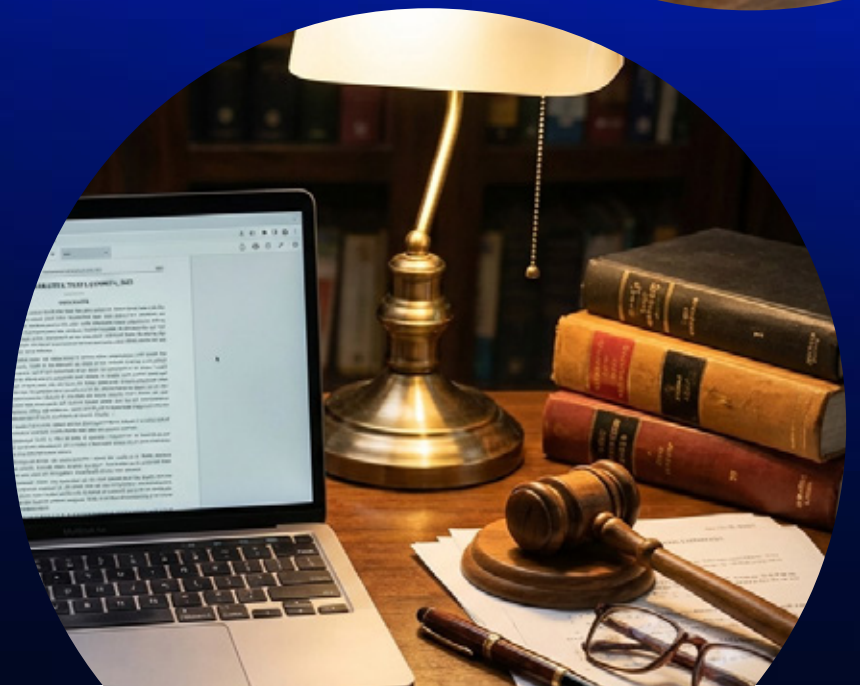




PadhAI

Kurukshetra

July Edition



Welcome to PadhAI

KURUKSHETRA MONTHLY COVERAGE

You are here because you understand a fundamental truth of UPSC preparation: ***it's not about reading everything – it's about reading what truly matters, in the right way, at the right time.***

Magazines like Kurukshetra offer deep insights into rural development, governance, social schemes, and grassroots policy implementation. Yet for many aspirants, the challenge lies in separating exam-relevant content from general narratives.

PadhAI's Kurukshetra coverage is designed to do exactly that - ***filter, structure, and align policy discussions with UPSC requirements.***

Why This Kurukshetra Coverage Matters

At PadhAI, we don't reproduce articles. We ***extract core themes***, map them with the syllabus, and connect them with ***Prelims and Mains PYQs***.

Every topic included here:

- carries relevance for ***GS Papers or Essay***,
- strengthens understanding of ***developmental and governance issues, and***
- builds ***analytical depth*** rather than surface-level knowledge.

Nothing is added for volume.

Everything is added for value.

Part of the PadhAI Preparation Ecosystem

This Kurukshetra coverage forms part of a larger, integrated learning system that includes:

- early and concise ***monthly magazines***,
- ***daily PIB summaries*** with exam-focused clarity,
- ***monthly compliance tracking***,
- complete ***Prelims & Mains PYQs with structured answers***,
- relevant ***news article summaries***, and
- ***personal tutor chat support*** for continuous guidance.

The aim is simple:

one trusted ecosystem instead of multiple scattered sources.

Our Guiding Philosophy

At PadhAI, everything is built around one belief:

- *Learn only what matters.*
- *Learn it the right way.*
- *Learn it at the right time.*

We don't believe in shortcuts.

We believe in clarity, consistency, and cumulative preparation.

A Final Note

UPSC preparation is demanding and often overwhelming.

PadhAI exists to ensure you prepare with *direction, relevance, and confidence* — never blindly, never alone.

If this [Kurukshetra](#) coverage helps you save time, connect policy with practice, and strengthen your answers, then it has served its purpose.

Welcome to PadhAI.

A community built to prepare — not to overwhelm.

