. So far 6.57 lakh new Rupay KCC have been distributed in the State of Gujarat.

21. **Formation of Fish Farmer Producer Organization (FFPO):** To provide market linkage and processing facilities to fishermen, NCDC registered 70 FFPOs in the initial phase. In addition, the Department of Fisheries, Government of India, allocated the work of converting 1000 existing fisheries cooperative societies into FFPOs to the National Cooperative Development Corporation. National Cooperative Development Corporation has identified 1000 Primary Fisheries Cooperatives Societies to strengthen as FFPOs, with an approved outlay of Rs 280.65 crore. A business plan for the selected societies is being prepared by the CBBOs. NCDC as on 31.05.2026 has disbursed ₹130 crore to FFPOS/CBBOs under the scheme.

22. **White Revolution 2.0**: The Ministry of Cooperation has launched an initiative to usher Cooperative-led "White Revolution 2.0” aimed at expanding cooperative coverage, employment generation and women's empowerment with an objective "To increase the milk procurement of dairy cooperatives by 50% from the present level (i.e., 660 LKgPD in Base Year 2023-24) over next five years (i.e., 1007 LKgPD in 2028-29) by providing market access to dairy farmers in uncovered areas and increasing the share of dairy cooperatives in organised sector." The SOP for White Revolution 2.0 was launched on 19.09.2024 by Hon’ble Home & Cooperation Minister in the presence of Hon’ble Minister of Fisheries, Animal Husbandry and Dairying. On 25.12.2024, the Hon’ble Home & Cooperation Minister, in the presence of the Hon’ble Minister of Fisheries, Animal Husbandry and Dairying, inaugurated 6,600 newly set up Dairy Cooperative Societies (DCSs). So far, 25,282 DCSs have been registered in 31 states/UTs.

23. **Atmanirbharta Abhiyan**: Ministry of Cooperation has launched the initiative to incentivize production of pulses (tur, masur and urad) to reduce dependency on imports, and production of maize to be used for production of ethanol for meeting the goal of Ethanol Blending Programme (EBP) through National Cooperative Consumer Federation (NCCF) and National Agricultural Cooperative Marketing Federation of India (NAFED). Both organizations have developed their own web portal, i.e., e-Samyukti and e-Samridhi, respectively, for registration of farmers through cooperatives. Both have assured pre-registered farmers of tur, urad, masur, and maize to procure 100% of their produce at the Minimum Support Price (MSP). However, if the market prices exceed the MSP, farmers are free to sell their produce in the open market. A total of 44,09,590 farmers have already registered on the e-Samyukti portal of NCCF. Similarly, 15,84,759 farmers have registered themselves on the e-Samridhi portal of NAFED.

B. Strengthening the Cooperative Banks

24. **Urban Cooperative Banks (UCBs) have been allowed to open new branches to expand their business:** UCBs can now open new branches up to 15% (maximum 10 branches) of the existing number of branches in the previous financial year without prior approval of the RBI.

25. **UCBs have been allowed by the RBI to offer doorstep services to their customers:** Doorstep banking facility can now be provided by UCBs. Account holders of these banks can now avail various banking facilities at home, such as cash withdrawal, cash deposit, KYC, demand draft, and life certificate for pensioners, etc.

26. **Notification of Scheduling norms for including Urban Cooperative Banks:** UCBs that are in compliance with the Eligibility Criteria for Business Authorisation and have maintained the minimum deposits required for classification as Tier 3 for the last two years are now eligible to be included in Schedule II of the Reserve Bank of India Act, 1934, and get 'Scheduled' status.

27. **A Nodal Officer designated in RBI for regular interaction with UCBs:** To meet the long-pending demand of the cooperative sector for closer coordination and focused interaction, RBI has notified a nodal officer.

28. **Relief for Urban Cooperative Societies (UCBs) by reducing PSL target from 75% to 60%:** The Reserve Bank of India has provided relief to Urban Co-operative Banks (UCBs) by reducing the Priority Sector Lending (PSL) target from the earlier level of 75 per cent to 60 per cent. This relaxation has eased compliance pressures on UCBs and provided them with greater operational flexibility in managing their lending portfolios.

29. **Housing loan limit for Urban Cooperative Banks increased from 10% to 25%:** Housing loan limit for members of Urban Cooperative Banks has been increased from 10% of assets to 25% (up to Rs 3 crore) of their total loans & advances.

30. **Relief in sub-limit of 12% sub-limit (weaker sections) by withdrawing of target of ₹ 2 lakh for women loan repayment:** Removal of the target of ₹2 lakh for women borrowers under the 12% sub-limit for weaker sections simplifies PSL compliance and provides greater operational freedom to UCBs in meeting PSL obligations.

31. **Relief to Urban Cooperative Institutions by increasing 50% loan limit from ₹ 1 crore to ₹ 3 crore:** The loan and advances exposure limit for Urban Cooperative Banks (UCBs) of 50% of loans and advances has been increased from ₹1 crore to ₹3 crore (or 0.4% of the Tier I capital whichever is lower), which helps them meet the higher credit demands of individual borrowers, supports business growth and improves their competitiveness in the retail and SME lending segments.

32. **Monetary ceiling for Gold Loan has been removed by RBI:** RBI has removed the monetary ceiling from Rs. 2 lakhs for cooperative Banks at par with Commercial Banks.

33. **Umbrella Organization for Urban Cooperative Banks:**National Urban Cooperative Finance and Development Corporation (NUCFDC) has been established with the approval of the RBI as an Umbrella Organization (UO) for the UCB sector, which is providing necessary IT infrastructure and operational support to around 1,500 UCBs. It has launched various services like Sahakar CBS, Digi Loan and Digi Pay.

34. **RBI extended the glide path for Security Receipts from FY 2025-26 to FY 2027-28:** RBI, vide circular dated 24.02.2025, has provided an additional two years of timeline for provisioning of non-performing assets through Asset Reconstruction Company for better management of capital and liquidity in urban co-operative banks so that these banks can minimize the losses on stressed assets.

35. **Cooperative banks have been allowed to make one-time settlement of outstanding loans, like Commercial Banks:** Co-operative banks, through board-approved policies, are now eligible for one time settlement along with technical write-off.

36. **Higher Housing Loan Limits:** Reserve Bank of India has increased the individual housing loan limit for rural co-operative banks by two and a half times to Rs. 75 lakh and enabled them to lend to Commercial Real Estate/ Residential Housing (CRERH) up to 5% of total exposure.

37. **License fee reduced for Cooperative Banks for AePS:** License fee for onboarding Cooperative Banks to 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Cooperative financial institutions are now to get the facility free of cost for the first three months of the pre-production phase. With this,

members of onboarded Banks are now able to get the facility of banking at their home through biometrics.

38. UIDAI on 01.08.2025 has introduced a **new framework for onboarding of Cooperative Banks on the Aadhaar Enabled Payment System (AePS)**. Now, only StCBs are required to onboard as Authentication User Agencies (AUA)/eKYC User Agencies (KUA); DCCBs are allowed to use it through State Cooperative Bank as sub AUA/KUA, free of cost.

39. Non-scheduled UCBs, StCBs, and DCCBs notified as **Member Lending Institutions (MLIs) in the CGTMSE Scheme** to increase the share of cooperatives in lending: Cooperative banks are now able to get risk coverage up to 85 percent on the loans given. Also, cooperative sector enterprises are able to get collateral-free loans from cooperative banks now. Further, CGTMSE has rationalized the eligibility criteria from 5% Gross NPA or less to 7% Gross NPA or less for registration of Cooperative Banks as Member Lending Institutions (MLIs) under the Scheme.

40. The Banking Regulation Act is amended by the Government to make the **term of the Board of Directors of Cooperative Banks as per the Constitution** (maximum 10 consecutive years).

41. **Loans limit for Agricultural Cooperative Societies (Dairy) under Priority Sector Guidelines increased from ₹5 crore to ₹10 crore:** RBI has increased the priority sector lending limit for Agricultural Cooperative Societies (Dairy) from ₹5 crore to ₹10 crore vide Master Direction dated 24.03.2025. This move enables banks to provide more credit support to Agricultural Cooperative Societies (Dairy) for purchase of the produce of members.

