



SAHAKAR JAGRAN

Year: 03 Issue: 08 - November 2025

Cooperative Banking

A Digital Shift

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Digital Revolution Strengthens Cooperatives

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Sarv Sahkar, Sarv Sakaar

SAHAKAR JAGRAN

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MINISTRY OF COOPERATION



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Digitalization Empowering the Cooperative Sector in India

The impact of innovations, government initiatives, and cooperative reforms in India's cooperative sector is now becoming clearly visible. As a result of more than 100 multidimensional initiatives of the Ministry of Cooperation, the cooperative sector is witnessing rapid growth and expansion. With the Digitalization of cooperative societies and their transformation into multi-purpose institutions, an international conference was recently organised in New Delhi focusing on empowering Urban Cooperative Banks through digital innovations, governance reforms, and financial inclusion. The conference highlighted initiatives to empower youth, women, and the underprivileged through the Digitalization of Urban Cooperative Banks. This global conference on the urban cooperative credit sector, organised by the National Federation of Urban Cooperative Banks and Credit Societies (NAFCUB), undertook several positive initiatives aimed at promoting financial inclusion. Shri Amit Shah, Union Minister for Home and Cooperation, urged Urban Cooperative Banks to play a proactive role in empowering ambitious youth and the weaker sections of society. He also called upon every Urban Cooperative Bank to reform and modernise its financial structure.

In fact, the Government of India and the Ministry of Cooperation are making concerted efforts not only to strengthen the cooperative sector but also to uplift the deprived sections of society and promote rural empowerment. To ensure the reach of cooperative societies in every village and remote rural area of the country, nearly 30,000 Primary Agricultural Credit Societies (PACS), dairy and fisheries cooperatives have already been established as part of the target to form two lakh new cooperative societies nationwide. Similarly, as an innovative step towards the expansion of Urban Cooperative Banks, the Ministry of Cooperation has set a goal to establish at least one Urban Cooperative Bank in every town with a population of more than two lakh within the next five years. Alongside this, small urban cooperative societies are being integrated with digital payment systems through initiatives such as Sahkar Digi-Pay and the Sahkar DigiLoan App. Undoubtedly, these initiatives will provide strong financial backing to India's Urban Cooperative Banks, enhance the confidence of depositors, and accord them recognition as key stakeholders in the country's financial system.

The objective of these government efforts is to transform all Urban Cooperative Banks into strong and efficient institutions on par with corporate banks, and to establish them as trusted banks of the people, thereby ushering in a comprehensive revival of the cooperative banking sector. Through this innovative initiative, even small Urban Cooperative Banks will be able to access cyber security, resilience, disaster recovery, and backup services at very low cost, enabling them to be recognised as strong, modern, and capable banks across the country.

As a result of the diverse initiatives undertaken in the cooperative sector, digital transformation in India's cooperative ecosystem is steadily building trust between cooperative members and the community—an element that is crucial for the success of cooperatives. Cooperative institutions have now aligned themselves with modern economic practices and are contributing effectively to the achievement of the Sustainable Development Goals. Empowered and strengthened through these initiatives, cooperative societies are certain to shine as vibrant digital enterprises during the International Year of Cooperatives 2025. ◆◆◆

Jai Sahakar



The path to Viksit Bharat is linked to the prosperity of our brothers and sisters who feed us, and therefore, providing them with every necessary facility has been a top priority. We have been working day and night for the welfare of our farmer, animal herder, and fisherman brothers and sisters. In the past 11 years, we have implemented countless reforms, from seeds to markets. From Lakhpati Didi to Drone Didi, our mothers, sisters, and daughters are playing a vital role in increasing the prosperity of villages. They are also instrumental in modernizing agriculture.

Shri Narendra Modi
Prime Minister of India



The Modi government is realizing the mantra of "Prosperity through Cooperation" by empowering cooperatives with new policies, technologies, and innovations. The international conference on the urban cooperative credit sector, "Co-Op Kumbh 2025," held in New Delhi, has created a roadmap for the digitization and expansion of urban cooperative banks. The goal of establishing cooperative banks in every city has also been set, which will further accelerate self-reliance and inclusive development in the cooperative sector. Additionally, the "Sahakar DigiPay" and "Sahakar DigiLoan" apps launched here will make cooperatives more accessible, transparent, and useful to the public.

Shri Amit Shah
Union Minister for
Home and Cooperation



While women were once confined to the four walls of their homes, today they have become self-reliant, empowering not only their families but also becoming the backbone of the rural economy. In Jharkhand, Odisha, and Gujarat, the Lakhpati Didi Yojana is transforming the fortunes of women across the country.

Shri Krishan Pal Gurjar
Union Minister of State, Ministry
of Cooperation, GoI



Fit India, Hit India! The sports policy implemented across the country, in line with the Modi government's vision of "Fit India" and "Khelo India," is inspiring youth to take up sports. A good example of this is that the rapidly growing sports culture in Pune is now strengthening at the local level. Such activities are strengthening the concept of "Fit India, Hit India" by instilling a healthy and competitive mindset in society.

Shri Murlidhar Mohol
Union Minister of State, Ministry
of Cooperation, GoI



Under the leadership of Prime Minister Shri Narendra Modi, the Central Government is striving to strengthen policy-based innovation, dissemination of advanced technology, and market access for the overall development of rural India. The PM-KISAN scheme is directly benefiting millions of farmer families, giving new impetus to productivity, sustainability, and economic empowerment in the agricultural sector.

Ministry of Cooperation,
Government of India



127th Episode of Mann Ki Baat

A Call for Environmental Conservation

Sahakar Jagran Team

In the 127th episode of his monthly programme

Mann Ki Baat,

Prime Minister Shri Narendra Modi, while presenting various examples, inspired the people of the country towards environmental protection and cleanliness and called upon them to actively participate in this campaign.

Referring to the unique initiative of the Ambikapur Municipal Corporation in Ambikapur to clear plastic waste from the city through the Garbage Café, Shri Narendra Modi encouraged people towards cleanliness and environmental protection. It is noteworthy that at this café, people are provided a full meal in exchange for bringing plastic waste. If a person brings one kilogram of plastic, he or she is given lunch or dinner, and if someone brings half a kilogram of plastic, the café provides breakfast. Similarly, the Prime Minister mentioned the campaign being run in Bengaluru by engineer Kapil Sharma for cleaning water sources and giving them new life. Known as the City of Lakes, Bengaluru has witnessed a movement led by Kapil Sharma to revive its lakes. So far, Kapil and his team have revived 40 wells and 6 lakes in and around Bengaluru. The special feature of this mission is that he has also involved corporate organisations and local people. His organisation is also associated with tree plantation drives. The Prime Minister said that when one resolves with determination, change is bound to happen.

Giving another example of efforts



- ✦ Garbage Café in Ambikapur making a significant contribution to environmental protection
- ✦ Revival of wells and lakes in Bengaluru, mangrove plantations strengthening the ecosystem in Gujarat

towards change, Shri Narendra Modi said that just as forests in the mountains and plains hold the soil together, mangroves play an equally important role along the seashores. Mangrove trees grow in saline seawater and marshy land and form a vital part of the marine ecosystem. During disasters such as tsunamis or cyclones, these mangroves prove to be extremely helpful. He said that keeping the importance of mangroves in mind, the Forest Department of the Gujarat Government has launched a special campaign. Five years ago, Forest Department teams began planting mangroves near Dholera. Today, mangroves have spread over three and a half thousand hectares along the Dholera coast. The number of dolphins there has increased. Crabs

and other aquatic species have also grown in number. A large number of migratory birds are now visiting the area. Apart from Dholera, mangrove plantation work is also being carried out at a very fast pace in Kutch. A Mangrove Learning Center has also been established at Kori Creek. Highlighting the importance of trees and plants, Shri Modi urged the people of the country to associate themselves with and further strengthen the Ek Ped Maa Ke Naam campaign.

Describing Chhath Mahaparv as a reflection of the deep unity between culture, nature, and society, Shri Narendra Modi said that at the Chhath ghats, every section of society stands together. This sight is the most beautiful example of India's social unity. ◆◆◆



Cooperative Banking:

- At Co-Op Kumbh-25, Union Minister of Cooperation Shri Amit Shah launched Sahkar Digi-Pay and the Sahkar Digi-Loan App
- A new era begins with the Digitalization of cooperatives; digital platforms will make cooperative institutions more transparent

Sahakar Jagran Team

With the computerisation of all cooperative societies, including Primary Agricultural Credit Societies (PACS), the Digitalization of the cooperative sector has become easier. Taking this process forward, initiatives have now been launched to digitise payment and loan systems. For this purpose, the Sahkar Digi-Pay app and the Sahkar Digi-Loan App have been introduced. Digitalization and online systems have today become a necessity. Keeping in mind that the cooperative sector should not lag behind in the digital world, this step has been taken.

Union Minister for Home and Cooperation Shri Amit Shah launched these applications while inaugurating the two-day International Conference of the Urban Cooperative Credit Sector, Co-Op Kumbh 2025, held in New Delhi.

The conference was organised by the umbrella organisation of Urban Cooperative Banks, the National Federation of Urban Cooperative Banks and Credit Societies Limited (NAFCUB). The theme of the conference was "Digitising Dreams – Empowered Communities." During Co-Op Kumbh 2025, deliberations were held on exploring the many





A Digital Shift

➔ **Urban Cooperative Banks to be established within five years in every city with a population of two lakh, enabling cashless transactions**

possibilities in the sector with a focus on policy, technology, and innovation. At the same time, the “Delhi Declaration 2025” was presented to chart a roadmap for the expansion of Urban Cooperative Banks.

