

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO 2560
ANSWERED ON 16th DECEMBER, 2025**

Sahakar Sarathi

2560. Dr. Bhola Singh:

Will the Minister of COOPERATION (सहकारिता मंत्री) be pleased to state:

- (a) whether the Sahakar Sarathi has been set up to enable rural cooperative banks to provide modern banking services;
- (b) if so, the details thereof; and
- (c) whether the said initiative is likely to enable rural cooperative banks to provide modern banking services, if so, the details thereof?

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

- (a) Yes Sir. Sahakar Sarathi (Shared Service Entity – SSE) has been set up to enable Rural Cooperative Banks (RCBs) to provide modern banking services.
- (b) Following the approval of the Reserve Bank of India (RBI), Sahakar Sarathi was established and registered on 21 July 2025. It has an authorised capital of ₹1,000 crore, with the shareholding of NABARD, NCDC, and Rural Cooperative Banks fixed at 33.33% each.

The Sahakar Sarathi provides shared technological infrastructure and digital services to RCBs, including:

- Common and modern Core Banking Solutions (CBS);
- Digital payment systems such as AePS, UPI, and related digital channels;
- Cybersecurity framework, IT governance, and domain migration support (e.g., *bank.in*);
- Standard operating procedures, training, and capacity-building for technology adoption.

(c) Through these interventions, Sahakar Sarathi enables Rural Cooperative Banks to deliver modern and standardised digital banking services, enhance customer access, strengthen operational efficiency, and adopt contemporary financial technologies comparable to other regulated banking entities.