42. **Sahakar Sarathi (Shared Service Entity):** Sahakar Sarathi (Shared Service Entity) Private Limited has been established after approval of the RBI to provide technological services to Rural Cooperative Banks (RCBs) and their strengthening. This has launched 15 services for the Rural Cooperative Banking Sector.

43. RBI vide its Notification dated 07.10.2025, has included rural cooperative banks in its **Integrated Ombudsman Scheme**. This will bring more transparency and accountability to the functions of rural cooperative banks.

44. RBI vide Master Direction dated 04.12 2025, has allowed **State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs) to open new branches (maximum 10) through** an **automatic route**. StCBs & DCCBs, subject to eligibility, are now able to open new branches without delay and can expand their business.

45. RBI vide Master Direction dated 28.11.2025, has granted relaxation to the **Rural and Urban cooperative banks in financial norms for providing modern banking services**. The previous requirements of Gross NPA being less than 7% and Net NPA not exceeding

3%, and the net profit criterion have been removed. Now, cooperative banks can easily provide modern banking services to their customers.

46. RBI vide Master Direction dated 04.12.2025, has issued **Eligibility Criteria norms for Business Authorisation (ECBA), which will supersede the previous FSWM provisions**. The **clause regarding no penalties** in the last two years has been removed from these norms. Now the Cooperative Banks are able to easily open new branches and expand their business.

47. RBI vide letter dated 07.01.2026 has issued clarification in reference to **Section 20 of the BR Act,** due to which the **Directors of Rural Cooperative Banks and their related Cooperative Societies are now eligible to avail loans** from their concerned State Cooperative Banks & District Central Cooperative Banks, subject to stipulated conditions.

48. RBI vide Notification dated 19.01.2026 has included **National Cooperative Development Corporation (NCDC) as an eligible entity under the on-lending provisions of the PSL framework**. Now the loan extended by the Banks to NCDC for on-lending to cooperative societies for purposes like Agriculture, Housing, Social Infrastructure, etc., fall under the PSL category.

49. The RBI granted **exemption to NUCFDC** from the limit of 200 subscribers for paid-up capital during a financial year under Section 42(2) of the Companies Act, 2013.

50. RBI has **removed the requirement of ₹50 crore networth** for Rural Cooperative Banks to become Corporate Agent for distribution of insurance.
51. RBI has now **strengthened TAFCUB** for UCBs by revising the terms of references of MoU with RCS. Now this paves way for revival of weak UCBs, their merger and capacity building.

52. RBI has granted **relaxation to specified borrowers like IFFCO** to borrow more than 50% of their working capital requirements (incremental funds) from the banks.

53. The Committee of Secretaries, chaired by the Cabinet Secretary, has recommended the **inclusion of Cooperative Banks as participant institutions under various schemes** of the Government of India. Various Ministries/Departments, like the Department of Animal Husbandry and Dairying have also revised their scheme guidelines to include cooperative banks.

54. With a view to onboarding co-operative banks **as Corporate Agents for undertaking insurance business**, the Ministry of Cooperation has requested all States/Union Territories and co-operative banks to associate as Corporate Agents of the IFFCO joint venture company.

55. With a view to mitigating cyber fraud and ensuring prompt reporting and response, the Ministry of Cooperation has requested all States/Union Territories and co-operative banks to **onboard the I4C and NCRP portals.** More than 1200 cooperative banks have onboarded on I4C.

56. A **Task Force has been constituted under NABARD**, in accordance with the mandate of the National Cooperation Policy, 2025, to provide necessary inputs for policy formulation and to address issues and challenges faced by the Rural Co-operative Banking sector.

57. The Ministry has constituted **a Task Force under NAFCUB on 'Transformation of Urban Cooperative Banks and Cooperative Credit Societies'**. The task force has submitted three reports.

58. On the request of the Ministry, NABARD has submitted a **report on Reforms, Restructuring, and Innovation in Agriculture and Rural Development Banks (ARDBs).**

59. The Ministry has completed **a detailed study through IRMA for National Cooperative Agriculture & Rural Development Banks'** Federation Ltd. (NAFCARD), resulting in an approved Action Plan that guides lending expansion, promotes non-farm sector activities, and strengthens cooperative governance.

60. The Ministry has completed **a strategic study to elevate NAFSCOB's role in Amrit Kaal (2022–2047).** It outlines reforms for cooperative credit, digital integration, financial service diversification, and institutional strengthening. With emphasis on governance, state-level capacity building, and inclusive outreach, the roadmap positions NAFSCOB to lead cooperative banking and drive sustainable rural development across India.

C. Relief to Cooperative Societies in the Income Tax Act

61. **Surcharge reduced from 12% to 7% for co-operative societies having income between Rs. 1 to 10 Cr.:** For the cooperatives having income between Rs 1 to 10 cr, the surcharge has been reduced from 12% to 7%. This will reduce the burden of Income Tax on Cooperative Societies, and more capital will be available with them to work for the benefit of their members.

62. **MAT reduced for cooperatives from 18.5% to 15%:** The Minimum Alternative Tax (MAT) has benn reduced from 18.5% to 15% for cooperatives. With this provision, now there is parity between Cooperative Societies and Companies in this regard.

63. **Relief in cash transactions under section 269ST of the Income Tax Act:** To remove difficulties in cash transactions by cooperatives under Section 269ST of IT Act, Government has issued a clarification that cash transaction of less than Rs. 2 lakhs done by

a cooperative society with its distributor in a day will be considered separately, and will not be charged with income tax penalty.

64. **Tax cut for new manufacturing Cooperative societies:** For new cooperatives commencing manufacturing activities by March 31, 2024, a flat lower tax rate of 15% will be charged, compared to an earlier rate of up to 30% plus surcharge. This will encourage the formation of new cooperative societies in the manufacturing sector.

65. **Increase in limit of Cash Deposits and Payments by PACS and PCARDBs:** The limit for Cash Deposits and Payments by PACS and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) has been enhanced from Rs. 20,000 to Rs. 2 lakh per member. This will facilitate their activities, increase the business, and benefit members of their societies.

66. **Increase in limit of Loan and Loan Repayments in Cash by PACS and PCARDBs:** The limit for Loan and Loan Repayments by PACS and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) has been enhanced from Rs. 20,000 to Rs. 2 lakh per member. This will reduce the operational difficulties and compliance burden.

67. **Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal**
    The cash withdrawal limit of cooperative societies without deduction of tax at source has been enhanced from Rs.1 crore to Rs.3 crore per year. This will increase the cashflow of the cooperatives.
68. **Enabling Taxpayers to obtain low or nil TDS certificates w.r.t. payment on purchase of goods**
    Under Income Tax, the payer is required to make TDS on the payments made towards purchase of goods. W.e.f. 1.4.2025, the payee has been given an option to obtain low/Nil deduction certificate. This will reduce TDS compliance burden of the payment made towards purchase of goods.
69. **TCS on the sale of goods under Section 206C(1H) has been made ineffective**
    The requirement to collect TCS on sale of goods has been withdrawn w.e.f 1 April, 2025.

70. **Deduction allowed to primary cooperative societies for supply of cattle feed and cotton seed produced by their members:**
    Deduction of profit and gains is presently allowed to cooperative society engaged in supplying milk, oilseeds, fruits or vegetables raised or grown by its members to a federal cooperative society and others engaged in the same activities. This deduction has been extended for supply of cattle feed and cotton seed produced by their members. The extension for deduction of profits arising from supply of cattle feed and cotton seed produced by members will encourage diversification of activities by primary cooperative societies. This will enhance value addition at the grassroots level, reduce input costs for farmer-members and result in higher net income and better livelihood security for them.

71. **Deduction of inter-cooperative society dividend under the new tax regime to the extent it is further distributed to members:**
The dividend received by a cooperative society from another cooperative society is allowed as a deduction in the old tax regime. Similar deduction has been allowed under the New Tax Regime also, to the extent it is further distributed to the members. This relief will prevent double taxation within the cooperative structure.

