


**National Cooperative Agriculture & Rural Development Banks Federation Ltd.**  
**(NAFCARD)**

**IYC 2025- ACTIVITY REPORT FOR MARCH 2025**

<b>Criteria</b>	<b>Details</b>
Month	March 2025
Sector	Banking & Credit
Venue of Programme	Chennai, Tamil Nadu
Event/ activity name	NAFCARD IYC 2025 Seminar on 'Cooperatives Build a Better World'
Date	27/03/2025
Brief information on activity	Dr. Moinul Hassan, Vice Chairman, chaired the Seminar session. Shri K.K. Ravindran, Managing Director presented the theme paper on 'Cooperatives Build a Better World'. Dr. K. Shivaji, Additional Registrar of Cooperative Societies (Retd.) made a presentation on Contributions of Cooperatives to Sustainable Development and Social Change. Shri M. Murugan, Additional Registrar and Managing Director, Tamil Nadu CSARDB presented the success story of Tamil Nadu CSARDB in achieving turnaround by almost 90% of PCARDBs in the State from losses to profit in the last 3 years.
Objective	<ul style="list-style-type: none"> <li>• To enhance the role of ARDBs in agricultural, rural development and contribution to sustainable development goals.</li> <li>• To prepare member banks for an enhanced role in achieving sustainable development goals.</li> </ul>
No. Of participants	30
Achievements & out come	Enhancing preparedness of member banks to implement IYC action plan successfully.
Photographs & AV	



Additional remarks

The IYC 2025 background notes prepared by the Federation was released in the Seminar.  
***Softcopy of the background notes attached herewith.***

**National Cooperative Agriculture & Rural Development Banks Federation Ltd.  
(NAFCARD)**


**IYC 2025 -Activity Report at state level**

**(January to March 2025)**


**Event - I**

Criteria	Details
Month	January 2025
Sector	Banking & Credit
Location	Lucknow, Uttar Pradesh
Event/ Activity Name	Training Programme for Bank Officials & functionaries as Master Trainers for Bank Computerization.
Brief Information On activity	<b>UPSGVB Lucknow, U.P</b> The program, organized under the "Strengthening Cooperation Through Digital Communication Tools" initiative, aimed to train 100 bank officials as Master Trainers for bank computerization. A one-day session took place on 27.01.2025 at the Deendayal Upadhyay State Rural Livelihood Mission, BKT Lucknow, in partnership with the Naubadhi team.
Objective	To train bank Officials and Functionaries in computerization
No. Of Participants	100
Achievements & Out come	As part of the "International Cooperative Year 2025" initiative, the "Strengthening Cooperation through Digital Technology" program aims to train 100 bank functionaries as Master Trainers for bank computerization. A DCT training session was held in collaboration with NABARD on 27.01.2025 at the Deendayal Upadhyay State Rural Development Institute, BKT Lucknow.
Photographs	
Additional Remark	-


**Event - II**

<b>Criteria</b>	<b>Details</b>
Month	February 2025
Sector	Banking & Credit
Location	Lucknow, Uttar Pradesh
Event/ Activity Name	Inauguration of e-office in the bank, Date - 28.02.2025
Brief Information On activity	<b>UPSGVB Lucknow, U.P</b> In celebration of International Cooperative Year 2025, a seminar was held at the bank's head office on the theme "The Role of Uttar Pradesh Cooperative Rural Development Bank Ltd. in Rural Upliftment." The event featured discussions by bank officials and employees, showcasing the bank's contributions to rural development since 1959, including its support for the Uttar Pradesh government's goal of creating one million self-employed individuals.
Objective	Inauguration of E-Office and emphasis the role of UPSGVB in rural development.
No. Of Participants	130
Achievements & Out come	On February 28, 2025, marking the International Cooperative Year 2025, the e-office system was inaugurated at the bank's head office and training centre to support the Uttar Pradesh government's paperless working initiative. The inauguration was led by Mr. Anil Kumar Singh (IAS), Commissioner and Registrar, Cooperation, Uttar Pradesh.
Photographs	
Additional Remark	—


**Event - III**

<b>Criteria</b>	<b>Details</b>
Month	March 2025
Sector	Banking & Credit
Location	Ahmedabad, Gujarat
Event/ activity name	Induction training session and celebration of IYC for employees and the community.
Brief information on activity	<b>GSCARDB( kheti Bank), Ahmedabad, Gujarat</b> The session highlighted the role of cooperatives in empowering women and youth, featuring the launch of Miss Nirma Thakor, daughter of a small farmer and a gold medalist athlete, as Kheti Bank's brand ambassador. The event also honored new employees, including those with disabilities, and included a quiz to raise awareness about cooperatives, youth empowerment, and women's roles in the sector.
Objective	To create awareness about the importance of cooperatives and their role in empowering women and youth, particularly women in rural areas, to pursue their dreams and contribute to national pride.
No. Of participants	250
Achievements & out come	<ol style="list-style-type: none"><li>1. The launch of Miss Nirma Thakor as the brand ambassador for Kheti Bank. Miss Thakor, a daughter of a small farmer and an accomplished athlete.</li><li>2. Agroforestry / tree planting initiatives carried out.</li></ol>
Photographs	
Additional remarks	-

**Event - IV**

<b>CRITERIA</b>	<b>DETAILS</b>
Month	19 March 2025
Sector	Banking & Credit
Location	Ahmedabad, Gujarat
Event/ activity name	A special programme for Newly Recruited Asst. Registrars from Uttarakhand.
Brief information on activity	<b>GSCARDB( kheti Bank), Ahmedabad,Gujarat</b> The IYC celebration featured a session by Mr. Dolar Kotecha, Chairman of GSCARDB, who discussed the transformative role of cooperatives in empowering youth and women. He encouraged newly recruited Assistant Registrars to actively engage in cooperatives and promote the "Sahkar se Samruddhi" initiative. He also highlighted national goals, including doubling farmers' incomes and supporting environmental sustainability through tree plantation, in alignment with the vision of Prime Minister Narendra Modi and Union Home and Cooperative Minister Amit Shah.
Objective	The primary aim of their visit was to explore Kheti Bank's credit facilities, recovery processes, and the significant progress the bank has made in promoting the cooperative movement. In addition to this, the event served as a platform to celebrate International Cooperative Year, highlighting the importance of cooperatives in fostering sustainable development and economic growth.
No. Of participants	15
Achievements & out come	The event kicked off with the patriotic rendition of Vande Mataram, followed by two motivational videos—one centered on Karma and the other on "How to Walk with Time."
Photographs	
Additional remarks	-

