


DEPARTMENT OF CO-OPERATION GOVERNMENT OF KARNATAKA

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- **Karnataka has been in the forefront of Co-operative endeavors and has produced several outstanding cooperatives.**
 - **Karnataka is the cradle of Co-operative movement in India.**
 - **Sri Siddanagouda Sanna Ramanagouda Patil organized the first Agricultural Credit Cooperative Society in 1905 in the village of Kanaginahal in Gadag District.**
 - **Karnataka occupies third position in the co-operative movement in India.**

SNAP SHOT

- ✓ 45,000 Co-operative institutions formed with 2.30 crore members covering 1/3 population of the state.
- ✓ Under credit structure, Apex bank is leading with 21 DCCB's and 6022 PACS for Short term and Medium term agriculture loan
- ✓ KASCARD Bank with 176 PCARD bank for Long term loan disbursement.
- ✓ An average of 34.75 lakh liters of milk per day was sold with 164 varieties of products in the brand name NANDINI.
- ✓ 262 Urban Co-operative Banks in the state which is third largest in the country and 24 banks are exclusively established by women.

STATISTICS

I	Number of Co-operative Societies :	46,544
a)	Working	40,545
b)	Defunct	2,436
c)	Under liquidation	3,563
II	Share Capital (Rs. in crores)	6,343.38
a)	Of which Government	278.62
b)	Of which members	6,064.76
III	Membership in numbers	2,21,86,413
IV	Working Capital (Rs. in crores)	1,56,016.97
V	Deposits (Rs. in crores)	1,15,084.43
VI	No. of villages covered by co-operatives (%)	100%
a)	No. of cooperatives societies under profit	31,059
b)	No. of cooperative societies under loss	15,485

Achievements:

Agriculture Loan Disbursement (Rs. in crores)

2021-22

Loan type	Target		Achievement		%
	No	Amt	No	Amt	
Short term	30,25,788	19,370.00	27,85,551	19,396.24	100%
Medium/Long term	59,856	1,440.00	56,668	1,575.55	109%
Total	30,85,644	20,810.00	28,42,219	20,971.79	101%

2022-23

Loan type	Target		Achievement		%
	No	Amt	No	Amt	
Short term	32,35,987	22,337.00	5,03,200	4,050.27	18.13%
Medium/Long term	64,013	1,663.00	6,200	198.67	11.95%
Total	33,00,000	24,000	5,09,400	4,248.94	17.70%

Short Term loan up to 3 lakhs including animal husbandry upto 2 lakh are disbursed at 0% and Medium Term and Long Term loans up to 10.00 lakhs were disbursed at 3% through agricultural credit societies.

Achievements:

Interest Subsidy for Self Help Groups (Rs. in crores)

Year	Loan Disbursed		Outstanding	
	No	Amt	No	Amt
2021-22	35,256	1,436.51	82,552	1,970.61
2022-23	37,094	1,651	1,381	54.79



- Loans to women Self-Help Groups at the 0% rate of interest upto 5 lakh and 4% rate of interest from 5 to 10 lakhs.

PACS AS “MULTI SERVICE CENTRES

- Karnataka has bagged best performer in this Athma Nirbhar Scheme to convert PACS as “Multi Service Centres”.
- NABARD has sanctioned Rs.319 crores to 909 PACS and DCC banks have already released Rs.141 crores to 689 PACS as first instalment.



