









PACS AND EMERGING TECHNOLOGY WORKSHOP

1st July 2025 | Tuesday | 10:00 am – 2:00 pm | PHD House, LPS Auditorium, New Delhi



Chief Guest

Dr. ASHISH KUMAR BHUTANI, IAS Secretary Ministry of Cooperation Govt. of India



ABOUT THE COOPERATIVE SECTOR

Ministry of Cooperation was created by transferring the existing entries related to cooperation and cooperative in the business of the erstwhile Ministry of Agriculture, Cooperation and Farmers Welfare vide Cabinet Secretariat's Gazette Notification dated 6th July 2021.

The Ministry is headed by Shri Amit Shah, Hon'ble Minister for Cooperation and assisted by Shri Krishan Pal and Shri Murlidhar Mohol, Hon'ble Ministers of State for Cooperation. Secretary, Cooperation is the administrative head of the Ministry. Secretary, Cooperation is assisted by two Additional Secretary and four Joint Secretaries.

The Ministry is responsible for providing a separate administrative, legal and policy framework for strengthening the cooperative movement in country. It 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 of 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 Samriddhi" and through this making the country prosperous.

HISTORY OF COOPERATIVES MOVEMENT IN INDIA

The cooperative movement in India is deeply rooted in traditional practices of mutual aid and resource sharing, evident in community-based irrigation systems, grain storage, and informal credit mechanisms like chit funds. These indigenous forms of cooperation laid the foundation for a more structured movement that evolved over time.

The formal journey began in response to growing agricultural distress and rural indebtedness in the late 19th century. F. Nicholson's seminal report (1895–97) recommended institutional credit systems, leading to the enactment of the Cooperative Credit Societies Act, 1904, which focused on rural credit. This was followed by the Cooperative Societies Act, 1912, which broadened the scope to include noncredit societies and federations.

The Maclagen Committee (1914) proposed a three-tier cooperative credit structure and emphasized the importance of training and education. With the Government of India Act, 1919, cooperation became a provincial subject, prompting states to enact their own laws—most notably the Bombay Cooperative Societies Act, 1925, which introduced the democratic principle of one-member-one-vote.

Subsequent developments, including the Royal Commission on Agriculture (1928) and the establishment of the Reserve Bank of India (1934), further strengthened rural credit through cooperatives. During World War II, cooperatives played a crucial role in procurement and rationing, leading to the emergence of multi-purpose societies. The Multi-Unit Cooperative Societies Act, 1942 addressed the complexities of cross-state operations.

Alandmark moment came with the Amul movement (1946), inspired by Sardar Vallabhbhai Patel, which revolutionized producer cooperatives in the dairy sector. Post-independence, cooperatives were integrated into India's planned development strategy. The First Five-Year Plan (1951–56) emphasized their role in community development and economic upliftment. The All-India Rural Credit Survey Committee (1951) advocated for state partnership in cooperatives, leading to the creation of institutions like the State Bank of India and the National Cooperative Development Corporation (NCDC).

The 1960s and 70s witnessed the establishment of key institutions such as the National Dairy Development Board (NDDB, 1965) and VAMNICOM (1967) for cooperative training. Legislative reforms included the Multi-State Cooperative Societies Act, 1984, and recommendations from committees like Mirdha (1965) and Ardhanareeswaran (1985), which aimed to ensure democratic governance and autonomy.

To modernize the sector, a Model Cooperatives Act was proposed in 1991, followed by the adoption of parallel cooperative laws by several states to promote self-reliant and autonomous societies. The MSCS Act of 2002, the National Cooperative Policy (2002), and the Producer Companies Act (2003) further expanded the legal and operational framework.

The Vaidyanathan Committee (2004) provided a comprehensive roadmap for financial and legal restructuring of rural cooperative credit institutions, aiming to revitalize their functioning and sustainability.

In conclusion, the cooperative movement in India has evolved from informal community practices to a robust institutional framework. It remains a cornerstone of inclusive economic development, particularly in rural areas, by fostering self-reliance, democratic participation, and equitable growth.

VISION OF THE MINISTRY OF COOPERATION •••

The main mandate of the Ministry is realization of vision 'Cooperation to Prosperity', strengthening of cooperative movement in the country & deepening its reach up to the grassroots, promotion of cooperative-based economic development model and creation of appropriate policy, legal and institutional framework to help cooperatives realize their potential. The Ministry, under the able leadership of Shri Amit Shah, Hon'ble Home and Cooperation Minister, is making intensive efforts to carry out the above mandate in a time bound manner.



