

## Report of Study on Business Growth during Amrit Kaal

The IRMA has recently submitted its final report of the study sponsored by the Ministry of Cooperation on Business growth potential of ARDBs during Amrit Kaal (2022-2047). The report has projected annual business growth of LTCCS at an average rate of 19% in the next 5 years which is expected to increase progressively by 2 to 5% in every 5 years thereafter till 2047. According to these projections the annual long term lending to agriculture by the structure is estimated to grow from ₹6900 Cr in 2024-25 to ₹1.16 lakh Cr by 2047-48. IRMA has identified Legal & Policy framework, Funds, NPA resolution, Technology & HRD and Governance as the top five enablers to be given focus for achieving these projections and suggests enhanced policy support to the structure by State and Central Governments as well as NABARD which is the main source of long term funds for agricultural lending. The report observes funding as the major challenge in realising the projected business growth and suggested diversifying funding sources along with significant enhancement in funding support by the traditional source, NABARD. Opening a special line of credit by SCBs to SCARDBs at state level is an important suggestion made by IRMA in this context as SCARDBs are required to invest in SCBs their entire statutory reserves and other reserves which aggregates to thousands of crores, generally at significantly lower interest rates compared to alternate avenues. Deposit mobilisation and NCDC are important funding sources to meet the short term credit needs of members. However presently SCARDBs are not giving required focus on mobilising deposits. Similarly NCDC funding is also not used adequately due to its high cost. Government needs to significantly increase its funding to NCDC to augment its support to farmers at comparable rates of NABARD through cooperatives.

Loan recovery and NPA reduction is the third top enabler. Though recovery scenario is generally difficult there are some states as well as many Branches/ PCARDBs even in worst performing states presenting excellent performance in loan recovery. The report has identified a long list of good practices which helped such states and units to become successful in loan recovery. Proper loan appraisal and follow up, ensuring availability of production credit/ working capital, lending based on repaying capacity and CIBIL score, meeting short term credit needs of long term borrowers, reliance on non-land collaterals, incentives for prompt repayment including interest

subvention schemes of State Governments, tackling wilful defaults effectively, special OTS schemes to address chronic overdue of farmers in distress etc. are some of the good practices in loan recovery recommended for replication by others. Technology is the 4th top enabler in which LTCCS presently lags behind. The report recommends timely completion of the central sector scheme for computerisation of ARDBs to address challenges in this area. The report also recommends measures to upgrade Human Resources through fresh recruitments and strengthening training infrastructure for capacity building. The Board of the Federation in its meeting on 26th March 2025 at Chennai decided to take steps to achieve the business growth projections in the report and issuing guidelines for preparing action plan by SCARDBs for the same.

## IYC 2025

### Gujarat SCARDB



Gujarat SCARDB as part of IYC 2025 action plan hosted a special programme on 17.04.2025 at their head office in Ahmedabad, Gujarat. Shri Dolar Kotecha, Chairman, NAFCARD and Gujarat

SCARDB welcomed the dignitaries including Dr Uday Joshi, National President, Sahakar Bharati, Shri Satish Marathe, Director on Central Board of the RBI, Shri Maheshbhai Patel, Prant Adhyaksh, Gujarat, Shri Sanjay Panchpor, Rashtriya Sangathan Mantri, Shri Jivanbhai Gole, Kshetriya Sangathan Pramukh of Sahakar Bharati. The event highlighted Kheti Bank's credit facilities and cooperative development initiatives with special focus on transformative role of cooperatives. Shri Kotecha explained the initiatives taken



by the Bank to actively support "Sahakar se Samriddhi" and the role of Kheti Banks' programme of the Govt to double farmers' incomes and promote environmental sustainability.



## West Bengal SCARDB



As part of IYC 2025 celebrations the West Bengal SCARDB launched special issue of "Samabay Kotha" Bengali Quarterly Newsletter/Magazine of Institute of Co-operative Management for Agricultural & Rural Development (ICMARD) training centre on 23.05.2025 in Ultadanga, Kolkata. Event was attended by Dr. Moinul Hassan, Special Officer, West Bengal SCARDB & Vice Chairman NAFCARD, Shri Chimoy Gupta, Managing Director, West Bengal SCARDB, Shri Bikash Chandra Bhattacharyya, Principal, ICMARD, Shri Md. Inasuddin, faculty member, ICMARD, Smt Sanchari Mitra, faculty member, ICMARD and Shri Tulsi Prosad Mukherjee, Former OSD, West Bengal State Cooperative Union.