**Event - V**

CRITERIA	DETAILS
Month	10 March 2025
Sector	Banking & Credit
Location	Agartala, Tripura
Event/ activity name	One day Physical Training session on Digital Communication tool ( DCT)
Brief information on activity	<b>Tripura CARDB, Agartala, Tripura.</b> On March 10, 2025, NABARD Tripura RO organized a one-day training on Digital Communication Tools (DCT) for master trainers under the ARDB computerization project at the Tripura State Co-operative Union, Agartala. Eleven TCARDB employees participated, joined by Sri Rajesh Chandekar, DGM, NABARD Tripura RO, four Co-operative Officers, two PWC participants, and two from SI. The program was fully funded by NABARD, Tripura RO.
Objective	Computerisation of ARDBs under the Centrally Sponsored Project
No. Of participants	11
Achievements & out come	Computerisation of the bank operations can be handled better be the trainees who have received the training on the Digital Communication Tools (DCT)
Photographs	  
Additional remarks	-



# NATIONAL COOPERATIVE AGRICULTURE & RURAL DEVELOPMENT BANKS' FEDERATION (NAFCARD)

## OBSERVANCE OF IYC 2025

### BACKGROUND NOTES



**International Year  
of Cooperatives**

Cooperatives Build a Better World



**75**  
Azadi Ka  
Amrit Mahotsav



Ministry of Cooperation | सहकारिता मंत्रालय  
Government of India | भारत सरकार



**HON'BLE PRIME MINISTER SHRI NARENDRA MODI INAUGURATES ICA GLOBAL COOPERATIVE CONFERENCE 2024 ON 25-11-2024 AT NEW DELHI**



**HON'BLE HOME & COOPERATION MINISTER SHRI AMIT SHAH LAUNCHES IYC 2025 CALENDAR ON 24-01-2025 AT MUMBAI**

## BOARD OF MANAGEMENT



**Shri Dolar V. Kotecha**  
Chairman



**Shri K. Ravinder Rao**  
Vice Chairman



**Dr. Moinul Hassan**  
Vice Chairman



**Shri A. R. Shivaram**  
Vice Chairman



**Shri Suresh Kumar Goyal**  
Vice Chairman



**Dr Bijender Singh**  
President, Delhi SCB



**Shri Bijay Kumar Singh**  
Director, Muz SCLDB



**Shri Walbha K. Kynndiah**  
Chairman, Meghdaya CAB



**Shri Sanjay Singh Chauhan**  
Chairman, HFSCARDB



**Shri M. Murugan**  
Managing Director



**Adv. C K Shaji Mohan**  
President



**Shri Dalip Singh**  
Director, Haryana SCARDB



**Shri K.K. Ravindran**  
Managing Director

# IYC 2025 – ‘COOPERATIVES BUILD A BETTER WORD’

## I. BACKGROUND NOTE

### CO-OPERATIVE BUSINESS MODEL

Cooperatives are business enterprises with inbuilt social commitments arising out of its definition, principles and values.

#### Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

#### Values

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

#### Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

##### 1. Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

##### 2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organized in a democratic manner.

##### 3. Member Economic Participation

Members contribute equitable to, and democratically, control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at

least would be indivisible; beneficiating members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

#### 4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

#### 5. Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public-particularly young people and opinion leaders – about the nature and benefits of cooperation.

#### 6. Co-operation among Co-operatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national and international structures.

#### 7. Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.

## II. COOPERATIVE MOVEMENT IN INDIA

Cooperatives play a major role in India's economy. With 98% coverage in rural India, cooperatives are the mainstay of rural economy ensuring sustainable livelihood and income for people. Present in diverse sectors including agriculture, dairy, forestry, fisheries, credit and banking, housing and construction, cooperatives in India serve vast sections of society including farmers, women, youth, poor and the marginalized. Started under the British colonial administration, the Indian cooperative movement, its policies and legislations continue to have served as a model for other cooperative movements in the Asia and Pacific region. Cooperatives have been a medium for democratic economic planning since independence in 1947. With the advent of liberalization and globalization in early 1990s, the focus of the Indian economy has shifted to privatization. Yet, cooperatives continue to flourish in key sectors such as housing, dairy, thrift and credit. The Indian cooperative movement is committed to addressing developmental issues and empowering the common man and woman in both the formal and informal economy.

Cooperatives were introduced in India **in the credit sector** in early 1990s. Credit cooperatives in rural India were promoted based on the Raiffeisen Credit Cooperatives in Germany to safeguard farmers from the harassment of money lenders. The first credit cooperative society was formed in 1903 with the support of Bengal government and was registered under the Friendly Societies Act of the British Government. Post that the Co-operative Credit Societies Act of India (1904) was introduced. In 1919, cooperation was made provisional (State) subject which continued even after India's independence.

Establishment of the first Land Mortgage Bank in 1920 in Punjab followed by formation of such banks throughout the country marked the beginning of Long Term Cooperative Rural Credit Structure, which are specialized institutions for long terms finance to farmers.

Between 1904 and 1930, the growth of credit cooperative movement was followed by the rise of agricultural cooperatives. In 1929, the All India Cooperative Institutes Association (later renamed to NCUI in 1961) was established as the apex organization for cooperatives in the country. The Great Depression from 1929 to 1939 led to a drastic decline in the number of cooperatives due to liquidation and mergers. Establishment of RBI in 1935 with a separate department for agricultural credit and introduction of multipurpose cooperatives were two important initiatives during this period to revive the cooperative movement which was weakened by the great depression.

During World War II (1939-1945), non-credit cooperatives especially consumer cooperatives witnessed high growth to address rising prices of basic consumer goods. At this time, industrial cooperatives were also promoted to meet civilian needs.

Post-independence, the mixed-economy model and Five-Year Plans recognized cooperatives as the principal agency for democratic economic planning in the country. Starting from the First Five Year Plan (1951 to 1956) to the Eighth Five Year Plan (1962-

1991), cooperatives received the support and patronage of the central government. This included support to small farmers and weak primary cooperatives, re-organization of rural credit cooperatives, re-organization and consolidation of cooperative federal organizations, expanding the role of cooperatives in the public distribution system, among others. Focus was also given on developing non-credit cooperatives including marketing, consumer, dairy, fishery and vegetable cooperatives. The Registrar of Cooperatives became the regulator of cooperatives with the enactment of respective State Co-operative Societies Acts.

