



9th National Review Workshop concludes in Bastar with a call for State-specific action plans to accelerate cooperative transformation

In furtherance of Prime Minister Shri Narendra Modi's vision of 'Sahkar se Samridhhi' and under the leadership of Union Home Minister and Minister of Cooperation Shri Amit Shah, emphasis on translating cooperative reforms into measurable grassroots outcomes

States must prepare prioritised, time-bound action plans with clearly identified responsibilities and regular monitoring mechanisms:
Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani

No single cooperative development model can address the diverse needs of all States; successful district-specific and State-level innovations must be documented, replicated and scaled up: Dr. Bhutani

NCEL, NCOL and BBSSL creating new opportunities for grassroots cooperatives through produce aggregation, improved market access and remunerative prices

Cooperative banks must prioritise cybersecurity, modern core banking platforms and digital services to remain competitive and attract younger customers

States urged to accelerate formation of new PACS, expand membership and strengthen the foundation for viable District Central Cooperative Banks

First phase of PACS computerisation must be completed by December 2026, with audits for 2024-25 and 2025-26 to be completed by October 2026: Dr. Bhutani

Expansion of decentralised grain storage infrastructure and exploration of alternative farmer-centric marketing and financing

models, including pledge finance, highlighted

Ministry to explore pilot projects for sustainable and locally adapted models to secure remunerative prices for farmers while retaining the Minimum Support Price framework

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In furtherance of Prime Minister Shri Narendra Modi's vision of 'Sahkar se Samriddhi' and under the leadership of Union Home Minister and Minister of Cooperation Shri Amit Shah, the Ministry of Cooperation is working towards transforming India's cooperative sector into a stronger, more inclusive, transparent and economically vibrant ecosystem. As part of these efforts, the two-day 9th National Review Workshop, organised by the Ministry of Cooperation on 8-9 October 2026 in Bastar, Chhattisgarh, under the theme '*Sahkar se Samriddhi — The Road Ahead: Scaling Impact through Cooperative Transformation*', concluded today with a renewed emphasis on translating successful cooperative initiatives into practical, time-bound and measurable outcomes at the grassroots level.

The Workshop brought together senior officials from various States, Registrars of Cooperative Societies, representatives of national cooperative institutions and federations, and key stakeholders from across the cooperative sector. Over two days, participants reviewed progress under major initiatives of the Ministry, exchanged successful State-level experiences and discussed strategies for strengthening Primary Agricultural Credit Societies (PACS), cooperative banking, dairy cooperatives, digitalisation, business diversification, cooperative marketing and decentralised grain storage. The deliberations also focused on cooperative development in the North Eastern States and eastern frontier regions, including Left Wing Extremism-affected districts of Chhattisgarh and Odisha.

Delivering the concluding remarks, Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani described the deliberations as highly engaging and productive, noting that the workshop had brought forward a wide range of innovative, practical and district-specific initiatives. He said that one of the most important takeaways was the recognition that no single model of cooperative development could be uniformly applied across the country. Each State has its own circumstances, challenges, traditions and institutional requirements, making locally adapted solutions essential for achieving meaningful results. He emphasised that several successful practices presented during the Workshop were worthy of replication and expansion, and that States should draw upon these experiences while developing their own strategies.

Calling for a stronger focus on implementation, Dr. Bhutani urged States to prepare prioritised action plans immediately after the workshop, clearly identify the officials and institutions responsible for implementation, establish realistic timelines and put in place regular monitoring mechanisms. He said that such an approach would help convert the discussions and recommendations emerging from the Workshop into tangible improvements in the functioning and performance of cooperative institutions. He also observed that some of the most valuable innovations had come from smaller States, demonstrating that larger States could benefit considerably from adopting successful practices developed elsewhere.

Highlighting the presentations made on the functioning of National Cooperative Exports Limited (NCEL), National Cooperative Organics Limited (NCOL) and Bharatiya Beej Sahakari Samiti Limited (BBSSL), the Secretary said that several States had effectively leveraged these national cooperative institutions to strengthen grassroots cooperatives. He noted that these institutions were creating important opportunities for aggregation of agricultural produce, access to wider markets and securing remunerative prices for farmers and cooperative members. Referring to the Ministry's sustained efforts over the past two years to strengthen such linkages, he encouraged other States to study and adopt the successful models presented during the workshop.

Dr. Bhutani also appreciated the deliberations on fertiliser business plans and encouraged States to explore ways of expanding the role of PACS in this sector, wherever feasible. He underlined the importance of developing viable business opportunities for primary cooperative institutions so that they could diversify their activities, strengthen their financial sustainability and provide additional services to their members.

Referring to the cooperative banking session, the Secretary appreciated the innovative initiatives undertaken by several States and said that the Ministry had been working closely with the Ministry of Finance and the Reserve Bank of India to address challenges faced by cooperative banks. He highlighted the importance of strengthening cybersecurity, noting that incidents of cyber fraud in the cooperative banking sector had reinforced the need for robust digital safeguards and greater technological preparedness. He said that cooperative banks must equip themselves with secure and modern banking infrastructure to maintain public confidence and compete effectively with other banking institutions.

