

**Compilation  
of Suggestions Received  
from  
Various Stakeholders on  
  
New National  
Cooperation Policy**

## **National Cooperation Policy – 2022**

### **Summary of Suggestions Received/Not Received**

65 Ministries/Departments, 36 State Governments/Union Territories, 20 Federations and 120 Institutions/Organisations were requested to give suggestion/comments on draft new National Cooperation Policy. Comments were also invited on Mygov.in & Ministry Website till 15<sup>th</sup> June, 2022.

So far, inputs have been received from:

<b>Sl. No.</b>	<b>Organisation</b>
<b>1.</b>	39 - Central Ministries & Departments
<b>2.</b>	23 - State Governments & Union Territories
<b>3.</b>	12 – Federations
<b>4.</b>	23 - Others (Institutions / Organisations)
<b>5.</b>	482 - Responses through GOI website (mygov.in) till 15.06.2022
<b>6.</b>	68 - Website of Ministry of Cooperation ( <a href="http://cooperation.gov.in/">http://cooperation.gov.in/</a> )

Inputs have not been received from:

<b>Sl. No.</b>	<b>Organisation</b>
<b>1.</b>	26 - Central Ministries & Departments
<b>2.</b>	13 - State Governments & Union Territories
<b>3.</b>	08 - Federations

**Inputs received from following Central Ministries/Departments**

<b>Sl. No.</b>	<b>Central Ministry/Department</b>
<b>1.</b>	Department of Administrative Reforms & Public Grievances, Ministry of Personnel, Public Grievances & Pensions
<b>2.</b>	Department of Agriculture Research and Education (ICAR)
<b>3.</b>	Department of Atomic Energy
<b>4.</b>	Department of Economic Affairs, Ministry of Finance
<b>5.</b>	Department of Empowerment of Persons with Disabilities, Ministry of Social Justice
<b>6.</b>	Department Of Ex Servicemen Welfare, Ministry of Defence
<b>7.</b>	Department of Expenditure, Ministry of Finance
<b>8.</b>	Department of Fertilizers, Ministry of Chemicals & Fertilizers
<b>9.</b>	Department of Financial Service, Ministry of Finance
<b>10.</b>	Department of Health & Family Welfare, Ministry of Health & Family Welfare
<b>11.</b>	Department of Justice, Ministry of Law & Justice
<b>12.</b>	Department of Land Resources, Ministry of Rural Development
<b>13.</b>	Department of Legal Affairs, Ministry of Law and Justice
<b>14.</b>	Department of Legislative Ministry of Law and Justice
<b>15.</b>	Department of Pension & Pensioners' Welfare (DOPPW), Ministry of Personnel, Public Grievances & Pensions
<b>16.</b>	Department of Posts, Ministry of Communications
<b>17.</b>	Department of Promotion of Industry & Internal Trade, Ministry of Commerce & Industry
<b>18.</b>	Department of Revenue, Ministry of Finance
<b>19.</b>	Department of Rural Development, Ministry of Rural Development
<b>20.</b>	Department of Science & Technology, Ministry of Science & Technology
<b>21.</b>	Department of Water Resources, RD & GR, Ministry of Jal Shakti

<b>22.</b>	Drinking Water and Sanitation Department, Ministry of Jal Shakti
<b>23.</b>	Ministry of AYUSH
<b>24.</b>	Ministry of Civil Aviation
<b>25.</b>	Ministry of Electronics & Information Technology
<b>26.</b>	Ministry of External Affairs
<b>27.</b>	Ministry of Food Processing Industries
<b>28.</b>	Ministry of Heavy Industries
<b>29.</b>	Ministry of Housing & Urban Affairs
<b>30.</b>	Ministry of Information & Broadcasting
<b>31.</b>	Ministry of Labour & Employment
<b>32.</b>	Ministry of New & Renewable Energy
<b>33.</b>	Ministry of Panchayati Raj
<b>34.</b>	Ministry of Parliamentary Affairs
<b>35.</b>	Ministry of Ports, Shipping & Waterways
<b>36.</b>	Ministry of Road Transport and Highways
<b>37.</b>	Ministry of Statistics & P.I.
<b>38.</b>	Ministry of Steel
<b>39 .</b>	Niti Aayog

**Inputs not received from following Central Ministries/Departments**

<b>Sl. No.</b>	<b>Central Ministry/Department</b>
<b>1.</b>	Department of Bio-Technology, Ministry of Science & Technology
<b>2.</b>	Department of Defence
<b>3.</b>	Department of Defence Production, Ministry of Defence
<b>4.</b>	Department of Defence Research & Development, Ministry of Defence
<b>5.</b>	Department of Defence Research & Development, Ministry of Defence
<b>6.</b>	Department of Health Research, Ministry of Health and Family Welfare
<b>7.</b>	Department of Home, Department of Official Language, Department of Border Management, Inter State Council Secretariat (Ministry of Home Affairs)
<b>8.</b>	Department of Investment & Public Asset Management, Ministry of Finance
<b>9.</b>	Department of Military Affairs, Ministry of Defence
<b>10.</b>	Department of Personal & Training, Ministry of Personnel, Public Grievances & Pensions
<b>11.</b>	Department of Pharmaceuticals, Ministry of Chemicals & Fertilizers
<b>12.</b>	Department of Promotion of Industry and Internal Trade
<b>13.</b>	Department of Public Enterprises, Ministry of Finance
<b>14.</b>	Department of School Education & Literacy
<b>15.</b>	Department of Scientific & Industrial Research (DSIR),
<b>16.</b>	Department of Space
<b>17.</b>	Department of Sports, Ministry of Youth Affairs & Sports
<b>18.</b>	Department of Youth Affairs, Ministry of Youth Affairs & Sports
<b>19.</b>	Ministry of Coal
<b>20.</b>	Ministry of Corporate Affairs
<b>21.</b>	Ministry of Culture
<b>22.</b>	Ministry of Earth Science
<b>23.</b>	Ministry of Environment, Forest & Climate Change

<b>24.</b>	Ministry of Mines
<b>25.</b>	Ministry of Minority Affairs
<b>26.</b>	Ministry of Petroleum & Natural Gas

**The ministry received 'Nil' report from following Central Ministries/Departments:**

<b>Sl. No.</b>	<b>Central Ministry</b>
<b>1.</b>	Department of Atomic Energy
<b>2.</b>	Department of Drinking Water and Sanitation, Ministry of Jal Shakti
<b>3.</b>	Department Of Ex Servicemen Welfare, Ministry of Defence
<b>4.</b>	Department of Health & Family Welfare, Ministry of Health & Family Welfare
<b>5.</b>	Department of Justice, Ministry of Law & Justice
<b>6.</b>	Department of Land Resources, Ministry of Rural Development
<b>7.</b>	Department of Pension & Pensioners' Welfare (DOPPW), Ministry of Personnel, Public Grievances & Pensions
<b>8.</b>	Department of Posts, Ministry of Communications
<b>9.</b>	Department of Promotion of Industry & Internal Trade, Ministry of Commerce & Industry
<b>10.</b>	Department of Rural Development, Ministry of Rural Development
<b>11.</b>	Ministry of AYUSH
<b>12.</b>	Ministry of Civil Aviation
<b>13.</b>	Ministry of External Affairs
<b>14.</b>	Ministry of Heavy Industries
<b>15.</b>	Ministry of Information & Broadcasting
<b>16.</b>	Ministry of Labour & Employment
<b>17.</b>	Ministry of Parliamentary Affairs
<b>18.</b>	Ministry of Ports, Shipping & Waterways
<b>19.</b>	Ministry of Statistics & P.I.
<b>20 .</b>	Ministry of Steel

**Inputs received from the following State Governments & Union Territories**

<b>Sl. No.</b>	<b>State Government &amp; Union Territory</b>
<b>1.</b>	Government of Andhra Pradesh
<b>2.</b>	Government of Assam
<b>3.</b>	Government of Bihar
<b>4.</b>	Government of Gujarat
<b>5.</b>	Government of Haryana
<b>6.</b>	Government of Himachal Pradesh
<b>7.</b>	Government of Kerala
<b>8.</b>	Government of Madhya Pradesh
<b>9.</b>	Government of Maharashtra
<b>10.</b>	Government of Manipur
<b>11.</b>	Government of Meghalaya
<b>12.</b>	Government of Mizoram - Cooperation Department
<b>13.</b>	Government of Nagaland
<b>14.</b>	Government of Punjab
<b>15.</b>	Government of Rajasthan
<b>16.</b>	Government of Sikkim
<b>17.</b>	Government of Tamil Nadu
<b>18.</b>	Government of Telangana
<b>19.</b>	Government of Tripura
<b>20.</b>	Government of Uttar Pradesh
<b>21.</b>	Government of Uttarakhand
<b>22.</b>	Union Territory of Andaman and Nicobar
<b>23.</b>	Union Territory of Ladakh

**Inputs not received from the following State Governments & Union Territories**



<b>Sl. No.</b>	<b>State Government &amp; Union Territory</b>
<b>1.</b>	Government of Arunachal Pradesh
<b>2.</b>	Government of Chhattisgarh
<b>3.</b>	Government of Goa
<b>4.</b>	Government of Jammu & Kashmir
<b>5.</b>	Government of Jharkhand
<b>6.</b>	Government of Karnataka
<b>7.</b>	Government of Odisha
<b>8.</b>	Government of West Bengal
<b>9.</b>	Union Territory of Chandigarh
<b>10.</b>	Union Territory of Daman and Diu
<b>11.</b>	Union Territory of Delhi
<b>12.</b>	Union Territory of Lakshadweep
<b>13.</b>	Union Territory of Puducherry

**Inputs received from following Federations**

<b>Sl. No.</b>	<b>Federation</b>
<b>1.</b>	IFFCO
<b>2.</b>	Krishak Bharati Cooperative Limited (KRIBHCO)
<b>3.</b>	NAFCUB
<b>4.</b>	NAFED
<b>5.</b>	National Cooperative Agriculture & Rural Development Banks' Federation Ltd.
<b>6.</b>	National Cooperative Housing Federation of India
<b>7.</b>	National Federation of Fishers Cooperation Ltd.
<b>8.</b>	National Federation of State Cooperative Banks Ltd. (NAFSCOB)
<b>9.</b>	NCCF
<b>10.</b>	NCUI
<b>11.</b>	NFCSF
<b>12.</b>	National Labour Cooperatives Federation of India Limited

**Inputs not received from following Federations**

<b>Sl. No.</b>	<b>Federation</b>
<b>1.</b>	All India Federation of Cooperative Spinning Mills Limited
<b>2.</b>	All India Handloom Fabrics Marketing Cooperative Society Limited
<b>3*.</b>	All India Industrial Cooperative Banks Federation Limited
<b>4.</b>	National Co-operative Dairy Federation of India Ltd.
<b>5*.</b>	National Cooperative Tobacco Grower's Federation Limited.
<b>6*.</b>	National Federation of Industrial Cooperative Limited.
<b>7.</b>	National Heavy Engineering Cooperative Limited
<b>8.</b>	. Tribal Co-Operative Marketing Development Federation of India Limited (TRIFED)

(\*) – Non-Functional Federations.

**Inputs received from following Institutions/Organisations.**

Sl. No.	Institution/Organisation
1.	Andhra Pradesh State Cooperative Urban Banks and Credit Societies Federation Limited
2.	Delhi State Coop Training Centre
3.	Dr. HemaYadav, Director, VAMNICOM & CICTAB
4.	Dr. Rajiv Kumar, Faculty Member Institute of Cooperative Management, Jaipur. Under the National Council for Cooperative Training (NCCT), New Delhi
5.	Entrepreneurship Development Institute of India.
6.	<a href="mailto:gsuresh377@gmail.com">gsuresh377@gmail.com</a>
7.	IIIT Dharwad Campus
8.	IIIT Tiruchirappalli
9.	IIM Jammu
10.	Khadi & Village Industries Commission Ministry of Micro, Small and Medium Enterprises
11.	Madhi Vibhag Khand Udhog Sahakari Mandli Ltd Madhi
12.	Mahanagar Cooperative Credit Society Limited, Indore
13.	Maharashtra State Co-operative Sugar Factories Federation LTD.
14.	NABARD
15.	NCCT
16.	Onkarnath L. Karwa, 13/44, Bandra Recla. Bandra (West), Mumbai-400 050. (Forwarded by Private Secretary to Home Minister GOI)
17.	P. Chattopadhyay Professor (Retd.) VAMNICOM, Pune Flat No. 104, Building name: Pooja Sankul DP Road, Aundh, Pune - 411007.
18.	RBI
19.	Rural Voice

<b>20.</b>	Sahakara Dharma Peetam
<b>21.</b>	Shri. MichealVethaSiromony,
<b>22.</b>	Shri. Shivraj Singh Chauhan, Chief Minister, Madhya Pradesh, (Forwarded by Saket Kumar, IAS, Private Secretary to Home Minister GOI)
<b>23.</b>	<a href="mailto:snair1410@gmail.com">snair1410@gmail.com</a>

## INDEX

Sl.No.	Content	Page No.
<b>I</b>	<b>CATEGORY – 1 Policy &amp; Legal framework</b>	
<b>I (1)</b>	Legal Barriers/Issues	<b>1</b>
<b>I (2)</b>	Operational/ Policy Issues-Barriers	<b>16</b>
<b>I (3)</b>	Lack of parity between cooperatives and other economic entities	<b>35</b>
<b>I (4)</b>	Others	<b>40</b>
<b>II</b>	<b>CATEGORY – 2 Strengthening Governance and Transparency</b>	
<b>II (1)</b>	Elections	<b>91</b>
<b>II (2)</b>	Transparency	<b>92</b>
<b>II (3)</b>	HR Policy	<b>95</b>
<b>II (4)</b>	Auditing	<b>98</b>
<b>II (5)</b>	National/International best practices	<b>101</b>
<b>II (6)</b>	Other reforms	<b>101</b>
<b>III</b>	<b>CATEGORY – 3 Strengthening Equity Base and Promoting Entrepreneurship</b>	
<b>III (1)</b>	Access to credit/capital	<b>105</b>
<b>III(2)</b>	Strengthening equity base	<b>109</b>
<b>III(3)</b>	Strengthening infrastructure	<b>110</b>
<b>III(4)</b>	Diversification of activities	<b>111</b>
<b>III (5)</b>	Promoting entrepreneurship	<b>113</b>
<b>III (6)</b>	Marketing/Branding	<b>114</b>
<b>III (7)</b>	Innovation	<b>115</b>
<b>III (8)</b>	Technology adoption	<b>115</b>
<b>III (9)</b>	Exports	<b>122</b>
<b>IV</b>	<b>CATEGORY – 4 Capacity Building measures</b>	
<b>IV (1)</b>	Training	<b>123</b>
<b>IV (2)</b>	Education	<b>128</b>
<b>IV (3)</b>	Knowledge sharing and awareness building	<b>131</b>
<b>IV (4)</b>	Mainstreaming cooperatives	<b>132</b>
<b>IV (5)</b>	Linking training with entrepreneurship	<b>133</b>
<b>IV (6)</b>	Attracting of women, youth and weaker sections	<b>133</b>
<b>V</b>	<b>CATEGORY – 5 Promoting Cooperative Business Model</b>	
<b>V (1)</b>	Promoting new cooperatives	<b>135</b>
<b>V (2)</b>	Revitalizing defunct ones	<b>136</b>
<b>V (3)</b>	Promoting cooperation among cooperatives	<b>137</b>
<b>V (4)</b>	Increasing membership	<b>139</b>
<b>V (5)</b>	Formalizing collectives,	<b>140</b>
<b>V (6)</b>	Developing cooperatives for sustainable growth, mitigating regional imbalances	<b>141</b>
<b>V (7)</b>	Exploring new sectors.	<b>144</b>
<b>VI</b>	<b>CATEGORY – 6 Cooperative Social Responsibility (CSR)</b>	
<b>VI (1)</b>	Promoting social cooperatives	<b>147</b>
<b>VI (2)</b>	Role of cooperatives in social security	<b>147</b>
<b>VII</b>	<b>CATEGORY – 7 Miscellaneous</b>	
<b>VII (1)</b>	Others	<b>150</b>

# NATIONAL COOPERATIVE POLICY

## I – Policy and Legal Framework

### 1. Legal Barriers/Issues

- The New National Policy should focus on the role of the State Acts so that the State Govt. could be impressed upon to bring new Acts taking into account present day requirements. **(Government of Nagaland)**
- Committee of management should be represented by member delegate satisfying all laid down criteria for eligibility to stand for election or for nomination as delegate. This way avoids management by directors not contributing to the business of society and incidence of pocket society solely for the purpose of election. **(Government of U.P)**
- Introduce RashtriyaSakhari Vikas Yojana (RSVY) on the lines of RKVY to strengthen co-operative structure (Government of U.P). Provision of strict regulations and insurance like DICGC for deposit taking societies. **(Government of U.P)**
- More autonomy to Apex level cooperatives. **(Government of Sikkim)**
- More judicial power to Registrar Cooperative Societies. **(Government of Sikkim)**
- The new National policy should focus on the role of the State Acts so that the State Govt. could be impressed upon to bring new Acts taking into account present day requirements. **(Government of Nagaland)**
- One Nation-One Co-op act: One Cooperative Act across the country would make it suitable for cooperatives to grow. It would make the system uniform and easy for regulation. As Cooperative is a citizen movement. Govt should focus on promoting self-regulation while keeping the facilitator's role for itself. The new policy should also focus on computerization of cooperatives. **(NFCSF)**
- There should be uniformity in cooperative law as the cooperative laws of the country and the regions are different. **(Gujarat State Cooperative Union)**
- The banking related functions of co-operative banks were regulated by RBI under the provisions of BR Act and powers with regard to incorporation, management, audit and winding up continued to be governed by the Co-operative Societies Acts concerned. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**

- The legislative steps undertaken through the Banking Regulation (Amendment) Act, 2020 brought management/governance, audit, reconstructions/amalgamation, winding up, etc. of co-operative banks under RBI's purview to deal with the issue of dual control in an impactful manner. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- The National Cooperative Policy need to be enunciated and formulated in a framework of decentralized governance system down to the local rural bodies conferring larger power to Panchayats to take a leading role in cooperative movements in all its facets. Capital flow/infusion including the share capital disbursement to the cooperative societies in general and cooperative credit societies in particular need to be done through the Panchayats through planning process, like, for example, provisioning of share capital (promotional capital) for the Cooperatives to promote them in the Panchayat jurisdiction and beyond for not only income generating activities but creation of long-term asset and/or monetization of community assets. **(M/o Panchayati Raj)**
- -The co-operative banks sector has a significantly high degree of heterogeneity among banks in terms of size, area of operation and geographical distribution. Co-operative banks are registered under different statutes of the states/centre based on their area of operation. The differences in the provisions of these laws combined with the differences in approaches of the authorities vested with powers of implementing the statutes add another hue to the heterogeneity. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- The Government should facilitate the working of cooperatives in accordance with their principles and values. It should ensure that there is uniformity in cooperative laws across the country so there are no issues of friction between the Centre and states on these issues. **(NCUI)**
- There should be special provisions in the start – up schemes of the government for cooperatives so that the goal of inclusive growth can be achieved. **(NCUI)**
- There should be uniformity in cooperative law as the cooperative laws of the country and the regions are different. **(Gujarat State Cooperative Union)**
- A common template/SOP should be devised for simplified registration of cooperatives to attract youth towards initiating economic activities through cooperative model. **(Uttar Pradesh State Cooperative Union)**
- Experience has shown that working of housing cooperatives gets adversely affected on account of legal problems which arise out of various enactments, rules and regulations



enforced by the Government of India, State Governments, State/Area Development Authorities, Civic Authorities, etc. **(National Cooperative Housing Federation of India)**