Topic I: Rising in Unison: Realizing Sahkar Se Samriddhi



Summary: The vision of "Sahkar Se Samriddhi" (Prosperity through Cooperation) aims to reposition cooperatives as democratic, multi-sectoral business entities to drive inclusive socio-economic growth. With India targeting a **\$5 trillion economy**, cooperatives are seen as a critical pillar for grassroots entrepreneurship and self-reliance.

Background: Cooperative values are deeply rooted in ancient Indian texts like the **Rigveda, Manusmriti, and Arthashastra**, which emphasize collective trusteeship. The movement was formally institutionalized with the **Cooperative Credit Societies Act of 1904**, and later championed by **Mahatma Gandhi**, who linked the Charkha to voluntary cooperation and rural empowerment.

Key Points:

- **Scale and Reach:** India hosts **814,575 cooperatives** with **29 crore members**, covering **98% of villages**.
- **Core Principles:** The movement operates on **7 global principles**, including democratic control, economic participation, and community focus.
- **Aatmanirbhar Bharat:** Initiatives like the **e-Samyukti (NCCF)** and **e-Samridhi (NAFED)** portals ensure MSP procurement and reduce dependence on imports for pulses and maize.
- **Diversification:** Primary Agricultural Credit Societies (PACS) are being expanded into **25+ business activities**, including fisheries, dairy, and renewable energy.
- **Institutional Learning:** The establishment of **Tribhuvan Sahkari University** aims to professionalize the sector through specialized leadership training.

Prelims Facts (One Liners):

[Click here to access Monthly Magazine](#)

[Click here to access Yojana Magazine](#)

[Click here to access Current Affairs](#)

[Click here to access PIB Summaries](#)

1. The Ministry of Cooperation was established on **6th July 2021** to provide a dedicated policy framework.
2. India has **19 national-level cooperative federations** serving as the apex of the movement.
3. Over **7.43 lakh RuPay Kisan Credit Cards (KCCs)** were distributed under a specific pilot project in Gujarat.
4. There are over **810,000 primary cooperatives** currently active in India.

MCQ Practice: Q. Which of the following portals was launched specifically to facilitate MSP procurement for farmers through the National Agricultural Cooperative Marketing Federation of India (NAFED)? A) e-Samyukti B) e-Samridhi C) JanSamarth D) e-Gopala **Answer: B** (The e-Samridhi portal by NAFED ensures income security and MSP procurement for registered farmers.)

Topic 2: PACS as Common Service Centers (CSCs)



Summary: In a major policy shift, **Primary Agricultural Credit Societies (PACS)** are being integrated into the **Common Service Centers (CSC)** framework. This transformation turns traditional credit societies into **one-stop digital service hubs**, delivering over **300 e-services** to remote rural populations.

Background: Traditionally, PACS were the lowest tier of the short-term cooperative credit structure, limited primarily to providing seeds, fertilizers, and credit. To address rural India's growing need for digital inclusion and e-governance, an **MoU was signed on 2nd February 2023** to merge their reach with the CSC Digital Seva Portal.

Key Points:

- **Service Delivery:** PACS–CSCs now offer services ranging from **Aadhaar updates and passport applications** to **telemedicine and online education**.
- **Credit Structure:** PACS form the base of a **3-tier system** (StCB → DCCB → PACS) catering to **13 crore farmer members**.
- **Digital Modernization:** Adoption of **ERP systems and cloud storage** ensures financial transparency, accountability, and disaster resilience.
- **Livelihood Integration:** PACS are now eligible to function as **PM Bhartiya Janaushadhi Kendras** and retail outlets for petrol, diesel, and LPG.
- **Scale of Integration:** As of the latest reports, **42,080 PACS** have already been integrated into the CSC framework.

Prelims Facts (One Liners):

1. PACS are the **lowest tier** in the short-term cooperative credit structure.
2. The **Kharsai Vividha Karyakari Society** in Maharashtra is a lead case study for successful ERP adoption in cooperatives.
3. Cloud-based data access allowed **Arakandanallur PACS** in Tamil Nadu to maintain services despite severe flood damage.
4. **36,193 PACS** have already been converted into **Kisan Samridhhi Kendras** to serve as fertilizer retail hubs.