Appreciating NABARD's presentation on the development of a robust and uniform Core Banking Solution (CBS) platform, Dr. Bhutani said that the initiative would help address challenges arising from fragmented and unreliable technology systems currently used by some cooperative banks. He noted that the process of establishing the platform was progressing, with the tendering process nearing completion. Access to a modern and standardised banking platform would enable cooperative banks to offer services comparable to those provided by other banks. He emphasised that, alongside cybersecurity, the expansion of internet banking and mobile banking would be critical for improving service delivery, retaining existing customers and attracting younger customers, particularly Generation Z. He also appreciated initiatives undertaken by some cooperative banks to engage this emerging customer segment.

Highlighting the discussions on dairy cooperatives, milk pooling points and milk collection centres, the Secretary reiterated the need to bring informal village-level milk collection arrangements into the organised cooperative framework. He said that village-level systems through which milk is collected for organisations such as Mother Dairy and Amul should be encouraged to develop into formal cooperative institutions, enabling milk producers to benefit from the advantages of cooperative organisation. He noted that dairy and fisheries cooperatives had made encouraging progress in the formation of new societies and stressed the need to build on these achievements.

Turning to the expansion of PACS, Dr. Bhutani acknowledged the challenges faced by States in establishing new primary agricultural credit societies but urged them to accelerate implementation. He referred to the target of establishing approximately 95,000

such institutions over the next two to three years and emphasised the need for focused efforts towards the bifurcation of existing PACS, formation of new societies and expansion of membership. Referring to NABARD's study on the appropriate population coverage for a PACS, he said that increasing membership and creating additional PACS would help build a stronger institutional foundation for cooperative credit delivery. He further observed that a sufficiently broad network of PACS and members was essential for the viability of new District Central Cooperative Banks (DCCBs).

The Secretary appreciated the successful practices shared by States and Union Territories, including Uttar Pradesh, Madhya Pradesh, Andhra Pradesh, Jammu and Kashmir, Gujarat, Bihar and Puducherry. He said that these experiences demonstrated how States were identifying their respective strengths and developing cooperative models suited to local needs. Such initiatives could serve as useful templates for other States. He indicated that the proceedings and minutes of the Workshop would identify relevant and adaptable models that States could consider for implementation.

Reviewing progress under PACS computerisation, Dr. Bhutani said that the scheme remained a major centrally funded initiative of the Ministry and urged States to ensure timely completion of pending activities. He informed participants that the existing scheme was scheduled to conclude in March 2027 and that a proposal for its extension without additional financial implications had been sought to facilitate completion of ongoing targets. He stressed that all components of the first phase of PACS computerisation should be completed by December 2026, while audits for the financial years 2024–25 and 2025–26 should be completed by October 2026. He also highlighted the importance of timely reconciliation of accounts and regular updating of records to avoid delays in implementation, particularly during the initial months of the financial year.

Referring to the World's Largest Grain Storage Plan in the cooperative sector, the Secretary said that considerable progress had been made in addressing the initial challenges associated with the initiative. Several States had taken steps towards identifying locations for godowns, securing loan sanctions and initiating construction. He emphasised that these efforts needed to be accelerated and expanded significantly to create a comprehensive ecosystem of decentralised grain storage infrastructure across the country.

Dr. Bhutani also highlighted the potential of decentralised storage infrastructure in developing alternative agricultural marketing and financing arrangements that could help farmers secure remunerative prices for their produce. Referring to recent discussions with the Department of Economic Affairs, he said that the Ministry was exploring alternative models, including pledge finance, which would require a strong network of appropriately developed storage facilities. He clarified that the objective was not to replace the Minimum Support Price (MSP) framework, but to examine additional, sustainable and locally adapted mechanisms for agricultural commodities, particularly cereals other than wheat and paddy, where access to MSP-based procurement could present challenges.

The Secretary said that the Ministry intended to share such models with States over the next two to three months and explore the possibility of implementing pilot projects in selected districts before considering their wider national rollout. He encouraged States to

examine these opportunities and contribute practical suggestions for developing farmer-centric models that could improve price realisation, strengthen local agricultural markets and enhance the economic viability of cooperative institutions.

In his concluding remarks, Dr. Bhutani thanked the Chief Secretary of Chhattisgarh, the Government of Chhattisgarh, the Collector of Bastar and the district administration for their support and arrangements for the smooth conduct of the Workshop. He also expressed appreciation for the active participation of representatives from various States and cooperative institutions, observing that the discussions had provided valuable insights for strengthening the cooperative movement. He informed participants that the next National Review Workshop was proposed to be held in Mahabalipuram, Tamil Nadu in January 2027.

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