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Centre OK's use of UAVs for crop dusting, surveys

PIONEER NEWS SERVICE ■
NEW DELHI

In a move aimed to develop Primary Agricultural Credit Societies (PACS) as vibrant business enterprises in keeping with changing times, the Government has widened their role by allowing them to venture into the unmanned aerial vehicle sector for crop dusting i.e. spraying of fertilizers and pesticides on crops and also for survey of property. Currently such aerial gadgets have already become the machines of choice for many farmers in the country who are using them for various agricultural activities ranging from spraying liquid fertilisers and pesticides to check crop damage if any.

This was among the five key decisions taken in a meeting held recently between Union Cooperation Minister Amit Shah and Union Minister of Chemicals and Fertilisers



Mansukh Mandaviya. In yet another important move, the ministries agreed that on the basis of mapping, PACS — which are not functioning as fertilizer retailers — will be identified and they will be encouraged to function as retailers on the basis of feasibility in a phased manner.

Those PACS, which are not currently functioning as Pradhan Mantri Kisan Samruddhi Kendras (PMKSK), will be brought under the ambit of PMKSK, according to an official from the Union Corporation Ministry. Further, PACS will also be connected with the marketing of organic

fertilizers, especially Fermented Organic Manure (FoM)/ Liquid Fermented Organic Manure (LFOM)/ Phosphate Enriched Organic Manure (PROM).

Under the Market Development Assistance (MDA) scheme of the Department of Fertilizers, fertilizer companies will act as an aggregator for small bio-organic producers to market the end product, in this supply and marketing chain of bio-organic fertilizers, PACS will also be included as wholesalers/retailers. There are about one lakh PACS present across the country.

“These important decisions will increase the income of PACS, as well as increase the employment opportunities in rural areas and farmers will be able to get fertilizers, pesticides, seeds and agricultural machinery at the local level,” the ministry added.



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RBI notifies four key measures to help strengthen 1,514 urban Co-operative Banks

PTI ■ NEW DELHI

Aiming to strengthen 1,514 urban co-operative banks, the Centre on Friday said the Reserve Bank has notified four key measures, including giving them two years more to meet the priority sector lending targets.

The Ministry of Cooperation in a statement said that four important initiatives have been taken to strengthen 1,514 Urban Co-operative Banks (UCBs) in the country.

"Pursuant to detailed discussions held by Union Home Minister and Minister of Cooperation Amit Shah, with Finance Minister Nirmala Sitharaman and Governor, Reserve Bank of India (RBI),

the RBI has notified these vital measures to strengthen Urban Co-operative Banks," it said.

The ministry has listed the four measures notified by the RBI.

In order to expand their business, UCBs can now open new branches up to 10 per cent (maximum 5 branches) of the number of branches in the previous financial year without prior approval of RBI in their approved area of operation.

UCBs have to get the policy approved by their board and comply with the Financially Sound and Well Managed (FSWM) Norms.

UCBs can also do One-Time Settlement at par with commercial banks.

The central bank has notified



a framework governing this aspect for all regulated entities, including UCBs. Now co-operative banks through board-approved policies may provide process for technical write-off as well as settlement with borrowers.

The RBI has decided to extend the timeline for UCBs to achieve Priority Sector Lending (PSL) targets by two

years i.e. Up to March 31, 2026.

The deadline to achieve PSL target of 60 per cent, which was March 31, 2023, has also been extended to March 31, 2024. The excess deposits, if any, after clearing the shortfall of PSL during FY 2022-23 will also be refunded to the UCB.

Since UCBs work in urban areas, unlike commercial banks which have branches in rural areas as well, they were facing hardships on this score, the ministry said.

In order to meet the long pending demand of the cooperative sector for closer coordination and focused interaction, the RBI has recently notified a nodal officer as well.



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RBI notifies four key measures to help strengthen 1,514 UCBs

RBI has decided to extend timeline for UCBs to achieve Priority Sector Lending targets by 2 years to FY2026 end

OUR CORRESPONDENT

NEW DELHI: Aiming to strengthen 1,514 urban co-operative banks, the Centre on Friday said the Reserve Bank has notified four key measures, including giving them two years more to meet the priority sector lending targets.

