



Annual Report

2023-24



सहकारिता मंत्रालय
Ministry of Cooperation
भारत सरकार
Government of India

“Sahkar se Samriddhi”

PREFACE

This report highlights the significant achievements and milestones of the Ministry during the past fiscal year, as well as the ongoing efforts to promote and strengthen cooperative movement across the country.

The Ministry of Cooperation has been working tirelessly to enhance the reach and impact of cooperatives in India. With the aim of promoting financial inclusion, the Ministry has launched several initiatives to provide easy access to credit and other financial services to small and marginal farmers, women entrepreneurs, and youth. The report highlights the progress made in this area.

In addition to financial inclusion, the Ministry has also been working towards enhancing the capacity building of cooperatives. The report showcases the various training programs and workshops conducted by the Ministry to enhance the skills and knowledge of cooperative members, as well as the efforts to modernize and digitize cooperative societies.

This report will provide valuable insights into the progress made by the Ministry of Cooperation and inspire us to continue our efforts towards building a more inclusive and prosperous India.

List of Acronyms

Sr. No.	Name	Full Form
1.	AARDO	African Asian Rural Development Organization
2.	ABM	Agri-Business Management
3.	AePS	Aadhaar Enabled Payment System
4.	AICTE	All India Council for Technical Education
5.	AIF	Agriculture Infrastructure Fund
6.	AMI	Agricultural Marketing Infrastructure Scheme
7.	APCYS	Asia-Pacific Cooperative Youth Summit
8.	ARDB	Agriculture and Rural Development Bank
9.	BBSSL	Bharatiya Beej Sahakari Samiti Limited
10.	BIRD	Bankers Institute of Rural Development
11.	BoM	Board of Management
12.	BUCCS	Buldana Urban Cooperative Credit Society Ltd.
13.	CAS	Common Accounting System
14.	CBBO	Cluster Based Business Organizations
15.	CC2	Combined Category 2
16.	CCM	Centre for Cooperative Management
17.	CEA	Cooperative Election Authority
18.	CED	Centre for Entrepreneurship Development
19.	CEF	Cooperative Education Fund
20.	CGS	Centre for Gender Studies
21.	CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
22.	CICTAB	Centre for International Cooperation & Training in Agricultural Banking
23.	CIT	Centre for Information Technology
24.	CME	Centre for Management Education
25.	CO	Cooperative Ombudsman
26.	C-PEC	Centre for Professional Excellence in Cooperatives
27.	CRCS	Central Registrar of Cooperative Societies
28.	CRP	Centre for Research & Publication
29.	CRRDF	Cooperative Rehabilitation Reconstruction & Development Fund
30.	CSC SPV	Common Service Centre Special Purpose Vehicle
31.	CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
32.	DCCBs	District Central Cooperative Banks
33.	DIDF	Dairy Processing & Infrastructure Development Fund
34.	EBP	Ethanol Blending Programme
35.	ERP	Enterprise Resource Planning
36.	ESG	Environmental, Social, Governance

37.	EURICSE	European Research Institute on Cooperative and Social Enterprises
38.	FAO	Food and Agriculture Organization
39.	FFPO	Fish Farmer Producer Organization
40.	FHTC	Functional Household Tap Connection
41.	FIDF	Fisheries and Aquaculture Infrastructure Development
42.	FISHCOFED	National Federation of Fishers Cooperatives Limited
43.	FPOs	Farmer Producer Organizations
44.	FPS	Fair Price Shops
45.	FSWM	Financially Sound and Well Managed
46.	GEC	Gender Equality Committee
47.	GVC	Global Value Chains
48.	HYV	High Yielding Variety
49.	ICA	International Cooperative Alliance
50.	ICADP	International Cooperative Alliance Development Platform
51.	ICBA	International Cooperative Banking Association
52.	ICDP	Integrated Cooperative Development Projects
53.	ICETT	International Cooperative Entrepreneurship Think Tank
54.	ICM	Institute of Co-operative Management
55.	ICT	Information and Communication Technology
56.	IFFCO	Indian Farmers Fertilizer Cooperative Limited
57.	ILO	International Labour Organization
58.	IMC	Inter-Ministerial Committee
59.	INM	Integrated Nutrient Management
60.	IYC	International Year of Cooperatives
61.	JCCU	Japanese Consumers Cooperative Union
62.	JJM	Jal Jeevan Mission
63.	JLG	Joint Liability Group
64.	KCCs	Kisan Credit Cards
65.	KRIBHCO	Krishak Bharati Cooperative Limited
66.	LIFIC	LINAC-NCDC Fisheries Business Incubation Centre
67.	LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
68.	LMT	Lakh Metric Tonne
69.	MAT	Minimum Alternate Tax
70.	MeitY	Ministry of Electronics and Information Technology
71.	MIDH	Mission for Integrated Development of Horticulture
72.	MIS	Management Information System
73.	MLI	Member Lending Institution
74.	MoAFW	Ministry of Agriculture, Cooperation & Farmers Welfare
75.	MSCS	Multi-State Cooperative Society
76.	MSME	Ministry of Micro, Small & Medium Enterprises
77.	MT	Metric Tonne
78.	NABARD	National Bank for Agriculture and Rural Development

79.	NAFCARD	National Cooperative Agriculture and Rural Development Banks Federation Limited
80.	NAFCUB	National Federation of Urban Co-operative Banks and Credit Societies Ltd.
81.	NAFED	National Agricultural Cooperative Marketing Federation of India Ltd.
82.	NAFSCOB	National Federation of State Co-operative Banks Ltd.
83.	NBA	National Board of Accreditation
84.	NCCF	National Cooperative Consumers Federation
85.	NCCT	National Council for Cooperative Training
86.	NCD	National Cooperative Database
87.	NCDC	National Cooperative Development Corporation
88.	NCEL	National Cooperative Export Limited
89.	NCHF	National Cooperative Housing Federation of India
90.	NCOL	National Cooperative Organics Limited
91.	NCUI	National Cooperative Union of India
92.	NDDDB	National Dairy Development Board
93.	NFDB	National Fisheries Development Board
94.	NLCF	National Labour Cooperatives Federation of India Ltd.
95.	NLM	National Livestock Mission
96.	NMAET	National Mission on Agricultural Extension and Technology
97.	NPDD	National Programme for Dairy Development
98.	NSTFDC	National Scheduled Tribes Finance and Development Corporation
99.	O&M	Operations & Maintenance
100.	OMCs	Oil Marketing Companies
101.	PACS	Primary Agriculture Credit Societies
102.	PCARDB	Primary Cooperative Agriculture and Rural Development Bank
103.	PDS	Public Distribution System
104.	PGDCBM	Post Graduate Diploma in Cooperative Business Management
105.	PGDM	Post Graduate Diploma in Management Programme
106.	PGDM-ABM	Post Graduate Diploma in Management-Agri Business Management
107.	PMBI	Pharmaceuticals & Medical Devices Bureau of India
108.	PMBJK	Pradhan Mantri Bhartiya Janaushadhi Kendra
109.	PMFME	Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme
110.	PMKSK	Pradhan Mantri Kisan Samriddhi Kendras
111.	PMKSY	Pradhan Mantri Kisan Sampada Yojana
112.	PM-KUSUM	Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan
113.	PMMSY	Pradhan Mantri Matsya Sampada Yojana
114.	PSL	Priority Sector Lending

115.	PWS	Piped Water Supply Schemes
116.	RCS	Registrar of Cooperative Societies
117.	RGM	Rashtriya Gokul Mission
118.	RICM	Regional Institute of Co-operative Management
119.	RTC	Regional Training Centres
120.	SAFAL	Simplified Application for Agricultural Loans
121.	SCARDB	State Cooperative Agriculture and Rural Development Banks
122.	SDG	Sustainable Development Goal
123.	SEWA	Self Employed Women's Association
124.	SHG	Self Help Group
125.	SIDBI	Small Industries Development Bank of India
126.	SMAM	Sub-Mission on Agricultural Mechanization
127.	SMSP	Sub-Mission for Seed and Planting Material
128.	SPCGP	Sahakar Pragya Centre for Good Practices
129.	SRR	Seed Replacement Rate
130.	StCBs	State Cooperative Banks
131.	STCC	Short-Term Cooperative Credit
132.	T&P	Technical & Promotional
133.	TIS	Centre for Training & Information System
134.	TRIFED	Tribal Cooperative Marketing Development Federation of India
135.	UCB	Urban Cooperative Bank
136.	ULCCS	Uralungal Labour Contract Cooperative Society
137.	UO	Umbrella Organization
138.	VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
139.	VRR	Varietal Replacement Rate
140.	WCM	World Cooperative Monitor

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CHAPTER-1

ABOUT THE MINISTRY OF COOPERATION

1.1 Overview

Cooperatives are universally accepted as an essential instrument of social and economic policy and have inherent advantages in tackling the problems of poverty alleviation, food security, and employment generation. These have immense potential to deliver goods and services at the grass-root level. Cooperatives are people-centric rather than capital-centered organizations and they bring in cohesiveness, community business sense and enhance social bonding (through collective efforts).

The cooperative sector plays a significant role in the overall economic development of the country with its member driven inclusive approach. It has the required capability to ensure equitable and concerted efforts towards enhancing the flow of timely, adequate and door-step support to various critical infrastructure, input services, irrigation, marketing, processing and community storages, etc., and also for other activities such as poultry, fisheries, horticulture, dairy, textiles, consumer, housing, health etc.

There are around 8 lakh cooperative units in India out of which 1.86 lakh units are credit cooperatives and the remaining are non-credit cooperatives carrying out various activities such as producer, processing, consumer, industrial, marketing, tourism, hospital, housing, transport, labour, farming, service, livestock, multi-purpose cooperatives, etc.

There exists a huge untapped potential of these community owned and members-driven economic entities. There is also a need to identify and address suitably the issues faced by sectoral cooperatives in ensuring and expediting momentum in the cooperative movement in the country. Some of the vital issues, which need intervention for achieving '*Sahkar se Samriddhi*' in the country are:

- (a) Regional/ State level and sectoral imbalances in the cooperative movement

- (b) Regulatory complexities
- (c) Governance, leadership and operational issues
- (d) Lack of professional management in cooperative units
- (e) Need for time-tested structural reform measures
- (f) Lack of cooperation amongst cooperatives

1.2 Creation of the Ministry of Cooperation

The subject of cooperation was earlier administered through the Cooperation Division of the erstwhile Department of Agriculture, Cooperation & Farmers Welfare under Ministry of Agriculture and Farmers Welfare. In a historic move, a separate 'Ministry of Cooperation' was created by the Union Government vide Cabinet Secretariat's Gazette Notification No. 2516 dated 6th July, 2021 for realizing the mantra of '*Sahkar se Samridhi*'.

The Ministry is headed by Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation and is assisted by Shri B.L. Verma, Hon'ble Minister of State for Cooperation. Secretary (Cooperation) is the administrative Head of the Ministry and is assisted by an Additional Secretary & Financial Adviser, one Additional Secretary and one Central Registrar of Cooperative Societies.

Ministry has sanctioned strength of 201 posts out of which 130 posts belongs to the Ministry and 71 post belong to the Office of Central Registrar of Cooperative Societies (CRCS). Against the sanctioned strength of 201 posts, 102 regular staff in position. Organization Chart of the Ministry and CRCS office is placed at **Annexure – I**.

1.3 Establishment of New Ministry

Ministry of Cooperation started functioning from very limited office space allocated to it in Krishi Bhawan and Janpath Bhawan with the help of few officers. Within a short span of 32 months, the Ministry has got well established. On 14th July 2022, Ministry along with the office of CRCS was shifted to "Atal Akshaya Urja Bhawan" at Lodhi Road, New Delhi.

In order to accommodate all staff of Office of CRCS and other connected offices, a new office premises for Office of CRCS was purchased. Office of CRCS shifted to its new office located at 9th Floor, Tower-E, World Trade Centre, Nauroji Nagar, New Delhi-29 on 14th January, 2024.

In exercise of the powers conferred under section 85A of the Multi-State Cooperative Societies Act, 2002 (39 of 2002) and amendment (11 of 2023) read with rules 30A, 30B and 30C of the Multi-State Co-operative Societies Rules, 2002, Ministry of Cooperation has appointed Co-operative Ombudsman on 5th March, 2024 with territorial jurisdiction of entire country for a period of three years. Department of Expenditure has sanctioned 20 posts for the Office of Cooperative Ombudsman.

In exercise of the powers conferred by section 45 of the Multi-State Co-operative Societies Act, 2002, (39 of 2002) and amendment (11 of 2023), the Ministry of Cooperation has established the Co-operative Election Authority on 11th March, 2024. Department of Expenditure has sanctioned 16 posts for the Office of Cooperative Election Authority.

1.4 Mandate (Business Allocation) of the Ministry:

The mandate of the Ministry of Cooperation as per the Government of India (Allocation of Business) Rules, 1961 is:

- General Policy in the field of Cooperation and Coordination of Cooperation activities in all sectors.

Note: - The Ministries concerned are responsible for Cooperatives in the fields.

- Realization of vision “from cooperation to prosperity”.
- Strengthening of cooperative movement in the country and deepening its reach up to the grassroots.
- Promotion of cooperative-based economic development model, including the spirit of responsibility among its members to develop the country.
- Creation of appropriate policy, legal and institutional framework to help cooperatives realize their potential.
- Matters relating to National Cooperative organization.
- National Cooperative Development Corporation.
- Incorporation, regulation and winding up of Cooperative societies with objects not confined to one State including administration of ‘the Multi-State Cooperative Societies Act, 2002 (39 of 2002)’:

Provided that the administrative Ministry or Department shall be ‘the Central Government’ for the purpose of exercising powers under the Multi-State Cooperative Societies Act, 2002 (39 of 2002), for Cooperative units functioning under its control.

- Training of personnel of cooperative departments and cooperative institutions (including education of members, office bearers and non-officials).

1.5 Vision and Mission of the Ministry

VISION

“Sahakar se Samriddhi” or Prosperity through Cooperation

MISSION

“To provide a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. It aims to deepen cooperatives as a true people-based movement reaching up to the grassroots and develop a cooperative based economic model where each member works with spirit of responsibility”

Seven Cooperative Principles

In 1995, the International Cooperative Alliance (ICA) adopted the revised Statement on cooperative identity which contains the definition of a cooperative, the values of cooperatives, and the seven cooperative principles. These principles have been accepted universally:

1. Open and Voluntary Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information
6. Cooperation Among Cooperatives
7. Concern for Community

1.5.1 Various Initiatives taken by Ministry of Cooperation

To fulfil its mandate and vision, Ministry of Cooperation has taken following several measures:

- Well-planned establishment of the Ministry under the supervision of Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah.
- In 32 months, about 54 new initiatives have been taken.
- 28 detail action plans were prepared.
- 11 teams formed at the level of Director/Deputy Secretary under the leadership of Additional/Joint Secretary.

- Model bye-laws for Primary Agricultural Credit Societies (PACS) were prepared and sent to the States for adoption as per requirement.
- 2 Bills were prepared.
- Bye-laws of 3 newly formed National Cooperative Societies viz. National Cooperative Exports Limited (NCEL); National Cooperative Organics Limited (NCOL) and Bharatiya Beej Sahakari Samiti Limited (BBSSL) were prepared.
- Cabinet Note was prepared on World's Largest Grain Storage Scheme.
- Various meetings held with line Ministries, State Governments, National Cooperative Federations and other Stakeholders.
- Detailed meeting with Senior Officers of the Ministry every Monday under the Chairmanship of Secretary, Ministry of Cooperation.

Guided by the vision of “Sahakar-se-Samriddhi”, Ministry of Cooperation, in a short span of 2.5 years, has undertaken various path breaking initiatives to address the challenges facing the cooperatives and restore the lost glory of the sector by revitalising the cooperative societies, especially the primary level cooperatives.

To enable PACS to diversify their businesses and become financially sustainable economic entities, the Government has framed Model Bye-laws for them which allow them to undertake more than 25 economic activities. Through Inter-Ministerial coordination, PACS have also been enabled to function as PM Bhartiya Jan Aushadhi Kendra, PM Kisan Samriddhi Kendra, LPG Distributors, Petrol/ Diesel retail outlets, Paani Samitis for rural piped water supply scheme. PACS have also been enabled to function as Common Service Centre (CSC) to deliver more than 300 e-services, including banking, insurance, Aadhar enrolment/ updation, health services, legal services, etc. to rural citizens. These initiatives will provide them with additional and stable sources of income and improve access of rural masses to various services. To address the acute shortage of food grain storage capacity in the country, decentralized godowns are being created at PACS level through convergence of various existing GOI schemes.

To address the skewed distribution of cooperatives in the country, all the uncovered Panchayats/ villages are being covered by formation of new multipurpose

PACS or primary dairy/ fishery cooperative societies as per the requirement and viability.

To improve transparency and accountability in the cooperative ecosystem, comprehensive digital interventions have also been made by the Government which would enable seamless flow of information on real-time basis, thus boosting member confidence in the system and promoting active membership in the operations of cooperatives. All the 72,000 functional PACS in the country are being computerized through a common national ERP-based software, which will link them to NABARD through State Cooperative Banks and District Central Cooperative Banks. It would not only increase their operational efficiency but would also lower the cost of transactions, thus benefitting millions of their farmer members.

As far as Multi-State Cooperative Societies are concerned, Computerization of the office of Central Registrar has also been carried out. Registration, regulation, etc. of multi-state cooperative societies is now being done online, which will bring ease, speed and transparency to the functioning of this office. Along similar lines, schemes for Computerization of RCS Offices of all the States/ UTs and Agriculture & Rural Development Banks (ARDBs) are also being implemented by the Government.

To increase availability of improved seeds and augment organic production and exports, the Government has established three new National level multi-state cooperative societies for seeds, organic farming and exports which would act as umbrella organizations for their respective sectors and serve as an important medium to link farmers with the global market. Cooperative societies from PACS to Apex can become their members and reap the benefits.

Today, cooperatives are being provided with the same facilities and platforms as the corporate sector. In the cooperative banking sector, Urban Cooperative Banks (UCBs) have been allowed to open branches and provide doorstep services to their customers. An Umbrella Organization (UO), National Urban Cooperative Finance and Development Corporation Limited (NUCFDC) for the UCB sector has also been established. Rural cooperative banks have been enabled to lend to the commercial real estate/ residential housing sector.

Suitable modifications have been made in the Income Tax Act to remove the inequalities that were being faced by cooperative societies and bring them on par with

companies. With this, cooperative societies will have more capital available with them, which will help them in increasing their business volume and benefit their members immensely. Steps have been taken to revive and strengthen cooperative sugar mills as well.

To ensure orderly and planned development of the cooperative sector in line with the changed economic scenario, National Cooperative Database has been prepared by Ministry of Cooperation with the support of States/ UTs. Along with this, a New National Cooperation Policy is being framed to aid in policy-making for the sector. Further, significant emphasis is being laid on cooperative education and training.

National Cooperative Development Corporation (NCDC), which is a statutory organization, involved in planning, promoting and financing cooperative development programmes at the national level, has been strengthened to cater to the needs of the sector and is on its way to becoming one of the most trusted credit providers of this sector. Several important initiatives and schemes have also been launched by NCDC to aid the development of cooperatives.

List of initiatives taken and progress made so far are enclosed at **Annexure-II**.

1.5.2 Vigilance Matters

Vigilance Unit has been set up in the Ministry under Additional Secretary, designated as Chief Vigilance Officer (CVO) to ensure a transparent, responsive and corruption free work environment through surveillance and preventive & punitive measures.

1.5.3 Grievances Redressal Mechanism

A Public Grievance redressal mechanism has been established in the Ministry. Deputy Secretary level officers have been designated as grievance redressal officers to deal with all grievances relating to their subject matters. Since 01.04.2023 till 31.03.2024, total 30,961 public grievances were received which have been fully disposed off. At present average time for disposal of public grievances and appeals is 3 days.

Table 1.1: The settlement status of Grievances as per CPGRAMS portal for the year 2023-2024 (from 01.04.2023 to 31.03.2024) is as follows:

Sl. No.	CPGRAMS Source	Received	Disposed	Disposed percentage
1.	Local/Internet	26239	26239	100.00
2.	PMO	4094	4094	100.00
3.	DARPG	489	489	100.00
4.	President Secretariat	136	136	100.00
5.	Pension	3	3	100.00
6.	Total	30961	30961	100.00

1.5.4 RTI Matters

Implementation of the Right to Information Act, 2005: During the year 2023-24 (from 01.04.2023 to 31.03.2024), 2774 RTI applications for seeking information and thereon 235 appeals were received in this Ministry. All applications and appeals were disposed off within the stipulated time period. Division-wise Central Public Information Officers (CPIOs) and First Appellate Authorities (FAAs) have been designated. Details of the concerned Central Public Information Officers (CPIOs) of the Ministry and their appellate authorities are available on official website of the Ministry.

1.5.5 Official Language

Progressive Use of Hindi: Official Language Cell has been established in the Ministry. Most of the official work in the Ministry is performed in Hindi. Hindi Advisory Committee comprising of 15 Non-Government Members and 7 Government Members has been constituted and notified on 12th August, 2023. The Ministry observed Hindi Pakhwara in September 2023 [14th -29th September] during which, Hindi competitions were organised.

1.5.6 Matters related to Sexual Harassment at Workplace

In compliance of the provisions of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, “Internal Complaint Committee” has been constituted in the Ministry to strengthen measures for safety of women and timely addressing their issues.

1.5.7 States/UTs visits by officers of the Ministry

After creation of Ministry of Cooperation, various new initiatives have been taken by the Government for the development of cooperative sector in the country. In order to understand the effective implementation of these initiative at ground level and the bottlenecks being faced by the States/UTs, a comprehensive emersion training programme has been implemented for officers/officials of Ministry of Cooperation through visits to States/UTs during October-December, 2023.

1.5.8 Various events like Yoga Day, Shramdan Divas, Ekta Divas, Hindi Pratiyogita Prize Distribution, and retirement events were organized in Ministry of Cooperation



Yoga Day 2023



Swachchata Pledge Ceremony 1st October, 2023



Swachchata Pakhwara 2023



National Unity Day 2023



Hindi Award Ceremony 2023



First retirement event in the Ministry of Cooperation. Two officers Shri Alok Agarwal, Joint Secretary and Shri Rashid Jalil, PS retired on 31st December, 2023

1.5.9 Digital activities in the Ministry of Cooperation

1. Updation and enriching the website with information for Ministry of Cooperation <https://cooperation.gov.in> with implementation of Google Analytics. Around 1.20 Crore visitors have surfed the portal till 31st March, 2024.
2. Updation and identification of dark areas for development of new cooperatives has been done through its portal <https://cooperatives.gov.in> for National Cooperative Database.
3. Deployment of Cyber Security tools (Unified Endpoint Management) and regular updates of Antivirus on all the 150+ Computer Systems over NICNET for the Ministry.
4. Enhancing the e-Office at <https://cooperation.eoffice.gov.in> to 250 users and upgradation to latest e-Office Ver 7.2.1 from previous version.
5. Around 250+ video conferences have been conducted by using VC Studio and web Video Conferencing System.
6. Smoothened the functioning of R&I Section of the Ministry and integrated it with e-Office and organizing training for officials & officers of the Ministry.
7. Implementation of Biometric Attendance System with portal <http://moc.attendance.gov.in>
8. Marking awareness for cyber security guidelines for Officials of the Ministry.
9. Setting up of DR sites for portals of the Ministry over Meghraj (Cloud).
10. Launching & Hosting of [Central Registrar of Cooperative Societies \(CRCS\) Refund Portal](#) at <https://mocrefund.crcs.gov.in>
11. Launching & Deployment of RTI application <https://www.cooperation.gov.in/right-information>
12. Creation & Operationalization of portal for Central Registrar of Cooperative Society at <https://crcs.gov.in>. The portal has enabled a complete digital workflow for Multi-State Cooperative Societies.
13. An account “**samriddhi.sms**” has been created for propagating the Ministry initiatives and Short Videos for awareness through portal <https://sms.gov.in> using TRAI exempted tariff. Around 1.50 Crores SMSs containing links of short videos in 13 languages has been sent to members of the cooperative societies in all States/UTs.
14. A Centralized mailing system <https://ismgr.nic.in> with 10 bulk email subscription for Ministry of Cooperation has been created. It send emails related to Initiatives

of the Ministry, Circulars, Press Briefing, Media Clips to around 6000 officials across all States/ UTs.

CHAPTER-2

ROLE OF COOPERATIVES IN INDIAN ECONOMY

2.1 Evolution of Cooperative Movement in India

Even before formal cooperative structures came into being through the passing of a law, the practice of the concept of cooperation and cooperative activities was prevalent in several parts of India. Village communities were collectively creating permanent assets like village tanks or village forests and pooling resources, like food grains after harvest to lend to needy members of the group before the next harvest, or collecting small contributions in cash at regular intervals to lend to members of the group.

The proposal for agricultural banks was first mooted in 1858 and again in 1881 by Mr. William Wedderburn the District Judge of Ahmednagar, in consultation with Justice M.G. Ranade, but was not accepted. In March 1892, Mr. Frederick Nicholson was tasked by the Governor of Madras Presidency for enquiring into the possibility of introducing in this Presidency, a system of agricultural or other land banks. He submitted his report in two volumes in 1895 and 1897. In 1901, the Famine Commission recommended the establishment of Rural Agricultural Banks through the establishment of Mutual Credit Associations and also suggested the principles underlying Agricultural Banks.

2.1.1 Development of Cooperatives in Pre-Independence Era

Based on the recommendations of the Edward Law Committee, the Cooperative Credit Societies Act, restricted to credit cooperatives, was enacted on 25th March, 1904. Under this Act, there were 5,300 societies with a membership of over three lakhs by 1911.

The Cooperative Societies Act of 1912 was enacted to provide for non-credit cooperatives with provisions for Federations of Cooperatives. With this enactment, in the credit sector, urban cooperative banks converted themselves into Central Cooperative Banks with primary cooperatives and individuals as their members. The first Cooperative Housing Society, the Madras Cooperative Union in 1914, the Bombay Central Cooperative Institute in 1918 and similar institutions in Bengal, Bihar, Orissa,

Punjab, etc. came up. Edward Maclagen Committee in 1914 recommended building a strong three-tier structure in every province with primaries at the base, the Central Cooperative Banks at the middle tier and the Provincial Cooperative Bank at the apex, to provide short-term and medium-term finance.

With the passing of the Reforms Act, in 1919, Cooperation as a subject was transferred to the provinces. The first provincial Act viz. Bombay Cooperative Societies Act, passed in 1925, intra-alia, introduced the principle of one-man one-vote. The Royal Commission on Agriculture in 1928 recommended the setting up of land mortgage banks. Another prominent development of this time was the setting up of the All-India Association of Cooperative Institutes in 1929. Setting up of the Reserve Bank of India (RBI) in 1934 was a major development in the thrust for agricultural credit.

The Mehta Committee in 1937 recommended reorganization of Cooperative Credit Societies as multi-purpose cooperatives. During the period of 1939-1945, many societies had started banking functions and had grown in size and operations over a period of time, with substantial diversification of activities.

With the emergence of cooperatives having membership from more than one State, a need was felt for an enabling cooperative law for such multi-unit or multi-state cooperatives. The Multi-Unit Cooperative Societies Act was passed in 1942, which delegated the power of the Central Registrar of Cooperatives to the State Registrars for all practical purposes. The Cooperative Planning Committee under the Chairmanship of Shri R.G. Saraiya in 1945 observed that cooperative societies were the most suitable medium for democratization of economic planning.

Under the leadership of Shri Tribhuvan Das Patel, history was made on 14th December 1946, when the Khera District Cooperative Milk Producers Milk Union commonly known as Amul was registered under Bombay Cooperative Societies Act, 1925. Shri Vaikunth Bhai Mehta took over as Minister, in-charge of Cooperation of the Bombay Government after which the cooperative movement in the province received a boost. Janardan Madan Committee on Cooperative Education and Training made recommendations for cooperative education programmes and setting up of an Education Fund.

2.1.2 Development of Cooperatives in the Post-Independence Era

After India attained Independence in 1947, cooperative development received a boost, with cooperatives being given a vital role in various plans formulated by the Planning Commission.

The First Five Year Plan (1951-56), outlined the vision of the cooperative movement in India and the rationale for emphasizing cooperatives and panchayats as preferred organizations for economic and political development. All-India Rural Credit Survey Committee in 1954 recommended introducing an integrated system of rural credit, partnership of the government in the share capital of the cooperatives and also appointment of government nominees on their boards, thus participating in their management.

The Second Five-Year Plan (1956-1961) emphasized that “building up a cooperative sector as a part of planned development” was one of central aims of National Policy. The National Cooperative Development Fund was also established by the Central Government during this period, to enable States to borrow for the purpose of subscribing to share capital of non-credit cooperative institutions in the country. Shri S.T. Raja Committee on Cooperative Law in 1956 recommended a Model Bill for consideration of State Governments. Many State Governments amended their Acts in line with the Model Bill. Another important development at this time was the National Development Council Resolution in 1958. Cooperative marketing and processing of agricultural produce formed an important part of the Integrated Scheme of Cooperative Development in the Second Plan. About 1900 primary marketing societies were set up and State Marketing Federations were established in all the States and the National Cooperative Marketing Federation was established at the Centre. Marketing cooperatives along with the agricultural cooperatives played a major role in promoting the Green Revolution by providing credit and inputs to farmers as well as processing their increased outputs.

