

# THE COOPERATOR

PRICE : ₹ 150

द कोऑपरेटर

VOL. 63 NO. 10 | APRIL 2026

Total Pages with Cover : 36



## BHARAT TAXI

Sarathi Hi Malik



NATIONAL COOPERATIVE UNION OF INDIA

# NCUI PUBLICATIONS

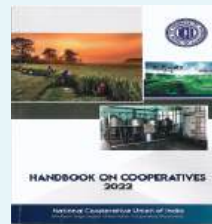
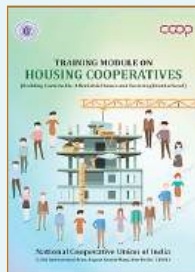
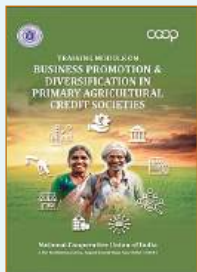
*Indian Cooperative Review*, a quarterly cooperative journal, carries articles of high quality on noteworthy trends in the cooperative movement in India. It seeks to present an objective assessment, based on research and study, of the functioning of different sectors of the cooperative movement and of various programs in operation. The objective of this Cooperative Journal is to assist in the evolution of sound policies for the progress of the cooperative movement as a whole.



*The Cooperator* is an illustrated monthly magazine of cooperative news and views in the form of rich articles, feature reports and success stories, along with recent developments in the cooperative world. It provides an open forum for the discussion of all facets of the cooperative movement in India as well as overseas.



**Cooperatives as an 'Enterprise'** These Training Modules representing 'Cooperatives as an Enterprise' focus on business development and marketing strategies for different sectoral cooperatives. They aim to empower sectoral cooperatives to strategically scale operations, diversify offerings and expand market presence within their sector.

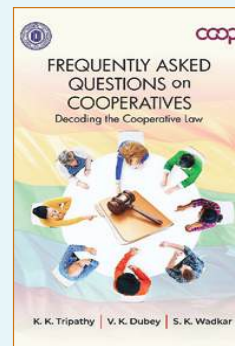


The Handbook provides first-hand information about the features and advantages of cooperative societies, registration process and the new initiatives taken by NCUI which will benefit the members and officials of both the new and the existing cooperatives.



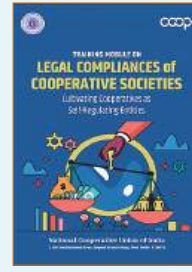
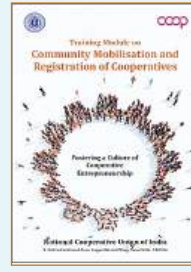
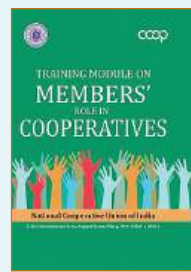
This book gives ample illustrations of success stories of Cooperatives in India, who have ventured into new areas like eco-tourism, gender empowerment, tribal welfare, infrastructure development, tsunami disaster management, rag picking, rural development, apart from yeoman services to farmers.

## Frequently Asked Questions on Cooperatives



This handbook on Frequently Asked Questions (FAQs), provides a one-stop solution to all the queries regarding Cooperatives and their functioning.

**Cooperatives as an 'Institution'** These Training Modules aim at presenting Cooperatives as institutions focusing on providing comprehensive and foundational knowledge about them as organizational entities. These Modules are designed to enhance the basics to advance comprehension of different stakeholders involved with cooperatives.



# THE COOPERATOR

द कोऑपरेटर

VOL. 63 NO. 10 | APRIL 2026

INSIDE



## Editor

Sanjay Kumar Verma

## Group Editor

Rajeev Sharma

## Subscription Rates

Annual - ₹ 1500/-

## For Articles

Contact: Rajeev Sharma

Mobile No. 9899638161

## Published By

National Cooperative Union of India

Tel: 011-49407837, 41811157, 40793299

E-mail: ncui.pub@gmail.com,

ncui.pub@india.coop

## Disclaimer

The Cooperator is owned & published by National Cooperative Union of India. No person, organization or party can copy, re-produce or re-distribute the content of this magazine or any part of this publication without a written consent from the editor's panel & the author/s of the content, as applicable. The content/data available in the reports and related are from secondary & primary sources (industry experts, veterans, news media, Government of India, etc.). However, with respect to available data sources, neither the organization nor its employees make any warranty, expressed or implied, for any error in the report/article, and take no legal liability against the same.

*Bharat Taxi: A New Road for Cooperative Empowerment in Urban Mobility* **02**  
Dr. Diksha Sharma

*CONSUMER SATISFACTION – THE UNSEEN COMPONENT OF MARKETING* **04**  
A.Eswaramoorthy

*National Cooperative Exports Limited (NCEL): Strengthening India's Cooperative Exports* **09**  
R.Sharmila, Dr.C.Pitchai, P.Pradeep Pralhad Karhale

*Leapfrogging of Startup Ecosystem for Cooperative Enterprises: A Paradigm Shift in the Government of India Policy* **16**  
Dr.G.Veerakumaran

*Kerala Co-operative Risk Fund Scheme: An Integrated Model of Social Security, Financial Stability, and Community-Based Risk Management* **21**  
Vijayakumar.s

*Tech Meets Cooperation: The Bharat Taxi Model of Shared Ownership* **26**  
Shweta Jaiswal



MINISTRY OF COOPERATION



NATIONAL COOPERATIVE UNION OF INDIA



CEAS-LMS



NCUI HAAT

# Bharat Taxi: A New Road for Cooperative Empowerment in Urban Mobility

Dr. Diksha Sharma\*



AI Image

India's cooperative movement has traditionally been associated with rural development, agriculture, and credit systems. However, in recent years, cooperation has begun to find its place in new and emerging sectors of the economy. One such important step is the introduction of Bharat Taxi, a cooperative-based ride-hailing platform that brings the spirit of cooperation into urban transportation. Launched on 5 February 2026 in New Delhi, the initiative reflects the Government of India's continued efforts to expand the vision of "Sahakar se Samridhi" beyond traditional sectors. Bharat Taxi aims to create a system where drivers are not just service providers but active participants in the platform they work for.

## Why Was Bharat Taxi Needed?

Over the last decade, app-based taxi services have become a common part of daily life in cities. While these platforms have made travel easier, many drivers have raised concerns about high commission charges, unpredictable earnings, and limited control over their work. In many cases, drivers have to give a significant portion of their income to platform operators, which reduces their overall earnings. At the same time, decisions regarding fares, incentives, and policies are often made without their involvement. Bharat Taxi has been introduced as an alternative that tries to address these issues through a cooperative approach.

## What Makes Bharat Taxi Different?

The most important feature of

Bharat Taxi is its cooperative model. In this system, drivers can become members of a cooperative structure associated with the platform. This means they are not just working on the platform—they are part of it. Some key aspects that make Bharat Taxi stand out include:

- **Driver Participation:** Drivers have a role in decision-making through cooperative structures.
- **Lower Commission Burden:** The model is designed to reduce high commission deductions, allowing drivers to retain a larger share of their earnings.
- **Transparent Pricing:** The platform aims to offer fair and predictable fares without excessive surge pricing.
- **Multiple Services:** It includes bike taxis, auto-rickshaws, and cab

\*Lecturer, Regional Institute of Cooperative Management, Sector 32 C, Chandigarh

services, making it suitable for different types of commuters.

- **Digital Platform:** A mobile-based system ensures easy booking and accessibility for users.

### ■ Benefits for Drivers

For drivers, Bharat Taxi can be a significant step toward economic empowerment. By becoming part of a cooperative system, they gain:

- Better control over their work environment
- More stable and fair income opportunities
- A sense of ownership and participation
- Opportunities for long-term financial security

Instead of being dependent solely on private companies, drivers become stakeholders in a system that is designed around their interests.

### ■ Benefits for Passengers

Passengers also stand to benefit from this initiative. A cooperative model can lead to:

- More transparent fare structures
- Reliable services
- Fair pricing without sudden increases
- Better accountability due to community-based operations

As the system grows, it may also improve availability of services in both urban and semi-urban areas.

### ■ Strengthening the Cooperative Movement

Bharat Taxi is not just about transportation—it represents a broader shift in how cooperative institutions can adapt to modern economic realities. Traditionally, cooperatives have been strong in sectors like dairy, agriculture, and banking. Now, they are entering the digital and service economy. This expansion shows that cooperation is not limited to rural areas or traditional activities. It can also play a meaningful role in technology-driven sectors, where fairness and participation are equally important.

### ■ Challenges Ahead

Like any new initiative, Bharat Taxi will also face certain challenges. These may include:

- Building awareness among drivers and users
- Competing with established private platforms
- Ensuring smooth digital operations
- Expanding services across different cities

However, with proper support, training, and continuous awareness efforts, these challenges can be addressed over time. What works in favor of Bharat Taxi is its strong foundation in cooperative values and its focus on long-term sustainability rather than short-term gains. With increasing digital literacy, supportive policy environment, and growing acceptance of cooperative models in new sectors, the platform has significant potential to grow steadily.

If drivers feel a sense of ownership and user experience

fair and transparent services, Bharat Taxi can gradually build trust—something that is often missing in purely profit-driven platforms. In the long run, this trust can become its biggest strength.

### ■ Conclusion

Bharat Taxi is a meaningful attempt to bring cooperation into the everyday lives of urban citizens. By placing drivers at the centre of the platform, it creates a system that is more inclusive, balanced, and socially responsible. It not only offers an alternative mode of transport but also redefines how services can be delivered in a fair and participatory manner.

As India continues to grow both digitally and economically, initiatives like Bharat Taxi remind us that progress is not only about technology and scale, but also about inclusiveness and equity.

When people are given a stake in the system, they contribute more sincerely to its success. Going forward, Bharat Taxi has the potential to inspire similar cooperative models in other service sectors as well. It represents a shift in thinking—where development is not concentrated in a few hands, but shared among many.

Bharat Taxi is not just a transport service; it is a step toward building a more people-centric and cooperative future.



# CONSUMER SATISFACTION – THE UNSEEN COMPONENT OF MARKETING

A.Eswaramoorthy\*



Customer Satisfaction is a common phrase used in the marketing concept and aware by everyone like customers, manufacturers, suppliers, share holders, bankers and others in total as stakeholders of the business organization as well as students for study purposes. Customer is the ultimate person focused by any one of the business which are dealing with product or service for promoting or expanding their business activity into phenomenal heights. The extend of customer satisfaction also leads to extend of life of the products or services of the business thereby the business will survive long run. We can say many products of consumer goods whatever we are using for our day to day purposes. Like the customer satisfaction how it becomes most important for any business such a way

Consumer satisfaction is also important to all types of business organization. Actually consumer satisfaction helps to achieve the customers and retain their satisfaction with the product or services or company. In this article an attempt has been made to understand the term consumer satisfaction and how it supports for achieving customer satisfaction.

