



Union Home Minister and Minister of Cooperation Shri Amit Shah reviewed the national roadmap prepared to strengthen cooperative banking, organic products, and cooperative exports.

Cooperative banks should adopt the shared digital platform, cybersecurity system, and common services at the earliest.

Rural cooperative banks should integrate with 'Sahkar Sarathi', while urban cooperative banks should connect with NUCFDC.

The integration of MuleHunter.AI with I4C will strengthen fraud risk management and cybersecurity preparedness of cooperative banks.

Sahkar Sarathi has launched AePS services; e-KYC is now live in select cooperative banks, with a target of covering 100 cooperative banks by August 2026.

NUCFDC is working to bring all urban cooperative banks onto a common platform to provide technological solutions and institutional support.

NCOL will increase procurement from organic farmers and strengthen testing, certification, and market linkages, while NCEL will expand the reach of cooperative products in global markets.

Through Co-op Mark, a digital marketplace, and international

expansion, cooperative products will gain stronger brand recognition, wider market access, and greater competitiveness.

प्रविष्टि तिथि: 18 JUN 2026 5:42PM by PIB Delhi

Union Home Minister and Minister of Cooperation Shri Amit Shah chaired a series of review meetings in New Delhi on national-level cooperative initiatives aimed at strengthening the cooperative banking ecosystem, promoting organic products through cooperatives and expanding the global reach of cooperative products through exports.

The meetings were attended by Minister of State for Cooperation Shri Krishan Pal Gurjar, Secretary, Ministry of Cooperation Dr. Ashish Kumar Bhutani, Chairman, NABARD Shri Shaji K.V., senior officers of the Ministry and representatives of key cooperative institutions including the proposed Cooperative Bank of India (COBI), Sahakar Sarathi Private Limited (SSPL), National Urban Cooperative Finance and Development Corporation (NUCFDC), National Cooperative Organics Limited (NCOL) and National Cooperative Exports Limited (NCEL).

During the review of major cooperative banking initiatives, Shri Amit Shah took stock of the progress of various measures being undertaken to strengthen the cooperative banking sector through technology adoption, improved governance, cyber security, digital payments, common service platforms and enhanced service delivery. Detailed discussions were held on the proposed Cooperative Bank of India and its role in supporting the cooperative banking sector in the coming years.

The progress of Sahakar Sarathi's technology-driven initiatives for cooperative banks was also reviewed. The meeting noted the encouraging response being received from cooperative banks towards common digital platforms and shared services. Particular emphasis was laid on wider adoption of indigenous technology solutions and strengthening of digital infrastructure across urban and rural cooperative banks.

The progress of Bank.in, a dedicated banking domain initiative for cooperative banks, was reviewed during the meeting. Ongoing efforts for wider deployment of technology-enabled services and digital solutions across the cooperative banking sector were also discussed.

The meeting also took note of the work being undertaken for integration of MuleHunter.AI with the Indian Cyber Crime Coordination Centre (I4C) to further strengthen fraud risk management and cyber security capabilities within cooperative banks. This initiative is expected to enhance the preparedness of cooperative banks against emerging digital threats and strengthen trust in digital cooperative banking services.

Shri Amit Shah emphasized the need to strengthen cooperation among sectoral institutions and increase the participation of cooperative banks in common service platforms. He highlighted the importance of robust cyber security frameworks, modern banking technology and sustainable business models for the cooperative banking sector.

The meeting further noted that NUCFDC, the Umbrella Organisation for Urban Cooperative Banks, is actively working to bring all Urban Cooperative Banks on a common platform and expand its membership base to cover the entire UCB sector. This will facilitate greater access to shared services, technology solutions and institutional support for Urban Cooperative Banks.

It was also noted that SSPL has rolled out AePS services and e-KYC is already live in select cooperative banks. Expansion is underway in some States, with a target to cover 100 cooperative banks by August 2026. The initiative has significantly reduced the cost of digital banking services for cooperative banks.

Shri Amit Shah emphasized that all Rural Cooperative Banks should become members of Sahakar Sarathi Private Limited and all Urban Cooperative Banks should become members of NUCFDC, and should also avail services from these institutions. He also underlined the important role of COBI, SSPL and NUCFDC in strengthening the cooperative banking sector in the coming days.

In a separate review of the National Cooperative Organics Limited and the National Cooperative Exports Limited, Shri Amit Shah reviewed the activities and future roadmap of both organizations. The review focused on membership expansion, engagement with member cooperatives and producers, business development initiatives, procurement and marketing of organic produce, strengthening of the national cooperative organic and export ecosystems, assessment of market opportunities and future growth strategies.

The Home and Cooperation Minister also reviewed plans for expansion through Central Government agencies, strengthening presence across physical and digital marketplaces, promotion and rollout of the Co-op Mark, expansion into international markets and identification of emerging strategic opportunities to enhance the reach, visibility and global competitiveness of products from the cooperative sector.

During the meeting, it was emphasized that NCOL should scale up its procurement operations to source organic produce from a larger number of organic farmers across the country. NCOL should identify and map organic producers and products and support farmers throughout the organic value chain by facilitating testing, certification, quality assurance, capacity building and compliance with organic standards.

It was further emphasized that NCOL should provide strong market linkages for organic produce so that farmers are able to access remunerative markets. These efforts will strengthen the organic ecosystem, enhance farmers' incomes and promote sustainable agricultural practices across the country.

The review of NCEL focused on expanding market linkages in international markets for cooperative products with strong global competitiveness. It was emphasized that NCEL should enhance business engagement with its member cooperatives, strengthen the national cooperative export ecosystem and work closely with various Ministries and Departments of the Government of India to promote cooperative exports.

NCEL was also asked to actively identify and develop export opportunities for niche and value-added products, enabling cooperatives to access new markets and improve their global presence.

The Ministry of Cooperation reaffirmed its commitment to strengthening the cooperative sector in line with the Hon'ble Prime Minister Shri Narendra Modi's vision of "Sahakar Se Samridhi", with a focus on innovation, financial inclusion, digital transformation, sustainable agriculture, better market access for farmers and global competitiveness of cooperative products.

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