The Third Five Year Plan (1961-1966) stressed that “cooperation should become, progressively, the principal basis of organization in branches of economic life, notably agriculture, minor irrigation, small industries and processing, marketing, distribution, rural electrification, housing & construction and provision of essential amenities for

local communities. Even in the medium and large-scale industries and transport, an increasing range of activities can be undertaken on cooperative lines”.

From the mid-sixties onwards, agro processing cooperatives, particularly in the sugar and spinning sector grew in number and contribution, driven primarily by the government's policy of encouraging large scale industries in the cooperative sector and term loan assistance from financial institutions. With the setting up of Indian Dairy Corporation (now NDDB) registered under the Companies Act 1956 to replicate the Anand pattern of cooperatives in milk, the Indian dairy cooperative movement received a spurt. After the Indo-China war in 1962, both the Consumer Cooperative Structure and the Public Distribution System (PDS) were strengthened. With the growth of public deposits in Urban Cooperative Credit Societies, it was felt necessary to insure these under the Deposit Insurance Scheme of Reserve Bank of India.

Some National Institutions which came into existence in the 1960s

- The Agricultural Refinance Corporation was set up in 1962 to provide long-term loans to cooperatives, through Central Land Mortgage Banks.
- In 1963, the National Cooperative Development Corporation (NCDC) was established as a statutory corporation by an Act of Parliament.
- Setting up of various National Cooperative Federations and re-organization of the National Cooperative Union of India (NCUI).
- In 1967, the Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) was set up in Pune.

The Fourth Five Year Plan (1969-1974) gave high priority to the re-organization of cooperatives to make cooperative short-term and medium-term structure viable. In 1965, Mirdha Committee recommendations, resulted in amendments to the cooperative legislation in most of States.

The Fifth Five Year Plan (1974-1978) took note of the high level of over-dues. In its recommended strategy for cooperative development, the correction of regional imbalances and reorienting the cooperatives towards the under-privileged, structural reform received special attention. The Plan recommended the formulation of Farmers’

Service Cooperative Societies as had been envisaged by National Commission on Agriculture and stressed the need for professional management of cooperatives.

The Sixth Five Year Plan (1980-1985) also emphasized the importance of cooperative efforts being more systematically directed towards ameliorating the economic conditions of the rural poor. The Plan recommended steps for re-organizing Primary Agricultural Credit Societies into strong and viable multi-purpose units. It also suggested strengthening the linkages between consumer and marketing cooperatives.

NABARD Act, 1981

The National Bank for Agriculture and Rural Development (NABARD) Act was passed in 1981 and NABARD was set up to provide re-finance support to Cooperative Banks and to supplement the resources of Commercial Banks and Regional Rural Banks to enhance credit flow to the agriculture and rural sector.

Multi-State Cooperative Societies Act, 1984

With the objective of introducing a comprehensive central legislation to facilitate the organization and functioning of multi-state societies and to bring uniformity in their administration and management, the MSCS Act of 1984 was enacted. The earlier Multi-Unit Cooperative Societies Act of 1942 was repealed.

The Seventh Five Year Plan (1985-1990) inter-alia recommended development of Primary Agricultural Credit Societies as multiple viable units; realignment of policies and procedures to expand flow of credit and ensure inputs and services particularly to weaker sections; special programmes for the North-Eastern Region; strengthening of consumer cooperative movement in urban as well as rural areas and promoting professional management.

The Government constituted a Committee on Cooperative Law for Democratization and Professionalization of Management in Cooperatives in 1985, headed by Shri K. N. Ardhanareeswaran. Similarly, in 1989 the Agricultural Credit Review Committee under the Chairmanship of Prof. A.M. Khusro examined the problems of agricultural and rural credit and recommended major systemic improvements.

Multi-State Cooperative Societies Act, 2002

The Multi-State Cooperative Societies (MSCS) Act, enacted in 1984, was repealed in 2002 and replaced by Multi-State Cooperative Societies (MSCS) Act, 2002.

National Cooperative Policy, 2002

In 2002, the Government of India announced the National Cooperative Policy. The objective of the Policy was to facilitate an all-round development of cooperatives in the country. The policy promises to provide cooperatives with the necessary support, encouragement and assistance, to ensure their functioning as autonomous, self-reliant and democratically managed institutions, accountable to their members, and making a significant contribution to the national economy.

Based on the recommendations made at a Conference of State Ministers for Cooperation, the Government of India in 2002 constituted a Ministerial Task Force to formulate a plan of action for implementation of National Cooperative Policy. The Task Force suggested that a single law instead of parallel laws should be introduced in the States.

NCDC Amendment Act, 2002

Recognizing the need to improve its scope of lending and to bring about changes in its funding, the NCDC Act was amended in 2002, which enabled it to cover notified services, livestock and industrial activities and more importantly to directly fund cooperatives against suitable security.

Task Force on Revival of Cooperative Credit Institutions

To nurse the rural cooperative credit system back to health, to ensure that the rural credit doubled over three years and that the coverage of small and marginal farmers by institutional lending was expanded substantially, the Government of India in August 2004 set up a Task Force led by Prof. A. Vaidyanathan to suggest an action plan for reviving rural cooperative credit institutions and legal measures necessary for facilitating this process. The recommendations of the Task Force in accordance with its Terms of Reference were basically confined to revival of credit cooperatives for which it suggested a financial package. The Vaidyanathan Committee also suggested

a model cooperative law that could be enacted by the State Governments. The Vaidyanathan Committee also gave its report on the long-term cooperative credit structure.

The Constitution (Ninety-Seventh) (Amendment) Act, 2011: The Constitution (Ninety-Seventh) (Amendment) Act, 2011, granted constitutional status to the Cooperative Societies and made the following provisions, namely:

- i. Right to form cooperative societies was included as a Fundamental Right by insertion of the words “cooperative societies” in Article 19(1)(c) in Part III of the Constitution.
- ii. Article 43B was inserted in Part IV of the Constitution as Directive Principle of State Policy for promotion of cooperative societies.
- iii. Part IX B ‘The Cooperative Societies’ was inserted with provisions for incorporation, regulation and winding up of cooperative societies.

The Constitution (Ninety-Seventh) (Amendment) Act, 2011 came into force w.e.f. 15.02.2012. However, Gujarat High Court, vide Judgment, dated 22.04.2013 declared that the Constitution (Ninety-Seventh Amendment) Act, 2011 inserting Part IXB containing Articles 243ZH to 243ZT is ultra vires the Constitution of India for not taking recourse to Article 368(2) of the Constitution providing for ratification by the majority of the State Legislatures. This order, however, will not affect other parts of the Constitution (Ninety-Seventh) (Amendment) Act, 2011. However, in Special Leave Petition, Supreme Court of India, vide its majority judgment, dated 20.07.2021 held that Part IXB of the Constitution of India is operative only in so far as it concerns Multi-State Cooperative Societies.

2.2 Structure of Cooperative Sector in India

The cooperative system in India can be broadly classified into two types viz., credit and non-credit cooperatives. The credit cooperatives ensure credit at affordable interest rates for agriculture, consumption and marketing in rural area, the consumer cooperatives meet the farmers’ consumption demand at concessional rates and marketing societies ensure remunerative prices for the products by eliminating the middlemen in the transaction of goods and services. Cooperative societies also handle activities pertaining to agriculture and small industry marketing, processing,

distribution and supplies. The table below shows the total number of societies and the total number of members registered in these societies across the country-

Sl. No.	Sectors	Total No. of Cooperatives	Total No. of Members
1	Agriculture & Allied Cooperative	26,798	98,36,270
2	Agro Processing / Industrial Cooperative	22,735	25,31,349
3	Bee Farming Cooperative	290	38,181
4	Consumer Cooperative	21,067	63,75,920
5	Credit & Thrift Society	80,330	4,32,75,731
6	Dairy Cooperative	1,41,807	1,56,87,794
7	Educational & Training Cooperatives	401	78,717
8	Fishery Cooperative	25,649	46,74,279
9	Handicraft Cooperative	5,076	3,69,840
10	Handloom Textile & Weavers Cooperative	19,576	51,56,723
11	Housing Cooperative Society	1,91,734	1,46,65,027
12	Jute and Coir Cooperative	57	5,755
13	Labour Cooperative	44,545	14,91,300
14	Livestock & Poultry Cooperative	16,677	13,39,349
15	Marketing Cooperative Society	9,121	45,90,611
16	Miscellaneous Credit Cooperative Society	5,830	89,19,537
17	Miscellaneous Non Credit	30,660	25,05,838
18	Multipurpose Cooperative	20,397	25,82,130
19	Primary Agricultural Credit Society (PACS/FSS/LAMPS)	1,03,304	13,99,27,330
20	Sericulture Cooperative	499	67,149
21	Social Welfare & Cultural Cooperative	2,069	2,91,308
22	Sugar Mills Cooperative	281	47,83,246
23	Tourism Cooperative	479	2,80,400
24	Transport Cooperative	4,175	7,04,336
25	Tribal-SC/ST Cooperative	1,521	10,33,894
26	Urban Cooperative Bank (UCB)	1,334	1,46,46,837
27	Women Welfare Cooperative Society	24,261	54,21,424
	Total	8,00,673	29,12,80,275

Source: National Cooperative Database (NCD) as on 31.03.2024

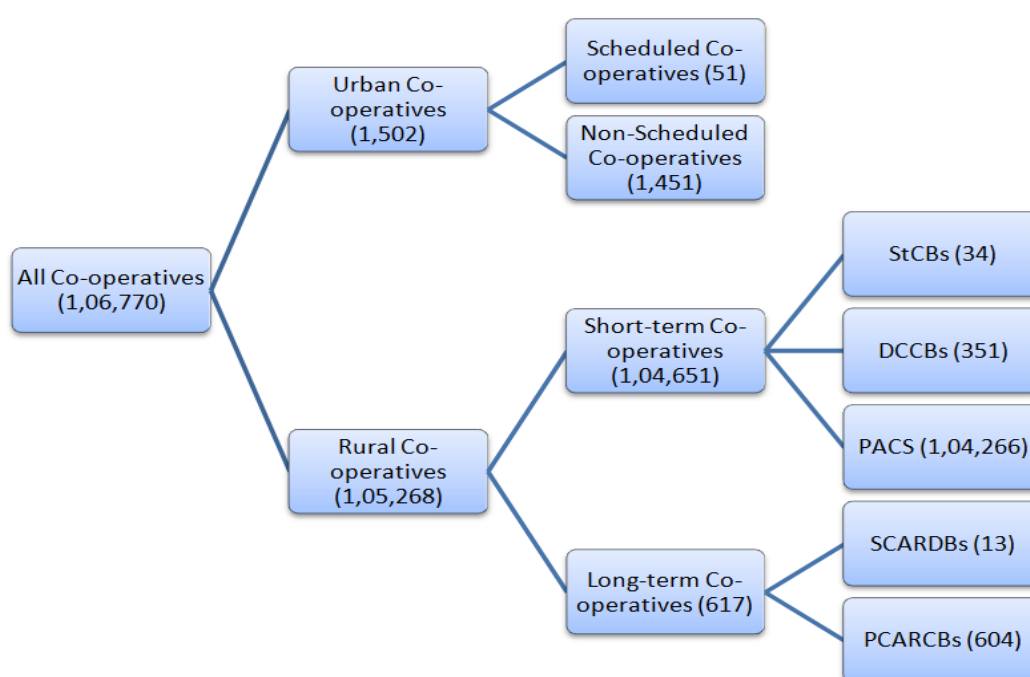
2.2.1 Credit Cooperatives

The credit cooperatives have a three-tier structure for distribution of rural credit with Primary Agricultural Credit Societies (PACS) at the village level, District Central Cooperative Banks (DCCB) at the district level and State Cooperative Banks (StCB)

at the State level. The urban areas are served by urban credit cooperatives and Urban Cooperative banks (UCB).

Cooperative banks/ Credit Societies ensure last mile credit delivery and promote financial inclusion. As per National Cooperative Database (NCD) portal, Ministry of Cooperation there are about 1.86 Lakh Credit Cooperative Societies in India, which include PACS, PCARDBS, UCBs, Employee thrift and other Credit Cooperatives, DCCBs, StCBs & SCARDBs.

The cooperative banking structure plays a vital role in the Indian financial system, leveraging on their wide network, especially in rural areas. Concerted efforts by the government and the Reserve Bank led to improvements in the regulatory architecture and greater freedom to raise capital even as reforms in deposit insurance facilitated a restoration of depositor confidence in these banks. During the year under review, calibrated efforts were made to bring the regulation of the co-operative banking sector¹ at par with other regulated entities (REs), including the prudential framework for stressed assets. REs within the co-operative banking sector were allowed to enter into outsourcing arrangements with lending service providers (LSPs) and digital lending platforms to imbue more flexibility into their business operations.



Notes: 1. StCBs: State Cooperative Banks; DCCBs: District Central Cooperative Banks; PACS: Primary Agricultural Credit Societies; SCARDBs: State Cooperative Agriculture and Rural Development Banks; PCARDBs: Primary Cooperative Agriculture and Rural Development Banks.

2. Figures in parentheses indicate the number of institutions at end-March 2023 for UCBs and at end-March 2022 for rural cooperatives.

Source: RBI, NABARD and NAFSCOB

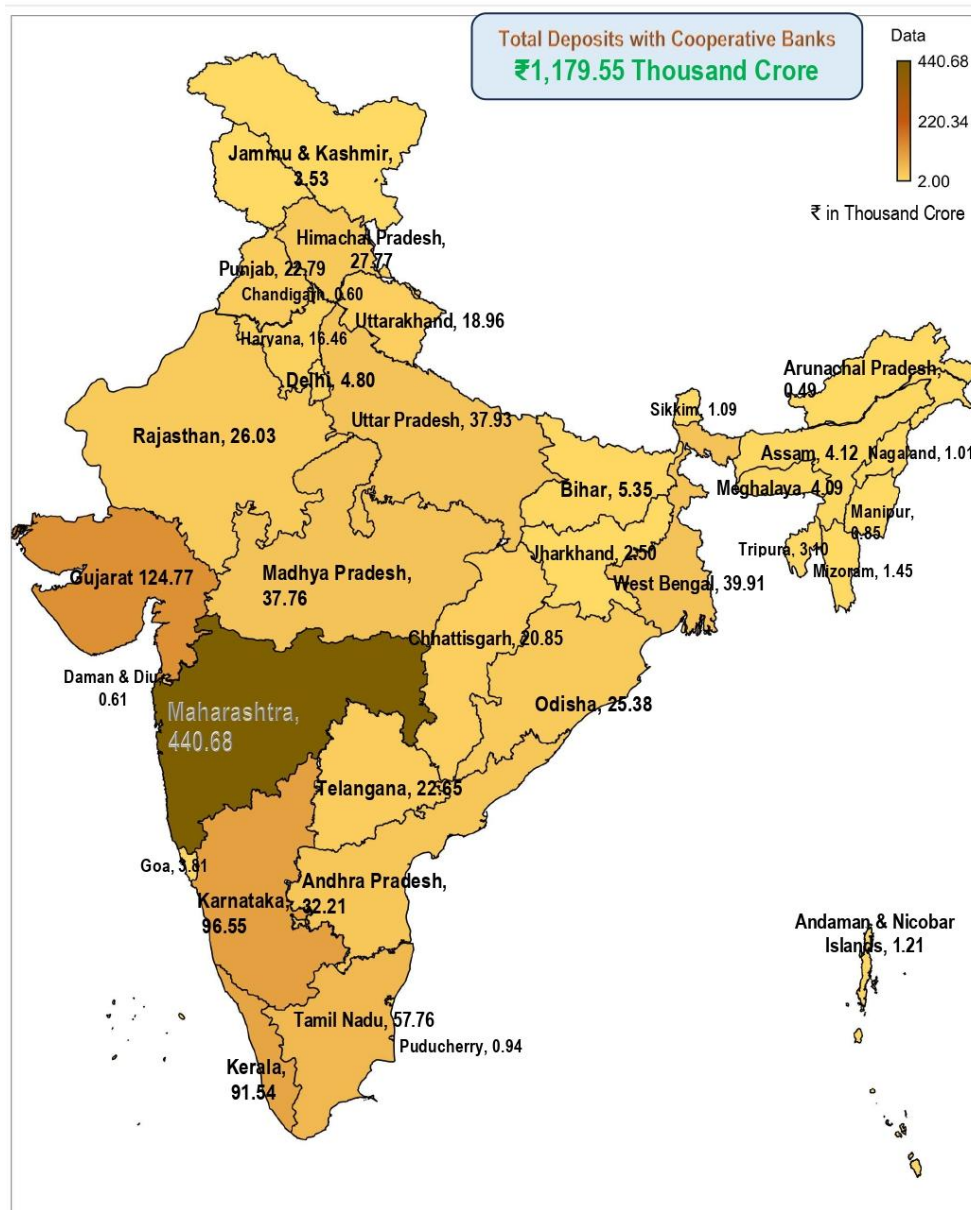
Cooperative banking in India operates as a crucial pillar of the country's financial landscape, serving diverse communities and fostering economic development. These banks mobilize deposits from their members and the public, offering various deposit schemes tailored to suit different needs, ranging from savings accounts to fixed deposits. Additionally, cooperative banks extend loans and advances to their members, primarily focusing on sectors such as agriculture, small-scale industries, and micro enterprises. These loans often come with competitive interest rates and flexible repayment terms, catering to the specific requirements of borrowers who may have limited access to formal banking channels. By providing accessible financial services and fostering a spirit of cooperation among members, cooperative banks contribute significantly to financial inclusion and the empowerment of underserved segments of society in India.

The total amount of deposit by Urban Cooperative Banks, State Cooperative Banks and District Cooperative Banks in the country is represented below in pictorial format -

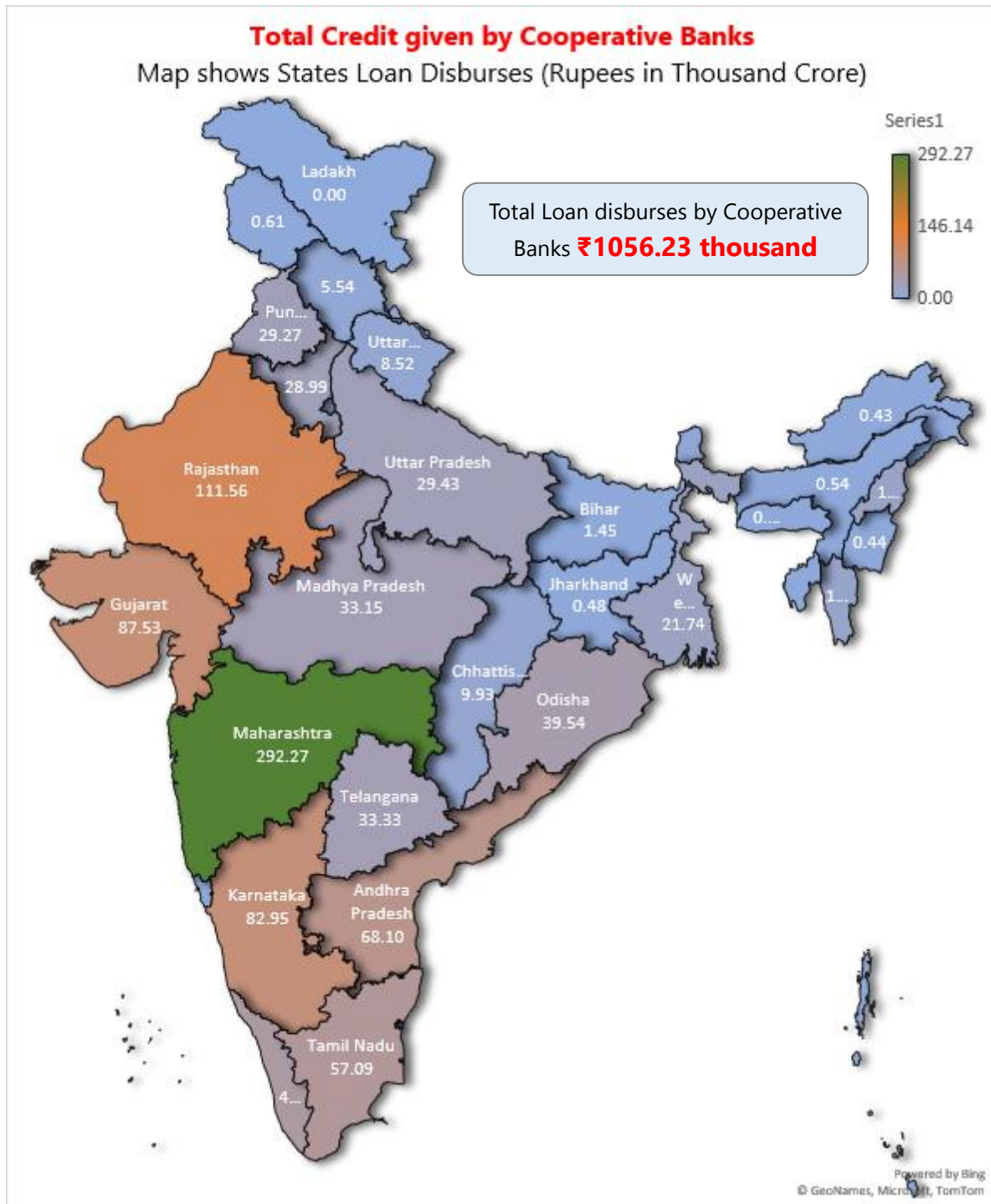
STATEWISE

BANK DEPOSITS - COOPERATIVE BANKS

Map shows States with deposits (Rupees in Thousand Crore) as on 31st March 2022 as per RBI & NABARD Report



The total amount of loan disbursed by Urban Cooperative Banks, State Cooperative Banks and District Cooperative Banks is represented below in pictorial format- Urban Cooperative Banks (UCBs) are classified as scheduled and non-scheduled, based on their inclusion or otherwise in the second schedule of the Reserve Bank of India Act, 1934, and their geographical outreach (single-state or multi-state). At end-March 2023, the cooperative banking sector consisted of 1,502 UCBs and 1,05,268 rural cooperatives.



Further, Central Government Organizations like National Cooperative Development Corporation (NCDC), National Bank for Agriculture and Rural Development (NABARD) also play a major role in the flow of Cooperative Credit. Ministry of Cooperation is working in close coordination with National Federations, Department of Financial Services, Ministry of Finance and Reserve Bank of India for resolution of difficulties being faced by Cooperative Banks.

2.2.2 Non-credit Cooperatives

The non-credit sector includes cooperative societies engaged in agriculture, fishery, horticulture, dairy, housing, tribal, labour, weaver, consumer, industrial, marketing, processing, health, transport, basic services, tourism etc.

2.3 Significance of Cooperatives in Indian Economy

There are around 8 Lakh registered cooperatives in the country having more than 29 Crore members especially from the rural areas engaged in the activities related to agriculture and allied sector. The Cooperative sector has always played a significant role in the overall economic development of the country with its member driven and all-inclusive approach. It has the required capability to ensure equitable and concerted efforts towards enhancing the flow of timely, adequate and door-step commodity and service supports to various critical infrastructure such as agriculture and industrial input services, irrigation, marketing, processing and community storage, etc., and also for other activities such as poultry, fisheries, horticulture, dairy, textiles, consumer, housing, health to name a few. The cooperative model can bring economically weaker sections of our society to the forefront of economic growth and can create widespread financial prosperity.



Hon'ble Minister of Home and Minister of Cooperation chaired a meeting in Gandhi Nagar Gujarat on 21/05/2023 regarding availability of organic testing labs in India. He also inaugurated organic testing lab in AmulFed Dairy, Gandhi Nagar Gujarat



Foundation Stone Laying Ceremony of IFFCO Nano DAP (Liquid) plant by Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah Ji on 12th August 2023 at Kandla Plant of IFFCO in Gujarat

As per the “*World Cooperative Monitor*,” some of the agriculture and dairy cooperatives in India have emerged as the best performing cooperatives globally. There are established cooperative models like IFFCO, Anand pattern dairy model, women centric Lijjat Gruha Udyog model, Mulukanoor women dairy cooperative, SEWA group, and various other cooperative societies and federations. Many innovative cooperatives like solar and bio-gas cooperatives have also emerged.

2.4 Cooperation among Cooperative Campaign

2.4.1 Pilot Project in Gujarat

The pilot project was launched on May 21, 2023 at Banaskantha and Panchmahal DCCB, Gujarat with the objective of strengthening the vision of prosperity through cooperation, providing easy access to credit and strengthening the cooperative banking sector. This pilot project has been launched with a view to strengthening the cooperative movement in the following ways:

a) Cooperation between cooperative societies-

- Making DCCB/STCB a bank mitra.

- Mutual empowerment by opening bank accounts of members in co-operative banks.
- b) Providing financial services at doorstep ensuring financial inclusion through micro-ATMs.
- c) To provide financial assistance as per KCC norms to Primary Milk Cooperative Societies through distribution of RuPay KCC.

2.4.2 During the pilot project

Initially, during the pilot project in two DCCBs, about 3 lakh deposit accounts were opened in Banaskantha and about 1.4 lakh deposit accounts were opened in Panchmahal. 1723 micro-ATMs distributed to New Bank Mitra Cooperative Societies. Additionally, more than 20,000 new RuPay KCCs were distributed to members.

2.4.3 During the statewide campaign

On the lines of the pilot project, a statewide campaign called Sahakarita Mein Sahakar was launched across Gujarat on 15 January 2024. During this campaign by 31 March, 2024:

- More than 2.2 lakh deposit accounts opened
- Deposits increased by approximately Rs 1700 crore
- A total of 153 dairy cooperative societies were made bank mitra and 95 micro ATMs were provided for home banking facility.
- More than Rs. 8 thousand KCC distributed at effectively zero percent interest rate to the members of primary dairy cooperative societies.
- Digital transactions have increased from Rs 75.86 lakh per day to Rs 82.19 lakh per day.

CHAPTER-3

3 STRENGTHENING OF COOPERATIVES: STRATEGY AND INITIATIVES

“Cooperation is a great medium for the self-sufficiency of the village, it has the energy of Atma nirbhar Bharat” – Shri Narendra Modi

The cooperative movement in India is not uniformly distributed across the country, with differences in outreach and distribution at the state and regional levels. Many States still lack their own cooperation policies, and certain States have multiple Cooperative Acts. To promote the nation's cooperative movement, the regulatory framework must consider the coverage and enforcement measures of the various Acts and strengthen them.



Hon'ble Minister of Home and Minister of Cooperation addressing on National Symposium on Production of Improved & Traditional Seeds through Cooperative Sector by BBSSL

3.1 Strengthening of PACS

There are more than 1 lakh PACS in the country with which around 13 crore small and marginal farmers are directly associated. They serve as the foundation of the rural cooperative ecosystem, fulfilling basic short-term and medium-term credit and other agri input related needs of their farmer members. It is, therefore, imperative to focus on transforming them into sustainable and vibrant economic entities, capable of serving the varied needs of rural masses.

Given their wide network and deep reach, these primary level cooperative societies can serve as the perfect medium to take various initiatives of the Central and State Governments up to the last mile. If strengthened at the grassroots level, they have the capacity to bring in positive changes in the entire rural landscape, from agriculture to healthcare to water supply benefiting both producers and consumers.

Ministry of Cooperation has implemented the following initiatives to fortify PACS at the grassroots level:

3.1.1 Computerization of Primary Agricultural Credit Societies (PACS)

Government of India has approved a project for Computerization of 63,000 functional PACS with a total financial outlay of ₹2,516 Crore, which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs).

Computerization of PACS will help in improving the operational efficiency of PACS, ensuring speedy disbursal of loans, lowering of transaction costs and increasing transparency. Additionally, it will increase farmers' trustworthiness in PACS operations. By standardizing procedures and bringing uniformity in business conduct, the implementation of the Common Accounting System (CAS) and Management Information System (MIS) would allow PACS to conduct its operations. It would also further financial inclusion and strengthen service delivery to farmers, especially the small and marginal ones.

Computerization in 18,000 PACS across the country was inaugurated by Hon'ble Prime Minister on 24th February, 2024 in New Delhi.



Inauguration of Computerization in 18,000 PACS by Hon'ble Prime Minister

So far, proposals to computerize 67,009 PACS in 30 States and UTs have been sanctioned under this Project. NABARD has already developed the software, which has various modules as part of Common accounting system, including Banking, External Integration/ Interfaces, CBS Integration, Financial accounting and Tax, Administration and Governance, Regulation, etc. Further, it is customizable for State-specific needs to capture data on all functionalities of PACS, both credit and non-credit including system software with disaster recovery features. This comprehensive ERP software solution covers various aspects, including membership, financial services, deposits, loans, audit, procurement, processing units, PDS, business planning, warehousing, merchandising, borrowings, asset management, etc. with cyber security.