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## Rajya Sabha clears Tribhuvan Sahkari University Bill; Shah calls its historic



Rajya Sabha passed the Tribhuvan Sahkari University Bill, 2025 on 01.04.2025, following its approval by the Lok Sabha on 26.03.2025. Union Home and Cooperation Minister Shri Amit Shah hailed the development as

a historic step for the cooperative sector. In his response to the discussion, Minister of State for Cooperation Shri Murlidhar Mohol emphasized Prime Minister Shri Narendra Modi's vision to make India the third-largest economy by 2027, with a strong rural economy playing a pivotal role. He highlighted that over 50% of the population is engaged in agriculture, and the country has around 8 lakh cooperative societies with over 30 crore members. He noted that every farming family has at least one member associated with the cooperative sector. He pointed out the tenfold increase in the budget allocation for the Cooperation Department, from ₹122 crore in 2013-14 to ₹1190 crore. Establishment of an independent Ministry of Cooperation was done to support cooperative societies such as PACS, dairy cooperatives, sugar mills, cooperative banks, and textile mills. He praised Shri Amit Shah as the first minister in this sector with hands-on experience, having worked in PACS, market committees, DCCBs and SCBs. Under Shri Shah's leadership, the ministry introduced 60 new initiatives to revamp the sector, starting with strengthening PACS. Amendments to PACS bye-laws have made them multipurpose, with 32 states and union territories adopting these changes. Shri Mohol outlined the expanding role of PACS, stating that 43,000 PACS now run Common Service Centers, 36,000 operate Pradhan Mantri Kisan Samridhi Kendras and 4,000 manage Pradhan Mantri Jan Aushadhi Kendras. Some PACS even run petrol pumps. He stressed that strengthening PACS is crucial



for empowering farmers and developing villages. The govt is also investing ₹ 2516 crore in computerizing 66,000 PACS, aiming to create 2 lakh PACS, with 14,000

**Role of 'Tribhuvan' Cooperative University**

- Strengthen the rural economy
- Promote self-employment and small enterprises
- Enhance social inclusion
- Encourage innovation and research
- Shape a new generation of cooperative leadership with modern education.

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already established. The target is to reach 3 lakh PACS in five years ensuring inclusivity, new regulations, mandate representation of women and SC/ST members on PACS boards, promoting social justice in the cooperative sector. Additionally, a NCD has been developed to provide comprehensive sectoral insights. Shri Mohol announced that the National Cooperative Policy is in its final stages. He highlighted the establishment of three national-level cooperative societies BBSSL, NCEL and NCOL, benefiting 34,000 cooperative institutions and increasing farmers' incomes. The Ministry has also introduced the world's largest food storage scheme for farmers through PACS, reducing transportation costs and providing financial benefits. Financial assistance to cooperatives through NCDC has surged from ₹5300 crore in 2013-14 to ₹1.28 lakh crore. He underscored the need for institutional support to enhance efficiency and innovation in cooperatives. The establishment of Tribhuvan Sahkari University will address challenges such as mismanagement and outdated technology, offering structured training to meet the estimated demand for 17 lakh skilled professionals in the cooperative sector over the next five years. The university aims to nurture cooperative values among youth and encourage careers in this field. (Source: Indian Cooperative)

## NUCFDC set to transform UCB sector, introduces Key Services: Shah



In a recent statement to the Rajya Sabha, Union Home and Cooperation Minister Shri Amit Shah revealed that the Umbrella Organization (UO) for Urban Cooperative Banks (UCBs)

has commenced its operations and begun rolling out essential services to address the pressing needs of UCBs. He disclosed that the UO will offer Sahakar CBS, a standardized Core Banking Solution tailored for all UCBs, particularly Tier 1, Tier 2, and Unit Banks. Additionally, the UO is providing Legal Advisory Services, offering free templates and vetting for basic agreements required by banks. While complex agreements are chargeable, their costs remain significantly below market rates. Another key service is the Sahakar Compliance Monitoring Service, which automates regulatory compliance by integrating banks' Core Banking Systems (CBS) with the RBI's Daksh portal. Furthermore, Technology Consulting Services are available, assisting banks with various aspects of CBS, cybersecurity, and IT compliance. The UO has also issued an Expression of Interest (EOI) for the implementation of several initiatives. Among them is Sahakar Cloud, designed to create a cloud-based data center that will reduce costs by achieving economies of scale. Another



initiative, SahakarBox, offers an innovative solution ensuring that even small UCBs can access affordable cybersecurity, resiliency, disaster recovery, and backup services. Additionally, the Sahakar Council - Expert Panel has been established to provide external expert advice in areas such as taxation, audit, treasury, compliance and business development. He explained that the establishment of the UO was essential to address the difficulties faced by UCBs, which have long operated in a fragmented and uncoordinated environment. Challenges such as lack of regulatory clarity, operational inefficiencies and limited access to resources have left many UCBs vulnerable to financial instability, weak governance and market pressures. To provide a sustainable solution, the National Urban Co-operative Finance and Development Corporation (NUCFDC) has been formed as the UO. Its objective is to enhance the financial resilience of UCBs, boost depositor confidence, and position them as key players in India's financial system. The UO will offer both fund-based and non-fund-based services to UCBs. Fund-based services include capital support, loans and advances, refinance facilities, and liquidity support against excess SLR securities through repo transactions. It will also accept deposits from UCBs. Meanwhile, non-fund-based services cover IT infrastructure development for member banks, fund and treasury management services, consultancy in various operational areas, capacity-building programs such as training, seminars and conferences, as well as research and development. With these initiatives, the UO is set to transform India's UCB sector, ensuring financial stability and long-term growth. (Source: Indian Cooperative)