- The existing Cooperative Societies Acts and Rules do not cover the various aspects of cooperative housing. These relate to acquisition of land, arrangement of finance, determination of rights, duties and liabilities of members, eviction of flats from defaulting members, dis-qualification of members, procedures for allotment of flats/houses, transfer of occupancy rights, transfer of share or interest in the property, maintenance of housing estates/complexes and above all quicker method for recovery of dues of housing cooperatives. **(National Cooperative Housing Federation of India)**
- NCHF has drafted a Model Cooperative Housing Societies Law to meet the specialized needs of housing cooperatives. The Model Law has been circulated to the State Governments with a request to adopt the same with amendments, if necessary, keeping in view the local conditions and requirements. **(National Cooperative Housing Federation of India)**
- The State Governments of Delhi, Goa, Jammu and Kashmir, Madhya Pradesh, Maharashtra and West Bengal have incorporated Special Provisions for Housing Cooperatives in their respective State Cooperative Societies Acts. The National Urban Housing and Habitat Policy-2007 (NUHHP) also says that States will be encouraged to adopt the Model Cooperative Housing Act. The remaining State Governments may also consider including a Separate Chapter on Special provisions for Housing Cooperatives in their Cooperative Societies Acts. **(National Cooperative Housing Federation of India)**
- In respect of some cooperative societies (especially those engaged in agriculture), the whole income is fully exempted from income tax and such exemption is available to consumer cooperatives up to Rs.1.00 lakh. However, in case of housing cooperatives the exemption available is only to the extent of Rs.50,000/- as per Section 80 p (2) (C) of Income tax Act, 1961. **(National Cooperative Housing Federation of India)**. In case full exemption is not possible, then the existing limit may be raised from Rs. 50,000/- to Rs. 1.00 lakh to give some relief to housing cooperatives. **(National Cooperative Housing Federation of India)**
- Housing cooperatives provides services to their members by way of providing facilities like housekeeping, security, maintenance of the residential complex, etc. The activity of providing services to members and collecting maintenance charges is considered a business under the new tax regime. A housing cooperative is liable to be registered under GST if its aggregate annual turnover exceeds Rs. 20 lakhs and monthly receipts from members towards maintenance charges exceeds Rs. 7500 per person. **(National Cooperative Housing Federation of India)**
- In case the monthly maintenance charges are in excess of Rs. 7500 per member, the GST is applicable @18% of the bill, which directly affects the common members. Housing cooperatives work on no-profit no-loss basis. Every member is spending from his own pocket and there is no commercial activity or sale-purchase or profit making involved, the

GST is an additional burden on the common member. (National Cooperative Housing Federation of India) It is, therefore, suggested that housing cooperatives which do not have any commercial activities but only provide essential services to their members should be exempted from GST (**National Cooperative Housing Federation of India**)

- Further in metropolitan areas housing cooperatives are providing various facilities to their members such as lift. Security services, CCTV, etc. and the rates for which are very high. It is, therefore, suggested that if full exemption from GST is not possible at least the current exemption limit for monthly charges should be increased from Rs. 7500 to 15,000 per member. (**National Cooperative Housing Federation of India**)
- AT the State-level, there are 25 Apex Cooperative Housing Federations (ACHFs), which meet the financial requirements of primary housing cooperatives and also extend promotional support to them. The national Cooperative Housing Federation of India (NCHF), the apex body at the national level, has the responsibility of promoting, developing and coordinating the activities of housing cooperatives. The ACHFs have advanced loans amounting to over 13300 crores to housing cooperatives which in turn have constructed/financed about 25 lakh dwelling units. (National Cooperative Housing Federation of India). The National Urban Housing and Habitat Policy, 2007 has recognised shelter for accelerated growth in the housing sector and sustainable development of habitat. The Policy says that suitable percentage of land developed by public sector will be provided at institutional rates to organisations like cooperative group housing societies which provide housing to their members on a no-profit no-loss basis. The policy also stipulates that the States will be encouraged to adopt the Model Cooperative Housing Act. (**National Cooperative Housing Federation of India**)
- The model bye-laws of housing cooperatives should contain the provision that in case of old buildings timely structural Audit shall be carried out once in 5 years for the buildings ageing 15 to 30 years and once in 3 years for the buildings ageing over 30 years. Such Structural Audit shall be conducted by Engineers from the panel of experts from Municipal Corporations/Professional Bodies/Government Approved Engineering Experts (**National Cooperative Housing Federation of India**)
- Since cooperation is a state subject, each state may draft its own cooperative policy suitable to their local conditions and problems, in conformity with the broad policy parameters prescribed in the National Policy on Cooperatives. (**National Cooperative Housing Federation of India**)
- In View of the distinctive nature of functioning of housing cooperatives which distinguish them from other types of cooperatives, there is a need for a special legislation to regulate the working of housing cooperatives. The National Urban Housing and Habitat Policy-2007 also says that States will be encouraged to adopt the Model Cooperative Housing Act. (**National Cooperative Housing Federation of India**).
- As regards the Cooperative policy related issues, the framework for what ought to be emphasised in cooperatives has been laid down in the Constitution 97<sup>th</sup> amendment as

“Voluntary formation, autonomous functioning, democratic control and professional management”. Implementation of the amendment has been stuck in court cases and no steps are undertaken to get it implemented. Further, Constitution of India lists Cooperation under State list. As such, when Central Government, unilaterally brings in legislation affecting the functioning of Cooperatives, it gives rise to several legal and implementation problems. For this very reason the 97<sup>th</sup> amendment of Constitution could not be implemented problems. For this very reason the 97<sup>th</sup> amendment of Constitution could not be implemented in totality for Cooperative societies registered under state acts. **(Andhra Pradesh State Cooperative Urban banks and credit societies federation limited)**

- A person who becomes a shareholder member of a society, has to compulsorily continue to be a member, irrespective of his willingness or otherwise. In addition to voluntary association, active participation in the activities of the Society is also necessary. Hence the proposed Cooperative policy should stipulate that a shareholder member of a Cooperative Urban Bank Should be either a borrower or a depositor. **(Andhra Pradesh State Cooperative Urban banks and credit societies federation limited)**
- Need to re-examine ‘a decade’ old Exposure Norms and revise them in consultation with the Stakeholders-A Priority Issue **(NAFSCOB)**
- Need to accord Scheduled Status to all the eligible DCCBs out of 351 DCCBs. **(NAFSCOB)**
- Need to expedite the amendments in MSCS ACT 2002.
- Impact of the Banking Regulation (Amendment) Act 2020 on rural cooperative Banks & on Cooperative Identity, Democracy & Autonomy.
- The Impact of the Banking Regulation (Amendment) Act, 2020 on the Cooperative identity right from its definition, ethics, values and democratic principles will have long term implications on the future of Cooperatives. It also needs to be tested whether the statement of Cooperative Identity is ignored. The Provisions of Sections 10, 12 and 45, it is perceived & widely believed, impinges on the rights of the member driven cooperatives & States. **(NAFSCOB)**
- As cooperative is a state subject in the Constitution, there should be extensive interaction with states while formulating the policy. **(NAFCUB)**
- As has been suggested in the 2002 Policy enunciated under the Vajpayee Government, there is a need for incorporating special provisions in the cooperative societies acts with regards to banking, housing, real estate development, processing, manufacturing and infrastructure development cooperatives and few others. **(NAFCUB)**
- This is possible by introducing separate chapters for cooperatives in different areas of economic activities in the cooperative acts of states and the MSCS Act. **(NAFCUB)**

- The Policy should not dilute in any manner the fundamental principle of "one member one vote" and underlying democratic character of the cooperatives. **(NAFCUB)**
- Policy should give serious consideration to the severe limitations at present of avenues of raising capital by cooperatives in an atmosphere where other forms of business entities are presented with newer avenues every day. **(NAFCUB)**
- Very important that the Policy provides for cooperatives to have sector specific SRO (Self-Regulatory Organisation) to help all the small cooperatives in the sector to be regulatory compliant. **(NAFCUB)**
- Extending legal and policy support to ensure level playing field and ease of doing business to cooperative enterprises. Cooperatives shall be given equal opportunities both in capital and dept financing of their operations and to bring in uniform norms by banks and financial institutions for financing corporates and cooperatives. **(NAFCARD)**
- Since cooperation is a State subject, each state may draft its own cooperative policy suitable to their local conditions and problems, in conformity with the broad policy parameters prescribed in the National Policy on Cooperatives. **(NCHF)**
- Banking institutions in cooperative sector may be brought completely under the Banking Regulation Act and strictly regulated by the reserve bank of India (RBI). They should follow all norms applicable to commercial banks. **(Dept. Of Expenditure)**
- Amendment in the Banning of Unregulated deposit Schemes Act, 2019 : Amendment in the BuDS Act is necessary so as to provide more powers to the states to take action against erring Multi-State Credit Cooperative Societies especially for attachment and sale of properties of these societies. A Proposal in this regard has been sent earlier to GoI. **(Govt. of Rajassthan)**
- Multi state cooperative societies dealing with Credit and Thrift activities are not getting regulated properly and are many a times draining out the hard-earned money of members through their counteroperations hence their registration should be on the unified portal and action should be taken against them for non-adherence to the State laws. **(Govt. of H.P.)**
- Any two or more registered societies may by a resolution passed by two-third majority of the members present at the special general meeting of each such society held for the purpose may so amalgamate for the purpose. **(Govt. of Tripura)**
- Amendment in the Banning of Unregulated Deposit Schemes Act, 2019. **(Government of Andhra Pradesh)**
- To bestow powers to State Govt. Officers under Multi-State Cooperative Societies Act, 2002. **(Government of Andhra Pradesh)**

- Amendment to the Banking Regulation Act, 1949 - The impact of the Amendment needs to be discussed with the Rural Cooperatives especially when it pertains to the democracy and Autonomy of the Cooperatives as it has the potential to destroy the principles on which the Cooperative Movement stands. (**National Federation of State Cooperative banks Ltd**).
- Regulation of Credit and thrift Societies. (**Government of Himachal Pradesh**)
- One Nation-One Co-op act. (**NFCSF**)
- The Cooperative Acts and Rules must specify the differentiated governance structure for different levels of cooperatives. (**RCS, Nagaland**)
- To bestow powers to State Govt. Officers under Multi-State Cooperative Societies Act, 2002. (**Deptt. Of cooperative Rajasthan**)
- Provision of strict regulations and insurance like DICGC for deposit taking societies. (**RCS- UP**)
- **Simplified Registration of Co-operative Societies:** A common templates SOP for simplified registration of cooperatives to attract youth towards initiating economic through cooperative model. (**RCS- UP**)
- The sub-section (4) of section 80P of Income Tax Act, 1961 be abolished so that the deduction available u/s 80P (2) prior to A.Y. 2008-09 is restored to UCBs and they are enabled to effectively serve the large strata of poor population of India who are capable of affording cheap banking with UCBs only as compared to costly banking with nationalized /private banks. (**NAFCUB**)
- The Cooperative Acts and Rules must satisfy the differentiated governance structure for different levels of cooperatives. (**Registrar of Cooperative Societies, Nagaland**)
- All the cooperatives having turnover of 25 Crore and above will be under the purview of RTI Act 2005. and PIOs should be there and Appellate authority will be registrar of the cooperative societies.
- To minimize the interference of Govt officials in the cooperative sector there must be grass route changes in the cooperative laws. Unnecessary interference in the smooth operation of society should be ensured with check and balance and introduction of digital systems and e-service system.
- There must be income tax relief under the special section on the profit of the cooperative societies. The tax will be less in tune of 5-10% of total profit. As we know that cooperative societies are facing lot of financial problems, capital and recurring capital and highly dependent on the state and central govt. So, we, should make such a policy that will not

harm the vast shareholders, producers and members and farmers of the country. Agricultural Producers do not have income tax so such agriculture-based production by producers should have income tax free or less tax on profit.

- The Cooperative ministry should discuss for a policy for a GST slab reduction on agricultural products and its production by the cooperative societies so that the societies will have less dependency over government and freely provide their contribution in economy. (**Madi Vibhag Khand UdhogSahakariMandli Ltd**)
- The buildings should be constructed in such a way to ensure structural safety against the natural and man-made disasters. The model bye-laws of housing cooperatives should contain the provision that in case of old buildings timely Structural Audit shall be carried out once in 5 years for the buildings ageing 15 to 30 years and once in 3 years for the buildings ageing over 30 years. Such Structural Audit shall be conducted by Engineers from the panel of experts from Municipal Cooperation / Professional Bodies / Government Approved Engineering Experts. (**NCHF**)
- In view of the distinctive nature of functioning of housing cooperatives which distinguish them from other types of cooperatives, there is a need for a special legislation to regulate the working of housing cooperatives. The National Urban Housing and Habitat Policy - 2007 also says that states will be encouraged to adopt the Model Cooperative Housing Act. (**NCHF**)
- In view of the above the National Policy on Cooperatives may also provide for a separate legislation for Housing Cooperatives for their smooth and efficient functioning or a separate Chapter on Special Provisions for Housing Cooperatives may be included in the State Cooperative Societies Acts. (**NCHF**)
- Housing cooperatives of lower-middle income groups and economically weaker sections may be exempted from stamp duty and registration fee by the State Government. (**NCHF**)
- This will also see the process of registration of cooperative societies becoming smooth, leaving minimum discretionary powers to the registrar.
- Supersession of Boards of Cooperatives even if Government holds nominal Share. At present the MSCS Act 2002, clearly puts a pre-condition of 51% Government shareholding for it being empowered to issue directions in public interest or to supersede the Board for non-compliance of such directions. However, the 97<sup>th</sup> Constitution Amendment has changed it to any Government shareholding empowering it to issue directions. This will be a retrograde step to the idea of strengthening cooperatives. (**IFFCO**)
- Constitution of National Co-operative Regulatory Authority.
- One Nation One Model Act to bring about uniformity in rules and regulations on lines of Model APMC Act.
- Period of elections to be made 6 to 7 years.

- Debt recovery system of department officers ineffective due to political intervention, so Arbitration and Execution shall be entrusted to Recovery Tribunal under judicial authority in each Taluk or District.
- Profit appropriation priority shall be made mandatory provision for income tax, Reserve fund, Cooperative development fund, Bad debt reserve fund, Recapitalisation fund, Members welfare fund, Employees welfare fund, Board managerial commission, Public welfare fund or social responsibility fund, Employees bonus, Pension corpus fund and such non mandatory funds.
- Non-recognition as a Body Corporate: Section 9 of Multi State Cooperative Societies Act 2002 clearly says that multi-state cooperative societies are body corporates. This discrimination gives the Companies a competitive advantage over the cooperatives. Cooperatives should be legally recognised as body corporates for all purposes. **(IFFCO).**
- Applicability of Prevention of Corruption Act 1988: There is a provision under section 2 © (ix) of P C Act which is specific only to cooperatives. There is no comparable provision applicable to companies. This puts cooperatives at a disadvantage when it comes to taking business decisions. Such discrimination needs to be removed. **(IFFCO).**
- The relationship of the Central Government with the state government should also be redefined so as to have greater mutual understanding and appreciation of individual government viewpoint as also the mutual support in all respects, be it legal, administrative or financial support. **(Government of Nagaland)**
- India's integration with Global economy also requires structural changes in the Cooperative Sector.**(Coop dept. of Telangana)**
- Legal and Regulatory Framework is critical. In the past, the management of some cooperatives used the funds for their personal benefits. Such incidents erode the members' faith in that cooperative. The cooperative management should be made transparent to the members and answerable to the regulator. Thank you.**(Inder Pal Singh)**
- **Forced mergers of healthy banks is not desirable for grass roots entities like UCBs-** It should be categorically ensured that the powers of compulsory mergers should be used very sparingly only in respect of weak banks which cannot be revived on their own and all other mergers if any, should be strictly voluntary. (NAFCUB)
- Issues pertaining to RBI. Ministry of cooperation may kindly use its good offices to help the sector in getting the following issues sorted out with RBI: (NAFCUB)
- withdrawal of BOM;
  - constitution of Appellate Authority for hearing cases of imposition of penalties;

- introduction of differential regulations for UCBs of different size;
- Prohibition of privatization / corporatization of cooperative banks and not to have scheme for conversion of strong UCBs either to Small Finance Bank or to commercial bank;
- Resumption of issuance of licenses for opening of new branches by UCBs at the earliest;
- Restoration of on tap issuance of licenses for establishment of new urban cooperative banks particularly in districts which do not have UCBs at present.
- Some of the State Governments are charging stamp duty and registration fee from members of housing cooperatives. As most of these members belong to lower-middle income groups and weaker sections, and cannot afford to pay stamp duty and registration fee, hence the concerned State Governments should make necessary amendments in their State Acts so as to grant full exemption to housing cooperatives from payment of stamp duty and registration fee. **(National Cooperative Housing Federation of India)**
- Housing cooperatives of lower-middle income groups and economically weaker sections may be exempted from stamp duty and registration fee by the State Governments. **(National Cooperative Housing Federation of India)**
- Enabling cooperatives to form companies and establish strategic partnerships under the new policy will enable them become more involved in decision-making from produce to sale in a variety of small-scale operations such as food production, water management, and farmer awareness and capacity building.
- Extending legal and policy support to ensure level playing field and ease of doing business to cooperative enterprises. Cooperatives shall be given equal opportunities both in capital and debt financing of their operations and to bring in uniform norms by banks and financial institutions for financing corporates and cooperatives. **(NCHFI)**
- Lenient lending norms for cooperatives for phase wise upgradation in sync with latest technology. **(NFCSE)**
- Considering the issue of rising unemployment among educated and uneducated youths, cooperatives will definitely turn out to be the best option to provide employment. Therefore, establishment of new types of cooperatives may be encouraged. **(RCS, Maharashtra)**
- As you are aware that many cooperatives have excelled in competitive commercial activities and successful in serving its stake holders. In order to ensure a level playing field for cooperatives to compete with corporate companies in commercial ventures, amendment/removal of provisions in Cooperative Act/Law providing restrictive regulatory regime needs to be addressed in the National Policy. The following limitations in the existing Law/ Act needs amendment to enable commercial multi state cooperatives like KRIBHCO to be truly competitive: **(KRIBHCO)**



a) **Limitation of access to capital market**

Presently, section 67(1) of the MSCS Act allows a cooperative to raise loans, deposits and receive grants from external resources subject to the conditions as specified in the bye laws of the society. Further sub section 3 of section 67 enables a cooperative society to raise finances by way of issue non-convertible debentures or any other instrument to the extent of 25 percent of its paid up share capital only.

Though the enabling provision of Section 67(3) provides for raising finance debt market and money market, yet the ceiling restriction of limiting such sources only to 25 percent of the share capital of the cooperative is a dampening factor, whereas a company can raise resources based on its financial strength and independent credit rating. In order to play a level playing field by cooperative with companies ceiling of 25 percent provided in section 67(3) may be deleted by making the following amendment :-

The wordings for the proposed amendment in sub section 3 of section 67 of MSCS Act 2002 may be considered as under:

In Section 67 Sub section, the words after the word objects, “to the extent of twenty-five percent of its paid up share capital” stand deleted:

b) **Limitation for subsidiaries in Multi State Cooperative Societies(MSCS) Act, 2002**

- ✓ Section 19 of MSCS Act provides for promotion of a subsidiary institution and states that the subsidiary institution shall exist only as long as general body of the MSCS deems its existence
- ✓ Section 17 of MSCS Act provides for amalgamation or transfer of assets and liabilities or division of Multi State Cooperative Societies – This section recognizes amalgamation between Multi State Cooperative Societies themselves or division of one Multi State Cooperative Society into two or more Multi State Cooperative Society or Cooperative Societies **but Section 17 does not recognize amalgamation/merger of a subsidiary company into its holding Multi State Cooperative Society**
- ✓ While Section 19 provides for creation of Subsidiary Institution registered under **any law**, the MSCS Act does not recognize the situation of a Subsidiary company Amalgamating/Merging into its Holding Multi State Cooperative Society. It appears this is clear case of hardship for a holding Multi State Cooperative Society as compared to a situation of subsidiary Company registered under the Companies Act to merge/ amalgamate with a holding Company. In common business the merger/amalgamations/reorganization are regular features. Hence the MSCS Act should provide for the merger/amalgamation of a subsidiary institution with its

holding MSCS by providing a link for such business happenings and remove the hardship

- ✓ In order to ease the hardship, following amendments to MSCS Act 2002 are suggested as under:

One alternative:

In Section 17 Sub section 2A can be inserted as under:

“Any Multi State Cooperative Society may merge any of its subsidiary institution promoted in accordance with section 19 of this Act, by a resolution passed by a majority of not less than two thirds of the members present and voting at a general meeting of the Society.”

