GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 329
TO BE ANSWERED ON 22nd JULY, 2026

Implementation framework for National Cooperation Policy, 2025

329 Shri Sadanand Mhalu Shet Tanavede:

Will the Minister of Cooperation be pleased to state:

(a) whether Government has prepared a time-bound implementation framework for the National Cooperation Policy, 2025, indicating the milestones proposed to be achieved during the next five years;
(b) the total financial outlay approved for implementation of the Policy, along with year-wise budgetary allocation, expenditure incurred and the major reform initiatives undertaken so far; and
(c) whether the National Cooperative Database has been fully verified and integrated with State Registrars of Cooperative Societies to ensure that only active and legally compliant cooperative societies receive benefits under Central schemes, and if so, the State-wise/UT-wise details thereof?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) Yes, sir. The National Cooperation Policy (NCP), 2025 was launched on 24th July 2025 by the Hon'ble Home & Cooperation Minister. The policy has been envisaged to fulfil the mandate of the Ministry of Cooperation of "*Sahkar-se-Samriddhi*." It provides a roadmap for the systematic and holistic development of the cooperative sector. It has 6 strategic pillars, 16 objectives, and 83 recommendations. The Policy enunciates a vision, a mission, and 16 specific objectives to be achieved over the next 10 years.

(b) Sir, no specific budgetary allocation is envisaged as part of the Policy document, and the major reform initiatives undertaken by the Ministry so far are enclosed at Annexure-1.

(c) A comprehensive National Cooperative Database (NCD) has been developed by the Ministry of Cooperation with the support of States / UTs. This database provides a single-point access to information on over 8.5 lakh cooperatives societies across 30 economic sectors, having approximately 30 crore members. The data of the Cooperative Societies is collected and updated regularly on the NCD portal by nodal officers appointed by the States/ UTs for this purpose. The State-wise details of cooperative societies across the country are attached as **Annexure-2**.

So far, integrated digital Registrar of Cooperative Societies (RCS) portal of 7 States/UTs have been integrated with the NCD, namely Bihar, Mizoram, Dadra and Nagar Haveli and Daman and Diu, Sikkim, Rajasthan, Chhattisgarh, and Andaman and Nicobar Islands.

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Annexure-1

Major initiatives of Ministry of Cooperation

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 63,428 PACS have been onboarded on Enterprise Resource Planning (ERP) Software, and hardware has been procured by 30 States/UTs.

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 04.06.2026 across the country since the approval of the plan on 15.2.2023.

4. **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 itself. 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.

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 godowns to be constructed in 340 PACS, and construction work has commenced in 351 PACS, out of which construction completed in 145 PACS (Rajasthan. - 100, Maharashtra - 2, Gujarat – 39 and Tamil Nadu –4).

5. **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.

6. **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.

7. **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.

8. **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.

9. **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.

10. **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.

11. **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.

12. **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.

13. **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.

14. **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.

15. **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, around 14 lakh new Rupay KCC have been distributed in the State of Gujarat.

16. **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.

17. **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.

18. **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.

19. **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.

20. **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.

21. **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 Digi Loan and Digi Pay.

22. **Cooperative banks have been allowed to make one-time settlement of outstanding loans, like Commercial Banks:** Co-operative banks, through board-approved policies, can now provide the process for settlement with borrowers, along with technical write-off.

23. **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.

24. 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 will be allowed to use it through State Cooperative Bank as sub AUA/KUA, free of cost.

25. 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 take advantage of 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. CGTMSE 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.

26. **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), thereby strengthening agricultural infrastructure and boosting rural credit flow.

27. **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 13 services for the Rural Cooperative Banking Sector.

28. 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 600 cooperative banks have onboarded on I4C.

29. 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.

30. **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.

31. **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.

32. **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.

33. **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.

34. **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.

35. **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.

36. **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.

37. **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.

38. **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.

39. **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

40. **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.

41. **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.

42. **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.

43. **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.

44. 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.

45. 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.

46. 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.

47. 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.

48. 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.

49. Special Module on Cooperatives in India:

Under the guidance of the Ministry of Cooperation, and in consultation with the National Council of Educational Research and Training (NCERT), the National Council for Cooperative Training (NCCT) has designed and prepared a Special Module on Cooperation which aims to bring awareness among school students about the role of cooperatives in nation building so that they are encouraged to choose cooperatives as a career.

50. Cooperatives in Schools:

NCERT has included a chapter on cooperatives for Class 6 in its school curriculum, under persuasion by NCCT with the direction of the Ministry of Cooperation, which helps the class students to be aware of the cooperative movement in brief On the directions of the MoC, the NCCT has constituted a committee for the development of NEP-aligned, age-appropriate, grade-specific Special Modules on Cooperation for the students of Classes VI to X.

51. Computerization of the Central Registrar's Office:

The Central Registrar's office has been computerized to create a digital ecosystem for Multi-State Cooperative Societies, which is assisting in processing applications and service requests in a time-bound manner.

52. 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.

53. 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 13.79 crore has been released to 10 States/UTs in FY 2023-24, FY 24-25, and FY 2025-26 for procurement of hardware, digitization, and setting up of support system.

54. **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.

55. **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.

56. **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.

57. **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.

58. **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.

59. **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.

60. **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.

61. **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)”.

62. 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.

63. 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.

64. **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.

Annexure-2

State-wise details of cooperative societies.

Sr. No.	State/UT	Number of Societies
1	ANDAMAN AND NICOBAR ISLANDS	2,244
2	ANDHRA PRADESH	18,165
3	ARUNACHAL PRADESH	1,547
4	ASSAM	12,838
5	BIHAR	27,288
6	CHANDIGARH	476
7	CHHATTISGARH	11,957
8	DELHI	5,827
9	GOA	5,611
10	GUJARAT	88,119
11	HARYANA	35,040
12	HIMACHAL PRADESH	5,844
13	JAMMU AND KASHMIR	10,735
14	JHARKHAND	12,207
15	KARNATAKA	47,288
16	KERALA	19,479
17	LADAKH	273
18	LAKSHADWEEP	65
19	MADHYA PRADESH	53,216
20	MAHARASHTRA	2,27,177
21	MANIPUR	11,655
22	MEGHALAYA	3,599
23	MIZORAM	1,559
24	NAGALAND	7,497
25	ODISHA	8,667
26	PUDUCHERRY	464
27	PUNJAB	20,332
28	RAJASTHAN	43,723
29	SIKKIM	3,750
30	TAMIL NADU	23,034
31	TELANGANA	60,680
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	571
33	TRIPURA	3,280
34	UTTARAKHAND	6,442
35	UTTAR PRADESH	40,591
36	WEST BENGAL	32,190
	TOTAL	**8,53,430**

Source:- NCD portal as of 15.07.2026.