### **6,781 PACS sanctioned for computerization in Rajasthan**

Union Home and Cooperation Minister Shri Amit Shah, in a written reply in the Lok Sabha, stated that the computerization of Primary Agricultural Credit Societies (PACS) in Rajasthan is making steady progress under the Centrally Sponsored Project. As of 25.03.2025, a total of 6,781 PACS have been sanctioned for computerization in the state, out of which 4,851 PACS have already been successfully onboarded onto the Enterprise Resource Planning (ERP) system. In Udaipur and Bhilwara districts, 182 out of 210 PACS in Udaipur and 221 out of 359 PACS in Bhilwara have been integrated into the ERP system, significantly enhancing transparency and efficiency in cooperative banking operations. Among Rajasthan's districts, Jaipur, Chittorgarh, Udaipur, and Sikar have demonstrated remarkable progress in PACS computerization. However, some districts, including Jaisalmer, Bharatpur and Banswara, still have a considerable number of PACS awaiting digital integration. The initiative is aimed at modernizing the cooperative banking sector, improving financial transparency and enhancing service delivery to farmers. With over 4,851 PACS ERP-enabled, Rajasthan is making significant strides toward a digitally empowered cooperative sector. (Source: Indian Cooperative)

### **Karimnagar DCCB sets new milestone, earns all time high profit**

Karimnagar District Cooperative Bank (KDCCB) has set a new milestone in the financial year 2024-25 by crossing a business mix of ₹7,000 crore and recording its highest-ever gross profit of ₹119.31 crore. The bank, headed by Chairman Shri K. Ravinder Rao, who also serves as the Chairman of NAFSCOB, has achieved remarkable growth across all financial parameters. The bank's deposits increased from ₹2,528.90 crore to ₹2,848.92 crore, reflecting a growth of ₹320.02 crore (12.65%). Similarly, advances saw a rise from ₹3,973.34 crore to ₹4,458.27 crore, marking an increase of ₹484.93 crore (12.20%). As a result, the total business of KDCCB grew by ₹804.95 crore, registering an 11.15% increase. Despite this expansion, the bank successfully maintained strong asset quality, bringing down its Gross NPA to 0.54% from 0.73% last year. This achievement is attributed to the dedicated efforts of the entire KDCCB team, including management, staff and stakeholders. (Source: Indian Cooperative)

### **Streamlining Auditing: Ministry merges auditor panels for Multi-State Co-ops**

In a significant move aimed at streamlining the audit process for MSCS and banks, the CRCS under MOC has merged two separate auditor panels into a single unified panel for the financial year 2024-25. According to an order issued by the Office of the Central Registrar of Cooperative Societies, the new panel will include Chartered Accountant (CA) firms responsible for conducting Statutory and Concurrent Audits of MSCS and banks with an annual turnover or deposit exceeding ₹500 crore. The Ministry has restructured the auditor panels to ensure a more streamlined auditing process. Under the revised structure, a panel of 9,051 Chartered Accountant (CA) firms has been designated for auditing MSCS with an annual turnover or deposit of up to ₹500 crore. Additionally, a unified panel of 9,822 CA firms has been created for auditing MSCS and banks with a turnover or deposit exceeding ₹500 crore. This panel includes the 9,051 firms from the first panel, along with an additional 771 firms. To facilitate a seamless transition, auditors who were already appointed for the financial year 2024-25 before the issuance of this order will remain part of the merged panel. This measure ensures that there are no disruptions in the audit processes of MSCS and banks. The conditions governing the appointment, tenure, eligibility, and disqualification of auditors will remain unchanged. The criteria will continue to follow the guidelines specified in the previous order dated 03.10.2024. The decision, approved by the Competent Authority, is expected to enhance efficiency and transparency in the auditing process of cooperative institutions across India. (Source: Indian Cooperative)

### **Aligning with MSCS Act: CEA pushes Bye-Law updates with Co-ops**

In a proactive move aimed at strengthening governance and electoral transparency within the cooperative sector, the Cooperative Election Authority (CEA) has initiated a series of high-level meetings with Multi-State Cooperative Societies listed under Schedule-II of the Multi-State