The Ministry of Cooperation in a statement said that four important initiatives have been taken to strengthen 1,514 Urban Co-operative Banks (UCBs) in the country.

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Since UCBs work in urban areas, unlike commercial banks which have branches in rural areas as well, they were facing hardships on this score, the ministry said.

In order to meet the long pending demand of the cooperative sector for closer coordination and focused interaction, the RBI has recently notified a nodal officer as well.

These initiatives will further strengthen the UCBs.

"Under the leadership of Prime Minister Narendra Modi, the Ministry of Cooperation is committed to strengthen cooperatives and treat them at par with other forms of economic entities, both as beneficiaries and participants," it said.



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Dipak Mondal

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National cooperatives policy likely by July

Proposes National Cooperative Bank of India, dispute resolution tribunal, and National Board of Cooperatives

DIPAK MONDAL @ New Delhi

THE much-awaited National Cooperation Policy is likely to be announced next month.

Sources in the government told this newspaper that consultations including the one with the home ministry have been concluded, and the policy might be announced on July 1, 2023, which is International Day of Cooperatives.

As per government sources, the National Cooperation Policy is said to have proposed a ranking framework for states for development of cooperatives and setting up of the National Board for Cooperatives along the lines of National Board for MSMEs. The policy could also envisage a National

THE PROPOSED POLICY

National Cooperation Policy to replace National Policy on Cooperatives of 2002

The policy proposes National Cooperative Tribunal along the lines of NCLT

It envisages setting up National Board for Cooperatives along the lines of National Board for MSMEs

It proposes National Cooperative Bank of India to deploy funds to Primary Agricultural Credit Societies

The policy also proposes a ranking framework for states for development of co-operatives



Cooperative Tribunal along the lines of National Company Law Tribunal (NCLT) to resolve disputes and reconstruct sick cooperatives.

It has proposed setting up of National Cooperative Bank of India to deploy funds to Primary Agricultural Credit Societies (PACS), which are village-level

cooperative credit societies dealing directly with farmers.

Home Minister Amit Shah, also the minister of cooperation, in September 2022 announced setting up of the national-level panel for drafting of the national cooperation policy document.

According to a government official, sustainable socio-economic development, eventual poverty and inequality elimination could be achieved by deploying cooperative style in undertaking economic activities, and the committee tasked with National Cooperation Policy has considered the same in drafting the fine print of the policy. The policy is said to have proposed establishing Centres of Excellence in all the districts

while at the same time improving professionalism in the Board of Directors and Management through training and other methods. "The aim of the policy is to achieve some level of 'corporatisation' to make them commercially more viable over the long run," said the government official quoted earlier.

India has around 8.5 lakh cooperative societies with a member base of around 29 crore, spread across the country. These co-operatives are engaged in varied activities like agro-processing, dairying, fisheries, housing, weaving, credit, marketing, to name a few. The new National Cooperation Policy will replace the existing National Policy on Cooperatives, which was formulated in 2002.



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RBI notifies measures to strengthen UCBs

PRESS TRUST OF INDIA
New Delhi, June 9

AIMING TO STRENGTHEN 1,514 urban co-operative banks, the Centre on Friday said the Reserve Bank has notified four key measures, including giving them two years more to meet the priority sector lending targets.

The Ministry of Cooperation in a statement said four important initiatives have been taken to strengthen 1,514 UCBs.

“Pursuant to detailed discussions held by Union home minister and minister of cooperation Amit Shah with finance minister Nirmala Sitharaman and RBI governor, the RBI has notified these vital measures to strengthen urban co-operative banks,” it said.

In order to expand their business, UCBs can now open new branches up to 10% (maximum 5 branches) of the number of branches in the previous financial year without prior approval of RBI in their approved area of operation.

UCBs have to get the policy approved by their boards and comply with the financially sound and well managed (FSWM) Norms.

UCBs can also do one-time settlement at par with commercial banks.

The central bank has notified a framework governing this aspect for all regulated entities, including UCBs. Now co-operative banks through board-approved policies may provide process for technical write-off as well as settlement with borrowers.