Consequential amendments required: In sub section (3), the reference of Sub Section 2A may also be inserted and also the word “merger or” may be inserted after the words “division or”

Second Alternative:

Section 19 of the MSCS Act may be amended by inserting a new sub section (2A) after sub section (2) as under:

“Any Subsidiary Institution promoted under sub section (1) may be merged into the Multi State Cooperative Society, by a resolution passed by a majority of not less than two thirds of the members present and voting at a general meeting of the Society”

**c) Limitation during amalgamation impacting growth and consolidation in Income Tax Act, 1961**

- ✓ Definition Section 2(1B) of the Income Tax Act 1961 defines “amalgamation” in relation to companies means the merger of one or more companies with another company ...
- ✓ Section 72 A of the Income Tax Act provides for granting the benefit of allowing the accumulated loss and unabsorbed depreciation of the amalgamating Company to the Amalgamated Company if conditions attached with it are satisfied.
- ✓ Both Section 2(1B) and Section 72 A recognizes the amalgamation between a company and another company. It does not recognize the amalgamation between a MSCS and MSCS or between a MSCS and a Company.
- ✓ The irony is that while MSCS Act 2002 recognises amalgamation/ merger between MSCS and MSCS, the Income Tax Act does not accord the tax benefits of accumulated losses and unabsorbed depreciation on the same parity as that of a company. A case of hardship indeed.
- ✓ Similarly while Income Tax Act recognizes reorganization of sole proprietorship/partnership to company and accords the tax benefits for accumulated

losses and unabsorbed depreciation of the predecessor firm or proprietary concern to the new company, the same is not extended to cooperative societies. This lacuna requires to be removed in order to ease the hardship for cooperatives.

In order to remove the hardship to cooperatives, the follow amendments may be considered:

The suggested amendments to the Income Tax Act 1961 are as under:

Both Section 2(1B) and Section 72 A of the Income Tax Act 1961 may be amended to replace the word “companies” with the words “companies or cooperatives” wherever appearing in the said sections and also replace the word “company” with the words “company or cooperative” wherever appearing in the said sections

**d) Differential treatment of dividend income**

Finance Act, 2020 has abolished the dividend distribution tax for domestic companies and consequently made dividend income taxable in the hands of recipient by deleting the exemption u/s 10(34).

In addition to this, Finance Act, 2020 introduced section 80M by which dividend income received by domestic companies from other domestic companies or foreign companies is allowed as deduction from gross total income subject to the condition that dividend income received from other domestic companies or foreign companies must be distributed as dividend on or before filing the return of income.

Section 80M protects only Companies”” by allowing a specific deduction for dividends earned by such companies from foreign or domestic company. Several well run cooperatives have promoted joint ventures abroad as well as invested in domestic companies and are earning dividend income and distributing the dividend so earned to their members /shareholders. It is important that cooperatives should also be granted the same benefit as available to companies.. In order to ease the bias between cooperatives and domestic companies following amendment may be made:

Amendment in section 80M of the Income Tax Act:

Existing Provision	Proposed provision (underlined words are the additions in the proposed provision with no other changes
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<p>80M. (1) Where the gross total income of a domestic company in any previous year includes any income by way of dividends from any other domestic company or a foreign company or a business trust, there shall, in accordance with and subject to the provisions of this section, be allowed in computing the total income of such domestic company, a deduction of an amount equal to so much of the amount of income by way of dividends received from such other domestic company or foreign company or business trust as does not exceed the amount of dividend distributed by it on or before the due date.</p> <p>(2) Where any deduction, in respect of the amount of dividend distributed by the domestic company, has been allowed under sub-section (1) in any previous year, no deduction shall be allowed in respect of such amount in any other previous year.</p>	<p>80M. (1) Where the gross total income of a domestic company or cooperative society in any previous year includes any income by way of dividends from any other domestic company or a foreign company or a business trust, there shall, in accordance with and subject to the provisions of this section, be allowed in computing the total income of such domestic company or cooperative society, a deduction of an amount equal to so much of the amount of income by way of dividends received from such other domestic company or foreign company or business trust as does not exceed the amount of dividend distributed by it on or before the due date.</p> <p>(2) Where any deduction, in respect of the amount of dividend distributed by the domestic company or cooperative society, has been allowed under sub-section (1) in any previous year, no deduction shall be allowed in respect of such amount in any other previous year.</p>
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- Sources said representatives from Maharashtra suggested an upper age limit of 70 years for members of boards of directors of cooperative societies. Presently, there is no such age bar and the suggestion is aimed at governance reforms. According to the Ministry, Maharashtra has the highest number of cooperative societies in the country. Sources said officials from UP suggested that land available with PACS can be leveraged for expanding the resource base of cooperative societies. UP's additional chief secretary B L Meena, who participated in the conference, said PACS have more land than the Railways, which can be utilised, sources said. Sources said Bihar officials suggested that the PACS should be given better market linkages under the label "Sahakar se Bajar" (cooperative to market). **(Ajinkya Rajendra Kolkar)**
- 1. A director of Cooperative Society be allowed to take directorship only upto a maximum of 5 MCS and 10 in case of State level Cooperative.  
2. Transparency and Governance in working of Societies to be increased by regulating various decisions of the Board of Directors / General Body. Any decision on approval of annual / half yearly accounts, doing business with relatives of directors, appointment / superannuation of directors and Senior Management officers, change of auditors,

change in bye-laws, change in capital should be filed with Registrar of Cooperative for information.

3. The maximum age limit of functional directors be fixed to 65 years and 70 years for non-functional directors. Any extension beyond this age limit should first be put-up to the General Body and approval of General Body should be forwarded to Ministry of Cooperation for its approval. This process to be completed prior to attaining the cut(**Rani Pandey**)

- Kindly all PACS employee's service transfer introduce in new law. Introducing new rule all type of permeable NPA amount would be reduce from the PACS with the help of back support. all type audit by cag. Salary structure central: state =60:40 ratio. All type of loan issued authorized by cooperative inspector. Banking software will be provided by Govt.ofindia without any rental cost. (**Satiprasad Chakraborty**)
- To strengthen system and to increase of income to farmers through cooperative societies a policy, strict act in which PACS chairman have no power, there should a government employee as manager of PACS and administration should be preferred to block level officers also along with district. for root level works focus on primary societies and to get rid of scams elope central level societies or if not then bound central societies with specialized staff like MBA degree holder and its administration should be by district level officers. Infrastructure at root level should be developed and there should a better growth for employees so that they work efficiently like promotion, handsome salary and perks. (**vijaykumar**)
- To avoid such a situation in the future, the cooperative act is amended in line with the company act. The post of MD should be split and the CEO post should be created. the senior-most of the organization should be made CEO. (**sudhirkumarsingh**)
- Legal and Regulatory Framework.... It is notice in small housing society, no member take active part in affairs, nor takes interest in responding legal notice or litigation whatsoever nature. FACTS :- construction of housing complex up to registration of society all legal formality checked BY AUTHORITY and registered HAS SOCIETY.
- ISSUE;-new trends started BY property grabber , to take advantage of sleeping society , fraudster( unrelated to property ) file adverse possession of society property , they use judiciary laws has tools to hijack ownership , they understand no member will come to defend or argue within to protect ownership, by the time blind judiciary pass blind judgement.
- suggestion;- to protect small housing society from fraudster, make it a rule PRIOR PERMISSION MUST BE TAKEN BY ALL THOSE WHO FILE CASE AGAINST small housing Society , AT-LEAST Society CAN VERIFY DETAILS AND STOP FAKE CASES and alert judiciary. (**sujitlotlikar**)
- The registration process for co-operative societies may be made simpler and governed through Single window containing all schemes, benefits of co-operative societies etc

along with the registration requirements/ documentation. Attractive Tax benefits may be introduced to augment the policy. (**Vijay Dubey**)

- Introduce Cooperative Green Law or Agreement to demonstrate their commitment to planet earth, carrying out activities to protect natural resources & sustainable development. (**Krishan Gopal Maheshwari**)
- Much society after its registration fails to commence its work and remains defunct/non-functioning. The number of Cooperative societies keeps increasing but the functioning of Cooperative societies is less. The committee also do not take timely action for constitution of fresh Managing committee prior to expiry of its tenure. Thus in order to regulate such practices a policy need to be formulated for de-registering the cooperative societies who has stopped functioning for continuous 05 yrs or have not conducted (**Andaman Nicobar Islands**).
- **Mobilize Fund:** The primary agriculture credit societies are outside the ambit of the Banking regulations. These need to be brought within the fold of the banking regulation to instill confidence among the depositors, both in urban and rural areas. Effective deposit mobilization will help them to build their own resources for profitable and diversified lending (**Ministry of Finance; Department of Economic Affairs**)
- The thumb rule of Flexibility should be the basis for amendment of clauses in order to maintain a balance between protection of interests of shareholders/depositors and growth of business of the entity through operational decisions e.g. organizational structure, remunerations, expenditure, investments etc. (**RCS Haryana**)
- Since the era of Cooperatives commenced in Credit Sector and as a result, Acts governing various cooperative societies in most of the states are based on credit structure, therefore, many of the clauses may not properly applied to other sectors. It will be appropriate that the Act should contain minimum common provisions and detailed bye-laws should be suitably orchestrated and/or amended **as per latest requirements of each sector** eg. Housing, IT, Transport. Infrastructure development, Tourism, Hotels, Food/Catering, Health etc. (**RCS Haryana**)

## 2. Operational/Policy Issues-Barriers

- The policy must lead to evaluation of self-regulatory system in various sector-specific cooperatives. (**Government of Nagaland**)
- The Policy must align itself with the National Policies and State Policies in various other sectors of economy. (**Government of Nagaland**)
- Enhanced role for Sectoral Apex Federations: Apex sectoral cooperative federations understand the practical challenges and opportunities facing their sector Therefore the new national cooperative policy should focus on enhancing the role of sectoral apex cooperative

federations. These sectoral federations may work as sectoral development and promotional councils. **(NFCSE)**

- To increase assistance amount in PACS as 'Multi Service Centres Scheme' of NABARD: Under this scheme NABARD providing refinance to StCB @ 3% and loan to PACS @ 4% per annum. The financial position of most of the PACS in the State is not strong enough. To motivate the PACS for taking up projects under this scheme, Govt is requested to reduce the interest rate under this scheme and consider providing Capital Subsidy upto 50% on the pattern of NDC. **(Govt. Of Rajasthan)**
- Effective regulation of cooperatives operating in the financial sector & accepting public deposits especially multi-State cooperatives operating in financial sector. **(Govt of Assam)**
- In the National Cooperative Policy 2002, Legislative and Policy Constraints, Resource Constraints, Infrastructural Constraints, Institutional Constraints, Members Awareness and Constraints arising out of Excessive Government Control and Needless Political Interference were addressed. It is suggested that for the preparation of comprehensive National Cooperative Policy and to achieve actual objectives of cooperatives and to develop the spirit of cooperation among the countrymen, there are some other constraints also which may also be kept in mind while designing of National Cooperative Policy. Some of the constraints identified are as follows: **(Govt of Punjab)**

1. Marketing of agricultural yield.
2. Monitoring & Internal Check & Control system in Cooperatives
3. Viability and Sustainability Status of Various Cooperatives.
4. Regional Disparities in the Country
5. Reputation and Image of Cooperatives among people
6. Control and Regulations
7. Dependability and Reliability of Cooperatives

- **Following Objectives may also be incorporated/ refined in the new National Cooperative policy. (Govt of Punjab)**

1. Ensure true and actual adherence of cooperative values and principles
2. Revitalization of Cooperative Structure in all sectors within the economy and not just agri credit.
3. Reduction of regional imbalances in all states, regions and sectors (not only for cooperatively underdeveloped areas)
4. Greater participation and involvement of members in community programmes to make better living and economic status.
5. Evolving a transparent and unbiased system of working and business
6. Evolving better check and control system for image cultivation in the eyes of general public
7. Ensuring of Inclusive Growth and Development of members, community and humanity.
8. Ensuring of timely review, monitoring, follow-up and evaluation in cooperatives

- Policy to encourage and permit formation of new UCBs in all the districts in the Country with special emphasis on J&K and NE states(**NAFCUB**)
- One of the major constraints and hindrances to the full grown and matured cooperative societies, particularly cooperative credit societies in India has been excessive and multi-layer government control. Lack of awareness on the benefits of cooperation in any field has too accentuated the complexities of its percolation to the majority of population, particularly in the rural areas. In a cooperative ecosystem of 8.5 lakh cooperative societies with above 30 crore members, about 2.80 lakh local rural bodies with more than 32 lakh elected representatives of the Panchayat Raj Institutions in the country can play a crucial role in making the cooperative movements vibrant in all sectors of contemporary socio-economic developmental issues. (**M/o Panchayati Raj**)
- The Panchayats are geared up to take steps and ensure carbon neutral villages and energy self-sufficient like initiatives with bigger goals aligning with global challenges of Global warming and Energy conservation and not confined to agricultural and other primary activities. Top-down approach to cooperative administration may limit the growth and vibrancy of cooperative movements in this direction. Hence, schemes and programmes and action plan need to be formulated accordingly for a more forwarding looking cooperative movement and larger say of the Panchayats. (**M/o Panchayati Raj**)
- **Banking Regulation (Amendment) 2020 Act to be implemented by RBI with utmost care of not impinging upon the cooperative character of cooperative banks-** It is therefore requested that RBI may issue directions that are clear to the sector and are in keeping with the assurance given by Hon'ble Finance Minister to the members in Parliament that the amendment will not affect the cooperativeness and cooperative character of the banks. For this perhaps prior consultations with the sector are essential. (**NAFCUB**)
- **Umbrella Organization for the UCBs and importance of its success to be a game changer for the sector- (NAFCUB)**
- Arrange for participation of govt. owned corporations like the NCDC, SIDBI etc. and multistate cooperatives like IFFCO, KRIBHCO, AMUL, and others to invest in equity and debt instruments of the UO to strengthen its net worth. (**NAFCUB**). Encourage all the multistate urban cooperative banks and also multistate credit societies to participate In equity of the UO. (**NAFCUB**). Consider direct budgetary support to UO. (**NAFCUB**)
- Permit all the UCBs who are shareholders of UO and come under the self regulation of UO to participate in various Govt. schemes as accredited financial intermediaries. (**NAFCUB**)



- RBI is already open to considering converting the UO, which is initially being licensed as an NBFC, to be converted to a full-fledged bank in about 5 years. It is the desire of the sector that the UO grows to eventually become a one stop shop for the entire cooperative sector. **(NAFCUB)**
- Separate departments for the UCBs in Ministry of Finance (DFS) and the Department of Regulation, RBI. **(NAFCUB)**
- DICGC to maintain premium for cooperative banks at par with commercial banks at all times. **(NAFCUB)**
- There should be policy to encourage and permit formation of new UCBs in all the districts in the country with special emphasis on J&K and NE states **(NAFCUB)**
- A comprehensive Cooperative Policy for North Eastern states including Sikkim may be formulated, keeping in mind the geography, socio-economic conditions of the region by taking up integrated activities by the cooperatives for inclusive growth, buffering the regional imbalances: Focus are as- **(Registrar of Cooperative Societies, Nagaland)**
- The relationship of the Central Government with the state governments should also be redefined so as to have greater mutual understanding and appreciation of individual government viewpoint as also the mutual support in all respects, be it legal, administrative or financial support. **(Registrar of Cooperative Societies, Nagaland)**
- -The policy should make specific mention of thrust areas, instead of vaguely worded 'policy impetus', as happened in case of 2002 policy, supported by Strategic Action Plans with short-medium and long-term actions envisaged and mentioned either in the main text of the policy or as annexures. (This has been the methodology followed by many countries where the cooperative movement is stronger). **(Registrar of Cooperative Societies, Nagaland)**
- The policy should make specific mention of need for Policy Implementation Committee and Implementation Monitoring Committee **(Registrar of Cooperative Societies, Nagaland)**
- In recent past the Government policy announcements, especially those relating to employment generation, infrastructure development, growth-cum-diversification and exports of agriculture, there is hardly any/ adequate thrust on Cooperatives. It appears there is inadequate appreciation of the possible and positive role of Cooperatives in economic liberalization and structural adjustment process. Although some State Governments have liberalized Cooperatives, there is still inadequate recognition of the fact that Cooperatives are indeed a part of the private world and therefore deserve similar treatment. **(National Council For Cooperative Training)**
- The loan waiver policy and absence of recovery drive not only cost Cooperatives' financial position also demoralized the regular repaying members. The Cooperatives look to be supplier of credit than lending institutions. **(National Council For Cooperative Training)**

- **Dilution in ownership and control of cooperatives: National Council For Cooperative Training**

Excessive presence of Government through two major instruments-namely, equity participation or government guarantee on the debt of a cooperative and powers of the Registrar of cooperatives societies on practically all aspects of a cooperative's functioning- has impaired the basic cooperative principle of democratic control, besides dampening stakes and the spirit of enterprise and innovation on the part of cooperative members. **(National Council for Cooperative Training)**

- But in case of PACS, LAMPS and FSS, which mobilize deposits from their members, in the Savings and Term Deposit Accounts, this insurance guarantee scheme is not available to the PACS etc. in most of the States in India. In order to protect the interest of PACS depositors, it is felt necessary to set up an institution at a national level guarantying and give insurance against the deposits of PACS. This will directly benefit and protect the interest of about 13 crore Members of PACS who are mostly small, marginal and women farmers on this country. **(National Council for Cooperative Training)**
- The primary Agricultural Cooperatives (PACS) in India were largely created on Governments intervention, as part of its strategy to combat rural indebtedness and forge rural development. The formation of these cooperatives was rushed through with the sole aim to cover majority of population. People's drive, felt needs, awareness of cooperatives beliefs and their obligations etc., were not considered important. As a result, most of the PACS lack spirit of "willingness" and voluntary action of people- the true hallmarks of a cooperative.

However, renewed thrust may be given to the objective of strengthening rural cooperative credit system consisting of both long term and short term and short term credit structures and to equip them to meet the credit and non credit needs of their members. **(National Cooperative agriculture & Rural development banks Federation Ltd.)**

While creating legal and policy environment to enable cooperative to uphold cooperative identity, values and principles, the social and community impact of cooperatives needs to be assessed and given due importance in public policy and development goals. **(National Cooperative agriculture & Rural development banks Federation Ltd.)**

Extending legal and policy support to ensure level playing field and ease of doing business to cooperative enterprises. **(National Cooperative agriculture & Rural development banks Federation Ltd.)**

- Redefining the role of women in cooperatives by ensuring their minimum level of participation in the management equivalent to the proportion of women membership to total member of the cooperative. **(National Cooperative agriculture & Rural development banks Federation Ltd.)**

- Strong and binding partnership through MoUs with State Govts and stakeholders including National Federations is required for the successful implementation of the National Policy apart from creating a dedicated machinery for implementation with adequate budgetary support. (**National Cooperative agriculture & Rural development banks Federation Ltd.**)
- Land is the critical input needed for housing the needy people. However, housing cooperatives are faced with the problem of inadequate availability of land for their projects thereby unable to undertake construction activities on large scale. Members of housing cooperatives, who mostly belong to lower-middle income families, cannot afford to purchase land in the open market where land prices are very high and rising exponentially. (**National Cooperative Housing Federation of India**)
- The State Governments and their local authorities may be advised to allot one-third of the land acquired by them to housing cooperatives on priority basis and at reasonable cost. There is also a great need to impress upon the State Governments to treat housing cooperatives at par with other developers especially housing boards and development authorities in respect of allotment of land. (**National Cooperative Housing Federation of India**)
- If the Government approves them as implementing agencies, ACHFs can get land and may even raise funds on the security of land for their housing projects. This will also facilitate ACHFs to avail benefits of various programmes being sponsored by the Government of India and State Governments thereby passing on the same to their affiliated primary housing cooperatives as well as individual members and reach out to low income families in a more effective way. (**National Cooperative Housing Federation of India**)
- The proposed Cooperative policy should ensure that there are no unnecessary Governmental approvals in regular day to day functioning of UCBs. (**Andhra Pradesh State Cooperative Urban banks and credit societies federation limited**)
- The proposed Cooperative Policy should reflect the basic cooperative principles and help the cooperative institutions to overcome the hurdles and impediments generated in the last several decades and also create an effective framework for safeguarding cooperative institutions from such interference. (**Andhra Pradesh State Cooperative Urban banks and credit societies federation limited**)
- RBI has stipulated regulatory restriction of 15% limit on lending to housing sector, which includes individual housing loans besides lending to Real Estate and Commercial real estate. When Govt. of India has expectations of enhanced lending to Priority Sector Housing loans from Urban Banks sector, at least individual housing loans, which can be categorised as priority sector advances are to be removed from the regulatory restriction. (**Andhra Pradesh State Cooperative Urban banks and credit societies federation limited**)
- Government of India has facilitated advances to MSME sector. As a step in this direction, Govt has extended concessions to borrowers of MSME sector in the form of capital

subsidy, interest subvention and CGTMSE etc. However, these concessions have been extended to only borrowers of Commercial Banks and not borrowers of Urban Cooperatives Banks. The UCBs sector which also lends to the same MSME sector also deserve non-discriminatory treatment. The borrowers of Urban Cooperative Banks also have to be extended all such concessions extended to borrowers of commercial banks. **(Andhra Pradesh State Cooperative Urban banks and credit societies federation limited)**