Cooperative Societies (MSCS) Act. During March 2025, the CEA engaged in detailed discussions with five major national-level cooperative institutions: the All India Handloom Fabrics Marketing Cooperative Society Ltd., the Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED), the National Cooperative Housing Federation Ltd., the National Cooperative Consumers' Federation of India Ltd., and the National Cooperative Union of India Ltd. These interactions were part of a larger effort to ensure that the bye-laws of these societies are fully aligned with the amendments introduced in the MSCS Act, 2002, as revised in 2023. The amended Act brings with it significant changes aimed at improving transparency, internal governance, and democratic functioning within multi-state cooperative societies. One of the key points of clarification issued by the CEA relates to the role of nominated members in the electoral process. Referring to Section 49(2)(aa) of the amended MSCS Act, the Authority clarified that nominated members are eligible to vote in the election of office bearers, provided the nominating govt holds shares in the concerned society. This interpretation was officially applied during the recent election process of BISCOMAUN (Bihar State Cooperative Marketing Union), setting an important precedent for future elections. In a further effort to enhance transparency, the CEA has also introduced key electoral reforms by incorporating specific rules regarding election expenses into the election programmes of multi-state cooperative societies. The rules namely Rule 19U (accounts of election expenses), Rule 19V (disqualification for failure to lodge expense accounts), and Rule 19W (particulars of expenses) are now integral to the electoral process. Returning Officers have been instructed to provide printed copies of these rules to all contesting candidates, ensuring they are fully informed of their obligations regarding financial disclosures during elections. This step is expected to significantly improve accountability and reduce the scope for electoral malpractice. Through these measures, the CEA is actively reinforcing its commitment to uphold democratic values and good governance practices across India's cooperative ecosystem. The ongoing engagement with major cooperative bodies signals a broader push towards reform and modernization in line with the amended legislative framework. (Source: Indian Cooperative)

#### **VAMNICOM welcomes Mohanty; gives warm send off to Hema Yadav**



Dr. Suva Kanta Mohanty has officially assumed charge as the Director of the Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune, on 11.04.2025 succeeding

Dr. Hema Yadav who will be joining NIAM. Dr. Mohanty, a distinguished academician with over two decades of experience in teaching, research, and academic leadership, steps into the role at a crucial juncture for India's cooperative sector.

#### **Urban & Rural Co-op Banks report Profits, NPAs persist: MoS Finance**

Union Minister of State for Finance Shri Pankaj Chaudhary

informed the Rajya Sabha on 01.04.2025 about the current financial condition of cooperative banks, citing data from RBI and NABARD. As of 31.12.2024, Urban Cooperative Banks (UCBs)



held total assets of ₹7,20,141 crore and total deposits of ₹5,59,954 crore, reporting a net profit of ₹4,130 crore. Their Capital Adequacy Ratio (CAR) stood at 17.5%, while the Gross NPA Ratio was 9.2%, and the Net NPA Ratio was 3.7%. For State Cooperative Banks (StCBs) as of 31.03.2024, the total assets were ₹4,88,266 crore, with total deposits of ₹2,56,819 crore. The net profit was ₹2,691 crore, with a CAR of 12.9%, a Gross NPA Ratio of 4.9%, and a Net NPA Ratio of 2.0%. District Central Cooperative Banks (DCCBs) recorded total assets of ₹7,65,577 crore and total deposits of ₹4,76,610 crore, with a net profit of ₹1,894 crore. Their CAR stood at 11.9%, Gross NPA Ratio at 8.9%, and Net NPA Ratio at 3.4%. To ensure better regulation and governance, the Banking Regulation (Amendment) Act, 2020 has empowered RBI with additional authority over cooperative banks in areas like management, audit, capital and amalgamation. These provisions have been in force for UCBs since 26.06.2020. To combat fraud and irregularities, RBI has introduced Master Directions on Fraud Management (2024), which focus on early warning mechanisms, fraud reporting and staff accountability. Additionally, the Prompt Corrective Action (PCA) Framework ensures timely remedial actions for financially weak UCBs. To protect depositors, Deposit Insurance through DICGC has been implemented, and awareness campaigns like "RBI Kehta Hai" to educate stakeholders on financial frauds. The MSCS Act, 2002, has been amended to enhance governance, transparency and accountability. A Cooperative Ombudsman has been appointed to handle complaints, while the Cooperative Election Authority (CEA) ensures free and fair elections in MSCS. Additionally, NABARD has introduced fraud reporting guidelines, directing cooperative banks to report financial irregularities to law enforcement agencies for swift action.

#### **Non-performing assets of banks at multi-year low, profits up: Finance Minister**

The Rajya Sabha on 26.03.2025 passed the Banking Regulation Bill that amends several provisions of about five Acts in the sector. Terming the Bill unique, Union Finance Minister Smt Nirmala Sitharaman said in her reply that 19 Sections of these Acts would be impacted by the amendments. Smt Sitharaman said this was part of the measures taken by the NDA govt since 2014 to address the crisis in the country's banking sector. Smt Sitharaman said in the statement of objects and reasons of the Bill that the new legislation would improve governance standards, provide consistency in reporting by banks to the RBI, ensure better protection for depositors and investors, improve audit quality in public sector banks, bring customer convenience in respect of nominations and provide for increase in the tenure of the directors in cooperative banks. The gross non-performing assets [NPAs] of the scheduled commercial banks were at a multi-year



low of 2.5% in September 2024 as a result of these efforts. Public sector banks had recorded highest ever net profit of ₹1.41 lakh crore in the previous financial year. The govt is committed to taking stringent actions against wilful defaulters. She said 68 lakh street vendors had been supported by PM Svanidhi loan scheme. About 50 crore loans had been sanctioned under the PM Mudra scheme under the policy of securing the unsecured and funding the unfunded. The Finance Minister said 98% of the 6,01,328 villages in the country had a bank or a post office with banking facilities. She said in the 10 years, 3.9 lakh posts in public sector banks were filled.