More than 24,000 PACS across 27 States and UTs have been onboarded on the ERP Software. Over 55,000 PACS have purchased hardware thus far, spanning

26 States. Legacy data for more than 28,000 PACS in 27 States and UTs has been digitized.

3.1.2 Model Bye-laws for Primary Agricultural Credit Societies (PACS)

India has over 1 Lakh Primary Agricultural Credit Societies (PACS), which are the lowest level of the Short-Term Cooperative Credit (STCC) structure and play a vital role in the advancement of the rural economy. PACS offer short-term and medium-term credit as well as other services to member farmers, including the distribution of fertilizers, seeds, pesticides, and storage facilities, etc. Currently, PACS are governed by different State Cooperative Societies Acts with varying provisions. Several factors contribute to the decline or non-functionality of PACS, such as organizational weaknesses, inefficient management, inadequate lending resources, and insufficient income from short-term loans to sustain them financially.

In order to improve the viability of Primary Agricultural Credit Societies (PACS) and diversify their business activities to transform them into vibrant economic entities at Panchayat/ village level, Model Bye-laws have been framed by Ministry of Cooperation.

In order to prepare the Model Bye-laws, a National Level Committee was constituted with representatives from NABARD, State Cooperative Banks, Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), National Council for Cooperative Training (NCCT), etc. The Draft Model Bye-laws prepared by the committee were circulated on July 1, 2022 to all the stakeholders such as States/ Union Territories, Central Government Ministries, NABARD, National Level Federations, State Cooperative Banks, District Central Cooperative Banks and general public for their comments and were also posted on the website of the Ministry of Cooperation for feedback/ suggestions.

More than 1,500 suggestions were received from various stakeholders including all the State Governments and Union Territories, which were suitably incorporated in the draft Model Bye-laws. After incorporating the suggestions received, Model Bye-laws were circulated to all the States/ UTs on 5th January, 2023 for their adoption by PACS after making suitable changes as per respective State Cooperative

Acts. Model Bye-laws have been adopted by 32 States/UTs or their existing by-laws are in line with Model Bye-laws.

The Model Bye-laws will enable PACS to diversify their business activities by undertaking more than 25 business activities, including dairy, fishery, floriculture, setting up godowns, procurement of foodgrains, fertilizers, seeds, LPG/CNG/Petrol/Diesel distributorship, short-term & long-term credit, custom hiring centers, Fair Price Shops (FPS), community irrigation, Business Correspondent activities, Common Service Centre, etc. Provisions have also been made to make the membership of PACS more inclusive and broad-based, giving adequate representation to women and Scheduled Castes/Schedules Tribes.

By adopting Model Bye-laws, PACS would be able to serve as multi-service centers, improve their operational efficiency, transparency and accountability and provide agricultural credit and various non-credit services, etc. in rural areas.

The Model Bye-laws will help farmers in getting short-term, medium-term and long-term credit and other services such as fertilizers, seeds, pesticides, storage facilities, banking services, etc. at one stop for meeting their varied needs. Farmers will also be able to obtain benefits of social security schemes, micro insurance, more than 300 e-services of CSC, etc. Through diversification of business activities, Model Bye-laws will also enable farmers to get additional and stable sources of income.

So far, 32 States/ UTs have adopted the new Model Bye-laws or their existing bye-laws are in line with Model Bye-laws. Three Union Territories, namely Delhi, Chandigarh and Lakshadweep do not have any PACS.

3.1.3 PACS as Common Service Centers (CSC)

A Memorandum of Understanding (MoU) has been signed between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited on 2nd February, 2023 to enable PACS to deliver the services being provided by Common Service Centers (CSCs) to citizens across the country.

Primary Agricultural Credit Societies (PACS) are spread across the length and breadth of the country, having a huge member base of more than 13 crore farmers. Given their deep reach amongst farmers in the country, they can serve as an effective medium to provide more than 300 e-services enlisted on the Digi Seva Portal under the CSC Scheme, to the citizens in their areas of operation, including banking, insurance, investor awareness, legal literacy, Aadhar enrolment/ updation, e-commerce, services related to PAN Card, passport, IRCTC, bus/air tickets, health services, agricultural inputs, etc.



Hon'ble Minister of Home and Minister of Cooperation addressing the PACS during National Level Conclave organized at Vigyan Bhawan, New Delhi on 21st July, 2023

It would not only ensure easy availability of CSC services to common citizens, especially in rural areas, but would also help in transforming PACS into nodal centers for providing various citizen-centric services at the local level itself. It would also lead to diversification in their business activities, thus enhancing their revenue streams and helping them in becoming economically self-sustainable entities. In addition, the initiative would also generate employment opportunities in the rural areas of the country.

In view of the above, a National Level Conclave was organized on 21st July, 2023 at Vigyan Bhawan, New Delhi to provide CSC services through PACS. More than 1000 PACS from across the country participated in this event. The program was presided over by Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation in the presence of Hon'ble Minister for Railways, Communications, Electronics & Information Technology, Shri Ashwini Vaishnav. During the program Shri B. L. Verma, Hon'ble Minister of State for Cooperation, Secretary, Ministry of Cooperation, Shri Gyanesh Kumar and CEO of CSC SPV, Shri Sanjay Rakesh were also present.

On this occasion, a booklet published in 12 major Indian languages was also launched by the Hon'ble Minister of Home and Minister of Cooperation, containing the State-wise details of all the services being provided by CSC. During the program, PACS were also provided with information about all the digital services of CSC.

As on 31st March, 2024, 34,221 PACS from 33 States and Union territories have started providing CSC services. Transactions worth ₹ 25.19 crore have been done through these PACS. The work for linkage of CSC with the National Software of PACS computerization is also under progress. Further, National Council for Cooperative Training (NCCT) is planning to organize a workshop to provide training to PACS to provide all 300 services of CSC.

3.1.4 PACS under FPO Scheme of Department of Agriculture and Farmers Welfare

NCDC is an Implementing Agency (IA) under the Central Sector Scheme, "Formation and Promotion of 10,000 Farmer Producer Organizations" initiated in July, 2020. NCDC has been allocated a target for formation and promotion of 500 FPOs during the reference allotment year 2020-21. In addition, 29 organic FPOs have also been allocated to NCDC from Integrated Nutrient Management (INM) division of DA&FW. During the reference allotment year 2022-23, additional target for formation and promotion of 234 FPOs was allocated to NCDC. Against this, 695 FPOs have been registered under Cooperative Act, till 31.03.2024. Under the FPO Scheme, financial assistance of Rs. 33 lakhs is provided to each FPO. Further, financial

assistance of Rs. 25 lakhs per FPO is provided to the Cluster Based Business Organizations (CBBO).

Further, on the initiative of Ministry of Cooperation, Ministry of Agriculture and Farmers' Welfare allocated additional 1100 FPOs in cooperative sector through strengthening of PACS under the scheme. Till 31.03.2024, 701 PACS have been selected, out of which 100 have already been registered as FPO and application for registration of further 154 PACS was under submission.

NCDC has disbursed approx. ₹90 crores till 31.03.2024 to FPOs/CBBOs under the scheme.

NCDC organized a one day mega conclave on "PACS as FPOs" on 14th July 2023 at IECC Convention Centre, Pragati Maidan, New Delhi. This program was inaugurated by Hon'ble Minister of Home and Minister of Cooperation. Hon'ble Union Minister of Agriculture and Farmers' Welfare, Hon'ble Minister of State for Cooperation and other dignitaries from various Ministries attended the programme. More than 900 participants participated in this event. Further, NCDC also organized FPO Mela from 19 – 20 Oct. '23, 8 – 10 Feb. '24 & 19 – 21 Mar. '24 at NCDC Head Office, New Delhi to encourage FPOs produce from across the country.



Hon'ble Minister of Home and Minister of Cooperation addressing during National Mega Conclave on 'PACS as FPOs'

3.1.5 World's Largest Food Grain Storage Plan in Cooperative Sector

In order to address the shortage of storage capacity for food grains in the Country, the Government, on 31st May, 2023, has approved the Plan for the “World’s Largest Grain Storage Plan in Cooperative Sector”. It has been rolled out as a Pilot Project.

The plan entails creation of various Agri-infrastructure including godowns, custom hiring centers, grain procurement centres, common processing units, Fair Price Shops, etc. at the PACS level through convergence of the existing schemes of Ministry of Agriculture and Farmers Welfare; Ministry of Consumer Affairs, Food and Public Distribution and Ministry of Food Processing Industries, by leveraging the ‘whole-of-Government approach’. Establishment of decentralized storage capacity at PACS level would reduce food grain wastage by creating sufficient storage capacity, strengthen food security of the country, prevent distress sale of crops and enable farmers to realise better prices for their crops. Since PACS would be operating as procurement Centre as well as Fair Price Shops (FPS), the cost incurred in transportation of food grains to procurement centres and again transporting the stocks back from warehouses to FPS would also be saved.



New flexi-modular technique for Grain Storage

The Pilot Project has been inaugurated in 11 PACS in 11 States and foundation stones for construction of godowns in 500 additional PACS have been laid by Hon'ble Prime Minister.



Inauguration of 11 PACS in 11 States and laying of foundation stones for construction of godowns in 500 additional PACS by Hon'ble Prime Minister on 24th February, 2024

An MoU has been signed between Ministry of Cooperation (GoI), Department of Food and Public Distribution (GoI), Food Corporation of India (FCI) and National Cooperative Development Corporation (NCDC) to ensure full capacity utilization of the storage capacity being created at PACS level under the Project.

In order to facilitate NCCF in carrying out construction of warehouses at PACS level under the Project and also hiring of these warehouses, an MoU has been signed between Ministry of Cooperation (GoI), Department of Consumer Affairs (GoI), NABARD, NCDC and NCCF.

Moreover, in order to scale up the implementation of the Plan, NCDC has also onboarded National Buildings Construction Corporation India Ltd. (NBCC) by signing

an MoU with it and NABARD for providing Project Management Consultancy (PMC) services and assisting in construction of warehouses, providing technical assistance, coordinating with PACS and other stakeholders, etc.

3.1.6 PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK)

In a meeting held on 6th June, 2023 under the Chairmanship of Hon'ble Minister of Home and Minister of Cooperation and in the presence of Hon'ble Minister of Chemicals and Fertilizers, approval was accorded to PACS to open Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK). PACS functioning as PMBJKs will be able to provide generic medicines at affordable prices, which are 50%-90% less than that of branded medicines in the open market, to rural citizens. The Jan Aushadhi Kendras provide around 2047 drugs and 300 medical devices at reasonable prices.

So far, 4,692 PACS from 34 States/UTs have applied for the scheme, out of which 2,648 PACS have been given initial approval by Pharmaceuticals & Medical Devices Bureau of India (PMBI). Drug licenses have been granted to 584 PACS from 24 States/UTs, and store codes have been issued to 465 PACS by PMBI.



National Conference on PACS as PMBJK organised on 8th January 2024

A National Mega Conclave on PACS as PM Jan Aushadhi Kendra was organised on 8th January, 2024 under the Chairmanship of Hon'ble Minister of Home

and Minister of Cooperation. Hon'ble Minister of Health and Family Welfare and Chemicals & Fertilizers and Hon'ble Minister of State for Cooperation along with representatives from PACS were also present on the occasion.

3.1.7 PACS to operate Pradhan Mantri Kisan Samridhhi Kendras (PMKSKs)

In the meetings held on 6th June, 2023 and 13th September, 2023 under the Chairmanship of Hon'ble Minister of Home and Minister of Cooperation and Hon'ble Minister of Chemicals & Fertilizers, decisions were taken to enable PACS to function as fertilizer distributors, upgrade them to Pradhan Mantri Kisan Samridhhi Kendra (PMKSK) and employ them as drone entrepreneurs.



The aim of the Pradhan Mantri Kisan Samridhhi Kendras (PMKSKs) initiative is to convert existing fertilizer retail shops into Model Fertilizer Retail Shops which will act as "One Stop Shop" for

- Providing quality Agri-inputs - fertilizers, seeds, pesticides at reasonable prices under one roof
- Providing Soil/ Seed testing facilities
- Ensuring availability of small & large farm implements through sale or custom

hiring centres

- Ensuring regular capacity building of retailers at block/ district level outlets

All PACS having fertilizer license are being targeted to be upgraded as PMKSKs. So far, 38,573 PACS are functioning as PMKSK.

3.1.8 PACS to carry out O&M of Rural Piped Water Supply Scheme (PWS)

Jal Jeevan Mission (JJM) was launched by the Hon'ble Prime Minister on 15th August 2019 to provide Functional Household Tap Connection (FHTC) to every rural household by 2024. Phenomenal progress has since been made with concerted efforts of States and UTs, resulting in increase in coverage from 16.64% to 64.36% households. The focus under the JJM is on water service delivery to the households on a sustainable and long-term basis, rather than merely creation of infrastructure. Accordingly, States/UTs were requested to put in place a comprehensive policy for Operations and Maintenance (O&M) of the piped water supply schemes (PWS) in rural areas.

Considering the deep grassroot level community connect of PACS in rural areas, a decision has been taken to allow PACS for carrying out Operation and Maintenance (O&M) of piped water supply schemes in rural areas under National Jal Jeevan Mission (JJM).

All the States/UTs have been requested to identify at least 5 PACS from 5 Panchayats in every District for providing O&M of this important scheme. So far, 1,988 PACS have been identified by 17 States/ UTs for the initiative.

Further, it has been decided that to begin with, this initiative could be implemented in few States having a strong cooperative network, where PACS could be identified on a pilot basis. Based on the experiences and learnings of the pilot, the successful models could be expanded in other States as well.

3.1.9 PACS made eligible for LPG Distributorship

Under the leadership of Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah, the Ministry of Cooperation is working with a strong commitment to

increase the business activities of PACS. Making PACS eligible for LPG distributorship is an important step in this direction. On the initiative of Ministry of Cooperation, Ministry of Petroleum & Natural Gas has amended its rules to make PACS eligible for LPG distributorship. Guidelines have been issued by Ministry of Petroleum & Natural Gas for obtaining LPG distributorship applications by PACS. This will give PACS an option to increase their economic activities and create new employment opportunities in rural areas. So far, from three States/ Union Territories, a total of 9 PACS have submitted online applications.

3.1.10 Priority to PACS for new Petrol/ Diesel Pump dealerships



Retail Petrol/ Diesel Pump being operated by a PACS of Andhra Pradesh

In order to expand the area of activities undertaken by PACS, thereby making them financially strong and sustainable, Ministry of Cooperation took up the matter with Ministry of Petroleum & Natural Gas to enable PACS to run retail petrol/ diesel outlets like other commercial entities. Accordingly, through suitable revisions in the guidelines done by MoPNG, PACS are being given priority in new Retail Petrol/ Diesel pump dealerships under the Combined Category-2 (CC-2).

Oil Marketing Companies issued advertisements for PACS to apply online for Retail Petrol/ Diesel Outlets. This initiative will not enable PACS to increase their profits through diversification of their business activities, but would also create new employment opportunities in rural areas, thus leading to multiplier effects in the rural economy.

As per information received from Oil Marketing Companies (OMCs), a total of 240 PACS applied online for retail petrol/ diesel outlets, out of which 136 PACS have been selected by OMCs.

3.1.11 PACS given permission to convert bulk consumer petrol pumps into retail outlets

PACS operating wholesale petrol/ diesel consumer pumps were facing losses as Oil Marketing Companies were charging higher prices for the Petrol/ Diesel sold at bulk consumer pumps than at retail outlets. Representations in this regard were also received by the Ministry from various States, including Gujarat, Punjab, Telangana.

Taking cognizance of the issues being faced by PACS, on the initiative of Hon'ble Minister of Home and Minister of Cooperation, the matter was taken up by Ministry of Cooperation with MoPNG. Accordingly, Ministry of Petroleum and Natural Gas issued guidelines to convert the existing bulk consumer licensee PACS into retail outlets. A one-time option has been given to PACS for converting their existing bulk consumer licenses into retail outlets.

As per the information received from OMCs, a total of 109 PACS from 4 States having wholesale consumer pumps have given consent for conversion into Retail Outlets, out of which 43 PACS have received Letter of Intent (LOI) from the OMCs.

This initiative would help in increasing the PACS incomes, thus contributing to their financial strengthening and benefiting the small & marginal farmers associated with them.

3.1.12 Converging various GoI Schemes for Strengthening Cooperatives

In line with the vision of Sahakar-se-Samridhi, numerous initiatives have been taken by Ministry of Cooperation to strengthen PACS and other primary level cooperative societies through various channels, including diversification of their

business activities. In this regard, the 'whole-of-Government' approach has been followed to enable PACS to realize their full potential by taking advantage of various existing schemes of Government of India.

By availing the financial assistance available under these GOI schemes in the form of subsidies, interest subvention, etc., PACS/ dairy/ fishery cooperative societies have been enabled to undertake various activities, including construction of storage infrastructure, processing units, custom hiring centers, milk processing facilities, installation of milk cooling chambers, milk testing laboratories, hatcheries, fish ponds, fish processing units, fish feed plants, etc.

Following schemes have been identified for strengthening Cooperative Movement in the country:

(a) Ministry of Agriculture and Farmers Welfare:

- i. Agriculture Infrastructure Fund (AIF),
- ii. Agricultural Marketing Infrastructure Scheme (AMI),
- iii. Mission for Integrated Development of Horticulture (MIDH),
- iv. Sub-Mission on Agricultural Mechanization (SMAM)

(b) Ministry of Food Processing Industries:

- i. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME),
- ii. Pradhan Mantri Kisan Sampada Yojana (PMKSY)

(c) Ministry of Consumer Affairs, Food and Public Distribution:

- i. Allocation of food grains under the National Food Security Act,
- ii. Procurement operations at Minimum Support Price

(d) Department of Animal Husbandry and Dairying:

- i. National Programme for Dairy Development (NPDD)
- ii. Dairy Processing & Infrastructure Development Fund (DIDF)

(e) Department of Fisheries:

- i. Pradhan Mantri Matsya Sampada Yojana (PMMSY), and

ii. Fisheries and Aquaculture Infrastructure Development (FIDF)

In addition to the above, PACS have also been enabled to function as Common Service Centre, Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK), Paani Samiti, LPG Distributors, Petrol/ Diesel retail pumps, etc.

3.2 Deepening Cooperative Movement in India

3.2.1 New National Cooperation Policy

The Ministry of Cooperation has many important mandates which inter-alia include realizing the vision of '*Sahakar se Samriddhi*', strengthening the cooperative movement in the country and deepening its reach up to the grassroots, promoting cooperative-based economic development model, etc. In order to fulfil these mandates and replace the present policy which is more than two decades old, a need was felt to formulate a new National Cooperation Policy

In this regard, wide consultations were held with stakeholders including the Central Ministries/ Departments, States/UTs, 20 National Cooperative Federations, 120 Institutions/organizations, including RBI and NABARD, and the general public through the Ministry website and Mygov portal. In response, 482 suggestions were received on the Mygov portal and 68 suggestions were received on the website of the Ministry of Cooperation.

In addition, a two-day National Conference, inaugurated by the Hon'ble Minister of Home and Minister of Cooperation, was organized by the Ministry of Cooperation on 12th and 13th April 2022 with Cooperation Secretaries / RCSs from all the States / UTs wherein discussions were, inter alia, held on various aspects of the proposed policy framework; identification of regulatory, policy & operational barriers; ease of doing business; reforms for strengthening governance; promoting new and social cooperatives; revitalizing defunct ones; making cooperatives vibrant economic entities; cooperation among cooperatives and increasing membership of cooperatives. Furthermore, the Ministry of Cooperation organized a two-day National Conference of State Cooperation Ministers of all States / UTs on 8th and 9th September, 2022. The National Conference, inaugurated and chaired by the Hon'ble Minister of Home and

Minister of Cooperation, inter-alia, discussed various aspects and contours of an effective, all-inclusive and progressive National Cooperation Policy framework.

With a view to analyze various issues, policy suggestions and feedback & recommendations, a National level committee was constituted on 2nd September, 2022 under the Chairmanship of Shri Suresh Prabhakar Prabhu, consisting of experts of the cooperative sector, representatives from National/ State/ District/ Primary level cooperative societies, Secretaries (Cooperation) and RCSs from States/UTs, officers from Central Ministries/ Departments to formulate the New National Cooperation Policy, providing a framework to unlock the true potential of the Cooperation sector. The Committee held 17 meetings to deliberate on relevant aspects. Further, 4 regional workshops have been conducted from 21st to 25th November, 2023 with stakeholders and representatives of States and UTs, receiving a total of 648 inputs from the consultation process. These inputs were thoroughly analyzed and incorporated into the policy after elaborate discussions. The draft National Cooperation Policy 2024 is under the process of finalization.

3.2.2 Setting up multipurpose PACS or primary Dairy/ Fishery Cooperative Societies in each uncovered Panchayat

There are more than one lakh PACS with over 13 crore farmers as members, around 1,42,000 primary dairy cooperative societies, and around 25,000 primary fishery cooperative societies. However, their spread across the country is uneven, with many Panchayats without any PACS and primary dairy cooperatives.

In view of the above, Government of India, on 15th February, 2023, has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies in the uncovered Panchayat/ village of the country in the next five years, through convergence of various GOI schemes, including Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure Scheme (AMI), Sub Mission on Agricultural Mechanization (SMAM) Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME), Pradhan Mantri Kisan Sampada Yojana (PMKSY) and Mission for Integrated Development of Horticulture (MIDH), Dairy Infrastructure Development

Fund (DIDF), National Programme for Dairy Development (NPDD), PM Matsya Sampada Yojana (PMMSY), Fisheries & Aquaculture Infrastructure Fund (FIDF), Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK). This plan is being implemented by NCDC in collaboration with NABARD, NDDB, NFDB, National Level Cooperative Federations and State Governments.

To ensure smooth implementation of the plan, a high-level Inter-Ministerial Committee (IMC) has been constituted under the Chairmanship of Hon'ble Minister of Home and Minister of Cooperation, with Hon'ble Minister for Agriculture & Farmers Welfare, Hon'ble Minister for Fisheries, Animal Husbandry and Dairying, Secretaries concerned, Chairman NABARD, NDDB, MD NCDC, and Chief Executive NFDB as members. The IMC will take necessary steps, including suitable modifications in the guidelines of the schemes identified for convergence. Further, National, State, and District level committees have also been constituted to ensure effective execution of the plan at the grassroots.

Under the plan, PACS/ dairy/ fishery cooperative societies would be linked with their respective District and State level Federations. By leveraging the 'whole-of-Government' approach, these primary level cooperative societies will be able to set up and modernize necessary infrastructure for diversifying their business activities, such as setting up milk testing laboratories, bulk milk coolers, milk processing units, manufacturing units for value-added products, construction of biofloc ponds, fish kiosks, development of hatcheries, acquiring deep-sea fishing vessels, etc.

This would provide the farmer members with requisite forward and backward linkages to market their produce, expand the size of their markets, enhance their incomes, obtain credit facilities, and other services at the village level itself, and would weave them seamlessly into the supply chain, thus leading to balanced regional growth. Establishing new viable multipurpose PACS or primary dairy/fishery cooperatives, as the case may be, would also create employment opportunities in rural areas, leading to multiplier effects in the rural economy.

As per National Cooperative Database (as on 31st March, 2024) a total of 6,300 new multipurpose PACS/Dairy/Fisheries Cooperative Societies have been formed across the country since the Cabinet Approval on 15.2.2023. With the support of NABARD, NDDDB, NFDB and NCDC, a plan is being prepared for formation and strengthening of new Cooperative Societies by converging various existing schemes/initiatives, under which all the identified schemes are to be implemented at the level of societies including new societies through State Government/ NABARD/ NDDDB/ NFDB/ NCDC.

Further, efforts are being made to revive all the dormant societies by providing them the benefits of these schemes/initiatives. The societies which cannot be revived are to be liquidated and replaced by new societies with the help of State Governments and RCS. New societies are to be formed in the remaining uncovered panchayats.

3.2.3 Computerization of ARDB

ARDBs (SCARDBs and PCARDBs) have an important role to play in the rural economy of the country. These institutions are the main source of long-term lending in rural economy.

Efforts have been made by some States like Punjab, Karnataka, Gujarat and Himachal Pradesh for computerization of SCARDBs. However, technical issues and delays in customization, data migration, approvals, etc. have marred the computerization efforts. As a result, none of the SCARDBs are fully computerized in any State. Further, partial computerization that has taken place in some States, is not based on a common software for all ARDBs in the country, which is essential to ensure uniformity in operations and accounting practices. The lack of digitalization leads to inadequacies and inefficiencies in their operations. It also acts as a hinderance in adoption of best accounting practices by ARDBs, thus resulting in lack of transparency and accountability.

The same was also discussed during the National Conference of ARDBs, 2022, held on 16.07.2022, based on which National Cooperative Agriculture & Rural Development Banks' Federation (NAFCARD) also made a proposal to Government of India to undertake a project for computerization of ARDBs across the country.

Taking this in account Ministry of Cooperation has sought proposal from the States having ARDBs. The proposal envisages computerization of all functional ARDBs in the country to:

- Link all the Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) and State Cooperative Agriculture and Rural Development Banks (SCARDBs) with NABARD through a common national software.
- Bring efficiency, accountability, transparency in their operations;
- Bring accuracy and uniformity in the conduct business and implementation of Common Accounting System (CAS) and Management Information System (MIS); and
- Reduce the cost of transactions and enhancing loan disbursal to farmers.



Launch of Project on 'Computerization of Cooperative Agriculture and Rural Development Banks (ARDBs)' on 30th January, 2024 in New Delhi

The Computerization of SCARDBs and PCARDBs branches, which are around 1,851 in number, having a membership base of nearly 1.2 crore farmers, will be done under the Computerization of ARDBs Project.

The national software developed by NABARD for the Centrally Sponsored Project for Computerization of PACS, which is being implemented by the Ministry, will be utilized after carrying out suitable modifications for computerization of ARDBs as well. Also, data centre/ data storage facilities established under the said project would be utilized for this project.

As on 31.03.2024, proposals received from 8 States/ UTs have been sanctioned under the project and an amount of Rs. 2.88 Crore have been released to 6 States/ UTs. Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah launched the Project on 'Computerization of Cooperative Agriculture and Rural Development Banks (ARDBs)' on 30th January, 2024 in New Delhi.

3.2.4 Creation of New National Cooperative Societies

National Cooperative Societies are included in the Second Schedule of MSCS Act, 2002. Last such National Cooperative Society notified under Schedule II of the MSCS Act was Tribal Cooperative Marketing Development Federation of India (TRIFED) set up with the approval of Union Cabinet. The National Cooperative Societies are vested with the responsibility of providing specialized training, education, undertake research and develop market information system, logo brand promotion, quality control and technology upgradation besides evolving code of conduct, viability norms for its members and ensuring the compliance of cooperatives principles by them. They can also undertake business services on behalf of its members as per provisions of the Act. After a gap of 36 years since the formation of TRIFED in 1987, the Ministry of Cooperation has set up three new National Cooperatives under the MSCS Act, 2002.

3.2.4.1 National Cooperative Exports Limited (NCEL)

Three National Cooperatives, i.e. IFFCO, KRIBHCO, NAFED; one State level cooperative society, i.e. Gujarat Cooperative Milk Marketing Federation (GCMMF), and one Statutory body i.e. NCDC joined hands to promote NCEL society with total paid up capital of Rs. 500 Cr wherein each promoter contributed Rs. 100 Cr. The total authorized capital of the society is Rs. 2000 Cr. Gujarat Cooperative Milk Marketing Federation (GCMMF) is the Chief Promoter. All cooperative societies from PACS to APEX level, i.e. primary to national level cooperative societies including Primary Societies, District, State and National level Federations interested in exports are

eligible to become its member. The society has registered itself with Central Registrar Cooperative Societies (CRCS) on 25.01.2023 under the MSCS Act, 2002.

This National level Multi-State Cooperative Society will focus on exporting the surpluses available in the Indian cooperative sector by accessing wider markets beyond the geographical contours of the country thereby increasing the demand of Indian cooperative products/services across the globe, fetch best possible prices for national surpluses of such products/services and in turn increase employment opportunities for Indian youth. This National level society will also help cooperatives in getting benefits of various export related schemes and policies of different Ministries viz. Ministry of Cooperation, Department of Commerce and Ministry of External Affairs of Government of India in a focused manner through 'Whole of the Government Approach'. It will promote exports through various activities including procurement, storage, processing, marketing, branding, labelling, packaging, certification, research and development, etc. and trading of all types of goods and services produced by cooperative societies. The society will also help in arranging finance, training and capacity building, provide technical guidance, develop and maintain market intelligence system, implement related Government schemes and undertake any other such activities which will increase exports from the cooperative sector and other related entities. The National Cooperative Exports Limited has been accorded the National status vide Notification dated 21.03.2023.



Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation, Shri Piyush Goyal Hon'ble Minister for Commerce, Industry, Consumer Affairs, Food and Public Distribution & Textiles and Shri B.L. Verma, Hon'ble State Minister for Cooperation addressed the National Symposium on Cooperative Exports organized by National Cooperative Exports Limited (NCEL) on 23rd October, 2023 at Bharat Ratna C. Subramaniam Auditorium, NASC Complex, ICAR, Pusa, New Delhi.



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah unveiled the Logo of NCEL and distributed membership certificates to the members of NCEL on 23.10.2023

3.2.4.2 Bharatiya Beej Sahakari Samiti Limited (BBSSL)

Three leading National level Cooperatives, i.e. IFFCO, KRIBHCO, NAFED; along with two Statutory bodies, i.e. NDDB and NCDC joined hands to promote BBSSL society with total paid up capital of Rs. 250 Cr wherein each promoter contributed Rs. 50 Cr. The total authorized capital of BBSSL is Rs. 500 Cr. KRIBHCO is the Chief Promoter. All cooperative societies from Primary to the Apex level, i.e. Primary, District, State and National level federations are eligible to become its member. BBSSL has registered itself with Central Registrar Cooperative societies on 25.01.2023 under the MSCS Act, 2002.

The BBSSL will function in coordination with Ministry of Cooperation, Ministry of Agriculture and Farmers Welfare and its agencies specially ICAR and NSC and other sectoral Ministries through their policies, schemes, agencies following 'Whole of the Government Approach' and BBSSL will work with Indian and foreign organizations/enterprises engaged in seed research and development, all levels of cooperatives in the country and any other agency which may be required for successful realization of the objectives of the society. The BBSSL will function through Primary Agricultural Credit Societies (PACS), Multi-State Cooperative Societies (MSCS) and Federations at District, State and National level by involving all forms of Cooperative structures and all other means to increase the Seed Replacement Rate (SRR), Varietal Replacement Rate (VRR), by ensuring the role of farmers in quality seed cultivation and seed varietal trials, production and distribution of certified seeds with a brand name. The BBSSL will

focus on production, testing, certification, procurement, processing, storage, branding, labelling and packaging of all three generations of seeds i.e. breeder, foundation and certified, through PACS by leveraging various schemes and policies of different Ministries of Government of India. BBSSL will help in increasing the production of quality seeds in India thereby reducing the dependence on imported seeds, enhancing agriculture production and provide boost to rural economy, promoting “*Make in India*” and leading to *Aatmanirbhar Bharat*. This will also help in achieving the goal of “*Sahakar-se-Samridhhi*” through the inclusive growth model of Cooperatives, where the members would benefit both by realization of better prices through production of quality seeds, higher production of crops by use of High Yielding Variety (HYV) seeds and also by dividend distributed out of the surplus generated by the society. The BBSSL has been accorded the National status vide Notification dated 21.03.2023.



Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation, unveiled the logo and brochure of Bharatiya Beej Sehkari Samiti Limited (BBSSL) on the occasion of the National Symposium on 'Unnat Beej Samridh Kisan' on 26-10-2023 at Vigyan Bhawan, New Delhi.



Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation, addresses the stakeholders on the occasion of National Symposium on "Unnat Beej Samridh Kisan" at Vigyan Bhawan, New Delhi on 26.10.2023.

3.2.4.3 National Cooperative Organics Limited (NCOL)

Three leading cooperatives, i.e. Gujarat Cooperative Milk Marketing Federation (GCMMF), NAFED, NCCF and two statutory bodies, i.e. NDDDB and NCDC joined hands to promote NCOL with total paid up capital of Rs. 100 Cr wherein each promoter contribute Rs. 20 Cr. The total authorized capital of the society is Rs. 500 Cr. National Dairy Development Board (NDDDB) is the Chief Promoter. All cooperative societies from PACS to APEX level, i.e. Primary, District, State and National federations are eligible to become its member. The NCOL has registered itself with Central Registrar of cooperative societies on 25.01.2023 under MSCS Act, 2002.

The cooperative society will provide institutional support for aggregation, certification, testing, procurement, storage, processing, branding, labelling, packaging, logistic facilities, marketing of organic products and facilitate in arranging financial assistance to the organic farmers through its member Cooperatives including PAC/FPOs and will take up all promotion and development related activities of organic

products with the help of various schemes and agencies of the Government. It will work towards development of testing and certification facilities for benefit of organic products. NCOL will manage entire supply chain of organic products produced by Cooperatives and related entities through member Cooperatives. The NCOL will markets its product by a brand name through all available marketing networks. It will facilitate in providing technical guidance, training and capacity building to organic producers and develop & maintain dedicated market intelligence system of organic produce.. Branding and marketing of authentic and certified organic products through NCOL will increase demand and production of organic products by the cooperatives at various levels thus leading to generation of more employment. Processing of organic goods to match international standards will also generate additional employment. NCOL will help in increasing domestic consumption and exports of organic products produced by the cooperatives and related entities, thereby, promoting “*Make in India*” and leading to *Atmanirbhar Bharat*. The National Cooperative Organics Limited has been accorded the National status vide Gazette of India Notification dated 21.03.2023.

The NCOL has so far launched 11 products i.e. Arhar Dal, Chana Dal, Sugar, Moong Dal, Kabuli Chana, Masoor, Rajma, Jaggery powder, Jowar Atta, Besan & Daliya under ‘Bharat Organics’ brand. Currently, the organic products are available in Delhi NCR at 160 SAFAL, Mother Dairy outlets and online at Flipkart through flipkart quick.



Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation, launched the organic products and unveiled the LOGO of National Cooperative Organics Limited (NCOL) on 8.11.2023 at Bharat Ratna C. Subramaniam Auditorium, NASC Complex ICAR, Pusa, New Delhi



Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation, distributed membership certificates to the members of National Cooperative Organics Limited (NCOL) on 08.11.2023 at Bharat Ratna C. Subramaniam Auditorium, NASC Complex ICAR, Pusa, New Delhi

3.2.5 GeM onboarding of Cooperatives

On 1st June 2022, the Union Cabinet decided to expand the mandate of the Government eMarketplace (GeM) to allow cooperative societies to procure goods and services through GeM. As part of phased implementation, cooperative societies with a turnover/deposit of more than Rs.100 crores and an 'A' audit rating are being registered in the GeM in the first phase. A total of 757 cooperatives have been selected as being eligible for onboarding on GeM and 559 cooperative societies have been registered as buyers on GeM Portal so far in the first phase. National Cooperative Union of India (NCUI) has been designated as the nodal agency to facilitate the onboarding of cooperatives in coordination with GeM authorities. The GeM portal will be a beneficial platform for the growth of the cooperative sector and perform a vital role in increasing transparency in procurements. Cooperatives are also being encouraged to register as a supplier on GeM to increase their market access.

3.3 National Cooperative Database

With India boasting nearly a quarter of the World's cooperative societies, there arose a pressing need to establish a robust and current database that could comprehensively capture essential information about their operations, membership, and financial activities. The Ministry of Cooperation, driven by the visionary "*Sahakar se Samridhi*" initiative, embarked on the development of a National Cooperative Database in collaboration with State Governments, National Cooperative Federations,

relevant institutions, and stakeholders at various levels, ranging from primary entities to apex bodies.

The development of the National Cooperative Database (NCD) signifies a collaborative approach, engaging key players across different levels of governance and cooperative structures. The overarching objective is to create an interconnected network, ensuring that every village is linked with cooperatives. This decentralized approach to economic development aligns with the broader aspiration of achieving prosperity through cooperative synergy.

In essence, this initiative seeks to empower the cooperative sector by collecting a comprehensive array of data, encompassing details about activities, membership, and financial metrics. The success of this undertaking hinges on effective collaboration, accurate data collection, and the strategic utilization of the database for informed decision-making and policy formulation.

3.3.1 Objective

The objective of developing the National Database of Cooperatives is to establish a centralized repository that offers a singular access point for authentic and up-to-date information on approximately 8 lakh cooperatives spanning various sectors throughout the country. The database aims to comprehensively capture data on diverse parameters associated with cooperatives, including:

- **Location Details:** Providing information on the geographical locations where cooperatives are operating.
- **Number of Members:** Documenting the size of cooperative memberships to understand their scale and reach.
- **Economic Activities:** Describing the nature of economic activities undertaken by each cooperative.
- **Upward and Downward Linkages:** Analyzing the connections and relationships between different levels of cooperatives, both upstream and downstream.
- **Level of Operations:** Assessing the extent and scope of the cooperative's activities and influence.

- Use of Information and Communication Technology (ICT): Identifying the adoption and integration of modern technologies within the cooperative structure.
- Employment: Recording data on the number of individuals employed by each cooperative.
- Inputs and Outputs: Detailing the resources and products involved in cooperative operations.
- Financial and Non-Financial Transactions: Tracking monetary and non-monetary transactions within and involving cooperatives.
- Assets and Liabilities: Documenting the resources owned and the financial obligations of each cooperative.

By collecting and organizing this diverse set of information, the National Cooperative Database aims to serve as a valuable resource for policy makers, researchers, and stakeholders. This centralized repository can facilitate informed decision-making, policy formulation, and research in the cooperative sector by providing a holistic view of the cooperative landscape in the country. It also contributes to transparency, accountability, and efficiency within the cooperative ecosystem by ensuring that the data is authentic, updated, and easily accessible to those who need it.

3.3.2 Overview of the National Cooperative Database

The National Cooperative Database (NCD) stands as a dynamic, web-based platform meticulously crafted to compile comprehensive information on registered Cooperative Societies sourced from States/UTs and District Registrar offices. This encompassing database not only includes details about Cooperative Societies but also extends its reach to Federations and Cooperative Banks across diverse sectors.

At its core, the NCD serves as an innovative initiative, fostering an efficient information and communication channel connecting the Central Ministry, all States/UTs, and Cooperative Societies. This initiative proves invaluable for all stakeholders engaged in the cooperative domain. The NCD portal serves as a vital repository, offering essential contact details, including names, addresses, phone

numbers, and emails, for all registered societies. This facilitates seamless communication between Government entities and these societies.

Moreover, the NCD portal goes beyond mere information storage, providing user-friendly access to query-based reports and interactive dashboards. These features empower users to discern trends in the data and facilitate insightful comparisons across various parameters. With its commitment to transparency and accessibility, the NCD portal plays a pivotal role in enhancing the overall effectiveness and collaboration within the cooperative sector.

For those seeking direct access, the URL of the NCD portal is <http://cooperatives.gov.in>

3.3.3 Benefits of Database

The National Cooperative Database (NCD) offers a myriad of benefits that contribute to the efficiency and effectiveness of the cooperative sector. Here are the key advantages:

- **Single Point Access:** The NCD serves as a centralized platform providing seamless access to information on approximately 8 lakh Cooperative Societies, streamlining the retrieval of data from a diverse range of sources.
- **Comprehensive and Updated Data:** The NCD stands as a reliable repository, offering comprehensive, authentic, and regularly updated data. This ensures that users have access to the latest and most accurate information regarding Cooperative Societies.
- **User-Friendly Interface:** The NCD is designed with a user-friendly interface, facilitating easy navigation and operation. This user-centric design enhances accessibility, making it a convenient tool for a wide range of users.
- **Vertical and Horizontal Linkages:** The database provides insights into both vertical and horizontal linkages among cooperatives, offering valuable information about the interconnectedness of these entities within the cooperative ecosystem.

- **Query-Based Reports and Graphs:** Users benefit from the ability to generate query-based reports and graphs. This feature allows for customized data analysis, empowering stakeholders to derive meaningful insights from the available information.
- **Management Information System (MIS) Reports:** The NCD goes beyond raw data, offering Management Information System (MIS) reports. These reports provide a structured and organized view of data, facilitating strategic decision-making within the cooperative domain.
- **Data Analytics:** With a focus on data-driven decision-making, the NCD incorporates data analytics tools. This enables users to analyze trends, patterns, and performance metrics, fostering a deeper understanding of the cooperative landscape.
- **Geographical Mapping:** The NCD includes maps that visually represent the geographical spread of Cooperative Societies. This feature aids in identifying coverage gaps in Gram Panchayats and Villages, offering valuable insights for targeted interventions and planning.

The NCD stands as a versatile and powerful tool, empowering stakeholders with a wealth of information and analytical capabilities, thereby enhancing the overall functionality and governance of Cooperative Societies.

3.3.4 Organizational Structure for Developing Cooperative Database

- A Steering Committee under the Chairmanship of Additional Secretary (Coop) & CRCS was constituted for monitoring of progress and implementation of strategy for the development of the National Cooperative Database. The members of the Committee are from MOC, PMG, NCDC (LINAC), NCUI and AICTE.
- An Advisory Committee under the Chairmanship of the Additional Secretary (Coop) & CRCS was constituted to get inputs from various stakeholders such as State RCS, National Cooperative Federations, and Statutory Bodies (NABARD, NDDB, NFDB).
- Project Management Group (PMG) was set up under the Chief Project Officer and Ex-DDG (NIC) who is responsible for architecting the National Cooperative

Database. NCD-PMG has designed and developed the software solution and supporting its implementation across States.

3.3.5 Activities & Funding of NCD

- Development of sector-specific Web Forms by software development team for collecting data from Primary to Apex cooperative society.
- Exhaustive repeated training for Data Entry Operators (DEOs) and Nodal Officers at the District level.
- Collection of data from District Registrar Offices of State RCS and functional registrars in different sectors through interns/ DEOs.
- Developed a module for District Nodal Officers to verify and correct records submitted by field officials, including a certification process for completed entries.
- Cross-validation of data from State RCS, StCB, DCCB, NABARD, NDDB, NFDB, NABSCOB, NCDFI & FISHCOFED.
- Documentation of software application & technical flows, standardization of Master code, user manual, and training manual.
- Created an Analytical Dashboard with MIS Reports, Graphical presentations, and GIS Maps for visualizing coverage across different Cooperatives. Implemented Query Reports and User Management Module for multi-level user access.
- Funding for the National Cooperative Database's hardware, software, IT professionals, interns, and DEOs is sourced from the Cooperative Education Fund (CEF).

3.3.6 Phases of National Cooperative Database

- i. Phase-I of National Cooperative Database: Under Phase-I, the mapping of about 2.64 lakh primary cooperative societies of three sectors i.e., Primary Agriculture Credit Societies (PACS-1,03,557), Dairy (1,41,456), and Fisheries (25,591) was completed in February, 2023. Under this phase, in addition to the staff at district registrar offices around 500 local interns enrolled on the portal of All India Council for Technical Education (AICTE) were onboarded for data entries at District Registrar Offices.

- ii. Phase-II of National Cooperative Database: Under Phase-II, Mapping of National Cooperative Societies/Federations along with their General Body Members was completed. Further, their downward linkages with State Federations, District Unions, and Primary Cooperative were also established. The data related to State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs), Urban Cooperative Banks (UCBs), State Cooperative Agriculture and Rural Development Banks (SCARDBs), Primary Cooperative Agriculture and Rural Development Banks (PCARDBs), Sugar Cooperative Mills, State Federations, District Unions and MSCS were collected directly from cooperative societies or through their National/State Federations.
- iii. Phase-III of National Cooperative Database: Under Phase-III, the Ministry of Cooperation initiated the process of extending the National Cooperative Database to remaining more than 5.3 lakh cooperative societies working in all other sectors in May 2023, through the Office of RCSs of States/UTs. Almost all States/UTs have completed data entries under the National Cooperative Database.

3.3.7 Launch of National Cooperative Database

The National Cooperative Database was successfully launched by the Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah on 08.03.2024. The event was organized at Bharat Ratna C. Subramaniam Auditorium, NASC Complex, Pusa, New Delhi.



Launch of National Cooperative Database and Release of National Cooperative Database 2023: A Report by Shri Amit Shah, Hon'ble Minister of Home and Minister of Cooperation

The event not only witnessed the inauguration of the National Cooperative Database but also featured the release of the 'National Cooperative Database 2023: A Report'. The event was attended by about 1400 participants including Secretaries and other senior officers of Central Ministries/Departments, Additional Chief Secretaries/Principal Secretaries of Cooperation from States/UTs, RCS, Cooperative Societies, and Cooperative Federations/Unions (National/State/district level) across the country.

3.3.8 Linkage with other Databases

A central project is under formulation for the automation of cooperative registration and management processes in the offices of the Registrar of Cooperative Society of States/ UTs.

The process has been initiated to have API-based linkages of the software system that is being developed for use at State and district-level registrar offices with the National Cooperative Database (NCD). This will ensure the real-time updating of data on the National Cooperative Database about registration of any new cooperative society as well as updation of other data items in respect of existing cooperative societies.

3.3.9 Current Status

By March 2024, the data of around 8 lakh primary Cooperative Societies has been uploaded on the National Cooperative Database by the nodal officers of States/UTs. The total number of members engaged in these cooperative societies is more than 29 crore. The summary of the NCD portal is tabulated as under:

NCD Summary Report (as on 31st March, 2024)	
All India Cooperatives	8,05,524
Primary Cooperatives	8,00,673
State Coop/Federations	896
Cooperative Banks	Rural : 910, Urban : 1419
Multistate Cooperatives	1607
National Coop/ Federations	19

State/UT - wise Number of Primary Cooperative Societies (as on 31.03.2024)			
Sl. No.	States/UTs	Total No. of Cooperatives	Total No. of Members
1	Andaman and Nicobar Islands	2,215	1,44,584
2	Andhra Pradesh	17,803	95,97,143
3	Arunachal Pradesh	1,197	89,545
4	Assam	11,148	43,18,231
5	Bihar	26,640	1,59,98,540
6	Chandigarh	476	49,721
7	Chhattisgarh	9,171	47,31,974
8	Delhi	1,688	15,69,276
9	Goa	5,433	15,78,643
10	Gujarat	80,478	1,69,40,451
11	Haryana	32,466	45,64,638
12	Himachal Pradesh	5,140	18,25,892
13	Jammu and Kashmir	8,778	8,96,054
14	Jharkhand	11,455	20,93,817
15	Karnataka	43,854	3,35,01,183
16	Kerala	16,256	2,73,25,326
17	Ladakh	260	25,197
18	Lakshadweep	35	84,393
19	Madhya Pradesh	51,787	1,34,43,329
20	Maharashtra	2,21,269	5,79,73,552
21	Manipur	11,256	8,29,340
22	Meghalaya	2,656	2,40,205
23	Mizoram	1,229	49,466
24	Nagaland	8,118	3,10,933
25	Odisha	7,578	87,09,507
26	Puducherry	458	4,63,802
27	Punjab	19,061	34,34,928
28	Rajasthan	35,942	1,10,75,332
29	Sikkim	3,793	1,16,193
30	Tamil Nadu	21,165	2,39,34,636
31	Telangana	60,112	1,43,00,725
32	The Dadra and Nagar Haveli and Daman and Diu	530	46,633
33	Tripura	3,142	5,11,559
34	Uttar Pradesh	41,558	1,93,11,868
35	Uttarakhand	5,318	16,01,973
36	West Bengal	31,208	95,91,686
	Total	8,00,673	29,12,80,275

Sector - wise Number of Primary Cooperative Societies (as on 31.03.2024)			
Sl. No.	Sectors	Total No. of Cooperatives	Total No. of Members
1	Agriculture & Allied Cooperative	26,798	98,36,270
2	Agro Processing / Industrial Cooperative	22,735	25,31,349
3	Bee Farming Cooperative	290	38,181
4	Consumer Cooperative	21,067	63,75,920
5	Credit & Thrift Society	80,330	4,32,75,731
6	Dairy Cooperative	1,41,807	1,56,87,794
7	Educational & Training Cooperatives	401	78,717
8	Fishery Cooperative	25,649	46,74,279
9	Handicraft Cooperative	5,076	3,69,840
10	Handloom Textile & Weavers Cooperative	19,576	51,56,723
11	Housing Cooperative Society	1,91,734	1,46,65,027
12	Jute and Coir Cooperative	57	5,755
13	Labour Cooperative	44,545	14,91,300
14	Livestock & Poultry Cooperative	16,677	13,39,349
15	Marketing Cooperative Society	9,121	45,90,611
16	Miscellaneous Credit Cooperative Society	5,830	89,19,537
17	Miscellaneous Non Credit	30,660	25,05,838
18	Multipurpose Cooperative	20,397	25,82,130
19	Primary Agricultural Credit Society (PACS/FSS/LAMPS)	1,03,304	13,99,27,330
20	Sericulture Cooperative	499	67,149
21	Social Welfare & Cultural Cooperative	2,069	2,91,308
22	Sugar Mills Cooperative	281	47,83,246
23	Tourism Cooperative	479	2,80,400
24	Transport Cooperative	4,175	7,04,336
25	Tribal-SC/ST Cooperative	1,521	10,33,894
26	Urban Cooperative Bank (UCB)	1,334	1,46,46,837
27	Women Welfare Cooperative Society	24,261	54,21,424
	Total	8,00,673	29,12,80,275

3.4 National Level Apex Organization

The Ministry of Cooperation is working on a proposal for the establishment of a national-level apex organization for imparting technical and management education and training in the cooperative sector, promoting cooperative research and

development, and strengthening the cooperative movement in the country through a network of affiliated institutions.

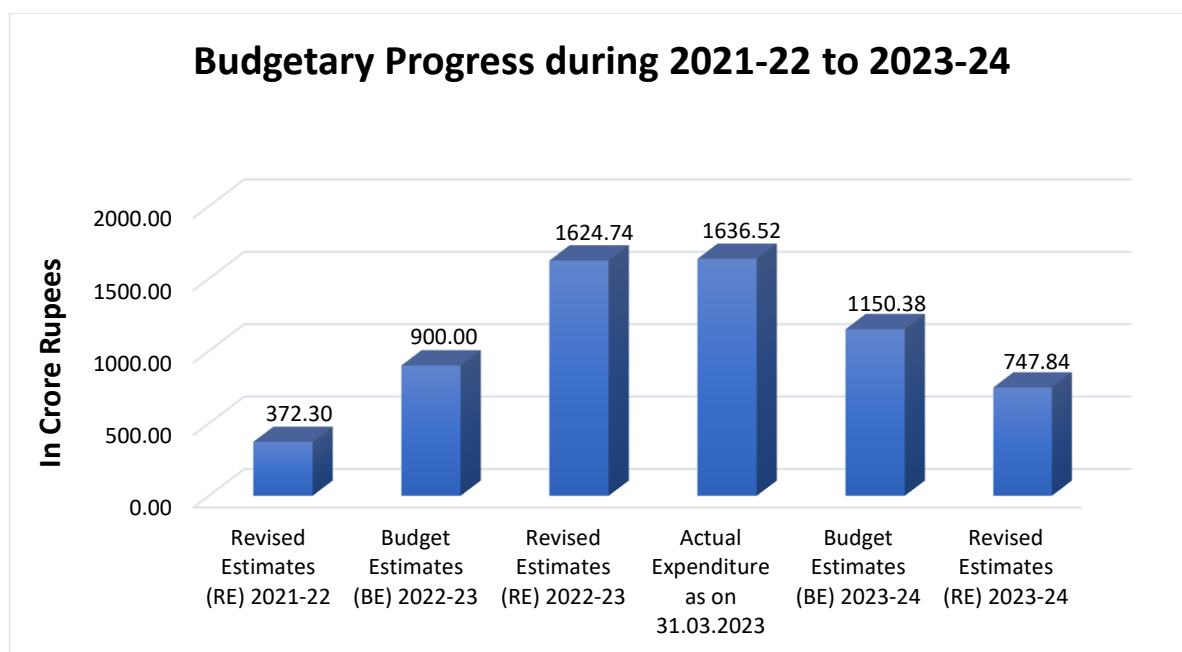
To achieve the above objective, extensive consultations with various stakeholders including Central Ministries/ Departments, State Governments, National Cooperatives/ Federations, Cooperative education & training institutions, etc. have been carried out to evolve contours of the proposed organization. The nation-level apex organization will also aim to become operationally self-sufficient in meeting its expenses.

The proposed national level apex organization is likely to work in close coordination with the cooperative sector and will be a comprehensive, integrated, and standardized structure for education and training so as to ensure a stable, adequate, and quality supply of trained manpower in the cooperative sector for successful implementation of various initiatives taken by the Ministry. The supply of professional manpower and capacity building of existing employees is expected to help the cooperative sector in making larger contribution to various sectors of the economy.

3.5 Budget and Schemes

3.5.1 Budget: Summary of Budget Provisions & Expenditure

Ministry of Cooperation was created on 6th July, 2021 from erstwhile Ministry of Agriculture, Cooperation & Farmers Welfare (MoAFW), Rs. 372.30 Crore out of Budget of MoAFW was, subsequently, demarcated for Ministry of Cooperation for year 2021-22. For the year 2022-23, Ministry of Cooperation was allocated Budget Estimates (BE) of Rs.900 Crore and the budgetary support was upwardly revised to Rs.1624.74 Crore at Revised Estimates (RE) Stage. The total budgetary allocation to the Ministry for 2022-23 was further increased to Rs. 2041.82 Crore as per the Supplementary Demands for Grants of the Ministry. In a significant achievement, total actual expenditure of the Ministry for year 2022-23 is Rs. 1636.52 Crore, which is 181.83% of BE of 2022-23 and more than RE of 2022-23. For the year 2023-24, Ministry of Cooperation was allocated Budget Estimates (BE) of Rs.1150.38 Crore & RE of Rs 747.84 Crore. Statement showing details of expenditure upto 31.03.2024 is placed at **Annexure-III**.



3.5.2 A number of measures have been announced in the Union Budget 2023-24 to strengthen Cooperative sector

A. Initiatives

- Plan to set up Massive Decentralized Storage capacity so that farmers can store their produce and realize remunerative prices to sell at the appropriate time.
- Govt. will facilitate setting up of a large number of Multipurpose PACS or Primary Fishery/Dairy cooperative societies in uncovered panchayats and villages in the next 5 years.
- Model Bye-Laws for PACS are being formulated enabling them to become Multipurpose.
- National Cooperative Database is being prepared for country-wide mapping of cooperative societies.
- Computerization of 63000 PACS has been initiated at the cost of Rs. 2516 crores

B. Income Tax Benefits

- New cooperatives commencing manufacturing till 31st March, 2024 will get the benefits of low tax rates at 15% (as is the case for new manufacturing companies) (Section 115 BAB of IT Act).

- Higher limit of Rs 2 lakhs per member for cash deposit to and loans in cash by PACS and Primary Cooperatives Agricultural and Rural Development Bank (PCARDSs) (Section 269 T of IT Act)
- Higher limit of Rs. 3 crores for TDS on cash withdrawal has been provided to Cooperative Societies. (Section 194 N of IT Act).

C. Relief for Sugar Cooperative Mills

- For Sugar Cooperatives, the claims for payments made to sugar farmers prior to assessment year 2016-17 will be considered as 'Expenditure'. This will provide a relief of approximately Rs. 10,000 Crores to the Sugar Cooperatives.

3.5.3 Schemes:

3.5.3.1 Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)

The Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) is being implemented through the National Cooperative Development Corporation (NCDC). The main objective of this component is to assist the cooperative societies through NCDC for modernization, expansion and diversification and to provide share capital and margin money etc. The following activities undertaken under this component: -

- i) Marketing, Processing, Storage, Computerization, Weaker Section Programmes of Cooperatives, Computerization of PACS, DCBs and SCBS and T&P Cell Scheme for Strengthening Management of State Cooperative Federations and Office of RCS (subsidy on tapering basis);
- ii) Assistance for cotton development including ginning & pressing and establishment of new or modernization, expansion, rehabilitation of existing cooperative spinning mills; and
- iii) Integrated Cooperative Development Projects in selected Districts (ICDP)

During Financial Year 2023-24, ₹300.00 Cr. has been allocated under CSISAC in Revised Estimates for meeting commitments of NCDC under the scheme and during the FY 2023-24, 100% of the allocated fund under CSISAC i.e. ₹300.00 crore has been spent.

3.5.3.2 Centrally Sponsored Project on “Computerization of Primary Agricultural Credit Societies (PACS)”

The Government of India approved the Computerization of PACS project on June 29, 2022, with a total budget outlay of Rs. 2516 Cr. to computerize 63,000 functional Primary Agricultural Credit Societies (PACS) nationwide. The goal of this project is to link all of the functional PACS with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs) by integrating them onto a single ERP (Enterprise Resource Planning) platform. From 25 States and 5 UTs, proposals have been received to computerize 67,009 PACS.

As of 31st March, 2024, 25 States and 4 UTs had received Rs. 653 crore for the purchase of hardware, digitization, and support systems. Furthermore, NABARD has been granted Rs. 141 crores to cover the costs associated with establishing a National Level Data Repository, developing software, providing training, and establishing a Project Management Unit (PMU).

For implementation and monitoring of the project, a core team at NABARD, Head Office with the team members constituted from its officers has been established. This core team is being assisted by Project Monitoring Unit (PMU) hired by NABARD for the project. NABARD has hired staff/professional/ technical experts for the PMU on contractual basis. Similarly, NABARD has also set up state PMUs to assist states in implementation and monitoring of the project at state level, which will also function as the state level support centers. These State PMUs are also manned by NABARD officials and contractual staff/ experts.