Sahkar Digi-Pay is a digital payment platform that will enable cooperative societies to carry out transparent and cashless transactions. The platform will be operated through BHIM UPI, thereby providing a new boost to efficiency, transparency, and trust in the cooperative banking sector. For account holders of cooperative banks, digital payments will now become easier. At present, most customers of cooperative banks are unable to avail of such facilities, as

only a limited number of cooperative banks offer digital payment services. Through this initiative, more than 800 Tier-1 Urban Cooperative Banks will soon be onboarded. Out of the country’s 1,480 Urban Cooperative Banks, nearly 80 per cent fall under the Tier-1 and Tier-2 categories. This app will not only benefit urban banks but will also help empower small and remote cooperative banks and their customers.

On the other hand, Sahkar Digi-Loan is a digital platform that will provide paperless, swift, and transparent loan and credit facilities to cooperative members across the country. Accessing loans from cooperative banks and credit societies will now become easier for members. Presently, obtaining

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The Modi government is realizing the mantra of “Prosperity through Cooperation” by empowering cooperatives with new policies, technologies, and innovations. The “Cooperative Kumbh 2025,” an international conference on the urban cooperative credit sector in New Delhi, is set to outline a roadmap for the digitization and expansion of urban cooperative banks. The goal is to establish cooperative banks in every city, further accelerating self-reliance and inclusive growth in the cooperative sector. Additionally, the ‘Sahkar Digi-Pay’ and ‘Sahkar Digi-Loan’ apps launched here will make cooperatives more accessible, transparent, and useful to the public.

-Shri Amit Shah
Union Minister for Home and Cooperation

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a loan involves long and time-consuming paperwork. Through the Sahkar Digi-Loan app, members will be able to apply for loans from the comfort of their homes and receive approvals digitally. Both these apps have been developed by the National Urban Cooperative Finance and Development Corporation (NUCFDC), which will also operate them. This digital revolution in the cooperative sector will strengthen an empowered, inclusive, and self-reliant cooperative movement.

Urban Cooperative Banks to Be Established in Every City

Addressing the conference, Union Minister for Home and Cooperation Shri Amit Shah said that the Co-Op Kumbh of Urban Cooperative



Banks and Credit Societies was organised on the occasion of the International Year of Cooperatives. Over the past three to four years, the Urban Cooperative Banking sector and the Cooperative Credit Society sector in the country have been moving forward with renewed energy. He set a target to establish one Urban Cooperative Bank in every town with a population of more than two lakh within the next five years. Emphasising the role of Urban Cooperative Banks, he said they should take the lead in empowering ambitious youth and the underprivileged sections of society.

Shri Amit Shah said that since the formation of the Ministry of Cooperation, the government has taken several significant policy decisions to bring about transformative changes in every cooperative-related sector. Along with this, multiple steps have been taken to modernise the cooperative sector, resolve its longstanding problems, and expand the reach of cooperatives. He said that four key objectives have been set for the Ministry of Cooperation. The first is the development of Generation Sahkar, which means connecting the younger generation with the cooperative movement. For this purpose, the Tribhuvan Sahkari University has been established, which will cater to all kinds of needs of the cooperative sector.

Similarly, the goal has been set to build cooperative institutions capable of facing all types of challenges and to establish an Urban Cooperative Bank in every city with a population of over two lakh in the next five years. Urban Cooperative Banks must focus their core work, through a multi-sector approach, on empowering young entrepreneurs, self-help groups, and weaker sections of society.



The government's objective is not only to strengthen cooperatives but also to strengthen the weaker sections of society—and apart from Urban Cooperative Banks, no other institution is better placed to achieve this goal.

The Union Minister of Cooperation said that over the past two years, cooperative banks have succeeded in reducing NPAs (non-performing assets) from 2.8 % to 0.06 %. Along with this achievement, he said there is now a need to further improve operational standards and strengthen the gains made in financial discipline. He emphasised that establishing an Urban Cooperative Bank in every city will be possible only if efforts are made to convert cooperative societies into banks.

Cooperative Banks Competing with Corporate Banks

In his address, Shri Jyotindra Mehta, Chairman of the National Urban Cooperative Finance and Development Corporation (NUCFDC), highlighted the transformation, resilience, and renewed confidence of India's cooperative banking sector. He said, "The days are gone when cooperatives were considered second-rate institutions. Today, we stand proudly alongside the corporate sector."

Referring to a recent World Bank report which, under the leadership



of the Reserve Bank of India, ranked India's banking system among the most resilient in the world, Mehta pointed to significant changes in the Urban Cooperative Banking sector. He noted, "In 2021, our gross NPA was around 21 %, which has now come down to 7 %, while net NPA stands at just 1.2 %. This is a moment of pride for every cooperative bank in the country."

Supporting Shri Amit Shah's vision of "one city, one Urban Cooperative Bank," Shri Jyotindra Mehta said that this initiative will ensure balanced geographical growth of Urban Cooperative Banks and prevent regional concentration. He added that India's umbrella organisation for Urban Cooperative Banks will soon stand shoulder to shoulder with similar institutions across the world. Mehta said that the NUCFDC will serve as the digital backbone of cooperative banking—strong, secure, and people-centric.

The Cooperative Movement to Be Strengthened by the Digital Revolution

Describing the umbrella organisation as the first step



towards the next century of cooperation, Shri Jyotindra Mehta said that it will provide the necessary structural, financial, and digital foundation for the growth of the sector. He expressed confidence that Co-Op Kumbh 2025 will prove to be a decisive turning point for the cooperative credit movement. He said that technology and unity will define the future of Indian cooperatives, and through this collective strength, a stronger, more inclusive, and digitally empowered cooperative India will be built.

Linking Financial Inclusion with Technological Innovation Is the Need of the Hour

Karnataka's Minister of Law, Tourism and Parliamentary Affairs, and Honorary President of NAFCUB, Dr H. K. Patil, emphasised the need for a new policy approach to make the Urban Cooperative Banking sector strong and sustainable. He urged the banking regulator, the Reserve Bank of India, to move away from the mindset of shutting down stressed banks and instead focus on their revival. Citing the revival of Yes Bank through coordinated institutional efforts as an example, he suggested adopting a similar collaborative approach to rescue stressed Urban Cooperative Banks. Highlighting the conference theme, "Digitising Dreams, Empowered Communities," Dr Patil said that the coming decade demands that cooperative institutions link financial inclusion with technological innovation. He outlined a future-focused vision centred on good governance, adoption of digital technologies, expansion of MSME lending, and drawing global learnings from cooperative models in countries such as Germany, Japan, and the Netherlands.

Appreciating the initiatives of the Ministry of Cooperation to revitalise

NCDC Accelerates the Growth of Cooperatives

The expansion of the financial scope of the National Cooperative Development Corporation (NCDC) has given fresh momentum to the development of the cooperative sector. As an implementing agency for various schemes of the Central Government, NCDC has been at the forefront of extending benefits to cooperatives. Keeping in view the financial requirements of cooperative institutions, it has significantly broadened its operational ambit. By supporting agriculture marketing and investment, processing and storage sectors, and by taking meaningful steps to enhance the incomes of youth across the country, NCDC's role has become increasingly comprehensive. At present, there are over 800,000 cooperative societies in India with a membership base of around 29 crore farmers.

Since its establishment in 1963, NCDC has been providing financial assistance to agricultural and horticultural cooperatives, among other cooperative institutions. Recognising its institutional capacity, NCDC has been designated as the project implementing agency for the world's largest food storage scheme in the cooperative sector. It supports the formation and promotion of 10,000 Farmer Producer Organisations (FPOs), facilitates the registration of new cooperative societies in the form of FPOs, and extends sustained support to them. NCDC is also focusing on strengthening three national-level cooperative societies formed in the areas of exports, organic farming and seed production.

the cooperative ecosystem, he said that under the visionary leadership of Union Minister of Cooperation Shri Amit Shah, the cooperative movement is "entering a new era of trust, transparency, and transformation, where the cooperative model stands not merely as an economic system but as a people's movement for inclusive development."

At the concluding session of the conference, NAFCUB Vice President Shri Milind Kale presented the "Delhi Declaration 2025," which called upon Urban Cooperative Banks and Credit Societies to strengthen compliance, promote transparency, and adopt digital governance. The declaration highlighted commitments related to cybersecurity, data repositories, green finance, and social responsibility, and emphasised that cooperatives are not just providers of credit, but also powerful

instruments of empowerment and mutual trust.