## Meaning of the term Consumer

According to International Dictionary of Management, "consumers are purchasers of goods and services for immediate use and consumption". Consumer is the person who consumes the product or service for the first time for identifying the taste and other features. All

the products or services are focusing to reach the consumer only and not the customer. A regular user of the product or service only becomes the customer. Consumer can be converted into customer of a product only when the consumer satisfies. Consumer and customer are both concepts plays with in a single person for a single product or sometimes two because decision of the consumer after consuming a product due to his personal interest. In a market economy, the concept of consumer is given the highest priority, and every effort is made to encourage consumer satisfaction.

All the companies are focusing to introduce their product or service in the market and aim to capture good sales. Really what happen in the market

\*Lecturer

is not studied well by some of the companies. That leads to affect not only the sales but also the market share. So the companies want to know about the need for consumer satisfaction which is different from customer satisfaction and also most important aspect for increasing the volume of sales as well as customers for the product.

## Terms related to the Consumer Satisfaction

### 1. Consumer Behaviour

It is the common term we know very well and applicable everywhere to use for product or services. Peter Drucker, a leading management expert, once stated that the aim of marketing is to know and understand the consumer so well that the product or service fits him and sells itself. The knowledge of Consumer Behaviour helps the marketer understand and predict the consumption patterns and consumption behaviours of people. The behavior of the consumer is unpredictable for purchasing the product because of so many reasons such as availability of similar products in the market with price, features, taste and preferences. For example toothpaste means now a days number of products of available in the same shop and consumers gets choices for taking his own decision. In this situation the dilemma of selection of the product depends upon the behavior of the consumers. Sometime the

consumer comes to the shop with the mind set of purchasing one particular product and then he may be attracted by some other product either influenced by advertisement or explanation given by the shop keeper.

### 2. Consumer Motivation

This is the area in which the company has to give importance for motivating the consumers to create awareness and knowledge about the product or services. Advertising become the most valuable tool which will create motivation for the consumers. As a result of the advertising the consumer gets the basic information about the product and match according to his personal requirements. Now a days there are number of products are available in the market and some products influence more positively the minds of the consumers and make them to buy the products. For this purpose psychologically it approaches the consumers which will induce them to create the idea or sense of comparing with other products. It means the advertisement motivates the buyers to purchase the products.

### 3. Consumer Perception

The consumer perception is given importance because it influences taste and preferences to get attract to the product by number of factors such as branding, designing, pricing, packaging and etc., These factors are

psychologically influence the minds of the consumers about the product and stimulates for the idea of purchase. Perception of the consumers first gets idea from the advertisement and available information about the product or service. Thereafter the mind of the consumers stimulates for thinking and develops for analyzing the information. It may be different from person to person in a family situation also.

### 4 Consumer Interest

Interest of the consumer is influenced by the perception what he is getting in his mind. This is how because of the knowledge gained by the consumer with the product features through sales promotional activities undertaken by the business organizations. They understand about the differences or similarity with their expectations with one product or different products. The mind of the consumer is not being stable at the beginning time and it becomes stable by analyzing the features of the products. Finally they get interest of one product.

### 5. Consumer Decision

The decision taking of the consumer is purely depend on their interest and freedom. After having required information about the product the consumer decides to buy and use the product and come to know about the taste and other benefits of the products. In this situation the consumer analyse features of the product

and come to the conclusion. Finally the consumer decides to buy the product forever until his interest continues. Very few of the products are used by the consumer for long time and become customers.

## 5 "A"s of Consumer Satisfaction

The end result of the consumer satisfaction starts for reaching the stage of customer. For this purpose, the consumers need to be satisfied with their expectations and become strong with their decision. The companies need to give more attention in each stage of the process of reaching the satisfaction by the consumer. Apart from mere promotion strategies the quality of the product also very important to focus attention for reaching the satisfaction. From the following 5 "A"s we can understand the process of reaching the stage of satisfaction,

### 1. Awareness

It is the primary or first process undertaken by the manufacturer to introduce the product in the market by means of promotional activities. The selection of promotional tools depends upon the nature of product and other features/capacities. In the first step itself manufacturers make a very good attempt to give such wonderful information about the product features and also the company by means of using the signs, slogans, pictures, logo and etc of the

product. The awareness has to create a good impression about the product. It is purely depend upon the capacity of the company because some of the spent more money for this purpose and most of the companies do not spend because of requirement huge amount of money. As much as amount spent for popular television or newspaper accordingly the chances for coverage will become possible.

### 2. Attention

After creating the awareness among the consumer the next level is attention. It is the stage that the consumer is giving attention to the product by means of effective sales promotional activities undertaken by companies. The selection of the best media for reaching the consumer should be carefully considered because of the first impression gives the best impression for the product which will stand in the minds of the consumers for a long period of time. The colourful use of pictures, messages, designs logo and etc will give the best attention for the products.

### 3. Attraction

It is the next level after getting a good attention to the product the consumers are attracted because of the fulfillment of expectation with the product features and qualities. They are deciding in their mind to buy the product which is matching the taste and preferences. The product features are influencing

them when they are compared to other products.

### 4. Accession

In this stage the consumer is purchasing the product from the shop. Before purchasing any product, the consumer takes the decision on the basis of thorough analysis about the product and compare with other products. Further it is also depend on the purchasing power of the consumer. Hence most of the products selling in India are mainly focused with middle income and lower income groups. The accession of the product is also now-a-days mostly influenced by online marketing instead of direct purchase from the shop.

### 5. Attainment

The final stage is attainment of the satisfaction after purchasing the product. It happened because of the need or expectations fulfillment of the consumer. There is a good match between the product features and needs of the consumer is correlated. Therefore satisfaction take place is called the attainment.

## Stages of Reaching the Customer

### 1. General Public

The products of all the companies reach to the society i.e., general public. It is not confirm to say that the message about the product or directly product itself will not reach all the people. It goes to particular group of

people in the society which is decided by the manufacturer i.e., target consumers based on segmentation of the market. Hence the product or its information reaches to the particular group of people in which limited number of people is getting the attention because of so likes and dislikes. Within the limited people also only few of them are get attention and attracted.

## 2. Consumer

Consumers are the people who are get attracted and decided to buy the product by means of their interest which is created by their attention and attraction. The decision of the consumer is personal and induced by the taste and preferences. For ex. within a family itself each one member uses different mobiles and different connections. It is because of their freedom to take the decision according their interest. Consumer is the person who buys the product and use for the first time and also identify the taste and preferences. In this situation he identifies the taste and compares to his interest. The satisfaction is expected at this level i.e., consumer satisfaction. Some of the people like the product and decide to buy the product again and again. Whereas some others don't like because of their dislikes due to quality, price, taste, availability and etc., hence we can say that the consumers are the people who are selected from the group of general public. The decision of becoming consumer for a

particular product depends upon the decision take by the person.

## 3. Customer

It is the next level of the consumer becomes the customer of a particular product. It is possible by means of attracting the consumers though the combination of 4 P's of marketing activities taken by the companies. The consumer can be converted into customer of a product by means of good product as well as good service. Unless the efforts taken by the companies it is impossible to get customers for their product because so many competitors are existing in the market to give tough competition to reach more customers. The strategy for converting consumer to customer and retaining the customer should be changed from time to time.

All the above three stages we can compare with the product life cycle of marketing process. During the first stage i.e., introduction, the company introduce the product in the market. Before the introduction and after the introduction advertising plays a very important role in creating awareness as well as interest to buy the product. In this stage, the consumers are first attracted and decide to buy the product. During the second and third stages (i.e., growth and maturity stage) the consumers and customers are created for the product. Here also the continuity of advertising

is important to remain the knowledge of the product and retains the customers. Taking the first three levels of product life cycle we can understand that the levels are achieved from the above three stages.

## Conclusion

Consumer is general for all kinds of business activities and wants to be given importance like customers of the business. The perception of the consumer is much influenced by advertising, branding and other sales promotion activities. They have the freedom to select the product according to their interest and become the customer of the product. Manufacturers' importance to product turned into consumers for their attention and attraction to the product and services. Consumer want to be motivated to buy the product or services regularly so as to reach the customer of their product which would be ultimate aim of all type of manufacturers. Moreover consumers are safeguarded with legal provisions under Consumer Protection Act 1986 with their rights. By considering all the above information we come to know that consumers are treated with more care so as to achieve satisfaction which in turn creates the customers for the long term benefit of the manufacturers. Hence the marketing department of the business considers consumer satisfaction is most component of marketing.



# भंडारण में भरोसे का नाम - WDRA

रजिस्टर्ड वेयरहाउस से मिले संरक्षित और  
सुव्यवस्थित समाधान।



- डिजिटल रसीद (eNWR) की सुविधा
- सरकारी रजिस्टर्ड वेयरहाउस की व्यवस्था
- ऋण सुविधा का विकल्प
- संपूर्ण निगरानी और पारदर्शिता

अधिक जानकारी के लिए विज़िट करें :  
[www.wdra.gov.in](http://www.wdra.gov.in)



Scan the QR to  
visit our website.

# National Cooperative Exports Limited (NCEL): Strengthening India's Cooperative Exports

R.Sharmila\*

Dr.C.Pitchai \*\*

P.Pradeep Pralhad Karhale\*\*\*



## Introduction

The cooperative sector has long played a vital role in India's agricultural and rural economy however, its participation in international trade remained limited for decades. Recognizing this gap, the Government of India initiated the establishment of National Cooperative Exports Limited (NCEL) as a national-level multi-state cooperative society to promote exports from cooperatives across the country. Since its inception, NCEL has focused on aggregating cooperative produce, ensuring quality compliance, facilitating market access, and enabling better price realization for farmers and cooperative members.