- The small UCBs are able survive the pressure from the market because of their adherence to Cooperative Principles and trust of small and marginal sections of the society, to whom they predominantly lend. It may be mentioned that the UCBs have never asked for any financial support from either Central or State Govt or any other public authority. However, what is sought is only sympathetic policy environment, which is favourably inclined towards the Cooperative Banks. It would be in the fitness of things to show that, the present Central Government, by restoring the pre 2006 position to cooperatives by exempting cooperative institutions from income tax. **(Andhra Pradesh State Cooperative Urban banks and credit societies federation limited)**
- If for any reason there are problems for doing this in one go, as a step in that direction, to start with, the income tax levied on Cooperatives can be brought down to 50% of that charged to a comparable commercial entity. **(Andhra Pradesh State Cooperative Urban banks and credit societies federation limited)**
- They emphasis the need to (a) restore democratic management in the societies by holding free and fair elections regularly, (b) reduce the scope for government interference in their management to a minimum; (C) rationalise staff and improve their professional ability; and (d) create a climate conducive to prudent management of resources and efficient management and recovery of dues. Any financial restructuring without addressing the root causes of the weaknesses of the cooperatives would not result in a sustained revival of the system. **(NAFSCOB)**
- Thus the Venkkatappiah Committee also felt the need of revitalization and strengthening of the STCCS in the form of share capital contribution, long term deposit, managerial grants etc. Further, the committee had also made recommendations for viability of PACS viz., appointment of fulltime paid secretary, contribution to statutory and other reserves, share capital and construction of building etc. **(NAFSCOB)**
- Need for Review, Revamp and Restructuring of Interest Subvention Scheme. **(NAFSCOB)**
- ST SAO POLICY of NABARD & to peruse the appropriateness of Addl annual ST SAO policy without announcing an Annual STSAO Policy. **(NAFSCOB)**

Need for rationalisation of Interest Rate structure on STSAO refinance. **(NAFSCOB)**

- To peruse the proposal for formulation of Institutional Protection System (IPS) to strengthen Rural Cooperative Credit & Banking structure and consider contribute to its Corpus. **(NAFSCOB)**

- It is essential to formulate a sound mechanism of ‘Institutional Protection System’ for the short term cooperative credit structure which would not only take care of the depositor’s interest but also equally ensure the interest of the shareholders, loans and advances issued by the cooperative institutions in the sector as well as the very viability of the Cooperative institutions. The mechanism for IIPS shall be worked out once the proposal is agreed ‘in principle’. **(NAFSCOB)**
- A decade old Exposure Norms – These need to be re-examined and revised as per the current circumstances which gives more leverage to the Cooperatives to increase their market share in terms of lending and business. **(NAFSCOB)**
- Delaying of 3 Tier structure of the Cooperatives – The proposal for delaying of the 3 tier structure will spell disaster for the cooperatives, There have been plenty of Committees which have made extensive studies in this regard and none of them have suggested it. **(NAFSCOB)**
- Amendment to the Banking Regulation Act, 1949 – The impact of the Amendment needs to be discussed with the Rural Cooperatives especially when it pertains to the Democracy and Autonomy of the Cooperatives as it has the potential to destroy the principles on which the Cooperative Movement stands. **(NAFSCOB)**
- Scheduled Status – need to accord Scheduled Status to all the DCCBs in the Country which will strengthen the public trust in the Cooperatives. **(NAFSCOB)**
- 7.3. The Ministry should in real sense seek to “Provide a separate administrative, legal and policy framework for strengthening the cooperative movement,” The Ministry should aim to ensure “ease of doing business” and also effectively address issues connected with all types of MSCS” and should enable development of MSCS **(NAFSCOB)**
- 7.4. The Ministry also work towards formulating a well-conceived & designed National Policy on Cooperatives after critical review of the existing Policy 2002. **(NAFSCOB)**
- 7.6. The Role of Ministry may not be strictly limited to addressing the matters related to National level and or MSCS, National Policy on cooperatives, Coordination with International cooperatives, developing model law on cooperatives etc., but should go beyond to ensure development of Indian cooperative movement. **(NAFSCOB)**
- 7.7. Need for this Ministry to address matters pertaining to SHG, FPOs and Self-reliant Cooperatives may be seriously discussed to have better clarity on crucial issues and ensure a better image to cooperatives. **(NAFSCOB)**
- 7.7. The Office of Central Registrar of Cooperatives Societies (CRCS) should have an effective linkage with Ministry of Cooperation but it should be allowed to function with an element of functional autonomy with no other additional charge to CRCS. **(NAFSCOB)**

- Participatory planning and evolution of regional action plan in coordination with state apex bodies and representation of central societies. **(NFFCL)**
- Redefining the role of women in cooperatives by ensuring their minimum level of participation in the management equivalent to the proportion of women membership to total membership of the cooperative. **(NAFCARD)**
- The Federations particularly promotional sectoral federations are providing a range of support services to their member cooperatives in their respective sectors. They are also acting as information centre for the sector at national level which needs to be strengthened by supporting them to upgrade their infrastructure and human resources. National level sectoral federations also may be assigned additional functions of audit, strengthening self-regulation, education and training in their respective sectors as in some of the western countries by making appropriate provisions in the cooperative laws of the State and Central Govts. **(NAFCARD)**
- While grant of autonomy and withdrawing the role of government in management of cooperatives is desirable, there should be adequate mechanism for preventing misuse and misappropriation of fund with strict penalties. There should be a strong and common auditing system as well. **(Dept. Of Expenditure)**
- Lot of emphasis is being placed on ease of starting a business enterprise and on ease of doing business. The proposed new cooperative policy may suitably address the concern of ease of doing business for cooperatives. **(Dept. Of Expenditure)**
- Cooperatives should become "member driven" organizations. And simultaneously, active support and involvement of industry and civil society may be ensured through suitable policy intervention without interference in the autonomy of the cooperatives. **(Dept. Of Expenditure)**
- The Cooperative societies are functioning as per their respective jurisdiction so keeping in mind the presence of the local shareholders/members in geographical area there must be zone created and as per the presence of specific members and their numbers. Adequate importance should be given to women, SC, ST, OBC categories and small farmers in management seats. **(Madi Vibhag Khand Udhog Sahakari Mandli Ltd)**
- Non-member deposits in societies, especially those which are Multi Service Centres should be allowed only in rare cases and that too with strict limits of MBL. **(Govt. of H.P.)**
- Dovetailing of efforts of agencies like NABARD and NCDC working in cooperative sector. Professional director's advice on various matters without any accountability, rather they would be entitled to vote and should be made to deposit share also. **(Govt. of H.P.)**
- Market linkage for the organically grown fruits/vegetables of **(UT- Ladakh)**.

- Since National Cooperative Development Corporation (NCDC) become under the new Ministry, the meeting also suggested for reviewing the current funding pattern of NCDC, which can relieve the burden of cooperatively least developed state regarding State Government's share capital contribution from 20% to 10%. Besides this, budgetary support from Ministry of Cooperation for Cooperative sector in the North East Region is discussed and requested. **(Mizoram)**
- The Meeting discussed and resolved that there will be uniform policy regarding credit cooperative societies/ banking- from Primary Agriculture Credit Cooperative Societies (PACS) to State Cooperative Bank. For this purpose, in the context of Mizoram the meeting felt that consultation among Ministry of Cooperation, RBI, NABARD and State Cooperation Department is suggested. **(Mizoram)**
- Respect the right to self control and regulation in the management, production and service activities of cooperatives. **(Mizoram)**
- Declare that it shall not intervene in the legitimate management and sound business principles based operations of any cooperative. **(Mizoram)**

Assist and promote the cooperative by providing appropriate tax, lending rate and other economic and social concessions. **(Mizoram)**

- Regarding the professionalism in the co-operative societies, there should be some minimum qualification for the person, who wants to become a director in the cooperative society. **(Government of Maharashtra)**
- Increase the NABARD refinance amount for Short Term Crop Loan disbursement: GoI should consider providing 90% refinance at concessional rate to these banks so as to safeguard their financial interests. **(Govt of Rajasthan)**
- To increase the NABARD refinance amount for Short term crop loan disbursement **(Government of Andhra Pradesh)**
- To increase assistance amount in PACS as Multi Service Centre scheme of NABARD. **(Government of Andhra Pradesh)**
- Policy should define the role of Registrars. **(Government of Telangana)**
- Uniformity in Administrative and Regulatory Practices. **(IFFCO)**
- Government Intervention in Management. **(IFFCO)**

- There will be uniform policy regarding credit cooperative societies / banking – from Primary Agriculture Credit Cooperative Societies (PACS) to State Cooperative Bank. **(Government of Mizoram)**
- Interest Subvention Scheme – Need to Review, Revamp and Restructure. **(National Federation of State Cooperative banks Ltd).**
- The Policy ensures that legislation and regulation of cooperatives and their federations, protect the cooperatives autonomy and promote independent decision-making. **(NCUI)**
- Professionalism of cooperatives with managerial support for promoting self-reliant and independent cooperatives. **(RCS, Nagaland)**
- The cooperative act and rules must specify the differentiated governance structure for different levels of cooperatives. **(RCS, Nagaland)**
- The Policy should lay emphasis on forming district level federations of non-credit cooperative societies like housing cooperatives and give these federations quasi-judicial powers to resolve issues intra member and support them to strengthen their sector financially and economically. **(NCUI)**
- Developing specialised credit rating system to assess cooperatives so that they can raise capital and funds from financing agencies. **(SEWA Cooperative Federation, Ahmedabad(Gujarat)**
- **Poor horizontal and vertical coordination:**As most of the federal units and promotional agencies are weak, they cannot defend the interest of Cooperatives and their members against the adverse exogenous and endogenous factors. It results in poor coordination in all functions across tiers and also within tiers.**(National Council For Cooperative Training)**
- To Safeguard the interest of members at the grassroots cooperatives operating as Primary Agriculture Cooperative Societies (PACS), Large Area Multi-Purpose Societies (LAMPS) and Farmers Service Societies (FSS), there is a need for setting up a national regulatory body to resolve the system of poor governance.**(National Council For Cooperative Training)**
- There must be procurement, purchase, disposal and sell policy and all the procedure of Societies must be done with the help of online system/e-commerce portal or govt agencies portal so that there will no complaints of any corruption and favors.
- The chairman and vice chairman of the specific cooperative society has maximum tenure of 2.5 years or two term as per the 74 C of the cooperative amendments and SC has asked for the implementation of it. There is no compliance in Gujarat or elsewhere in specific cooperatives. Thus there must be compliance of such fixed tenure for the said post and it must be followed in any circumstance.



- While grant of autonomy and withdrawing the role of government in management of Cooperatives Is desirable, there should be adequate mechanism for preventing misuse and misappropriation of fund with strict penalties. There should be strong and common auditing system as well.
- Lot of emphasis is being placed on ease of starting a business enterprise and on ease of doing business. The proposed new cooperative policy may suitably address the concern of ease of doing business for cooperatives.
- **Government Intervention in Management:** Cooperatives are formed based on the principle of “mutual aid and cooperation for mutual benefit”. Obviously, they must be allowed to self-manage and function in an autonomous and democratic manner. Frequent interventions for political and administrative considerations, need to be avoided. The power to supersede the boards of management of cooperative societies and appoint administrators has been provided in the law with a view to prevent mismanagement. However, this power is frequently used to achieve objectives other than those intended by law. This retards the growth and development of cooperatives and must be stopped. Also, a clear distinction should be made between cooperatives run with government funds vis- a- vis self – financed cooperatives.
- **Operational-** views a wide variety of problems associated with the internal operations of cooperatives. Included are such items as survival, and focus on direction for the future
- Business survival and profitability; Survival of the fittest, Cash flow; Improper, Debt management; Poor, Borrowing outstanding is very high, Equity management; No equity in most of the Cooperatives, Getting more efficient; Poor Resource Mix, Income leakages are a common thing, Lack of income producing sales; PDS yields only commission, no diversified business; Survival, and focus on direction for the future; No such vision, it is hand to mouth situation.
- **Other operational problems are:**  
Working capital; Poor base, composition of external finance was more than 90%, Financing; Non availability of funds, Lack of loan portfolio knowledge, Increasing sales; Stagnant, no diversification and new product and services added, Working through other cooperatives; Problems with higher tiers and across the tiers, Reducing expenses by closing loss making business to meet larger interests of Cooperatives more competitively; Not Possible. Government regulations prevail, Understanding and esponding to strengths and weaknesses; No attempts made to analyse, Identifying and persuading authorities to pursue non-traditional income opportunities.
- The policy should clearly mention that the state (national government and the Ministry of Cooperation at the Centre) is committed to creating a level paying field to cooperatives through creation of a total eco-system for supporting the cooperative sector. (RCS, Nagaland)
- The policy should make specific mention of thrust areas. instead of vaguely worded 'policy impetus', as happened in case of 2002 policy, supported by Strategic Action

Plans with short term medium and long-term actions envisaged and mentioned either in the main text of the policy or as annexures. (This has been the methodology followed by many countries where the cooperative movement is stronger. **(RCS, Nagaland)**)

- The policy should make specific mention of need for Policy Implementation Committee and implementation Monitoring Committee. **(RCS, Nagaland)**
- Provision of Co-operative commissions both at Central and State level to ensure implementation of policy. **(RCS- UP)**
- In this context, taking cue from experience of recent amendment to Banking Regulation Act, the Policy should highlight differences between laws regarding corporate and cooperatives and ensure harmonious adoption of the sector specific laws to cooperatives **(NAFCUB )**.
- India's integration with Global economy also requires structural changes in the Cooperative Sector. **(Government of Telangana)**
- Seeking Approval for undertaking new Business: Cooperatives in most of the States are required to take prior approval of State Cooperative Registrar for taking up any new business. This is a big obstacle in the Success of Cooperatives. There is no such requirement in case of Companies. It is suggested that prior approval of Registrar should be required only if the proposed new business is outside the bye-laws of the Society. **(IFFCO). -I-2**
- Grant of License to Cooperatives to work as Corporate Agent for Insurance: In order to facilitate insurance penetration and provide low-cost options for risk mitigation amongst the rural communities, poor and downtrodden population, it is suggested that the criterion laid down for Co-operative Societies to become Corporate Agents may please be reconsidered and revised as under. **(IFFCO).**
- Enabling cooperatives to form companies and establish strategic partnerships under the new policy will enable them become more involved in decision-making from produce to sale in a variety of small-scale operations such as food production, water management, and farmer awareness and capacity building. **(Ministry of Jal Shakti Department of Water Resources, RD & GR)**
- **Collateral free Credit Guarantee Scheme for Cooperatives:-**The main hitch in the proposed scheme is eligibility of the borrower. The proposed eligibility is stated as all profitable and potentially profitable PACS and other fisheries, weavers cooperative societies etc. The experience at the field level suggests that atleast 40% of these societies would come under the loss making category and hence would not be eligible to get benefit from this scheme. **(Coop deptt. of Telangana)**
- Therefore it is suggested to redefine the profit of the society for the purpose of eligibility to this scheme while deviating away from the general accounting norms

and definition of profit of an entity The gross profit may be considered for quality of the societies for credit guarantee scheme. **(Coop deptt. of Telangana)**

- Annual guarantee fee proposed to be charged appears to be on a high side keeping in view of the fact that beneficiaries of the scheme are generally small and marginal farmers. The guarantee fee may be reduced to the range of 0.25% to 0.50% instead of proposed range of 0.75% to 1.00%. Otherwise the scheme may not be attractive. **(Coop deptt. of Telangana)**
- The management fee proposed to be levied at 1% of corpus is on a high side and may lead to drain on the precious resources. Hence the management fee may be fixed as a maximum of 0.25 % of the corpus or actual expenditure whichever is less. To bring down the management fee, the existing structure may be utilized for managing this scheme rather than creating any new structure. **(Coop deptt. of Telangana)**
- The policy makes necessary provisions to promote livelihood and social security through cooperatives. **(NCUI)**
- The new policy must highlight this aspect of the functioning of the cooperative banks so that their unique character is retained. **(RCS, Nagaland)**
- The new National Policy must focus on role of Apex Bank in the State and measures must be initiated to strengthen the same. The new policy should aim at development of the cooperative structure with pivotal role of apex bank and federations of the cooperatives. **(RCS, Nagaland)**
- These WMFS shall be allowed to take their business and financial decisions without prior approval of Registrar through a amendment in the Co-operatives. **(RCS- UP)**
- The Policy must emphasise on undertaking measures for organising the unorganised sector and the socially deprived sectors of society, \women. SC, ST and downtrodden sections of the society .**(RCS, Nagaland)**
- **Re- claiming Co-operative Primacy in short term credit space:** Co-operative has steadily lost its share in short term credit. However, M.P with its zero-rate interest policy on short terms crop loan has shown the way. Thus, zero rate interest policy can be bank rolled by Ministry at least for small and marginal farmers. **(RCS- UP)**
- New initiative can be rolled out on pilot basis in selected districts before rolling out/adoption on wider scale. **(RCS- UP)**
- Staggered or instalment payment of cane price will reduce the need for mills to borrow money from banks and therefore can save interest payment. This will result in better liquidity for mills. At the same time saving from interest payment to banks can also be passed on to the cane farmers.**(NFCSF)**
- Overall, there is huge increase in the cost of production of sugar. Therefore rationalization of MSP is urgently required to avoid liquidity crunch and the resulting increase in cane price arrears in the next season.**(NFCSF)**
- Quite a few StCBs DCCBs had not been able to achieve the desired level of CRAR. The State Government concerned, where these StCBs/DCCBs are located were advised in 2018- 19 to take suitable measures for recapitalization of the banks in consultation with NABARD, so as to ensure that the banks achieve CRAR of 9% by March 31, 2019 and then on an ongoing basis. As on March 31, 2020 there were

4 StCBs and 35 DCCBs with CRAR less than 9%. (**Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank**)

- Social Security Schemes. (**National Federation of Fisheries Cooperatives Ltd.**)
- Cooperatives, being a predominant approach in fisheries management the cooperative network need to be recognized for inclusive growth of social security schemes. (**National Federation of Fisheries Cooperatives Ltd.**)
- Institutional Strengthening of FISHCOPEED AND Fisheries Cooperatives. (**National Federation of Fisheries Cooperatives Ltd.**)
- Social Security for the poor Fisher community/FISHCOPFED with its member organization network is the ideal/the federation being the Nodal agency for the purpose (**National Federation of Fisheries Cooperatives Ltd.**)
- So many co-operative societies are there in India, like Agriculture cooperative societies, fisheries cooperative, Weaver's cooperative etc, the theme is, each for everyone.. everyone for each. implementation is more than important policy. fruits of the aims must be reaching the common people. the success of any program is depending on monthly review and commitment of executive. Think globally act locally. Legal and Regulatory Framework is critical. In the past, the management of some cooperatives used the funds for their personal benefits. Such incidents erode the members' faith in that cooperative. The cooperative management should be made transparent to the members and answerable to the regulator. Societies involved in financial, welfare, housing marketing should be separated out into a different sector. (**Aditya Mishra**)
- To strengthen cooperative movement in more effective way, the meeting resolved to request competent authority for the creation of 'North Eastern Region Cooperative promotion scheme' under the newly formed Ministry of Cooperation, Govt.of India. (**Mizoram**)
- Ensure that cooperatives function in accordance with the cooperative principles incorporated under section 6(a) to 6(g) of this Act Based on mutual aid. (**Mizoram**)
- The policy must lead to evaluation of self-regulatory system in various sector-specific cooperatives. (**Government of Nagaland**)
- Credit and non-credit societies may be linked to one another to provide more efficient services to farmers. (**Government of Tripura**)
- Various committees and task forces on cooperatives such as Vaidyanathan committee and High-powered committee which have gone into the problems affecting cooperatives have pointed out numerous challenges being faced by the

cooperatives and suggested various reform measures. Recommendations of these committees / task forces may be given due consideration while finalizing the New National Cooperative Policy. **(Department of Expenditure)**

- Low membership coverage and lack of participation: The cooperative continues to be government sponsored event rather than member driven enterprise. It is evident in the functioning of majority of the cooperative in the state that there is no adequate fellowship of general public in the cooperatives. The average membership coverage of cooperative is rather very low and there is wide scope for increasing their membership and active participation to their cooperatives. **(Meghalaya)**
- **Cooperative Governance:** Governance in cooperatives can be uniquely phrased as “Cooperative Governance” instead of Corporate Governance in cooperatives. On the contrary to corporate sector, cooperative governance necessitates member involvement and participation woven with principles, values and ethics, to drive its affairs. Miserably, the sector lacks such grade in practice, but it must be strengthened to sustain at any cost, at least in cooperative banking. Therefore, a High-Powered Committee may be constituted to lay down stringent Cooperative Governance Standards exclusively for cooperative banking sector (especially for UCBs, DCCBs and SCBs) with a view to protect cooperative bank failures (like PMC bank episode) due to impairment of Cooperative Governance. **(Dr.S.Dharmaraj[sdharmarajicm@gmail.com](mailto:sdharmarajicm@gmail.com))**
- Cooperative policy has to aim at stoppage of suicides of farmers for which an exclusive committee is to be established. 2. Sufficient scale of financial assistance shall be extended to all farmers and lease hold farmers particularly. 3. Farmers family members shall also to be taken care off thru extending medical insurance and group insurance. 4. The services of cooperative sector shall aim at eliminating private financiers. **(G V K L Narayana)**
- Infusion of professionalism in management is very essential for cooperatives to compete in open market **(Gov. of AP)**
- All members of cooperative societies should be encouraged to participate in decision making process and the decision should be transparent.
- New cooperative societies through its members should be trained in relevant business practices by experts from successful cooperative societies.
- Government control should be minimised.
- There should be a system of incentives to be provided to the good performing societies to motivate and develop healthy competition.
- Production,Salesetc.of some products and services should be exclusively reserved for units run by cooperative societies.
- Office bearers of such societies should be elected in such a way that maximum member can hold position on rotation basis.