72. **Deduction of dividend received by notified national cooperative federations for a period of three years, to the extent it is further distributed to members, in respect of investments made till 31.01.2026:**
The dividend received by notified national cooperative federations on the investments made till 31.01.2026 has been allowed as a deduction for a period of three years upto 2028-29, to the extent it is further distributed to members. This relief will prevent double taxation within the cooperative structure.

73. **Inclusion of cooperatives registered under the Multi-State Cooperative Societies Act, 2002 within the definition of "co-operative society":**
Co-operative societies registered under the "Multi-State Cooperative Societies Act, 2002," have been included explicitly within the definition of co-operative society under the Act. This will enable such cooperatives to smoothly avail tax benefits and incentives, thereby strengthening multi-state cooperative enterprises operating across sectors.

D. Revival of Cooperative Sugar Mills

74. **Relief from Income Tax to Sugar Cooperative Mills**:
The Government has issued a clarification that cooperative sugar mills would not be subjected to additional income tax for paying higher sugarcane prices to farmers up to a Fair and Remunerative or State Advised Price, from April 2016 onwards.

75. **Resolution of decades-old pending issues related to Income Tax of Sugar Cooperative Mills**: The Government has made a provision in its Union Budget 2023-24, wherein Sugar cooperatives have been allowed to claim expenditure on their payments to sugarcane farmers for the period before the assessment year 2016–17, giving them a relief of more than Rs.46,000 crore.

76. **Rs.10,000 crore loan scheme for strengthening of Sugar Cooperative Mills**: The Government launched a scheme through NCDC for setting up ethanol plants, cogeneration plants, or for working capital, or for all three purposes. The Ministry has released Rs.1000 crore to NCDC (Rs.500 crore in FY 2022-23 and Rs.500 crore in FY 2024-25) under the scheme, and NCDC has released Rs. 10,005 crore to 56 CSMs.

77. **Preference to Cooperative Sugar Mills in purchase of ethanol**: Cooperative Sugar Mills have now been put at par with private companies for ethanol procurement by the Government of India under the Ethanol Blending Programme (EBP).

78. **Strengthening of Cooperative Sugar Mills by converting their molasses-based ethanol plants into multi-feed ethanol plants:** Ministry of Cooperation has taken the initiative in consultation with the National Federation of Cooperative Sugar Factories Ltd. (NFCSFL) for the conversion of existing molasses-based ethanol plants of CSMs into multi-feed ethanol plants. The Cooperative Sugar Mills (CSMs) also produce ethanol from molasses and sugar syrup by installing ethanol production plants. However, the availability of raw material, i.e., molasses and sugar syrup for production of ethanol, is limited by many factors, viz, Government Policy on diversion of sugarcane syrup, B heavy molasses for production of ethanol, and duration of sugar cane crushing season and availability of sugarcane depending on rainfall, etc. On account of these limiting factors, the CSMs having ethanol plants are not able to operate them at full capacity throughout the year. The Government of India has prioritized maize for the production of ethanol; therefore, it is prudent for CSMs to convert their existing ethanol production units into multi-feed ethanol production units so that they are able to produce ethanol by using maize as raw material. While NCDC has agreed to provide a loan for this purpose, DFPD has launched a scheme exclusively for cooperative sugar mills to provide interest subvention at the rate of 6% per annum or 50% of the actual interest, whichever is lower, for a period of 5 years on their loan. Further, OMCs shall give Priority-1 to CSMs, who will benefit from the Interest Subvention Scheme, for ethanol procurement, enabling transition from single feedstock to multi-feedstock.

79. **Reduction in GST on molasses from 28% to 5%:** The Government has decided to reduce the GST on molasses from 28% to 5%, which will enable cooperative sugar mills to earn more profits for their members by selling molasses to distilleries with higher margins.

80. **Revival of closed Cooperative Sugar Mills:**
For the revival and modernization of three closed cooperative sugar mills located at Talala, Kodinar and Valsad in Gujarat, Indian Potash Limited (IPL) has invested approximately ₹305 crore and has made significant progress towards restarting the operations of these mills. IPL repaid around ₹300 crore of outstanding loans owed to local cooperative banks by these mills, thereby strengthening the financial position of State and District-level cooperative banks. Additionally, pending dues amounting to ₹40.09 crore payable to employees, vendors, farmers and statutory bodies were also settled. To expand the sugarcane area and enhance productivity, improved sugarcane varieties were promoted, benefiting thousands of farmers and the rural economy. Following the success of this model in Gujarat, a Memorandum of Understanding (MoU) has been signed between Indian Potash Limited (IPL) and the Government of Odisha for the revival of Badamba Cooperative Sugar Mill in Odisha, with an estimated investment of approximately ₹360 crore.

E. <u>Three new National Level Multi-State Societies</u>

81. **New National Multi-State Cooperative Seed Society for certified seeds:**

Government has established a new apex multi-state cooperative seed society under the MSCS Act, 2002, namely Bharatiya Beej Sahakari Samiti Limited (BBSSL) as an umbrella organization to focus on production, testing, certification, procurement, processing, storage, branding, labelling and packaging of all two generations of seeds i.e. foundation and certified, through PACS by leveraging various schemes and policies of different ministries of the Government of India. BBSSL has produced 6,07,620 quintals of quality seed across 15 crops over 16,877 hectares through the participation of 19,407 farmers. Under the "Bharat Beej" brand, BBSSL has distributed 3,18,572 quintals of quality seed covering multiple crop varieties. The Society has obtained seed licences in 17 States for undertaking seed production, marketing and allied activities.

During FY 2025–26, BBSSL entered into eight strategic MoUs and collaborations with institutions, including ICRISAT for seed-sector R&D; Banas Dairy for strengthening the cooperative-led seed potato ecosystem; SSIAST and IRDF for conservation, purification, multiplication and promotion of traditional and indigenous seed varieties; IARI–IIMaizeR for hybrid maize production; FDRVC for women farmer empowerment; and NSCL and NAFED for seed production, marketing and distribution through cooperative and institutional networks. BBSSL has also emerged as the cooperative society with the highest membership in the country, with 37,206 member cooperatives during FY 2025–26, increasing to 38,665 members as of date.

82. **New National Multi-State Cooperative Organic Society for organic farming**:
Government has established a new apex multi-state cooperative organic society under the MSCS Act, 2002, namely National Cooperative Organics Limited (NCOL) as an umbrella organization to provide institutional support for aggregation, certification, testing, procurement, storage, processing, branding, labelling, packaging, logistic facilities, marketing of organic products and facilitate in arranging financial assistance to the organic farmers through its member Cooperatives including PACS/FPOs along with promotional and developmental activities of organic products. So far, 14,286 PACS/ cooperative societies have become members of NCOL. NCOL has launched its products under the brand name of "Bharat Organics" and so far 29 organic products (Arhar Dal, Brown Chana, Chana Dal, Kabuli Chana, Masoor Malka, Masoor Split, Masoor Whole, Moong Dhuli, Moong Split, Moong Whole, Rajma Chitra, Urad Dal, Urad Dal Gota (White), Urad Dal Split, Urad Dal Whole, Atta, Jaggery Cube, Jaggery Powder, Brown Sugar, Khandsar Sugar, Besan, Apple Cider Vinegar, Cashew, Walnut Kernel, Kashmiri Almond Mamra, Traditional Brown Basmati Rice, Traditional White Basmati Rice, Jaggery Cube in Jar, Bharat Organics A2 Desi Cow Ghee) under Bharat Organics brand are available in Delhi-NCR and Bangaluru. Bharat Organics products are 100% batch tested for 245+ pesticides in accredited laboratories.

To further enhance consumer outreach, NCOL has launched a direct-to-consumer (D2C) portal and mobile application, enabling deliveries across more than 20,000 pincodes nationwide. NCOL also successfully integrated its products into leading digital and quick-commerce platforms such as Zepto, Blinkit, Swiggy, BigBasket, and Amazon, thereby tapping into high-growth consumer segments.