Under the leadership of Prime Minister Shri Narendra Modi, the government is realising the core mantra of "Prosperity through Cooperation" by empowering the cooperative movement with new policies, technologies, and innovations. Over the past three to four years, the Urban Cooperative Banking sector and the Cooperative Credit Society sector in the country have been moving forward with renewed momentum. India's cooperative banking system has played a significant role in financial inclusion, promotion of small enterprises, and community empowerment—from rural areas to the urban economy. Through technology-driven initiatives, inclusive development, community empowerment, and a sustainable cooperative future can be achieved. ♦♦♦



Urban Cooperative Banks Empower Small Traders, Entrepreneurs and Youth



- ✦ India's cooperative banks are entering a new phase of growth driven by innovation
- ✦ A remarkable new chapter of trust, technology, and financial transparency has begun
- ✦ UCBs are becoming a key instrument in realising the dreams

of empowered citizens through cooperation

- ✦ These initiatives will make cooperation more accessible, transparent, and people-centric
- ✦ Self-reliance and inclusive development in the cooperative sector will gain further momentum

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Addressing Co-Op 2025, Union Minister for Home and Cooperation

Shri Amit Shah said that through this mega event, the process of expansion of Urban Cooperative Banks (UCBs) will be completed very soon. In the presence of representatives from more than 1,500 cooperative banks and over 50,000 credit societies, Shri Shah said that since the formation

of the Ministry of Cooperation, several important policy decisions have been taken to bring about comprehensive changes across every area linked to the cooperative sector. He stated that strong emphasis is being laid on converting cooperative societies into banks. At the same time, multiple steps have been initiated to modernise the cooperative sector, address its challenges, and expand the reach of cooperatives.

India's cooperative movement is entering a new era in which

tradition, technology, local wisdom, and a global outlook are coming together to shape a new definition of development. All State Governments across the country have accepted the model bye-laws for PACS. To meet the fundamental need for trained and skilled human resources in the cooperative sector, the Tribhuvan Sahkari University has been established. By nurturing young professionals for the cooperative movement, the university will take the sector to new heights. These initiatives



Emphasis on Converting Cooperative Societies into Banks

The cooperative banks have reduced their NPAs to 0.06 %, reflecting improved financial discipline and strengthened financial positions. Shri Amit Shah stated that significant reforms in cooperative banks have been implemented over the past two years. Previously, NPAs in cooperative banks stood at 2.8 %, which has now been successfully brought under control. He emphasized that these improvements in financial discipline must be further strengthened. He noted that establishing an Urban Cooperative Bank in every city will only be possible if efforts are made to convert



cooperative societies into banks. Shri Shah added that GDP figures alone cannot serve as the sole measure of progress. Equally important is ensuring that every individual has meaningful work and an improved standard of living—an outcome that cannot be achieved without cooperatives. Shri Shah said that both the Government of India and all state governments fully understand the concept and significance of cooperatives. He urged everyone to work with renewed trust and dedication, adopting transparent and results-oriented approaches.

will enable cooperatives to achieve new milestones of economic and social progress, particularly in the rural hinterland of the country. Such historic steps will position cooperation as a guiding force at the global level in advancing rural empowerment and achieving the vision of “Viksit Bharat 2047.”

Empowerment of the Weaker Sections through UCBS

On this occasion, after releasing a souvenir published by NAFCUB, Shri Amit Shah said that four objectives have been set for the Ministry of Cooperation, foremost among them being the integration of the younger generation with the cooperative movement. For this purpose, the Tribhuvan Sahkari University has been established, which will cater to every requirement of the cooperative sector. He said that the goal is also to build cooperative institutions capable of facing all kinds of challenges. In addition, a target has been set to establish one Urban Cooperative Bank in every city with a population of more than two lakh within five years. Shri Shah said that Urban Cooperative Banks must work with a multi-sector approach to empower young

entrepreneurs, self-help groups, and weaker sections of society. He emphasised that the government’s objective is not only to strengthen cooperatives but also to strengthen the weaker sections of society—and apart from Urban Cooperative Banks, no other institution can fulfil this role. Making an appeal, Shri Shah said, “Empowerment of weaker individuals through Urban Cooperative Banks should also be our goal.” He added that through the Sahkar Digi-Pay and Sahkar Digi-Loan apps launched here, even the smallest Urban Cooperative Banks will be able to access digital payment facilities.

Vast Opportunities for Cooperatives in India

Shri Amit Shah said that the International Cooperative Alliance (ICA) has ranked Amul first and IFFCO second in the world, which demonstrates that the idea and culture of cooperatives remain highly relevant today. He stated that Amul has become the carrier of the White Revolution in the country. Amul connects 36 lakh farmer members, over 65% of whom are women, through 18,000 rural societies and 18 district unions, and collects three crore

liters of milk daily across India. Shri Shah added that in 2024-25, Amul’s turnover crossed ₹90,000 crore, showing how millions of farmers, starting with small capital, have successfully built and sustained a massive cooperative over the years. This highlights the immense opportunities available for cooperatives in India today.

IFFCO Honoured as the World’s Second Top Cooperative

Shri Amit Shah said that IFFCO has been ranked as the second-largest cooperative in the world. IFFCO recorded a turnover of ₹41,000 crore and a profit of ₹3,000 crore. He noted that IFFCO itself is a cooperative of cooperatives, with 35,000 member societies across the country, most of which are Primary Agricultural Credit Societies (PACS) and marketing societies. Through these societies, over 50 million farmers have become members of IFFCO. Today, IFFCO produces 93 lakh metric tons of urea and DAP, becoming a pillar of India’s Green Revolution. Shri Shah added that IFFCO’s Nano Urea and Nano DAP are now being exported to Brazil, Oman, the United States, Jordan, and 65 other countries worldwide. ♦♦♦



PM Inaugurates Commemorative Event on 150th Anniversary of Vande Mataram

An Eternal Mantra that Inspires Generations



Sahakar Jagran Team

Vande Mataram is not just a word—it is a mantra, an energy, a dream, and a sacred resolve. It symbolizes devotion and spiritual dedication to Mother Bharat. These words connect us to our history, fill the present with confidence, and give us the courage to believe that no resolve is beyond reach. Vande Mataram became the voice of India's freedom struggle and the sentiments of every Indian. Prime Minister Shri Narendra Modi expressed these thoughts while inaugurating the commemorative programme in New Delhi on the occasion of the 150th anniversary of

✦ The essence of Vande Mataram is India, Maa Bharati, which represents the eternal idea of the nation

the national song Vande Mataram.

Speaking on the concept of India and the philosophical strength behind it, which is distinct from the rise and fall of global powers and rooted in a unique sense of independent existence, Shri Narendra Modi said that when this consciousness was expressed in written and rhythmic form, it gave birth to a creation like Vande Mataram. He explained that during the colonial era, Vande Mataram became the proclamation of the resolve that the nation would

achieve freedom, the chains of Mother Bharat's subjugation would be broken, and her children would become the architects of their own destiny.

'Vande Mataram' Relevant Across Every Era

Recalling the words of Gurudev Rabindranath Tagore that Bankim Chandra's Anandamath is not just a novel—it is the dream of an independent India—Prime Minister Narendra Modi emphasized the profound significance of Vande Mataram in Anandamath. He said



that every line, every word, and every sentiment of Bankim Babu's creation carries deep meaning. Although this song was composed during the colonial era, its words were never confined by centuries of subjugation. It remained free from the shadows of oppression, which is why Vande Mataram continues to remain relevant in every age and era.

Shri Narendra Modi said that during the colonial period, the British tried to justify their rule by portraying India as inferior and backward. However, the very first line of Vande Mataram completely shattered this false propaganda. He emphasized that Vande Mataram was not just a song of freedom; it presented millions of Indians with a vision of an independent India—a dream of a prosperous and flourishing nation. There is hardly any chapter of the freedom movement where Vande Mataram was not present in some form. In 1896, Gurudev Rabindranath Tagore sang Vande Mataram at the Calcutta session. When the British carried out the partition of Bengal in 1905, a dangerous attempt to divide the nation, Vande Mataram stood like a rock against such conspiracies. During the protests against the Bengal Partition, the streets resounded with the voice of Vande Mataram.

Recalling that during the Barisal session, when protesters were fired upon, the words on their lips were Vande Mataram, Shri Narendra Modi said that at that time, freedom fighters like Veer Savarkar, who were fighting for the country's independence from abroad, would greet each other by saying Vande Mataram. Many revolutionaries even sang Vande Mataram while standing on the gallows. The Prime Minister emphasized that countless such incidents, on innumerable dates in history, across a vast nation of diverse regions and languages, bore witness to movements where a single slogan, a single resolve, a single song resonated in every voice—Vande Mataram.

Citing a Vedic verse—"This land of the country is our mother, our Janani, and we are her children"—Shri Narendra Modi said that since the Vedic era, the people of India have worshipped the nation in the form of a mother. This Vedic concept infused a new consciousness into the freedom movement through Vande Mataram. In India, the mother gives birth, nurtures, and when her children are in distress, helps overcome crises. Mother Bharat possesses immense power, guides us in adversity, and destroys our enemies. The perception of the nation as a mother and the

mother as a divine embodiment of strength gave rise to a freedom movement that pledged the equal participation of both men and women. This vision enabled India to dream once again of a nation where women's power leads the way in nation-building.