## Emergence of a National Export Platform for Cooperatives

The National Cooperative

Exports Limited (NCEL) was established by the Government of India as a multi-state cooperative society under the provisions of the Multi-State Cooperative Societies Act, 2002. The creation of NCEL marked a significant institutional intervention aimed at addressing long-standing structural challenges faced by cooperatives in accessing international markets. Prior to NCEL, cooperative exports were largely fragmented and dependent on private traders and export houses, limiting the bargaining power and income potential of cooperative members. The establishment of NCEL is a key component of the Government's broader vision of "Sahakar se Samridhi" (Prosperity through Cooperation), which emphasizes strengthening cooperatives as engines of inclusive and sustainable economic growth. This vision seeks to modernize cooperative

institutions, enhance their competitiveness, and integrate them more effectively with national and global markets. NCEL was conceptualized as an apex export organization that could pool the strengths of cooperatives across states and sectors and present a unified export front. NCEL is actively supported and guided by the Ministry of Cooperation, Government of India, which was created to provide focused policy attention to the cooperative sector. The Ministry plays a crucial role in facilitating policy support, coordination with other government departments, and capacity building for cooperative institutions. With the backing of the Ministry, NCEL functions as a dedicated export facilitation body, offering cooperatives technical assistance, market access, regulatory support and logistical coordination. By providing a centralized

\*Sharmila R, Research Scholar, Department of Cooperation, The Gandhigram Rural Institute (Deemed to be University) sharmila82001@gmail.com

\*\*Pitchai C, Senior Professor, the Gandhigram Rural Institute, Gandhigram, cpitchai@gmail.com

\*\*\*Pradeep Pralhad Karhale, M.Com (Banking and Finance), Savitribai Phule University, Pune, karhalep770@gmail.com

institutional framework, NCEL aims to transform cooperatives from domestically oriented entities into globally competitive exporters. Its genesis reflects a strategic policy shift toward empowering cooperatives, reducing their dependence on intermediaries, and ensuring that the benefits of exports reach farmers and grassroots members directly.

### **Vision, Purpose and Institutional Role**

The National Cooperative Exports Limited (NCEL) has been established with the primary objective of strengthening the export capabilities of India's cooperative sector and enabling cooperatives to participate effectively in international trade. One of the foremost objectives of NCEL is to promote and facilitate exports from the cooperative sector by providing a structured and supportive institutional mechanism. Through coordinated export planning, market identification and regulatory assistance, NCEL seeks to overcome the operational and procedural challenges that individual cooperatives face in global markets. Another important objective of NCEL is to act as an umbrella organization for cooperative exports. By aggregating exportable surplus from primary, district and state-level cooperatives, NCEL enables economies of scale, standardization of quality and collective bargaining in international markets. This centralized approach enhances the competitiveness of cooperative products and ensures consistency in supply and quality. NCEL also aims to ensure better price realization for farmers and cooperative

members. By facilitating direct access to international markets and minimizing layers of intermediaries, NCEL helps cooperatives secure remunerative prices for their produce. Improved price realization contributes to higher income for farmers, reduces market risks and strengthens the economic stability of cooperative members. A key objective of NCEL is to reduce the dependency of cooperatives on private exporters and intermediaries. Traditionally, many cooperatives have relied on private export houses due to lack of export expertise and infrastructure, which often resulted in lower margins for producers. NCEL seeks to reverse this trend by enabling cooperatives to manage exports collectively and transparently, thereby retaining a larger share of export earnings within the cooperative system. Overall, these objectives reflect NCEL's commitment to empowering cooperatives, enhancing farmer welfare and promoting inclusive growth through cooperative-led exports.

### **Global Experience in Cooperatives Exports and Digital Trade**

#### **Similar Export Cooperative Societies (Global)**

Several countries have successfully adopted export-oriented cooperative models to integrate small producers into global value chains. Prominent examples include Fonterra (New Zealand) and Arla Foods (Denmark–Sweden) in dairy exports; Anecoop (Spain) in horticultural products; Zen-Noh (Japan) in agricultural commodities; Ocean Spray (USA) in processed fruit

products; Cooxupé (Brazil) in coffee exports; and fair-trade coffee and tea cooperatives in Kenya. These cooperative institutions facilitate aggregation of produce, quality standardization, value addition, branding, and access to international markets. In line with these internationally proven cooperative export models, India's National Cooperative Exports Limited (NCEL) has been established to promote collective export participation, strengthen market linkages, and enhance the global competitiveness of Indian cooperatives.

### **Role of E-Export**

E-export activities play a significant role in enhancing the export participation of cooperatives by enabling direct access to global markets through digital platforms. By facilitating online aggregation, documentation, payments, and logistics, e-exports reduce transaction costs and dependency on intermediaries, thereby improving price realization for cooperative members. Furthermore, e-export mechanisms enhance transparency, quality compliance, and traceability, which are critical for building trust in international markets. For cooperatives comprising small producers, e-export activities support value addition, brand development, and inclusive growth, making them an effective tool for integrating cooperatives into global value chains.

### **NCEL and SDGs (ILO-UN Perspective)**

The National Cooperative Exports Limited (NCEL) contributes significantly

to the achievement of the United Nations Sustainable Development Goals (SDGs) by promoting inclusive and cooperative-led export growth. By enabling small producers and cooperatives to access global markets collectively, NCEL supports income enhancement, employment generation, and poverty reduction, aligning with SDGs 1, 2, and 8, which are central to the ILO's focus on decent work and inclusive economic growth. Furthermore, NCEL facilitates value addition, digital trade integration, quality compliance, and equitable market participation, thereby contributing to SDGs related to reduced inequalities, responsible production, and global partnerships. Through its cooperative-centric approach, NCEL aligns India's export strategy with international development frameworks advocated by the UN and ILO.

### Expanding the cooperative Network Across India

NCEL has demonstrated rapid institutional expansion within a short span of time. As of July 2025, the organization has enrolled more than 12,000 cooperative societies as members, reflecting strong acceptance and trust among cooperatives. The membership base increased significantly compared to the previous year, indicating the growing relevance of NCEL as a national export platform for cooperatives. The growth in membership is also reflected in the substantial increase in paid-up share capital and equity contribution. NCEL has mobilized over ₹58 crore as equity capital, strengthening its financial base and enabling it to undertake large-scale export operations. The issuance

of digital share certificates and systematic onboarding mechanisms further underline the institution's modern and transparent approach. NCEL's membership structure is broad-based and inclusive. While the organization is promoted by five leading national-level cooperative institutions, the majority of its members consist of primary cooperative societies. These primary cooperatives represent grassroots producers, including farmers, dairy members, and agricultural workers, thereby ensuring that the benefits of exports flow directly to the village level. State-level federations, national and multi-state cooperatives, and secondary-level cooperatives also form an important part of the membership structure, enabling strong backward and forward linkages across the cooperative supply chain. The presence of members from nearly all states and union territories reflects NCEL's nationwide outreach.

**Table I**  
**Growth in Membership and Export Performance of NCEL**

Particulars	Initial Year	2024-25
Member Cooperatives	10,000	12,114
Export Turn Over (₹ crore)	1,120	4,283
Countries Covered	10	28

Source: Compiled from Ministry of Cooperation, Government of India, and NCEL records.

Year	Number of member Cooperatives (In No)	Paid up Share Capital (In Crores)
2024-25	8,134	27.98
As of July 2025	12,114	95.71

Source: Compiled from Ministry of Cooperation, Government of India, and NCEL records.

**Table II**  
**Composition of Membership of NCEL**

Types of Cooperatives	Number	Percentage
Primary Cooperative Societies	11,833	97.67
District Level Cooperatives	254	2.10
State Level Federations	11	0.09
National/Multi State Cooperatives	11	0.09
Total	12,114	100.00

Source: NCEL Membership records (July 2025)

### Cooperatives Entering the Global Marketplace

NCEL's export performance during the financial year 2024–25 marks a significant milestone in cooperative-led trade. The organization achieved an export turnover exceeding ₹4,200 crore during the year, with cumulative turnover since inception crossing ₹5,300 crore. In volume terms, NCEL has executed exports of approximately 1.3 million metric tonnes, covering more than 30 agricultural and allied commodities. This scale of operations positions NCEL among the leading exporters in select commodity segments, particularly non-basmati rice, and demonstrates the capacity of cooperatives to compete effectively in global markets when supported by an integrated institutional framework. NCEL's export basket is diversified and aligned with India's comparative advantage in agriculture and allied sectors. Rice, especially non-basmati white and broken rice, constitutes the largest share of exports. In addition, NCEL has exported sugar, maize, onions, spices, pulses, and millets, responding to demand in international markets. Beyond bulk commodities, NCEL has

also entered value-added and processed product segments such as millet flour, corn flakes, sunflower oil, and baby food products. This gradual shift towards diversification and value addition reflects a strategic effort to enhance export earnings and reduce dependence on a single commodity. NCEL has established its export footprint in nearly 30 countries across Africa, South Asia, and the Middle East. Strategic Memoranda of Understanding with international partners, including government agencies and trade organizations, have strengthened NCEL's global presence and credibility. Domestically, NCEL has forged partnerships with state-level cooperative federations and national agencies to strengthen sourcing, procurement, and logistics. These partnerships ensure stable backward linkages with farmers and cooperative producers while maintaining quality and traceability standards required in international trade.

**Table III  
Export Performance of NCEL  
(2023-25)**

Particulars	2023-24	2024-25	Cumulative
Export Turn Over (₹ Crore)	1120	4283	5,396
Export Volume (Million MT)	0.32	1.05	1.37
Number of Commodities Exported	12	36	36
Number of Countries	10	28	28

Source: Ministry of Cooperation / NCEL (2023-2025)

**Table IV  
Major Export Commodities  
Handled by NCEL**

Commodity Category	Major Products
Cereals	Non Basmati rice, Maize
Sugar and Sweeteners	Sugar
Pulses & Oilseeds	Pulses, oilseeds
Spices & Condiments	Turmeric, spices
Millets and Value Added Products	Millet flour, corn flakes
Processed Foods	Baby food, edible oils

Source: Ministry of Cooperation / NCEL

### Financial Strength as the Foundation for Sustainability

The financial performance of NCEL during 2024–25 reflects strong operational growth. Revenue from operations increased substantially compared to the previous year, driven primarily by export sales. The organization reported a healthy net profit after tax, demonstrating operational efficiency despite its relatively recent establishment. Appropriate allocations have been made to statutory reserves, cooperative education funds, contingency funds, and other designated reserves in accordance with cooperative principles and bye-laws. The declaration of dividends to members further reinforces NCEL's commitment to sharing economic gains with its cooperative base. NCEL's balance sheet indicates a sound financial position, with growing reserves and surplus, adequate liquidity, and prudent investment in term deposits. The organization maintains sufficient cash and cash equivalents to meet operational requirements while also investing in technology, infrastructure, and capacity building. The absence of major borrowings and the maintenance of audit-compliant financial practices contribute to NCEL's financial stability and credibility among

stakeholders, including member cooperatives and international buyers.