MCQ Practice: Q. The integration of PACS into the Common Service Centers (CSC) framework was formalized through an MoU between the Ministry of Cooperation and which other Ministry? A) Ministry of Agriculture and Farmers Welfare B) Ministry of Electronics & IT C) Ministry of Rural Development D) Ministry of Finance **Answer: B** (The MoU was signed between the Ministry of Cooperation, Ministry of Electronics & IT, NABARD, and CSC e-Governance Services India Ltd.)

Topic 3: NCDC: Powering the Cooperative Revolution



Summary: The **National Cooperative Development Corporation (NCDC)** is a statutory body that serves as the financial and technical engine for India's cooperative sector. It focuses on empowering cooperatives in **agriculture, dairy, fisheries, and handloom**, particularly targeting marginalized groups like SCs, STs, and women.

Background: Established in **1963 under the NCDC Act, 1962**, the corporation was created specifically to promote and finance cooperative-led rural economic development.

Key Points:

- **Financial Performance:** In FY 2024–25, NCDC disbursed **₹95,175.71 crore**, maintaining a **loan recovery rate of 99.76%** and zero NPAs.
- **Ethanol and Sugar:** NCDC released **₹10,000 crore to 56 cooperative sugar mills** for ethanol production and cogeneration units to enhance operational viability.
- **FPO Promotion:** Under the national scheme for 10,000 FPOs, NCDC has successfully formed **1,863 Farmer Producer Organizations**.
- **Blue Economy:** The corporation is transforming **2,348 fisheries cooperatives** into FFPOs under the PM Matsya Kisan Samridhi Sah-Yojana.
- **Marine Infrastructure:** NCDC has sanctioned significant funds for **deep-sea trawlers** and seafood processing units in states like Maharashtra, Gujarat, and Kerala.

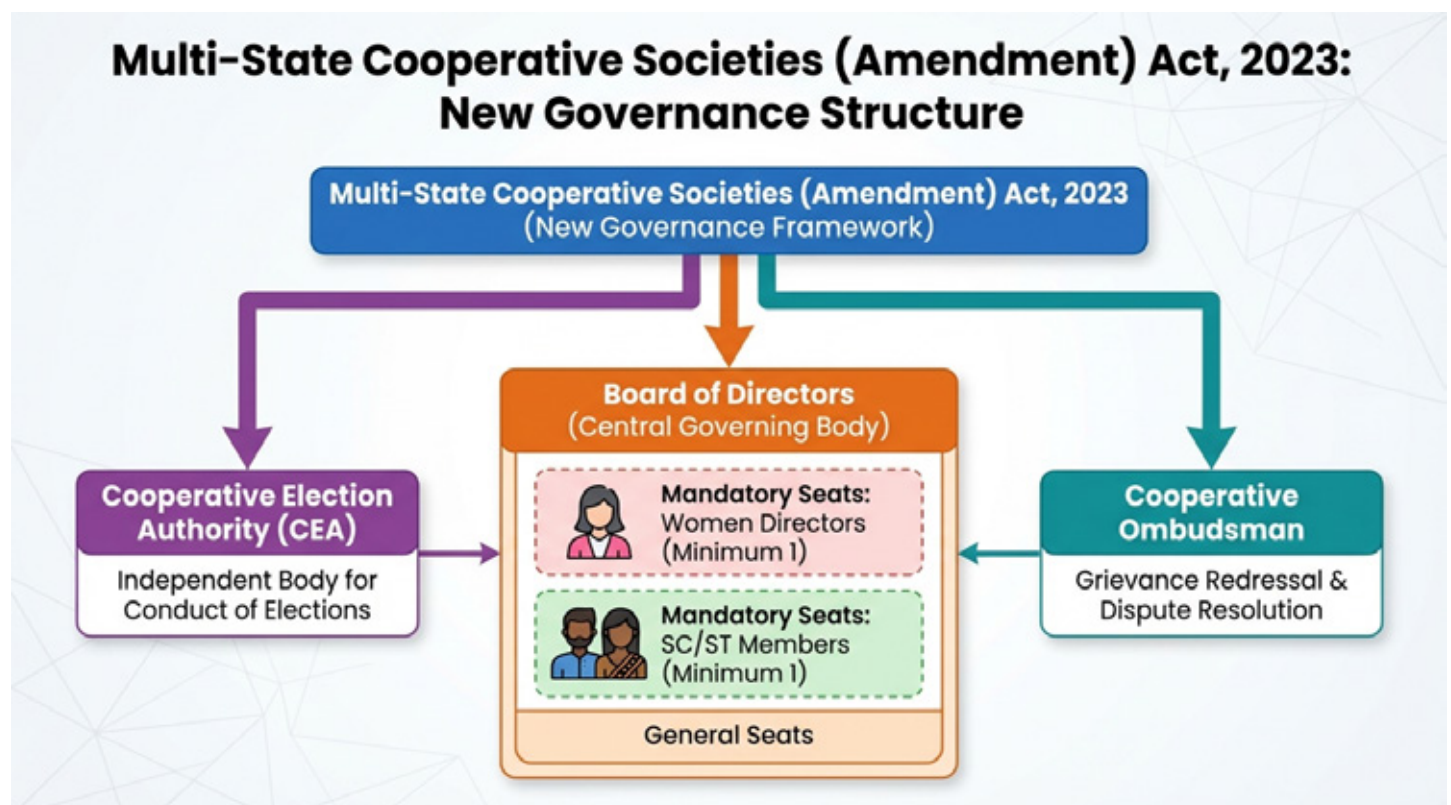
Prelims Facts (One Liners):