Vande Mataram Illuminated the Entire Nation during the Freedom Struggle

Emphasizing that Vande Mataram not only served as the song of the martyrs of freedom but also inspired the defense of independence, Shri Narendra Modi said that India's vision is to build a nation that leads in knowledge, science, and technology; a nation enriched by the power of knowledge and innovation; and a nation self-reliant in matters of national security. Recalling how the world has witnessed India's true emergence in recent years, the Prime Minister highlighted the country's unprecedented progress in science and technology and its rise as the fifth-largest economy globally. Shri Modi said that the spirit of Vande Mataram illuminated the entire nation during the freedom struggle. Stressing the need to make this century India's century, he firmly stated that the strength to achieve this lies within India and its people, and realizing this resolve requires confidence.◆◆◆



Vande Mataram is First Mantra of National Awakening

Sahakar Jagran Team



nder the leadership of Prime Minister Shri Narendra Modi, the

Government of India has consistently emphasized cultural nationalism. Undoubtedly, the very consciousness of cultural nationalism drew its inspiration from the song Vande Mataram, as the devoted sons of India's freedom struggle embraced the gallows with a smile while chanting its words. Union Minister for Home and Cooperation Shri Amit Shah expressed these views while addressing a ceremony held in Patna, the capital of Bihar, on the occasion of the completion of 150 years of the national song Vande Mataram. Shri Shah said that this is the time to build the India envisioned and desired by countless great souls, and to work towards creating a great India by 2047, inspired by the spirit of Vande Mataram. He noted that over the past 11 years, under the leadership of Prime Minister Shri Modi, collective efforts have been made to translate the dreams of our freedom fighters for a great India into reality.

With the collective singing of Vande Mataram, a phased effort to reawaken India's national consciousness has begun. To ensure that our lives reflect the mantra of Vande Mataram and the emotions embedded within it, a nationwide campaign will be launched simultaneously. This campaign will be conducted both physically and digitally across social



✦ Shri Amit Shah addresses a ceremony held in Patna to mark 150 years of the National Song Vande Mataram

media platforms in every language, and by writing Vande Mataram in all regional languages, national unity will be further strengthened.

Under the leadership of Prime Minister Shri Narendra Modi, the Government has decided to dedicate the 150th anniversary of Vande Mataram to the cause of Swadeshi, as the creation of a self-reliant India is not possible without embracing indigenous products. While collectively reciting the Swadeshi Sankalp Patra, Shri Amit Shah said that on the occasion of the 150th anniversary of Vande Mataram, the people of the country should pledge to adopt Swadeshi, participate in the journey of building a great India by 2047, and once again resolve to dedicate their lives to Mother India.

On the 150th anniversary of Vande Mataram, Shri Shah also shared his thoughts on social media. He wrote that there have been several

crucial moments in the history of the nation when songs and artistic expressions played a vital role in shaping movements by capturing the collective emotions of the people. Whether it was the war songs of Chhatrapati Shivaji Maharaj's army, the chants of freedom fighters during the independence movement, or the collective songs of youth during the struggle against the Emergency, these expressions inspired self-respect in Indian society and united the nation. They reminded us that India is not merely a piece of land, but a geo-cultural nation, whose unity is rooted in its culture and civilization. As Maharshi Aurobindo observed, Bankim Chandra was a sage of modern India who revived the soul of the nation through his words. Written during the darkest phase of colonial rule, Vande Mataram emerged as the dawn song of India's national awakening. ◆◆◆

Vande Mataram: The Proclamation of Cultural Nationalism

It is not merely the National Song, but the first proclamation of cultural nationalism by Bankim Chandra Chattopadhyay

On the completion of 150 years of Vande Mataram,

Union Home and Cooperation Minister Shri Amit Shah wrote in his blog that there have been several defining moments in India's history when songs and art forms, in different ways, preserved the collective emotions of the people and played a decisive role in shaping mass movements. India's National Song Vande Mataram is one such powerful expression. Its history does not originate on a battlefield, but in the calm yet resolute resolve of a scholar—Bankim Chandra Chattopadhyay.

In 1875, on the day of Jagaddhatri Puja (Kartik Shukla Navami or Akshaya Navami), Bankim Chandra composed the hymn that went on to become the eternal song of India's freedom. Vande Mataram is not only the National Song of India, nor merely the lifeblood of the freedom movement; it represents the first declaration of cultural nationalism by Bankim Chandra Chattopadhyay. The song reminds us that India is not just a piece of land, but a geo-cultural nation—one whose unity flows from its shared culture and civilisation.

In one of his letters, Bankim Babu wrote, "I have no objection if all my works are consigned to the waters of the Ganga. This one hymn alone will live on for eternity. It will be a great anthem and will win the hearts of the people." Written during one of the darkest phases of colonial India, "Vande Mataram" became the dawn song of national awakening. In 1896, Rabindranath Tagore set Vande Mataram to music, giving it voice and immortality, and the song soon transcended linguistic and regional boundaries to resonate across the length and breadth of the country. Subramania Bharati rendered it into Tamil, while revolutionaries in Punjab sang it as an open challenge to the British Raj.

From there, the mantra of Vande Mataram travelled with the revolutionaries of the Ghadar Party to California. It echoed in the ranks of the Azad Hind Fauj as Netaji's soldiers marched from Singapore. The slogan also resounded during the Royal Indian Navy revolt of 1946, when Indian sailors hoisted the Tricolour on British warships. From Khudiram Bose, Ashfaqulla Khan and Chandrashekhar Azad to Tirupur Kumaran, the cry was one and the same. It ceased to be merely a song and became the voice of

India's collective soul.

Mahatma Gandhi himself acknowledged that "Vande Mataram" possessed a "magical power to awaken even the most sluggish blood." It was for this reason that Maharshi Aurobindo described it as the "mantra of India's rebirth." On 15 August 1947, at the insistence of Sardar Patel, Pandit Omkarnath Thakur rendered the complete Vande Mataram, giving resonant expression to the first heartbeat of free India. Later, on 24 January 1950, during the final sitting of the Constituent Assembly, Dr. Rajendra Prasad accorded Vande Mataram the honour of being recognised as the National Song, from where it became, for all of us, a hymn of national consciousness.

To mark the completion of 150 years of the National Song Vande Mataram, the Government of India's decision to organise a series of programmes across the country for an entire year beginning 7 November will enable the younger generation to imbibe the idea of cultural nationalism. Vande Mataram is the song of freedom, the spirit of unyielding resolve, and the primal mantra of India's awakening. Words born of the nation's soul never perish; they remain eternally alive, resonating across generations. ♦♦♦



Vande Bharat, Namo Bharat, Amrit Bharat Trains Lay Foundation for Next-Gen Railways

Sahakar Jagran Team

This is a comprehensive mission to transform Indian Railways. Trains like Vande Bharat, Namo Bharat, and Amrit Bharat are laying the groundwork for the next generation of Indian Railways. Vande Bharat is a train built by Indians, for Indians, and of Indians, filling every citizen with pride. These remarks were made by Prime Minister Shri Narendra Modi while inaugurating four new Vande Bharat Express trains from Varanasi.

Referring to the centuries-old tradition of pilgrimage as a medium of national consciousness in India, Shri Modi highlighted Prayagraj, Ayodhya, Haridwar, Chitrakoot, and Kurukshetra as spiritual centers of the nation's heritage. These sacred sites are now being connected through the Vande Bharat network, symbolizing the confluence of India's culture, faith, and development journey. This initiative marks a significant step in transforming

✦ These trains will serve as milestones in the journey towards a developed India

heritage cities into symbols of national progress.

Focusing on the economic aspect of pilgrimage in India, the Prime Minister noted that developmental initiatives over the past 11 years in Uttar Pradesh have elevated pilgrimage to a new level. Pilgrims have contributed thousands of crores of rupees to the state's economy. This inflow has continuously provided income-generating opportunities to hotels, traders, transport companies, local artists, and boat operators across the state. In Varanasi, hundreds of young entrepreneurs are now starting new ventures ranging from transport services to Banarasi saree businesses. This development has opened the doors to prosperity.

Highlighting the continuous infrastructure development in Varanasi as a means to realize the mantra of a developed India, Shri Modi stated that the city is witnessing

the establishment, expansion, and qualitative improvement of high-quality hospitals, better roads, a gas pipeline network, and enhanced internet connectivity. Rapid progress is being made on the ropeway project, and sports infrastructure such as the Ganjari and Srigra stadiums is also being developed.

Emphasizing the need to maintain the pace and energy of Varanasi's development, Shri Modi concluded with the vision that every visitor coming from across the world should experience a unique sense of energy, enthusiasm and joy in the holy city of Baba Vishwanath.

Observing that strong infrastructure has been a key driver of economic growth in developed countries, Shri Modi highlighted that in every nation that has achieved significant progress, infrastructure has played a crucial role. India is now rapidly moving forward on this path as well. ◆◆◆

Devbhoomi Uttarakhand's True Identity Lies in its Spiritual Strength, Says Prime Minister

Sahakar Jagran Team

Devbhoomi Uttarakhand is the heartbeat of India's spiritual life. Gangotri, Yamunotri, Kedarnath, Badrinath, Jageshwar, and Adi Kailash are sacred pilgrimage sites that symbolize our faith. Every year, millions of devotees visit these holy places. These journeys not only pave the way for devotion but also infuse new energy into Uttarakhand's economy. These remarks were made by Prime Minister Shri Narendra Modi during the Silver Jubilee celebration of Uttarakhand's formation in Dehradun. On this occasion, he also laid the foundation and inaugurated development projects worth ₹8,141 crore.

Highlighting the unprecedented role of better connectivity in Uttarakhand's development, Shri Narendra Modi stated that projects worth over ₹2 lakh crore are currently underway in the state. The Rishikesh-Karnaprayag railway project is progressing well, and the Delhi-Dehradun Expressway is nearly complete. The foundation stone has also been laid for the Gaurikund-Kedarnath and Govindghat-Hemkund Sahib ropeways. These initiatives are accelerating Uttarakhand's development.