83. **New National Multi-State Cooperative Export Society for promoting exports**: Government has established a new apex multi-state cooperative export society under the Multi State Cooperative Societies (MSCS) Act, 2002, namely National Cooperative Export Limited (NCEL) as an umbrella organization to focus on exporting the surpluses available in the Indian cooperative sector by accessing wider markets beyond the geographical contours of the country, thereby, increasing the demand of Indian Cooperative products/services across the globe and fetch best possible prices for such products/services. It will promote exports through various activities, including procurement, storage, processing, marketing, branding, labelling, packaging, certification, research and development, etc, and trading of all types of goods and services produced by cooperative societies. So far, 16,408 PACS/ cooperative societies have become members of NCEL. NCEL has so far exported approximately 15.40 LMT of 54 Agri commodities like Rice, Wheat, Maize, Sugar, Onion, Cumin seed, etc., worth Rs. 6,341 crores to 38 countries. During the financial year 2023-24 and 2024-25 a dividend of 20% was provided by NCEL to its member cooperatives.
84. **Establishment of Beej Anusandhan Kendra (BAK):** Hon'ble Home and Cooperation Minister on 6th April 2025 laid the foundation stone for the Beej Anusandhan Kendra, a state-of-the-art research center in Kalol, Gujarat. "Beej Anusandhan Kendra" will play a pivotal role in enhancing farmers' economic prosperity while also actively promoting innovation and inclusive growth in the agriculture sector. International Crops Research Institute for the Semi-Arid Tropics (ICRISAT), the Indian Farmers Fertiliser Cooperative Limited (IFFCO), and Bhartiya Beej Sahkari Samiti Limited (BBSSL) have formally entered into a Tripartite Service Agreement on 3rd June 2025 to establish the Beej Anusandhan Kendra.

85. **Initiative to set up tissue culture facilities for Bananas:** Due to the availability of bananas throughout the year, affordability, taste, nutritional value, and medicinal properties, bananas are in high demand both domestically and internationally, with significant export potential. Bharatiya Beej Sahakari Limited (BBSSL) has decided to set up a Tissue Culture Facility (TCF) for banana in the States of Andhra Pradesh, Maharashtra, and Uttar Pradesh. Through these facilities, BBSSL will maintain 'true to the type' mother plants, produce tissue-cultured banana saplings/plantlets, and distribute 100% disease-free saplings/plantlets to farmers. This will ensure high-quality planting materials to farmers for sustainable growth in their income.

86. **Initiative to set up tissue culture facilities for Potato**: An MoU was signed between BBSSL and Banas Dairy to promote potato tissue culture in Gujarat and Uttar Pradesh

87. **Initiative to conserve and preserve traditional natural seeds:** Growing interest of farmers towards chemical-free Indian traditional natural farming methods, in all likelihood, will increase the demand for traditional natural seeds. Therefore, concerted effort is required for the conservation, reproduction, and promotion of these seeds. "Bhartiya Beej Sahakari Samiti Limited (BBSSL)" has taken the initiative to identify natural seeds of indigenous plant variants, including but not restricted to seeds of food grain, vegetables,

fruits, etc., and to develop a system for their preservation, conservation, breeding, production, distribution, promotion, and all other activities needed. State Governments and Technical institutions engaged in the area of promotion of natural indigenous seeds have been requested to provide every possible administrative, institutional, and technical support to BBSSL to advance this important work at the national level.

C. Capacity Building in Cooperatives

88. Establishment of Cooperative University:

The Ministry of Cooperation has established a national-level university in the cooperative sector, namely, "Tribhuvan" Sahkari University (TSU), by converting the Institute of Rural Management Anand (IRMA). It has been established and declared as an institution of national importance through an Act of Parliament.

In this regard, "Tribhuvan" Sahkari University Bill, 2025 was passed by the Lok Sabha and Rajya Sabha on 26th March, 2025 and 1st April, 2025 respectively. Further, the Gazette notification for commencement of the Act and for establishment of the university was issued on 4th April, 2025, establishing the university w.e.f. 6th April 2025.

Since the University was established after converting an existing institute, it became functional immediately. Moreover, the land for the construction of additional infrastructure has also been allotted by the Government of Gujarat on a lease basis for 50 years, and the foundation stone laying was done for the new building of the University on 5th July 2025. Further, the regular Vice Chancellor was appointed on 12.06.2026. The regular Finance Officer and the Registrar of the University were also appointed on 27.02.2026 and 15.04.2026, respectively. The Governing Board and the Executive Council of the University have also been constituted, and the Statutes of the University have been notified by the Ministry. Further, the Ordinances of the University have also been notified by TSU.

89. Launch of New Courses by TSU and Affiliation: TSU has launched three new MBA programs (Agribusiness Management, Cooperative Management & Cooperative Banking & Finance) during the academic year 2025-26.

Further, the University has started three Outlying Campuses. From the current academic year 2026–27, the MBA (Development Management and Cooperation) programme will be offered at these campuses. The details of the campuses are as follows:

- Bhubaneswar, Odisha
- Gandhinagar, Gujarat
- Gadag, Karnataka

Regarding the affiliation with the University, 16 institutes, including Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) Pune, have been affiliated.

90. Board of Studies and Sub Board of Studies: A Board of Studies at the Headquarters and Sub-Boards of Studies at the institute level have been envisaged for the standardization and periodic review of course curricula in alignment with the courses of Tribhuvan Sahkari University (TSU) and the New Cooperative Policy (NCP) 2025. This initiative aims to ensure uniformity in curriculum, enhance academic quality and promote consistent learning outcomes for students across all NCCT institutes in different states.

Accordingly, the Board of Studies at the Head Office has been constituted under the chairmanship of the Additional Secretary (CTP), Ministry of Cooperation, in February 2026. Simultaneously, all NCCT institutes have also constituted Sub-Boards of Studies at their respective levels.

91. **Training of One Lakh PACS Secretaries and Training of Trainers (ToT) Programme**: Under the direction of the Ministry of Cooperation, NCCT has developed a comprehensive training module for the capacity building of one lakh PACS Secretaries. The objective of this initiative is to equip PACS Secretaries with the necessary managerial and administrative competencies to effectively discharge their responsibilities, promote diversification of business activities, and strengthen internal control systems.

    For this purpose, detailed training and study materials have been prepared. A national-level Training of Trainers (ToT) programme was conducted on 24th–25th March 2026 at VAMNICOM, Pune, wherein 43 faculty members from various NCCT institutes were trained as Master Trainers. Subsequently, training programmes for PACS Secretaries will be conducted at the district level during the academic year 2026–27.

92. **Development of e-Learning Courses on iGOT Karmayogi Portal:** Under the directions of the Ministry of Cooperation, NCCT identified and proposed 12 courses for uploading on the iGOT Karmayogi Portal. Out of these, 7 courses were approved by iGOT for content development. Accordingly, NCCT developed the course content through Subject Matter Experts from its institutes and submitted it to the empanelled iGOT agencies for conversion into video-based course. During the month of June 2026, all the 7 Courses are made available and live in the iGoT karmayogi portal.

93. **Implementation of e-Office System at NCCT:** The e-Office system has been successfully implemented across NCCT Headquarters as well as all training institutes, ensuring seamless, transparent, and paperless functioning through VPN connectivity. Capacity-building and training sessions were conducted for all institutes through video conferencing to facilitate smooth adoption. The Administration Division has been proactively addressing operational and technical issues to ensure uninterrupted functioning of the system.

94. The Ministry has completed a comprehensive national-level study on the National Labour Cooperative Federation (NLCF) through AFC India Ltd., generating strategic recommendations to reposition NLCF as a business-driven entity with improved infrastructure, diversified services and robust training initiatives.

95. The Ministry has completed an Impact Assessment Study to evaluate the effectiveness of measures undertaken by the Ministry, generating actionable insights to further enhance cooperative sector resilience and inclusivity through LINAC.

96. The Ministry of Cooperation has commissioned a strategic study to assess NCUI's (National Cooperative Union of India) growth potential during Amrit Kaal (2022–2047), to be conducted by Agricultural Finance Corporation (AFC) India Ltd. The study aims to ensure compliance with Section 24 of the MSCS Act, modernize cooperative education, develop a 25-year growth roadmap, and strengthen NCUI's governance, outreach, training infrastructure, and role in cooperative sector development nationwide.