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+ Centre identifies 1.24 lakh panchayats to set up agricultural credit societies

Prabhudatta Mishra
New Delhi

The Centre has identified over 1.24 lakh gram panchayats, where there is either no PACS or dairy co-operative or both, where it will accord top priority to facilitate setting up Multipurpose Primary Agricultural Credit Societies (M-PACS) in the next two years.

Out of 2,69,364 gram panchayats in the country, there were 96,405 panchayats where there are neither any PACS nor any dairy co-operatives after the Cooperation Ministry undertook the effort to create a database, sources said. Additionally, there are 27,954 panchayats where the Ministry has found existence of a dairy co-operative but there are no PACS, the sources said. Besides, there are 680 panchayats in coastal areas,

where the Centre sees a potential to create fishery co-operatives as none exists there.

As the model byelaws were earlier circulated to States with a request to adopt it, the acceptance by them will help create more M-PACS in the country. On Tuesday, it decided to allow 2,000 PACS to open Pradhan Mantri Bhartiya Jan Aushadhi Kendras. "Unless byelaws are amended, many of the existing PACS may not be able to expand their business even if the government allows them to do. For the new PACS to be set up, it is easier since all of them are expected to adopt the model byelaws," an expert said. Many of the current PACS have specified areas of business mentioned in their byelaws and mostly are confined to credit and agricultural activities, an expert said.



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Govt to urge PACS to sell fertilizers, provide services of drones for spraying

Prabhudatta Mishra
New Delhi

As several thousands of Primary Agricultural Credit Societies (PACS) out of over 1 lakh such entities across the country are not functioning as fertilizer retailers, the Centre has decided to identify them and encourage them to retail the crop nutrients on the basis of their feasibilities.

On the basis of mapping, those PACS which are not functioning as fertilizer retailers will be identified and also will be encouraged to function as retailers on the basis of feasibility in a phased manner, the Cooperation Ministry said. Besides, PACS will be brought under the ambit of Pradhan Mantri Kisan Samridhi Kendras (PMKSK), it said.

ONE-STOP SHOP

Launching the PM-Kisan Samruddhi Kendras

(PMKSKs) in October 2022, the Prime Minister had inaugurated 600 such outlets, which act as one-stop shops to provide inputs and services to farmers. He had announced that about 3.25 lakh fertilizer retail shops will be converted into PMKSKs across the country.

The Co-operation Ministry also announced that PACS have been enabled to rent out drones for spraying fertilizers and pesticides as well as for property surveys.

Further, the ministry said in the supply and marketing chain of bio and organic fertilizers, PACS will also be included as wholesalers/retailers by the companies. "PACS will be connected with the marketing of organic fertilizers, especially Fermented Organic Manure (FoM)/Liquid Fermented Organic Manure (LFOM)/Phosphate Enriched Organic Manure (PROM)," the statement said.



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आरबीआई की बिना मंजूरी शाखाएं खोल सकते हैं शहरी सहकारी बैंक

नई दिल्ली। देश के 1,514 शहरी सरकारी बैंकों को मजबूत करने के लिए आरबीआई ने चार प्रमुख उपायों को अधिसूचित किया है। इसमें प्रमुख रूप से प्राथमिकता वाले क्षेत्र के कर्ज लक्ष्यों को पूरा करने के लिए दो साल का और समय मिलेगा।

सहकारिता मंत्रालय ने कहा, सहकारिता मंत्री अमित शाह, वित्त मंत्री निर्मला सीतारमण और आरबीआई गवर्नर शक्तिकांत दास के साथ हुई चर्चा के बाद इसे अधिसूचित किया गया है।

1,514 सहकारी बैंकों की मजबूती के लिए केंद्रीय बैंक ने अधिसूचित किए चार उपाय

इसके तहत, अपने कारोबार के विस्तार के लिए शहरी सहकारी बैंक अब पिछले वित्त वर्ष की शाखाओं की संख्या के 10 फीसदी तक (अधिकतम 5 शाखाएं) नई ब्रांच आरबीआई की अनुमति के बिना खोल सकते हैं। इन बैंकों को अपनी नीति के लिए अपने बोर्ड से मंजूरी लेनी होगी। ब्यूरो