CHAPTER 4

ATTACHED AND SUBORDINATE ORGANISATIONS

4.1 Central Registrar of Cooperative Societies (CRCS)

The Office of Central Registrar of Cooperative Societies (CRCS) deals with incorporation, regulation and winding up of Multi-State Cooperative Societies. Cooperative societies, with objects not confined to one State are known as multi-state cooperative societies. Office of CRCS aims to facilitates the voluntary formation and democratic functioning of cooperatives as people's institutions based on self-help and mutual aid and to enable them to promote their economic and social betterment and to provide functional autonomy, as per cooperative principles and legislative framework enshrined under Multi-State Cooperative Societies (MSCS) Act, 2002. The CRCS is appointed under Article 243ZH(f) of the Constitution read with Section 4 of the MSCS Act, 2002.

4.1.1 Functions of CRCS Office

All Multi-State Cooperative Societies (MSCS) fall under the purview of the MSCS Act, 2002. The Central Registrar, acts as the head of the administration of the office of the CRCS. At present, there are two major wings of the CRCS, viz., the Registration and the Management. The Registration wing looks after the Registration of Societies and Amendments of Bye-laws as per the MSCS Act, 2002. The work domain of the Management wing covers a diverse array of activities including inspection and audit, annual returns and other issues of the MSCS, etc. The following functions related to implementation of the MSCS Act, 2002 are performed by the office of the CRCS:

1. Registration of MSCS
2. Amendment to Bye-laws of MSCS
3. Registration of Cooperative Societies as MSCS by conversion
4. Issues relating to management and working of the Multi-State Cooperatives including National level cooperative organizations, their implementation and follow up
5. Examination of proposals regarding cooperative legislations.
6. Work related to amendment of MSCS Act/Rules
7. Redressal of complaints / grievances received from MSCSs and their members

8. Appointment of Arbitrators & Liquidators in the MSCSs.
9. Conduct of inquiry & inspection of MSCSs and winding up of Societies as per Act.
10. Management of Cooperative Education Fund (CEF) and Cooperative Rehabilitation Reconstruction & Development Fund (CRRDF).

4.1.2 The MSCS Act 2002 and its Administration

The MSCS Act, 2002 was enacted after repealing the Multi-State Cooperative Act, 1984, to facilitate democratic functioning and autonomous working of Multi-State Cooperative Societies in line with the established Cooperative Principles.

The Cooperative Legislation in the country commenced with the enactment of the Cooperative Credit Societies Act, 1904 to facilitate the formation of primary cooperative credit societies. It was followed by the Cooperative Societies Act, 1912 which provided for the formation of non-credit and federal cooperative societies. Thereafter, the Multi-Unit Cooperative Societies Act, 1942 was enacted to facilitate organization of cooperative societies with jurisdiction in more than one State. With the emergence of National level Cooperative Societies, which were being governed by Cooperative Societies Acts of different states, the Parliament, under Entry 44 of the List I – Union List of the Seventh Schedule to the Constitution, enacted the Multi-State Cooperative Societies Act, 1984.

The State-wise and Sector-wise details of Multi-State Cooperative Societies are at **Annexure-IV** (Table-1 and Table-2).

4.1.3 Multi-State Cooperative Societies (Amendment) Act, 2023

The Multi-State Cooperative Societies (Amendment) Bill, 2022 was introduced to strengthen governance, enhance transparency, increase accountability and reform electoral process, etc. in the Multi-State Cooperative Societies by supplementing existing legislation and incorporating the provisions of Ninety-seventh Constitutional Amendment.

The Multi-State Cooperative Societies (Amendment) Bill, 2022 was introduced in the Lok Sabha on 7th December, 2022 and referred to a Joint Committee of both

Houses on 20th December, 2022. The Joint Parliamentary Committee, after detailed clause-by-clause examination of the Multi-State Cooperative Societies (Amendment) Bill, 2022, has recommended only two modifications which are of drafting or consequential in nature.

The Bill, as reported by Joint Committee, was reintroduced in the Lok Sabha and passed on 25.07.2023. Thereafter, the Bill was introduced in Rajya Sabha and passed on 01.08.2023. The Bill was assented on 03.08.2023.

The Multi-State Cooperative Societies (MSCS) (Amendment) Act, 2023 was subsequently notified vide Gazette Notification dated 03.08.2023 and the MSCS Amendment Rules, 2023 were notified vide Gazette Notification dated 04.08.2023. The MSCS Amendment Rules, 2023 were laid down in table of both the Houses of Parliament on 09.08.2023.

4.1.4 Computerization of CRCS Office

Under the E–Governance initiatives for the office of CRCS, a portal for the office of Central Registrar of Cooperative Societies i.e., www.crcs.gov.in has been developed and successfully launched on 6th August, 2023. This initiative is aimed to digitize and make the office of CRCS paperless by providing various services under MSCS Act/Rules online, to make the management of MSCSs easier and to enhance transparency & efficiency in the working of the CRCS office. All the working processes of CRCS office inter-alia including Registration, Amendment of Bye-laws, filling of Annual return, branch opening, sale officer appointment, online payments to CEF and CRRDF etc. are being processed through the new online portal in compliance with the statutory requirements of MSCS Act. The recent amendments made by the Parliament in the MSCS Act, 2002 have also been successfully incorporated in the online portal.

The following are the main features of new CRCS portal:

- i. Complete paperless submission and processing
- ii. Automatic compliance with MSCS Act & Rules through software
- iii. Enhance ease of doing business
- iv. Digital Communication
- v. Transparent processing

vi. Improved Analytics & MIS

The portal has enabled processing of application / service requests through electronic work flow in the CRCS office in a transparent and time bound manner. It includes provisions for OTP based user registration, validation checks for compliance with MSCS Act and Rules, uploading of documents online, issue of registration certificate and other communications electronically.

4.1.5 Strengthening CRCS Office Administration

The Office of Central Registrar of Cooperative Societies (CRCS), in the erstwhile Ministry of Agriculture & Farmers Welfare was headed by Additional /Joint Secretary as CRCS. Prior to the creation of the Ministry of Cooperation, CRCS, in the discharge of responsibilities for regulation and administration of MSCS Act, 2002 was supported by a small cadre of technical officials and officers specialized in the field of cooperative sector. After creation of the Ministry of Cooperation in July 2021, 63 posts including 32 technical and 31 administrative posts have been created for strengthening the Office of CRCS. Recruitment rules for 32 technical posts have been notified on 01.09.2023 and 5 posts have been filled on deputation basis.

4.1.6 New Office Building for CRCS Office

The space allotted in Atal Akshay Urja Bhawan was not sufficient for the existing staff strength of the Central Registrar's Office. In the coming days, as more and more officers join against the sanctioned posts and the new proposed offices of Cooperative Election Authority (CEA) and Cooperative Ombudsman (CO) are set up, more space will be required for the CRCS office.



Inauguration of new building of CRCS by Hon'ble Minister of Home and Minister of Cooperation

Accordingly, it was decided to shift the Central Registrar's office to a different location. After exploring many options, a separate state of the art office of CRCS is being established at World Trade Center project, Naoroji Nagar, New Delhi to overcome the space constraints and enhance overall efficiency.

4.1.7 Refund to Investors of Sahara Group of Cooperative Societies

To address the long pending grievances of genuine members/ depositors of four Sahara Group of Cooperative Societies for refund of their legitimate deposits, an application was filed by the Ministry of Cooperation before the Hon'ble Supreme Court of India and vide order dated 29.03.2023 (**Annexure-V**), the Hon'ble Supreme Court directed that Rs. 5000 Crores be transferred out of the "Sahara-SEBI Refund Account" to the Central Registrar of Cooperative Societies (CRCS) for disbursement against the legitimate dues of the genuine depositors of the Sahara Group of Cooperative Societies (namely; Sahara Credit Cooperative Society Ltd., Lucknow, Saharayan Universal Multipurpose Society Ltd., Bhopal, Humara India Credit Cooperative Society Ltd., Kolkata and Stars Multipurpose Cooperative Society Ltd., Hyderabad) in a most transparent manner and on proper identification and on submitting proof of their deposits and their claims and to be deposited in their respective bank account directly.

Accordingly, "CRCS-Sahara Refund Portal" was launched on 18.07.2023 for disbursal of payments to the genuine depositors of above 4 Cooperative Societies in a transparent manner after proper identification and submission of proof of their deposits and claims. The online Portal is user friendly, efficient and transparent and the entire process is paperless. The applications submitted through the Portal are being processed by all Stakeholders and after verification of documents, the payment, subject to funds availability, is being credited directly in Aadhaar seeded Bank accounts of the genuine depositors.

In case of deficiencies found in the claims submitted by the depositors, a "Re-Submission Portal" was also launched on 15.11.2023 to provide opportunity to the depositors to resubmit their claims after rectifying deficiencies in claims.

Till 31st March, 2024, an amount of approximately Rs.283 Crore has been released to 3,11,505 depositors of Cooperative Societies of Sahara Group.

4.1.8 Computerization of Office of RCS of States / UTs

The project for Computerization of office of Registrars of Cooperative Societies of all States / UTs has been approved as Centrally sponsored project with total financial outlay of Rs. 94.59 crore under which funds will be provided to States/UTs for development & maintenance of RCS portal (based on concerned State/UT Cooperative Society Act) and for procurement of hardware & cloud infrastructure. The integrated digital portal for cooperatives in offices of RCS of States/UTs in the country will ensure enhanced efficiency, accountability and transparency of work.

The guidelines of the project have already been circulated to all States/UTs. All States / UTs have been requested to submit proposals for seeking funds under the project. A Proposal Evaluation Committee has already been constituted to evaluate proposals received from States / UTs under the project. As on 31.03.2024, proposals from 33 States/UTs has been received and evaluated. Besides, 1st installment amounting Rs. 1.68 crore has been released to 21 States/UTs during FY 2023-24.

4.1.9 Cooperative Election Authority

The Ministry of Cooperation has introduced many salient reforms to bring transparency, accountability, good governance and inclusiveness in the working of Multi-State Cooperative Societies through the enactment of the Multi-State Cooperative Societies (Amendment) Act, 2023. Electoral reform is one such reform that envisages the establishment of the Cooperative Election Authority to hold elections of the Board and office bearers of multi-state cooperative societies in a free, fair and transparent manner.

The Ministry, under Section 45 of the MSCS Act, 2002, has established the Cooperative Election Authority in the interim on 20th November, 2023. The Authority has started functioning since then and has notified elections in 46 Multi-State Cooperative Societies till 31st March, 2024.

4.2 National Cooperative Development Corporation (NCDC)



राष्ट्रीय सहकारी विकास निगम
NCDC
Assisting Cooperatives. Always!
सहकारिताओं की सहायता में सदैव तत्पर!

NCDC is a statutory organization established under an Act of Parliament on 14.03.1963, on the recommendation of the All-India Rural Credit Survey Committee for spearheading development of rural economic activities through cooperatives. Its policies and programmes are prepared under the guidance of its General Council and Board of Management, which are constituted by the Government of India out of a cross section of cooperatives, officials and non-officials. Central Government vide its Gazette Notification no. 2516 dated 6th July, 2021 announced formation of new Ministry of Cooperation with a vision “from cooperation to prosperity”. Now, NCDC is under the administrative control of Ministry of Cooperation, Government of India.



NCDC HQ Building exemplifies a spirit of cooperation

NCDC is a non-equity based promotional organization created exclusively for planning, promoting and financing of programmes for production, processing, marketing, storage, export and import of agricultural produce, foodstuff and certain notified commodities, on cooperative principles. The NCDC Act underwent change in 1974 to include financing of more business activities like fishery, poultry, dairy, handloom & sericulture and by the amendment, NCDC's resource base was broadened, thus enabling raising funds from the market. The Act was again amended in 2002 to cover financing for some more areas such as livestock, industrial goods, cottage and village industries, handicrafts, rural crafts and certain notified services like water conservation works, irrigation, animal health care, disease prevention, agriculture insurance and agriculture credit, rural sanitation and services pertaining to labour cooperatives. The amendment also enables NCDC to finance cooperative societies directly under its various schemes, on fulfilment of certain stipulated conditions.

4.2.1 Management and Administrative set-up

The Management of NCDC vests in the General Council (GC) headed by the Hon'ble Minister of Home and Minister of Cooperation, Government of India, with 54 members (including 3 Special Invitees) and the Board of Management (BoM) headed by the Secretary, Ministry of Cooperation, Govt. of India, with 12 members who are nominated by the Central Government. The GC lays down policy guidelines and the BoM oversees the general management of the Corporation.

4.2.2 NCDC Secretariat

The Secretariat of the Corporation is headed by the Managing Director and functions through its Head Office and 18 Regional Offices located at Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Dehradun, Chennai, Gandhinagar, Guwahati (with a Sub-Office at Aizwal), Hyderabad (with a Sub-Office at Vijayawada), Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. NCDC's training academy, Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) is located in Gurugram, Haryana and has 18 Regional Training Centres (RTCs) in different states. To assist in fulfilling the role of an apex institution, the Corporation has built up in-house technical and managerial capabilities.

4.2.3 SCHEMES IMPLEMENTED / ACTIVITIES ASSISTED BY NCDC

A. SCHEMES IMPLEMENTED

I. **NCDC Sponsored Schemes:** NCDC has formulated its own schemes which are financed exclusively by NCDC. Details of NCDC sponsored schemes are as follows:-

a) **YUVA SAHAKAR - Cooperative Enterprise Support and Innovation**

Scheme: The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas. It is linked to a Cooperative Start-up and Innovation Fund created by NCDC. During the year, an amount of Rs.1.36 crore has been disbursed under this scheme.

b) **AYUSHMAN SAHAKAR:** The Scheme has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH. During the year no disbursement has been made under this scheme.

c) **NANDINI SAHAKAR:** The scheme aims to improve socio-economic status of women and supports entrepreneurial dynamism of women through women cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy and/ or interest subvention of other schemes. During the year, an amount of Rs.1.49 crore has been disbursed under this scheme.

d) **DAIRY SAHAKAR:** It is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects. During the year, an amount of Rs.13.49 crore has been disbursed under this scheme.

e) **DIGITAL SAHAKAR:** Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives etc. from Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India. During the year, an amount of Rs.0.42 crore has been disbursed under this scheme.

- f) **SWAYAM SHAKTI SAHAKAR YOJNA:** - New scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs). During the year, an amount of Rs.756.06 crore has been disbursed under this scheme.
- g) **DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA:** New Scheme for extending NCDC's long term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long term loans/advances for activities/commodities/services under the purview of NCDC. During the year, an amount of Rs.60.00 crore has been disbursed under this scheme.

II Other Central Schemes

Apart from NCDC sponsored schemes it is also implementing schemes of other Ministries/Department of Government of India details of which are as following:-

- a) **Agricultural Marketing Infrastructure (AMI)** sub-scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure - Ministry of Agriculture & Farmer's Welfare.
- b) **Mission for Integrated Development of Horticulture (MIDH)** – Integrated Post Harvest Management - Ministry of Agriculture & Farmer's Welfare.
- c) Interest Subvention & Credit Guarantee through Financing Facility under **Agriculture Infrastructure Fund (AIF)** scheme - Ministry of Agriculture & Farmers' Welfare.
- d) **Animal Husbandry Infrastructure Development Fund (AHIDF)** - Department of Animal Husbandry & Dairying
- e) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying
- f) **PM Formalisation of Micro Food Processing Enterprises (PMFME)** - Ministry of Food Processing Industries.
- g) Scheme for **Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** – Ministry of Agriculture & Farmer's Welfare.
- h) (i) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Scheme for Food Processing and Value Addition** - Ministry of Food Processing Industries

(ii) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) Integrated Cold Chain and Value Addition Infrastructure Scheme** - Ministry of Food Processing Industries

i) **Schemes for economic development of Scheduled Tribes** by **National Scheduled Tribes Finance and Development Corporation (NSTFDC)** - Ministry of Tribal Affairs

j) **National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying

B. ACTIVITIES ASSISTED: As per the Act, NCDC is providing financial assistance to the Cooperatives through States and through direct financing for the following activities:-

a) Marketing:

- Margin Money /Working capital assistance
- Strengthening share capital base of primary / district cooperative marketing societies
- Purchase of furniture and fixtures, transport vehicles including refrigerated vans
- Development / Strengthening of Agricultural Marketing Infrastructure, Grading and Standardization

b) Processing:

- Setting up of new sugar factories (Investment Loan)
- Modernisation and Expansion / Diversification of existing Sugar Factories (Investment loan and term loan)
- Establishment of new/ Modernization/ Expansion/ Rehabilitation of existing spinning mills
- Modernization/ Expansion of existing and establishment of modern cotton ginning & pressing units
- Small /medium scale agro & allied sector processing units, pre/post loom processing/ garment & knitting units
- Setting up of other Processing units, such as Foodgrains/Oilseeds /Plantation Crops /Fruits & Vegetables /Maize Starch/Particle Board etc.

- Margin money /Working capital assistance
- Share capital participation by State Government in new spinning mills

c) Storage:

- Construction of godowns and repair / renovation of existing godowns
- Margin money / Working capital assistance

d) Cold Chain:

- Construction / expansion / modernization of cold storages
- Establishment of Cold Chain components which broadly include (i) Integrated pack house, (ii) Reefer transport, (iii) Cold storage (Bulk-near farm gate), (iv) Cold storage (Hub-near market) and (v) Ripening units etc.
- Margin money / Working capital assistance

e) Distribution of essential consumer articles through cooperatives:

- Establishment of infrastructure such as shopping centre, diesel, Kerosene bunk /warehouse / new / expansion / modernization of wholesale consumer cooperative store / departmental consumer cooperative store / consumer federation
- Purchase of furniture and fixture, transport vehicles including refrigerated vans for distribution of consumer articles
- Margin money / Working capital assistance

f) Industrial:

- All types of Industrial Cooperatives, Cottage & Village Industries, Handicrafts / rural crafts etc.

g) Credit & Service Cooperatives/ Notified Services :

- Agriculture Credit / Agriculture Insurance
- Water Conservation works / services
- Irrigation, micro irrigation in rural areas
- Animal care / health /disease prevention
- Rural Sanitation, Drainage, Sewage system through Cooperatives
- Tourism, Hospitality, Transport
- Generation & Distribution of power by New, Non-Conventional & Renewable sources of energy

- Rural Housing
- Hospital / Health Care and Education
- Creation of infrastructure for credit cooperatives

h) Cooperative Banking Unit:

- Assistance to PACS for creation of infrastructure relating to Modern Banking Unit.

i) Agricultural Services:

- Cooperative Farmers Service Centres
- Agro Service Centres for Custom Hiring
- Establishment of Agricultural inputs manufacturing and allied units
- Irrigation / water harvesting programmes

j) District Plan Schemes:

- Integrated Cooperative Development Projects in selected districts

k) Cooperatives for Weaker Sections:

- Fisheries, Dairy & Livestock, Poultry, Schedule Caste, Tribal Cooperatives, Handloom, Coir, Jute, Sericulture, Women, Hill area, Tobacco & Labour

l) Assistance for Computerisation of Cooperatives:

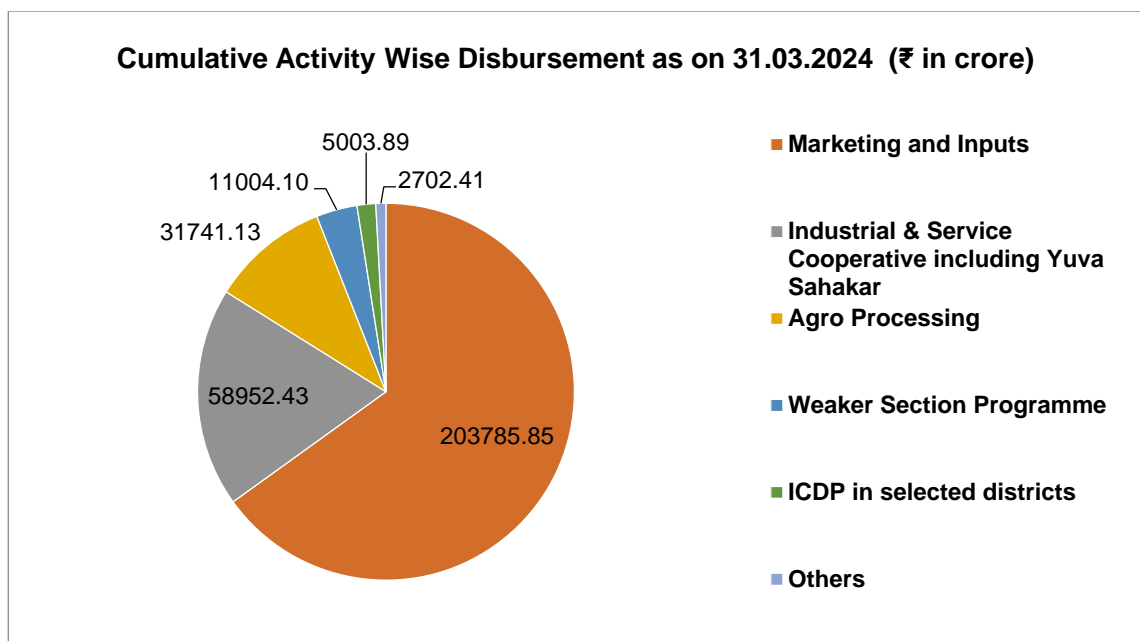
- Assistance is provided for purchase / installation of computers/ hardware, system & application software, networking, maintenance cost, technical manpower and capacity development and training.

m) Promotional and Developmental programmes:

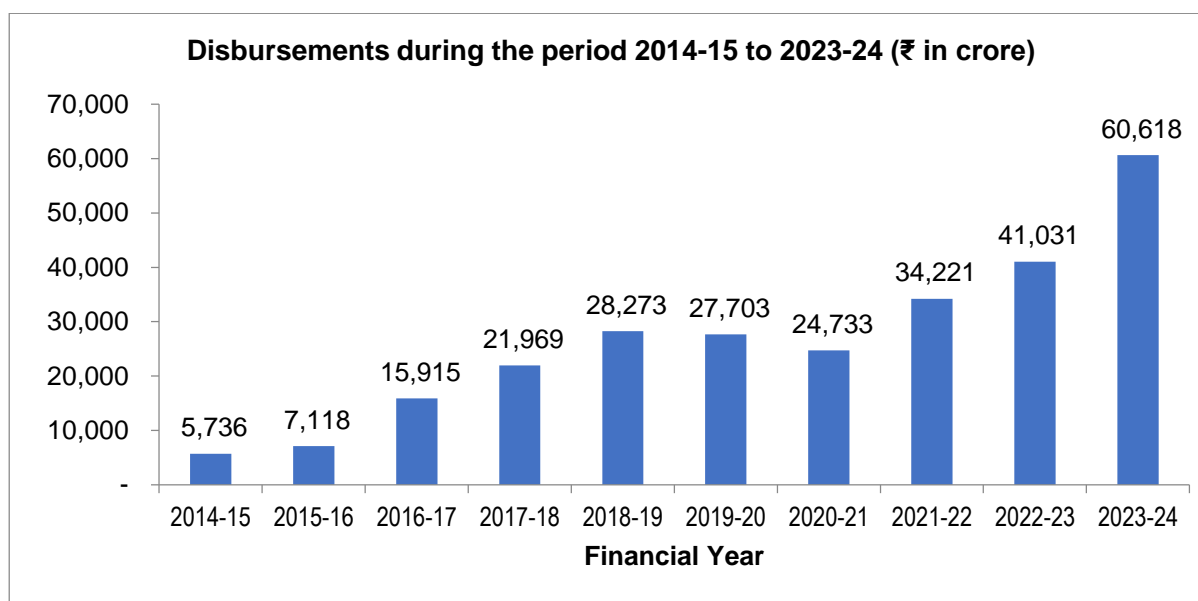
- Consultancy for studies / project reports, management studies,
- Market survey & evaluation of programmes, etc.

4.2.4 Cumulative Disbursements by NCDC

Cumulatively, NCDC has disbursed ₹3,13,198.43 crore since inception upto 31.03.2024. Sector-wise cumulative disbursements as on 31.03.2024 are depicted below:



4.2.5 Growth Trajectory of NCDC since 2014-15



NCDC disbursements have risen steadily from ₹5,736 crore in 2014-15 to ₹60,618.47 crore in 2023-24. With this, NCDC has achieved about 30% average annual growth rate in disbursement of financial assistance since 2014 -15. Further, NCDC has achieved 48% growth in disbursement of financial assistance during FY 2023 -24.

4.2.6 INITIATIVES SINCE THE FORMATION OF MINISTRY OF COOPERATION

NCDC has taken several initiatives for economic development and expansion of cooperative societies of the country. Details of major initiatives are as follows:

1. Launch of two new schemes

After formation of new Ministry of Cooperation on 06th July 2021, NCDC has progressed in leaps and bounds. It has also formulated the following new schemes:-

a. Deerghavadhi Krishak Punji Sahakar Yojna – For extending NCDC's long term financial assistance (upto 5 years) to Agricultural Credit Cooperatives towards their onward lending of long term loans/advances for activities/commodities/services under the purview of NCDC in order to:-

- i. Ensure increased and uninterrupted credit flow to cooperatives and their members.
- ii. Boost capital formation in agriculture and allied sector.
- iii. Support non-farm sector activities thereby promoting alternate employment opportunities in rural and semi-urban areas.

b. Swayam Shakti Sahakar Yojna – To provide financial assistance to Agricultural Credit Cooperatives for onward lending of working capital loan or term loans to Women Self Help Groups (SHGs) to facilitate:-

- i. Access to affordable cost-effective reliable financial services to the poor.
- ii. Women SHGs to access adequate bank credit to undertake common/collective socio-economic activities.
- iii. Promotion of sustainable livelihood.

2. Strengthening of Cooperative Sugar Mills

Government of India through Ministry of Cooperation has provided grant of ₹1000 cr. to NCDC for strengthening of Cooperative Sugar Mills. This grant is being used by NCDC to provide loans up to ₹10,000 crores to Cooperative Sugar Mills for setting up ethanol plants, cogeneration plants, working capital or for all three purposes.

Using the grant received under the new Central Sector Scheme, ₹3848.76 crore has been sanctioned by NCDC to 25 Cooperative Sugar Mills, during FY 2023-24.

3. Financing Deep Sea Trawlers

- NCDC has taken up the task of financing deep sea trawlers. Financial assistance of ₹11.55 crores has been sanctioned for purchase of 14 deep sea trawlers in Maharashtra at a block cost of ₹20.30 crores.
- NCDC has sanctioned financial assistance of ₹37.39 crores to Rajmata Vikas Macchimar Sahakari Sanstha Limited, Mumbai for setting up a seafood processing unit at a Block Cost of ₹46.74 crores.
- NCDC has sanctioned the proposal of Shri Mahavir Macchimar Sahakari Mandali Limited, Gujarat for purchasing 30 deep sea trawlers with a block cost of ₹36.00 crores.
- NCDC has sanctioned financial assistance of ₹32.69 crores for Integrated Fisheries Development Project (IFDP) of Government of Kerala.

4. PACS as FPOs

NCDC is an Implementing Agency (IA) under the Central Sector Scheme, “Formation and Promotion of 10,000 Farmer Producer Organizations” initiated in July, 2020. NCDC has been allocated a target for formation and promotion of 500 FPOs during the reference allotment year 2020-21. In addition, 29 organic FPOs have also been allocated to NCDC from Integrated Nutrient Management (INM) division of DA&FW. During the reference allotment year 2022-23, additional target for formation and promotion of 234 FPOs was allocated to NCDC. Against this, 695 FPOs have been registered under Cooperative Act, till 31.03.2024.

Further, on the initiative of Ministry of Cooperation, Ministry of Agriculture and Farmers’ Welfare allocated additional 1100 FPOs in cooperative sector through strengthening of PACS under the scheme. Till 31.03.2024, 701 PACS have been selected, out of which 100 have already been registered as FPO and application for registration of further 154 PACS was under submission.

NCDC has disbursed ₹94.66 crores till 31.03.2024 to FPOs/CBBOs under the scheme.

NCDC organized a one- day mega conclave on “PACS as FPOs” on 14th July 2023 at IECC Convention Centre, Pragati Maidan, New Delhi. This program was inaugurated by Hon’ble Minister of Home and Minister of Cooperation. Hon’ble Union Minister of Agriculture and Farmers’ Welfare, Hon’ble Minister of State for Cooperation and other dignitaries from various Ministries attended the programme. More than 900 participants participated in this event. Further, NCDC also organized FPO Mela from 19 – 20 Oct. ’23, 8 – 10 Feb. ’24 & 19 – 21 Mar. ’24 at NCDC Head Office, New Delhi to encourage FPOs produce from across the country.

5. Role in Formation and Promotion of FFPOs

NCDC has been empowered as one of the Implementation Agency (IA) for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs). FFPO scheme under PMMSY aims to achieve inclusive and sustainable transformation of the fisheries sector through creation of a holistic and supportive ecosystem.