Reflecting on the state's progress over the past 25 years, the Prime Minister quoted the saying, "Where there's a will, there's a way," emphasizing that once a goal is set, a roadmap to achieve it quickly becomes clear. Shri Modi highlighted that Uttarakhand's true identity lies



✦ Over the past 25 years, Uttarakhand has made remarkable progress in fragrant plants, Ayurvedic herbs, yoga and health tourism

in its spiritual strength. He stated that if the state is determined, it can establish itself as the "Spiritual Capital of the World" in the coming years. The temples, ashrams, and meditation and yoga centers of Uttarakhand can be connected to a global network, enhancing its spiritual and cultural outreach.

The Prime Minister highlighted that people from across India and abroad visit Uttarakhand for health and wellness, and the demand for the state's medicinal herbs and Ayurvedic remedies is rapidly increasing. Over the past 25 years, Uttarakhand has made remarkable progress in the fields of aromatic plants, Ayurvedic herbs, yoga, and health tourism. He emphasized that every assembly constituency in Uttarakhand should have a comprehensive package of yoga centers, Ayurvedic centers, and

naturopathy institutes, which would further attract international tourists.

Referring to Uttarakhand's vibrant villages, the Prime Minister emphasized transforming each into a small tourism hub by promoting homestays, local cuisine, and regional culture. Highlighting the need to showcase the state's hidden potential, he noted that festivals like Harella, Phuldei, and Bhitoli leave an unforgettable impression on tourists. He also mentioned the vibrancy of local fairs such as Nanda Devi Mela, Jauljibi Mela, Bageshwar's Uttarayani Mela, Devidhura Mela, Shravan Mela, and Makhn Mahotsav, saying that the spirit of Uttarakhand resides in these celebrations. To bring these festivals and traditions to the global map, he proposed initiatives like the "One District, One Festival" campaign. ◆◆◆



Shri Amit Shah inaugurates Sagar Organic Plant in Gujarat

Dairy Exports: A Boost to Cooperative Sector



Sahakar Jagran Team

Amul has become the number one cooperative brand worldwide. Its foundation was laid by several eminent personalities of that time, opening doors to prosperity for Gujarat's farmers, livestock farmers, and villages. The Union Home Minister and Minister of Cooperation, Shri Amit Shah, shared these remarks while inaugurating the Shri Motibhai R. Chaudhary Sagar Sainik School and the Sagar Organic Plant in Gujarat through video conferencing.

Shri Shah noted that the Sagar Sainik School, named in honor of Motibhai Chaudhary, will create opportunities for children from several districts of Gujarat to join the Indian Armed Forces in the future. Built on 11 acres at a cost of ₹50 crore, the school is equipped

- ✦ Banaskantha and Dudhsagar Dairy's important role
- ✦ Emphasis on increasing the share of cooperative dairy in domestic milk production and exports
- ✦ Motibhai Chaudhary Sagar Sainik School will bring pride to Mehsana by paving the way for service in the Indian Armed Forces

with modern smart classrooms, hostels, a library, a canteen, and various other facilities.

He further stated, "Under the leadership of Prime Minister Shri Narendra Modi, the Central Government has decided to set up 100 new Sainik Schools across the country under the PPP model. Among them, the Motibhai Chaudhary Sainik School is certain to become a symbol of pride for Mehsana." Shri Shah added that Motibhai Chaudhary is an inspiration for

the people of Mehsana, having lived an exemplary life rooted in Gandhian values, authenticity, and transparency, qualities that have influenced countless others.

Highlighting the importance of the Sagar Organic Plant, Shri Amit Shah said that it is essential to ensure that high-quality organic products under the Amul brand reach consumers across India and the world, while also guaranteeing fair earnings for organic farmers. He noted that the expansion of this plant will not only contribute

75,000 New Primary Dairy Cooperative Societies

Shri Amit Shah said that Banaskantha and Dudhsagar Dairy together have presented a model that has transformed the economics of the dairy sector. Several initiatives have been taken to strengthen the circular economy of this dairy system, including the establishment of 75,000 new primary dairy cooperative societies across the nation. He noted that 70 percent of Amul's business is driven by the contribution of women. Shri Shah added that the Modi government is working to ensure that 50 percent of the milk produced by cooperative societies reaches consumers across India and abroad, thereby benefiting livestock farmers.

He stated that in 1960, Dudhsagar Dairy collected only 3,300 liters of milk per day, which has now increased to 3.5 million liters per day. This dairy is connected to livestock farmers in 1,250 villages of Gujarat and more than 1 million milk-producing groups in Rajasthan, Haryana, MP, UP and Himachal Pradesh. Its turnover has reached ₹8,000 crore. With eight modern dairies, two milk chilling centers, two cattle feed plants, and one cement production unit, Dudhsagar Dairy now plays a major role in Gujarat's White Revolution. He also emphasized that 70 percent of Amul's total turnover comes from the contribution of women, who are becoming self-reliant through this sector.

Shri Shah said that to ensure the benefits of a circular economy reach livestock farmers in Gujarat and across the country, the Modi government has established three multi-state cooperative societies. These societies will serve as engines of prosperity in the cooperative sector. Of these, the first will focus on animal feed production, disease control, and artificial insemination; the second will develop models for effective dung management; and the third will promote circular utilization of carcasses of dead cattle. He stressed that to increase farmers' income, an integrated cooperative network must be created, one where most functions are carried out through mutual cooperation.



to better health for citizens but will also significantly enhance the income of farmers engaged in organic cultivation.

Shri Shah shared that the plant, with a daily processing capacity of nearly 30,000 kilograms, is certified under the National Programme for

Organic Production (NPOP) as well as the Agricultural and Processed Food Products Export Development Authority (APEDA). With APEDA certification, the produce of farmers practicing natural farming in North Gujarat will gain access to international markets, opening

new pathways to prosperity for the farmers who sustain the nation. He further urged all organic farmers and their families to adopt organic products in their daily lives, emphasizing that doing so will help safeguard the health and well-being of their entire households. ♦♦♦



India is Self-Reliant and Full of Confidence, Says PM Shri Modi

Sahakar Jagran Team

India has risen from the category of the “Fragile Five” to become one of the world’s top five economies. Inflation has fallen below two percent, while the growth rate remains above seven percent. From semiconductors to shipbuilding, India today is self-reliant and confident in every sector. The country no longer remains silent after terrorist attacks; instead, it responds decisively through operations such as surgical strikes, airstrikes, and Operation Sindoor, giving a strong message to its enemies. Prime Minister Shri Narendra Modi expressed these views at a media institution’s event in New Delhi.

Recalling the COVID-19 period, Shri Modi said that during the crisis, doubts were being raised across the world about how a country with such a large population would survive. But India proved every speculation wrong. India faced the crisis head-on, rapidly developed its own vaccines, conducted vaccination at record speed, and emerged as the fastest-growing major economy in the world after overcoming the pandemic.

India’s Growth is Shaping Global Opportunities

Referring to the EFTA trade agreement, the Prime Minister said that India’s growth is now creating global opportunities. European countries have committed to investing 100 billion dollars in India, which will generate large-scale employment and create



- ✦ 140 crore Indians are moving forward at full speed
- ✦ India has joined the top five economies of the world
- ✦ India is seen as a reliable and responsible partner in the eyes of the world

new opportunities for the youth. India’s trade with G7 nations has grown by more than 60 percent. The world now sees India as a reliable, responsible, and resilient partner. From electronics and pharmaceuticals to automobiles and mobile manufacturing, an investment wave is sweeping across the country. Nations around the world want to invest here, and these investments are helping India emerge as an important hub in global supply chains.

Highlighting that the true strength behind India’s achievements is its citizens, Shri Modi said that people can realize their full potential only when the government does not burden them. Excessive government control acts as a brake, whereas greater democratization accelerates progress. Speaking about the democratization and reform of the banking sector, the Prime Minister said that more than 50 crore Jan Dhan

accounts were opened in mission mode. Today, every village in India has at least one banking touchpoint. Loans worth several lakh crore rupees have been provided without bank guarantees to women self-help groups, small farmers, livestock rearers, fishermen, street vendors, and Vishwakarma workers. This has enhanced livelihood opportunities.

Advanced Medical Facilities in Remote Areas

Speaking about the e-Sanjeevani platform, the Prime Minister said that when advanced facilities reach remote regions, they transform lives. Today, through the high-speed connectivity-based e-Sanjeevani service, people living in distant and difficult terrains can also access medical consultations. Patients can directly connect with specialist doctors using their mobile phones. More than 42 crore OPD consultations have already been provided through e-Sanjeevani. ◆◆◆

PM Shri Narendra Modi Celebrates Diwali on Board INS Vikrant

Army Advances Towards Atmanirbharta

Sahakar Jagran Team



When the enemy is in front of you and war is imminent, the side that possesses the strength to fight independently always holds the advantage. Self-reliance is essential for strengthening the armed forces. Over the past decade, India's military has steadily advanced toward self-reliance. Prime Minister Shri Narendra Modi said these words while celebrating Diwali onboard the naval vessel INS Vikrant. Referring to the fact that India's defence production has increased more than threefold in the past 11 years, crossing ₹1.5 lakh crore last year, Shri Modi stated that since 2014, Indian shipyards have delivered more than 40 indigenous warships and submarines to the Navy. At present, on average, one new indigenous warship or submarine is being inducted into the Navy every 40 days.