**Table V  
Financial Highlights of NCEL**

Particulars	2024-25
Revenue from Operations (₹ crore)	4,283.56
Net Profit (₹ crore)	122.04
Paid-up Capital (₹ crore)	58.09
Reserves & Surplus	120.06

Source: Compiled from NCEL financial statements and Ministry of Cooperation disclosures (2024–25).

### Creating value for cooperative Institutions and Members

The establishment of the National Cooperative Exports Limited (NCEL) has brought significant benefits to cooperatives by providing a structured and collective approach to export participation. One of the major advantages of NCEL is the collective bargaining power it offers to cooperatives. By aggregating exportable surplus from multiple societies, NCEL enables cooperatives to negotiate better prices and contract terms in international markets, which would be difficult for individual cooperatives to achieve independently. NCEL provides direct access to international markets for cooperatives that traditionally operated only in domestic markets. Through market intelligence, buyer linkages and export facilitation, NCEL bridges the gap between cooperatives and global consumers. This expanded market access enhances demand for cooperative products and improves long-term market stability. A key benefit of NCEL is the

establishment of a transparent pricing mechanism. Export transactions routed through NCEL are conducted in a structured and accountable manner, reducing information asymmetry and ensuring fair price determination. Transparency in pricing helps build trust among cooperative members and ensures equitable distribution of export earnings. NCEL also contributes to the reduction of transaction costs associated with exports. By centralizing export-related activities such as documentation, certification, logistics and compliance, NCEL minimizes duplication of efforts and lowers operational costs for individual cooperatives. Reduced transaction costs translate into higher net returns for cooperatives and their members. Another significant benefit is improved income for farmer-members. Access to international markets and better price realization enable farmers to receive higher returns for their produce. This income enhancement supports livelihood security, encourages quality production and strengthens farmer participation in cooperative activities. Finally, NCEL plays an important role in strengthening cooperative institutions. Through capacity building, professional management practices and exposure to global markets, NCEL enhances the operational efficiency and governance standards of cooperatives. Stronger institutions contribute to the sustainability and resilience of the cooperative sector as a whole. Overall, NCEL serves as a catalyst in transforming cooperatives into competitive, transparent and income-enhancing institutions in the

global trade environment.

### **Addressing Constraints and Strengthening the Export Ecosystem**

Despite the promising role of the National Cooperative Exports Limited (NCEL) in promoting cooperative-led exports, several challenges need to be addressed to ensure its long-term effectiveness and inclusiveness. One of the major challenges is the awareness gap among primary cooperatives. Many grassroots-level cooperatives, particularly Primary Agricultural Credit Societies and small producer cooperatives, have limited knowledge about NCEL's objectives, procedures and benefits. This lack of awareness restricts their participation in export activities. Targeted awareness campaigns, orientation programmes and dissemination of information through cooperative federations can help bridge this gap. Another significant challenge is the need for export-oriented infrastructure. Many cooperatives lack adequate facilities for processing, grading, storage, cold chain and transportation that meet international standards. Insufficient infrastructure affects product quality, shelf life and export readiness. Investment in modern infrastructure, supported by government schemes and cooperative financing institutions, is essential to enhance export competitiveness. Capacity building in quality standards is also critical. Compliance with international quality, sanitary and phytosanitary standards requires technical knowledge and consistent monitoring. Many cooperatives lack

trained personnel to manage quality assurance, certification and export documentation. Regular training programmes and technical support facilitated by NCEL can help cooperatives meet global quality requirements. The challenge of digital integration and traceability has become increasingly important in international trade. Global buyers demand transparency, traceability and real-time information across the supply chain. Many cooperatives are yet to adopt digital systems for data management, tracking and reporting. Integrating digital platforms, e-traceability systems and data-driven monitoring can significantly enhance trust and market acceptance of cooperative products. Finally, strong coordination with state cooperatives is essential for the success of NCEL. Effective collaboration between NCEL, state-level cooperative federations and primary societies is necessary for smooth aggregation, quality control and export operations. Clear institutional roles, regular communication and cooperative-federal synergy will strengthen the export ecosystem.

### **The Way Forward**

To address these challenges, a multi-pronged approach is required, focusing on awareness creation, infrastructure development, skill enhancement, digital adoption and institutional coordination. With sustained policy support and active participation of cooperatives at all levels, NCEL can evolve into a robust export institution that transforms India's cooperative sector

into a globally competitive force. National Cooperative Exports Limited has emerged as a transformative institution in India's cooperative sector within a short period. Its rapid membership expansion, impressive export performance, and strong financial foundation highlight the potential of cooperative-led models in international trade. By integrating farmers and grassroots cooperatives with global markets, NCEL operationalizes the vision of Sahakar se Samridhi in a concrete and measurable manner. As NCEL continues to diversify its export portfolio, expand into new markets, and strengthen institutional capacities, it is poised to play a pivotal role in enhancing

farmers' incomes, promoting inclusive growth, and positioning Indian cooperatives as credible players in the global agri-export ecosystem.

### Cooperative Export Scenario – Before and After NCEL

Aspect	Before NCEL	After NCEL
Export Access	Fragmented	Organized
Price realization	Low	Improved
Intermediaries	High Dependence	Reduced
Quality Compliance	Inconsistent	Standardized

### Reference

1. National Cooperative Exports Limited. (2025). Annual report 2024–25. New Delhi, India: National Cooperative Exports Limited.
2. The Hindu. (2023, January 21). Government launches National Cooperative Exports Limited to boost farm exports. <https://www.thehindu.com>
3. The Indian Express. (2023, January 22). NCEL to strengthen cooperative-led agricultural exports. <https://indianexpress.com>
4. Business Standard. (2024, March 15). NCEL expands export footprint across global markets. <https://www.business-standard.com>
5. Economic Times. (2024, April 10). Cooperative exports gain momentum through NCEL. <https://economictimes.indiatimes.com>
6. <https://www.cooperation.gov.in/en/initiative>





किसान से... किचन तक



Experience the range of

# NAFED Products

| PULSES | SPICES | OILS | TEA | READY TO COOK FOOD | READY TO EAT FOOD  
| MILLET PRODUCTS | HONEY | DRY FRUITS | RICE



@nafedindia | [nafed-india.com](http://nafed-india.com)

Scan the  
**QR CODE to BUY**





# NABARD

## CONSULTANCY SERVICES (NABCONS)

A wholly owned subsidiary of National Bank for Agriculture and Rural Development, Govt. of India



As India advances towards the vision of Viksit Bharat@2047, NABARD Consultancy Services continues to be a beacon of progress and sustainability, fostering a resilient, empowered and self-reliant Bharat in alignment with the mandate of NABARD and national priorities. Dedicated itself to the motto of "Wisdom Beyond Business", NABCONS plays a vital role in propelling Food Processing sector driven by innovation, greater clientele focus and strategy.

- Wholly owned subsidiary of NABARD
- 23+ years of rich experience in Agri business and rural advisory
- Working closely with Central and State Governments
- Executed 4000+ approx. assignments
- Having footprints in Africa, South-East Asia and Latin America & Caribbean Countries
- In house capability of technology driven & GIS based monitoring
- PAN India Presence and ISO Certification ISO 9001:2015 / ISO 27001:2022

**480+** Staff | **31** Regional Offices | **3000+** Empanelled Consultant | **500+** District offices

### Competence



### Core Business Area

Agri, Livestock and Fisheries Solutions	Food Processing and Storage	Global Business Solutions	Banking & Finance	Third Party Monitoring & Infrastructure
Livelihood and Skills Development	Digital Solutions and IT Consultancy	Socio-Economic Studies	Climate Solutions	Infrastructure Development & Natural Resource Management

### Contact



#### Corporate Office

NABARD Tower, 24 Rajendra Place, New Delhi - 110008  
Ph No.: 011-41538678

[www.nabcons.com](http://www.nabcons.com), [nabcons@nabard.org](mailto:nabcons@nabard.org)

<https://in.linkedin.com/company/nabard-consultancy-services-nabcons>

#### Registered Office

3<sup>rd</sup> Floor, NABARD Building, C- 24, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, Maharashtra

Ph No.: 022-26539227, [www.nabcons.com](http://www.nabcons.com),

[zomumbai@nabcons.in](mailto:zomumbai@nabcons.in)

# Leapfrogging of Startup Ecosystem for Cooperative Enterprises: A Paradigm Shift in the Government of India Policy

Dr.G.Veerakumaran\*



## Introduction

Human civilisations have emerged due to surplus food production, and as a result, trade started flourishing in the world. Both demand and supply-driven trade was carried out, cutting across the borders. International trade was carried out by the enterprising and skilled youths of the time to import and export rare goods. Archaeological evidence proves that innovation and trade go together, which ultimately reflects the standard of living of the people. Europeans came to India for trading, but unfortunately, enslaved the continent for a long time and suppressed the enterprising culture and innovation among the people, resulting in low economic development. The post-independence period witnessed a massive expansion of social welfare schemes to ameliorate the people from poverty, and

investment in education and health paved the way for independent thinking and innovation. The paradigm shift from the controlled economy to the liberalised economy during the 1990s created a congenial climate for enterprises to grow and for decentralisation of economic power. As in other developed economies, India too now witnesses a massive transformation to adopt Artificial Intelligence for its economic development and inclusive growth.

## Startup Ecosystem in India

The Startup India initiative, conceived under the Department for Promotion of Industry and Internal Trade (DPIIT) of the Government of India, was implemented in all the states and has made India a land of opportunity for innovators, entrepreneurs and job creators. The said initiative supports a robust startup

ecosystem by introducing a dedicated action plan focusing on three core areas, namely simplification and handholding, funding support and incentives and industry-academia partnership and incubation. Almost all the states of the country have played a pivotal role in registering a whopping 2.07 lakh startups in the decade ending in the year 2026. And, of which 99000 are women-led startups. Altogether, the startups in 770 districts created 21.9 lakh jobs. Interestingly, among these 118 are declared as unicorns, 3418 were soonicorns. The startups were established across key industries, namely Agriculture, Education, Food and Beverages, Healthcare and life sciences, Information Technology services, Technology and Hardware, Professional and commercial services, Construction and Finance & Technology. A positive note is that, though the state of

*Former Professor and Head, Department of Cooperative Management, College of Cooperation, Banking and Management, Kerala Agricultural University*

Gujarat stands as the best performer, Karnataka, Punjab, Tamilnadu and Uttar Pradesh stand as the top performers; all other states have shown potential symptoms for the promotion of startups.