FARMER REGISTRATION AND UNIFIED BENEFICIARY INFORMATION SYSTEM –FRUITS

- ✓ DPAR e Governance department in association with NIC has developed a software application called Farmer Registration & Unified Beneficiary Information System – FRUITS.
- ✓ **PACs are using this software to validate their members to provide agricultural loan and create charges on the agricultural lands in Kaveri online Services (Department of Stamps and Registration, Government of Karnataka) .**

YESHASVINI CO-OPERATIVE FARMERS HEALTH CARE SCHEME

- ✓ Launched on 1st June 2003, the scheme has helped the State to revolutionize rural health care and healing.
- ✓ YESHASVINI which is a unique Cooperative rural Health Care Scheme launched for the first time in the world is meant for the farmers and their families who are members of the Cooperative Societies. Its aim is to ensure good health for the rural cooperators of Karnataka
- ✓ To fulfill a long pending demand of farmers and Co-operators, Our Government has decided to re-introduce “Yeshasvini” scheme.
- ✓ For this purpose, Rs.300 crore has been provisioned by the State Government helping rural, urban cooperators and SHG groups.

UNIQUE CO-OPERATIVES IN KARNATAKA

Large Size Adivasi-Multi Purpose Co-operative Societies (LAMPS)

- There are 24 large size Adivasi-Multi Purpose Co-operative Societies in the State.
- To assist the members of the LAMPS in marketing the minor forest produce like Honey, Cinnamon Soap nut, Wood Algae and other products which are collected by them so that the society as well as the members benefitted economically.
- By providing financial assistance for establishing the marketing infrastructure like godowns, buildings, processing units, and goods vehicle. During the year **2022-23** budget provision of **Rs. 2.00 Crore** is provided for this scheme.

Sports Promotion & Development Co-operative Society, Chandaragi.

- SPOCO is a unique co-operative society which was established to encourage sports, to organize sports activities and recognising talented sports men, to open sports school, colleges and to provide good hostel facility.
- The society has 3846 members, with share capital of 63.31 Lakhs
- The students have won national level prizes in Cycling, Wrestling, Malla khamba, Atya Patya, Hand ball, won various prizes in state level Athletics, Wrestling, Khokho, Hockey and others sports

Co-operative Hospitals:

- 08 Co-operative Hospitals are working in the state.
- It is the first Cooperative Hospital in India established in the year 1951.
- It is serving dominantly the Rural people with satisfactory and high degree of quality health care, education, social & community health service in the form of nursing, pharmacy, Ayurveda and naturopathy and Yogic science. Nursing college, Ayurvedic college, Yoga center are being managed by the Co-operative
- All types of surgeries are conducted at affordable rates.

The Rural Electrical Co-operative Society Ltd., Hukkeri,

It was registered in 1969, first of its kind in the rural distribution of electricity on a cooperative modal and is only one working in the state

- Area of operation :- Entire Hukkeri Taluka and Sutagatti village of Belgaum Taluk comprising 123 villages and 13 no of hamlets and two towns.
- The society having an assets of 135.71 Crores and a working capital of 121.14 Crores.
- There are 92,796 members with a share capital of Rs.9.58 crores

DURING COVID-19 INITIATIVE

- CO-OPERATIVE INSTITUTIONS HAD UNDERTAKEN INITIATIVES TO DISTRIBUTE FOOD, FOOD GRAINS AND VEGETABLES TO POOR PEOPLE, MIGRANT WORKERS AND VULNERABLE GROUPS.
- **RS.60 CRORES** HAS BEEN DONATED TO CM'S COVID-19 RELIEF FUND.
- RS. 12.75 CRORE WAS DISTRIBUTED TO 42,524 ASHA WORKERS AT **RS.3000/- EACH** BY THE CO-OPERATIVE INSTITUTIONS HAS STOOD AS AN EXEMPLARY INITIATIVE IN THE COUNTRY.
- FUNCTIONING OF ALL SCHOOLS WERE SHUT DOWN AND THEREFORE 5000 TON MILK POWDER REMAINED UNDISTRIBUTED. UNDER THE GOVERNMENT'S "KSHEERA BHAGYA" SCHEME,
- THE STATE GOVERNMENT HAS PROVIDED **RS.165 CRORE** FINANCIAL ASSISTANCE TO ALL MILK UNIONS TO ENABLE THEM COPE UP THE FINANCIAL CRISIS DURING COVID TIMES.



Thank You!

Department of Cooperation
Government of Karnataka