With the adoption of liberalization, privatization, and globalization as part of the Structural Adjustment Program in the early 1990s, the central government started shifting its emphasis to private sector for national economic growth. As a result, in the Eighth Five Year Plan (1992 to 1997) various subsidies that were supportive of the cooperative movement were curtailed. Subsequently, in the Ninth Five Year Plan (1997-2002), there were no specific mention about cooperatives in the economic development plan by the central government as cooperation was a State subject.

In mid 1990s, initiatives were taken by the representatives and advocates of cooperatives to bring autonomy and independence in the cooperative movement. A dual legislative system was mooted with a new Mutually Aided Societies Act (1995) first adopted in Andhra Pradesh that encouraged autonomous cooperatives that were not subject to government control or received government patronage.

In 2002, a new National Cooperative Policy was introduced by the central government. This new policy was developed to empower cooperatives and promote them as an alternative institutional mechanism against the market force and to protect the weak. The policy laid down provisions for a regulatory role of the government for timely elections, auditing and safeguarding members' interest. The government recognized the apolitical nature of cooperatives. Subsequently, some States followed suit and introduced their own State Cooperative Policy to promote autonomy in the cooperative movement, such as in Karnataka and Kerala.

As part of the market reforms and to allow primary producers and farmers to organize themselves into business entities, a new concept of Producer Company was introduced by amending the Indian Companies Act (1956 later amended in 2013). A producer company is a hybrid between a private limited company and a cooperative society. It incorporates the unique aspects of a cooperative business with a regulatory framework similar to that of a private limited company.

The Central Govt. carried out the 97th amendment of the Indian Constitution in 2012. The Amendment recognized the formation of cooperatives as a fundamental right of Indian citizens; State governments were mandated to make conducive legal environment for the promotion of autonomous cooperatives, among other provisions. This amendment was contested by some State governments citing operational difficulties and are not fully implemented yet. In 2021, the Supreme Court of India struck down parts of this

Constitutional Amendment which shrank the exclusive authority of States over cooperatives. However, provisions concerning the Multi State Cooperative Societies Act were not struck down.

In 2020, the Banking Regulation Amendment Bill was passed in the Parliament to bring cooperative banks (except PACS and those cooperatives whose principal business is long term financing for agricultural development) under the direct supervision of the Reserve Bank of India (RBI). This Bill has been passed to protect depositors and ensure transparency and accountability in cooperative banks.

In 2021, the Ministry of Co-operation was formed by the Govt. of India to provide a separate administrative, legal and policy framework for strengthening the cooperative movement in the country.

## **Cooperative Movement in India – Overview**

### NUMBER OF COOPERATIVES

In 2018, there were 854,355 cooperatives.

### NUMBER OF MEMBERS

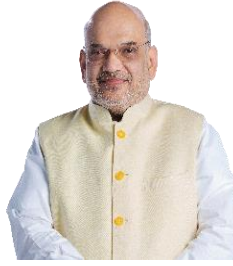
In 2018, there were 290.06 million members.

### NUMBER OF EMPLOYEES

In 2018, cooperatives generated 13.3% direct employment and 10.91% self-employment for persons.

*(Source – Mapping of Cooperatives by ICA – National Report on India)*

### III. MINISTRY OF COOPERATION (MOC)



**Shri Amit Shah**  
Hon'ble Minister for Home and Cooperation



**Shri Krishan Pal Gurjar**  
Hon'ble Minister of State



**Shri Murlidhar Mohol**  
Hon'ble Minister of State



**Dr. Ashish Kumar Bhutani**  
Secretary

**Shri Pankaj Kumar Bansal**  
Additional Secretary

**Shri Sanjiv Narain Mathur**  
Additional Secretary

**Shri Rabindra Kumar Agarwal**  
Additional Secretary & CRCS

**Shri Anand Kumar Jha**  
Joint Secretary

**Shri Dinesh Kumar Verma**  
Joint Secretary

**Shri Siddharth Jain**  
Joint Secretary

**Shri Kapil Meena**  
Director, Media

Formation of a separate Ministry for Cooperation in the Union Government in July 2021 was an important milestone in the history of Cooperative Movement in India.

The Ministry is headed by Union Home Minister Shri Amit Shah, as the Cabinet Minister and assisted by Shri Krishan Pal and Shri Murlidhar Mohol, as Ministers of State. Secretary, Cooperation is the administrative head of the Ministry.

The Ministry is responsible for providing a separate administrative, legal and policy framework for strengthening the cooperative movement in country. Its aims to deepen co-operatives as a true people-based movement reaching up to the grassroots and develop a cooperative based economic model where each member works with a spirit to responsibility. The principal activities of the Ministry include streamlining processes for 'Ease of doing business' for co-operatives and enabling development of Multi-State Co-operative Societies. It lays emphasis on strengthening, bringing transparency, modernization, computerization, creating competitive cooperatives, working constantly to meet the challenge of accessibility to development for every underprivileged in rural areas and on connecting every village with cooperatives, making every village prosperous with the mantra of "Sahakar se Samridhhi" and through this making the country prosperous.

The Ministry of Cooperation within such a short span of time after its formation has taken various initiatives and historical steps as listed below to make Cooperative Sector strong and vibrant.