### Technological Revolution and the Preparedness of the Government

Interestingly, the Government of India and all other state governments promote the following emerging and niche sectors. (Source: 5th Edition of States' Startup Ecosystem Ranking)

1. Deep tech and computing include Quantum software & Algorithms, Edge AI and tiny ML, Neuromorphic computing and brain-inspired chips.
2. Climate, Energy and Materials focuses on sustainable infrastructure, such as long-duration energy storage, Green hydrogen & green ammonia value chains, carbon removal & Direct Air capture (DAC), Advanced materials & Programmable matter and Climate risk analytics & adaptation.
3. Life Science, Health & Bio highlights advancements in Precision medicine & multi-omic diagnostics, Cell & gene therapy platforms, Synthetic biology for materials & food, Digital therapeutics & remote monitoring and Microbiome engineering.
4. Food, Agriculture & Supply Chains focuses on modernising food production and delivery through Alternative proteins & precision agriculture, Agri-tech: regenerative & precision agriculture, Cold-chain & last-mile perishables logistics, IoT & smart irrigation
5. Mobility, Transport & Logistics focuses on the goods and people mobility, including Electric aviation & enabling systems, Autonomous systems for logistics and Mobility as a service & multimodal platforms.
6. Space & Frontier Tech covers the emerging space economy, specifically Small-sat services & space data platforms and In-space manufacturing & servicing.
7. Finance & Governance focuses on the development of emerging digital technologies such as Programmable finance & Digital Currency, On-chain compliance & AML for digital assets and Decentralised identity & verifiable credentials.
8. Urban Built Environment & Industry 4.0 focuses on physical infrastructure such as smart buildings & distributed electrification, circular economy platforms & materials traceability and Industrial digital twins & predictive maintenance.
9. Work, Learning & Creativity highlights advancements of emerging technologies in both living and nonliving sectors, like Human AI collaboration tools, Lifelong learning/ micro-credential platforms and creator economy infra & tools.
10. Security, Privacy & Trust focuses on the safety and protection with Post-quantum cryptography & key management, Privacy engineering & data clean rooms and synthetic media detection & verification.
11. Consumer Frontier & Lifestyle Tech focuses on people's health, entertainment and even stress management using modern technologies such as AR/VR & Spatial computing apps and Longevity & wellness Tech.

The India–AI Impact Summit 2026 marks a defining global inflection point – transitioning from dialogue to demonstrable impact. Anchored in the principles of People, Planet, and Progress, it envisions a future where AI advances humanity, fosters inclusive growth, and safeguards our shared planet.' The summit brought together the innovators world over and served as a ground for Indian entrepreneurship development. The Government of India has forecasted that the AI-driven technological revolution will transform the primary industry, manufacturing, and the service Industry concerning its production and distribution. It seems that the government is also aware of the impact of Deep Tech and AI Anthropic on the economy. Therefore, the right initiative was taken to incorporate all the above technological changes and the future developments into the policy and regulations for any entity to launch its startups.

### Paradigm Shift in the Government of India Policy

The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce

and Industry, Government of India, issued a trend-setting notification on 4th February 2026. The notification, among other entities, namely private limited company, partnership firm, limited liability partnership, included Multi-State Cooperative Society and a Cooperative Society registered under any State or Union Territory Cooperative Societies Act. Further, the notification stipulates the following conditions to declare an entity as a startup: if it

- is within a period of ten years (whereas for 'Deep Tech Startup', twenty years) from the date of its incorporation or registration;
- has a turnover for any of the financial years since incorporation or registration not exceeding two hundred crore rupees (whereas for 'Deep Tech Startup', three hundred crores); and
- is working towards innovation, development or improvement of products or processes or services, or is a scalable business model with a high potential for employment generation or wealth creation.

This is a historical shift towards the cooperative movement of the nation. This paves the way for a level playing field for the cooperative sector to assimilate with the startup culture of the country. The democratic business model has all the potential to absorb the technology referred to in the earlier paragraphs. The techno cooperatives operating worldwide, platform cooperatives and the recently launched Bharat Taxi have

proved beyond doubt that the model is sustainable and can be replicated in any innovative business ventures. These cooperative startups will bring the STEM-educated, enterprising youths, believing in the social economy principles, such as equitable distribution of wealth and democratic management. A right step in the right direction at the right time.

### Implications of the New Startup Recognition Framework on the Cooperative Startups

The Startup India Mission was in operation for a decade, and the Cooperative sector received nil. Though late, the government now realises the importance of the cooperative sector for inclusive growth and has incorporated it as an eligible entity for startup benefits. Along with the other startups, cooperative startups will also receive the following benefits:

- Section 80-IAC of the Income Tax Act allows cooperative startups to claim a 100% deduction of profits for any 3 consecutive years within 10 years of their registration.
- The cooperative startups can enroll in the BHASKAR (Bharat Startup Knowledge Access Registry), which is a unified digital platform connecting India's startup ecosystem for collaboration, knowledge sharing, and discoverability.
- The cooperative startups subject to the approval by the Registrar of Cooperative Societies may avail the

SIDBI-managed Fund of Funds for Startups (FFS).

- Further, the startups under the cooperative sector can utilise the Credit Guarantee Scheme for Startups (CGSS) once DPIIT-recognised those cooperatives and avail loans from the banks, NBFCs, and SEBI-registered Venture Debt Funds.
- Promoters of the cooperatives can also avail the Startup India Seed Fund Scheme (SISFS) to support early-stage activities such as proof of concept, prototype development, product trials, market entry, and commercialisation.
- At the initial stage, the cooperatives may create a network through the India Investor Connect, launched by DPIIT, which is an AI-driven platform that serves as a virtual marketplace for entrepreneurs to showcase ideas.
- MAARG (Mentorship, Advisory, Assistance, Resilience, and Growth) is a Startup India National Mentorship Platform. It will connect the promoters of the cooperative startup with academicians, industry leaders, entrepreneurs, investors, and experts for personalised guidance.
- If the Cooperative is creating innovative, scalable solutions with high potential for employment, wealth creation, and social impact, they may be considered for The National Startup Awards (NSA).
- The Cooperative Startups will have privileged access to the Government e-Marketplace (GeM) even without paying an Earnest

- Money Deposit (EMD). The cooperatives can self-certify compliance under nine labour and three environmental laws for a period of three to five years from registration.

The above mentioned are only a select few benefits for the cooperative startups, and there are many more from different government agencies. Considering these benefits and the ideological supremacy of the cooperative enterprises, entrepreneurial youths may start their business ventures as a collective.

## Conclusion

The vision of the government is quite good and will bring more youths into the cooperative sector. The cooperative sector can also use the state-of-the-art technology for employment generation and inclusive growth. Novice cooperative enterprises can also benefit from these measures. The existing cooperatives with long years of business experience can act as a mentor to start new business ventures in their locality as complementary and supplementary institutions, particularly by the local youths. The cooperative principle of cooperation among cooperatives will help the cooperative startups to scale up their business

turnover and reach the unserved destinations. Since the cooperatives are doing business from 'cradle to graveyard', no business is new to the sector, and for no state is new to the cooperatives. There is ample opportunity for the cooperatives to utilise the new national policy and regulations for the startups. However, the vested interests in the cooperative sector and the lack of professionalisation need to be addressed at the beginning itself.

'Wealth, earned through proper, ethical means without causing harm or evil, brings both virtue and happiness' Thirukkural 754



*With Compliments From*

### **THE GUJARAT STATE CO-OPERATIVE UNION**

“Accredited by NABARD – C-PEC (BIRD), Lucknow as a Centre for Professional Excellence.”  
“Sahyog”, B/h-Jyoti Sangh, Relief Road, Ahmedabad-380 001, (Regd. No. 24950, Dt. 19.04.1960)

Phone: (079) 25351544 /2220 Fax : (079) 25351360 E-mail: gscu@rediffmail.com

**Six Junior Co-operative Training Centres run and managed by Union.**

#### **Aims and Objectives**

- To impart education to Co-operative Societies and Board of Management on various important aspects of co-operative movement.
- To act as coordinating agency on all matters pertaining to cooperative education and function as a body of experts in the matters relating to education and training.
- To function as focusing centre on non-official on various subjects pertaining to the movement and representing it.
- To promote study and research of problems connected with cooperation.
- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
- To conduct program for Co-operative Education and Training from Rural to State level by male and female Co-operative Education Instructors (CEI) through District Co-operative Union located in various districts of Gujarat.

Ghanshyambhai H. Amin  
Chairman

Bhikhabhai Z. Patel  
Hon. Secretary

Arvindbhai D. Tagadiya  
Hon. Secretary

Ravindrasinh A. Rana  
Vice-President

Dr. Rajendra C. Trivedi  
Executive Officer



# KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE Ltd.,

A leader in Development of souharda Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

"Souharda Sahakari Soudha" 18th Cross, Margosa Road, Malleswaram, Bengaluru - 560 055



The Model Cooperative Act (Liberal Cooperative Act) has been adopted in Karnataka state by the name Karnataka Souharda Sahakari Act of 1997, which came into force on 01.01.2001 by the consent of President of India and Government of Karnataka.

Souharda Cooperatives enjoy functional autonomy in design and implementation of their business plans, customers service activities based on the needs of their members. The aim of this Souharda Cooperative Movement is to achieve "autonomy, self-administration and self-control" Karnataka State Souharda Federal Cooperative Ltd" (KSSFCL), Bengaluru, is a statutory cooperative Federal body formed by the Karnataka Souharda Act to look after the growth and development of souharda cooperatives in the state with unique feature of elected body for its management which is first of its kind in India.

## KSSFCL MAIN ACTIVITIES

**Statutory Duties :** Karnataka state souharda federal cooperative is a unique Feature of having a non official elected Board of management to regulate the activities of souharda cooperative societies in addition to the education, training, and publicity activities.

**Training, Education Activities and Diploma in cooperation and Banking Management :** KSSFCL is conducting No of training program for the souharda cooperatives. 10 Days Personality Development Programs, 7 days Basic Banking Course, 5 Days Need Based Program and 2 Days Managerial Excellence Training Program along with DCBM course Which is the joint collaboration of **Karnataka State MGRDPRU University Gadag Government of Karnataka and KSSFCL Bengaluru.** Currently The third batch DCBM course is running.

**Souharda Cooperative Court :** To finalize the disputes of souharda cooperatives Karnataka Govt has sanctioned a separate court to the KSSFCL Till today 2164 Cases have been registered and 349 cases have been settled and 1815 cases are under Process.