Against an initial target of 70 FFPOs allocated to NCDC, all have been registered under Cooperative Act and their business implementation is under process. Further, NCDC has been allocated target for conversion of 1000 existing fisheries cooperative societies into cooperative FFPOs by the Department of Fisheries, Government of India with an approved outlay of ₹225.50 crore. NCDC has disbursed ₹38.53 crores till 31.03.2024 to FFPOs/CBBOs under the scheme.

6. LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)

LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) – the country’s first-of-its kind, dedicated business incubator was inaugurated on 16 November, 2021. LIFIC has been set up under the Government of India flagship scheme of Pradhan Mantri Matsya Sampada Yojana (PMMSY) in LINAC.

LIFIC extends relevant incubation support to young professionals /entrepreneurs, progressive fish farmers, fisheries based industries and other entities who will operate in collaboration with fisheries cooperatives at various levels namely, primary, district, state, multi-state or at national federation level. 13 programmes have been organized benefiting 163 participants pan India.

Further, during FY 2023-24, LINAC along with Regional Training Centres (RTCs) conducted 194 training programmes attended by 11,864 participants.

7. Setting up of Project Monitoring Unit (PMU):

As per the cabinet approval for setting up new multipurpose PACS/ dairy/ fishery primary cooperative societies covering all the panchayats/ villages in the country, NCDC has set up a Project Management Unit (PMU) for real time monitoring of the formation of new cooperative societies.

8. NCDC contribution in three National Level Multi-State Cooperative Societies

As per the cabinet approval for setting up three National Level Multi-State Cooperative Societies for Exports, Organics and Quality Seeds, NCDC facilitated in promotion and registration of the three Multi-State Cooperative Societies.

National Cooperative Export Limited:

- National Cooperative Export Limited is national level multi-state cooperative society formed to promote exports in cooperatives. NCDC has committed to contribute ₹100.00 crore as share capital, out of which ₹1.01 crore has already been contributed.

Bharatiya Beej Sahakari Samiti Limited:

- Bharatiya Beej Sahakari Samiti Limited is national level multi-state cooperative society formed to promote cultivation, production and distribution of quality seeds in cooperatives. NCDC has committed to contribute ₹50.00 crore as share capital, out of which ₹2.01 crore has already been contributed.

National Cooperative Organics Limited:

- National Cooperative Organics Limited is national level multi-state cooperative society formed to promote Production, distribution and marketing of certified and authentic organic products through cooperatives. NCDC has committed to contribute ₹20.00 crore as share capital, out of which ₹5.01 crore has already been contributed.

9. Umbrella Organisation for Urban Cooperative Banks

NCDC has principally agreed to contribute 20% equity contribution (maximum ₹200 crore) in Umbrella Organisation for Urban Cooperative Banks being formed by National Federation of Urban Cooperative Banks and Credit Societies Limited (NAFCUB). Against the agreed amount, ₹20 crores has already been released.

10. Registration as MLI under CGTMSE

CGTMSE has approved inclusion of NCDC as Eligible Lending Institution under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) set up by Ministry of Micro, Small & Medium Enterprises (MSME) GoI and SIDBI to provide guarantee cover to secure NCDC loans.

11. Joint Lending agreement with Public Sector Banks

NCDC has signed Joint Lending agreement with State Bank of India for providing term loan to PACS under the world's largest grain storage scheme in the cooperative sector, amounting to ₹20,000 Crore. Further, several other Public Sector Banks have also agreed for Joint Lending agreement with NCDC, to the tune of ₹14,500 Crore.

12. Government of India approves issuance of bonds worth ₹2000 crore by NCDC

The Government of India has permitted National Cooperative Development Corporation (NCDC) to issue bonds worth ₹2000 crore with government guarantee, subject to the adherence of specified terms and conditions.

13. Floating Rate of Interest

NCDC has introduced floating rate of interest for term loan and working capital loan w.e.f. 14.02.2023.

4.3 National Council for Cooperative Training (NCCT)

National Council for Cooperative Training (NCCT) is an autonomous society registered under the Societies Registration Act, 1860 promoted by the Ministry of

Cooperation, Government of India. NCCT is responsible for organizing, monitoring and evaluating the arrangements for cooperative training for the members, board members and employees working in the cooperative sector in the country. The Council has 20 institutes across the country, namely, VAMNICOM, Pune at National level, Five Regional Institutes of Cooperative Management at Chandigarh, Bangalore, Kalyani, Gandhinagar, Patna and 14 Institutes of Cooperative Management located at Bhopal, Bhubaneswar, Chennai, Dehradun, Guwahati, Hyderabad, Imphal, Jaipur, Kannur, Lucknow, Madurai, Nagpur, Pune and Thiruvananthapuram.

NCCT is conducting various types of training, education and awareness programmes, which are beneficial to cooperative societies. Programmes for senior-level executives are conducted through VAMNICOM and intermediate & junior-level executives and programmes for members are conducted through 19 RICMs/ICMs. The main objective of NCCT is to organize need-based training programmes and facilitate the process of human resource development for cooperatives of the country. It also envisages research in critical areas of cooperative movement. In the Financial Year 2023-24 Rs 36.51 crores assistance in form of grants in aid was provided to NCCT by the Ministry of Cooperation.

4.3.1 Outreach and Dissemination Workshop on new Initiatives/ Schemes and Achievements for the Cooperative Sector

A one-day “Outreach and Dissemination Workshop on new Initiatives/ Schemes and Achievements for the Cooperative Sector” was organized by NCCT on 7th June, 2023 on behalf of the Ministry of Cooperation, Government of India. The workshop aimed to bring attention to the achievements and initiatives taken by the Ministry of Cooperation and create awareness among various stakeholders, including journalists, media persons, social media campaigners, writers, and authors in the field of cooperation. The workshop was inaugurated by Sh. Gyanesh Kumar, IAS, Secretary, Ministry of Cooperation, Government of India.



Inauguration of Outreach and Dissemination Workshop on new Initiatives/ Schemes and Achievements for the Cooperative Sector by Sh. Gyanesh Kumar, IAS, Secretary, Ministry of Cooperation on 7th June, 2023.

Various sessions were organized during the workshop. These sessions were taken by officers of the concerned division of the Ministry dealing with initiatives such as the Computerisation of PACS, Adoption of Model Bye-laws, PACS as Common Service Centres (CSC), National Cooperative Policy, etc.



Shri Rakesh Kumar DDG, MoC



Shri Kapil Meena, Deputy Secretary, MoC

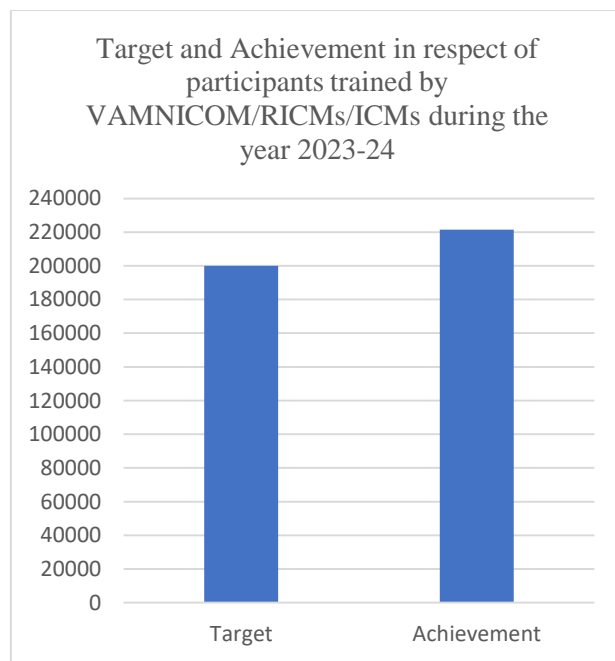
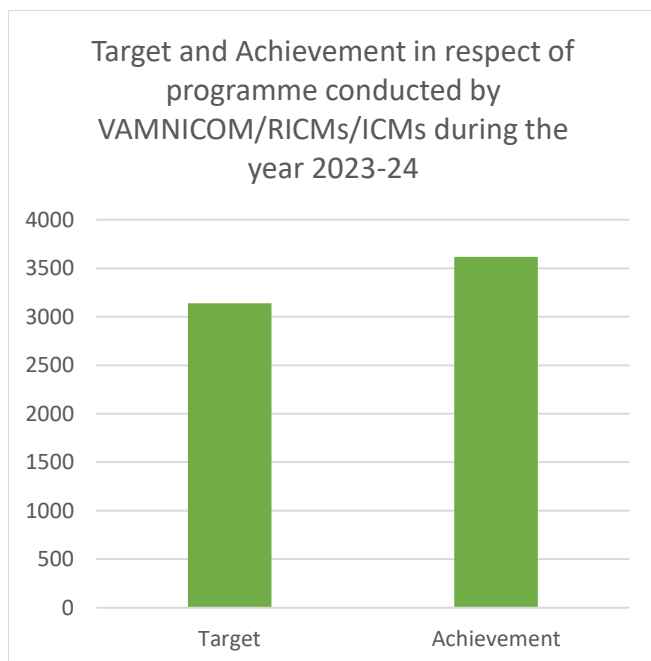


Shri Jitendra Nagar, Deputy Commissioner, MoC Ms. Sucheta Sharma, Deputy Director, MoC

Session being conducted during “Outreach and Dissemination Workshop on new Initiatives/
Schemes and Achievements for the Cooperative Sector”

4.3.2 Major Achievements of NCCT in 2023-24

- NCCT has conducted 3619 training programmes and trained 2,21,478 participants during April 2023 -March 2024.



- Centre for Professional Excellence in Cooperatives (C-PEC), BIRD has granted re-accreditation to all the institutes of NCCT for three years w.e.f. 2023-24.
- NCCT played a big role in dissemination of information about the initiatives taken by Ministry of Cooperation through utilization of various social media.
- To bring awareness about the initiatives among the masses across the country,

NCCT made a panel of freelance writers and published about 142 articles in vernacular languages written by these writers as well as faculty and officers of NCCT.

- NCCT has launched its Daily News Bulletin, namely, “NCCT Co-op News Bulletin” to cover initiatives taken by Government and success stories of cooperatives on a daily basis through vernacular press across the country.
- NCCT Facebook page (<https://www.facebook.com/ncctandinstitutes/>) shows its yearly reach from April 2023 to March 2024 as approximately 10 lakhs with 4066 followers. Similarly, Twitter (https://twitter.com/ncct_institutes/) account of NCCT has a yearly reach of about 72650 persons with 2166 followers.
- Carried out a comparative study of the existing bye-laws of Andhra Pradesh, Bihar, Uttarakhand, West Bengal, Punjab and Tamil Nadu with the Model Bye-laws for PACS.
- 1870 Awareness programmes on various initiatives of the Ministry of Cooperation, particularly, initiatives on strengthening of PACS, have been organized across the country and 152444 participants were trained therein.

4.4 Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM)

“Cooperative Training is not merely a prerequisite but is a permanent condition of cooperative activities”

Vaikunth Mehta



VAMNICOM Campus in Pune

VAMNICOM, a National Institute under the aegis of the National Council for Cooperative Training (NCCT), promoted by the Ministry of Cooperation, Govt. of India,

is responsible for organizing, monitoring and evaluating the arrangements for cooperative training of the personnel working in the cooperative sector in the country. VAMNICOM was established way back in 1946 in Mumbai as a Cooperative Training College, which was renamed as the former one in 1967. It is an apex center for Cooperative Management Training, Research and Consultancy. It has also extended its activities to other countries in South-East Asia in the sphere of Cooperative Training and Education. In the Financial Year 2023-24 Rs 8.28 crores assistance in form of grants was provided to VAMNICOM by the Ministry of Cooperation. In addition to this one-time special capital grant of Rs 30 crore was provided to VAMNICOM for creation/development of infrastructure in the institute including International Trainees hostel- Sangam, which was inaugurated by Hon'ble Minister of State BL Verma on 1st March, 2024.

4.4.1 Centers of VAMNICOM

The Institute has the following established centers:

1. Centre for Cooperative Management (CCM)
2. Centre for Information Technology (CIT)
3. Centre for Training & Information System (TIS)
4. Centre for Management Education (CME)
5. Centre for Gender Studies (CGS)
6. Centre for Research & Publication (CRP)
7. Centre for Entrepreneurship Development (CED)

4.4.2 VAMNICOM Programmes

VAMNICOM conducts training programmes for user organisations to fulfil their training needs. The Institute undertakes sponsored need-based programmes and on-the-spot programmes either on its own or through collaborative arrangements. A variety of Management Development programmes and seminars for different sectors like Marketing, Credit, Banking Industry, Administration, etc. are organized by the Institute. Apart from training programmes, VAMNICOM also takes the lead in organizing workshops and conferences on emerging and innovative areas and programmes to foster new initiatives of the Ministry of Cooperation. During the year 2023-24 the Institute has conducted 274 Training Programmes and trained 18,468

participants from April 2023 to March 2024. The total number of participants include 6,136 Women and 1,858 SC/ST.

4.4.2.1 Post Graduate Diploma in Cooperative Business Management (PGDCBM)

This course has been designed for in-service senior-level personnel working in Cooperative organisations and departments to equip the participants with appropriate managerial know-how to meet the emerging challenges of today's cooperative business environment. The 57th Batch of the PGDCBM Programme with 17 participants commenced on 18th September, 2023, and ended on 27th May, 2024.



Convocation Ceremony of 55th and 56th Batch of PGDCBM Participants on 15th April 2023 in the presence of Shri B. L. Verma, Minister of State for Cooperation, Govt. of India

4.4.2.2 Post Graduate Diploma in Management-Agri Business Management (PGDM-ABM)

VAMNICOM's Centre for Management Education has been offering a two-year Post Graduate Diploma in Management Programme (PGDM) since 1993 and PGDM-ABM was introduced in the year 2004. The Centre seeks to mold its young students who come from different academic backgrounds and diverse skills into competent professionals of tomorrow. The students learn to combine the use of technical skills with the understanding of the socio-cultural system to emerge as leaders in their fields and make a significant contribution through management in all sectors of society. Considering the ever-growing requirement for professional managers in the field of

Agri-Business and Cooperative Management, the PGDM-ABM programme has been restructured with a specialisation in Agri-Business Management (ABM).

The PGDM-ABM has been recognised by the All India Council for Technical Education (AICTE), Government of India, accredited by the National Board of Accreditation (NBA) and recognised by the Association of Indian Universities (AIU) as equivalent to an MBA Degree. VAMNICOM has continued the tradition of 100 per cent placement, for the eighty-seven students in the PGDBM-ABM (2021-23) batch. The highest and average CTC per annum offered were Rs. 16.75 lakhs and 9.76 lakhs, respectively.



Shri B. L. Verma, Minister of State for Cooperation, Govt. of India awarding medals to the top-ranked students of the 29th Batch of PGDM (ABM) on the occasion of the Annual Convocation of the batch on 15th April, 2023

4.4.3 Research and Publication

Research and publication are integral parts of activities of VAMNICOM. The Institute has a full-fledged separate centre known as the “Centre for Research and Publication”. The centre undertakes various research projects which serve as background material for policy advocacy as well as for training and teaching. The Institute also provides consultancy in various areas of Management and IT Systems.

The Institute publishes a quarterly journal titled “Cooperative Perspective” which has been published regularly for the last 54 years. The journal is a peer-reviewed journal and is registered with International Standard Serial No. ISSN 0302-7767. It acts as a think tank on all aspects of the cooperative movement and an ever-ready source of knowledge and information related to rapidly expanding and diversifying cooperative enterprises.

This Centre has undertaken 01 research projects, 07 case studies and published 09 research papers & 01 book during the year.

4.4.4 Centre for International Cooperation & Training in Agricultural Banking (CICTAB)

At the instance of the Food and Agriculture Organization (FAO), CICTAB was set up in January, 1983 by the Ministry of Agriculture & Farmers Welfare, Govt. of India as an autonomous institution with its headquarters at Vaikunth Mehta National Institute of Cooperative Management Campus, Pune.

CICTAB was organized in line with the recommendations of FAO Mission on CICTAB (Chairman, B. Venkatapiah, formerly Dy. Governor of Reserve Bank of India and with endorsement of Government consultations held at Pune of four initial member countries of CICTAB, viz. Bangladesh, Nepal, Sri Lanka and India). CICTAB became operational, initially for four countries of the region, viz. Bangladesh, Nepal, Sri Lanka and India.

Member countries of CICTAB

□ Currently, CICTAB has 39 Member institutions in the below SAARC region countries



Nepal(10)



India(17)



Bangladesh(3)



Bhutan(3)



Sri Lanka(5)



Maldives(1)

Subsequently, in the year 1991, the General Council of CICTAB decided to revive the development of CICTAB activities as the focal centre of HRD efforts in the relevant fields for all the countries of the SAARC region.

The objective of CICTAB is:

- i. To actively promote and strengthen training in agricultural banking - credit and other organizations engaged in rural financing and development.
- ii. To conduct training courses/workshops/seminars in India or other countries of the region on various aspects of Agricultural/Rural Financing and Development.

During April, 2023 – March, 2024, CICTAB has conducted 23 International training programmes and trained 622 participants. CICTAB also trained 22 participants from African Asian Rural Development Organization (AARDO) member countries i.e. Ghana, Kenya, Mauritius, Zambia, Gambia and Nigeria.



International Training Programme on Governance and Management of Cooperatives - Indian Experiences in collaboration with African Asian Rural Development Organization (AARDO) held during 03-11 December 2023

CHAPTER – 5

NATIONAL COOPERATIVE SOCIETIES/ FEDERATIONS – ROLE, FUNCTION AND STATUS

National Cooperative Societies/Federations are defined under the Section 3(r) of the Multi-State Cooperative Societies Act, 2002 (as amended) and are listed in Second Schedule of the MSCS Act, 2002.

2. Currently, 19 Multi-State Cooperative Societies are listed in the Second Schedule of the MSCS Act, 2002 and these Multi-State Cooperative Societies are Apex level Societies which represent their respective Sectors at the National Level. Similarly, there are State Federations at State level and District Federations at District level in their respective fields. The functions of these National Cooperative Societies/Federations are defined in Section-24 of the MSCS, Act, 2002, which as under:

Section – 24: Functions of federal cooperative

(1) Subject to the provisions of this Act and any other law for the time being in force, a federal cooperative may discharge the functions to facilitate the voluntary formation and democratic functioning of cooperative societies as federal cooperative or multi-state cooperatives based on self-help and mutual aid.

(2) Without prejudice to the generality of the provisions contained in sub-section 2 the federal cooperative may-

- (a) Ensure compliance of the cooperative principles.
- (b) Make Model Bye-laws and policies for consideration of its member cooperative.
- (c) Provide specialised training, education and data-base information.
- (d) Undertake research, evaluation and assist in preparation of perspective development plans for its member cooperative.
- (e) Promote harmonious relations amongst members.
- (f) Help member cooperative to settle disputes among themselves.

- (g) undertake business services on behalf of its member cooperative, if specifically required by or under the resolution of the general body or the board, or bye-laws of a member of cooperative;
- (h) provide management development services to a member cooperative.
- (i) evolve code of conduct for observance by a member cooperative.
- (j) evolve viability norms for a member cooperative.
- (k) provide legal aid and advice to a member cooperative.
- (l) assist member cooperative in organising self-help.
- (m) develop market information system logo brand promotion, quality control and technology upgradation.

3. The name of these 19 National Cooperative Societies as listed in second schedule of the Multi-State Cooperative Societies (MSCS), Act 2002 (as amended) are as under:

- i) National Federations of Fishers Cooperatives Limited (FISHCOPFED)
- ii) National Cooperative Housing Federation of India (NCHF)
- iii) Krishak Bharati Cooperative Limited (KRIBHCO)
- iv) National Federation of State Cooperative Banks (NAFSCOB)
- v) National Cooperative Agriculture & Rural Development Bank's Federation Ltd. (NAFCARD)
- vi) National Labour Cooperatives Federation of India Ltd. (NLCF)
- vii) National Federation of Cooperative Sugar Factories Limited
- viii) Indian Farmers Fertilizer Cooperative Limited (IFFCO)
- ix) All India Federation of Cooperative Spinning Mills Ltd.
- x) National Federation of Urban Cooperative Banks and Credit Societies (NAFCUB)
- xi) All India Handloom Fabrics Marketing Cooperative Society
- xii) National Cooperative Union of India (NCUI)
- xiii) Tribal Cooperative Managing Development Federation of India Ltd. (TRIFED)
- xiv) National Cooperative Consumers Federation of India (NCCF)
- xv) National Agricultural Cooperative Marketing Federation of India Ltd (NAFED)
- xvi) National Cooperative Dairy Federation of India (NCDFI)

- xvii) National Cooperative Organics Limited (NCOL)
- xviii) National Cooperative Exports Limited (NCEL)
- xix) Bhartiya Beej Sahakari Samiti Limited (BBSSL)

4. Since its inception on 06th July, 2021, Ministry of Cooperation is making all possible efforts to **realize the Vision of Hon'ble Prime Minister, i.e., "Sahakar Se Samriddhi"** (Prosperity through Cooperation). Accordingly, Ministry is also working for strengthening of National Cooperative Societies/Federations.

5. In this regard, regular review meetings are being held with the Chairman/President and Managing Directors/Secretary of these National Federations under the Chairmanship of Secretary and other Senior Officers of the Ministry to ensure compliance of Section-24 of the MSCS Act, 2002 (as amended). Ministry is motivating these National Federations to conduct professional studies to enhance their business and the business of their member societies and also. Further, Ministry is also encouraging them to improve their Social Media presence as it plays important role in dissemination of useful information till grass root level.

6. As all these 19 National Cooperative Societies/ Federations are the Apex level Societies which represent their respective sectors at National level, their strengthening will lead to the overall development of the Cooperative Sector.

Based on the meetings of Hon'ble Minister of Home & Minister of Cooperation with the Board of Directors of the national cooperative federations after establishment of the Ministry, the federations have been entrusted with the following responsibilities:

- All the national cooperative federations to expand their business growth, get their benefit enhanced for the primary cooperative Societies.
- All the federations will increase the number of their primary members.
- All federations to ensure that the income of their members increase and they get dividend of minimum 20%.
- All the federations to initiate steps towards diversification in their business.

- Business Plan for Export Cooperative Society may be prepared for the next 10 year with the target of business of at least 1 Lakh Crore.
- KRIBHCO to adopt 1000 PACS which will provide services of Fertilizer distribution, Drone, CSC and work related to grain storage.
- KRIBHCO to establish 200 model PACS within a year which will provide all the services initiated by the Ministry.
- NAFED to do pre-agreement with farmers to increase the production of Tur, Urad, Masoor. and Millet.
- NAFED to register farmers directly to procure Onion and Wheat.
- NAFED and NCCF has launched a portal for procurement of Makka and pulses at the MSP from the farmers of the States where production is in excess.
- NAFED to supply Millets to Paramilitary Forces and the quantity may be decided in collaboration with the Ministry of Agriculture and Farmers' Welfare.
- NAFED to contract with ethanol companies for procurement and sale of Makka.
- IFFCO to adopt 2 states and to establish PACS in all the villages of these states to strengthen the Cooperative sector. IFFCO has adopted two states for this propose.
- IFFCO to establish 200 model PACS within a year which will provide all the services initiated by the Ministry.
- NCCF to achieve target of turnover of Rs 50,000 Crore by 2027-28.

Steps taken for propagation of the Initiatives taken by Ministry of Cooperation through social media:

The Ministry has taken various Initiatives since its establishment on 06 July, 2024. Ministry is propagating these initiatives till grassroot level through its social media platforms i.e., YouTube, X, Facebook Instagram and WhatsApp channel. In the past two-year ministry has achieved significant growth in reach and followers on these platforms. Followers on twitter has increased 2.5 times, on Facebook 5 times, on Instagram 12 times and subscribers on YouTube has increased 50 times. In the fiscal year 2023-24, the major achievements on the social media are as under:

- Regular post on the initiatives of Ministry, meetings being held in the Ministry and major events on different occasions are being made on these platforms of the Ministry.

- A compilation of 54 initiatives taken by the Ministry has been made in Hindi & English and translated into 11 vernacular languages and disseminated through the website and social media. Also, this compilation has been sent to all the cooperative societies of the country through e-mail and SMS.
- A magazine of the compilation has been prepared and distributed in all the programs of the Hon'ble Prime Minister and Home and Cooperative Minister.
- Video films have been made on the major initiatives of the Ministry. So far, a total of 273 video films have been made on 21 major initiatives of the Ministry in 13 different languages and uploaded on YouTube channel, which have been viewed by more than 12 lakh people.
- The YouTube links of these video films have been sent to the mobile numbers of about 4.5 lakh cooperative societies available in the National Cooperative Database through more than 3.5 crore SMS.
- A monthly magazine Sahakar Uday is being published by IFFCO since April – 2023 in 12 different languages with a circulation of more than 37 lakh (3 lakh per month) copies (Physical and E-copies) in FY 2023-24.
- A monthly magazine Sahakar Jagran is being published by NCUI since April – 2023 in 12 different languages with a circulation of more than 34 lakh (2.5 lakh per month) copies (Physical and E-copies) in FY 2023-24.
- More than 55 national level conferences have been organized under the chairmanship of the Hon'ble Home and Cooperative Minister from 6 July 2021 till date.
- So far, 19 National level programs have been broadcast live on the Ministry's YouTube channel. The 17th Indian Cooperative Congress and inauguration of pilot project of the 'World's largest grain storage scheme in the cooperative sector' and the scheme for computerization of PACS was held under the chairmanship of the Hon'ble Prime Minister.
- 464 videos on various topics and programs are available on the Ministry's YouTube channel.

Currently, more than 3.80 lakh people are connected on all social media platforms of the Ministry

CHAPTER 6

INTERNATIONAL SCENARIO IN COOPERATIVE SECTOR

The cooperative sector in India plays a crucial role in fostering inclusive growth, empowering marginalized communities, and promoting sustainable development. In an increasingly interconnected world, international collaboration has become paramount to address global challenges. This chapter delves into the international scenario in the cooperative sector, examining India's role and contributions on various fronts.

6.1 International Cooperative Alliance (ICA)

The International Cooperative Alliance (ICA) serves as a global voice for cooperatives, advocating their interests and promoting their values. The ICA has 300+ members from more than 100 countries, and it is estimated to represent one billion individuals worldwide. The full members of the ICA are International and National cooperative organizations from all sectors of the economy, including agriculture, banking, consumer, fisheries, health, housing, insurance, industry and services.

6.1.1 India in the ICA

18 member cooperatives from India play important role in ICA. India is represented at the ICA Global Board and holds the Presidency of the International Cooperative Alliance - Asia and Pacific (ICA-AP) Regional Board, the International Cooperative Banking Association (ICBA), the ICA-AP Committee on Cooperative Research, and the ICA-AP Committee on Credit and Banking.

On 19th September 2023, the ICA Asia and Pacific Committee on Women celebrated its 25th anniversary with a hybrid event hosted by the Japanese Consumers' Cooperative Union (JCCU) and the Committee in Tokyo. Under the theme "Gender Equality for a Brighter Future", Gujarat Mahila Credit Cooperative actively participated in the engagements from India.

India's IFFCO has been a regular member on the committee. ICA created the International Cooperative Entrepreneurship Think Tank (ICETT) to boost cooperatives' entrepreneurial performance. The 16 ICETT members, including IFFCO from India, work to address the global challenges that cooperative enterprises are facing today.



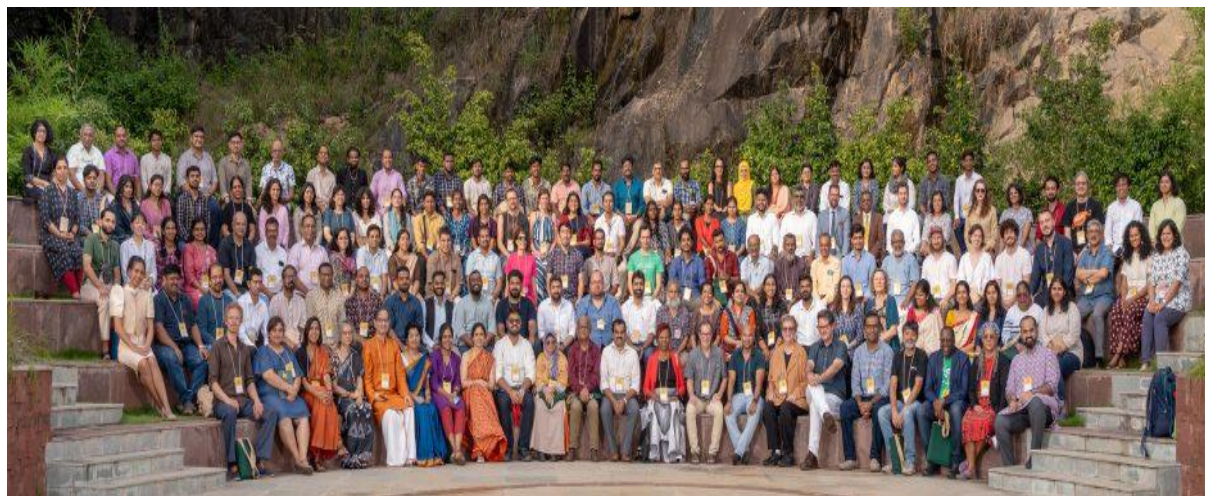
The International Cooperative Entrepreneurship Think Tank (ICETT) held its 14th Plenary Meeting on 28–29 November 2023 in Brussels

Collaborative initiatives between India and the ICA have focused on knowledge exchange, capacity building, and policy advocacy. Joint projects addressing common challenges, such as climate change resilience and digitalization, have been undertaken. The bodies (VAMNICOM, National Cooperative Development Corporation (NCDC), Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC), etc. has been at the forefront, actively participating in conferences and workshops organized by the ICA.