- Government budget should support Cooperative movement.  
Thanks **Ujjwal Kumar Pathak**
- Policy should encourage professionalization of management with board of elected members forming policies and staying at arm's length from the operational aspects. Only then can cooperatives approach different avenues of raising capital (**NAFCUB**).
- **Non issuance of licenses to UCBs for opening branches by RBI-** Regular approvals for UCBs to open branches were stopped way back in 2002 after Madhavpura Bank episode. Till date it has not been resumed completely. This has affected the growth rate of the sector very significantly. After all no sector can thrive if such blanket prohibition is placed on growth for almost two decades. Resumption of issuance of new branch licenses without pre conditions is very essential for growth of the sector. (**NAFCUB**)
- Nation policy must target on upliftment and total rejuvenation of cooperative sector. (**RCS, Maharashtra**)
- In order to achieve to desired outcomes from the proposed New National Cooperative Policy and to gain from synergy, the Ministry should ensure convergence with the other ongoing schemes of department of Agriculture & farmers welfare and other Departments/Ministries/Organizations/Agencies.
- The policy should clearly mention that the state (national government and the Ministry of Cooperation at the Centre) is committed to creating a level playing field to cooperatives through creation of a total eco-system for supporting the cooperative sector. (**RCS, Nagaland**)
- The policy should make specific mention of need for Policy Implementation Committee and implementation Monitoring Committee. (**RCS, Nagaland**)
- कॉर्पोरेट गवर्नेंस – कोई भी संगठन चाहे वह लोक संगठन हो या फिर निजी उसका काम काज नैतिकता के आधार पर संचालित होना चाहिये तथा उसके द्वारा अपने सामाजिक उत्तरदायित्वों का निर्वहन भली – भाँति किया जाना चाहिये। कॉर्पोरेट शासन प्रणाली अर्थव्यवस्था के लिये तथा शेयर धारकों के हित को सुरक्षित रखने में प्रभावशाली साबित हुई है, फिर भी हमें अभी और कुशल निगरानी, पारदर्शी आंतरिक लेखा परीक्षा प्रणाली, कुशल बोर्ड और प्रबंधन की आवश्यकता है जो एक प्रभावी कॉर्पोरेट प्रशासन को नेतृत्व प्रदान कर सकते हैं। (**Pradeep Kumar Maurya**)
- **Reorganisation of DCBs:** District Central Coop. banks were organised several decades back and most of these banks are small. These banks are not able to compete with technologically and professionally savvy bank/Fin Tech. It is therefore recommended to reorganise these banks by consolidation on the lines of RRBs. (**RCS- UP**)
- Idle cooperatives should be restructured and scarcity of manpower to be removed. Employees of the cooperative society are to be trained for better behaviour and no corruption should be the main motto. Fresh appointment in new cooperative society to be done through a proper process and qualified persons should be appointed without

any political interference. These co-operative societies should be an example of good governance. All the crops against which loans are distributed by the co-operative societies should be insured against any natural disaster like flood, snowfall, draught etc. for safeguard of the debtor. **(Navin Chandra Pathak)**

- Sir, My Suggestion is that The CEO/Secretary of PACS needs to be transfer from one PACS to another PACS, Because normally they belong to the area of operation of that particular PACS for that they are doing cash misappropriation, forgery, illegal work. They don't have fear for transfer, therefore they get a chance for doing this work. So in new cooperative policy there must be transfer system for the CEO/Secretary of PACS. **(Satchitananda Ghosh)**
- Please merge all dccb into state coop bank for the transparency in the bank because politician's misuse these bank and that impacts on farmers and common people so plz sir **(Ganesh barde)**
- The step of the RBI is appreciated by raising the housing loan limit of the cooperative banks. The following points are suggested to make the cooperative institutions effective: 1. Upgrade the quality of infrastructure and manpower; 2. Computerisation of the cooperative banks is must with internet banking or the special app may be developed on the pattern of post office; 3. Merge the land mortgage banks with cooperative banks; 4. Strengthen and start the PACs in each village with diversified business activities; 5. Raise the capital level for cooperative banks and PACS; 6. Raise the special risk fund for the cooperative banks; 7. In top level administration the involvement of financial experts and economists is must; 8. Minimise the political interference with professionalism. These are some suggestions from my field research on cooperative institutions in Punjab. Regards **(Dr Varinder Sharma)**
- Government of India must always Appreciate the Cooperative Societies who are performing well on yearly basis even they must be highlighted on Government portal. Cooperative Societies must receive subsidies as these are non-profit organization meant for Development of local people and community. There must be online redressal forum for cooperative Society members on Government portal where members and Society members can put their complaints and feedbacks for each Cooperative Societies. Every Complaint must be resolved in specific days if not then it must be escalated to senior officials for resolution. **(Neelesh\_99)**
- Coverage of insurance policy to deposits under cooperative like in Kerala will help the cooperative societies. **(Government of Andrapradesh)**
- The procedure for de registration needs to be simplified so that timely action could be taken against such Cooperative Societies. **(Andaman Nicobar Islands)**
- A plan of action outlining activities to be undertaken with clear timelines shall be formulated for effective implementation of this State Policy by concerned departments of the State Government and the State level cooperative institutions. A review committee headed by the Minister of Cooperation, Government of MP consisting of the key officials of the concerned departments shall review and monitor the progress and the

achieved milestones of the plan of action on a quarterly basis. **(Govt. of Madhya Pradesh).**

- In order to strengthen the Co-operative movement, it is important that only genuine co-operative Societies remain in existence. Therefore, for those Co-operative Societies which are not following the provisions as laid down in the State Act and Bye-Laws, provisions should be made to register and liquidate defaulting Co-operative Societies.**(Govt. of Manipur)**
- Computerization of PACS and other Apex Co-operative Societies: This will enable PACS to perform as multi-service centres, which are one-stop shops for meeting the varied needs of the members and also provide seamless credit services to their members. Computerization will also provide easier marketing facility among PACS as well as Apex Level Societies.**(Govt. of Manipur)**
- Online Registration of Cooperative Societies: This is suggested so that it makes registration of Societies easier and more convenient for the proposed Societies. **(Govt. of Manipur)**
- Section & titled ‘Mandate of the New Ministry’ lays down the Ministry will provide a separate administrative, legal and policy framework for strengthening the Cooperative Movement in the country. What seems to be missing is financial framework for the Cooperative sector Cooperative societies are primarily business enterprises and they must be very sure about financial mechanisms and modalities to be followed in the competitive context of market economy. **(Government of Bihar)**
- **Setting up of a Consultative body for** strengthening of Cooperatives & alignment of State Policies with National policy. **(NABARD)**
- **Allocation of responsibility to national level organisations sector wise for undertaking.**
  - a project mode initiative- like NABARD does for Rural Credit Cooperatives/SHGs/FPOs
  - for funding promotion through promoting agencies, beginning with cooperative deficit geographies. **(NABARD)**
- **Standardisation of Registration Process** & its periodic review to simplify & maintain the uniformity in database. **(NABARD)**

### **3. Lack of Parity Between Cooperatives and Other Economic Entities**



- For the purpose of supporting cooperatives, this ministry have signed MoUs with Department of Animal Husbandary& Dairying (DAHD) and NCDC.
- With present network minimum 50 numbers of FFPO can be positioned and scheme-based linkages can be established per annum by FISHCOPFED. **(NFFCL)**
- FISHCOPFED with its member organization network is the ideal platform for promotion and liaisoning of inclusive growth in insurance schemes and other social welfare schemes as promoted by Govt. of India for fishers covering life, assets and income. **(NFFCL)**
- The National Policy on Cooperatives 2002 in spite of the consensus regarding its acceptability and usefulness failed in effective implementation. Strong and binding partnership through MoUs with State Govts and stakeholders including National Federations is required for the successful implementation of the National Policy apart from creating a dedicated machinery for implementation with adequate budgetary support **(NAFCARD)**
- Ministry of Cooperation should adopt a regular consultation process directly with National level sectoral Federations to appreciate their ‘complex’ issues instead of inviting the sectoral views through any other ‘other agencies’. **(National Federation of State Cooperative banks Ltd).**
- Participatory planning and evolution of regional action plan in coordination with state apex bodies and representation of central societies.
  - A decade old Exposure Norms – exposure norms need to be re-examined and revised as per the current circumstances which gives more leverage to the Cooperatives to increase their market share in terms of lending and business. **(National Federation of State Cooperative banks Ltd).**
  - Providing for concrete role cooperatives the major flagship economic development programmes of Government like Make in India. Start India. Standup India etc. **(Coop deptt. of Telangana)**
  - Role Cooperative in above flagship programmes shall be on lines Tribal Sub Plan strategy. **(Coop deptt. of Telangana)**
  - The Policy must specify a firm recognition to cooperatives as a distinct business enterprise and they must get equal treatment vis-a-vis other business enterprises. **(RCS, Nagaland)**
  - The UCBs, Thrift & Credit cooperatives have been catering to urban areas & peripheries only and not extended to the rural areas. Incentives can be provided to such agencies so as to encourage them to extend their micro-finance services in rural areas or new cooperatives may be organized there to serve as micro-finance providers to the villagers.
  - Cooperatives must be identified as distinct business enterprises and must be given equal treatment as other business enterprises. **(NCUI)**

- Establish Linkages with PMFME/NCDC/NABARD/FISHCOPEED facilitating incubation and exit protocol (**National Federation of Fisheries Cooperatives Ltd.**)
  - a. Enabling cooperatives to form companies and establish strategic partnerships under the new policy will enable them become more involved in decision-making from produce to sale in variety of small-scale operations such as food production, water management, and farmer awareness and capacity building. (**Dept of Water Resources, Ministry of JalSakhthi**),
  - b. The new policy should be called “Policy on Cooperation” and not “Policy on Cooperatives”. This will enlarge the scope to cover various types of group activities like self-help groups, FPO, etc. (**NITI Ayog**)
  - a. Implementation of Central Sector Schemes under various central ministries in the cooperative sector. (**Government of Mizoram**)
- PACS can function as local area development banks with an aim to meet the required credit need of the members. PACS may also be engaged as associate branches of the Apex Cooperative Bank of the State in the villages to assist in increasing its deposits, lending business, recoveries, etc. besides implementing its various schemes as well as Government Schemes & create huge employment opportunities in rural areas. There is a need to incentivize those PACS who advance credit from their own fund. PACS need support, guidance for professional management and for digitization for better service delivery. (**Govt of Assam**)
- The National Cooperative Policy should be aligned with: (**Govt of Punjab**)
  1. Regional Programmes of State Governments. There should not be contradiction in fixing objectives, aims, mission and vision in respect of National Policy framework and Regional Programmes of State Government. Need and potential based analysis by involving States Governments of the country may be conducted and National Cooperative Policy should be designed by incorporating all these aspects. In order to align these aspects, State wise Cooperative Policy may also be designed under the umbrella of National Cooperative Policy.
  2. National Programmes of Central Government. National Cooperative Policy should be aligned with various macro level objectives, aims and missions of Centre Government programmes like poverty eradication, unemployment, health programmes, livelihood, hygiene and care, Illiteracy, education etc. and in order to get win -win situation in achieving targets of national programmes.
  3. Various Acts as applicable to cooperatives and amendments therein. The mandates of different cooperatives are specific in nature. So, they need some type of relaxations according to their mandates and objectives. For, example the mandate of the different tiers of Short Term Rural Credit is to provide timely and adequate credit facility to farmers and they maintain their 70-80 % loan portfolio under KCC Loan scheme. It increases the quantum of Total Risk Weighted Assets for them; due to which they find themselves in the trap of inadequate level of Capital. Due to low level of capital and to maintain adequate capital either they violate capital adequacy norms or refuse to disburse credit. Hence, rules guidelines and sections of various acts should be aligned with mandate of the cooperatives. Hence National Cooperative Policy should address these areas and issues.
  4. Various foreign collaborations and MOUs are signed specially in the field of training of different cooperatives through training establishments. In the past, some MOUs/Collaborations were also made and signed with foreign training establishments to improve the training,

research and development work . Hence, National Cooperative Policy should be designed keeping in mind the objectives of these collaborations and MOUs.

5. In the National Cooperative Policy, the Redressal Mechanism of issues & conflicts relating to cooperatives to be aroused between/among States, nations and International may be placed. This will provide comprehensive feature to National Cooperative Policy.

6. In the last 20 years, evaluation and review of National Cooperative Policy has not been conducted. In the last two decades widespread changes in the economy and regulation thereof have taken place. Hence, all periodic review and impact evaluation should be considered while drafting new comprehensive National Cooperative Policy.

- All departments need to work in together to ensure serve grassroots. Cooperative PACS can become nodal agency for implementation what agriculture and related department offers. **(Sooraj Bishtsurajbisht81987@gmail.com)**
- PACs can be strengthened by making it a nodel agency for related area to implement what other agricultural related department offers also unless there is no welfare of PACs secretary there will be no welfare of PACs, he is responsible for everything that happens with pacs, if he is not paid and secured how can one expect him to do well for pacs instead he will look for his interests and engage in all kind of malpractices that would harm pacs even more. Which is happening currently. **(Sooraj Bish tsurajbisht81987@gmail.com)**
- Staggered cane price payment to ease liquidity position. **(NFCSEF):**
- Installment payment of FRP is already in practice in the state Gujarat where all the stakeholders Viz. cane growing farmers, sugar producing mills and the lending banks are happy. If implemented nationwide, staggered payment Of FRP has the potential to reduce the rising cane arrears and timely payment of FRP to farmers as well a improving financial health of the cooperative sugar mills. **(NFCSEF)**
- Overall there is huge increase in the cost of production of sugar. Therefore rationalization of MSP is urgently required to avoid liquidity crunch and the resulting increase in cane price arrears in the next season. **(NFCSEF)**
- The GoM included the State Governments of Bihar, Karnataka, Maharashtra and Uttar Pradesh. Even the NitiAayogandCACPhaverecommendedlinkingofsugarcanepricingwiththerevenue reali zedby mills from Sale of sugaranditsby-products. **(NFCSEF)**
- Government is implementing large number of schemes for procurement of agricultural commodities under PSS/MSP schemes. Consumers Cooperatives cab be utilized as agencies for procurement of Agricultural Commodities. **(NCCF)**
- Due to ease of formation, the present focus of FPO scheme is heavily biased in favour of Companies rather than cooperatives. This needs to be rectified as there are already a large number of schemes in the MSME and other sector which rely on individual entrepreneurship. **(Govt. of H.P.)**

- **Lost of direction:** The government issues various policy directions to bail out the errant borrowers at the cost of cooperatives which directly impaired the very financial health of cooperatives. The policy on OTS schemes is one such instance where the high cost resources are compensated with bare minimum amount. This virtually affected the financial health of Cooperatives. **(NAFED (Strengthening Cooperatives))**
- Ration shops under Public distribution system affecting core activities of Cooperative societies because of more concentration needed for this Government scheme, So either PDS shall be brought under Civil supplies corporation or Separate cooperative federation exclusively for Public distribution systems.
- Coordination among the development agencies: There appears to not enough coordination for the socio-economic developments from numbers of agencies and organisations, NGO's, traditional as well as formal leadership. However, only during the last two years the state government is effectively complemented by a number of economic livelihood missions through the cooperatives in terms of utilisation of resources as well as fulfilling the objective more meaning fully and ensuring on all round development of the state **(Meghalaya)**.
- The socio economic frame work under which Cooperative functions has changed qualitatively since introduction of LPG policies. Public Private Participation (PPP) mode has become more common. Hence Cooperatives have to redefine their place. **(Government of Telangana)**
- Cooperatives are included in the schemes of different ministries **(Rural Voice)**
- **Convergence of Government Schemes and Cooperative Development** - The proposed policy should envisage the convergence and creating synergy between the Schemes of Central and respective State Governments for betterment of cooperatives. **(Dr.S.Dharmarajsdharmarajicm@gmail.com)**
- Specialization of service delivery by agencies to FPOs can expedite formation of threshold number for network effects to 90 days and another 90 days for their break even. This would enable liberal MSP and ensure upward mobility. **(Nishanth kumar Chandrasekaran)**.
- Cooperative means to connect people to help him financially and morally both. Panchayat cooperative system should be developed for help farmer and other people related to agriculture. Every village should make committee of at least ten people to develop their village. Cooperative should be funded agriculture-based industries for their development. Cooperative is a way to fulfil seeds and fertilizer needs of farmer in particular time. Cooperative help us to develop agriculture sector for development of village. **(Kunal Kishore)**
- The PACS should be given better market linkages under the label "Sahakar se Bajar" (cooperative to market). **(Laxmi Prasad Boda)**
- Sir, PM AWAS YOJONA may be included in cooperative flat or land who are capable to build flats forming cooperative like me. This scheme is allowed for middle and upper class only without any financial assistance from the govt., only concession or reasonable price may be fixed. On enquiry if anybody does a mistake on application,

he may be a chance to rectify it without homeless after possession. **(Binay Kumar Basu)**

- Further, vide Finance Act, 2020, Section 115BAD has been inserted to the Act, to provide a concessional taxation regime for co-operative societies, wherein they can opt to pay tax at the reduced rate of 22% if they do not avail of any specified incentives or deductions. The co-operative societies opting for the said concessional taxation regime will also not be required to pay Alternate Minimum Tax. Hence, now the co-operatives may also avail the concessional taxation regime of paying tax at 22% at par with concessional taxation regime applicable to domestic companies. **(Ministry of Finance; Department of Revenue)**
- While the Act, provides certain incentives to co-operative societies, it is pertinent to note that it has been the stated policy of the Government to phase out deductions and exemptions as provided under the Act along with simultaneously reducing the tax rates. **(Ministry of Finance; Department of Revenue)**
- Hence, while proposing any additional tax incentives for the co-operative societies under the new policy for Co-operative Societies, the stated policy of the Government as mentioned above may be considered. **(Ministry of Finance; Department of Revenue)**
- There has been paradigm shift in the constituents of economy and new areas especially in Service Sector have been emerged. The private players under the provisions of Companies Act, Partnership Act etc, are flourishing and market share of Cooperative Societies working under Cooperative Societies Act are declining. Clauses of Companies Act, Partnership Act etc. vis-a-vis Cooperative Societies Acts need to be examined so that barriers may be dug out. **(RCS Haryana)**
- Earlier Minimum Alternate Tax (MAT) for Companies was 15% whereas this rate for Cooperatives was 18%. Now, Govt. of India slashed the rates for Cooperatives to 15%. Resultantly, Companies and Cooperatives are at same footing. Further, surcharge rate for Cooperatives has been slashed from 12% to 7%. In order to facilitate and make the Cooperatives more vibrant, deductions under Section 80 P of Income Tax Act, 1961 for Cooperative Societies engaged in Agriculture and Allied Sectors or its forward/backward linkages may be **expanded**. Further, **special scheme of exemptions** may be effected in Income Tax Act, 1961 especially for start-up cooperatives so as to increase market share of cooperatives in the economy. **(RCS Haryana)**
- The eligibility clauses for licenses/permissions in Act/Rules of various departments in Central Govt/State Govt, may be suitably amended for cooperatives so that **reservations/concessions/relaxations** may be provided to cooperative societies in comparison to private players. **(RCS Haryana)**
- Section 3 titled "Main Features of the Cooperative" insists that businesses should be driven by values not by profit. We suggest that there is a strong case for reconciling values with profit and promote ethical business. Losing sight of profit could turn