97. The Ministry of Cooperation has launched a national study through AFC India Ltd. to boost FISHCOPFED's (National Federation of Fishers Coop. Ltd) business growth during Amrit Kaal (2022–2047). It aims to achieve 25% growth via diversification, governance reforms, digital outreach, and cooperative strengthening. Covering six states and multiple stakeholder levels, the study will generate strategic plans to modernize fisheries cooperatives and enhance their socio-economic impact nationwide.

98. Special Module on Cooperatives in India:
In coordination with the Ministry of Cooperation, Ministry of Education, and NCERT, NCCT developed a Special Module on Cooperation for Secondary Level school students, launched on 5th July 2025 by the Hon'ble Union Home and Cooperation Minister. The initiative aims to build awareness among students about the role of cooperatives in nation-building. It encourages students to consider cooperatives as a potential career path. The module is available on the website of NCERT for students.

99. Cooperatives in Schools

100. Strengthening of Finance: A new Object Head "Grants-in-Aid General" for NCCT has been opened by the Ministry of Cooperation, which will enable NCCT to continue crucial work in Cooperative Training and Education to fulfill the mission of strengthening cooperation. Earlier, most of the funds for training purposes were met out of the Training and Development Fund (TDF), which is meant for meeting the liabilities on repair and infrastructure development. Since this was not feasible in the long run, opening a new head will ease the pressure on the TDF Fund, and it will be available for the purposes it is meant.

During the financial year 2025–26, a separate head under Grants-in-Aid (General) was allocated to NCCT by the Ministry of Cooperation. Further, the Public Financial Management System (PFMS) has been fully implemented across all training institutes of NCCT throughout the country, ensuring enhanced financial transparency, efficiency, and real-time monitoring of fund utilization.

101. . The Building Sub-Committee has been constituted for each NCCT Institute to ensure timely infrastructural developments

102. Utilisation of Training Development Fund/ Building Fund: Sanction accorded to various Institutes to utilise their Training Development Fund/ Building Fund for Renovation / Repair of Building infrastructure and purchase of Fixed Assets (office equipment, etc).

103. A new 3-storied International Hostel has been added to the existing infrastructure at Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) with a capacity of 50 twin-sharing rooms for participants and 3 no. of VIP suites. The hostel also has a Kitchen, a Dining Hall, a Reading room, a classroom of 50 capacity, a discussion room, a gymnasium, and an office space. This building has been constructed out of the Capital Grant of Rs.30 crore received from the Ministry of Cooperation, Govt. of India.

104. New Course:
VAMNICOM has initiated the launch of a new programme, PGDM-Cooperation, for the Academic year 2025, affiliated to AICTE, New Delhi, with an intake capacity of 30 students.

105. Pilot Project – comprehensive training for PACS:
Pilot Project was undertaken for the training of Members, Board of Directors, Chief Executive Officers/ Secretaries of PACS in four districts of four states, namely: Una (Himachal Pradesh), Jodhpur (Rajasthan), Sambalpur (Odisha), and Theni (Tamil Nadu). The contents of the training included topics like concept and benefits of cooperatives, roles and responsibilities of the above-mentioned categories of cooperative personnel, Model Bye-laws with opportunities for business diversification, etc. Under the project, a total of 85,219 participants belonging to 284 PACS were trained in 4 States. Wide publicity was given by posting the photographs and content on all social media platforms.

106. Training Programme for PACS for CSC Portal:
NCCT, in collaboration with CSC e-Governance Services India Limited, conducted Training Programmes for PACS on-boarded into the CSC Portal. The objective of the Training programmes was to train the Secretaries/ Computer operators of 30,000 PACS for diversifying the business activities of Primary Agricultural Cooperative Societies through 300 Services of the CSC portal. A total of. **649 programmes were conducted and 30271 PACS participants were trained from 564 districts spread across 25 states**.

Recently, a meeting was held by Secretary, MoC, in which it was decided that the CSC, in collaboration with the NCCT, may undertake another training project for the activation of 9007 PACS already on-boarded on the CSC Portal and also train 15548 PACS for their on-boarding on the CSC Portal. The initiative is at the discussion stage with CSC, identification of PACS is underway, and other modalities of training programmes are being worked out in consultation with CSC.

107. Training Programme for Newly Established Multi-Purpose Cooperative Societies:

As approved by the Ministry of Cooperation, Government of India, NCCT commenced capacity building training programmes for five personnel from each newly established Multi-Purpose Primary Agricultural Cooperative Society (MPACS) with effect from 27.06.2025.

As on 31.03.2026, NCCT units have conducted 254 training programmes, covering 11,399 participants from more than 2,502 PACS across 203 districts in 17 States, reflecting extensive outreach and effective implementation across the country.

In continuation of that, during the current year 2026-27, NCCT institutes going to conduct more than 250 Programmes and 12500 participants from MPACS are going to be trained.

108. Capacity Building and Training Programmes under PMFBY/ RWBCIS:

A MoU was signed between the NCCT, Ministry of Cooperation, and the Crop Insurance Division, Department of Agriculture & Farmers Welfare. Under the MoU, 200 training programmes covering 10,000 participants from Primary Agricultural Credit Societies (PACS) under the Pradhan Mantri Fasal Bima Yojana (PMFBY)/Restructured Weather-Based Crop Insurance Scheme (RWBCIS) have been approved for phased implementation. Phase-I is proposed to be implemented in 11 States, namely Chhattisgarh, Haryana, Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh, and Uttarakhand.

109. Launch of Academic Journal –

RICM, Chandigarh, has launched a biannual peer-reviewed journal titled "Sahkarita Anusandhan – A Multidisciplinary Journal of Social Science" to promote research and knowledge dissemination in the field of cooperatives and social sciences. The 1st issue of the Journal has been released in April, 2025. The 2nd issue of the journal was released in December, 2025.

110. Revival of PGDM-ABM Programme:

RICM, Chandigarh, has undertaken the initiative to revive the Post Graduate Diploma in Management – Agri-Business Management (PGDM-ABM), duly approved by AICTE.

F. <u>Use of Information Technology for 'Ease of Doing Business'</u>

111. Computerization of the office of Central Registrar of Cooperative Societies:

The Office of Central Registrar of Cooperative Societies (CRCS) has been computerized to create a digital ecosystem for Multi-State Cooperative Societies with a view to streamline processes of registration, byelaws amendment and other services requests in a time-bound manner.

112. **Scheme for computerization of the office of Registrar of Cooperative Societies (RCSs) in States/ Union Territories:**
Centrally sponsored project for computerization of RCS offices in States/Union Territories has been launched by the Ministry on 30.01.2024 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 project aims to enhance the ease of doing business for Cooperative Societies and create a digital ecosystem for transparent, paperless interaction of cooperative societies with the RCS offices in all States/Union Territories. Under the project, grants are being provided to the States/ UTs for procurement of hardware, development of software, maintenance & upgradation of software, etc. The software developed under this scheme will be as per the Cooperative Acts of the respective States/UTs. During the financial years 2023-24, 2024-25, 2025-26 and 2026-27 (up to 15th July, 2026), 35 States/UTs have submitted their proposals, and Rs 43.21 crore has been released as the Government of India's share to States/UTs.

113. **Computerization of Agriculture and Rural Development Banks (ARDBs):** To strengthen the long-term cooperative credit structure, the project of computerization of 1,867 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. So far, proposals from 10 States/UTs have been received and sanctioned with 1,422 units. Further, GOI share amounting to Rs 16.74 crore has been released to 10 States/UTs in FY 2023-24, FY 24-25, FY 2025-26 and FY 2026-27 for procurement of hardware, digitization, and setting up of support systems.

H. Steps taken by National Cooperative Development Corporation (NCDC)

114. **Increase in loan disbursement:** Disbursement of financial assistance by NCDC has increased almost 4 times from 24,733.20 crore in FY 2020-21 to 95,182.84 crore in FY 2024-25. NCDC has achieved more than 40% CAGR in disbursement during these four years. During FY 2025-26, NCDC has sanctioned Rs.1,55,347.21 crore and disbursed Rs. Rs.1,27,596.28 for the FY 2025-2026.