6.2 International Labour Organization (ILO)

The International Labour Organization (ILO) recognizes the significance of cooperatives in promoting decent work and social justice. It backed the organization of the “Roots of Resilience” conference which was held from 30th November to 2nd December 2023 in Thiruvananthapuram, Kerala and welcomed 105 participants from 15 countries. Cooperative enterprises in India have played a pivotal role in creating and sustaining employment, ensuring fair wages, and providing a conducive work

environment. India has made notable strides in aligning with ILO principles, particularly in the context of labour-centric cooperative activities.



Participants of the Roots of Resilience Conference at the Kerala Arts and Craft Village, built and managed by the Uralungal Labour Contract Cooperative Society (ULCCS), one of India's oldest and largest worker co-ops

6.3 United Nations (UN) and the Cooperative Sector

The United Nations has recognized cooperatives as key drivers of sustainable development, emphasizing their role in poverty reduction, social inclusion, and environmental sustainability. In December 2009, the United Nations declared 2012 as the first International Year of Cooperatives. India, as a member state, has actively contributed to UN initiatives that promote cooperative values and principles.

Cooperatives play a vital role in advancing the SDG agenda. The United Nations recognizes the significance of cooperatives in achieving sustainable development through various documents, including the 2030 Agenda for Sustainable Development, which highlights their potential to foster economic resilience, create jobs, and promote social inclusion.

In October 2023, the United Nations General Assembly has adopted new resolution on cooperatives in social development calling for proclamation of 2025 as an “International Year of Cooperatives”.

6.4 India at International Forums: Showcasing Cooperative Excellence

LINAC, under the NCDC, was identified as the Indian nodal agency to collaborate with ICA-AP to create a knowledge exchange platform to document and disseminate the best practices and successful models of cooperatives from around the world. In January 2022, the ICA-AP regional office signed a Memorandum of Understanding (MoU) with NCDC-LINAC for technical collaboration. The MoU aims to build a mutually beneficial relationship between LINAC and ICA-AP for technical collaboration so that both organizations can learn from each other, assimilate new knowledge, and advance research, study, documentation, and training in the cooperative sector. After a nodal officers' meeting held on 6th July 2023, an Advisory Body for Sahakar Pragya Centre for Good Practices (SPCGP) has been reconstituted.



Participants at the Closing Ceremony of Asia-Pacific Cooperative Youth Summit (APCYS 4.0)

The Asia-Pacific Cooperative Youth Summit (APCYS 4.0) was held in Sabah, Malaysia from 27th-30th July, 2023. It focused on the theme “Cooperation for Sustainable Lifestyles” and the role of youth in furthering sustainable lifestyles for a greener planet. Over four days, participants got an opportunity to explore the picturesque and culturally diverse Sabah; learn about youth-led sustainable practices and ventures; experience hands-on cooperative activities through community immersion; participate in the Go Green Campaign; interact and network with peers from the region and enjoy the spirit of youth cooperativism. Around 20 youth from India

representing various organizations such as National Yuva Cooperative Society, NCUI, NAFED, KRIBHCO, NCCF, VAMNICOM amongst others participated in the Summit, bringing onboard experience from diverse fields of youth entrepreneurship, incubation, financing, innovation, sustainability, and much more.

The 11th Asia Pacific Cooperative Forum on the theme 'Cooperatives: Our Common Agenda' was successfully held on 8th November 2023 in Manila, the Philippines. There was good participation of around 125+ attendees representing various cooperative federations of India. The Forum hosted 16 speakers from 11 countries, engaging in a thought-provoking plenary, conducting 3 informative breakout sessions, and adopting the Manila Declaration. The discussions during the Forum delved into crucial topics such as cooperative identity, driving the climate agenda forward through cross-sector collaboration, empowering cooperatives by promoting diversity and inclusion and ensuring cooperatives' relevance by embracing disruptive technologies for sustainable growth.



Uralungal Labour Contract Cooperative Society Limited from India received the award in Manila, the Philippines

Uralungal Labour Contract Cooperative Society Limited from India won the 2023 Asia Pacific Cooperative Excellence Awards in the Enterprising Cooperative

Award category. India's role as a leader in cooperative innovation and sustainability has been emphasized in international forums. The Ministry of Cooperation has actively participated in discussions on leveraging technology for cooperative development, promoting environmentally sustainable practices, and addressing social inequality through cooperatives.

6.5 International Day of Cooperatives #CoopsDay

Marked by cooperatives worldwide since 1923 and officially proclaimed by the United Nations General Assembly on the centenary of the ICA in 1995, the International Day of Cooperatives (#CoopsDay) is celebrated annually on the first Saturday of July. #CoopsDay aims to increase awareness of cooperatives and promote the movement's ideas of international solidarity, economic efficiency, equality, and world peace. In the year 2023, the #CoopsDay theme was about how partnerships can accelerate sustainable development.

On this occasion, Hon'ble Prime Minister Shri Narendra Modi addressed the 17th Indian Cooperative Congress in New Delhi. Driven by the Prime Minister's firm belief in the vision of "Sahakar Se Samridhhi", the Government has continuously been taking steps to boost the cooperative movement in the country. The event witnessed the participation of more than 3,600 stakeholders including cooperatives from the primary to the national level, delegates of international cooperative organizations, and representatives of ministries, universities, eminent institutions, etc.

6.6 World Cooperative Monitor (WCM)

The World Cooperative Monitor (WCM) provides a comprehensive assessment of the global cooperative landscape, ranking countries based on the performance of their cooperative sectors.

Since 2011, together with the European Research Institute on Cooperative and Social Enterprises (EURICSE), the ICA Global 300 has evolved into the World Cooperative Monitor, a project designed to collect robust economic, organizational, and social data about cooperatives worldwide. The publication reports on the World's largest cooperatives and mutuals, or groups of cooperatives and mutuals, including rankings of the Top 300 and sectoral analysis.

Cooperatives have a significant presence in the World's economy today.

The Indian Cooperative which figured in top 20 among the top 300 largest cooperatives in terms of turnover GDP per capita as published in World Cooperative Monitor – 2023 is as at Table 6.1.

**Table 6.1: List of Indian Cooperatives in Top 300 Cooperatives of World
(in terms of Turnover/ GDP per Capita)**

Sl. No.	Name of Cooperative	Rank 2021	Rank 2020
1	IFFCO	1	1
2	Gujarat Cooperative Milk Marketing Federation Ltd. (AMUL)	2	2
3	KRIBHCO	17	17

Source: World Cooperative Monitor, 2023

6.7 India's G20 Presidency and Cooperatives

India's G20 Presidency in 2023 was held under the theme 'Vasudhaiva Kutumbakam' which translates to "We are One Earth, One Family, and We Share One Future." In line with this, the G20 Declaration lays out a global roadmap for sustainable, inclusive, and human-centric development. The overarching G20 priorities were accelerating progress on Sustainable Development Goals (SDGs), green development pact for a sustainable future, multilateralism, technological transformation, gender equality and empowerment, and financial inclusion. These resonate with the values and principles of cooperatives which ensure 'no one is left behind,' while working to end poverty (reaching the poorest and most vulnerable); ensuring equality and inclusiveness; promoting accountable and transparent institutions; and caring for the community.



Meeting of the ICA G20 Working Group in December 2022

Cooperatives during India's G20 Presidency were active in the B20, C20, W20, and Y20 working groups and have found references in final policy papers. Cooperatives have been mentioned in the Business 20 (B20) Policy Paper on Inclusive Global Value Chains (GVCs) for Resilient Global Trade and Investment as a people-centric business model that can increase access to capital and market power, enhance growth and development at the grassroots level, enabling higher participation in trade and representation in decision-making bodies.

Primary Cooperatives found mentioned in the B20 Policy Paper on Financial Inclusion for Economic Empowerment as bodies formed by the local people to cater to local needs. They are the first touch points for providing financial services to the financially illiterate, economically backward, and geographically isolated segments of society. Strengthening their capacities may help achieve the target of doorstep banking and address the trust deficit in financial institutions and government agencies.

There was an active engagement in the B20 task force from the National Cooperative Union of India, the Krishak Bharati Cooperative Limited, the National Federation of State Cooperative Banks Limited, The Punjab State Cooperative Agricultural India Development Bank, Ltd., The H.P. State Cooperative Bank Ltd., Self

Employed Women's Association, and the International Cooperative Alliance Asia and Pacific.

6.8 Centre for International Cooperation & Training in Agricultural Banking (CICTAB):

CICTAB was established in January 1983. It is headquartered at VAMNICOM Campus, Pune. It has 39 member institutions in the SAARC region [Nepal (10), India (17), Bangladesh (3), Bhutan (3), Sri Lanka (5) and Maldives (1)]. Its objective is to:

- Actively promote training in agricultural banking, credit and other organizations engaged in rural finance and development.
- Organizing training programmes in India or other countries in the region on various aspects of agricultural/rural financing and development.

6.9 Bilateral Cooperation:

6.9.1 Meeting with New Zealand Delegation:

Mr. Hamish Marr, Special Agricultural Trade Envoy (SATE), New Zealand and Mr. David Pine, High Commissioner of New Zealand to India met Dr. Ashish Kumar Bhutani, Secretary (Cooperation) on March 19, 2024.

Chapter – 7

MAJOR EVENTS ORGANISED IN 2023-24

A “Chintan Shivir” was organized on March 09, 2023 under the Chairmanship of the Hon’ble Minister of Home and Minister of Cooperation, Shri Amit Shah. All the Directors/Deputy Secretaries of the Ministry gave presentations on their respective works and received guidance from the Hon’ble Minister of Home and Minister of Cooperation with respect to presentations. Accordingly, the Ministry prepared an action plan and started working on it.

In the past one year, Ministry has organised a number of functions in the chairmanship of Hon’ble Prime Minister or Hon’ble Minister for Home and Minister for Cooperation. These events have been live telecasted on YouTube and other social media platforms of the Ministry. Till now 2 events (“17th Indian Cooperative Congress and “Sahakar se Samrddhi – e-PACS to Ann Bhandaran”) have been organised under the chairmanship of Hon’ble Prime Minister Shri Narendra Modi and 17 events under the chairmanship of Hon’ble Minister of Home and Minister of Cooperation Shri Amit Shah.

The information in brief about these major events is as under:

7.1 17th Indian Cooperative Congress organised by NCUI



Hon'ble Prime Minister, Shri Narendra Modi inaugurated the two-day 17th Indian Cooperative Conference at Pragati Maidan, New Delhi, the program was presided over by Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah on 01 July 2023. He also launched the e-commerce website for Cooperative Marketing and the Cooperative Extension and Advisory Service portal in the event. The Prime Minister said, 'Farmer Producer Organizations (FPOs) are going to strengthen small farmers, they are a medium to make small farmers a big force in the market.'

7.2 42nd Foundation Day of NABARD



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah addressed the 42nd Foundation Day event of NABARD held at Pragati Maidan, New Delhi as the Chief Guest on 12th July 2023. On this occasion, he also distributed Micro-ATM Cards to milk committees and Rupay Kisan Credit Cards to the members of these committees.

Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah said that no one except NABARD can achieve the target of development of the country's rural economy, agriculture, finance of cooperative system and expansion of self-help groups and rural infrastructure. He also added that Rs. 5 lakh crores has been sanctioned under the country's Rural Infrastructure Development Fund, and 41 million hectares of land has come under irrigation through NABARD, which is 60 percent of the total irrigated land. He said that NABARD has contributed a lot in reviving the rural economy of the country.

7.3 FPOs in Cooperative Sector-National Mega Conclave, 2023



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah inaugurated the National Mega Conclave on FPO in the cooperative sector and also released the action plan for the formation of 1100 new FPOs by PACS in New Delhi on 14th July 2023. On this occasion Shri Amit Shah said that if PACS becomes an FPO, then the benefits of FPO will reach to all the farmers of the PACS. He remarked that FPOs formed through PACS have the maximum potential to make the farmers prosperous.

7.4 Launch of CRCS-Sahara Refund Portal



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah launched the CRCS – Sahara Refund Portal <https://mocrefund.crccs.gov.in> in New Delhi on 18th July 2023. This portal has been developed for submission of claims by genuine depositors of Cooperative Societies of Sahara Group - Sahara Credit Cooperative Society Limited, Saharayan Universal Multipurpose Society Limited, Hamara India Credit Cooperative Society Limited and Stars Multipurpose Cooperative Society Limited. This Portal can also be accessed through the website of Ministry of Cooperation.

Hon'ble Minister said that the process of returning the amount of Rs. 5,000 crores to the investors started in a transparent manner on a trial basis. He also added that after the completion of Rs. 5,000 crore payment, another appeal will be made in the Supreme Court to return the amount to the remaining investors.

In case of deficiencies found in the claims submitted by the depositors, a “Re-Submission Portal” was also launched on 15.11.2023 to provide opportunity to the depositors to resubmit their claims after rectifying deficiencies in claims.

7.5 National Mega Conclave 2023 - Launch of CSC Services by PACS



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah inaugurated a National Seminar on launching Common Services Center (CSC) services by Primary Agricultural Credit Societies (PACS) at Vigyan Bhawan, New Delhi on 21 July 2023. Now, PACS are enabled to provide more than 300 services provided by the CSCs. With this unification of PACS and CSC, the facilities of the poor will not only increase but the rural economy will also get new energy and strength.

With the integration of PACS and CSC, the twofold revolutions of the Hon'ble Prime Minister Shri Narendra Modi which are to strengthen cooperatives and promote Digital India are being fulfilled today. Hon'ble Minister said that to strengthen the cooperative movement, its smallest unit i.e., PACS must be strengthened. Therefore, the Government has decided to computerise the PACS to make them transparent, to ensure their accountability and also to modernise them so that the digitized schemes of the government can be integrated with the PACS.

7.6 Launch of Digital Portal of CRCS Office



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah launched the digital portal of the Office of the Central Registrar of Cooperative Societies (CRCS) in Pune, Maharashtra on 6th August 2023. As on 31st March 2024, 1635 Multi-state Cooperative Societies of the country are benefitted from the digital portal. All the works related to cooperative societies like opening new branches, expansion to other states or auditing, will be done online.

This portal has been created including all the activities of Registration, amendment of bylaws, auditing, monitoring of audits by the Central Registrar, the entire process of election, development of Human Resources, vigilance and training and it is a kind of complete portal in itself. The Hon'ble Minister of Home and Minister of Cooperation said that the cooperative movement cannot move forward without modernity, transparency and accountability. He said that to enhance the acceptance of cooperative movement, transparency has to be improved and accountability has to be fixed.

7.7 National Symposium on Cooperative Exports by NCEL



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah addressed the 'National Symposium on Cooperative Exports' organized by National Cooperative Exports Limited (NCEL) at PUSA, New Delhi on 23rd October, 2023. At the event, he also launched NCEL's logo, website, brochure, and membership to NCEL members along with distribution of the Certificates.

7.8 National Symposium on Production of Improved & Traditional Seeds through Cooperative Sector by BBSSL



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah addressed the "National Symposium on Production of 'Improved and Traditional Seed Production in Cooperative Sector" organised' by Bharatiya Beej Sahakari Samiti Limited (BBSSL) at Vigyan Bhawan, New Delhi on 26th October, 2023 and also unveiled the Logo, Website and Brochure of BBSSL.

7.9 National Symposium on Promotion of Organic Products through Cooperative Sector by NCOL



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah addressed the National Symposium on Promotion of Organic Products through Co-operation organized by National Cooperative Organics Limited (NCOL) in New Delhi as the Chief Guest on 8th November 2023. During the event, he also launched the Logo, website and Brochure of NCOL and distributed membership certificates to the members of NCOL.

7.10 National Symposium on Self-reliance in Pulses organized by NAFED & NCCF



This National Symposium was addressed by Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah on 04th January, 2024 in Vigyan Bhawan, New Delhi in the august presence of Hon'ble Minister of Agriculture and Farmers Welfare and Tribal Affairs Shri Arjun Munda, Minister of State for Consumer Affairs Shri Ashwini Choubey and Minister of State for Cooperation Shri B. L. Verma. The Hon'ble Minister of Home and Minister of Cooperation has also launched the digital portals created by the NAFED and NCCF for registration, procurement and payment of tur dal producing farmers. The objective behind this National Symposium to encourage farmers to produce Tur daal with the guarantee to be purchased by these Federations at least at MSP or more than MSP at market price through DBT in a transparent digital manner and to make India Self-reliance in Pulses.

7.11 National PACS Mega Conclave on PACS as Pradhan Mantri Bhartiya Jan Aushadhi Kendra



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah, chaired the 'National PACS Mega Conclave' on 'Primary Agricultural Credit Societies (PACS) as Pradhan Mantri Bhartiya Jan Aushadhi Kendra' on 8th January 2024 at Vigyan Bhawan, New Delhi. The Mega Conclave was organized by the Ministry of Cooperation in collaboration with the National Cooperative Development Corporation (NCDC). Under the visionary leadership of Prime Minister Shri Narendra Modi and the able guidance of Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah, PACS were allowed to operate as Pradhan Mantri Bhartiya Jan Aushadhi Kendras.

More than 2000 types of generic medicines and around 300 surgical items are made available through these Kendras to common citizens at affordable prices. This initiative will provide new opportunities to PACS for diversification and expansion of their economic activities, thus leading to an increase in the incomes of millions of small

and marginal farmers associated with them. It will also help in creating new employment opportunities in rural areas.

7.12 New building of the Office of the Central Registrar of Cooperative Societies (CRCS) in New Delhi



Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah inaugurated the new office building of the Central Registrar of Cooperative Societies (CRCS) on 17th January 2024 at the World Trade Center, Naoroji Nagar, New Delhi. On this occasion, Minister of State for Cooperation Shri B.L. Verma, the then Secretary of the Ministry of Cooperation Shri Gyanesh Kumar, Managing Director of the National Building Construction Corporation (NBCC) and representatives of Multi-State Cooperative Federation, Multi-State Cooperative Societies and Banks from across the country were also present. The CRCS office has been built up on an area of approximately 1550 square meters at the cost of around Rs. 175 crore to ensure modernisation and smooth arrangement of offices that is necessary for better work culture.

7.13 Computerization project of Agriculture & Rural Development Banks (ARDBs) and Registrar of Cooperative Societies (RCSs)



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah launched the Computerisation project of Agriculture and Rural Development Banks (ARDBs) and the Registrar of Cooperative Societies (RCSs) of all States and Union Territories in New Delhi on 30th January, 2024. This program was organized by the Ministry of Cooperation, in collaboration with the National Cooperative Development Corporation (NCDC).

The project, under the aegis of the Ministry of Cooperation, shows the commitment of the Government to modernize the cooperative sector and enhance efficiency by bringing the entire cooperative ecosystem on a digital platform. The Computerisation Project of Agricultural and Rural Development Banks (ARDBs) aims at computerizing 1851 units of ARDBs located in 13 States/UTs and linking them with NABARD through a Common National Software. This initiative of the Ministry of Cooperation will increase the operational efficiency, accountability and transparency

in ARDB by standardizing business procedures through Common Accounting System (CAS) and Management Information System (MIS).

7.14 Pilot Project of the 'World's Largest Grain Storage Plan in Cooperative Sector



Hon'ble Prime Minister, Shri Narendra Modi inaugurated and laid the foundation stone of multiple key initiatives for the Cooperative sector at Bharat Mandapam, New Delhi on 24th February 2024. He inaugurated the pilot project of 'World's Largest Grain Storage Plan in Cooperative Sector', which is being done in 11 Primary Agricultural Credit Societies (PACS) of 11 States. He also laid the foundation stone for an additional 500 PACS across the country for the construction of godowns & other agri infrastructure under this initiative. This initiative aims to seamlessly integrate PACS godowns with the food grain supply chain, fortifying food security and fostering economic development in the country with a collaborative effort supported by

NABARD and spearheaded by the National Cooperative Development Corporation (NCDC).

Hon'ble Prime Minister also inaugurated a project for the computerisation of 18,000 PACSs. Hon'ble Minister of Home and Minister of Cooperation Shri Amit Shah said that in a very short span of time, the computerization of 18,000 out of 65,000 PACSs has been completed and very soon 30,000 more PACSs will be computerised and dedicated to the people.

7.15 Umbrella organization for Urban Cooperative Banks, the National Urban Cooperative Finance and Development Corporation Limited (NUCFDC)



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah inaugurated the umbrella organization for Urban Cooperative Banks (UCBs), the National Urban Cooperative Finance and Development Corporation Limited (NUCFDC), in New Delhi on 2nd March 2024.

After nearly 20 years of struggle, the establishment of the NUCFDC has taken place. The umbrella organization was a necessity of the time and marked a new beginning for self-regulation in the field of cooperative banking. After the formation of this organization, the development of Urban Cooperative Banks in the country will increase manifold. The umbrella organization will establish a system for converting credit societies that perform well in cooperative finance into banks. One of the objectives of NUCFDC will be to expand the services and numbers of credit societies and urban cooperative banks.

7.16 Launch event of National Cooperative Database and 'National Cooperative Database 2023: A Report'



Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah launched the National Cooperative Database on 8th March 2024, in New Delhi. He also released the 'National Cooperative Database 2023: A Report'. The National Cooperative Database serves as a crucial tool for efficient communication between the Central Ministry, States/UTs, and Cooperative Societies, benefitting all stakeholders in



the cooperative sector. It is a web-based digital dashboard wherein data of cooperative societies including National/State Federations have been captured.

The National Cooperative Database has collected/mapped information on about 8 lakh cooperatives with a collective membership of more than 29 crores spread across various sectors in the country. The information collected from cooperative societies is based on various parameters such as their registered name, date, location, number of members, sectoral information, area of operation, economic activities, financial statements, status of audit etc. The Database provides comprehensive contact details for registered societies, facilitating smooth communication between government entities and these societies.

7.17 New office building of three multi-state cooperative societies - BBSSL, NCOL & NCEL

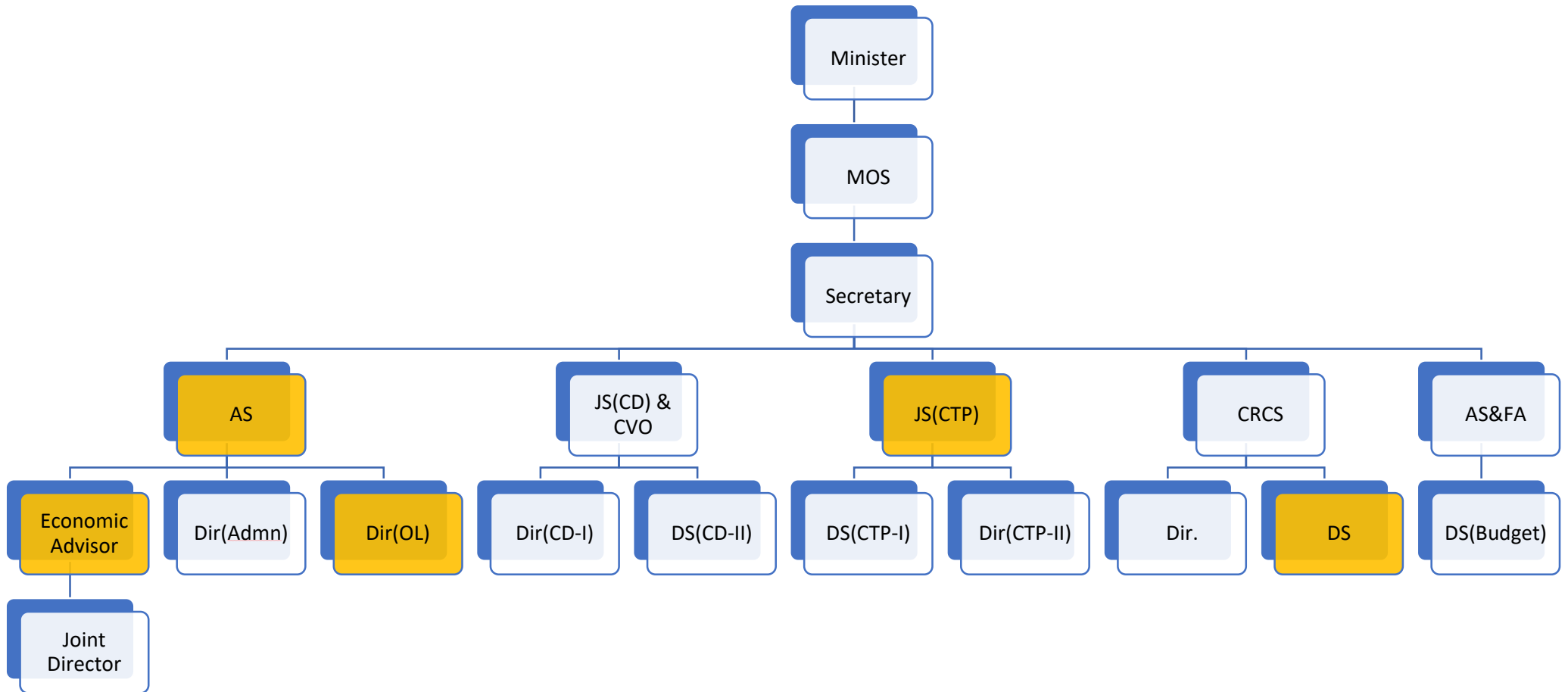


Hon'ble Minister of Home and Minister of Cooperation, Shri Amit Shah inaugurated the new office building of three multi-state cooperative societies – Bharatiya Beej Sahakari Samiti Limited (BBSSL), National Cooperative Organics Limited (NCOL), and National Cooperative Export Limited (NCEL) in the World Trade Centre, Naoroji Nagar, New Delhi on 13th March, 2024. Through these three societies, organic products, seed conservation and enhancement, and exports will increase. The resolution of farmers' issues will be addressed through BBSSL, NCOL, and NCEL.

All these events were live telecasted on the YouTube Channel of the Ministry of Cooperation and can be seen on- <https://www.youtube.com/@MinOfCooperatn/streams>.

ANNEXURES

ORGANIZATIONAL CHART



* The services of AS&FA and DS(Budget) are provided by Department of Agriculture and Farmers Welfare

Presently Vacant

List of initiatives taken and progress made so far under Ministry of Cooperation

A. Making Primary Cooperatives economically vibrant and transparent

1. **Model Bye-Laws for PACS making them multipurpose, multidimensional and transparent entities:** Government, in consultation with all the stakeholders, including States/ UTs, National Level Federations, State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs), etc., has prepared and circulated Model Bye-laws for PACS to all the States/ UTs, which enable PACS to undertake more than 25 business activities, improve governance, transparency and accountability in their operations. Provisions have also been made to make the membership of PACS more inclusive and broad-based, giving adequate representation to women and Scheduled Castes/Scheduled Tribes. Model Bye-laws have been adopted or existing bye-laws are in line with Model Bye-laws in 32 States/ UTs so far.
2. **Strengthening of PACS through Computerization:** In order to strengthen PACS, project for Computerization of 63,000 functional PACS with a total financial outlay of ₹2,516 Crore has been approved by the Government of India, which entails bringing all functional PACS in the Country onto a common ERP based national software, linking them with NABARD through StCBs and DCCBs. A total of 67,009 PACS from 30 States/ UTs have been sanctioned under the project. ERP Software has been developed and more than 24,000 PACS from 27 States/ UTs have been onboarded on ERP so far.
3. **New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats:** A proposal has been approved by the Government to set up new multipurpose PACS or primary dairy/ fisheries cooperatives covering every uncovered Panchayat/ village in the next five years, with support of NABARD, NDDB, NFDB, NCDC and other National level Federations. As per National Cooperative Database, more than 6,300 new PACS/ Dairy/ Fishery cooperative societies have been formed across the country since the Cabinet approval of this scheme on 15th February, 2023.
4. **World's Largest Decentralized Grain Storage Plan in Cooperative sector:** Government has approved a plan to create decentralized warehouses, custom hiring

centres, primary processing units and other agri-infra for grain storage at PACS level, by converging various schemes of Government such as AIF, AMI, SMAM, PMFME, etc. This will reduce wastage of food grains and transportation costs, enable farmers to realize better prices for their produce and meet various agricultural needs at the PACS level itself. Under the Pilot Project, godowns in 11 PACS of 11 States have been inaugurated and Foundation Stones for godown construction in 500 additional PACS have been laid by Hon'ble Prime Minister on 24th February, 2024. The project is being taken forward with the support of various stakeholders concerned, including States/UTs, NBCC, NCCF, etc.