THE COOPERATIVES PRINCIPLES •••

The 7 universally accepted Cooperative Principles: -

- 1. Open and Voluntary Membership
- 2. Democratic Member Control
- 3. Members' Economic Participation
- 4. Autonomy and Independence
- 5. Education, Training, and Information
- 6. Cooperation Among Cooperatives
- 7. Concern for Community

PM'S PANCH PRAN (5 VOWS) OF AMRIT KAAL ••••

The Ministry will be guided by the Panch Pran (5 vows) of Amrit Kaal call given by Hon'ble Prime Minister of India in his speech on the Independence Day on 15th August 2022:-

- 1. Goal of Developed India
- 2. Remove any trace of colonial mindset
- 3. Take pride in our roots
- 4. Unity
- 5. Sense of duty among the citizens

PROGRAM AND OCCASION

As part of the nationwide celebration of the International Year of Cooperatives, the Ministry of Cooperation is hosting a series of events from 1st to 6th July 2025, with the Secretary, Cooperation, as the Chief Guest for Opening event on 1st July 2025. This opening event, a national conference on "Emerging Technologies in PACS," is taking place on 1st July 2025 in PHD House, New Delhi. This prestigious program will be attended by senior dignitaries, including officials from the Department of Agriculture & Farmers Welfare (GoI), Department of Food and Public Distribution (GoI), Principal Secretaries (Department of Cooperation) and RCS of all States/UTs, senior representatives from NCDC, NAFED, NFDB, NDDB, as well as speakers from Agri-Tech startups, academia, and students. The conference underscores the Government's commitment to driving digital transformation in the cooperative sector.

EVENT OBJECTIVES •••

- 1. Explore digital transformation strategies for PACS.
- 2. Facilitate knowledge exchange between PACS and emerging Agri-tech players.
- 3. Discuss policy frameworks and collaborative models.

The event aims to celebrate technology's role in transforming PACS into inclusive, efficient, and service-oriented institutions for rural development.

KEY FOCUS AREAS

- 1. Digital Transformation of PACS: Leveraging digital platforms and IoT for operational efficiency and farmer engagement.
- 2. Financial Inclusion: Expanding cooperative banking to reach unbanked rural communities.
- 3. Sustainable Value Chains: Creating market linkages and eco-friendly practices for cooperative products.
- 4. Capacity Building and Innovation: Training leaders and fostering cooperative-led innovation through technology and entrepreneurship.

EVENT PARTICIPANTS •••

- Representatives from Related ministry & Organisation.
 - Represenatives from NABARD.
- 2. PACS and cooperative society representatives
- 3. Cooperative bank executives and fintech innovators
- 4. Agritech, climate-tech, and supply chain experts
- 5. Policy experts, academics, and farmer organizations
- 6. E-commerce and retail industry leaders



AGENDA & SESSION PLAN

10:00 AM – 10:30 AM | Inaugural Session

Keynote Speech – Secretary, Ministry of Cooperation

Film- NABARD

Time Slot	Session	Panelists	Discussion Points
	Theme		
10:30 AM – 11:30 AM	Session 1: PACS in the Age of Digital India	 CEO, CSC e-Governance Services Secretary Maharashtra Secretary Chhattisgarh Chairman, NABARD (on digital integration) NITI Aayog (Agri-Cooperative linkages) Rural Technology Action Group (RuTAG) (Dr. Sapna Poti) Moderator: Director, CTP 	 Building infrastructure for digital PACS Digital governance and transparency CSC integration for citizen services Synergizing efficiency of PACS through new Technology.
11:30 AM – 11:50 AM	Tea Break		
11:50 AM – 12:30 PM	Session 2: Theme: Leveraging precision Agri tools, AI, and IoT for PACS	 Secretary UP Secretary MP CEO, DeHaat CTO, CropIn Founder, BharatAgri VP, Samunnati Moderator: CGM, NABARD 	 Satellite-based crop monitoring Weather-based crop insurance Agri-credit models
12:30 PM – 1:00 PM	Session 3: Cooperative Fintech & Policy Innovations	 Speakers: CEO, Kisan Credit Card Platform (KCC 2.0) Fintech Startup (e.g. Jai Kisan, CredAble) 	 UPI-based microtransactions in PACS Credit flow to small & marginal farmers Regulatory simplification
1:00 PM - 1:30 PM	Experience Sharing	Jammu & Kashmir And Jharkhand	 How J&K is able to do Day-End dynamically. How they have achieved all the targets in the stipulated timeline.
1:00 PM – 1:30 PM	Valedictory		Vote of Thanks
1:30 PM - 2:00PM		Lunch	



ABOUT PHDCCI



PHDCCI has been working as a catalyst for the promotion of Indian industry, trade and entrepreneurship for the past 120 years. It is a forward looking, proactive and dynamic PAN-India apex organization. As a partner in progress with industry and government, PHDCCI works at the grass roots level with strong national and international linkages for propelling progress, harmony and integrated development of the Indian economy.

PHDCCI, acting as the "Voice of Industry & Trade" reaching out to more than 1,50,000 large, medium and small industries, has forged ahead leveraging its legacy with the industry knowledge across multiple sectors to take Indian Economy to the next level.

At the global level, we have been working with the Embassies and High Commissions in India and overseas to bring in the International Best Practices and Business Opportunities.













With Compliments

PHDCCI

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MINISTRY OF COOPERATION

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NABARD

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