115. **Introduction of Floating Interest Rate**: NCDC took a significant step in reforming its financial system by introducing a floating interest rate. This step resulted in a reduction of the term loan interest rate by about 2%. A floating interest rate means that the interest rate changes depending on the market conditions and other financial factors, thereby providing the benefit of a lower interest rate to the end borrowers.

116. **Adoption of Differential Rate:** NCDC adopted the differential rate mechanism, under which different interest rates are provided to different loan borrowers. This mechanism customizes the loan rate, keeping in view the financial status of the borrowers and their capacity, so that the borrowers get financial assistance at better rates according to their situation.

117. **Registration under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Credit Guarantee Scheme for FPO (CGSFPO)&Credit Guarantee Fund Trust for Animal Husbandry and Dairying (CGFT-AHD):** This step enables cooperatives to get collateral-free loans from NCDC.

118. **MoU between NDDB and NCDC:**
NCDC and National Dairy Development Board (NDDB) signed a Memorandum of Understanding (MoU) on financing, training, and capacity building of dairy cooperatives. Under this agreement, both institutions will together provide financial and technical assistance to empower small producers in the dairy sector, thereby increasing the income of farmers and strengthening dairy societies.

119. **Appraisal of large projects of other lenders by NCDC:** NCDC has started the appraisal of large projects of other lenders who do not have the required expertise. For instance, NCDC appraised three dairy projects for Gujarat State Cooperative Bank, wherein a detailed review and evaluation of the projects was done.

120. **Expansion of geographical reach:** NCDC has expanded its geographical reach by opening a new Regional Office at Vijayawada (Andhra Pradesh) and 9 new Sub-offices in Jammu & Kashmir, Ladakh, Sikkim, Manipur, Mizoram, Tripura, Arunachal Pradesh, Meghalaya and Nagaland.

121. **Appointment of Young Professionals**: NCDC has appointed young professionals with expertise in various fields. This includes 14 CA/CMA/Inter, 39 MBA, 3 LLB/LLM, 3 BFSc/MFSc & 2 M.A. in Journalism and other young professionals. This move is designed to enhance the Corporation's efficiency.

122. **Bharat Taxi (India's First Cooperative-based Mobility Platform)**
Sahakar Taxi Cooperative Limited is an innovative, driver (Sarathi)-centric and cooperative-based mobility solution developed with the objective of economically empowering drivers and providing affordable, safe and reliable transportation facilities to the public. Based on the principles of cooperation, transparency and shared ownership, this platform provides a people-centric alternative to traditional ride-hailing platforms. The key feature of Bharat Taxi is its 'Zero Commission Model', under which no commission is charged from drivers, enabling them to receive the full benefit of the fare directly. Under this model, drivers are not merely service providers but also participants and beneficiaries of the cooperative system. They get opportunities for better income, fair remuneration, participation in decision-making processes and a share in the benefits of the platform, thereby strengthening their social and economic security.

The project has been promoted by the National Cooperative Development Corporation (NCDC) along with seven other major cooperative and national institutions—IFFCO, NAFED, Amul, KRIBHCO, NDDB, NCEL and NABARD. The project has been named

"Bharat Taxi" and was officially launched by the Hon'ble Minister of Home Affairs and Cooperation on 5 February 2026 at Vigyan Bhawan, New Delhi. At present, Bharat Taxi has 6.37 lakh drivers and 35.77 lakh customers registered on the platform. The service is currently operational in Delhi-NCR, Gujarat, Lucknow, Chandigarh, Mumbai, Jaipur and Kanpur.

123. **Central Sector Scheme "Grant-in-Aid to NCDC:** Based on the grant-in-aid of ₹2,000 crore to be provided by the Government over a period of four years, the National Cooperative Development Corporation (NCDC) will be able to mobilize approximately ₹20,000 crore from the market. NCDC is utilizing these funds to provide long-term and working capital loans to cooperative institutions in sectors such as dairy, poultry, fisheries, sugar, textiles, food processing, storage and cold chain, labour cooperatives, women cooperatives and other cooperative sectors. Under this scheme, NCDC provides financial assistance to cooperative institutions at competitive interest rates.

During the financial year 2025-26, a total amount of ₹500 crore was released to NCDC, while ₹250 crore has already been released during the current financial year 2026-27. Based on this support, NCDC has disbursed financial assistance of more than ₹10,672 crore up to May 2026, making a significant contribution towards meeting the financial requirements of various cooperative sectors and strengthening their growth potential.

124. **Cooperative Intern:** 385 cooperative interns are being recruited, covering all Rural Cooperative Banks (State Cooperative Banks and District Cooperative Banks). The scheme aims to develop the overall capacity of cooperative organisations and promote digital and business skills at the grassroots level. The interns are being given a monthly remuneration of ₹25,000, which is reimbursed from the Cooperative Education Fund (CEF). NCDC is monitoring the implementation of the scheme. So far, 250 trainees have joined as on 31.05.2026 and 227 are currently working.

125. **Launch of Sahakar Innovation Scheme:** To foster innovation and modernization in the cooperative sector, NCDC has launched the Sahakar Innovation Scheme, providing 100% grant-based financial assistance for innovative and viable business ideas proposed by cooperative societies. Under the scheme, an annual corpus of ₹10 crore has been earmarked, with support of up to ₹25 lakh per cooperative on a case-to-case basis. The initiative aims to encourage adoption of new business models, digital technologies, and innovation-driven solutions, particularly for cooperatives that lack adequate collateral or are unable to access conventional credit despite having promising ideas.

126. **NCDC supported Mizoram PACS-focused Cooperative Intern Scheme:** Recognizing the unique challenges faced by grassroots cooperative societies in Mizoram, where the absence of District Central Cooperative Banks (DCCBs) limits the implementation of the Cooperative Interns scheme, NCDC has approved a dedicated PACS-focused Cooperative Intern Scheme for the State. Under the initiative, 11 qualified interns will be deployed

across all districts of the State to provide handholding support to 55 PACS over a period of three years.

With a total financial outlay of ₹99 lakh, the interns will assist cooperatives in business planning, capacity building, governance improvement, and facilitating access to institutional finance. The scheme is expected to prepare at least 55 business plans, train around 275 office-bearers, improve the managerial and financial viability of cooperatives, and create a sustainable and replicable model for strengthening grassroots cooperatives across the North-Eastern Region.

I. <u>Creation of National Cooperative Database (NCD)</u>

127. **New National Cooperative Database (NCD) for an authentic and updated data repository:** A comprehensive database of cooperatives in the country has been developed with the support of State Governments to facilitate stakeholders in policy making and implementation of programmes/ schemes related to cooperatives across the country. The NCD portal was launched by Hon'ble Home & Cooperation Minister on 08.03.2024. So far, the database includes data on around 8.6 lakh cooperatives from 30 different sectors, involving approximately 32 crore members.

128. **Launch of National Cooperative Database (NCD) portal 3.0:** The upgraded / enhanced version **NCD portal 3.0** was officially launched by Hon'ble Home & Cooperation Minister on 06.07.2026. The NCD portal 3.0 provides several new features, including OTP-based secure login, cooperative society-level user access and dashboards, AI Chatbot, village-level GIS mapping, multilingual support through Bhashini integration, API integration with State RCS portals for real time updation of data, feedback mechanism, and call management and technical helpdesk support, improved frontend framework and database for enhanced security and faster access etc.

129. **Launch of NCD GeoTag Mobile Application**: The NCD GeoTag Mobile Application has been developed for capturing the GPS location (latitude and longitude) of all functional cooperatives. It was launched on 06.07.2026 by Hon'ble Home & Cooperation Minister. The mobile application will also enable accurate geo-tagging and GIS-based mapping of cooperatives on the NCD Portal.