- Model Bye-Laws for making PACS Multipurpose business entities
- Strengthening of PACS through Computerization
- Establishment of Multipurpose PACS/Dairy/Fisheries Cooperative Societies in every Panchayat/Village
- World's largest Decentralized Grain Storage Program in Cooperative sector to ensure food security
- PACS as Common Service Centers (CSCs) for better access to e-Services
- Formation of new Farmer Producer Organizations (FPOs) by PACS
- Eligibility of PACS for LPG Distributorship
- Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlets
- Priority to PACS for new Petrol/Diesel Pump dealerships.
- PACS as Jan Aushadhi Kendra for access to generic medicines at Rural level
- PACS as Pradhan Mantri Kisan Samridhi Kendra (PMKSK)
- Micro-ATMs to Bank Mitra Cooperative Societies with the help of NABARD
- RuPay Kisan Credit Card to Members of Cooperative Societies
- PACS as Paani Samiti

- Convergence of PM-KUSUM Scheme at PACS Level
- Formation of Fish Farmer Producer Organization (FFPO)
- New National Level Multi-State Cooperative Society for Exports
- New National Level Multi-State Cooperative Society for Certified Seeds
- New National Level Multi-State Cooperative Society for Organic Farming
- Reduction in surcharge on Income Tax for Cooperative Societies
- Reduction in Minimum Alternate Tax (MAT) on Cooperative Societies
- Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs
- Tax cut for new manufacturing Cooperative Societies
- Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal
- Relief in Cash Transactions under section 269ST of the Income Tax Act
- Computerization of Central Registrar's Office
- The Multi-State Co-operative Societies (Amendment) Act,2023
- Relief from Income Tax to Cooperative Sugar Mills
- Resolving decades old pending issues related to Income Tax of Cooperative Sugar Mills
- `10,000 crore loan scheme through NCDC for strengthening of Cooperative Sugar Mills
- Preference in purchase of ethanol to Cooperative Sugar Mills and establishment of Cogen Power Plants
- Reduction in GST on Molasses from 28% to 5% to help Cooperative Sugar Mills
- Urban Co-operative Banks (UCBs) will now be able to open new branches to expand their business.
- Cooperative Banks will also be able to make one-time settlement of outstanding loans, like Commercial Banks.
- Additional time limit has been given to achieve the Priority Sector Lending (PSL) targets given to UCBs.
- A Nodal Officer has been designated in RBI for regular interaction with UCBs.
- RBI has permitted UCBs to provide door-step banking services to their customers.
- RBI has more than doubled the individual housing loan limit for Rural and Urban Co-operative Banks.
- Rural Co-operative Banks will now be able to lend to commercial real estate - residential housing sector, thereby diversifying their business.
- Including Co-operative Banks as Member Lending Institutions (MLIs) of CGTMSE.

- Reducing license fee for onboarding Co-operative Banks in 'Aadhaar Enabled Payment System' (AePS)
- Notification of scheduling norms for urban co-operative banks is being published by the Government
- Enhancing gold loan limit for DCBs from `2 Lakh to `4 Lakh.
- Umbrella Organization for Urban Cooperative Banks
- New schemes for Cooperative Societies started by NCDC
- Financial assistance by NCDC for Deep Sea Trawlers
- Inclusion of Cooperative Societies as 'Buyer' on GeM Portal
- Formulation of New National Cooperation Policy
- New National Cooperative Database
- Establishment of Cooperative University
- Promotion of training and awareness through NCCTW
- Computerization of Agriculture and Rural Development Banks (ARDBs)
- Scheme for computerization of office of Registrar of Cooperative Societies in States/Union Territories
- White Revolution 2.0
- Atmanirbharta Abhiyan
- Refund to Investors of Sahara Group of Societies

#### **IV. NATIONAL COOPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS' FEDERATION LIMITED (NAFCARD)**

A significant event in the history of Long Term Cooperative Credit Structure (LTCCs) in India was the establishment of the National Co-operative Agriculture and Rural Development Banks' Federation Ltd (NAFCARD) in 1960. Since its inception, the Federation is playing an important role in the growth of institutions in the sector. It has established effective coordination and promoted understanding among member banks and liaison with Central and State Governments, NABARD and financing agencies of SCARDBs.

Activities of the Federation also include organizing Seminars and Workshops, undertaking research studies and formulation of Plans and programmes through its Planning, Research and Development Cell, compilation and publishing of statistics of member banks' operations, sponsoring study tours, undertaking special training programmes, providing guidance and advice on issues relating to operations and governance. The Federation is also assisting member banks in formulating and implementing business development plans for business expansion and diversification; guiding SCARDBs in self-driven reform initiatives and guidance and support for resource mobilization, recovery and NPA management, are thrust areas of Federation's activities at present.

At the international level, the Federation is affiliated to the International Cooperative Alliance (ICA), International Raiffeisen Union (IRU) and Asia and Pacific Rural and Agricultural Credit Association (APRACA) to share and benefit from experiences and expertise of cooperatives and rural credit institutions in other countries.

#### **Cooperative long term credit structure – overview**

Rural Cooperative Credit System in India evolved into two separate streams for ST credit and LT credit. The Long Term Credit Structure had its beginning in the early 1920s with the establishment of Land Mortgage Banks to provide long term loans to farmers to redeem debts on land. The first Land Mortgage Bank was established in 1920 in Punjab followed by establishment of a large number of such banks in all provinces. The first Central Land Mortgage Bank started functioning in Madras to centralize the issue of debentures and to coordinate the working of Primary Land Mortgage Banks. The Bombay Banking Enquiry Committee (1930) mentioned about the inadequacy of resources of primary credit societies to undertake long term lending and advocated formation of Land Mortgage Banks to meet long term credit needs of farmers. The 1930s and 40s witnessed mushroom growth of Land Mortgage Banks throughout the country without any uniform pattern with regard to their size and operations.

The All India Rural Credit Survey Committee recommended reorganization of Land Mortgage Banks with a State level apex body and Primary Land Mortgage Banks at taluka level affiliated to it. The Committee also recommended diversifying their operations into investment credit for agriculture. Central Land Mortgage Banks were established in almost all States during the II<sup>nd</sup> Five Year Plan which came to be known as State Cooperative Land Development Banks which were renamed as State Cooperative Agriculture & Rural Development Banks with further diversification into rural non-farm sector in the 80s.

The contributions of Agriculture & Rural Development Banks (ARDBs) to the development of Indian agriculture have been quite significant in the post-Independence era. ARDBs played a very important role in improving the productivity of land especially through development of minor irrigation and facilitating farm mechanization in the 60s and 70s. While continuing to promote capital formation in agriculture, these banks started financing rural non-farm sector projects in a big way in the 80s and 90s which helped rural families to increase their incomes substantially through value addition to their produce apart from providing opportunities for alternate employment. It will not be out of place to mention that till the 1980-1990 the ARDBs were effectively the only banks which were engaged in providing investment credit for agriculture. The role of the commercial banks was limited primarily to financing corporate sector in plantation, commercial poultry and dairy units.