Shri Modi said that during Operation Sindoor, indigenous missiles such as BrahMos and Akash proved their capability. Many countries around the world have now expressed interest in purchasing these missiles. India is building the capacity to export weapons and equipment for the armed forces. India aims to be counted among the world's top defence exporters. In the past decade, India's defence exports have increased more than 30 times. This success is credited to defence startups and indigenous defence units. Referring to today's interconnected world, where national economies and development depend heavily on sea



- ✦ India's defence production has more than tripled in the last 11 years, crossing ₹1.5 lakh crore
- ✦ On an average, a new indigenous warship or submarine is being inducted into the Navy every 40 days

routes, Shri Modi said that the Indian Navy plays a vital role in ensuring global stability. Sixty-six percent of the world's oil supply and fifty percent of container shipments pass through the Indian Ocean. The Indian Navy is deployed as the guardian of the Indian Ocean to secure these routes. In addition, through mission-based deployments, anti-piracy patrols and humanitarian assistance operations, the Indian Navy serves as a global security partner across the entire region.

Highlighting the Indian Navy's vital role in ensuring the security and integrity of India's island territories, the Prime Minister said that as India progresses rapidly, efforts are being made to ensure that all countries of the Global South move forward together. India is working on the 'Maritime Ocean Vision' and is becoming a development partner for many nations. Whenever needed, India has been ready to

provide humanitarian assistance anywhere in the world. From Africa to Southeast Asia, during times of disaster, the world looks to India as a global partner. India's armed forces have carried out numerous missions to safely evacuate stranded people in foreign countries. From Yemen to Sudan, whenever and wherever required, their courage and valour have strengthened the confidence of Indians living across the world. Through these missions, India has also saved the lives of thousands of foreign nationals.

Mentioning the service of India's armed forces, Shri Modi said that the Navy stands guard over India's maritime boundaries and trade interests, while the Air Force remains committed to the security of the skies. On the ground, from the scorching deserts to the icy glaciers, the Army stands firm like a rock alongside the BSF and ITBP personnel. ♦♦♦



Shri Amit Shah Speaks at the 32nd Meeting of the Northern Zonal Council in Faridabad

Cooperative Societies Generate Employment, Alleviate Poverty



Sahakar Jagran Team

P rime Minister Shri Narendra Modi has given the nation the mantra of "Sahkar Se Samridhi." Cooperation, agriculture and fisheries are helping eliminate poverty and generate employment. There are immense job opportunities in this sector. The Union Home Minister and Minister of Cooperation, Shri Amit Shah, expressed these views during the 32nd meeting of the Northern Zonal Council held at Surajkund in Haryana. While chairing the meeting, Shri Shah said that Gross Domestic Product (GDP) alone does not reflect the prosperity of a nation; true prosperity is achieved only when every individual rise above the poverty line. Along with GDP growth, an increase in employment, especially self-employment, is essential for realizing the dream of a

- ✦ Our goal is national progress with regional strength and India's global leadership in every field
- ✦ The safety of women and children is our top priority; the number of fast-track special courts should be increased
- ✦ Regional councils play an important role in realizing Prime Minister Shri Narendra Modi's vision of "strong states create a strong nation"

developed India.

He said that in the past four years, the Ministry of Cooperation of the Government of India has undertaken more than 100 initiatives to strengthen the cooperative sector across the country. These include the computerization of Primary Agricultural Credit Societies (PACS), the establishment of three new national cooperative societies, and the creation of the Tribhuvan

Cooperative University, along with initiatives to strengthen dairy, fisheries, cooperative banks, sugar cooperatives, and governance systems.

Appreciating Rajasthan's contribution to the campaign of promoting millets, Shri Shah said that all states should increase the production and use of millets. He appealed to state governments to include millets in the scheme under

which five kilograms of free food grains are provided to the poor every month. This will boost millet production, help the new generation develop a habit of consuming millets, and also improve people's health.

Women's and Children's Safety is Our Top Priority

Shri Shah said that the nation still needs to free itself from several challenges such as delays in ensuring swift punishment in cases of crimes against women and children, malnutrition, and stunting. Emphasizing speedy investigation in sexual offence and rape cases under the POCSO Act, Shri Shah said that no civilized society can tolerate such heinous crimes. He stated that the safety of women and children is our foremost priority. To ensure prompt justice, he directed that the number of fast-track special courts be increased.

Referring to the enhanced activity and achievements of the Zonal Councils under the Modi government, Shri Shah said that



compared to the period from 2004 to 2014, the number of Zonal Council meetings has increased nearly two and a half times in the past 11 years, and these meetings have been made meaningful. He said that during the previous government, only 25 meetings of the Zonal Councils and Standing Committees were held, whereas under the Modi government, 64 meetings have already been completed.

This reflects Prime Minister Shri Modi's vision of "Team India." In these meetings, 1,600 issues were discussed, out of which 1,303 issues (81.43 percent) were resolved. Shri Shah said that this has been possible only due to the cooperation of all state governments, Union Territories, and the central ministries and departments, with the Inter-State Council Secretariat playing an active role. ♦♦♦

Emphasis on India's Global Leadership in Every Sector

Prime Minister Shri Modi's vision is that strong states build a strong nation. Zonal Councils play a crucial role in implementing this vision on the ground. For dialogue, cooperation, coordination, and "policy synergy," Zonal Councils are extremely important. Through these councils, numerous issues have been resolved. Shri Shah said that although the core spirit and role of the Zonal Councils is advisory, under the Modi government they have been recognized as an "action-oriented platform," and results have followed. Issues concerning inter-state relations, regional coordination, and follow-ups between the Centre and the states have been actively taken up, and concrete pathways have been created for their resolution. Shri Shah said that our objective is clear—national progress with regional strength and India's global leadership in every domain, which leads us toward the creation of a great India. He urged all states to work in coordination for water resource management and to address water-related problems.

Along with the member states of the Northern Council, Haryana, Himachal Pradesh, Punjab, Rajasthan, Delhi, Jammu & Kashmir, Ladakh, and Chandigarh, the meeting also discussed several issues of great national importance. Special deliberations were held on the speedy investigation and timely disposal of rape cases involving women and children through fast-track special courts, ensuring the availability of banking services within the prescribed radius in every village, issues related to water sharing, environment, higher education, the emergency response system, and other matters of common regional interest.

Referring to the implementation of the three new criminal laws for comprehensive reforms in the justice system, Shri Shah said that their enforcement has produced highly positive results. Under the new laws, conviction rates have increased by nearly 25 to 40 percent, and offenders are being punished in a timely manner.



Prime Minister Shri Modi Launches Two Agriculture Sector Schemes

Govt Implements Comprehensive Reforms in Farmers' Interest

Sahakar Jagran Team

Agriculture holds a central role in India's development journey. A rapidly progressing 21st-century India requires a strong and improved agricultural system. From seeds to markets, we have implemented comprehensive reforms in the interest of farmers. The objective was to make Indian agriculture modern, sustainable and accessible. Prime Minister Shri Narendra Modi said this while inaugurating two major agricultural projects worth ₹35,440 crore in New Delhi.

Referring to the fact that India's agricultural exports have nearly doubled in the past 11 years, Shri Modi said that foodgrain production has increased by nearly 9 crore metric tonnes and the production of fruits and vegetables has risen by more than 6.4 crore metric tonnes. Today, India ranks first in the world in milk production and is the second-largest fish-producing country globally. Honey and egg production have doubled compared to 2014.

Highlighting the establishment of six major fertilizer plants in the country during this period, Shri Modi said that more than 25 crore Soil Health Cards have been distributed to farmers. Micro-irrigation facilities have reached 100 lakh hectares of agricultural land. Under the crop insurance scheme, farmers have received insurance claims worth ₹2 lakh crore. In the past 11 years, more than 10,000 Farmer Producer



Organizations (FPOs) have been formed to support farmers and enhance their access to markets.

Stating that continuous reforms and progress in every sector are essential for making India a developed nation, Shri Modi said that with this vision, the Pradhan Mantri Dhan-Dhanya Krishi Yojana has been launched in 100 districts across the country. Under this scheme, 36 government programs are being integrated and coordinated together. The Prime Minister said that the PM Dhan-Dhanya Krishi Yojana not only places significant responsibility on farmers but also on local government officials, particularly the District Magistrate or Collector of each district.

Speaking about the objective of the Pulses Self-Reliance Mission to increase pulse productivity and strengthen future generations, the Prime Minister said that Indian farmers have achieved record production of wheat and rice, placing India among the world's top producers. However, for nutrition, it is necessary to look beyond just wheat flour and rice. Pulses remain

the most important source of plant-based protein. The Pulses Self-Reliance Mission seeks to address this challenge by boosting domestic pulse production. This will enhance nutritional security and self-reliance. Referring to the target of increasing the area under pulse cultivation to 35 lakh hectares, Shri Modi said that the mission will focus on increasing the production of arhar, urad, and masoor, and ensuring proper procurement arrangements for pulses. Reiterating the government's commitment to farmer welfare, he said that over the past 11 years, the government has consistently worked to empower farmers and increase investment in agriculture. The nearly six-fold increase in the agricultural budget during this period clearly reflects this priority.