130. **Cooperative Ranking Framework:** The Government launched the Cooperative Ranking Framework on 24th January 2025 to assess and rank cooperatives, State-wise and sector-wise. This ranking framework enables State RCS to assess Cooperative Societies' performance based on key parameters, including audit compliance, operational activities, financial performance, infrastructure, and basic identity information. The States/ UTs can generate rankings of Cooperative Societies of 12 major sectors, namely PACS, Dairy, Fishery, Urban Cooperative Banks, Housing, Credit and Thrift, and Khadi and Gram Udyog, Agro processing / Industrial, Handicraft, Handloom, Textile & Weavers,

Multipurpose and Sugar at State, district, and block levels, through the NCD portal. This ranking system aims to enhance transparency, reliability and competitiveness among cooperative societies, ultimately fostering their growth.

131. **Facility for States / UTs to integrate State RCS portal with NCD portal through API:** The Ministry of Cooperation (MoC) developed a standard API for States to fetch the entire data of cooperative societies of the State from the NCD portal to their respective RCS portals, and shared the Standard API Specification Document and database schema with States on 27.05.2025. Subsequently, the Ministry shared a document on Push APIs (End Point APIs) for live, event-driven data pushing from RCS portals to the NCD Portal, enabling real-time updates and new registration data, on 22.09.2025. To further clarify the process, an advisory along with a comprehensive checklist was issued to all States / UTs on 14.11.2025. As per the integration plan, States/UTs need to ensure the development of reverse/pull API at their end and complete RCS computerization in accordance with the checklist for successful integration with the NCD portal. As of 15.07.2026, the States of Rajasthan, Chhattisgarh, Bihar, Mizoram and Sikkim, and UTs of Dadra and Nagar Haveli & Daman and Diu and Andaman and Nicobar Islands have completed integration with the NCD portal. This two-way integration will ensure synchronization of cooperative data across platforms.

J. Policy and Outreach

132. **National Cooperation Policy (NCP):** The formulation of the New National Cooperation Policy (NCP) has been envisaged to fulfil the mandate of the Ministry of Cooperation - "Sahakar se Samriddhi." It provides a roadmap for the systematic and holistic development of the cooperative sector. The National Cooperation Policy was unveiled on 24 July 2025 by the Hon'ble Home & Cooperation Minister. It has 6 strategic pillars, 16 objectives, and 83 recommendations. A 'National Steering Committee on Cooperation Policy' has been constituted under the Chairmanship of the Hon'ble Minister of Cooperation. Further, a national-level 'Policy Implementation and Monitoring Committee' has been constituted under the chairmanship of the Secretary, Ministry of Cooperation, for smooth and time-bound implementation.

    The first meeting of the National Level Policy Implementation and Monitoring Committee, constituted under the National Cooperation Policy-2025, was held on 9th June 2026 at Atal Akshay Urja Bhawan, New Delhi. The meeting was chaired by the Secretary, Ministry of Cooperation & Chairperson of the Committee. The Committee deliberated on the roadmap for the effective implementation of the National Cooperation Policy-2025, with special focus on institutional strengthening, coordinated action by Central Ministries, Departments, States and Union Territories, and National Federation/Cooperatives for digital transformation, capacity building, membership expansion and cooperative-led inclusive and sustainable economic development. The meeting was attended by Chairman, IFFCO; Vice Chancellor, "Tribhuvan" Sahkari University, Chairman, NABARD; and Addl. Secretaries, Joint Secretaries and other senior officers from the Ministry of Cooperation and various Central Ministries/Departments, national cooperative federations, cooperative institutions, including senior officers from four States (Tamil Nadu, Gujarat, Assam and Uttar Pradesh).

133. **National Conclave on the theme of "Implementation Pathways for National Cooperation Policy 2025 and the Way Forward":**
The conclave was organised on 30.03.2026 at Vigyan Bhawan, New Delhi, to expedite the operationalisation of the Hon'ble Prime Minister vision of "Sahkar Se Samriddhi" and reinforcing the efforts towards strengthening the cooperative sector as a key engine of national development under the leadership of the Hon'ble Union Minister of Home and Cooperation. The conclave was jointly organized by the Ministry of Cooperation, Government of India, and "Tribhuvan" Sahkari University (TSU). Policymakers, representatives of state governments, cooperative institutions, experts, academia, and other stakeholders from across the country participated in the conclave and deliberated on the effective implementation of the policy.

134. **International Year of Cooperatives – 2025 in India:** The United Nations declared 2025 as the International Year of Cooperatives (IYC 2025) to highlight the role of cooperatives in economic growth, social inclusion, and sustainability. The Ministry of Cooperation developed an action plan in collaboration with all the stakeholders of the cooperative sector, emphasizing transparency, policy reforms, and rural economic transformation through PACS. This Action Plan was launched by the Hon'ble Home and Cooperation Minister on 24.01.2025. For coordinated planning and implementation, the Ministry constituted the IYC-National Cooperative Committee, the IYC-National Execution Committee, and the IYC-State Apex Committees.
A wide range of activities were organized throughout the year with the objective of increasing transparency & accountability, improving operational efficiency, promoting cooperation among cooperatives, engagement of youth and women in cooperatives and strengthening cooperative governance through Model Bye-laws. These include organization of various workshops, tree plantation drives, training programs, capacity-building sessions, exhibitions, sports events, walkathons, and awareness campaigns. These activities were being conducted at various stages including the level of individual cooperative societies, district level, state level and national level.
During IYC-2025, extensive awareness and outreach campaigns were also carried out, ensuring nationwide visibility of the IYC logo through Indian Railways E-tickets, cooperative product packaging, official websites and official communications. Key national-level initiatives included the successful organization of the National Conference of Cooperation Ministers of States/UTs on 30th June, 2025 and a national event on 06th July, 2025, on the occasion of the 4th Foundation Day of the Ministry of Cooperation at Anand, Gujarat. A dedicated portal was launched on 24.12.2025 for data repository of IYC activities and media outreach activities of the Ministry and its stakeholders.

A major milestone during the year was the launch of the National Cooperation Policy (NCP) 2025, which seeks to strengthen governance systems, improve competitiveness, and align the cooperative sector with the vision of Viksit Bharat 2047.

An Annual Report on the activities undertaken during IYC 2025 was prepared by the Ministry and launched by Hon'ble Home and Cooperation Minister Shri Amit Shah during the second Manthan Baithak held in Gujarat on 17.02.2026.

135. **Strengthening Media Outreach of the Ministry:** Over the past four years, the Ministry of Cooperation has significantly strengthened its digital and media outreach to enhance public engagement and awareness about the cooperative sector. Leveraging both traditional and digital platforms, the Ministry, in collaboration with PIB, has consistently published press releases and articles in leading newspapers, while simultaneously expanding its presence across social media. All national-level events chaired by the Hon'ble Prime Minister and the Hon'ble Home and Cooperation Minister are live-streamed on the Ministry's YouTube channel. Press releases, news updates, and achievements are regularly shared on the official website, with multilingual access for wider inclusion.

The Ministry's digital footprint has grown substantially. Its combined following across major platforms including X (Twitter), Facebook, Instagram, YouTube, LinkedIn, and WhatsApp now stands at over 6.37 lakh followers/subscribers, with YouTube viewership crossing 1.57 crore views. Special campaigns and curated posts on landmark initiatives consistently generate high public engagement, particularly during major events and national observances.

In addition, the Ministry is actively encouraging State Governments, Registrars of Cooperative Societies (RCSs), and National Cooperative Federations to amplify the Ministry's initiatives by sharing its posts and content through their respective social media handles, thereby ensuring broader and more coordinated communication outreach across the cooperative ecosystem.

136. **Promotion of Cooperative Awareness through Monthly Publications:** To enhance outreach, awareness, and capacity-building within the cooperative sector, the Ministry of Cooperation is facilitating the publication of two monthly magazines—Sahakar Uday (through IFFCO) and Sahakar Jagran (through NCUI)—since April 2023. Published in Hindi, English, and 11 regional languages, these magazines serve as vital platforms for disseminating information about key policies, schemes, initiatives, and success stories of the Ministry and the wider cooperative movement. Sahakar Uday has been publishing nearly 3 lakh copies monthly, while Sahakar Jagran has a circulation of about 2.75 lakh copies every month. These publications help inform and empower cooperative members at the grassroots level by providing timely, relevant, and inspirational content.