#### **RBI cuts repo rate by 0.25%, trims GDP growth forecast**

The RBI slashed the repo rate by 25 basis points to 6% on 09.04.2025, with its Monetary Policy Committee voting unanimously to reduce the policy rate in a bid to support growth and bring down the interest burden on home, auto and other loan borrowers. However, this will also reduce the interest earned on savings by depositors. The MPC has also lowered its forecast for India's GDP growth this year, from 6.7% to 6.5%. This is the second time in a row that the MPC has cut the repo rate by 25 basis points (bps) or 0.25%. The committee, headed by RBI Governor Shri Sanjay Malhotra, also unanimously shifted its policy stance from neutral to accommodative, indicating that it is more worried that economic growth could be a casualty of the trade war, than about inflation. This is a policy stance geared towards stimulating the economy through softer interest rates, signalling the likelihood of further rate cuts.

Uncertainty in itself dampens growth by affecting investment, spending decisions, businesses and households. The dent on global growth due to trade friction will impede domestic growth. Higher tariffs shall have a negative impact on our exports. There are, however, several known unknowns viz. the impact of relative tariffs, the elasticities of our export and import demand; and the policy measures adopted by the govt, including the proposed Foreign Trade Agreement with the USA, to name a few. These make the quantification of the adverse impact difficult. "On the upside, uncertainties may lead to possible currency pressures and imported inflation. On the downside, slowdown in global growth could entail further softening in commodity and crude oil prices, putting downward pressure on inflation. Overall, while global trade and policy uncertainties shall impede growth, its impact on domestic inflation, while requiring us to be vigilant, is not expected to be of high concern," he added. Taking various factors into consideration, real GDP growth for 2025-26 is now projected at 6.5% (down from the 6.7% projected in February), with a first quarter growth forecast of 6.5%, and the subsequent three quarters at 6.7%, 6.6%, and 6.3% respectively. While the risks are evenly balanced around these baseline projections, uncertainties remain high in the wake of the recent spike in global volatility. The repo rate cut means that the standing deposit facility (SDF) under the liquidity adjustment facility (LAF) will stand adjusted to 5.75%, and the marginal standing facility (MSF) rate and the Bank Rate to 6.25%.

Hon'ble Union Home & Cooperation Minister Shri Amit Shah addressed the "State Level Cooperative Conference" on 13.04.2025 in Bhopal, Madhya Pradesh with Madhya Pradesh Chief Minister Dr. Mohan Yadav, Madhya Pradesh's Cooperation Minister Shri Vishwas Sarang and Animal Husbandry Minister Shri Lakhman Patel, MP V.D. Sharma and Dr. Meenesh Shah, Chairman and MD, NDDB were the other dignitaries present for the event. Central Govt, together with Madhya Pradesh Govt is committed to taking every possible step for the welfare of the farmers of the state. Key highlights included signing of MoU between NDDB and MPCDF to increase the contribution of cooperative dairy societies in milk production in Madhya Pradesh, expanding cooperative dairy to every village, setting up of cooperative milk producing societies in villages that will increase milk processing capacity manifold by making farmers prosperous. The agreement aims to strengthen dairy infrastructure, provide farmer training, support marketing efforts, and empower women under the broader goals of White Revolution 2.0. With the backing of the Union govt and strategic MoUs in place, the state aims to usher in a new era of cooperative-led rural development, increased milk production, and improved farmer incomes. Cooperative Public-Private Partnership (CPP) model as a pioneering step, blending public, private and cooperative efforts to drive sustainable rural growth was also introduced. Three multi-state cooperatives created by the central govt are providing farmers a fair price for their produce, a platform for export and profits are reaching directly to their bank accounts. PACS, which earlier used to provide only short-term agricultural loans, are now providing more than 20 types of services, which has increased their income.



Hon'ble Union Home and Cooperation Minister Shri Amit Shah attended the Golden Jubilee celebration of IFFCO's Kalol branch on 06.04.2025 in Gandhinagar, Gujarat, and laid the foundation stone of the Beej Anusandhan Kendra. He stated that IFFCO has made India's cooperative sector globally renowned in the fields of Nano Urea and Nano DAP.