**E-stamping :** It is a matter of great pride for KSSFCL that for the first time in India, E-stamping facility has been given to Karnataka State Souharda Federal Cooperative Ltd, in the cooperative sector. It is pride to KSSFCL

**Swabimani Sahakari Monthly Magazine :** A monthly Magazine of is being published printed and circulated to all souharda cooperative both hard copy and digital copy.



**Silver jubilee Year :** The Souharda Cooperative Act which came in to force from 01.01.2001 and the Souharda Cooperative Movement in the State are celebrating their Silver Jubilee. The Silver Jubilee program was inaugurated on 22nd August 2025 at a grand mega function attended by 5000 people was inaugurated by Shri. Pralhad Joshi, Union Minister of New & Renewable Energy and Consumer Affairs, Food and Public Distribution and was preceded by G Nanjana Gowda, President, Karnataka State Souharda Federal Cooperative Ltd., It was also attended by Karnataka Government Cabinet Minister Sri. D Sudhakar, Ministry of Planning and Statistics, Sri B R Patil, Vice President of the Karnataka State Policy and Planning Commission, was attended by MLA's Sri. Araga Jnanendra, Sri. Nadoja Jagadish Gudgunty, Sri. Yashapala Suvarna, MLC's , Sri. Sunil Gowda Patil, Hanumanta Nirani.

The silver jubilee celebrations are on for the whole year throughout Karnataka by the Souharda Cooperatives under the leadership of KSSFCL.

"We are proud to be souharda Cooperatives of Karnataka"

"We propagate the Progressive steps of Central Cooperative Ministry working with "Sahakar Se Samridhi" A Broad vision of Development



## Progress of Souharda Cooperatives in karnataka as an 31.03.2025

No of Cooperative	6579 as on 30-09-2025
E-stamping Centre	1740 as on 30-09-2025
Members	75 lakh
Share capital	1630 crore
Deposit	44,793 crore
Loans	35,747 crore
Working Capital	51,064 crore
Profit	735 crore
Reserves	3992 crore
employees	100000



**G Nanjangouda**  
President



**A R Prasanna kumar**  
Vice President



**Sharanagouda G. Patil**  
Managing Director

# Kerala Co-operative Risk Fund Scheme: An Integrated Model of Social Security, Financial Stability, and Community-Based Risk Management

Vijayakumar.s\*



AI Image

The Co-operative Risk Fund Scheme in Kerala represents an innovative model that integrates social security with co-operative finance. Introduced in 2008, the scheme functions as a collective social insurance mechanism aimed at protecting borrowers of co-operative credit institutions from unforeseen risks such as death and serious illness.

This paper examines the structure, functioning, financial growth, and socio-economic impact of the scheme. It highlights how the model reduces credit risk, strengthens institutional stability, and promotes inclusive development. The paper also situates the scheme within the framework of co-operative principles, demonstrating its alignment with member economic participation, cooperation among cooperatives, and concern for the community.

Overall, the Kerala model offers important lessons for replicating community-based financial security systems at both national and global levels.

## Introduction

The co-operative sector in Kerala plays a vital role in the state's socio-economic development by providing banking, credit, savings, and social security services to a wide section of the population. It adopts an integrated approach that combines financial services with social protection, placing strong emphasis on borrower welfare rather than merely focusing on lending activities.

Within this framework, the Kerala Co-operative Risk Fund Scheme, introduced in 2008, stands out as an important initiative. It operates as a member-based social insurance mechanism that

offers financial protection to borrowers in cases of death or serious illness. Institutionally, the scheme functions as a participatory risk-sharing model and exemplifies an effective system of community-based insurance.

The scheme has significant impacts on households by reducing debt burdens and financial vulnerability, thereby helping to protect the livelihoods of borrower families. At the same time, it benefits co-operative institutions by lowering credit risk and enhancing their financial stability and sustainability.

Beyond these direct impacts, the scheme also promotes broader objectives such as financial inclusion and increased member participation. It strengthens co-operation among institutions and reinforces values of social

\*Cooperative Activist and Freelance writer, Keralam

responsibility and mutual aid. Overall, the Kerala Co-operative Risk Fund Scheme represents a unique model of co-operative social welfare finance that contributes to inclusive development and strengthens community resilience.

### Co-operative Credit System in Kerala

At present, there are 4,152 credit co-operative societies functioning in the state. Their financial scale has been expanding rapidly. Deposits have grown at a CAGR of 13.86%, reaching ₹ 2,60,138 crore, while outstanding loans have increased to ₹ 1,99,874 crore. This indicates a strong credit flow and reflects the high level of public trust in the co-operative system.

The primary contributors to this strong financial presence are the Primary Agricultural Credit Societies (PACS). In addition, Kerala Bank with its 823 branches, Primary Co-operative Rural Development Banks (PCRDBs), Urban Co-operative Banks, and various other co-operative institutions play a significant role in advancing the credit sector in the state.

### What is the Co-operative Risk Fund Scheme?

The Co-operative Risk Fund Scheme functions as an important social security mechanism that provides financial protection to borrowers of co-operative loans during unforeseen contingencies. It is established under Section 57(D) of the

Kerala Co-operative Societies Act, 1969, and is implemented by the Kerala Co-operative Development and Welfare Fund Board.

The scheme ensures broad coverage by including members who avail both agricultural and non-agricultural loans. However, certain categories such as gold loans and deposit-based loans are excluded from its scope. Financial assistance under the scheme is provided in critical situations, particularly in cases where a borrower dies during the loan period or within six months after its expiry, or when the borrower suffers from a serious illness that affects their ability to repay the loan.

In such circumstances, relief is extended in the form of partial waiver or reduction of loan liabilities, in accordance with the prescribed rules. Overall, the scheme serves as an effective risk mitigation framework that not only safeguards the welfare of borrowers and their families but also helps maintain the financial stability of co-operative institutions.

### Structure and Eligibility of the Scheme

The Co-operative Risk Fund Scheme is a self-sustaining scheme that operates by collecting a nominal one-time premium. An amount of 0.7% of the loan (subject to a minimum of ₹ 100 and a maximum of ₹ 2,000) is collected by the co-operative society from the borrower and remitted to the Board.

On average, about ₹ 100 crore

is mobilized annually from co-operative societies under this scheme. This pooled fund is used to provide risk fund assistance to eligible beneficiaries. Notably, the amount disbursed as financial assistance under the scheme each year often exceeds the premium collected during that year. The scheme is also supported by the government, which provides financial assistance through annual budget allocations as part of its plan expenditure.

### Key Benefits and Eligibility Criteria

The scheme operates on the basis of clear and well-defined eligibility rules to ensure transparency in the distribution of benefits. In the event of a borrower's death during the loan period or within six months after its expiry, financial assistance of up to ₹ 3 lakh is provided, calculated on the basis of the outstanding loan amount at the time of death. This assistance is applicable only to loans held in the name of the deceased or seriously ill borrower.

To qualify, the borrower must be below 70 years of age. The scheme also specifies conditions regarding overdue payments: if death occurs during the loan period, the overdue amount should not exceed six months at the time of death. In cases where death occurs after the loan term, the borrower becomes ineligible if the overdue amount had exceeded six months prior to the expiry of the loan.

The scheme sets an overall ceiling of ₹ 6 lakh as the maximum financial assistance that can be availed by an individual, even if loans are taken from multiple co-operative societies.

Additionally, in cases of serious illness that prevent repayment, medical assistance of up to ₹ 1,25,000 is provided for loans sanctioned on or after March 30, 2012. For such medical claims, loan overdue is not considered a disqualifying factor, provided that the illness occurs during the loan period.

2022–2023	9,585	₹86.80 crore
2023–2024	10,603	₹100.19 crore
2024–2025	12,773	₹119.28 crore
2025–Feb 2026	15,168	₹150.57 crore
Total	1,34,885	₹1,096.37 crore

**Data Source:** Kerala Cooperative Development and Welfare Fund Board

### Growth in Risk Fund Assistance (2009–2026)

The Co-operative Risk Fund Scheme has demonstrated significant growth and strong performance over the period from 2009 to 2026. During this time, a total of 1,34,885 loans have been assisted, with overall disbursements amounting to ₹ 1,096.37 crore.

The scale of annual assistance has increased remarkably, rising from just ₹ 6–7 crore in the initial years (2009–2011) to around ₹ 100–150 crore in the recent period (2023–2026). This steady growth has been driven primarily by the expansion of co-operative lending activities and the enhancement of assistance limits under the scheme.

**Table 1: Risk Fund Assistance, Kerala (2009–2026)**

Year	Loans Assisted	Amount Disbursed
2009–2011	1,157	₹6.14 crore
2011–2012	1,235	₹6.85 crore
2012–2013	3,528	₹20.64 crore
2013–2014	3,714	₹24.14 crore
2014–2015	6,809	₹49.77 crore
2015–2016	9,523	₹68.05 crore
2016–2017	7,686	₹56.58 crore
2017–2018	9,339	₹70.23 crore
2018–2019	10,196	₹78.53 crore
2019–2020	10,630	₹83.13 crore
2020–2021	9,905	₹76.28 crore
2021–2022	13,034	₹99.19 crore

### Socio-Economic Impact of the Co-operative Risk Fund Scheme

- The Co-operative Risk Fund Scheme strengthens both social security and financial stability in Kerala’s co-operative sector.
- It acts as a social insurance mechanism, providing financial support during death or serious illness, helping families manage economic shocks.
- Functions as a credit risk mitigation tool, preventing risky loans from becoming NPAs and ensuring institutional sustainability.
- Focuses on vulnerable groups like small farmers, workers, and low-income households who lack formal insurance.
- Helps prevent debt traps and protects livelihoods and dignity of borrower families.
- Contributes to institutional strengthening by maintaining capital and building trust among members.
- Encourages greater participation, savings, and borrowing within the co-operative system.
- Supports local economic development by stabilizing households and strengthening grassroots institutions.
- Overall, it serves as a bridge between social protection and financial stability, promoting inclusive growth.

### Co-operative Principles and the Risk Fund Scheme

To better understand the co-operative nature of the Kerala Co-operative Risk Fund Scheme, it is useful to compare it with the principles of the International Co-operative Alliance (ICA).

Among the seven co-operative principles, the scheme strongly reflects three key principles:

- Member Economic Participation (Principle 3)
- Co-operation among Co-operatives (Principle 6)
- Concern for Community (Principle 7)

These three principles together form the theoretical foundation of the scheme's functioning and its socio-economic impact.