K. Multi-State Cooperative Societies

137. **Multi-State Co-operative Societies (Amendment) Act, 2023:** Amendment has been brought in the MSCS Act, 2002, to strengthen governance, enhance transparency, increase accountability, reform the electoral process, and incorporate provisions of the 97th Constitutional Amendment in the Multi-State Cooperative Societies.

138. **Cooperative Ombudsman:** Following the amendment in the Multi–State Cooperative Societies (MSCS) Act, 2002, Cooperative Ombudsman has been appointed under Section 85A of the said Act vide gazette notification dated 05.03.2024. The Ombudsman office is fully functional and deals with complaints or appeals from members of the MSCS regarding their deposits, equitable benefits of the Multi–State Co-operative Society's functioning, or any other issue affecting the individual rights of the concerned member. More than 38,000 complaints have been received till 17.07.2026 and most of them have been addressed through 44 orders.

139. **Cooperative Election Authority (CEA):** Following the amendment in the Multi–State Cooperative Societies (MSCS) Act, 2002, the Cooperative Election Authority has been set up to strengthen governance and accountability, with a mandate to conduct free and fair elections in all MSCSs. Elections in more than 281 MSCS have been conducted successfully up to 16.07.2026.

140. **Inclusion of Cooperatives as 'buyers' on GeM (Government e-Marketplace) portal:** The Government has permitted cooperatives to register as 'buyers' on GeM, enabling them to procure goods and services from over 102.5 lakh vendors to facilitate economical purchases and greater transparency. So far, 783 cooperative societies have been onboarded/registered on GeM as buyers.

141. **Refund to Investors of Sahara Group of Societies:** A portal has been launched for making payments to the genuine depositors of the cooperative societies of Sahara Group transparently. Disbursements have already started after proper identification and submission of proof of their deposits and claims. So far, Rs. 9265.09 crore have been disbursed to 41,55,502 applicants.

L. <u>Other Initiatives</u>

142. **Enhancing market access to cooperative products through quick commerce platform of Swiggy Instamart**: The Ministry of Cooperation has entered into an MoU with Swiggy Limited on 25.04.2025 to collaborate to enhance the digital and market integration of cooperative products, facilitate policy discussions, and drive consumer engagement with the cooperative sector, with an aim to promote the Indian cooperative sector and realize the vision of 'Sahkar se Samriddhi'. The purpose of this MoU is to establish a strategic partnership between MoC and Swiggy to enhance digital integration and market access for cooperative products, particularly in the dairy and organic sector, and facilitate capacity building for cooperatives in areas such as digital marketing, logistics, and consumer technology. The Scope of the MoU includes the following:
    - Swiggy, in collaboration with the Ministry of Cooperation, would engage in an awareness campaign for cooperative movement/ organisations/ products in India.
    - Encourage onboarding of cooperative dairy products and support for preferred access through Swiggy's Instamart platform for cooperatives.
    - Swiggy, in collaboration with the ministry, will support the cooperative brands in the areas of marketing, promotion, consumer technology and capacity building efforts.

- Swiggy will create a separate cooperative category on its platform, with a focus on brands promoted by cooperative organisations for products such as Organics, Dairy, Millets, Handicrafts, etc.
- The initiative will enhance digital access, create sustainable growth opportunities, maximize the impact of cooperatives in the digital economy, and build capacity for cooperatives through mutually agreed-upon projects.

143. Ministry of Cooperation is committed to the redressal of grievances in an effective and time-bound manner. During the year 2025-2026, the Ministry of Cooperation has disposed of more than 6130 grievances received through the Centralised Public Grievances Redress and Monitoring System (CPGRAMS) in time bound manner placing Ministry in Category A for CPGRAM Disposal.

144. The Ministry has successfully transferred the Cooperative Education Fund (CEF) account from NCUI to the Ministry of Cooperation following the enactment of the Multi-State Cooperative Societies (Amendment) Act, 2023, and instituted a dedicated framework for its management and utilization.

145. **Sustainability and Circularity in the Dairy Sector**: An important objective added to White Revolution 2.0 is the promotion of sustainability and circularity in the dairy sector. The strategy to achieve the objective would be to embed sustainability and circularity across the dairy value chain by promoting climate-smart practices, efficient resource use, and renewable solutions to build a low-emission, income-generating ecosystem. A workshop on sustainability and circularity in the dairy sector was inaugurated by the Hon'ble Home & Cooperation Minister on 03.03.2025. The action for sustainability and circularity in the dairy sector is guided by the vision of "Gold out of Garbage (कचरे से कंचन)".

146. Under sustainability and circularity in the dairy sector, a multi-state cooperative society, namely Cooperative Inputs and Services Delivery Multi-State Limited, has been registered on 31.12.2025. This society aims to enhance the productivity of dairy animals and improve the profitability of dairy farmers by ensuring timely access to affordable, quality inputs and essential support services.

147. Under sustainability and circularity in the dairy sector, another multi-state cooperative society, namely Gomay Sahkari Samiti Multi-State Limited, has been registered on 31.12.2025. This society aims to promote manure management practices that generate employment and income opportunities for rural communities, while supporting renewable energy goals and the sustainable use of organic fertilizers.

148. **Establishment of Sardar Patel Cooperative Dairy Federation Limited (SPCDF):** A new Multi-state Cooperative Society naming Sardar Patel Cooperative Dairy Federation Limited (SPCDF) has been launched by the Hon'ble Home & Cooperation Minister on 06.07.2025, with an initial capital of ₹ 200 crore. SPCDF will enable more than 20 lakh dairy farmers from over 20,000 villages in 20 states (Jammu & Kashmir, Himachal Pradesh, Punjab, Uttarakhand, Haryana, Rajasthan, Uttar Pradesh, Bihar, Assam, West Bengal, Jharkhand, Odisha, Chhattisgarh, Madhya Pradesh, Maharashtra, Andhra Pradesh, Karnataka, Goa, Tamil Nadu and Telangana) to become direct members of an organized cooperative structure. Through SPCDF, farmers will benefit from assured milk procurement, improved veterinary care, enhanced cattle nutrition, and modern dairy practices. Investments in robust cold chain infrastructure, chilling centers, and efficient processing facilities will further strengthen quality standards and support the rising demand for safe, hygienic dairy products.

149. **Cooperative Milk Producers' Organization Multi-State Limited for MPOs**: A new Multi-state Cooperative Society by the name Cooperative Milk Producers' Organization Multi-State Limited has been registered on 31.12.2025. The society aims to integrate existing milk pooling points across 9 states (Andhra Pradesh, Bihar, Gujarat, Maharashtra, Madhya Pradesh, Punjab, Rajasthan, Uttar Pradesh and West Bengal) under cooperative societies as Multi-Purpose Village Cooperative Societies (around 20,000 VCS).

150. **Enabling Participation of Cooperative Federations in PESB Selection Process for CPSEs:** With the intervention of the Ministry, the applicants from National and State Level Cooperative Federations have now been permitted to apply under the "Private Category" for Board-level posts in Central Public Sector Enterprises (CPSEs) advertised by PESB, subject to fulfilment of the prescribed eligibility conditions, as applicable giving them equal treatment at par with applicants from other business entities.

151. **Inclusion of cooperative societies in the definition of 'Start-up':**
With the intervention of the Ministry of Cooperation, the Multi-State Cooperative Societies registered under the Multi-State Cooperative Societies Act, 2002, as well as Cooperative Societies registered under the State and Union Territory, are now recognised as a Startup, which will promote innovation-driven growth in Cooperatives.

152. **International Cooperation for Promotion of Cooperatives**: With the approval of the Cabinet, a Memorandum of Understanding (MoU) has been signed between the Ministry of Cooperation, Government of the Republic of India, and the Ministry of Small and Medium Enterprise Development (MoSMED), Government of the Republic of Zambia. Another MoU has been signed between the Ministry of Cooperation, Government of the Republic of India and the Government of Mongolia, for promoting cooperative principles and collaboration among cooperatives of the respective countries. These arrangements are intended to foster friendly and mutually beneficial relations and to provide the necessary facilities and mechanisms for developing trade alliances between cooperatives.

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