को-आपरेटिव बैंकों को मिले ज्यादा अधिकार

जागरण ब्यूरो, नई दिल्ली: सहकारिता क्षेत्र में बड़ी पहल करते हुए केंद्र सरकार ने शहरी को-आपरेटिव बैंकों को भी अन्य वाणिज्यिक बैंकों के समान अधिकार दिए हैं। देश में अभी 1,514 शहरी सहकारी बैंक हैं। कारोबार के विस्तार के लिए अब ये भी अपनी नई शाखाएं खोल सकेंगे। साथ ही वाणिज्यिक बैंकों की तरह अपने ग्राहकों से एकमुश्त निपटान कर सकेंगे। प्रधानमंत्री नरेन्द्र मोदी के 'सहकार से समृद्धि' के संकल्प को साकार करने की दिशा में पहल करते हुए केंद्रीय गृह एवं सहकारिता मंत्री अमित शाह के साथ वित्तमंत्री निर्मला सीतारमण एवं आरबीआइ गवर्नर के साथ विस्तृत चर्चा के बाद केंद्रीय बैंक ने शुक्रवार को इन महत्वपूर्ण उपायों को अधिसूचित किया।

शहरी को-आपरेटिव बैंक अपने अनुमोदित कार्यक्षेत्र में अब आरबीआइ की पूर्वानुमति के बिना पिछले वित्तीय वर्ष की शाखाओं की संख्या के दस प्रतिशत तक (अधिकतम पांच) नई शाखाएं खोल सकते हैं। इसके लिए उन्हें अपने



5 शाखाएं आरबीआइ की अनुमति के बिना खोल सकेंगे शहरी को-आपरेटिव

- कारोबार विस्तार के लिए खोल सकेंगे नई शाखाएं, देश में अभी 1,514 शहरी सहकारी बैंक
- ऋण लेने वालों के साथ समझौता निपटान के साथ-साथ कर्ज को बटुटे खाते में डाल सकेंगे

60 प्रतिशत तक कर्ज देने का लक्ष्य प्राप्त करने की समय सीमा बढ़ाई

निदेशक मंडल से अनुमोदन लेना होगा और वित्तीय नियमों का पालन करना होगा। आरबीआइ ने शहरी को-आपरेटिव बैंक समेत सभी विनियमित संस्थाओं के लिए एक प्रारूप अधिसूचित किया है। सहकारी बैंक अब अपने बोर्ड द्वारा अनुमोदित नीतियों के जरिये कर्ज लेने वालों के साथ समझौता निपटान के साथ-साथ कर्ज को बटुटे खाते में डाल सकेंगे। आरबीआइ ने कोआपरेटिव बैंकों के लिए प्राथमिकता के आधार पर कर्ज देने (पीएसएल) के लक्ष्यों को प्राप्त करने के चरणबद्ध समय

को दो वर्ष यानी 31 मार्च 2026 तक बढ़ा दिया है।

60 प्रतिशत तक कर्ज देने का लक्ष्य प्राप्त करने की समय सीमा को भी अब 31 मार्च 2024 तक बढ़ा दिया गया है। वाणिज्यिक बैंकों की शाखाएं ग्रामीण क्षेत्रों में भी होती हैं, किंतु को-आपरेटिव बैंक शहरी क्षेत्रों में ही काम करते हैं। उनकी परेशानी दूर करने एवं समन्वय के लिए एक नोडल अधिकारी भी अधिसूचित किया गया है। सहकारिता क्षेत्र की यह मांग लंबे समय से चली आ रही थी।

‘शहरी सहकारी बैंकों के लिए विशेष कदम उठाए’

नई दिल्ली, एजेंसी। केंद्र सरकार ने शुक्रवार को कहा कि 1,514 शहरी सहकारी बैंकों को मजबूत करने का लक्ष्य रखते हुए रिजर्व बैंक ने चार कदम उठाए हैं जिनमें प्राथमिकता वाले क्षेत्रों को कर्ज देने का लक्ष्य पूरा करने के लिए दो साल का और समय देना भी शामिल है।