Emphasizing the government's commitment to increasing farmers' income by expanding opportunities beyond traditional agriculture, Shri Narendra Modi said that sectors such as animal husbandry, fisheries, and beekeeping are being encouraged as additional sources of income, especially for small and landless farmers. ♦♦♦

Bolstering Public Participation in Cooperative Sector

Sahakar Jagran Team



Cooperation is the main foundation for the development of an egalitarian society. Under the leadership of Prime Minister Shri Narendra Modi, the Government of India is establishing it as a key pillar of rural development and Atmanirbhar Bharat. In line with this vision, cooperation is being developed and expanded to the remotest villages of the country with the support of the government. Union Minister of State for Cooperation Shri Krishan Pal Gurjar recently chaired a review meeting to assess these achievements and to evaluate the progress of the guidelines issued to enhance media outreach and publicity in the cooperative sector.

Emphasizing the need to strengthen communication in the cooperative sector, adopt innovative strategies and increase public participation in line with the ministry's objectives, Shri Gurjar highlighted the potential of "Bharat Organics" and encouraged its promotion from the perspective of health and well-being. To connect people with cooperation and ensure that cooperative programmes reach all citizens, he stressed the use of social media as the most effective platform.

He emphasized adopting strategies to strengthen communication efforts and expand the scope of information and media coverage so that public participation becomes even more effective in accordance with the ministry's goals.



✦ Emphasis on strengthening communication efforts and expanding information and media coverage to increase public participation in the cooperative sector

Shri Gurjar said that to ensure the reach of cooperation to all villages and panchayats of the country, the Ministry of Cooperation is running a campaign to establish two lakh new Primary Agricultural Credit Societies (PACS), dairy cooperatives and fisheries cooperatives, out of which more than 29,200 committees have already been formed.

Referring to various initiatives of the ministry under the guidance of Union Home and Cooperation Minister Shri Amit Shah, Shri Gurjar said that using tools such as social media reels and YouTube videos to creatively showcase the positive impact of cooperative initiatives on society and rural life is now the need of the hour. Social media is an important means of communication today, as it provides citizens with opportunities for participation, promotes cooperative campaigns and attracts people towards our policies.

He directed the officials and all stakeholders present to develop a comprehensive action plan for greater presence and

inclusive outreach on social media among cooperative societies and beneficiaries. He said that they should prepare an extensive strategy to enhance their visibility on social media platforms. This outreach should effectively target members of cooperative societies, beneficiaries and other relevant stakeholders in order to expand the dissemination and engagement of cooperative initiatives.

The Minister of State for Cooperation said that in line with Prime Minister Shri Modi's vision of "Sahkar Se Samridhi," the lives of rural farmers and common people are improving through the cooperative movement, and this progress must be highlighted through the media. This will increase the interest of the youth in cooperation and make various employment opportunities easily available to them at the local level. The meeting was attended by Joint Secretary for Cooperation Shri Anand Kumar Jha, Director Shri Kapil Meena, senior officials of the ministry and representatives of national-level cooperative federations. ♦♦♦



Sahakar Jagran Team

The Bharatiya Beej Sahakari Samiti Limited (BBSSL) has reaffirmed its commitment to delivering improved quality seeds to farmers. The society has decided to undertake the production and distribution of improved potato seeds by signing an agreement with Banas Dairy. This agreement is expected to strengthen the potato value chain and further reinforce the spirit of cooperation within the cooperative sector.

Under the leadership of Union Minister for Home and Cooperation Shri Amit Shah, partnerships among cooperative institutions are being consistently promoted. This initiative of the Government will help develop the entire chain from seed to market.

Taking forward the vision of the Ministry of Cooperation, Banas Dairy has joined hands with the

✦ This initiative of the Ministry of Cooperation will help strengthen the potato value chain

✦ Agreement signed between Banas Dairy and BBSSL

Bharatiya Beej Sahakari Samiti Limited to ensure that potato farmers across the country have access to improved seeds. Banas Dairy is a part of the renowned Amul family, which is Asia's largest cooperative dairy.

This partnership between two leading cooperative institutions will enable the adoption of advanced potato cultivation practices. The collaboration aims to create a comprehensive value chain "from seed to market". Its objective is to produce certified and disease-free seed potatoes, while also promoting scientific farming methods, contract farming, and stronger market linkages.

By integrating technological advancements with cooperative

efforts, this initiative will help enhance agricultural productivity, reduce costs and losses, and strengthen the income and stability of potato-growing farmers. The agreement was signed on 10 November 2025 at the Atal Akshay Urja Bhavan in New Delhi in the presence of the Government of India's Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani, and senior officials. Banas Dairy Managing Director Sangram Chaudhary and BBSSL Managing Director Chetan Joshi were also present on the occasion. While Sangram Chaudhary elaborated on Banas Dairy's vision of "beyond dairy", Shri Joshi emphasised the need to enhance self-reliance in seed potato production. ♦♦♦



Borkheda Cooperative Society Excels in Banking Sector



Sahakar Jagran Team

The Borkheda Gram Seva Cooperative Society of Kota district in Rajasthan has emerged as a shining example of success among the people. Its ability to move in step with changing times is unmatched. By recognising the pulse of the era, this cooperative society has achieved several significant milestones. Once a rural cooperative, it is now operating in an urban setting, as the entire area has been brought under an urban local body.

Established in 1954, the society initially provided loans to its members according to their needs. It played a crucial role in supporting farmers by meeting their agricultural requirements and helping them become self-reliant. However, in 1990, the society's area of operation came under the jurisdiction of the Kota Municipal Corporation. With rapid urbanisation, agriculture in the region gradually came to a halt, raising questions about the very relevance of the society. Yet, the Borkheda Gram Seva Cooperative

✦ Transformed its functioning by recognising the pulse of changing times

Society did not give up. It resolved to continue serving the people by transforming its nature and activities. Keeping in mind the needs of the city and its residents, the society began functioning in a professional manner as a mini bank, operating through three branches.

To promote the habit of saving among residents in its area of operation, the society introduced various small monthly, weekly and daily savings schemes. Its staff personally visited small entrepreneurs to collect their savings and motivated them to save in small amounts. Today, with deposits of ₹90 crore and loans amounting to ₹35 crore, the society stands as a strong example of financial empowerment. It is also playing an unprecedented role in advancing the socio-economic well-being of its members, thereby bringing about meaningful social and economic transformation.

Functioning as a mini bank, the society offers higher interest rates on fixed deposits compared

to other banks. It provides loan facilities against National Savings Certificates (NSC), extends loans to salaried employees, and offers consumer loans, business loans, credit cards, home loans and other financial products. Special interest rates are offered on deposits of senior citizens, along with locker and e-Mitra facilities.

The society's e-Mitra Plus Centre delivers essential citizen services, ranging from insurance and Aadhaar-linked facilities to the issuance of caste and income certificates and payment of utility bills. Through these services, the society is scripting a new success story in the state and is counted among the country's successful cooperative societies. In recognition of its achievements, it has been honoured with the NCDC National Cooperative Excellence Award and the NCDC Regional Award. Looking ahead, the society plans to establish a mini government supermarket and is also preparing to work with Self-Help Groups. ♦♦♦



From Rags to Riches: How A Cooperative Society Became A Source of Inspiration



Sahakar Jagran Team

The Government of India has ushered in a new era by establishing the Ministry of Cooperation. This is not only an administrative change but also a revival of a thoughtful ideology. In line with this vision, the “Primary Agricultural Credit Cooperative Society, Bhansoj, Chhattisgarh” has journeyed from humble beginnings to become a source of inspiration for others.

The Bhansoj Primary Agricultural Credit Cooperative Society is located in Arang Tehsil, the capital of Chhattisgarh, Raipur. It was established on 17 March 1959 with 50 farmers contributing a capital of ₹ 500. Today, its membership has grown to 2,464 members. The society has provided loans amounting to ₹449.15 lakh to its members. Working with innovation, dedication, and inclusivity, the society plays a vital role in strengthening the rural economy. The benefits are reaching its members directly. The society focuses on making farmers

self-reliant, encouraging them to engage in self-employment, and providing necessary facilities. This has strengthened their economic position.

The society provides long-term loans to its members and equips them with resources essential for self-employment. This generates employment and provides opportunities for local people. As a result, the overall economy gains momentum, and new economic activities have the chance to flourish. Importantly, members repay the loans they take from the society on time. Consequently, the society never faces financial crises and is always ready to provide loans to its members when needed. The society also offers micro-ATM facilities in villages. This ensures that rural residents do not have to travel far for cash; they can access money within their own village, fulfilling their essential needs.

With the society’s support, villagers also experiment with various farming techniques. Farmers are adopting modern agricultural practices, using high-quality fertilizers

and seeds. This has increased crop production and provided them with economic gains. The society also extends loans to its members for purchasing modern agricultural equipment. With its help, farmers acquire and use these tools, saving both time and money. They can now complete their work quickly and efficiently, achieving higher yields.

For the development of farmers and economically weaker sections, the government is emphasizing the expansion of cooperative societies. The government’s goal is to establish a cooperative society in every Gram Panchayat. Shri Amit Shah, the Union Minister of Home and Cooperation, stated that once two lakh primary cooperative societies are registered, there will not be a single Panchayat in the country without a PACS, dairy, or fishery cooperative society. Once this happens, cooperative reach will expand throughout the country, enabling the formation of tehsil- and district-level institutions, and providing new strength and momentum to state-level institutions. ♦♦♦

Embracing Solar Energy



Sahakar Jagran Team

The saying “Where there is a will, there is a way” has been truly exemplified by the farmers of Dhundi village, located in Thasra, Kheda district, Gujarat. These farmers have formed a Solar Energy Producing Cooperative Society and are showing the nation a new direction in the field of solar energy. With the help of solar energy, these farmers not only irrigate their crops but also earn additional income by selling the surplus energy.