Cooperative societies anaemic and unsustainable in the medium and long term. For long, profit has been viewed as a pejorative term in Cooperative parlance and this attitude has affected the functioning of Cooperatives adversely. **(Government of Bihar)**

- **Cooperatives should be positively discriminated**
  - i. When compared to other forms of enterprise and social organization with appropriate support measures that meet specific social and public policy outcomes eg. employment promotion/ development of activities benefiting disadvantaged groups/regions.
  - ii. Measures could include tax benefits, loans, grants, access to public works programmes, and special procurement provisions. **(NABARD)**

#### **4. Others**

- Develop vibrant and thriving co-operative structure in the State. We propose to introduce concept of Well Managed Financially Sound (WMAS) Co-operative Societies satisfying a laid down criteria to work as corporate Co-operatives (Government of U.P). These WMFS shall be allowed to take their business and financial decisions without prior approval of Registrar through a amendment in the Co-operatives. **(Government of U.P).**
- The Committee was, therefore, of the firm view that the intangible advantage that accrued to the system under the existing three tier structure far outweighed this meagre saving and came to the conclusion that there was no advantage in abolishing any of the tiers. In fact, there were positive advantages in continuing with the three tier structure as it existed.
- For the structure as a whole to work as a cohesive system, the organizational tiers have to be far stronger than they are at present. The responsibility in this regard rests on the higher tiers. **(NAFSCOB)**
- Committee recommended special financial assistance to help viable and potentially viable DCCBs and SCBs to wipe out accumulated losses, strengthen their capital base, consolidate their outstanding debt from past borrowings and convert them into medium term loans at lower rates of interest. **(NAFSCOB)**
- The recommendations envisage a bottom-up approach as without strong PACS, the superstructure cannot become and remain strong. The major aspects of the financial

restructuring include criteria for determining the eligible liability, conditionalities attached and the time frame. **(NAFSCOB)**

- “In case any CCB fails to mobilise the additional capital either from members or from any other source, there would be no alternative but to adopt the following two options **(NAFSCOB)**- Consolidation of banks wherever feasible, and if consolidation fails, closure origination.”
- Need to constitute Study Teams to come up with ideas on reorganising, strengthening, and expanding the PACS. **(NAFSCOB)**
- Non-availability of adequate services land is a significant problem which housing cooperatives are facing. As the land takes away a major portion of the cost of house; serviced land to housing cooperatives at affordable cost should be made available by the State Governments on priority basis. **(NCHF)**
- Various Committees and Task forces on Cooperatives such as Vaidyanathan Committee and High-powered Committee which have gone into the problems affecting cooperatives and suggested various reform measures. **(Dept. Of Expenditure)**
- The Government will give appropriate assistance and encouragement under the New National Cooperative Policy for their independent and self-reliant work in areas of people's involvement and community, activities, as well as for their important contribution, to the national economy. **(Dept. of Water resource, RD & GR)**
- It has been seen that the elected management bodies of various cooperative bodies do not fully appreciate the consequences of their actions or inactions and as such at times they are misguided and taken for a ride by unscrupulous elements. **(Govt. of H.P.)**
- The Cooperatives are business enterprises and face problems in the initial phase just like any other business organization. In order to stabilize the initial phases of business some financial support is required to be given to partially meet out the administrative and management cost. **(Govt. of H.P.)**
- The Meeting also proposed to create North Eastern Cooperative Development Corporation or other relevant agency on the line of North Eastern Council (NEC) **(Mizoram)**
- Since Cooperative Sector Plays Significant role in the Socio-economic improvement in the state of Mizoram, the meeting discussed the importance and implementation of Central sector schemes under various central ministries in the cooperative sector. **(Mizoram)**
- Endeavour to promote the viability and growth of cooperatives which are instruments of equity, social and economic justice in furtherance to fulfilment of directive principles of state policy as enshrined in part IV of the constitution of India. **(Mizoram)**
- Protect economic rights and interest and political rights of cooperative. **(Mizoram)**

- Provide financial, technical and policy aid and assistance to cooperatives and its members in order to reduce poverty, ensure equality, fairness and social progress for a specified period to be determined by state legislature, which period in any case shall not exceed ten years. **(Mizoram)**
- Recognize cooperative as democratic institution owned, managed and controlled by members of cooperatives to promote their economic and social betterment. **(Mizoram)**
- In the National Cooperative Policy 2002, the analysis and review of the economic and cooperative sector since independence was done, It is suggested that the review, trends, economic scenario viz-a viz changing cooperative scenario during the last decades should also be done while making amendments in the National Cooperative Policy, as tremendous changes have taken place in the economic sectors in India. Hence, latest screening of economic environment especially in cooperative sectors should be done and on the basis of this, during the last two decades inclusions and exclusions in respect of National Cooperative Policy should be decided. **(Govt. of Punjab)**
- Improve the Structure of Co-op for changing economic conditions. **(Government of Telangana)**
- Entry at Par Exit at Par. **(IIFCO)**
- Non-recognition as a Body Corporate. **(IIFCO)**
- Discrimination of the entities created under certain laws. **(IIFCO)**
- The Ministry of Cooperation, Govt of India, it is suggested to work to create a conducive environment in such a way to promote cooperative federalism and should not allow the criticism that the Ministry is against the principle of cooperative federalism that the Constitution demands. The Principles of Cooperative Federalism should under no circumstances be altered. **(National Federation of State Cooperative banks Ltd).**
- The main bone of contention in Cooperative policy has always been defining the role of Registrar. We have been oscillating between a powerful and overbearing Registrar to complete liberal and independent societies. States like Telangana have abundant experiences functioning of the Cooperative Societies in both the frameworks. A pertinent point at this juncture to be noted is whenever there is conflict within the society or when the society is monopolized by a handful individual family, all finger points towards inability Registrar in its functioning. Whenever the society doing well on financial front or critics are silenced, the Registrar accused excessive interference. always been a tight rope walk in balancing the need for control of Registrar with the need for autonomy of the Society. **(Coop dept. of Telangana)**



- In India Cooperatives have failed but co-operators are succeeded. Mother of all evils in the Cooperative sector is lack of active member participation and Registrar always preferring to play regulatory role rather than developmental role. **(Coop dept. of Telangana)**
- The cooperative, as a whole system of economic enterprise, enjoyed by default the transaction cost advantages. **(National Council for Cooperative Training)**
- Majority of cooperatives in India are not based or functioning on the core principles and values of cooperatives as defined under the International Cooperatives Alliance (ICA). The Cooperatives by their very nature are to be formed out of genuine need and willingness of people to fulfill their aspirations and find solutions to their socio-economic problems. **NAFED (Strengthening Cooperatives)**
- Assigning appropriate responsibility and authority to optimally achieve organizational goals and objectives, operate efficiently, and comply with all regulatory requirements. **NAFED (Strengthening Cooperatives)**
- Ensuring that relevant organizational information is effectively communicated upstream, downstream, and across all activities. **NAFED (Strengthening Cooperatives)**
- implementing monitoring mechanisms to assess the ongoing effectiveness of business processes and modifying business processes to effectively respond to internal and external changes or challenges. **NAFED (Strengthening Cooperatives)**
- After independence there are still cooperative sector heavily dependent for the finance on the government. To remove such dependency on Govt and NABARD from last 7-8 decades in Gujarat state sugar cooperative setor, there must be specific provisions under the National Cooperative Ministry for strengthening the societies and making them financially independent by eliminating income tax over them by adding new financing mechanism directly with provision in budget for a Sugar sector.
- Cooperatives should become "Member Driven" organizations, and simultaneously, active support and involvement of industry and civil society may be ensured through suitable policy intervention without interference in the autonomy of cooperatives. **(Department of Expenditure)**
- Apex Cooperative Organisation and their affiliated cooperative societies: Apex Cooperative organisation in the state actual they remain as mere exercise of structural formation than the functional efficiencies. They do not have the required comprehension about their role and responsibilities towards the affiliated cooperative societies. Lack of co-ordination has made the cooperative movement direction less and eventually sick and weak. Therefore, functional co-ordination between these two layers of the cooperative societies needs to be strengthened to make the cooperative movement variant and self-sustained.

- Uniformity in Administrative and Regulatory Practices: It is therefore suggested that a national consensus be arrived at to encourage all State Governments to follow uniform policies. Alternatively, Cooperatives be brought in the Concurrent List.
- The supportive regulatory environment, adoption of technology and re-orientation of business strategy can act as enablers for co-operative banks to contribute more meaningfully. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- Co-operation will continue to remain relevant in the times to come. With changing times, however, there would arise a need for it to reorient itself to suit the changing needs and requirements of the financial system. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- Fundamental classification of Co-operative units as per GDP, i.e., Agriculture, Industry and Services.
- Universal Membership platform based on activity type criteria decentralized up to Tehsil level and including District, State and National levels.
- Members shall be admitted strictly by following deserving persons and living in the area of operation because non farmers ever engaged in agriculture and cow breeding become members in Agriculture credit societies and milk societies only on political aspirations.
- Cooperation Among Cooperatives: Coordination and cooperation are the most efficient & effective instruments in making any system successful. This is missing among cooperatives. To illustrate milk cooperatives will not help the egg producers or deal with this commodity. Likewise, villages will not focus on vegetables which are needed for economy & sustainability. The IFFCO sales agencies are not given easily to marketing cooperatives. The Consumerfed Kerala will not procure products from market feds that need to be addressed and taken as an agenda for the sustainability of cooperatives. **(Michael VethaSiromony)**
- Multi-State Cooperatives Review: The Multi-State cooperatives have not succeeded due to inadequate system failure to monitor for example registration is done faster digitally but supervision corrections monitoring missing needs the support of state cooperative systems. It is suggested to review any study report available or institute a time-bound study & implement it. **(Michael VethaSiromony)**
- Professionalism of cooperatives with managerial support for promoting self-reliant and independent cooperatives (Registrar of Cooperative Societies, Nagaland)

- The NDDB models need to be replicated as the producer to get the price & consumer a cost-effective price. This needs a working model, unlike the grains & FCI where wastage & quality are a challenge. The new ministry must take the initiative to revive the sector-wise and make efforts by taking the lead. **(Michael VethaSiromony)**
- Please create simple one window cooperative society registration. Allow legal rights to society to maintain the shared property, do collective farming, sell their products, do plantation on lands owned by members, give salaries to the employees, take loans. Legal binding for chairman to have vote of account and election every year. **(Premkumar Singh)**
- The registration process for co-operative societies may be made simpler and governed through Single window containing all schemes, benefits of co-operative societies etc along with the registration requirements/ documentation. Attractive Tax benefits may be introduced to augment the policy. **(Vijay Dubey)**
- National Cooperative Development Corporations ambit should be widened and its offices may be used to strengthen center and state relations over cooperative subject. Also NCDC may be converted into whole separate body for cooperatives of the country and apart from financial role. It may be granted status of regulator for multi state cooperatives. Also Cooperative assignment of NABARD may also be given to NCDC. **(Abhijeetabhikulkarni23@gmail.com)**
- 1. Objective has to be broadened to include all developmental initiatives 2. Insulate from external influences including, Govt, and Political, Panchayat 3. Should be farmers oriented 4. Work as a single-window source to address all the issues of the farming community 5. Owned, operated, and managed by locals 6. Registration process has to be simplified 7. Should have its own governing structure 8. Members should be involved in decision making 9. Statutory compliances have to be simplified. 10. Should work in business house mode **(Sudhanshu Shekhar Tiwaryhodorg@sheelbiotech.com)**
- PACs can be strengthened by making it a model agency for related area to implement what other agricultural related department offers also unless there is no welfare of PACs secretary there will be no welfare of PACs, he is responsible for everything that happens with pacs, if he is not paid and secured how can one expect him to do well for pacs instead he will look for his interests and engage in all kind of malpractices that would harm pacs even more. Which is happening currently. **(Sooraj Bishtsurajbisht81987@gmail.com)**
- Dear sir/madam, to strengthening PACS we must at first ensure that their employees job security and give them minimum wages. PACS employees does't have any pay scale and they are does't get much salaries from PACS. PACS employees' condition is very devastating and pathetic across the country. If we give PACS employees job security and fixed their pay scale then they will work harder and they will try their best to implement the entire people –oriented scheme at grass root of our society. Which

will definitely strengthening our country's economy and it will help strengthening weaker section of our society also. (**Joydip Sengupta** joydipsg014@gmail.com)

- Engage cooperatives at local level towards circular economy. 2) Provide support measures in finance, taxation, state aid, capacity building( training, toolbox) , sustainable procurement, workers transfers etc. 3) Introduce Cooperative Green Law or Agreement to demonstrate their commitment to planet earth, carrying out activities to protect natural resources & sustainable development. 4) Form GDC Bank ( Global Development Cooperative Bank) & Provide low cost (2-4% pa interest) cooperative loans for capital & infrastructure projects including tie up with international cooperative. The key performance target can be social returns covering admin cost or bad debt reserve. (**Ashish Agarwal**)
- Engage cooperatives at local level towards circular economy. 2) Provide support measures in finance, taxation, state aid, capacity building ( training, toolbox) , sustainable procurement, workers transfers etc. 3) Introduce Cooperative Green Law or Agreement to demonstrate their commitment to planet earth, carrying out activities to protect natural resources & sustainable development. 4) Form GDC Bank ( Global Development Cooperative Bank) & Provide low cost (2-4% pa interest) cooperative loans for capital & infrastructure projects including tie up with international cooperative. The key performance target can be social returns covering admin cost or bad debt reserve. 5) Organize India Cooperative Summit bringing all types of cooperative under one umbrella. 6) Redefine globalisation model controlled by concentrated financial capital by some corporate or other to avoid inequality /xenophobia. There shouldn't be fear or hatred or exploitation of other state people for social justice. (**Krishan Gopal Maheshwari**)
- Documents registered with society for loan beneficiary should be simply and every time they have to visit Register office for register their dues with society and after completing, they again visit register office for cancellations of bank dues. Time and energy are so high and there is online transactions for registration and cancellations it will help the beneficiary to save their time and energy. (**Sundar Krishnaiyer**)
- Multi State Cooperative Societies that produces Urea neither comes under CVC nor under the administrative control of Min of C&Fertilizers. By which they are completely free from any kind of investigation. Action by these MSCS on the Vigilance related matters sent by the Deptt of Fertilizers is pending for many years. And people are not getting justice. People are getting fooled by roaming here and there with the copy of acknowledgement issued by the DoF/Min of C&F. It should be ensured to bring these Multi State Cooperative Societies under the administrative control of Govt. (**J S Pandey**)
- Cooperative is extremely important; this must be protected by legislative act. If we talk of housing societies, some members intentionally don't pay their contribution in spite of penal interest clause and enjoy the benefits at the cost of others. Harsh punishment laws are required, it must be mandatory for the controlling officer to act. Court cases delay matters, not more than 3 postponements should be allowed. (**OP Agarwal**)

- In present circumstances, MD is given absolute power in the Multi state cooperative society act. They misuse the power in their own interest. Recently Ex Md of the largest cooperative has misused the power to recruit his own men. In three minutes, 3 GMs have been appointed. To avoid such a situation in the future, the cooperative act is amended in line with the company act. The post of MD should be split and the CEO post should be created. the senior-most of the organization should be made CEO. **(Sudhir Kumar Singh [sudhirsinghara264@gmail.com](mailto:sudhirsinghara264@gmail.com))**
- I am a farmer but I cannot get the benefits of cooperative society because I come in new division of my father land. So our government have a policy as a new farmer registered in land records the system of various government departments have updated in crop insurance company, cooperative Bank ,pm kisan Samaan Nidhi etc. all scheme automatically updated. In experience all village farmers are not well educated and the documents required in all scheme are too so many of farmers today said that we don't require the benefits of scheme and this is our country loss because he will not do proper farming because his maintlity is set as whatever come in home is fulfilled his home needs.(in my suggestion if he grow Less crops it cannot be help to make our nation a developed country. Most important suggestion is that why our government not focused in insurance company to provide farmers destroyed crop insurance on time. so please make a new policy to provide farmers insurance on time with proper% **(Satish patidar)**
- Sir, it's my suggestions in cooperative movement regarding housing that you are kind enough to distribute house for poor, but if we the middle-class general people do some mistake in affidavit declaring a clause long back 20 yrs. and seek help from you since 2018, you simply forward to concern state without any action. Your office advised me that it's a federal structure system. Otherwise, I may go to court. After rectifying may I not be excused? Why sir you couldn't help me not to homeless from a cooperative Hsg society with your kind hearted machinery yet? A minor mistake can easily be condoned by court or other. We general citizen fear to go to court for costing and lengthy periods. At the age of 70 after retirement I exhausted all saving money. Therefore sir please help me before death to remain in a legalised coop flat with your good machinery condoning a mistake in an affidavit declaring myself that I don't possess any coop.flat in regard to distribution of land on cooperative basis **(Binay Kumar Basu).**
- I submit my suggestions for reforming the Cooperative Act Empowerment of women by forming Women's service and self employment Societies Special pr ovision for physically handicapped for their betterment and self employmentVillagewise Consumer cooperatives Democratic administration without any political and administrative Inter ference Govt control for per fect and honest administration**(Dhivakaran Narayanan [divakaran1952@gmail.com](mailto:divakaran1952@gmail.com))**
- The New Cooperative Policy should create a foundation for rural business development ecology in the nation and states of the nation. It has to promote a green economy, sustainable development economy, blue economy, climate change, and macro human

resource development the facilitating the business environment and training. In addition, the government must emphasise on implementation of business development institutions such as training, networks, and financial inclusions through cooperative businesses ecology supported by the state and central mechanism connected by the policy of employment of the country. Especially, I wish to bring the attention of the government to establish Regional Centres for Cooperative Development & Management equivalent to IIM so that the officials and office bearer get appropriate level of training for cooperative promotion. **(Dr. Arup Barman)**

- Push cooperative to hold 20% of food retail market. 2) Enable the development of cross border cooperatives with membership. 3) Have value creation propositions linked to social, societal & humanist value. 4) Target 1 of 4 consumers in India obtain their electricity supply from a cooperative. 5) Allow cooperatives to be lenders. 6) Cooperative marketing & cooperative farming should make maximum use of local resources. 7) Those states that have lagged behind should be supported to expand their network & performance. 8) Have Single SOPs for cooperative. 9) Develop teaching institutes that provide cooperative management to maintain competitiveness. 10) Increase cooperation between worker cooperatives & other cooperative. 11) Promote networking of cooperatives. 12) Facilitate operational integration between cooperatives. 13) Integrate rural & inner-city communities. 14) Build Alliances. 15) Support regional conference via financial donation & voluntary work. 16) Committed to quality. **(Krishan Gopal Maheshwari)**
- We need more democratic process. We should also use statistics and data driven approach to find out if problems are happening in cooperatives and workplaces. I have done this type of work and 'Banished Office Politics'. We need to empower our ordinary fellow Indians and then only real startup culture will be there. With group effort it is possible for everyone to be part of business and earn honest income **(Dr. Manish Gupte)**.
- It is very good idea to frame a new national cooperation policy. it should be for cooperative governance, training and regulatory framework. After a wide consultations from different stakeholders, the good ideas should be incorporated in it to create a perfect policy. **(Chandan Kumar)**
- It is best if Govt can eliminate Licence Raj The people has to be in queue and even ask to for different documents. Actually these people are not fully educated. New policy should be user friendly and there should be proper guidelines to make them aware of the new policy. The success of Amul DiARY IS well known and due thanks to Dr Curian. Similarly Lijjat Papad. Hope necessary guidelines can be incorporated. Last not the least there should be time bound for the effective implementation of the scheme. Delay of action to be taken as negative score of the team and to be warned while reviewing the implementation. Yes, there may be teething trouble while implementing but does not call for any undue harassment. **(SUJAN BEHARI ROY)**
- The government is in the process of drafting a new cooperative policy, the Union Ministry of Cooperation said on Thursday. Allow foreign direct investment (FDI) in the

cooperative sector, particularly in Primary Agricultural Cooperative Societies (PACS) to improve infrastructure; fix an upper age limit of 70 years for board members in cooperative societies.