Union Minister of State for Cooperation Shri Krishan Pal Gurjar chaired a high level review meeting for evaluation of PACS in Punjab on 24.04.2025 at Regional Institute of Cooperative Management (RICM), Chandigarh. In the meeting, progress on digitisation and expansion of the cooperative societies in Haryana, the transparency of co-operative organizations and their contribution to the farmers interest was discussed. He also participated in a tree plantation drive under the initiative "Ek Ped Maa Ke Naam" alongwith attending National Conference organized under IYC 2025 at RICM, Chandigarh wherein Haryana Cooperation Minister Shri Arvind Kumar Sharma also graced the event. There was a detailed dialogue on the role of cooperation in farmers empowerment and rural development. This effort is contributing importantly in the building of developed India.



Union Minister of State for Cooperation Shri Murlidhar Mohol chaired a review meeting on the status of computerization of the offices of Registrars of Cooperative Societies with the representatives of various States and Union Territories on 17.04.2025. During the meeting, the concerned officials were directed to prepare a timeline, in consultation with the respective State Govts, for the effective implementation of the initiative as part of ongoing efforts to strengthen the cooperative sector through the adoption of technology. The meeting was attended by Shri Anand Kumar Jha, Joint Secretary, MOC, along with other senior officials and key stakeholders from the cooperative sector.

Dr. Ashish Kumar Bhutani, Secretary, MOC, addressed the inaugural session of the two-day National Level Review Meeting with representatives from States and Union Territories in Shillong, Meghalaya on 10.04.2025. He stated that, under the leadership of Hon'ble Prime Minister Shri Narendra Modi and the guidance of Hon'ble Union Home and Cooperation Minister Shri Amit Shah, the Ministry remains committed to promoting cooperative-led economic growth. He also took part in a tree plantation drive under the initiative "Ek Ped Maa Ke Naam" by planting a tree on 11.04.2025 in Shillong. This initiative aims to promote a greener and more sustainable environment by encouraging individuals to plant trees in honor of their mothers.



Dr. Ashish Kumar Bhutani, Secretary, MOC, inaugurated NCOL's state-of-the-art packaging facility in Noida, Uttar Pradesh on 24.04.2025, marking a significant milestone in scaling the reach of Bharat Organics and promoting fair-value, certified organic produce across India. The inauguration ceremony was graced by Dr. Meenesh Shah, Chairman, NCOL, Shri Vipul Mittal, Managing Director, NCOL, Shri Manish Bandlish, Managing Director, Mother Dairy and other key stakeholders.

MOC in the presence of Dr. Ashish Kumar Bhutani, Secretary, MOC signed an MoU with Swiggy Limited to promote cooperative products and brands through marketing, awareness campaigns, and a dedicated category on Swiggy's platform, enhancing their reach to new-age consumers via digital technology on 25.04.2025 at New Delhi.



## AGRICULTURE NEWS

### Pulwama takes a leap to meet tulip bulbs demand



Scientists in Kashmir have embarked on an ambitious project to indigenise tulip bulbs to make India self-reliant and match the skill and production of Netherlands, a major global exporter that meets the annual demand of India's 2025 lakh tulip bulbs and cut flowers annually. This will also pave the way for hosting more blooming tulip gardens across the country, especially in New Delhi. To realise the goal, over a lakh tulips are already in full bloom at the Council of Scientific and Industrial Research - Indian Institute of Integrative

Medicine (CSIR IIM) in Pulwama's Bonera area, Jammu & Kashmir. "The indigenisation of tulip bulb production in India is expected to bring significant changes to the country's floriculture sector. Currently, India imports around 2025 lakh tulip bulbs and cut flowers annually, primarily from the Netherlands. By establishing sustainable production models for high quality tulip bulbs, India will be able to meet its ever growing domestic demand while also creating opportunities to export tulip bulbs to international markets," said Dr. Jitendra Singh, Minister of Science and technology and Earth Sciences. Spread over 60 hectares at an altitude of 5,400 feet, Pulwama's Bonera station is emerging as the launching pad of the ambitious project that also aims to see new



tulip blooming destinations adding to India's tourism map in the future. The Ministry envisions establishing theme-based tulip gardens and production centres in regions with suitable agro-climatic conditions across the country. Given its temperate climate, J&K is poised to become a key hub for tulip bulb production. The Union Minister said the Kashmir centre was developing novel and elite varieties of high-value cut and bulbous crops, particularly tulips, to reduce import dependency and promote self-sufficiency in the sector. The Pulwama station already has eight varieties of tulips in its rows. Kashmir is home to the iconic Indira Gandhi Memorial Tulip Garden in Srinagar, which sees over 1.5 million flowers blooming every spring and attracts thousands of tourists from across the country. However, the region imports around 15 lakh bulbs every year from the Netherlands to curate Asia's biggest tulip garden. Over five lakh tulip bulbs were also planted in other parts of the country, mostly in New Delhi. Tulip cultivation, according to the scientists, offers an alternative and profitable income stream, particularly in regions where traditional agriculture is constrained by climatic or environmental limitations. Currently, the CSIR IIM centre in Pulwama is in full bloom and awaits to take wings to widen its horizon.