Formation of India’s First Solar Energy Producing Cooperative Society

In 2016, nine farmers came together to establish India’s first Solar Energy Producing Cooperative Society. Today, its membership has increased to 16. These farmers have installed three plants of 10.8 kilowatts each, three plants of 8 kilowatts each, and three plants of 5 kilowatts each in the village.

Currently, nine plants with a total capacity of 79.4 kilowatts are operational in the village. These plants produce approximately 350 units of electricity daily.

With the help of solar energy, farmers can now operate pumps and irrigate their crops on time. They can run the pumps during the day according to their convenience, eliminating the need for nighttime irrigation. Earlier, these farmers used diesel to operate the pumps, spending ₹500 to ₹700 per day and traveling outside the village to procure it. Diesel-powered pumps also caused pollution, harming the environment. By producing and using solar energy, farmers are now saving money while generating clean, green energy.

25-Year Power Purchase Agreement with MGVCL

Farmers also sell the surplus electricity to Madhya Gujarat Vij Company Limited (MGVCL) at a rate of ₹4.63 per unit, earning additional income. For this, they have signed a 25-year Power Purchase Agreement

(PPA) with the company. Inspired by the farmers of Dhundi village, farmers in other villages have also started producing and using solar energy. Farmers in Mujkuwa village near Vadodara have begun operating pumps with solar energy and are now able to irrigate their crops adequately and on time. This has improved their economic condition.

The innovative experiment by the farmers of Dhundi village has shown a new path to farmers across the country. Inspired by this, farmers in Gujarat and other states are also moving towards producing and utilizing solar energy. Representatives from several national and international organizations have visited Dhundi village, observed this new initiative, and appreciated the effort. The government is also encouraging farmers to produce and use solar energy by providing subsidies. The farmers of Dhundi village have ignited a ray of hope among other farmers. ♦♦♦



S Mahendra Dev



KK Tripathi

The Power of Cooperation in Building Viksit Bharat

Cooperatives are strategically developing and expanding across the country.

The Government of India and the Ministry of Cooperation are taking commendable initiatives to make Indian agriculture a profitable and attractive business. The collective power of cooperatives will play a crucial role in building a developed India, as the participation of 8.5 lakh cooperative societies and the 29.2 crore citizens associated with them is proving effective in the socio-economic transformation of rural farmers and underprivileged communities. Through democratic ownership, these cooperatives have immense potential to transform agricultural and other products into rural prosperity through local skills and collective will. By linking productivity with public participation and prioritizing people over profit in more than 30 sectors, from dairy to fertilizer, cooperatives have established a practical link between social equity and inclusive efficiency. This has also strengthened the spirit of solidarity and coexistence.

In addition to providing credit services, cooperative societies are also operating in nearly 30 diverse non-credit activities. These include important sectors such as dairy, fisheries, sugar, textiles, industrial, consumer, labor, housing, hospitals, services, processing, production and marketing. India's cooperative model is capable of transforming the fragmented small enterprises in the agricultural sector into

strong community-level agricultural processing and production clusters, where productivity increases through public participation.

With the participation of over 13 crore farmers, 1.03 lakh primary agricultural credit societies (PACS) are spread across 91 percent of the villages in the country, and the Ministry of Cooperation is working towards reaching 100 percent of villages through the formation of two lakh new societies. In the country, agricultural-processing and industrial cooperative societies involve 22 federations and 22,735 societies, with the participation of 25.31 lakh people.

Emphasis on Cluster-Based Cooperative Export Model

The cluster-based cooperative export model is the need of the hour. This cooperative model streamlines supply chains, connects producers with processing lines and global markets, and enhances product efficiency and profitability. Among the country's 19 national-level cooperative societies, the National Cooperative Export Limited (NCEL) is organizing small and marginal farmers into export-oriented groups. Inclusive income growth is being accelerated through enabling local value addition, collective marketing, and integration with global markets.

The Ministry of Cooperation, under the strategic guidance of NCEL, is focusing on providing societies with extension services, access to credit, modern technology, and export facilitation. This will ensure the quality and value addition of agricultural products and increase our participation in global competition.

We are moving forward in the direction of making cluster-based exports a sustainable and inclusive development model.

To increase India's share in agricultural exports, it is essential to connect small farmers with global markets. To optimize export outcomes, developing an activity-cluster framework by mapping regions based on climate-resilient agriculture, regional crop expertise, and market demand with export potential will promote the right crops in each area and provide natural advantages in farming.

For example, leveraging the unique geographical conditions and traditional farming practices of Jammu and Kashmir, the region can be developed as a high-value cluster for saffron, apples, walnuts, and floriculture. Similarly, Tamil Nadu can serve as a major center for turmeric, bananas, jasmine, spices, and marine products, where diverse agriculture and strong market linkages are already available.

The cluster-based cooperative model has the potential to enhance the livelihoods of India's small and marginal farmers. Organizing farmers into export-oriented activity groups focused on high-value crops will boost productivity and establish a reliable market system. While ensuring the prosperity of farmers, this will re-establish India as a global leader in high-value agriculture and strengthen our economy. ♦♦♦

(Prof. S Mahendra Dev is the Chairman of the Prime Minister's Economic Advisory Council and Dr. KK Tripathi is the Joint Secretary.)



The National Cooperative Union of India (NCUI), via its National Centre for Cooperative Education (NCCE), conducted a two-day training program on the significant theme of “Cooperation and Cooperative Management,” which saw participation from 38 officials of Kribhco’s Hazira plant in Gujarat.



A delegation of cooperative representatives, led by NCUI and IFFCO President Shri Dileep Sanghani, visited the headquarters of the Jordan Cooperative Corporation (JCC) to explore new opportunities for collaboration in the cooperative sector. The team, which included IFFCO Managing Director Shri K.J. Patel, Deputy Managing Director Shri Rakesh Kapoor, MD Shri A.P. Tripathi, and CVO Shri Deepak Yadav, held discussions with JCC Director General Abdelfattah M.Q. Al-Shalabi.



NCUI conducted a one-day awareness program on “Cooperatives” for students of the Institute of Information Technology and Management (IITM), New Delhi. NCUI Chief Executive Dr. Sudhir Mahajan and Deputy Chief Executive Smt. Savitri Singh provided guidance to participants on the cooperative sector. The event was also attended by Executive Directors Shri Rajiv Sharma and Shri Ritesh Dey, along with Deputy Director Shri Anant Dubey.



NCUI President Shri Dileep Sanghani addressed participants at the closing ceremony of the six-month intensive sewing training program organized by Cordet Kalol. He encouraged them to obtain all essential commodities through cooperatives, aligning with Prime Minister Shri Narendra Modi’s vision of a self-reliant India. This approach will benefit cooperative members and contribute to accelerating the nation’s journey toward self-reliance.



Shri Dileep Sanghani, President of NCUI and IFFCO, visited the Cooperative Mela organized by NCUI in New Delhi and interacted with the participants. Products from cooperative societies across the country were sold at one place. NCUI has been organizing the Cooperative Mela for four years, which is yielding positive results.



Dr. Bijender Singh, Vice President of NCUI and Chairman of Delhi State Cooperative Bank Ltd., inaugurated the Cooperative Mela-2025 in New Delhi. The event was also graced by Shri Dhananjay Kumar Singh, Member of the Board of Management, NCDC; Smt. Shilpi Arora, Director, Kribhco; Shri Sudhir Mahajan, Chief Executive, NCUI; Smt. Savitri Singh, Deputy Chief Executive; and Smt. Soma Roy.



For the past 11 years, the government has consistently strived to empower farmers and increase investment in agriculture. This priority is reflected in the agriculture budget. Over the years, the agriculture budget has increased nearly six-fold. Our small farmers have benefitted the most from this increased budget. Our government has provided fertilizer subsidies of over ₹13 lakh crore rupees. So far, ₹3.75 lakh crore rupees have been transferred directly to their bank accounts under the PM Kisan Samman Nidhi. To increase farmers' income, the government is providing them with options beyond traditional farming. Emphasis is being placed on animal husbandry, fisheries and beekeeping. This empowers small farmers and landless families.

Shri Narendra Modi
Prime Minister



NCUI Haat is pioneering a collaboration between NCUI and lesser-known cooperative institutions, offering a unified platform for product sales and exhibitions. Through its innovative online portal, NCUI Haat is fostering an environment to realize the vision of 'Sahakar se Samridhhi'.

CEAS-LMS Portal

Cooperative Extension & Advisory Services-Learning Management System, i.e., (CEAS-LMS), is first-of-its-kind online platform which provides Information and Services required by Cooperative Members, Leaders, Managers and General Public. It is being run under 3 components:

1. **LMS:** Learning Management System (LMS) focuses on educating its registered members on all elements of Cooperative Education.
2. **QMS:** Query Management System (QMS) is a platform where users can express their concerns pertaining to Cooperatives, in order to receive a quick and high quality advices.
3. **CRC:** Cooperative Resource Centre (CRC), is a platform for stakeholders to collaborate and exchange Cooperative related information and knowledge.



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