These were two key suggestions put forward by states to the Centre during the two-day national conference on a new cooperative policy, which was held in Delhi on April 12-13(Ajinkya Rajendra Kolkar)

- FDI in cooperatives have 2 aspects. FDI is from genuine source who wish to be part of good cause intended to be done by cooperative. FDI is from dubious source who want to use cooperative as front face for funding anti social, anti national, terrorism or for religious conversions. These facts come to light when something wrong happens and investigation agencies dig out the source of money and spending. The work which is done by investigation agencies later can be incorporated in some back-end software to keep track of money trail and can be made known to agencies before disastrous outcome. Though, this is really difficult as the fraudsters would make the payment of small amounts instead of big sums to individuals to avoid detection. Money may be routed through dubious contractors who in turn may make the payments to individuals etc. In my opinion, views of investigation agencies like NIA, SFO, ED, CBI, Income Tax shall also be taken into this policy(ARUN KUMAR GUPTA)
- Pehele Pacs ko Rastriyo karonkor ke pacs employee ko Central Govt. Beton ki bebestakijiyetobhipacs ka halaraachhehogadhanyabad. (Choudhury FirojAhammad).
- As a citizen of India, it is my privilege to appreciate about the newly constituted cooperative sector in India. Unlike any other department, of course it will make a radical and rapid changes, if the administration is proper and apt. All very best wishes. I like to put a suggestion that the deposits and advances interest rate may be regularized as RBI guidelines there is a disparity in the case of central and state cooperative society and companies- central cooperative like nidhi, bharathlejena etc are giving 12,12.5 interest for deposits where state cooperatives are allowed to give 6.25 and 6.75 and. 5% for senior citizen, which create great struggle to state cooperatives which may be in a uniform manner. Thanking you sincerely yours MP Janardhanan. (M P Janardhanan)
- Objective has to be broadened to include all developmental initiatives 2. Insulate from external influences including, Govt, and Political, Panchayat 3. Should be farmers oriented 4. Work as a single-window source to address all the issues of the farming community 5. Owned, operated, and managed by locals 6. Registration process has to be simplified 7. Should have its own governing structure 8. Members should be involved in decision making 9. Statutory compliances have to be simplified. 10. Should work in business house mode (Sudhanshu Shekhar Tiwary)

- The FDI can drive the expansion of cooperative infrastructure across states, particularly the cold chain network, which is essential for storage, transportation and preservation for fruits and vegetables and dairy products. Allow foreign direct investment (FDI) in the cooperative sector, particularly in Primary Agricultural Cooperative Societies (PACS) to improve infrastructure; fix an upper age limit of 70 years for board members in cooperative societies. **(Laxmi Prasad Boda)**
- At least 2 percent tax subsidy must be given to those companies or individuals who buy bulk goods from these cooperative units. **(Dinesh Chandra Dhyani)**
- Some type fare electrical, loan and tax subsidy must be given to newly established cooperative units during their initial years till they start earning profits for at least three consecutive years that's required for soundness of financial condition. Govt should established a GEM like backbone for cooperative units and make it mandatory for every company or govt. organization to give at least one tender in every two years if possible. **(Dinesh Chandra Dhyani)**
- Form GDC Bank (Global Development Cooperative Bank) & Provide low cost (2-4% pa interest) cooperative loans for capital & infrastructure projects including tie up with international cooperative. The key performance target can be social returns covering admin cost or bad debt reserve. Organize India Cooperative Summit bringing all types of cooperative under one umbrella. Redefine globalisation model controlled by concentrated financial capital by some corporate or other to avoid inequality /xenophobia. There shouldn't be fear or hatred or exploitation of other state people for social justice. **(Krishan Gopal Maheshwari)**
- Considering the objective of the National Policy on Cooperatives to facilitate an all-round development of the cooperatives in the country, the Income-tax Act, 1961 (the Act) has also provided certain incentives to co-operative societies in order to aid their growth in the country. **(Ministry of Finance; Department of Revenue)**
- Section 80P of the Act, inter-alia, allows for a deduction of the whole of the profits of co-operative societies, attributable to the business of banking or providing credit facilities to its members or of a cottage industry or of marketing of agricultural produce of its members, or to the business of processing of the agricultural produce of its members without the aid of power, fishing or allied activities etc. **(Ministry of Finance; Department of Revenue)**
- Further, it may also be noted that in terms of the Government of India (Transaction of Business) Rules dated 14.01.1961, all business allotted to a department under the Government of India (Allocation of Business) Rules, 1961 are required to be disposed of by or under the general or special directions of the minister in charge. In particular, any proposal having revenue implication has to be through the concerned tax legislation and not through any other Act. Accordingly, any exemption/ deduction in regard to direct taxes proposed to be provided to Co-operative societies have to be provided by the Department of Revenue through the legislative process. **(Ministry of Finance; Department of Revenue)**
- **Work of Task force and high powered committee:** It is imperative to take into consideration work carried out by several committee set up by the Government to improve the functioning of the cooperatives and the recommendations thereof must by



duly examined for inclusion in the new policy. (**Ministry of Finance; Department of Economic Affairs**)

- Even though enforcing agencies working for implementation of laws including minimum wages. The enforcement of laws is not at all enforced with dedication due to obvious reasons of high corruption in the society. This necessitates collective bargaining and which eventually necessitates formation of cooperative societies for labours. (**National Labour Cooperatives Federation of India Ltd.**)
- National Advisory Council on Labour Cooperatives (NACLC) may need to be formed to look into the necessary preferences to be given to labour cooperatives in the form of awarding the works without calling any tender upto some specific amount etc. (**National Labour Cooperatives Federation of India Ltd.**)
- **Setting up of National & State Cooperative Regulatory Commission**, for effective administration of the Cooperative in terms of maintaining uniformity in recruitment of staff, promotion, election, conduct of meetings, and timeliness in audit, grading of Cooperatives, etc. (**NABARD**)

- **Inputs of Govt. of Madhya Pradesh:**

## **1. Preface**

Co-operation (Co-operatives) is a strong and effective medium of ubiquitous, supreme, holistic interest and leadership, encompassing long cherished principles and values of mutual collaboration, self-reliance and swadeshi. Cooperation has played an indispensable role in connecting more than three-fourths of the entire country directly or indirectly in social upliftment projects and in strengthening the unity of the nation and the spirit of brotherhood and cooperation in individuals and enhancing their economic capability.

The spirit of cooperation is linked to humanity's ascent, although co operatives as formal organisations emerged mostly in the second half of the nineteenth century. The Co-operative Societies Act came into force in India in 1904, which provided for the formation of credit societies to provide low interest loans to poor in rural and urban areas. Thus, the modern cooperative was born in India.

In Pipariya, Madhya Pradesh (erstwhile CP & Berar), the State's first cooperative society was formed in 1904-05, which was primarily dedicated to the interests of farmers and labourers. On 22.6.1907, the first Central Cooperative Bank of the State was registered as Krosthvet Central Co operative Bank in Sihora. After that, Cooperative Banks were established in Sohagpur, Hoshangabad, and Harda and different types of cooperative societies including Marketing Societies, Urban Banks, Land Development Banks, Consumer Societies and Housing Societies were formed in the following years. After independence, Five Year Plans helped to build the cooperative movement into disciplined and professional institutions. Cooperative movement has seen many ups and downs since then but the notion of public welfare and development based on core values and principles have sustained the relevance of cooperatives.

There have been several roadblocks in the path of the State's cooperative movement's advancement. Although the number of co-operatives has increased numerically, many continue to suffer due to lack of resources. Cooperatives have also suffered from lack of necessary infrastructure and the Apex Institutions have struggled to guide and cooperate with member institutions in the desired manner. Active participation of the members of co operative institutions in the affairs and management of the institutions has also not been very encouraging.

Based on the concept of 'Antyodaya', the basic purpose of cooperatives in Madhya Pradesh has been socio economic development of all citizens in general and the weaker sections in particular. However, innovation needs to be brought in to generate employment in new areas while making the cooperative movement more strong and valuable for the development of the last mile people, making working of cooperatives transparent and efficient and forming primary cooperatives in new sectors.

This policy will pave the way for cooperatives to become a widespread movement in the State and the objectives of "Aatma Nirbhar Madhya Pradesh" and "Sahakar se Samriddhi" will be accomplished, bringing the ideal of "Aatma Nirbhar Bharat" closer to reality.

## **2. Definition, Values & Principles**

### **2.1 Definition**

According to the International Labour Organization (ILO), co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

### **2.2 Values**

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, unity and goodwill. In the tradition of its founders, the members of the cooperative believe in the ethical values of honesty, openness, social responsibility and philanthropy.

### **2.3 Principles**

The principles of co-operatives are the guiding force by which co operatives convert their values into practice.

#### **2.3.1 Principle 1: Voluntary and Open Membership**

Co-operatives are open voluntary organizations for individuals who are able to use their services and who are willing to accept membership responsibilities without any discrimination on the basis of gender, social, ethnic, political or religious.

### **2.3.2 Principle 2: Democratic Member Control**

Co-operatives are democratic organizations controlled by their members who actively participate in the formulation of its policies and decisions. Men and women elected as representatives are accountable to the members. In order to promote democratic values in cooperatives, its members are given equal voting rights based on the principle of one member - one vote.

### **2.3.3 Principle 3: Member Economic Participation**

The members contribute to the capital of their cooperative and control it democratically. At least a part of the surplus arising out of the economic activity would be the common property of the cooperatives. The remaining surplus could be utilised benefiting the members in proportion to their shares in the cooperative.

### **2.3.4 Principle 4: Autonomy and Independence**

Co-operatives are self-governing organizations controlled by their members. If they enter into agreements with other organizations including the government, raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain the autonomy of their cooperatives.

### **2.3.5 Principle 5: Education, Training and Information**

Co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly the youth and leaders, about the nature and benefits of cooperatives.

### **2.3.6 Principle 6: Cooperation among Cooperatives**

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, regional, national and international structures.

### **2.3.7 Principle 7: Concern for Community**

Co-operatives work for the sustainable development of their communities through policies approved by their members.

## **3. Cooperation in the State: Present Scenario**

### **3.1 Co-operative Credit:**

### **3.1.1 Agri Credit**

At present, M.P. State Cooperative Bank (Apex Bank) at state level, 381 District Central Cooperative Banks (DCCBs) at the district level and 4536 Primary Agriculture Cooperative Credit Societies (PACS) at village level operate under the Cooperative Credit Structure. Short-term agricultural loans are disbursed by the Apex Bank through DCCBs and their affiliated PACS with their own funds and refinance obtained from NABARD.

Short Term crop loan is made available to the farmers of the State under Zero Percent Interest Rate Scheme. For this, the Government provides interest subvention to cooperative institutions as well as loanee farmers.

In order to provide remunerative price to farmers, their produces such as wheat, paddy, maize, jowar, bajra, gram, lentils, mustard etc. are being purchased by cooperative societies at Support Price. Various measures are being taken by the Co-operative Banks to provide modern banking services to customers and sustain their competitiveness.

### **3.1.2 Urban Credit**

Urban Co-operative Banks and Urban Credit Co-operative Societies are an important medium of financial literacy and financial inclusion. Small loans are provided by these institutions by collecting deposit money from the members (in case of societies) and from general public (in case of banks). At present, 49 Urban Cooperative Banks and more than 3000 Urban Credit Cooperative Societies are functioning in the State. However, these urban financial institutions are being confronted with a variety of issues and are facing different types of challenges.

## **3.2 Cooperative Marketing**

Marketing cooperatives play a vital role in ensuring that farmers in the State receive a fair price for their agricultural produces. Agricultural produces are procured, stored, transported/ processed by agricultural Marketing Societies. This approach not only protects farmers from middleman's abuse, but also facilitates consumer access to agricultural goods.

The Madhya Pradesh State Cooperative Marketing Federation (MARKFED) is the apex body of Primary Cooperative Marketing Societies and other cooperative societies related to agricultural produce, whose main objective is to organize cooperative marketing societies and other member societies and to provide qualitative agricultural inputs to the farmers of the State such as chemical fertilizers, pesticides, insecticides, nutrients, seeds, agricultural implements and so on.

## **3.3 Co-operative Housing**

Co-operative Housing Societies play an important role in meeting the housing needs of the common man in the State. The MP State Co-operative Housing Federation is the Apex Federation of Primary Housing Cooperative Societies. The basic function of the Federation is to provide land/loan to member societies for building construction as well as to provide them technical assistance for the development of land.

The loan distribution to Housing Cooperatives was affected as a result of the arrival of nationalised banks into the housing loan distribution sector, which provided relatively easier and adequate loans. This had a negative impact on the Housing Federation's loan distribution business.

Currently, government building projects such as house construction in urban areas and warehouse construction works in rural areas are being carried out by the Federation.

### **3.4 Consumer Co-operatives**

By eliminating intermediaries from the supply chain/ distribution network, these societies acquire consumer goods directly from producers. and manufacturers and supply the required goods/products to consumers at reasonable prices.

The Madhya Pradesh State Co-operative Consumer Federation is established in the State for the purpose of coordinating the activities of cooperative societies engaged in the purchase, sale and distribution of consumer goods through the public distribution system as well as assessing and providing facilities to them and promoting the overall consumer business process. Business activities are carried out by the Federation through Priyadarshini Swa Suvidha Kendras in the retail sector and by supplying office consumables to various government offices, departments and general public.

### **3.5 Cooperative Education & Training**

Capacity building is critical for ensuring good governance, efficiency and quality in the cooperative sector, as it allows members, elected representatives and employees of cooperatives to learn about the cooperative's identity, values and principles as well as their rights and responsibilities.

For education, training, information, research and publicity in the cooperative sector, the Madhya Pradesh State Cooperative Union at the state level and the District Cooperative Unions at the district level are formed. Various types of capacity building activities are being undertaken by these institutions in the State..

### **3.6 Cooperative Seed Production and Marketing**

Increasing agricultural production is essential to make agriculture a profitable venture. In order to boost agricultural output, Seed Producer Cooperative Societies have been formed throughout the State to make available certified seeds of good quality to farmers on time at the local level. The M.P. State Cooperative Seed Producer and Marketing Federation has been formed to create organised production and marketing facilities for the member Seed Producer Cooperatives in the State.

Seed Producer Cooperatives undertake seed production programmes through their member farmers as per the local demands. After processing the produced seeds, the certified seeds are packed and made available to the farmers through PACS and through own distribution centers. Currently, the Seed Federation shares around 74% of the public sector's seed output of the State.

### **3.7 Co-operative Minor Forest Produce**

In order to benefit the members financially, the Madhya Pradesh State Minor Forest Produce (Trading and Development) Co-operative Federation collects, preserves and markets tendu leaves in the form of nationalised minor forest produce, primarily through Primary Minor Forest Produce Cooperative Societies in the State.

The Federation also engages in activities such as forest rejuvenation, inland and extra-terrestrial conservation of minor forest produce species, research and development, organising training programmes for collectors' capacity building and development of processing, storage and marketing facilities for collected minor forest produces. The Federation also develops basic infrastructure and utilities for forest communities and implements welfare schemes for them.

### **3.8 Dairy Co-operatives**

The Primary Milk Producer Cooperative Societies in the State are vital in collecting milk produced by milk producers in rural areas at the local level and paying them a fair price in return. The Regional Cooperative Milk Unions of the State Cooperative Dairy Federation procure milk from milk cooperative societies and deliver high quality milk and milk products to public through activities of coordinated dairy development programmes.

### **3.9 Fisheries Cooperatives**

Madhya Pradesh Fisheries Cooperative Federation is formed to provide employment to the fishermen members of the Primary Fisheries Cooperative Societies for their livelihood enhancement and to safeguard their interests by providing organized business management support to the primary member societies in the State. Presently, the management of reservoirs larger than 1000 hectares is being done through the Federation. The Fisheries Federation assists and promotes welfare of fishermen through different initiatives financed by the Central and State governments.

### **3.10 Innovation in Co-operative sector**

The current shifting social context necessitates changes in the cooperative sector too. Cooperatives are envisioned to provide comprehensive public welfare by creating jobs in new areas. An innovation cell has been created at the Department level to give tangible expression to this ambition and to promote cooperatives in many new areas. With the initiative of this cell, the work of formation of new cooperative societies has started in many areas. This work is still in its initial stage, which has scope for huge expansion and it is also the need of the hour.

### **3.11 Information Technology in Co-operatives**

Mooving towards the goal of overall IT enablement of the Department, an online portal "e-Cooperative" is being operated by the Department through NIC, in which the G2C, G2G and G2E services of the Department are being provided. The services implemented through the portal mainly include information about all cooperative societies of the State, online registration of cooperative societies, computerization of Departmental Courts, online entries and disposal of cases of section-84 at the level of Primary Agricultural Credit Co-operative Societies (PACS), online application and empanelment of chartered accountants for audit of societies, citizen interface, Electronic Funds Transfer System (EFTS), Aadhaar based biometric attendance system etc.

The Department is continuously working on innovative ideas in the realm of information technology in order to make cooperative services more accessible to the members and general public.

## **4. The Need for a State Policy**

Cooperation has played a crucial role in the State's economic development. In many sectors, remarkable initiatives have been taken towards Antyodaya (welfare of the weakest) and the overall development of common people through cooperatives. However, it must be acknowledged that the cooperative movement has not yet become a mass movement and has only penetrated in limited sectors. At the same time, a number of internal and structural flaws have crept- in, that need to be addressed.

Cooperatives have a huge and comprehensive role in employment generation. The need of the hour is to take the cooperative movement to new areas and adopt the principles of co-operation as well as the principles of professionalism, modernization and corporate governance in the cooperatives. The resolution of "Atma Nirbhar Madhya Pradesh" can be fulfilled by making cooperative movement a mass movement in the State. There is a need for a clear policy of the State to make cooperatives healthy and self-sustaining with the mantra "Sahakar Se Samriddhi", through which effective action can be taken for greater economic independence, employment generation and increase in productivity in urban and rural areas. For this, it is necessary to take such steps which provide suitable commercial and legal foundation

to the cooperatives: This is also necessary because a large part of the population of the State lives below the poverty line and for the development of this community in the present context, only cooperatives seem to be a suitable viable medium.

Therefore, this policy of the State will focus on strengthening cooperatives and making it a widespread movement in the State aimed at development of such cooperative institutions, which run professionally as commercially viable business units, capable of sustainable development of the members in particular and society in general.

## **5. Vision, Mission & Objectives/Goals**

### **5.1 Vision**

To make cooperatives a mass movement to attain prosperity in State by deepening, modernizing, upscaling of activities and to incorporate ease of doing business to make cooperation a model of inclusive and sustainable development.

### **5.2 Mission**

Creating next generation cooperatives and strengthening existing cooperatives through appropriate measures by abiding with the principles and values of cooperation in order to make them professional democratic organisations for the equitable development of society in which the government shall act as an enabler and catalyst

### **5.3 Objectives/Goals**

The State Cooperation policy will focus on achieving the following objectives/goals:-

- (i) To promote cooperative values and principles in the functioning of cooperative institutions.
- (ii) Identifying different cooperative models to meet the aims of income generation and inclusive development in the State through creation of opportunities for self-employment and expansion of cooperatives in agriculture, animal husbandry, labour, rural transportation, rural industries, health services, tourism, food processing, fisheries, education, forest produce, minerals, event management, animal feed, service sectors, renewable energy, cooperative farm equipment banks, insurance, water distribution, electricity distribution etc.
- (iii) To provide economic balance to the underdeveloped or less developed areas of the State by expanding cooperatives in non traditional areas by recognising the major role of cooperatives in economic development especially in rural areas.



(iv) To incentivise formation of new cooperatives and convergence of various welfare schemes of the government to members.

(v) To effectively implement the One District One Product (ODOP) initiative in cooperative sector to boost balanced regional development across all districts in the State.

(vi) Bringing more and more people of forest areas into the cooperative fold by involving them in the collection, processing, grading, marketing and value addition of minor forest produces.

(vii) Developing strategy for marketing and branding of products and services of various co-operatives and developing business / revenue models.

(viii) To make cooperatives more and more self-reliant and financially capable by eliminating/reducing dependence of cooperative institutions on the government.

(ix) In order to make provisions for ease of registration, easy exit policy (deregistration), elections etc., suitable amendments are to be made in the State Cooperative Law / Rules so that cooperatives operate in a true democratic and professional manner.

(x) To prepare an action plan for the use of Information Technology to ensure meaningful changes and transparency in the functioning of cooperatives of the State.

(xi) To make arrangements for transparent, independent and qualitative audit and grievance redressal mechanism of co-operative institutions.

(xii) To modernize the management of cooperative institutions through a qualitative capacity building plan including creation of standard training infrastructure in the State for capacity building on a continuous basis.

(xiii) To bring SHGs in cooperative fold or developing linkages between both for mutual benefit.

## **6. The State Cooperation Policy**

The State Government proclaims that for making the cooperative movement a true mass movement in the State and for achieving the vision, mission and goals of this Cooperation Policy based on the mantra of "Sahakaar se Samriddhi", the meaningful and purposeful implementation of the following measures will be considered as a part of the concerted efforts being made by the State Government towards achieving the goal of "Aatma Nirbhar Madhya Pradesh":

## **(1) Institutional Development**

(i) Promote the role of cooperative values and principles as enshrined in the declaration of the International Cooperative Alliance Congress, 1995 in the working of cooperatives.