The Long Term Cooperative Credit Structure comprises of SCARDBs in 16 States operating either through their own branches at ground level or through Primary Agricultural and Rural Development Banks affiliated to the state level Apex. In Andhra Pradesh, the SCARDB was merged with Andhra Pradesh State Cooperative Bank in 1995 to form an integrated structure. Chhattisgarh State Cooperative Agriculture & Rural Development Bank was also merged with Chhattisgarh State Cooperative Bank in October 2014. In most of the states formed after 1960, State Cooperative Banks also perform investment credit operations in agriculture and rural sectors in the absence of separate structure for Long Term credit.

At present the structure comprises of 16 SCARDBs of which only 13 are fully functional with a network of 1,868 PCARDBs/branches of SCARDBs at ground level. These banks have a total membership of 1,02,79,500 rural households of which 32,93,559 have outstanding loans. The Total Loans Outstanding and Borrowings Outstanding of these banks as on 31.03.2024 were `21,474.16 crores and `12,219.44 crores respectively. Fully functional SCARDBs total deposits as on 31.3.2024 were `2,259.51 crores. The total lending stood at `5,616.59 crores. Aggregate recoveries of these banks stood at 41.07% (As on 31 March 2024).

## **V. INTERNATIONAL COOPERATIVE ALLIANCE (ICA)**

International Cooperative Alliance (ICA) is the global federation of Cooperatives worldwide. It was founded in 1895 and is one of the oldest non-governmental organization and also the largest in terms of number of people represented. Presently, ICA represents about one billion people out of the total world population of 8.17 billion. ICA has a membership of 306 organisations from 105 countries. These organisations represent almost all sectors of the economy namely, agriculture, banking, consumer, fisheries, health, housing, insurance, industry and services. The ICA is the guardian of the statement of the cooperative identity, which includes a definition, 10 values and 7 operational principles which is the minimum common denominator for all sectors and all regions.

The ICA is organized with a global office in Brussels (Belgium) and four regional offices for Africa, Americas (North & South America), Asia-Pacific and Europe.

India has seventeen ICA member organisations:

1. National Cooperative Union of India (NCUI)
2. National Cooperative Development Corporation (NCDC)
3. National Agricultural Cooperative Marketing Federation of India (NAFED)
4. National Federation of State Co-operative Banks Ltd. (NAFSCOB)
5. National Cooperative Agriculture and Rural Development Banks' Federation (NAFCARD)
6. Indian Farmers Fertiliser Cooperative Ltd. (IFFCO)
7. Krishak Bharati Cooperative Ltd. (KRIBHCO)
8. Indian Farm Forestry Development Cooperative Ltd. (IFFDC)
9. National Federation of Fishers Cooperatives Ltd. (FISHCOPFED)
10. Cooperative House Building and Finance Corporation Ltd. (CHBFC, Sahakari Awas Nirman Evam Vitt Nigam Ltd.)
11. Buldana Urban Co-operative Credit Society Ltd. (BUCCS)

12. National Federation of Farmers' Procurement, Processing and Retailing Cooperatives of India Ltd. (NACOF)
13. Uralungal Labor Contract Cooperative Society Ltd. (ULCCS)
14. Tirumalla Tirupati Multi-State Co-operative Credit Society Ltd. (TTMSSC)
15. National Yuva Co-operative Society Ltd. (NYCS)
16. Centre for Cooperatives and Livelihoods – Autonomous (CCL)
17. Tamil Nadu Small Tea Growers ICTFs Federation Ltd. (INDCOSERVE)

## **VI. UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGS)**

United Nations in 2015, formulated 17 Sustainable Development Goals (SDGs) intended to be achieved by the year 2030. All these goals relate to actual challenges faced by the humanity including climate change over population as well as depletion of natural resources due to over extraction and its consequences worldwide. These 17 SDGs are focused on sustainability of mankind and the planet.

The list of 17 SDGs relate to corresponding 17 areas linked to the sustainable future of the planet. The first goal (SDG 1) is linked to Poverty. Basically, it strives to end poverty in all its forms. The second goal (SDG 2), Zero Hunger, is focused on food security and imposing rules for universal access to food, nutrition, and sustainable agriculture. The third objective (SDG 3) is focused on Health and Well-Being, and the aim here is to ensure healthy lives and promote well-being at any age.

The fourth goal (SDG 4) is focused on the Quality of Education and aims to ensure equitable and inclusive education for all sections of people in all countries. (SDG 5) is focused on Gender Equality, i.e. equality between men and women and empowerment of the female gender. (SDG 6) enables Clean and Healthy Water for all by fighting against pollution of the oceans and drinking water. The seventh goal (SDG 7) focuses on the Development of Clean Energy which can be accessed by all at affordable cost. (SDG 8) is focused on Decent Work and Growth Economy to promote inclusive professional activities and sustainable economic growth. (SDG 9) is focused on Industry, Innovation, and Infrastructure, thus ensuring a sustainable industry that drives to increase efficiency and productivity through innovation. (SDG 10) is focused on Reducing Inequality through better wages and equitable income distribution and ownership of assets among various sections of population.

(SDG 11) targets the Development of Sustainable Cities and Communities so as to make them inclusive, safe and sustainable in the long term. (SDG 12) is focused on Responsible Production and Consumption that would allow sustainable development in a variety of industries and judicious use of natural resources keeping in view the requirements of future generations as well. (SDG 13) concerns Climate Action and the urgency of combating climate change and its impacts. (SDG 14), is focused on Life Underwater to conserve the oceans and seas and reduce pollution and support biodiversity.

(SDG 15) targets Life on Earth to protect and promote sustainable terrestrial systems and fight against desertification and degradation of areas rich in biodiversity. (SDG 16) aims at Peace and Justice and Strong Institutions so that society can be directed and led by institutions ensuring global peace and justice. Finally, (SDG 17) targets establishing New Alliances and Goals to guarantee the future of the SDGs in the long term.

These 17 SDGs can be segregated into 4 categories, as below:

- (i) Economic – Goals relating to economic and sustainable development comprising, initiatives that stimulate economic growth, innovation, diminished inequality, responsible consumption and production.
- (ii) Social – it encompasses objective at promoting actions that honor societal values while facilitating access to equitable opportunities worldwide.
- (iii) Environmental – The goals relating to environment which concerned with environmental preservation and mitigating the detrimental impacts of climate change and unsustainable practices.
- (iv) Cross-cutting goals – these are goals concerned with establishing objectives that span multiple areas and interconnect diverse aspects of sustainable development.

