

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**LOK SABHA  
UNSTARRED QUESTION NO. 1736  
TO BE ANSWERED ON 10<sup>th</sup> FEBRUARY, 2026**

**National Cooperation Policy, 2025**

**1736. Dr. Manna Lal Rawat:**

Will the Minister of COOPERATION (**सहकारिता मंत्री**) be pleased to state:

- (a) the major goals set under the National Cooperative Policy-2025 by the Government along with the achievements made so far under this policy;
- (b) the financial, technical and service-related facilities being provided to the Primary Agricultural Credit Societies constituted under the said policy;
- (c) whether the Government is running any scheme called "Bharat Taxi" in the cooperative sector;
- (d) if so, the details thereof including objectives and functioning;
- (e) the number of people covered under this initiatives so far and future plans for its expansion;
- (f) whether the said system is proposed to be implemented in other cities of the country besides Delhi; and
- (g) whether the Government proposes to implement such cooperative schemes in rural areas, especially tribal dominated areas, if so, the details thereof?

**ANSWER**

**THE MINISTER OF COOPERATION  
सहकारिता मंत्री (SHRI AMIT SHAH)**

(a):- There are 16 objectives/ goals set under the National Cooperation Policy, 2025, some of them are listed below:

- (i). Creating a conducive legal and regulatory environment through timely reforms to provide autonomy, promote transparency, ease of doing business, good governance, and provide a level playing field for cooperatives.
- (ii). Fostering accessible and affordable finance and equal business opportunities akin to other economic institutions.
- (iii). Encouraging multi-dimensional expansion, including access to international markets and increasing members' income.

- (iv). Enhancing technology adoption for efficient and transparent management.
- (v). Enabling the transformation of cooperatives into professionally managed economic entities based on cooperative principles.
- (vi). Promoting and encouraging the entry of cooperatives in new and emerging sectors.
- (vii). Promoting environment-friendly practices and a circular economy for sustainability.
- (viii). Promoting the development of standardized, high-quality, cooperative-focused courses and the creation of authoritative content.

The major achievements are as under:

- (i). Establishment of Umbrella organization for Urban Cooperative Banks, namely NUCFDC (National Urban Cooperative Finance and Development of Corporation Limited). It has also obtained the status of SRO (self-regulatory organization) from RBI.
- (ii). Establishment of Sahakar Sarathi Limited, an entity to provide IT infra services for digital banking to Rural Cooperative Banks (State Cooperative Banks and District Central Cooperative Banks).
- (iii). Establishment of “Tribhuvan” Sahkari University to impart high quality, standardized and industry-driven education and training and to act as an apex level organization for the cooperative education and training in India.
- (iv). Establishment of National Cooperative Export Limited (NCEL) to promote export of cooperative sector products to international markets.
- (v). Establishment of Bharatiya Beej Sahakari Samiti Limited (BBSSL) a cooperative organization with a focus on production, testing, certification, procurement, processing, storage, branding, labelling and packaging of all two generations of seeds i.e. foundation and certified.
- (vi). Establishment of 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.
- (vii). The persuasion of the Ministry with the Department of School Education Literacy, Government of India, has resulted in inclusion of a chapter on Cooperative for class 6 students by the NCERT.

(viii). For targeted interventions, National Cooperation Database, which have been developed by the Ministry, has disaggregated data on gender and weaker section.

(ix). Launch of App based Taxi Service- “Bharat Taxi”.

(x). Amendment of the Multi-State Cooperative Societies Act, 2002 was done in 2023 to facilitate good governance and transparency.

(xi). 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. Another multi-state cooperative society, namely Gomay Sahkari Samiti Multi-State Limited, has also 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.

(b):- The Government has launched the Central Sector Project for Computerization of PACS, in 2022. Government of India initially approved 63,000 PACS under Project of Computerization of functional PACS with a total financial outlay of ₹2,516 Crore which has now been increased up to 2925.39 Crore covering 79,630 PACS which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). Total 79,630 Primary Agriculture Credit Societies (PACS) have been taken up for Computerization of PACS Project out of which 61,478 Primary Agriculture Credit Societies (PACS) have been computerized and onboarded on Enterprise Resource Planning (ERP) software enabling them to adopt online accounting and member services.

Total amount of Central assistance released under the Computerization of PACS Project by the Ministry is Rs. 1073.98 Crore out of which Rs. 908.06 Crore have been released to participating States/UTs and Rs. 165.92 Crore to NABARD as implementing agency under the project.

Digital integration is expected to significantly enhance rural cooperative service delivery in the following ways:

- **Transparency and Efficiency:** Digital records reduce errors and improve accountability in transactions and service provision.
- **Improved Access with Multiple Business:** Farmers can access multiple services such as credit, input supply, PDS, CSC and other marketing from a single platform, thereby reducing dependency on intermediaries.

- **Real-time Monitoring:** CBS Integration with District Central Cooperative Banks (DCCBs) and State Cooperative Banks (SCBs) enables real-time financial reporting and better regulatory oversight.

- **Financial Inclusion:** Digital platforms facilitate direct benefit transfer (DBT), credit and loan disbursal, and mobile-based transactions, improving financial reach in rural areas.

- **Data-driven Decision Making:** Digitization provides insights into cropping patterns, credit utilization, and demand trends, enabling better planning and support mechanisms.

(c), (d) & (e):- The Ministry of Cooperation remains committed to empowering cooperatives as instruments of employment generation, social security, and grassroots economic participation. Bharat Taxi is envisaged as a transformative intervention in the mobility sector by placing drivers—referred to as *Sarathis*—at the centre of ownership, governance, and value creation, thereby offering a sustainable and dignified alternative to aggregator-driven models. “*Bharat Taxi*” is India’s first cooperative-led ride-hailing platform. This is a major milestone in the Government of India’s ongoing efforts to strengthen the cooperative sector and promote inclusive, citizen-centric mobility solutions, in line with the vision of ‘*Sahkar se Samriddhi*’. Registered under the Multi-State Cooperative Societies Act, 2002, Bharat Taxi was established on 6 June 2025 by 8 national level institutions working in field of cooperatives. The platform operates on zero-commission model, with direct distribution of profits to drivers, offering a homegrown and indigenous alternative to investment-driven aggregator platforms.

As of now the Bharat Taxi service is functional in Delhi NCR – Delhi, Gurugram, Noida and in Ahmedabad, Rajkot, Somnath & Dwarka of Gujarat. The app has 990,082 registered customers and over 3 lakh registered drivers completing 291,665 rides.

(f) & (g): Further expansion to other areas will be guided by demand and market conditions.

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