### Member Economic Participation (Principle 3)

The scheme clearly reflects the principle of Member Economic Participation, one of the core co-operative principles. Under this system, members contribute a small premium of 0.7% on the loan amounts they avail. This contribution helps create a collective financial pool within the co-operative framework. It embodies the values of self-help and mutual responsibility, as members actively participate in building a shared resource. In turn, this fund serves as a financial safety net, offering protection to both individual borrowers and co-operative institutions during times of need

### Co-operation among Co-operatives (Principle 6)

- The scheme exemplifies co-operation among co-operative institutions.
- It operates through coordination between primary societies and state-level bodies.
- Primary societies collect

premiums and transfer them to the central Risk Fund.

- Assistance is provided to beneficiaries through the Kerala Co-operative Development and Welfare Fund Board.
- Enables collective risk-sharing, including small institutions.
- Distributes financial risk across the system, enhancing stability and sustainability of co-operative credit.

### Concern for Community (Principle 7)

Beyond financial management, the scheme reflects the co-operative movement's commitment to the community. In cases where a borrower dies or suffers from a serious illness, the Risk Fund provides loan relief and financial assistance to their families.

Thus, the scheme functions as a community-based social protection mechanism. It reduces the risk of economically vulnerable families falling into debt and poverty due to unforeseen crises.

### Conclusion

The scheme effectively demonstrates the practical implementation of co-operative principles through active member participation, strong institutional co-operation, and a commitment to social responsibility. It successfully ensures both financial stability and social protection at the same time.

Functioning as a hybrid model, it integrates elements of social insurance, credit risk management, and community-based finance. Its key features include collective risk-sharing, a low-cost premium structure, and seamless integration with the co-operative credit system. Through this approach, the scheme illustrates that financial systems can be designed to be both economically viable and socially responsive.

Moreover, it serves as a successful and replicable model for linking financial stability with social protection, while strengthening economic resilience and social security within the co-operative sector. Its significance extends beyond the state, offering valuable insights as an inclusive and community-oriented financial model at both national and international levels.

### References

1. Kerala Co-operative Societies Act, 1969
2. Government Order G.O.(P) No. 108/2000/Co-op
3. Kerala Co-operative Development and Welfare Fund Board – Official Reports
4. International Co-operative Alliance (ICA) – Co-operative Principles
5. Government of Kerala – Budget Documents and Plan Reports



# Empowering Farmers Through Assured MSP Procurement

NCCF's e-Samyukti Portal Strengthens Price Security and Trust

## Procurement Under PSS & MSP



- Groundnut
- Soybean
- Maize
- Sunflower
- Urad
- Moong
- Tur (Arhar)

**MSP Assured**  
Price Support Scheme

Fair Prices • Timely Payments • No Middlemen



Register on  
**e-Samyukti Portal & App**

● Easy Digital Registration



● Apply Online

● Track Your Payment



● Secure Your MSP

Join Hands with NCCF

Supporting Farmers • Strengthening Agriculture

**Esamyukti**



# Tech Meets Cooperation: The Bharat Taxi Model of Shared Ownership

Shweta Jaiswal\*



AI Image

## Introduction

India's strength lies in its vast social and economic diversity. Across rural and urban landscapes, the aspiration for inclusive development remains constant and one of the most powerful vehicles for achieving this is the cooperative movement. Built on principles of mutual support, collective ownership, and equitable growth, cooperatives have long uplifted millions of people.

In recent years, the Government of India has renewed its focus on strengthening cooperatives, especially through modernization, digitization, and people-centric governance. Among these emerging initiatives, Bharat Taxi stands out as a transformative model—India's first cooperative-owned digital mobility platform, designed to empower drivers (Sarathis), enhance women's participation, and reshape the

future of mobility

## The Cooperative Mobility Revolution: A New Model for India's Digital Economy-

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 Samridhi'. 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 Bharat Taxi app, a government-backed, cooperative-led ride-hailing platform, was officially launched by Union Home and Cooperation Minister Amit Shah on February 5, 2026, in New Delhi.

Traditional ride-hailing services operate on corporate ownership, extracting high commissions while drivers earn only a fraction of the fare. Bharat Taxi disrupts this model by offering:

- Zero Commission – Drivers keep 100% of the fare
- Profit Sharing – Surpluses return to members
- Democratic Governance – Decisions made through cooperative voting
- Share Ownership – Drivers become co-owners of the platform

This model embodies the principle: "Sarathi Hi Malik" – The Driver Is the Owner.

**Women's Empowerment Through Mobility - Breaking Stereotypes, Creating Opportunities-** Mobility services in India have traditionally been male dominated. Bharat Taxi

\*Cooperative Development Officer, C-PEC, BIRD Lucknow

is changing that through initiatives such as:

- Sarathi Didi – Women drivers for safe urban mobility
- Women Cooperative Leaders – Representation in board and decision-

making roles

These pathways bring:

- Economic independence
- Flexible earning opportunities

- Safer travel options for female passengers
- Greater participation of women in digital and cooperative leadership

### How Bharat Taxi Works



### Key Features: Traditional Platforms vs. Bharat Taxi

Feature	Traditional Platforms	Bharat Taxi
Ownership	Corporate shareholders	Driver cooperative
Commission	20%-30%	Zero
Governance	Centralized	Democratic voting
Profit	To company	Shared with drivers
Social Security	Limited	Built-in benefits

### Conclusion

Bharat Taxi is more than a mobility service-it is a cooperative revolution bringing dignity ownership, and opportunity to thousands of drivers across India. By transforming drivers into stakeholders, promoting women's participation, and enabling democratic digital governance, this initiative sets a new standard for India's gig economy.

As India accelerates its cooperative modernization journey, Bharat Taxi demonstrates how technology, community ownership, and people-centric policies can create a more equitable, inclusive, and empowered future for all.



On the occasion of International Women's Day, the Gujarat State Cooperative Union, Ahmedabad, organized the State Level Women Cooperative Seminar 2026 on 9 March at Rabindranath Tagore Hall, Paldi. Based on the theme "Women's Empowerment through Cooperatives: A Pathway to Atmanirbhar Bharat," the seminar witnessed participation from around 1,000 women associated with cooperative institutions across the state.

The seminar was chaired by Shri Ghanshyam Amin, Chairman, Gujarat State Cooperative Union and National Cooperative Leader, who emphasized that cooperative activities are a powerful means of providing women with dignity, equality, and economic independence. He encouraged women to actively engage in and expand cooperative initiatives.

The event was inaugurated by Smt. Pratibha Jain, Mayor of Ahmedabad, who highlighted the importance of awareness and utilization of government schemes such as "Prosperity

through Cooperation" to create employment and strengthen women's self-reliance.

Smt. Savitri Singh, Former Deputy Chief Executive Officer, National Cooperative Union of India, addressed the gathering as Chief Guest and stressed that true empowerment comes through awareness and participation. Smt. Jalpa Jain, State Secretary, Sahakar Bharati, Gujarat, emphasized increasing women's representation in cooperatives, while Smt. Jigisha Mehta, Managing Director, SEWA Federation, shared insights on the role of SEWA in advancing women-led cooperative movements.

Other notable speakers included Smt. Bhavana Jadeja, Chairperson,

Women's Committee, Gujarat State Cooperative Union; Dr. Rajendra Trivedi, Executive Officer, Gujarat State Cooperative Union; Smt. Varsha Chaudhary, Officer, Banas Dairy; Smt. Prinkal Kikani, Deputy Registrar (Consumers), Government of Gujarat; and Dr. Jharana Pathak, Director, GIDR and Secretary, Awaaz, who spoke on various aspects of empowerment, employment, government schemes, and social awareness.

During the seminar, two women achievers—Smt. Mani Chaudhary, a dairy farmer from Thasra village, Banaskantha, and Smt. Varsha Bhatti, Founder of The Mahila Vikas Cooperative Thrift and Credit Society—were honored for their outstanding contributions to women's empowerment.



The program was conducted by Shri Jay Thakkar, Principal, Gujarat Cooperative Management Centre, Ahmedabad. The seminar served as a significant platform for knowledge-sharing, inspiration, and strengthening the role of women in the cooperative sector.



NCUI के मुख्य कार्यकारी, श्री पंकज श्रीवास्तव (IRS), निदेशक, सहकारिता मंत्रालय ने NCUI परिसर में श्री सिद्धार्थ जैन (IAS) को उनके पदोन्नति पर बधाई दी। श्री सिद्धार्थ जैन भारत सरकार के सहकारिता मंत्रालय में अतिरिक्त सचिव और NCUI के प्रशासक हैं। NCUI के वरिष्ठ अधिकारियों ने भी इस अवसर पर उन्हें हार्दिक बधाई दी और उनके विशिष्ट करियर में निरंतर सफलता के लिए शुभकामनाएं व्यक्त कीं।



# The Krishna District Cooperative Central Bank Ltd.

## FINANCIAL HIGHLIGHTS

[Rs.in Crores]

Sl. No.	Particulars	2022-23	2023-24	Net growth	
				Amt.	%
1	Share Capital	351.63	393.70	42.07	11.96%
2	Reserves	304.16	360.07	55.91	18.38%
3	Deposits	3054.37	3094.41	40.03	1.31%
4	Loans & Advances	6827.29	7955.42	1128.13	16.52%
6	Investments	2042.52	2412.27	369.75	18.10%
5	Borrowings	5333.63	6549.55	1215.92	22.80%
11	Net Profit	42.28	64.70	22.42	53.02%
12	Gross NPA%	2.21%	2.65%		
13	Net NPA%	0.95%	1.14%		
14	CRAR	9.90%	11.45%		

## Our Banking Products

- ❖ RTGS/NEFT Facility
- ❖ RMG/JLG Loans
- ❖ CC to Businessmen
- ❖ ATMs
- ❖ Jewels Pledge Loans
- ❖ Two & Four Wheeler Loans
- ❖ Mobile ATMs
- ❖ Housing Loans
- ❖ Karshakmithra - CC
- ❖ Mobile Banking
- ❖ Personal Loans
- ❖ Rythunestam - Term Loans
- ❖ Lockers Facility
- ❖ SRTO Loans
- ❖ Loans to Weavers thru PWCS
- ❖ Crop Loans
- ❖ Education Loans
- ❖ Personal Loans to Employees
- ❖ SHG Loans
- ❖ Term Loans for Agrl. Allied Activities
- ❖ Loans to Aquaculture

**Head Office :** Machilipatnam,  
Krishna District, Andhra Pradesh  
Ph: 08672-223530, 223533  
Cell : 9866 05 7711

**Regional Office :**  
VIJAYAWADA, Andhra Pradesh  
Ph: 0866-2577162, 0866-2578308  
Cell : 9866057171

e-mail: ceo\_krishna@apcob.org

website : www.krishnaadccb.com



The National Centre for Cooperative Education (NCCE), under the National Cooperative Union of India (NCUI), concluded a three-day Leadership Development Programme (LDP) in collaboration with C-PAC BIRD, Lucknow. The LDP for Chairpersons/Directors of Labour Cooperatives of India commenced on 16 March and concluded on 18 March 2026, leaving a significant impact on the Cooperative Education landscape.