सहकारिता मंत्रालय ने एक बयान में कहा कि देश में 1,514 शहरी सहकारी बैंकों (यूसीबी) को मजबूत करने के लिए चार महत्वपूर्ण पहल की गई हैं। बयान के मुताबिक, 'सहकारिता मंत्री अमित शाह, वित्त मंत्री निर्मला सीतारमण और रिजर्व बैंक के गवर्नर शक्तिकांत दास के बीच हुई विस्तृत चर्चा के अनुरूप रिजर्व बैंक ने शहरी सहकारी बैंकों को मजबूत करने के लिए इन महत्वपूर्ण उपायों को अधिसूचित किया है।' मंत्रालय ने इन चार उपायों को सूचीबद्ध किया है।

इनके मुताबिक, यूसीबी अपने



■ देश में 1,514 शहरी सहकारी बैंकों को मजबूत करने के लिए चार पहल की गई

संचालन के अनुमोदित क्षेत्र में रिजर्व बैंक की पूर्व अनुमति के बगैर भी अधिकतम पांच नई शाखाएं खोल सकते हैं। उन्हें अपनी नीति निदेशक मंडल से अनुमोदित करवानी होगी और प्रबंधित मानदंडों का पालन करना होगा। यूसीबी वाणिज्यिक बैंकों के समान एकमुश्त निपटान भी कर सकते हैं। अब सहकारी बैंक अनुमोदित नीतियों के माध्यम से तकनीकी 'बट्टा-खाते' के साथ निपटान की प्रक्रिया भी अपना सकते हैं।



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मजबूत होंगे शहरी सहकारी बैंक

- देश में 1514 शहरी सहकारी बैंकों (यूसीबी) को मजबूत करने के लिए चार महत्वपूर्ण पहल की गई है

नई दिल्ली, (पंजाब केसरी): प्रधानमंत्री नरेन्द्र मोदी के 'सहकार से समृद्धि' के विजन को साकार करने के लिए, देश में 1514 शहरी सहकारी बैंकों (यूसीबी) को मजबूत करने के लिए 4 महत्वपूर्ण पहल की गई हैं। केंद्रीय गृह और सहकारिता मंत्री अमित शाह की वित्त मंत्री निर्मला सीतारामन और आरबीआई के गवर्नर के साथ विस्तृत चर्चा की। इसके बाद आरबीआई ने यूसीबी को मजबूत करने के लिए इन महत्वपूर्ण उपायों को अधिसूचित किया जिसमें अपने बिजनेस का विस्तार करने के लिए यूसीबी अब नई शाखाएं खोल सकेंगे।

यूसीबी अपने अनुमोदित

विदेशी मुद्रा भंडार 5.9 अरब डॉलर बढ़ा

मुंबई, (भाषा) देश का विदेशी मुद्रा भंडार दो जून को समाप्त सप्ताह में 5.929 अरब डॉलर बढ़कर 595.067 अरब डॉलर हो गया। भारतीय रिजर्व बैंक (आरबीआई) ने शुक्रवार को यह जानकारी दी। इससे पहले लगातार दो सप्ताह विदेशी मुद्रा भंडार घटा था। इससे पहले के सप्ताह में देश का कुल विदेशी मुद्रा भंडार 4.34 अरब डॉलर घटकर 589.14 अरब डॉलर रह गया था।

अक्टूबर 2021 में देश का विदेशी मुद्रा भंडार 645 अरब डॉलर के रिकॉर्ड उच्च स्तर पर पहुंच गया था। लेकिन वैश्विक घटनाओं के कारण उत्पन्न दबावों के बीच केंद्रीय बैंक के रुपये के बचाव के लिए मुद्रा भंडार का उपयोग करने से इसमें गिरावट आई।

कार्यक्षेत्र में अब आरबीआई की पूर्वानुमति के बिना पिछले वित्तीय वर्ष की शाखाओं की संख्या के 10% तक (अधिकतम 5 शाखाएं) नई शाखाएं खोल सकते हैं। इसके लिए उन्हें अपने बोर्ड से नीति अनुमोदित करवानी होगी और वित्तीय रूप से मजबूत और सुप्रबंधित नॉर्म का पालन करना होगा। शहरी सहकारी बैंक भी वाणिज्यिक बैंकों की तरह एकमुश्त निपटान कर सकेंगे