#### **From small-time bizwoman, Bhelavi is now Bhandara's first 'Drone Didi'**

In summer of 2024, Smt Bhavna Bhelavi became Bhandara's first certified drone pilot, remote controlling high-tech agricultural drones under the Central govt's 'Drone Didi' scheme after undergoing training in Pune and later in Gujarat. Starting from a small flour milling unit, she joined Umed Mahila Bachat Gat (women's self-help group) and expanded to making snacks like chakli, dhokla, papad and pickles. Towards the end of 2023, she learnt about the 'Drone Didi' scheme which aims to empower women SHGs, by equipping them with drone technology to provide agricultural services. She was the lone woman from Bhandara to be selected for training in Pune. Subsequently, she was among 1,000 women from across India to go to Gujarat for showcasing her talent at an event attended by PM Shri Narendra Modi virtually. She got certification and a drone from the govt last year. She has started surveying agriculture fields for upcoming spraying contracts. "Bhandara has rice plantations on a massive scale, and many farmers require this service. Soon I will be starting the spraying of pesticides or urea, whatever is the requirement, on these farms. I have done spraying in fields already, but on a very small scale. Now I am being contacted to use drones in over 10-acre fields, for which we are trying to work out the logistics because the drone covers only two acres in a single charge" she said. The 'Drone Didi' scheme aims to provide drones to 15,000 selected Women SHGs by 2026 for providing rental services to farmers for agriculture purposes. This initiative is expected to generate an additional income of at least ₹1 lakh per year for each SHG, contributing to economic empowerment and sustainable livelihood generation.

#### **Fisherfolk in State get farm status, eligible for benefits**

The state cabinet on 22.04.2025 decided to grant the fisheries sector the same status as agriculture. This move

will entitle 4.8 lakh fishermen in the state to the infrastructure and benefits currently available to the state's farmers, said Maharashtra's Fisheries and Ports Minister Shri Nitesh Rane. The benefits include disaster compensation, electricity subsidies, loan waiver schemes and the Kisan Credit Card. The govt has cleared a sum of ₹69 crore towards electricity subsidies for fishermen. Maharashtra ranks 6th in the country in marine fish production and 17th in inland fishing. "This is the blue revolution. It will improve Maharashtra's fish production and bring it to the top three in the country. It will benefit the rural economy and create jobs. Maharashtra is the only state to give agriculture status to the fisheries sector. Other states have given concessions and benefits to the fisheries sector but they didn't give it agriculture status," he said. Except for the processing industry, all other sectors in the fishing industry are expected to benefit from the decision. Ice factories for fish will also receive subsidies. States which provided subsidies and benefits to the fisheries sector reported a rise in fish production. Output rose by 59.3% in Andhra Pradesh, 32% in Chhattisgarh, 49.5% in Jharkhand, and 103% in Karnataka. He also stated that fishermen would be entitled to the Namo Shetkari Krishi Sanman Nidhi, through which the state provides ₹6,000 a year to farmers to match the same amount in the PM Kisan Yojana. The state has a 720 km coastline. Additionally, there are water resources spread over 4 lakh hectares, including reservoirs, lakes, zilla parishad lakes, and Malgajari lakes of the irrigation department. There are also more than 2.5 lakh farm ponds. Biometrics or membership of cooperative societies are the ways in identifying fishermen entitled to the scheme as they do not have land in their name like farmers.

#### **India exports first pomegranate consignment to U.S. via sea route**

India has exported 14 tonnes of pomegranate, for the first time through sea route to the U.S. Traditionally the exports were done by air route. Now the industry is embracing the cost-effective and sustainable sea-freight mode. India shipped pomegranates comprising 4,620 boxes, around 14 tonnes, which reached the US East Coast last month. The US granted market access for pomegranates, during the season in 2023.

#### **NPAs with Kisan Credit Cards decline across banking channels**

Non-Performing Assets (NPAs) among Kisan Credit Card (KCC) accounts across various banking sectors have seen a consistent decline over the last few years, indicating a deepening of the credit culture and increased credit discipline in the agriculture sector. Referring to data from RBI and Nabard, the agriculture ministry has stated that NPAs under KCCs accounts for the commercial banks have declined from 15.1% in FY22 to 14.16% by 31.12.2024. Correspondingly, NPAs in the KCC accounts of regional rural banks and cooperative banks have declined from 9.5% and 6.9% in FY22 to 7.1% and 6.5% respectively by FY24. Through KCCs, farmers get timely and affordable credit for purchasing agricultural inputs such as seeds, fertilizers, and pesticides, as well as for meeting cash requirements



related to crop production and allied activities. Though the absolute NPA amount in KCC accounts has shown increase over the years, there has also been a commensurate increase in the overall agriculture credit extended under KCC accounts over these years.