- 5. PACS as Common Service Centers (CSCs) for better access to e-services:** MoU has been signed between Ministry of Cooperation, MeitY, NABARD and CSC e-Governance Services India Limited for providing more than 300 e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. As on 31st March, 2024, 34,221 PACS have started providing CSC services to the rural citizens which is also resulting in increase in income of those PACS at the same time.
- 6. Formation of new Farmer Producer Organizations (FPOs) by PACS:** Government has allowed 1,100 additional FPOs to be formed by PACS with the support of NCDC, in those blocks where FPOs have not yet been formed or the blocks are not covered by any other implementing agency. This will be helpful in providing the farmers with necessary market linkage and get fair and remunerative prices for their produce. Till 31.03.2024, 701 PACS have been selected for registration, out of which 100 have already been registered as FPO and application for registration of further 154 PACS was under submission.
- 7. PACS given priority for Retail Petrol/ Diesel outlets:** Government has allowed PACS to be included in the Combined Category 2 (CC2) for allotment of retail petrol/ diesel outlets. As per information received from Oil Marketing Companies (OMCs), a total of 240 PACS have applied online for retail petrol/ diesel outlets, out of which 136 PACS have been selected by OMCs.
- 8. PACS given permission to convert bulk consumer petrol pumps into retail outlets:** Based on the discussions with the Ministry of Petroleum and Natural Gas,

guidelines have been issued to convert the existing bulk consumer licensee PACS into retail outlets for increasing the profit of PACS and generate employment opportunities in rural areas. 109 PACS from 4 States having wholesale consumer pumps have given consent for conversion into Retail Outlets, out of which 43 PACS have received Letter of Intent (LOI) from the OMCs.

9. PACS eligible for LPG Distributorship for diversifying its activities: Government has now allowed PACS to apply for LPG Distributorships. This will give PACS an option to increase their economic activities and create new employment opportunities in rural areas. From three States/Union Territories, a total of 9 PACS have submitted online applications.

10. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at rural level: Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and provide easy access of generic medicines to rural citizens. So far, 4692 PACS/cooperative societies have applied online for PM Janaushadhi Kendras, out of which 2648 PACS have been given initial approval. 584 PACS have received drug licences which are being readied to function as Jan Aushadhi Kendras.

11. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): Government is promoting PACS to operate PMKSK for ensuring easy accessibility of fertilizer & related services to farmers in the country. As per the information shared by Department of Fertilizers, 38,573 PACS are functioning as PMKSK so far.

12. Convergence of PM-KUSUM at PACS level: Farmers associated with PACS can adopt solar agricultural water pumps and install photovoltaic modules in their farms.

13. PACS to carry out O&M of rural piped water supply schemes (PWS): In order to utilize the reach of PACS in rural areas, on the initiative of the Ministry of Cooperation, Ministry of Jal Shakti has made PACS as eligible agencies to carry out the Operations & Maintenance (O&M) of PWS in rural areas. As per information received from States/ UTs, 1,988 PACS have been identified by 17 States/ UTs to provide O&M services at Panchayat/ Village level.

14. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorsteps financial services: Dairy and Fisheries cooperative societies can be made Bank Mitras of DCCBs and StCBs to ensure their ease of doing business, transparency and financial inclusion, Micro-ATMs are also being given to these Bank Mitra Cooperative Societies with support from NABARD to provide 'Door Step Financial Services'. As a pilot project, 1,732 Micro-ATMs have been distributed to Bank Mitra cooperative societies in Panchmahal and Banaskantha Districts of Gujarat. Further, a state wide campaign named “Cooperation among Cooperatives” was launched from Sandar Dairy Complex, Banaskantha on 15th January, 2024.

15. Rupay Kisan Credit Card to Members of Milk Cooperatives: In order to expand the reach of DCCBs/ StCBs and to provide necessary liquidity to the members of Dairy Cooperative societies, Rupay Kisan Credit Cards (KCCs) are being distributed to the members of cooperatives for providing credit at comparatively lower interest rates and enable other financial transactions. New Rupay KCC have been distributed in Panchmahal and Banaskantha Districts of Gujarat adding total number to 6.39 Lakhs.

16. Formation of Fish Farmer Producer Organization (FFPO): In order to provide market linkage and providing processing facilities to the fishermen, NCDC has registered 70 FFPOs in the initial phase. Department of Fisheries, Government of India has further allocated conversion of 1000 existing fisheries cooperative societies into FFPOs to NCDC, with an approved outlay of Rs. 225.50 crore.

B. Strengthening the Urban and Rural Cooperative Banks

17. UCBs have been allowed to open new branches to expand their business: UCBs can now open new branches up to 10% (maximum 5 branches) of the existing number of branches in the previous financial year without prior approval of RBI.

18. UCBs have been allowed by RBI to offer doorstep services to their customers: Door step banking facility can now be provided by the UCBs. Account holders associated with these banks can now avail various banking facilities at home such as cash withdrawal, cash deposit, KYC, demand draft and life certificate for pensioners, etc.

- 19.Cooperative banks have been allowed to make one-time settlement of outstanding loans, like Commercial Banks:** Cooperative banks, through board-approved policies, can now provide process for technical write-off as well as settlement with borrowers.
- 20.Time limit increased to achieve Priority Sector Lending (PSL) targets given to UCBs:** RBI has extended the timeline for UCBs to achieve Priority Sector Lending (PSL) targets by two years i.e., up to March 31, 2026.
- 21.A Nodal Officer designated in RBI for regular interaction with UCBs:** In order to meet the long pending demand of the cooperative sector for closer coordination and focused interaction, RBI has notified a nodal officer as well.
- 22.Individual housing loan limit more than doubled by RBI for Rural and Urban Cooperative Banks:**
- (a) Housing loan limit of Urban cooperative banks have now been doubled from Rs. 30 lakh to Rs. 60 lakh.
 - (b) Housing loan limit of Rural cooperative banks has been increased to two and a half times to Rs. 75 lakh.
- 23.Rural Cooperative Banks will now be able to lend to commercial real estate/ residential housing sector, thereby diversifying their business:** This will not only help Rural cooperative banks to diversify their business, but benefit Housing cooperative societies also.
- 24.License fee reduced for Cooperative Banks:** License fee for onboarding Cooperative Banks to 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Cooperative financial institutions will also be able to get the facility free of cost for the first three months of the pre-production phase. With this, farmers will now be able to get the facility of banking at their home with their fingerprints.
- 25.Non-scheduled UCBs, StCBs and DCCBs notified as Member Lending Institutions (MLIs) in CGTMSE Scheme to increase the share of cooperatives in lending:** The cooperative banks will now be able to take advantage of risk coverage

up to 85 percent on the loans given. Also, cooperative sector enterprises will also be able to get collateral free loans from cooperative banks now.

26. Notification of Scheduling norms for including Urban Cooperative Banks: UCBs that meet the 'Financially Sound and Well Managed' (FSWM) criteria and have maintained the minimum deposits required for classification as Tier 3 for the last two years are now eligible to be included in Schedule II of the Reserve Bank of India Act, 1934 and get 'Scheduled' status.

27. Monetary ceiling doubled by RBI for Gold Loan: RBI has doubled monetary ceiling from Rs. 2 lakh to Rs.4 lakh, for those UCBs that meet the **Priority Sector Lending** (PSL) targets.

28. Umbrella Organization for Urban Cooperative Banks: RBI has accorded approval to the National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) for the formation of an Umbrella Organization (UO) for the UCB sector, which will provide necessary IT infrastructure and operation support to around 1,500 UCBs.

C. Relief to Cooperative Societies in the Income Tax Act

29.Reduction in surcharge on cooperative societies.: The surcharge on co-operative societies has been reduced from 12% to 7% on income of more than 1 crore and up to 10 crores. This would help in enhancing the income of cooperative societies and its members who are mostly from rural and farming communities.

30.Reduced Alternate Minimum Tax rate for cooperatives.: Cooperative societies were required to pay Alternate Minimum Tax at the rate of 18.5%. However, companies paid the same at the rate of 15%. To provide a level playing field between co-operative societies and companies, the rate for the cooperative societies have also been reduced to 15% for cooperative societies.

31.Relief in cash transactions under section 269ST of IT Act, 1961 for cooperatives.: Section 269ST restricts cash receipts in excess of 2 lakh from (a) any person in a day, or (b) from any transaction; or (c) from multiple transactions in respect of single event or occasion. In case of violation of this provision, penalty for

the amount in contravention of section 269ST is levied under Income Tax Act 1961. For payment of milk price to their members, Milk Cooperative Societies receive cash, in excess of 2 lakh across multiple days in a year, particularly on the bank holidays, from a distributor, with whom they have contract. Resultantly, huge penalties were levied on the Milk Societies by Income Tax Department by treating contract between Cooperative Societies with its distributor as one event / occasion. CBDT vide Circular No 25/2022 dated 30.12.2022 issued clarification that in respect of cooperative societies, a dealership / distributionship contract by itself may not constitute an event or occasion for purpose of clause (c) of the section 269 ST. Receipt related to such a dealership / distributionship contract by the cooperative society on any day in a previous year, which is within prescribed limit may not be aggregated across multiple days for that previous year. This would enable Cooperative Societies to make payments to their members, who are mostly from rural and farming communities, on bank holidays without fear of income tax penalty.

32. Concessional rate of tax for new manufacturing cooperative societies.: The new co-operatives that commence manufacturing activities till 31.03.2024 shall get the benefit of a lower tax rate of 15%, as is presently available to new manufacturing companies.

33.i. Relief for cash loan/transactions by primary co-operatives.: As per Section 269SS of the Income Tax Act, 1961, any deposit or loan of more than 20,000 in cash is not allowed. Violation can invite a penalty equal to the loan or deposit amount. Section 269SS of the Income Tax Act has been amended to provide that where a deposit is accepted by a Primary Agricultural Credit Society (PACS) or a Primary Co-operative Agricultural and Rural Development Bank (PCARDB) from its member or a loan is taken from a PACS or a PCARDB by its member in cash, no penal consequence would arise, if the amount of such loan or deposit including their outstanding balance is less than 2 lakh. Earlier this limit was 20,000 per member.

ii. Relief for repayment of loan in cash by primary co-operatives.: As per Section 269T of the Income Tax Act, repayment of the loan or deposit of 20,000 or more in cash is not allowed. Violation can invite a penalty equal to the loan or deposit amount. Section 269T of the Income Tax Act has been amended to provide that where a deposit is repaid by a PACS or a PCARDB to its member or such loan is repaid to a

PACS or a PCARDB by its member in cash, no penal consequence shall arise, if the amount of such loan or deposit including their outstanding balance is less than 2 lakh. Earlier this limit was 20,000 per member.

34. Increasing threshold limit for co-operatives to withdraw cash without TDS.:

Cooperatives particularly dairy cooperatives are operating in rural sector. They have to some times make payments to their members in cash. For this they are required to withdraw cash from banks. As a result when total cash withdrawal in year exceeded Rs. 1 crore, they were subjected to TDS. To provide relief, a higher limit of 3 crore for TDS on cash withdrawal has been provided to co-operative societies.

D. Revival of Cooperative Sugar Mills

35. Relief from Income Tax to Sugar Cooperative Mills: Through Finance Act, 2015 Section 36(1)(xvii) was inserted in Income Tax Act 1961 to provide for deduction on account of the amount of expenditure incurred by a cooperative society engaged in the business of manufacture of sugar i.e Cooperative Sugar Mills (CSMs). The measure came into force w.e.f. 1.4.2016 i.e. assessment year 2016-17. However, the issue of treatment of additional payment for sugarcane price by CSMs as an income distribution to farmer members and resultant tax liabilities remained uncovered which was clarified by Central Board of Direct Taxes vide Circular No 18/2021 dated 25.10.2021. Accordingly, resultant tax liabilities on CSMs on additional payment for sugarcane price by them were mitigated w.e.f. 1.4.2016.

36. Resolution of decades old pending issues related to Income Tax of Sugar Cooperative Mills: An opportunity has been provided to sugar co-operatives to claim payments made to sugarcane farmers for the period prior to assessment year 2016-17 as expenditure. Accordingly, section 155 of the IT Act has also been amended to insert a new sub-section (19) vide Finance Act, 2023, w.e.f. 1st April 2023. In order to standardize the manner of filing application to the Jurisdictional Assessing Officer under sub-section (19) of section 155 of the Act and its disposal by the Jurisdictional Assessing Officer under the said section, CBDT vide Circular No. 14 of 2023 dated 27.07.2023 has issued Standard Operating Procedure for making application by the concerned Cooperative Sugar Mills. This has resolved the income tax issues in this matter pending for decades. This is expected to provide relief of almost ₹10,000 crore.

37. Rs. 10,000 crore loan scheme launched for strengthening of Sugar Cooperative

Mills: Government has launched a scheme through NCDC for setting up ethanol plants or cogeneration plants or for working capital or for all three purposes. Loan amount of Rs. 3848.76 crore has been sanctioned by NCDC to 25 Cooperative Sugar Mills so far.

38. Preference to Cooperative Sugar Mills in purchase of ethanol: Cooperative Sugar Mills have now been put at par with private companies for ethanol procurement by Government of India under the Ethanol Blending Programme (EBP).

39. Reduction in GST on molasses from 28% to 5%: Government has decided to reduce the GST on molasses from 28% to 5% which will enable cooperative sugar mills to earn more profits for its members by selling molasses to distilleries with higher margins.

E. Three new Multi-State Societies at the National Level

40. New National Multi-State Cooperative Seed Society for certified seeds: Government has established a new apex multi-state cooperative seed society under the MSCS Act, 2002, namely Bharatiya Beej Sahakari Samiti Limited (BBSSL) as an umbrella organization for quality seed cultivation, production and distribution under a single brand. BBSSL has received 16,775 applications from PACS/cooperative societies from 32 States/ UTs for membership so far.

41. New National Multi-State Cooperative Organic Society for organic farming: Government has established a new apex multi-state cooperative organic society under the MSCS Act, 2002, namely National Cooperative Organics Limited (NCOL) as an umbrella organization for production, distribution and marketing of certified and authentic organic products. NCOL has received 5,154 applications from PACS/cooperative societies from 26 States/ UTs for membership so far. So far, NCOL has launched 11 organic products being sold through mother dairy/safal outlets in Delhi.

42. New National Multi-State Cooperative Export Society for promoting exports: Government has established a new apex multi-state cooperative export society under the MSCS Act, 2002, namely National Cooperative Export Limited (NCEL) as an

umbrella organization to give thrust to exports from cooperative sector. NCEL has received 7,318 applications from PACS/ cooperative societies from 22 States/ UTs for membership, so far. Till date, NCEL has got permission to export 15,02,800 MT Non-Basmati White Rice, 9,98,804 MT Broken Rice, 50,000 MT Sugar and 14,184 MT Wheat Grain, 5326 MT Wheat Flour & 15,226 MT Maida/Semolina to various countries. The total turnover of NCEL at end of FY 2023-24 was to the tune of Rs. 1113 crores.

F. Capacity Building in Cooperatives

43. Establishment of the Cooperative University :Steps are being taken by Ministry of Cooperation for setting up of a National Cooperative University for Cooperative education, training, consultancy, research and development and a sustainable and quality supply of trained manpower.

44. Promotion of training and awareness through National Council for Cooperative Training (NCCT): By increasing its reach, NCCT has conducted 3,619 training programs and provided training to 2,21,478 participants in FY 2023-24.

G. Use of Information Technology for ‘Ease of Doing Business’

45. Computerization of the Central Registrar’s Office: Central Registrar’s office has been computerized to create a digital ecosystem for Multi-State Cooperative Societies, which will assist in processing applications and service requests in a time bound manner.

46. Scheme for computerization of office of RCSs in States and Union Territories: To increase ‘Ease of doing business’ for Cooperative Societies and create a digital ecosystem for transparent paperless regulation in all States/ Union Territories, a Centrally Sponsored Project for computerization of RCS Offices has been approved by the Government. Grants will be provided for purchase of hardware, development of software, etc. to the States/ UTs.

47. Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the Long-term Cooperative Credit structure, the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) has been approved by the Government. NABARD is the implementing agency for the project

and will develop a national level software for ARDBs. Hardware, support for Digitization of legacy data, training to the employees, etc. will be provided under the project.

H. Other Initiatives

48.National Cooperative Database for authentic and updated data repository: A database of cooperatives in the country has been prepared with the support of State Governments to facilitate stakeholders in policy making and implementation of programmes/ schemes related to cooperatives across the country. So far, data of around 8 lakh cooperatives have been captured in the database.

49.Formulation of New National Cooperative Policy: A National level committee comprising 49 experts and stakeholders drawn from all over the Country has been constituted to formulate the New National Cooperative Policy for enabling a vibrant ecosystem to realize the vision of 'Sahakar-se-Samriddhi'.

50.Multi-State Cooperative Societies (Amendment) Act, 2023: Amendment has been brought in the MSCS Act, 2002 to strengthen governance, enhance transparency, increase accountability, reform electoral process and incorporate provisions of 97th Constitutional Amendment in the Multi-State Cooperative Societies.

51.Inclusion of Cooperatives as 'buyers' on GeM portal: Government has permitted the cooperatives to register as 'buyer' on GeM, enabling them to procure goods and services from nearly over 67 lakh vendors to facilitate economical purchases and greater transparency. So far, 559 cooperative societies have been onboarded on GeM as buyers.

52.Expansion of National Cooperative Development Corporation (NCDC) to increase its range and depth: NCDC disbursements have risen steadily from ₹5736 crore in 2014-15 to ₹60,618.47 crore in 2023-24. With this, NCDC has achieved about 30% average annual growth rate in disbursement of financial assistance since 2014 -15. Further, NCDC has achieved 48% growth in disbursement of financial assistance during FY 2023 -24.

53. Financial assistance by NCDC for Deep Sea Trawlers: NCDC has taken up the task of financing deep sea trawlers. Financial assistance of ₹11.55 crores has been sanctioned for purchase of 14 deep sea trawlers in Maharashtra at a block cost of ₹20.30 crores. NCDC has sanctioned financial assistance of ₹37.39 crores to Rajmata Vikas Macchimar Sahakari Sanstha Limited, Mumbai for setting up a seafood processing unit at a Block Cost of ₹46.74 crores. NCDC has sanctioned the proposal of Shri Mahavir Macchimar Sahakari Mandali Limited, Gujarat for purchasing 30 deep sea trawlers with a block cost of ₹36.00 crores. NCDC has sanctioned financial assistance of ₹32.69 crores for Integrated Fisheries Development Project (IFDP) of Government of Kerala.

54. Refund to Investors of Sahara Group of Societies: A portal has been launched for making payments to the genuine depositors of the cooperative societies of Sahara Group in a transparent manner. Disbursement have already started after proper identification and submission of proof of their deposits and claims.

Budget Allocation and Expenditure for the year 2023-24

Demand No-16						
Ministry of Cooperation						
(Rs. in crores)						
Sl. No.	Name of Scheme/ Description	BE 2023-24	RE 2023-24	Expenditure as on 31.03.2024	% age Exp. as on date w.r.t. BE 2023-24	% age Exp. as on date w.r.t. RE 2023-24
	1	2	3	5	6	7
1	<u>Establishment Expenditure of the Centre</u>	-	-	-	-	-
I	Secretariat	59.59	26.94	26.04	43.70%	96.66%
II	Other Attached and Subordinate Offices (CRCS)	15.41	17.36	13.63	88.45%	78.51%
	TOTAL - ESTABLISHMENT EXPENDITURE OF THE CENTRE	75.00	44.30	39.67	52.89%	89.55%
2	<u>Central Sector Schemes</u>	-	-	-	-	-
I	Integrated Scheme on Agriculture Cooperation (ISAC)	0.01	300.00	300.00	3000000.00%	100.00%
II	Co-operative Education	30.00	0.01	0.00	0.00%	0.00%
III	Cooperative Training	25.00	0.01	0.00	0.00%	0.00%
IV	Grant-in-Aid to NCDC for Strengthening of Cooperative Sugar Mills (CSMS)	0.00	0.01	0.00	0.00%	0.00%
V	Cooperative Credit Guarantee Fund	0.00	0.00	0.00	0.00%	0.00%
	TOTAL - CENTRAL SECTOR SCHEMES	55.01	300.03	300.00	545.36%	99.99%
3	<u>Other Central Sector Expenditure</u>	-	-	-	-	-
	Autonomous Bodies	-	-	-	-	-
I	National Council for Cooperative Training (NCCT)	40.00	42.00	36.51	91.28%	86.93%
II	Vaikunthlal Mehta National Institute of Cooperative Management (VAMNICOM)	11.12	10.00	8.28	74.46%	82.80%
	TOTAL - OTHER CENTRAL SECTOR EXPENDITURE	51.12	52.00	44.79	87.62%	86.13%
4	<u>Centrally Sponsored Schemes</u>	-	-	-	-	-
I	Computerization of Primary Agricultural Credit Societies	968.24	309.09	298.64	30.84%	96.62%
II	Prosperity through Cooperatives	0.01	0.01	0.00	0.00%	0.00%

III	Centrally Sponsored Project for Strengthening of Cooperatives through IT interventions	0.00	40.91	4.57	-	11.16%
	TOTAL - CENTRALLY SPONSORED SCHEMES	968.25	350.01	303.21	31.31%	86.63%
5	<u>Capital Outlay on Public Works</u>					
I	Capital Outlay on Other General Economic Services (5475)	1.00	1.50	1.21	121.00%	80.67%
II	Capital Outlay on Public Works (4059)	0.00	0.00	0.00	0.00%	0.00%
	TOTAL - Capital Outlay on Public Works	1.00	1.50	1.21	121.00%	80.67%
	GRAND TOTAL (1+2+3+4+5)	1150.38	747.84	688.88	59.88%	92.12%

**State-wise and Sector-wise distribution of Multi-State Cooperative Societies
registered under MSCS Act, 2002**

Table 1: List of registered Multi-State Cooperative Societies in different States in the country under Multi-State Co-operative Societies as on 31st March, 2024

Sl. No.	State/UT Name	Societies
1	ANDHRA PRADESH	22
2	ARUNACHAL PRADESH	1
3	ASSAM	6
4	BIHAR	21
5	CHANDIGARH	1
6	CHHATTISGARH	8
7	DADRA AND NAGAR HAVELI	1
8	GOA	1
9	GUJARAT	52
10	HARYANA	21
11	HIMACHAL PRADESH	2
12	JAMMU AND KASHMIR	2
13	JHARKHAND	9
14	KARNATAKA	32
15	KERALA	52
16	MADHYA PRADESH	30
17	MAHARASHTRA	681
18	MANIPUR	4
19	NAGALAND	1
20	NEW DELHI	165
21	ODISHA	20
22	PONDICHERRY	5
23	PUNJAB	25
24	RAJASTHAN	74
25	SIKKIM	1
26	TAMIL NADU	136
27	TELANGANA	14
28	UTTAR PRADESH	171
29	UTTARAKHAND	5
30	WEST BENGAL	72
	Total	1635

Table 2: Sector wise list of registered Multi-State Cooperative Societies under Multi-State Co-operative Societies as on 31st March, 2024

Sr. No.	Sector	No. of Coop. Societies
1	Credit	632
2	Agro	337
3	Housing	149
4	Multi-Purpose	102
5	Dairy	99
6	Development	1
7	Cooperative Banks	67
8	Marketing	35
9	Industrial	34
10	National Federation	21
11	Welfare	22
12	Consumer	10
13	Construction	10
14	Tourism	9
15	Fisheries	14
16	Handloom / Handicraft	5
17	Technical	6
18	Others	52
19	Health/Hospital	25
20	Transport Cooperative	5
	TOTAL	1635

REPORTABLE

IN THE SUPREME COURT OF INDIA
CIVIL APPELLATE JURISDICTION

I.A. NO. 56308 OF 2023

IN

WRIT PETITION (C) No. 191 of 2022

Pinak Pani Mohanty

...Petitioner (s)

Versus

Union of India and Ors.

...Respondent(s)

And
In the matter of

Union of India through
Ministry of Cooperation

...Applicant

ORDER

M.R. SHAH, J.

1. Present application being I.A. No. 56308 of 2023 has been preferred by the Union of India, Ministry of Corporation for appropriate directions to transfer an amount of Rs. 5,000 Crores out of unutilized amount of Rs. 23,937 Crores (lying in "Sahara-SEBI Refund Account") to be disbursed against the legitimate dues of depositors of Sahara Group

Cooperatives Societies.

Signature Not Verified
Digitally signed by R
Nataraj
Date: 2024.03.29
17:05:05 IST
Reason: ...

2. Shri Tushar Mehta, learned Solicitor General has submitted that a total amount of Rs. 24,979.67 Crores is lying unutilized with the SEBI in "Sahara-SEBI Refund Account", which has been deposited pursuant to the earlier direction issued by this Court. He has submitted that out of the aforesaid amount of Rs. 15,569.27 Crores deposited by Sahara India Real Estate Corporation Limited and Sahara Housing Investment Corporation Limited, Rs. 2253 Crores had been taken out from Sahara Credit Cooperative Society Ltd. and deposited with SEBI on account of the dispute of Sahara Real Estate Limited. It is submitted that, thus, the corpus which is lying in "Sahara-SEBI Refund Account" already includes the amount which belongs to the depositors of the aforesaid Sahara Group Cooperative Society Ltd.

2.1 He has stated at the Bar that the amount deposited in "Sahara-SEBI Refund Account" is lying unutilized and in fact due to large number of continuing complaints against the Sahara Group of Cooperative Societies and the amount lying unutilized is also consisting of the amount of the depositors of Sahara Group of Cooperative Societies, if Rs. 5,000 Crores is transferred to the Central Registrar of Cooperative Societies and thereafter the same is disbursed against the legitimate dues of the depositors of the Sahara Group of Cooperative Societies, it will be just, proper and equitable.

2.2 He has stated at the Bar that on the aforesaid amount, there is no charge and/or attachment of any other agency. He has stated at the Bar that the present application has been filed for appropriate direction as prayed, after the series of meetings with the different authorities / departments, which shall be in the larger interest of the depositors of the Sahara Group of Cooperative Societies. He has also prayed that a suitable direction be also issued that the amount due and payable to the respective depositors of the Sahara Group of Cooperative Societies may be disbursed in the most transparent manner and the same shall be paid to the genuine depositors on proper identification and on submitting their proof of deposits. He has also requested that for that a suitable direction be also issued that the amount shall be disbursed to the respective depositors under the supervision of the Former Judge of this Court.

3. Having heard Shri Tushar Mehta, learned Solicitor General appearing on behalf of the Union of India and taking into consideration the facts narrated hereinabove and when it is reported that Rs. 2253 Crores had been taken out of the Sahara Credit Cooperative Society Ltd., i.e., one of the four Sahara Group Multi-State Cooperative Societies and deposited with SEBI in the "Sahara-SEBI Refund Account" and the amount lying in the "Sahara-SEBI Refund Account" is lying unutilized and the genuine depositors of the Sahara Group of Cooperative Societies, which otherwise, shall be entitled to get back their money, the

prayer sought in the present application seems to be reasonable and which shall be in the larger public interest / interest of the genuine depositors of the Sahara Group of Cooperative Societies. Therefore, the present application stands disposed of with the following directions:-

- (i) Out of the total amount of Rs. 24,979.67 Crores lying in the "Sahara-SEBI Refund Account", Rs. 5000 Crores be transferred to the Central Registrar of Cooperative Societies, who, in turn, shall disburse the same against the legitimate dues of the depositors of the Sahara Group of Cooperative Societies, which shall be paid to the genuine depositors in the most transparent manner and on proper identification and on submitting proof of their deposits and proof of their claims and to be deposited in their respective bank accounts directly.
- (ii) The disbursement shall be supervised and monitored by Justice R. Subhash Reddy, Former Judge of this Court with the able assistance of Shri Gaurav Agarwal, learned Advocate, who is appointed as Amicus Curiae to assist Justice R. Subhash Reddy as well as the Central Registrar of Cooperative Societies in disbursing the amount to the genuine depositors of the Sahara Group of Cooperative Societies. The manner and modalities for making the payment is to be worked out by the Central Registrar of Cooperative Societies in consultation with

Justice R. Subhash Reddy, Former Judge of this Court and Shri Gaurav Agarwal, learned Advocate.

- (iii) Rs. 15 lakhs per month be paid to Justice R. Subhash Reddy, Former Judge of this Court and Rs. 5 lakhs per month be paid to Shri Gaurav Agarwal, learned Amicus Curiae towards their honorarium.
- (iv) We direct that the amount be paid to the respective genuine depositors of the Sahara Group of Cooperative Societies out of the aforesaid amount of Rs. 5,000 Crores at the earliest, but not later than nine months from today. The balance amount thereafter be again transferred to the "Sahara-SEBI Refund Account".

4. The present I.A. stands disposed of in terms of the above.

.....J.
[M.R. SHAH]

NEW DELHI;
MARCH 29, 2023.

.....J.
[C.T. RAVIKUMAR]