### **ROLE OF COOPERATIVES IN SDGS**

Cooperatives play a crucial role in sustainable development, social inclusion and economic resilience.

It is widely recognized among international organizations including United Nations, ILO and ICA that the Cooperative enterprise is the type of organization that is most suited to address all dimensions of reducing poverty and exclusion. Cooperatives reduce poverty by identifying economic opportunities for their members, empower the disadvantaged to defend their interest, provide security to the poor by converting individual risk into collective risk and member access to assets that they utilize to earn a living.

For instance, ARDBs facilitate small and marginal farmers to access credit for increasing productivity of their land and thereby increasing their income, which helps them to come out of poverty.

### **Gender Equality**

Cooperatives are contributing towards gender equality by expanding women's opportunities to participate in local economies and societies in many parts of the world. There are many cooperatives in India, the entire membership of which are comprised of women, who manage such societies and create a governance structure, which in many cases are superior to other cooperatives where women do not have dominant place in management.

### **Goal of achieving Zero Hunger**

Cooperatives contribute to food security by helping small farmers, fisheries, and livestock keepers etc to solve numerous challenges in food production. Cooperatives are widely present in farming and agriculture with an estimated share of 32 percent of global agricultural production. Agricultural cooperatives including ARDBs in India helped farmers particularly those in remote villages to access high quality inputs to achieve increased production by providing finance for the same and also by providing market information.

### **Access to Water and Sanitation**

Cooperatives are major actors in facilitating access to clean water and sanitation services. More than half of nearly 10 Million Wells financed by ARDBs, also provide drinking water to farming households apart from irrigating their fields. Cooperative housing societies are playing an important role in upgrading urban housing with improved sanitation facilities. It is reported that the National Cooperative Housing Federation (NCHF) has mobilized the urban poor in more than 92000 housing cooperatives for upgrading their dwelling houses with better amenities including access to clean water and sanitation.

### **Employment Creation and Equitable Growth**

Employment/decent jobs is key to achieve most of the economic and social goals. It is estimated that cooperatives worldwide have created more than 100 million jobs. The loans issued by ARDBs helped rural households to increase employment of family members of agricultural households. The Non-Farm sector units and activities allied to agriculture like dairy, animal husbandry, fisheries etc. financed by ARDBs also provide alternate employment avenues to small farmers, who are traditionally underemployed.

### **Climate Action**

ARDBs are playing a very important role in climate adaptation and mitigation by promoting agroforestry involving planting of trees along the boundaries of agricultural fields of farmers. Agroforestry, apart from providing additional income to farmers, also moderate temperature levels in the farm. ARDBs are also financing in large scale micro irrigation systems which are both water saving and energy saving.

## **VII. INTERNATIONAL YEAR OF COOPERATIVES 2025**

The United Nations General Assembly adopted a resolution on 14 May 2024 proclaiming the year 2025 as the second International Year of Cooperatives. The objective of IYC 2025 also include promotion and advancement of cooperatives by raising awareness to their contribution to social and economic development.

The International Year of Cooperatives 2025 (IYC 2025) under the theme 'Cooperatives Build a Better World' was officially launched by Shri Narendra Modi, Hon'ble Prime Minister on 25<sup>th</sup> November 2024 during ICA General Assembly in New Delhi.

### **NEW DELHI ACTION AGENDA FOR IYC 2025**

The ICA Global Assembly in New Delhi finalized an action agenda for IYC 2025. The action agenda revolve around four pillars of action and action points for various stakeholders such as Individual Cooperatives, Communities, Civil Society Organisations, Diverse Private Sector, Opinion Shapers, Governments & Policy Makers and Multilateral Institutions.

The launch of the UN IYC 2025 has marked a historic moment, celebrating the transformative power of cooperatives and their pivotal role in advancing sustainable development. Leaders from around the globe recognized cooperatives as essential in addressing social, economic, and environmental challenges, both locally and globally.

The opening ceremony of the International Year, held in New Delhi, India, on Monday 25 November 2024 during the ICA Global Cooperative Conference, featured distinguished figures, including the Hon'ble **Prime Minister of India Shri Narendra Modi**, who underscored the unique role of cooperatives in fostering collaboration and shared ownership. For India, he noted, cooperatives are not merely a business model but a way of life rooted in cultural and human-centric values. Expressing gratitude to the United Nations for declaring 2025 the International Year of Cooperatives, Prime Minister Modi envisioned this as an opportunity to strengthen and expand the cooperative spirit for shared prosperity and sustainable growth.

**UN Secretary-General António Guterres**, in his address, highlighted the critical contributions of cooperatives for achieving the **Sustainable Development Goals (SDGs)**. He commended their efforts in fighting poverty, ensuring food security, and addressing social exclusion while empowering communities to navigate complex global challenges. The Secretary-General called for unity and collaboration, particularly as the world approaches the **Second World Summit on Social Development**, urging stakeholders to position cooperatives at the forefront of sustainable transformation.

Prominent voices, including ., **Honourable Prime Minister of Bhutan Dasho Tshering Tobgay**, and **President of the International Cooperative Alliance Dr. Ariel Guarco**, echoed these sentiments, emphasising the importance of innovation, inclusivity, and

intergenerational engagement. Honouring leaders such as **Dr. Uday Shankar Awasthi, Managing Director, Indian Farmers Fertilizer Cooperative** for their enduring contributions, the event showcased how cooperatives exemplify the spirit of collective action to “serve the unserved and reach the unreached”.

As we embark on this significant year, the global community reaffirms its commitment to supporting cooperatives as vital drivers of equitable and sustainable development. Together, through the power of cooperation, we can build resilient communities, bridge divides, and create a prosperous future for all.

## **FOUR PILLARS OF ACTION**

### **1. Reaffirming the Cooperative Identity**

- Living Our Principles: Promote, protect, and communicate the cooperative identity.
- Cooperative Education: Inspire and expand access to cooperative education for all.
- Heritage and Creativity: Establish a global cooperative program to safeguard cultural heritage and foster creative expression.
- Showcasing Impact: Highlight cooperatives tangible contributions to inclusive growth and sustainable development.