### **Kannadippaya gets GI tag, anchoring tribal craft on global map**

Kannadippaya, a unique tribal handicraft from Kerala, has received the Geographical Indication (GI) tag ensuring market protection and a global platform for this traditional product. GI tag has been awarded to the Unarvu Pattikavargha Vividodesha Sahakarana Sangam, Venmani, and the Vanasree Bamboo Craft & Vanavibhava Shekarana unit, Moolakkad, Uppukunnu, both in Idukki district. The recognition makes Kannadippaya the first tribal handicraft product from Kerala to receive the GI tag. The product derives its name (literally meaning mirror mat) from its unique reflective pattern. Made from the soft inner layers of reed bamboo, the mat stands out for its unique properties providing warmth during winter and cooling effect in summer. The craft is primarily preserved by the Oorali, Mannan, Muthuva, Malayan, and Kadar tribal communities and by the Ulladan, Malayarayan, and Hill Pulaya artisans in Idukki, Thrissur, Ernakulam, and Palakkad districts. The best-quality Kannadippaya is woven from reed bamboo (*Teinostachyum wightii*), locally known as Njoonjileetta, Njoojoora, Ponneetta, Meieeta, and Neytheetta. Bamboo species such as Ochlandra sp. (called Kareetta, Pereetta, Velleeta, Chitoora, and Kanjoora) are also used. Historical records suggest that Kannadippaya was once presented to kings by the tribal communities as a mark of honour. This recognition would empower tribal artisans, opening doors for them to become entrepreneurs and market their product independently. GI tag will bring national and international visibility, attracting more artisans. Since eco-friendly products are in demand globally, this recognition will open international markets for Kannadippaya.

### **Odisha farmer looks to reap benefits of his paddy seed's commercialisation**

A farmer from Odisha, whose indigenous paddy variety has gained widespread popularity among cultivators in the State, has sought a share of profits from the seed's commercialisation. The move, if successful, would mark the first instance of a farmer in the State being compensated for conservation efforts under an initiative of the Protection of Plant Varieties and Farmers Rights Authority (PPV&FRA). In a letter addressed to PPV&FRA Chairperson Shri Trilochan Mahapatra, Shri Jayant Kumar Jena, who holds official registration for Keonjhar Kalachampa, the paddy variety developed by his father, has requested a fair share of profits arising from the seed's commercialisation. Keonjhar Kalachampa, known for its

tolerance to major diseases and pests under field conditions in coastal Odisha, is non-lodging (resistant to bending or falling over), responsive to fertilizers, suitable for both timely and late sowing, and was among the first traditional varieties of farmers in India to be integrated into the formal seed supply chain. Keonjhar Kalachampa is one of Odisha's 780 paddy varieties registered with the PPV&FRA. Odisha created a gene bank, and one-of-its-kind initiative in India, to preserve only traditional varieties collected from farmers. Traditional paddy seeds have been preserved in a temperature and humidity controlled setting to ensure their preservation for up to 50 years. Local varieties are given huge importance as they enable development of new varieties that are climate resilient and sustainable.

### **ISRO satellites forecast wheat production**

The Indian Space Research Organisation (ISRO) in a study using its satellites has estimated that the total wheat production from eight major wheat growing States of India would be 122.724 million tonnes as on 31.03.2025. The Comprehensive Remote Sensing Observation on Crop Progress (CROP), a semi-automated and scalable framework, developed by ISRO's National Remote Sensing Centre (NRSC), enables the near real-time monitoring of crop sowing and harvesting during the Rabi season across India. ISRO said that using this approach, the progress of wheat sown areas and the overall crop condition across Indian states were systematically assessed, using Optical and Synthetic Aperture Radar (SAR) remote sensing datasets from EOS-04 (RISAT-1A), EOS-06 (Oceansat-3), and Resourcesat-2A, for the Rabi season, 2024-25. It said that the sowing progress of the wheat crop is being monitored across the eight major wheat-growing States of India viz. Uttar Pradesh, Madhya Pradesh, Rajasthan, Punjab, Haryana, Bihar, Gujarat and Maharashtra during the 2024-25 Rabi season. It added that the spatial distribution of wheat crop, as of March 31 across the country is 330.8 lakh hectares. The wheat sown area derived from satellite data by March 31 stands at 330.8 lakh hectares, which is close to the statistics generated by the Ministry of Agriculture and Farmers Welfare (324.38 lakh hectares) as on 04.02.2025. ISRO said that experimental assessment of wheat production, at the national scale, is done by assimilating satellite-derived parameters such as crop area, sowing date information and in-season crop condition in a process-based crop growth simulation model at 5km × 5km spatial resolution. The multi-source data integration is expected to enhance the accuracy of production estimation at a finer spatial level, supporting precise and scalable estimation of Wheat production. The total wheat production from eight major wheat-growing states of India as on March 31 is estimated to be 122.724 million tonnes.

**Editor : Shri K.K. Ravindran, Managing Director**

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