



NATIONAL FEDERATION OF STATE COOPERATIVE BANKS LTD.

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International Year
of Cooperatives
Cooperatives Build a Better World

MESSAGE FROM THE MANAGING DIRECTOR National Federation of State Cooperative Banks Ltd. (NAFSCOB) On the International Day of Cooperatives 2026 4 July 2026

Dear Cooperators,

It gives me immense pleasure to extend my warm greetings and best wishes to all State Cooperative Banks, District Central Cooperative Banks (DCCBs), Primary Agricultural Credit Societies (PACS), affiliated institutions, and members of the Short-Term Cooperative Credit Structure (STCCS) on the occasion of the **International Day of Cooperatives 2026**.

This year, we celebrate the **104th International Cooperative Day** and the **32nd United Nations International Day of Cooperatives** under the inspiring theme: “**Cooperatives for a Peaceful World.**” This theme aptly reflects the enduring role of cooperatives in fostering peace, solidarity, social harmony, and sustainable development through democratic participation and collective action.

As the apex federation and advocacy organization representing the Short-Term Cooperative Credit Institutions in India, NAFSCOB remains steadfast in its commitment to promoting and strengthening cooperative values and principles within cooperative financial institutions. The theme for this year resonates deeply with our vision and mission, highlighting the unique contribution of cooperatives in building trust, promoting inclusion, and strengthening social cohesion across communities.

Rural Cooperative Banks and other institutions within the cooperative credit structure are distinguished by their member-driven and member-centric democratic governance. Through financial inclusion, accessible credit, community participation, and support to rural livelihoods, these institutions contribute significantly to the realization of **Sustainable Development Goal 16 – Peace, Justice and Strong Institutions**. By empowering people economically and socially, cooperatives help create resilient communities and a more equitable society. Equally important is our responsibility towards the younger generation. A peaceful and prosperous future can only be built by investing in today’s youth. NAFSCOB continues to encourage initiatives that promote cooperative education, leadership development, and youth engagement. By nurturing cooperative values among young people, we are helping to shape future leaders who will uphold the ideals of democracy, cooperation, and social responsibility.

On this International Day of Cooperatives, let us reaffirm our collective commitment to the values and principles that unite the global cooperative movement. Let us continue to work together to expand opportunities, reduce inequalities, strengthen communities, and contribute to a more peaceful, inclusive, and sustainable world.

On behalf of NAFSCOB, I express my sincere appreciation to all State Cooperative Banks, DCCBs, PACS, and stakeholders of the Short-Term Cooperative Credit Structure for their unwavering dedication to serving farmers, rural communities, and cooperative members across the country.

Together, let us demonstrate that cooperation remains one of humanity’s most powerful instruments for peace, progress, and shared prosperity.

Happy International Day of Cooperatives 2026!

(Bhima Subrahmanyam)
Managing Director

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Cooperative Banks Ltd. (NAFSCOB)