### **2. Enabling Policy and Entrepreneurial Ecosystems**

- Supportive Frameworks: Develop legal and regulatory systems that recognise the cooperative model and its governance.
- Access to Finance: Strengthen cooperative financial tools, including cooperative banks and credit unions.
- Educational Partnerships: Promote cooperative entrepreneurship in business schools and research institutions.
- Market Access: Enhance cooperatives access to markets and infrastructure to support entrepreneurial growth.

### **3. Nurturing Purposeful Leadership**

- Inclusive Leadership: Empower women, youth, and marginalised groups to lead change within cooperatives.
- Strategic Leadership Development: Prioritise executive leadership programs tailored to cooperatives.
- Cooperative Uniqueness: Position cooperatives as a key player in the global economy, leveraging their distinct identity.
- Knowledge Sharing: Foster local and international learning opportunities to drive innovation and collaboration.

#### **4. Building a Sustainable and Cooperative Future**

- Sustainability Solutions: Implement cooperative-driven climate action and sustainable development initiatives.
- Technology Integration: Leverage cooperative technology, AI, and digital tools to empower growth and branding.
- Resilient Networks: Strengthen cooperative value chains, circular economies, and platform cooperatives.
- Impactful Partnerships: Collaborate on research, education, and benchmarks for sustainability within planetary boundaries.

#### **Action areas for Stakeholders:**

##### **Individual Cooperatives:**

- Empower members: Prioritise education, gender equality, and youth leadership development.
- Innovate for resilience: Embrace technologies and new business models to remain competitive.
- Strengthen unity: Collaborate with other cooperatives for shared branding, advocacy, and partnerships.
- Build networks: Pool resources for scale, finance, and advocacy while contributing to cooperative research and education.

##### **Communities:**

- Support local cooperatives: Join, patronise, and advocate for cooperative enterprises.
- Recognise the value of cooperatives: Promote the benefits of democratic ownership and decision-making.
- Partner for change with cooperatives: Collaborate with cooperatives to tackle poverty, inequality, housing, and climate challenges.
- Foster education: Advocate for cooperative studies in curriculum to equalise with corporate business models.

##### **Civil Society Organisations:**

- Advocate for cooperative policies: Lobby governments and institutions to support cooperative-friendly initiatives and development programs.
- Raise awareness of cooperatives: Highlight cooperatives role in sustainable development.
- Collaborate for impact: Partner with cooperatives on social and environmental initiatives.
- Create Cooperatives: Leverage collective, democratic enterprises to achieve organisational goals.

### **Diverse Private Sector:**

- Invest in cooperatives: Provide patient capital, loans, and technical assistance to cooperatives.
- Collaborate ethically: Engage in joint ventures and sustainable supply chains with cooperatives.
- Promote values: Encourage principles of equity, fairness, and sustainability.
- Empower workers: Support the creation of worker cooperatives within industries.

### **Opinion Shapers:**

- Share success stories on the positive impact of cooperatives: Highlight cooperative achievements in innovation and development.
- Counter misconceptions: Challenge stereotypes surrounding cooperatives.
- Advocate for cooperative policies: Leverage influence to shape public and policy perspectives.
- Inspire action: Use platforms to amplify the cooperative movement's impact globally.

### **Governments and Policymakers**

- Create a favorable policy environment and legal frameworks to support entrepreneurial ecosystems for cooperatives: Support cooperative development through a comprehensive approach that comprises financial, legal, and educational initiatives and take into account adequate tax incentives, regulatory reforms and access to finance.
- Recognise cooperatives as key partners: Involve cooperatives in the development and implementation of national policies and legislation.
- Mainstream cooperative education: Invest in programs that teach people about cooperative principles and practices.
- Invest in cooperative research: Support studies demonstrating cooperatives socio-environmental and economic impact.

### **Multilateral Institutions:**

- Support cooperative development by adopting a comprehensive ecosystem approach to cooperatives' development: Provide funding and technical assistance to cooperative organisations.
- Strengthen cooperatives unions and national, and regional federations as key knowledge hubs and leverage for developing primary cooperatives.
- Recognise the role of cooperatives in sustainable development: Integrate cooperatives into development strategies and programs and endorse the Global

Movement joined via the ICA.

- Promote international cooperation: Facilitate cross-border cooperation among cooperatives.

## **Role of ICA**

1. Drive Unified Action: Implement a cohesive global strategy for cooperatives to contribute to the SDGs and the post-SDG agenda.
2. Leverage UN-IYC 2025: Use this milestone year to advance cooperative visibility, engagement, and leadership globally.
3. Equip and Strengthen the Movement: Build capacity within ICA Regions, Sectors, and Thematic Committees to support cooperatives in achieving tangible outcomes.
4. Monitor and Report Progress: Provide periodic progress updates and present an evaluation of achievements at the 2026 Global Cooperative Congress.

## **VIII. NATIONAL LEVEL COMMITTEE FOR CELEBRATION OF INTERNATIONAL YEAR OF COOPERATIVES**

The Government of India, Ministry of Cooperation has constituted a National level Committee named as IYC National Cooperative Committee under the Chairmanship of Secretary, Cooperation and Chairpersons of National Cooperative Federations for formulating and implementing various programs as part of IYC 2025. Following are the Terms of Reference of National Cooperative Committee.

1. Develop a strategic plan for the IYC celebrations, including goals, key activities, and timelines focusing on creating long-term benefits for the cooperative movement and to get prepared and annual activities calendar based on the template provided here with for all cooperative federations and MSCS.
2. Prepare a comprehensive media plan for wide dissemination of the information on activities conducted through all types of media by the National Cooperative Federations and MSCS.
3. Ensure that all planned events are organized promptly and effectively, adhering to the timelines outlined in the Annual Calendar and coordinating with stakeholders, monitoring progress, and addressing any delays to maintain schedule integrity.
4. Assign activities to various stakeholders and appointment of nodal officer.
5. Establish robust mechanisms to monitor the progress and impact of IYC related activities.
6. Mobilise financial support from various cooperative organizations/federations for the implementation of the IYC Action Plan. For this, it shall be ensured that all the National Federations, Milk Unions, StcBSDCCBs and MSCS allocate sufficient funds in their annual budget for organization of the events.
7. Collaborate with stakeholders and ensure representation from various sectors, including marginalized groups, women, youth and students in programs/events organised by the federations and by the MSCS.
8. Hold meetings monthly and submit Minutes and monthly progress report to the convenor of National Execution Committee for placing before it.
9. Function from the date of constitution to 31<sup>st</sup> December, 2025. The Committee may invite member(s) as deemed fit.