आरबीआई ने यूसीबी सहित सभी विनियमित संस्थाओं के लिए इस पहलू को लागू करने वाला एक फ्रेमवर्क अधिसूचित किया है। अब सहकारी बैंक अपने बोर्ड द्वारा अनुमोदित नीतियों के माध्यम से ऋण लेने वालों के साथ समझौता निपटान करने के साथ-साथ तकनीकी राइट-ऑफ की प्रक्रिया प्रदान कर सकते हैं। इसने सहकारी बैंकों को अब अन्य वाणिज्यिक बैंकों के बराबर ला दिया है।

सरकार शहरी सहकारी बैंकों को भी बनाएगी मजबूत



■ नई दिल्ली (एसएनबी)।

प्रधानमंत्री के 'सहकार से समृद्धि' के विजन को साकार करने के लिए देश में 1,514 शहरी सहकारी बैंकों को मजबूत करने के लिए चार महत्वपूर्ण पहल की गई है। सहकारिता मंत्री अमित शाह की वित्त मंत्री निर्मला सीतारामन और भारतीय रिजर्व बैंक के गवर्नर के साथ विस्तृत चर्चा के अनुसार रिजर्व बैंक ने शहरी सहकारी बैंकों को मजबूत करने के लिए इन महत्वपूर्ण उपायों को अधिसूचित किया है। अपने

अमित शाह और निर्मला सीतारामन के 4 निर्णयों से मिलेगा 1514 शहरी सहकारी बैंकों को फायदा

बिजनेस का विस्तार करने के लिए शहरी सहकारी बैंक अब नई शाखाएं खोल सकेंगे। ये बैंक अपने अनुमोदित कार्यक्षेत्र में अब रिजर्व बैंक की पूर्वनिर्धारित के बिना पिछले वित्तीय वर्ष की शाखाओं की संख्या के 10% तक (अधिकतम 5 शाखाएं) नई शाखाएं खोल सकते हैं। इसके लिए उन्हें अपने बोर्ड से नीति अनुमोदित करवानी होगी और वित्तीय रूप से मजबूत और सुप्रबंधित नॉर्म का पालन करना होगा। शहरी सहकारी बैंक भी वाणिज्यिक बैंकों की तरह एकमुश्त निपटान कर सकेंगे। भारतीय रिजर्व बैंक ने शहरी सहकारी बैंक सहित सभी विनियमित संस्थाओं के लिए इस पहलू को लागू करने वाला एक फ्रेमवर्क अधिसूचित किया है। अब सहकारी बैंक अपने बोर्ड द्वारा अनुमोदित नीतियों के माध्यम से ऋण लेने वालों के साथ समझौता निपटान करने के साथ-साथ तकनीकी राइट-ऑफ की प्रक्रिया प्रदान कर सकते हैं। इसने सहकारी बैंकों को अब अन्य वाणिज्यिक बैंकों के बराबर ला दिया है।

शहरी सहकारी बैंकों को दिए गए प्रायोरिटी सेक्टर लेंडिंग लक्ष्यों के लिए संशोधित समय-सीमा दी है। भारतीय रिजर्व बैंक ने शहरी सहकारी बैंकों के लिए पीएसएल लक्ष्यों को प्राप्त करने के चरणबद्ध समय को दो वर्ष यानी 31 मार्च, 2026 तक बढ़ाने का निर्णय लिया है। 60% के पीएसएल लक्ष्य को प्राप्त करने की 31 मार्च, 2023 तक की समय सीमा को भी अब 31 मार्च 2024 तक बढ़ा दिया गया है। वित्त वर्ष 2022-23 के दौरान पीएसएल में रही कमी को दूर करने के बाद यदि कोई, अतिरिक्त जमा होगी तो उसे शहरी सहकारी बैंक को वापस कर दिया जाएगा। वाणिज्यिक बैंकों को शाखाएं ग्रामीण क्षेत्रों में भी होती हैं जबकि शहरी सहकारी बैंक शहरी क्षेत्रों में काम करते हैं, इसलिए उन्हें इस मामले में कठिनाइयों का सामना करना पड़ रहा था। रिजर्व बैंक ने निकट समन्वय और केंद्रित संवाद के लिए सहकारी क्षेत्र की अरसे से लंबित मांग को पूरा करने के लिए हाल ही में एक नोडल अधिकारी भी अधिसूचित किया है। इन पहल से शहरी सहकारी बैंकों को और मजबूती मिलेगी। प्रधानमंत्री के नेतृत्व में भारत सरकार सहकारी समितियों को मजबूत करने तथा उन्हें लाभार्थी और भागीदार दोनों ही रूपों में अन्य आर्थिक संस्थाओं के बराबर लाने के लिए प्रतिबद्ध है।