1. The NCDC is a **statutory body** operating under the administrative control of the **Ministry of Cooperation**.

2. Since 2015–16, NCDC's cumulative disbursements have grown at a **33% CAGR**.
3. NCDC targets the formation and promotion of **1,100 additional FPOs** beyond the original mandate.
4. The corporation achieved a net profit of **₹750 crore** in the 2024–25 financial year.

MCQ Practice: Q. The "Deep-Sea Trawlers Initiative," which sanctioned funds for trawlers in Maharashtra and Gujarat, is a part of which cooperative support institution? A) NABARD B) NCDC C) NAFED D) TRIFED **Answer: B** (The NCDC sanctioned ₹11.55 crore in Maharashtra and ₹18 crore in Gujarat specifically for the Deep-Sea Trawlers Initiative.)

Topic 4: Multi-State Cooperative Societies (Amendment) Act, 2023



Summary: The **Multi-State Cooperative Societies (Amendment) Act, 2023** is a landmark reform designed to enhance **transparency, accountability, and democratic functioning**. It addresses long-standing issues like financial mismanagement and delayed elections by introducing stringent regulatory oversight and modern auditing standards.

Background: The original MSCS Act of 2002 lacked sufficient safeguards to handle the complexities of modern cooperatives. Following the creation of the Ministry of Cooperation in 2021, this amendment was enacted to align Multi-State Cooperative Societies (MSCS) with the vision of **"Sahkar se Samridhi"**.

Key Points:

- **Cooperative Election Authority (CEA):** Established under **Section 45** to conduct timely and transparent elections; it has already completed **113 elections** as of April 2025.
- **Social Equity:** Mandatory representation on boards includes **1 SC/ST member and 2 women**, promoting social justice and gender inclusivity.
- **Grievance Redressal:** Institutionalizes a **Cooperative Ombudsman** to handle member complaints and **Cooperative Information Officers (CIOs)** for transparency.
- **Financial Discipline:** Introduces **Concurrent Audits** for large societies and empowers the Central Government to define auditing standards to detect fraud early.
- **Professional Leadership:** Sets **minimum eligibility criteria** for the appointment of CEOs to ensure Capable and qualified leadership.

Prelims Facts (One Liners):

1. The MSCS (Amendment) Act, 2023, reduces the registration timeline for new societies from **4 months to 3 months**.
2. The expulsion period for board directors under the new Act has been extended from **1 year to 3 years**.
3. Article **243ZJ** of the Constitution is the guiding principle for mandatory representation on MSCS boards.
4. The **Concurrent Audit** provision is found in **Section 70A** of the amended Act.

MCQ Practice: Q. Under the Multi-State Cooperative Societies (Amendment) Act, 2023, which authority is responsible for ensuring regular and transparent elections? A) State Election Commission B) Central Registrar of Cooperatives C) Cooperative Election Authority (CEA) D) NABARD **Answer: C** (The CEA was established under Section 45 of the Act specifically to handle MSCS elections.)