# India's Action Plan for IYC 2025

## 1 Primary Level:

Focus on operational improvements and promoting transparency.



## 2 Cooperative Events:

Will be organized in Raj Bhavans of States and Union Territories.

## 3 Information Dissemination:

Will be done through various media channels including Sansad TV.



## 4 Logo Visibility:

The logo of IYC 2025 will be displayed on Amul and all cooperative packaging.

## 5 Ministry Initiatives:

The Ministry of Cooperation will be widely publicized in all cooperatives.



## 6 Dairy Cooperatives:

Develop a 5-year expansion plan to increase membership and milk collection.

## 7 Promoting Model bye-laws:

Encourage primary cooperatives with extensive publicity.



## 8 State/District Initiatives:

Focus on organic farming, cleanliness drive and "Ek Ped Maa Ke Naam" campaign.

## 9 International Collaboration:

Study global best practices and invite international cooperatives to India.



## 10 Co-operative Collaboration:

Financial participation of cooperative unions, district central cooperative banks, state cooperative banks, multi-state cooperative societies for organizing IYC 2025.

## **IX. IYC 2025 - NATIONAL ACTION PLAN AND CALENDAR OF PROGRAMMES OF LTCCS**

Based on guidelines of ICA and Govt of India, Federation has formulated IYC Action Plan and Calendar of Programmes of LTCCS for IYC 2025. The LTCCS Action plan finalized, as below.

	<b><u>A. National/International Level</u></b>	
June'25 (Dates to be finalised)	International Exposure visit to India for financial cooperatives in Asia-Pacific for ICA-AP Credit & Banking Committee – 1 No*	Maharashtra & Gujarat
July'25	Webinar on 6 <sup>th</sup> July 2025 to mark the Foundation Day of MOC and International Day of Cooperatives on 5 <sup>th</sup> July 2025  <u>Theme:</u> Sahakar Se Samridhhi, Initiatives taken by MOC	
3 <sup>rd</sup> week of Nov.'25	IYC 2025 National Conference of ARDBs  Presentation of Awards for outstanding performance of SCARDBs & PCARDBs in conjunction with National Conference.	New Delhi

<b>Sr. No.</b>	<b>Name of the State</b>	<b>Timing</b>	<b>Venue *</b>
1	Gujarat	February 2025 – Last week	Ahmedabad
2	Tamil Nadu	March 2025 – Second half	Chennai
3	West Bengal	May 2025 – Last week	Kolkata
4	Karnataka	June 2025 – First half	Bengaluru
5	Punjab	July 2025 –Second half	Chandigarh
6	Haryana	August 2025 – First half	Panchkula
7	Rajasthan	August 2025 –Second half	Jaipur
8	Kerala	September 2025 -First half	Thiruvananthapuram
9	Himachal Pradesh	October 2025 – First half	Dharamshala
10	Uttar Pradesh	October 2025 –Second half	Lucknow

\* Venue may change as per convenience of the Bank.

One day Seminar on the IYC 2025 theme “Cooperatives Build a Better World” with following sub-themes.

- (1) Cooperatives Build a Better World with special focus on empowering Women and Youth

- (2) Reforms in LTCCS for Rural Empowerment for enhancing contributions to sustainable development.
- (3) Financial Inclusion through Digitization

The dates and exact venue being finalised in consultation with SCARDBs concerned.

### **Year-round Activities**

- 1) Popularising Sahakarita Song. Sahakarita Song to be played/sung in all public events being organised by the institutions in the structure on various occasions.  
**Note:** The final version of the Sahakarita Song to be circulated to institutions in the structure once received.
- 2) Engaging Youth & Women
  - (i) Focus on women and youths in membership drive and business promotion being undertaken by SCARDBs and PCARDBs at ground level.
  - (ii) Encouraging member banks to incentivise women and youth to avail credit and saving products by offering special interest rates.
- 3) Media Plan
  - (i) Reconstructing Website with a separate section for IYC 2025.
  - (ii) Separate section in Monthly Newsletter for IYC 2025 news and reports
  - (iii) Social media coverage for IYC 2025 programmes by the MOC, Federation, Member Banks, ICA etc. on a regular basis and deploying dedicated staff for content writing and handling.
  - (iv) Arranging print and visual media coverage of IYC 2025 events of the Federation through Press Meet/Press Notes.
  - (v) Special issue of Monthly Newsletter in November 2025 on the occasion of IYC 2025 National Conference of ARDBs.
- 4) Agroforestry/Tree Plantation drive to support climate change mitigation

Agroforestry is being promoted as an important activity during IYC 2025. ARDBs will promote planting of trees by farmers financed by the bank, will be encouraged and supported to undertake tree planting along the boundaries of their agricultural fields, which apart from being an additional source of income helps to moderate temperature levels in the farmland. ARDBs will collaborate with the Department of Forest and Environment in the States in selecting planting materials and arranging supply of suitable varieties for agroforestry of trees, which can be harvested within 5-7 years.

This activity is being undertaken on an ongoing programs throughout the year.
- 5) Hoisting of Cooperative Flag

Member institutions being advised to hoist Cooperative Flag on the International Cooperative Day, Foundation Day of Ministry and all days during Cooperative Week and in the events being organized as part of IYC 2025.

# NAFCARD

NAFCARD conducted its first IYC 2025 Seminar on 'Cooperatives Build a Better World' held on 27.03.2025 in Chennai, Tamil Nadu



## IYC 2025 - Events Organised By Member Banks



*Agroforestry / tree planting initiatives carried out by Gujarat SCARDB*

# IYC 2025 - Events Organised By Member Banks



**Induction training programme in conjunction with celebrating IYC 2025 event by Gujarat SCARDB**



**Flag hoisting at HO, Lucknow on 26.01.2025 by Uttar Pradesh SGVB**



**Training program for bank personnel on Computerization on 27.01.2025 by Uttar Pradesh SGVB**



**Opening of E-Office at Lucknow on 28.02.2025 by Uttar Pradesh SGVB**



**Seminar organized on 'Role of Uttar Pradesh SGVB in Rural Upliftment' on 28.02.2025 by Uttar Pradesh SGVB**



## **NATIONAL CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS' FEDERATION LIMITED**

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