పట్టణ సహకార బ్యాంకుల బలోపేతానికి 4 కీలక చర్యలు

నోటిఫై చేసిన ఆర్బీఐ



దిల్లీ: 1,514 పట్టణ సహకార బ్యాంకుల (యూసీబీ)ను బలోపేతం చేసే లక్ష్యంతో రిజర్వ్ బ్యాంక్ ఆఫ్ ఇండియా(ఆర్బీఐ) నాలుగు కీలక చర్యలను నోటిఫై చేసిందని కేంద్ర ప్రభుత్వం వెల్లడించింది. 'కేంద్ర హోం, సహకార శాఖ మంత్రి అమిత్ షా, ఆర్థిక మంత్రి నిర్మలా సీతారామన్, ఆర్బీఐ గవర్నరు శక్తికాంత దాస్ల మధ్య విస్తృత సంప్రదింపుల అనంతరం ఆర్బీఐ ఈ చర్యలను నోటిఫై చేసింద'ని కేంద్ర సహకార మంత్రిత్వ శాఖ తెలిపింది. ఆ నాలుగు చర్యల్లో... ప్రాధాన్య రంగాలకు రుణాల మంజూరు లక్ష్యాన్ని సాధించేందుకు యూసీబీలకు అదనంగా మరో రెండేళ్ల సమయం ఇవ్వడం ఒకటి. అలాగే కార్యకలాపాలకు అనుమతి ఉన్న ప్రాంతాల్లో ఆర్బీఐ నుంచి ముందస్తు అనుమతి తీసుకోకుండానే అంతకుముందు ఆర్థిక సంవత్సరంలో ఉన్న శాఖల సంఖ్యల్లో 10 శాతం వరకు (గరిష్ఠంగా 5 శాఖలు) కొత్త శాఖలను పట్టణ సహకార బ్యాంకులు ప్రారంభించవచ్చు. అయితే బోర్డు నుంచి విధానపరమైన అనుమతులు పొందడంతో పాటు ఫైనాన్షియల్ సౌండ్ అండ్ వెల్ మేనేజ్ నిబంధనలకు అనుగుణంగా నడుచుకోవాలి. వాణిజ్య బ్యాంకుల మాదిరి వన్-టైం సెటిల్మెంట్ చేసే అవకాశాన్ని కూడా యూసీబీలకు ఆర్బీఐ కల్పించింది. అలాగే బోర్డు ఆమోదిత విధానాల ద్వారా రుణ గ్రహీతలకు సాంకేతిక రైటాఫ్(రుణాల రద్దు), సెటిల్మెంట్ ప్రక్రియను కూడా పట్టణ సహకార బ్యాంకులు చేపట్టచ్చు. తాజాగా ఆర్బీఐ నోటిఫై చేసిన చర్యల ప్రకారం.. ప్రాధాన్య రంగ రుణాల లక్ష్యాన్ని సాధించేందుకు యూసీబీలకు 2026 మార్చి 31 వరకు గడువు ఇవ్వాలని ఆర్బీఐ నిర్ణయం తీసుకుంది. అలాగే 60 శాతం మేర లక్ష్యాన్ని సాధించేందుకు గడువును కూడా 2024 మార్చి 31 వరకు గడువు పొడిగించింది.