On the concluding day, the

programme focused on strengthening livelihoods, resource management, digitalization, and the use of IT for Labour Cooperatives growth.

An insightful session was conducted by Anant Dubey, Deputy Director, NCUI, highlighted key developments in the cooperative sector, including, New Cooperative Policy, MSCS Act amendments and their impact on Cooperatives.

The valedictory ceremony was graced by the esteemed presence

of Shri Rohit Gupta, Deputy Managing Director, NCDC and Vice Chairman, Sahkar Taxi, Ministry of Cooperation (GOI) along with V. K. Chouhan, MD, Labour Federation, and Rajiv Sharma, Executive Director, NCUI.

While addressing the participants, Shri Rohit Gupta highlighted the transformative role of cooperatives in India and noted that the establishment of the Ministry of Cooperation has strengthened cooperative societies through supportive policies and initiatives.

The participants raised several queries and shared the challenges they face. Shri Gupta assured them that he would take up these matters with the Ministry and work towards resolving their issues. He also appreciated the efforts of NCUI, through NCCE, in organizing training programmes across different sectors.



The International Programme organised by NCUI on "Cooperative Governance for the CEOs and Senior Executives of Cooperatives and Rural Financing Institutions" was inaugurated on 24 March 2026 at The Gandhigram Rural Institute (GRI), Tamil Nadu. The four-day programme (24–27 March 2026), jointly organized by NCUI, CICTAB, and GRI, brings together 29 participants from Sri Lanka (19), Nepal (3), and India (7) to strengthen governance practices and leadership in cooperatives

and rural financing institutions. The inaugural session commenced with a prayer and lamp lighting ceremony. Dr. C. Pitchai delivered the welcome address, followed by a programme overview by Dr. K. Ravichandran, who outlined its focus on cooperative governance, best practices, and modern management tools. In his Presidential Address, Dr. N. Panchanatham highlighted the role of cooperatives in inclusive growth, rural development, and community resilience.

Shri Siddharth Jain, IAS, Joint Secretary, Ministry of Cooperation, Government of India and Administrator, NCUI, could not deliver the inaugural address due to an exigency and his address read out online by Mrs. Sandhya Kapoor,

Director, NCUI, emphasizing the Government of India's commitment to strengthening cooperatives through transparent, accountable, and member-centric governance, aligned with the vision of "Sahkar se Samridhhi." During the session, key publications, including course material, Annals of Cooperative Movement in India, and books by Dr. B. Tamilmani and Dr. K. Dhevan, were released. Dr. B. Tamilmani delivered the felicitation address, and the session concluded with a vote of thanks by Dr. S. Manivel. The programme provides a platform for knowledge exchange, sharing of best practices, and peer learning to enhance governance standards and leadership effectiveness in the cooperative sector.



**Saraswat  
Bank**

**Saraswat Co-operative Bank Ltd.**  
(Scheduled Bank)



**Building Trust Across Generations...**

**Step into the comfort of a home  
that's truly yours;**

**Fulfil your home-ownership dreams  
with SARASWAT HOME PLUS**



\*Rate applicable as per CIBIL score. T&C Apply, November 2025



**0.05% concession  
for women borrowers**



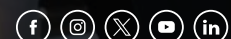
**Quick and easy  
loan processing**



**Loan amount  
up to ₹3 crore**

To know more, give a missed call on **9595 635 635**

[www.saraswat.bank.in](http://www.saraswat.bank.in)



**जय श्री शारदा कोआपरेटिव टी सी सोसायटी सहकारी शैक्षिक भ्रमण दल की माननीय डी आई जी गोवा श्री पंकज कुमार सिंह जी से यादगार मुलाकात।**



गोवा सहकारी शैक्षिक भ्रमण के दौरान गोवा के तत्कालीन डी आई जी क्राइम माननीय श्री पंकज कुमार सिंह जी आई पी एस को दिल्ली हैल्थकेयर कोआपरेटिव सोसायटी की हैंड बुक भेंट करते हुए जस्सको अध्यक्ष श्री शिव दत्त सिंह त्यागी जी, साथ में जस्सको

सचिव श्री गजेन्द्र पाल सिंह सारन जी एवं श्री प्रदीप कुमार कौशिक सी ई ओ भजनपुरा सोसायटी।

उत्कृष्ट समाज सेवा के लिए मोनाड यूनिवर्सिटी द्वारा सहकारिता रत्न श्री देवेंद्र पाल सिंह दलाल सम्मानित।

2 मार्च 2026 को मोनाड यूनिवर्सिटी हापुड़ द्वारा आयोजित होली मिलन समारोह में यूनिवर्सिटी वाइस चांसलर डा योगेश पाल जी द्वारा सहकारिता रत्न श्री देवेंद्र पाल सिंह दलाल जी, अध्यक्ष, सारनदीप कोआपरेटिव अर्बन थ्रिफ्ट एंड क्रेडिट सोसायटी को बुके एवं प्रतीक चिह्न भेंट किया गया। साथ में माननीय श्री महेश चौधरी ग्राम प्रधान गाँव शकूर पुर जिला गाजियाबाद उ प्रा।

**जय श्री शारदा को आपरेटिव टी सी सोसायटी रिकवरी सहायक श्री राकेश कुमार त्यागी जी की सेवा निवृत्ति पर भव्य कार्यक्रम आयोजित।**



दिनांक 30 जनवरी 2026 को जस्सको रिकवरी सहायक श्री राकेश कुमार त्यागी जी की सेवा निवृत्ति पर भव्य आयोजन जस्सको कार्यालय प्रांगण सी-529 एल आई जी फ्लैट्स ईस्ट आफ़ लोनी रोड़ पर किया गया।

कार्यक्रम का शुभारंभ पूर्व उप शिक्षा निदेशक दिल्ली सरकार डॉ एम पी एस दांगी जी एवं जस्सको उपाध्यक्ष

श्री हरि सिंह वर्मा जी द्वारा संयुक्त रूप से किया गया। श्री राम सिंह पाराशर डायरेक्टर एवं श्री गजेन्द्र पाल सिंह सारन सचिव जय श्री शारदा को आपरेटिव टी सी सोसायटी लि द्वारा श्री राकेश कुमार त्यागी जी उत्कृष्ट कार्य प्रदर्शन की भूरि भूरि प्रशंसा की गई। समिति की ओर से श्री त्यागी जी को सम्मान पत्र, प्रतीक चिन्ह तथा शाल से सम्मानित किया गया। समिति स्टाफ ने रामचरितमानस, छाता तथा प्रतीक चिन्ह भेंट कर श्री राकेश कुमार त्यागी जी के प्रति अपना प्यार व्यक्त किया।

सारन दीप कोआपरेटिव सोसायटी के स्टाफ द्वारा प्रतीक चिन्ह तथा फूल माला पहनाकर स्वागत किया गया। इस अवसर पर श्री राकेश कुमार त्यागी जी के सुयोग्य सुपुत्र श्री मिथुन त्यागी जी उपस्थिति ने कार्यक्रम को नई

ऊंचाई प्रदान की। सेवा निवृत्ति समारोह पर भव्य आयोजन के लिए श्री राकेश कुमार त्यागी जी द्वारा समिति का आभार व्यक्त किया गया। सभी प्रतिभागियों ने समिति द्वारा आयोजित उत्कृष्ट जलपान का आनंद लिया। श्री राकेश कुमार त्यागी जी ने सभी प्रतिभागियों को प्रसाद स्वरूप मिष्ठान भेंट किया।

जस्सको प्रबंधक श्री निर्दोष तेवतिया द्वारा श्री राकेश कुमार त्यागी जी के कार्य एवं व्यवहार की भूरि भूरि प्रशंसा की गई। इस अवसर पर श्री सत्येन्द्र कुमार, श्रीमती निशा शर्मा, श्रीमती सविता रानी, कुमारी डिंपल, श्री सोहन पाल, श्री उज्ज्वल मलिक, कुमारी खुशी, कुमारी निधि, श्री मुकेश कुमार एवं श्री रिकू जी ने अपनी उपस्थिति से कार्यक्रम में चार चांद लगा दिए। गजेन्द्र पाल सिंह सारन सचिव जस्सको।

**KRIBHCO**  
Cooperative and beyond...

SERVING **FARMERS**  
**TO GROW** BOUNTIFUL



KRIBHCO world's premier fertilizer producing cooperative has been consistently making sustained efforts towards promoting modern agriculture and cooperatives in the country. It helps farmers maximize their returns through specialised agricultural inputs and other diversified businesses.

## **KRISHAK BHARATI COOPERATIVE LTD**

Registered Office: A-60, Kailash Colony, New Delhi-110048 | Phone: 011-29243412

Corporate Office: KRIBCHO BHAWAN, A 8-10, Sector-1, Noida-201301, Distt: Gautam Budh Nagar (UP) | Phones: 0120-2534631/32/36

Website: [www.kribhco.net](http://www.kribhco.net) | KRIBCHO Kisan Helpline: 0120-2535628 | E-mail: [krishipramarsh@kribhco.net](mailto:krishipramarsh@kribhco.net)

### **OUR PRODUCTS**

Neem Coated Urea | DAP | MOP | NPK | NPS | MAP | Liquid Bio Fertilizers | Certified Seeds | Hybrid Seeds  
City Compost | Zinc Sulphate | Natural Potash | Sivarika | Rhizosuper



Posted on 13/14.04.2026  
Published on 11.04.2026  
R. No. 7446/63

Delhi Postal Regd. No. DL-SW-01/4052/24-26  
Licence to Post without pre-payment  
Under No. UC-19/2024-26  
Posted at LPC DRMS, Delhi - 06



# इफको नैनो उर्वरक अपनाएं अधिक उपज और गुणवत्ता पाएं इफको की असरदार जोड़ी

नैनो  
यूरिया  
प्लस

नैनो  
डीएपी

नैनो जिंक

नैनो कॉपर



अधिक जानकारी के लिए टोल फ्री न. 1800-103-1967  
[www.iffco.in](http://www.iffco.in) | [www.nanourea.in](http://www.nanourea.in) | [www.nanodap.in](http://www.nanodap.in)