(ii) Take all necessary steps/efforts to promote the cooperative institutions towards overall socio-economic development of the State.

(iii) Designate cooperative institutions as preferred instruments for the development and upgrading of infrastructure in the agriculture sector in order to boost farmer income.

(iv) In the light of the provisions made by the 97th Constitutional Amendment Act, which enables formation of cooperatives as a fundamental right, prepare entry point norms and model bye-laws for the formation of all types of cooperatives and keep them in public domain in order to develop genuine cooperatives based on larger peoples' participation. (v) All-round development of cooperatives in the State by formulating a Public Cooperative Partnership (PCP) model in line with the Public Private Partnership (PPP) model.

(vi) Infrastructural, financial, administrative reforms to bring required competence and efficiency at various levels in the cooperatives, procedure and methodology for rehabilitation of weak cooperative institutions such as implementation of business development plan, improving the linkage of members' share capital and credit, rehabilitation or liquidation of dormant societies and their easy closure etc.

(vii) To acknowledge 'the principle of no loss in government sponsored schemes' to all cooperative institutions such as PACS, Markfed and to give financial support/ loss reimbursement as needed.

## **(2) Structural and Legal Reforms**

(i) To encourage professional governance in the strategic, day-to-day and operational management of cooperatives in order to make them more self-reliant and financially viable commercial business entities (BE).

(ii) To make the present three-tier/two-tier cooperative structures of the State more flexible so that the institutions linked to it can become profitable enterprises.

(iii) To make the existing legal framework more participatory and inclusive through suitable amendments in the State Cooperative Law ensuring inclusion of the four principles namely, voluntary formation, autonomous functioning, democratic control and professional management, set forth in Article 43-B introduced through the 97

Constitutional Amendment and as per the guidelines of International Labour Organization (ILO) and International Cooperative Alliance (ICA).

(iv) Simplifying the de-registration process (exit policy) for co-operative societies, particularly non-functioning institutions..

(v) Improvement of the existing election process of cooperatives by reviewing the provisions of State Cooperative Act/Rules to move the cooperative societies towards efficiency, professionalism, solidity and self-reliance. Also implementing a transparent process of publishing the updated membership list every year, streamlining the election process for smaller cooperatives and holding their elections at district level itself etc are to be considered.

(vi) To make it permissible for all types of primary co-operative societies to join their respective Federation automatically at the time of registration.

(vii) Under the existing system of settling disputes of cooperative societies through the Departmental Courts, mechanism be developed to allow the Federation (Apex Body) of the concerned institutions the right to hear the case and resolve the conflict before taking the issue to court.

### **(3) Information Technology in Cooperatives**

(i) To ensure ease of doing business and transparency in the working of all types of cooperatives, and to use the knowledge-based information of cooperatives by the general public, members and other cooperative institutions in their decision-making process, significant changes to be made in the existing Management Information System (MIS).

(ii) In order to incorporate the principles of corporate governance in the cooperative institutions of the State without compromising the cooperative spirit, an eCSMP portal (e-Cooperative Societies Management Portal) to be designed for all co-operative institutions under the department on the lines of MCA-21(the online portal of the Ministry of Corporate Affairs, GoI). This portal may contain data related to the name of the institution, address, registration number/ date, details of the contact person of the institution and administrator/ liquidator /director of the institution, audit / election related details as well as the details of the members of the institution etc. which may be accessible to general public.

### **(4) Making Cooperatives an efficient Bussiness Model**

(i) The share capital of members in cooperatives to be enhanced so as to enable them to access the resources of financial institutions as special purpose vehicle as per the guidelines of the Reserve Bank of India and NABARD.

(ii) To establish a network of other financially and technically capable state institutions (cooperative and non-cooperative) for providing handholding support and guidance to the weaker cooperative societies registered in the Scheduled Areas of the State.

(iii) To arrange capital by exploring the possibilities of capital investment in the co-operative sector, as well as to establish financial institutions dedicated to ensure capital arrangement in the co-operative sector.

(iv) To encourage startup activities in the cooperative sector.

(v) To provide all the government facilities/concessions/grants/priority to Self Help Groups of the State to cooperative societies too.

(vi) Government departments to take steps to promote and support cooperative institutions through departmental schemes and programmes.

(vii) Setting up an e-marketing platform to facilitate the selling and distribution of products of cooperatives.

(viii) To promote the concept of "NAVAAS (NAVAachar aur Anusandhan se Samridhi]", consider setting up a Venture Capital Fund for Innovation and research in agriculture and allied fields in the larger economic interest of small and marginal farmers of the State.

(ix) To assist in formulating strategy for marketing and branding of products and services of various cooperative institutions.

(x) To benefit the cooperatives of the State by connecting them with the schemes of national level cooperative institutions such as export scheme of NCDC.

## **(5) Promoting Innovation in Co-operatives**

(i) In order to achieve the goal of Antyodaya and to boost self employment and self-reliance in rural areas in traditional and non traditional occupations and skills, artisans such as carpenters, ironsmiths, tailors, barbers etc. engaged in rural, small and cottage industries are to be mobilized to form cooperative societies and be provided benefits of government schemes of employment generation/ financial assistance in order to generate additional income and prevent migration in rural areas.

(ii) Expanding cooperatives in agriculture, health care, tourism, food. processing, animal husbandry, animal feed, water conservation, lift irrigation, biofuel production, water reuse, financial literacy, service sector and other areas to generate opportunities for self employment in the State.

(iii) To promote social cooperatives for the welfare and economic upliftment of vulnerable and destitute sections e.g. released prisoners, differently abled persons etc.

(iv) Formation of District level core-group for identifying district specific areas/ sectors for development/ extension of cooperative movement and for taking up extension activities in these identified areas/ sectors. Through this core-group. involvement of various Government Departments and social workers/agencies working in the cooperative sector to be expanded on a comprehensive scale.

(v) To launch a campaign cooperative sector to encourage and to create awareness among the people to get the benefits as per eligibility by registering on the enterprise portal of MSME.

## **(6) Human Resource Development**

(i) To make minimum qualification norms for the chief executive officer (manager/secretary) of the institution at par with the business of the cooperative institution concerned including appointment of professional directors in cooperative institutions.

(ii) To formulate transparent policy guidelines for providing autonomy to cooperative institutions in the selection and procurement of qualitative human resources.

## **(7) Cooperative Education & Training**

(i) To formulate strategic plan for qualitative capacity building of cooperatives through the Madhya Pradesh State Co-operative Union, an apex education and training cooperative institution of the State.

(ii) To make arrangements to place proper human resources and other facilities in the cooperative training institutions of the State in order to impart quality training in the cooperative and allied sectors.

(iii) To make suitable arrangements for quality training at grass-root level by strengthening and expanding the District Cooperative Unions and cooperative training centers in the State.

(iv) To make arrangements for creation and operation of a cooperative education & training fund under the aegis of the State Cooperative Union at par with the existing best practices of the other States. (v) To incorporate basic knowledge of cooperatives in course curriculum in educational institutions of the State to make the youth aware.

(vi) To professionalize the management of cooperative institutions through quality cooperative education, training, research etc. by adopting a comprehensive capacity

building plan for the modernization of the cooperative sector through the State Cooperative Union.

## **(8) Audit & Grievance Redressal**

(i) To eliminate the Inspector Raj in the audit of cooperatives by completely eliminating human intervention in the audit allocation process and making the present system of audit independent, qualitative and transparent.

(ii) To create an end-to-end system and to develop grievance redressal mechanism at the level of District and State level Federations of the respective cooperative societies.

## **(9) For Specific Sectors of Cooperation**

### **9.1 Agri Credit**

(i) The Primary Agricultural Credit Co-operative Societies (PACS) to be developed as Common Facility Centers (CFC) to provide agricultural inputs, credit, marketing and other facilities in rural areas.

(ii) To make and implement a time bound Business Development Plan (BDP) to enable weaker Primary Agricultural Credit Cooperative Societies (PACS) to become profitable business entities.

(iii) Priority to District Central Cooperative Bank for deposits and bank accounts of allied departments/ institutions in the district.

(iv) To make necessary provisions for government share capital and needed support to Primary Agricultural Credit Co-operative Societies (PACS) and District Co-operative Central Banks to strengthen their capital base and financial health.

(v) To promote professionalism in the cooperative credit structure and to make its supervision and internal control system more effective by following the guidelines/parameters of Reserve Bank of India/NABARD.

(vi) To make standard guidelines relating to the formation, reorganization, business, management and capacity building for Primary Agricultural Cooperative Credit Societies (PACS).

(vii) To strengthen the social security net as well as the capital base of the Primary Agricultural Cooperative Credit Societies (PACS), the micro level facilities such as deposit, insurance, pension, advance and remittance may be introduced.

(viii) To expand the outreach of online services such as e-KYC, Aadhaar authentication, Bharat Bill Payment System (BBPS), Adhar Enabled Payment System (AePS), Unified Payments Interface (UPI) based payments, Aadhaar based DBT etc.

by District Central Cooperative Banks as well as setting up of Micro-ATMs in PACS for the benefit of rural customers.

(ix) To make suitable arrangements to provide facilities to member farmers regarding online application and renewal of K.C.C. at Primary Agricultural Credit Co-operative Societies level.

(x) Computerization of all the works/ functions of Primary Agricultural Credit Co-operative Societies (PACS) to be completed on priority basis by providing necessary financial and administrative support to make the operations of PACS transparent, effective, efficient and result-oriented.

(xi) To take suitable measures for the upliftment of existing capacity building arrangements in agriculture credit sector.

## **9.2 Urban Credit**

(i) To create conducive environment that allows urban credit cooperative institutions of the State to compete effectively in the market.

(ii) To promote the use of IT enabled services in the urban credit cooperative institutions.

(iii) To make necessary statutory provisions to increase capital base of the members in urban cooperative banks..

## **9.3 Cooperative Marketing**

(i) To make an action plan for economic up-gradation of the primary marketing cooperatives of the State.

(ii) To increase sale and advance storage of fertilizers through cooperatives in the State.

(iii) To develop adequate storage infrastructure in the cooperative sector in the State.

(iv) To ensure Freight on Road (FOR) delivery of fertilizers at PACS level.

## **9.4 Co-operative Housing**

(i) To make efforts to ensure participation of the State Co-operative Housing Federation in State Housing Policy and other housing schemes of the State Government.

(ii) To create a platform for management of demand and supply to ensure availability of quality building and construction materials and to take appropriate steps to promote green technology in housing cooperative sector.

(iii) To take suitable and strong action to curb irregularities prevailing in the housing cooperatives by developing an end-to-end system so that only genuine members are benefitted to get facilities of cooperative housing in a transparent and effective manner.

### **9.5 Consumer Co-operatives**

(i) To make available high quality packed, branded uncontrolled consumer goods at affordable prices to consumers by developing the Primary Agricultural Credit Cooperative Societies (PACS) as multi purpose societies in rural areas.

(ii) To develop PACS as rural malls in accordance with the model of private cooperative partnership (PCP).

(iii) To make an action plan for economic up-gradation of the consumer cooperatives including making arrangements for providing credit limit to them through State/ District Co-operative Banks.

### **9.6 Cooperative Seed Production and Marketing**

(i) To take suitable measures for making the non-functional seed producer cooperatives functional and effective.

(ii) To strengthen the network of distribution of seeds produced by primary seed cooperatives by developing a match making portal through the State Cooperative Seed Federation for effective management of demand and supply.

(iii) To make arrangements for providing credit limit to the societies engaged in seed production programmes through co-operative banks.

(iv) To encourage the seed producer primary seed cooperatives to adopt multiple seed development programme and minimize cost of production through innovative approaches such as production of breeder seeds of new species, crop rotation, multicropping etc.

(v) To promote construction of godown cum grading plants for processing and storage of seeds produced by seeds cooperative societies.

### **9.7 Minor Forest Produce Cooperatives**



(i) To develop an effective system of collection, processing, value addition and marketing of non-nationalized minor forest produces at the level of Primary Forest Produce Cooperatives.

(ii) To achieve the goal of inclusive development in forest villages and for economic empowerment of tribals/ inhabitants, efforts are to be made to bring more and more people in the cooperative fold for non-nationalized minor forest produces.

(iii) To promote cultivation of medicinal and aromatic plants and marketing of their by-products such as medicines and cosmetic products, in order to increase income of forest dwellers.

### **9.8 Dairy Co-operatives**

(i) To consider rationalizing power tariffs to dairy cooperative plants.

(ii) In order to promote expansion of new markets for products of dairy cooperatives, preference to be given to them in allotment of suitable space for establishment of Sanchi parlors & outlets in new colonies/government offices.

(iii) The Regional Cooperative Milk Unions to be roped in for supply of milk and other milk products under various nutritional diet programmes/ institutional supply.

(iv) To make efforts to transform dairy cooperatives into multi-purpose marketing entities.

### **9.9 Fisheries Cooperatives**

(i) Priority to be given to fisheries cooperative societies in the allotment of fishing rights in government/ Panchayat owned water bodies.

(ii) To take appropriate measures so that only genuine fishermen are allowed to join primary fisheries cooperative societies.

(iii) To ensure that illegal fishing is controlled with the help of local police and administration.

(iv) Health Card scheme and other beneficiary-oriented schemes of the government are to be implemented through Fisheries Federation.

## **7. Plan of Action**

A plan of action outlining activities to be undertaken with clear timelines shall be formulated for effective implementation of this State Policy by concerned departments of the State Government and the State level cooperative institutions. A review committee headed by the Minister of Cooperation, Government of MP consisting of the key

officials of the concerned departments shall review and monitor the progress and the achieved milestones of the plan of action on a quarterly basis.

## **8. Epilogue**

The State Government is optimistic that by enacting this State Cooperation Policy, democratically formed cooperative institutions in the State will emerge which will be sustainable, commercially viable and capable of economic upliftment of their members and consequently will help in achieving the goal of "Atma Nirbhar Madhya Pradesh".

### **Inputs of Govt. of Tamil Nadu:**

National Policy on Cooperatives 2002	Suggestions for framing New National Policy on Cooperatives
<p><b>INTRODUCTORY</b></p> <p>The cooperative movement in India traces its origin to the agriculture and allied sector and was originally evolved as a mechanism for pooling the people's meager resources with a view to providing to them the advantages of the economics of scales. The first attempt to institutionalize cooperatives began with the enactment of the Cooperative Credit Societies Act, 1904., the scope of which was subsequently enlarged by the more comprehensive Cooperative Societies Act of 1912. Under the Government of India Act, 1919, the subject of Cooperation was transferred to the then provinces, which were authorized to enact their own cooperative laws. Under the Government of India Act, 1935, Cooperatives remained a provincial subject. Presently, the item "Cooperative Societies" is a State subject under entry 32 of the State List of the Constitution of India Cooperative Societies Acts enacted by State Governments are now in place in the respective states.</p>	<p>In Tamil Nadu, Cooperative Societies are registered, regulated and monitored by the Tamil Nadu Cooperative Societies Act, 1983 enacted by the State Government of Tamil Nadu.</p> <p>Constitution 97th (Amendment) Act, 2011</p> <p>The Constitution (Ninety Seventh Amendment) Act, 2011 has come into force on the 15th day of February 2012. By the said amendment Act, a new Article 43-B has been inserted in Part IV and a New Part IX-B has been inserted in the Constitution. Article 43-B of the Constitution envisages that the State shall endeavour and promote voluntary formation, autonomous functioning, democratic control and professional management of Cooperative Societies. The Government have therefore amended the Tamil Nadu Cooperative Societies Act, 1983 extensively inconsonance with the provisions in the new Part IX-B of the Constitution by the Tamil Nadu Cooperative Societies (Amendment) Act, 2013 (Tamil Nadu Act 4 of 2013). As the New part IX-B inserted in the Constitution by the Constitution (97th Amendment) Act, 2011 was struck down by the Hon'ble Supreme Court by the order dated 20.07.2021 in Civil Appeal Nos. 9108-9109/2014 (Union of India Vs Rajendra N Shah &amp; Another) the State Government had decided to restore the old provisions that existed in the Tamil Nadu Cooperative Societies Act, 1983 prior to the Constitution (97th Amendment) Act, 2011. For this purpose amendments to the relevant sections of the Tamil Nadu Cooperative Societies Act, 1983 were made by the Tamil Nadu Cooperative Societies (Second Amendment) Bill, 2022 which has</p>

	been passed by the Tamil Nadu State Legislative Assembly on 07.01.2022 sent to His Excellency the Governor of Tamil Nadu for his assent. However, the provisions in the Tamil Nadu Cooperative Societies Act, 1983 providing for Constitution of Cooperative Election Commission for conduct of elections to Cooperative Societies and for conduct of election to Cooperative Societies before the expiry of the term of office of the members of the board so as to ensure that the newly elected members of the board assume office immediately on the expiry of the term of office of members of the outgoing board are retained. The tenure of office of elected members shall continue as per the provision in the State Act. The appointment of Special Officer shall also be as per the provisions in the State Act.									
1.2. In order to administer the operations of cooperative societies where membership was from more than one province, the Government of India enacted the Multi-Unit Cooperative Societies Act, 1942, which was subsequently replaced by the Multi-State Cooperative Societies Act, 1984, under entry 44 of the Union List.	The Multi State Cooperative Societies Act, 1984 was repealed by Section 126 of the Multi State Cooperative Societies Act, 2002, which is in force as at present.									
2. REVIEW SINCE INDEPENDENCE  2.1 In the pre-independence era, the policy of the Government by and large was one of laissez-faire towards the cooperatives and Government did not play an active role for their promotion and development. After independence , the advent of planned economic development ushered in a new era for the cooperative Cooperation came to be regarded as a preferred instrument of planned economic development and emerged as a distinct sector of the National Economy. It was specifically stated in the first Five Year Plan document that the success of the Plan should be judged, among other things, by the extent to which it was implemented through cooperative organizations. In the sixties, special importance was attached to achieving	<p>Under section 3 of the Tamil Nadu Cooperative Societies Act, 1983 the State Government of Tamil Nadu have appointed the officers of the Government specified in Column (1) of the Table below to be the Registrar of Cooperative Societies for the State of Tamil Nadu in respect of the Cooperative Societies under their administrative control as specified in the corresponding entries in column (2) thereof.</p> <p style="text-align: center;"><b><u>THE TABLE</u></b></p> <table><tr><th colspan="2">Officers</th><th>Class or classes or category or categories of Cooperative Societies</th></tr><tr><th></th><th>(1)</th><th>(2)</th></tr><tr><td>1.</td><td>The Registrar of Cooperative Societies</td><td>Credit Cooperative Societies, Marketing Cooperative Societies, Consumer Cooperative Societies, Cooperative</td></tr></table>	Officers		Class or classes or category or categories of Cooperative Societies		(1)	(2)	1.	The Registrar of Cooperative Societies	Credit Cooperative Societies, Marketing Cooperative Societies, Consumer Cooperative Societies, Cooperative
Officers		Class or classes or category or categories of Cooperative Societies								
	(1)	(2)								
1.	The Registrar of Cooperative Societies	Credit Cooperative Societies, Marketing Cooperative Societies, Consumer Cooperative Societies, Cooperative								

<p>increased agricultural production as well as rural development through cooperatives. A significant development on the agricultural front, during 1966-71, was the implementation of the new Agricultural strategy, aimed at the achievement of self-sufficiency in food. The introduction of high-yielding and hybrid varieties of seeds and the allocation of large outlays for the provision of irrigation facilities and adequate application of farm inputs led to a manifold increase in the role of cooperatives. Thus, the Green Revolution gave a big boost to the activities of the cooperative societies, increased agricultural production and enhanced productivity necessitated an emphasis on value-addition in agricultural produce, marketing and storage and the development of allied sectors. As a result specialized cooperative societies in the fields of milk, oil seeds, sugarcane, cotton, agri-processing, etc. were set up. Many large cooperatives emerged in the field of fertilizer manufacture and marketing of agricultural produce. The role of cooperatives, thus, no longer remained confined to their traditional activities and expanded to new economic ventures as in the case of other such enterprises in the public or the private sector.</p>	<p>2. The Commissioner for Industries and Director of Industries and Commerce</p> <p>3. Director of Fisheries</p> <p>4. The Chief Executive Officer, Tamil Nadu Khadi and Village Industries Board, Madras</p> <p>5. The Director of Veterinary Services Chennai</p> <p>6. Director of Handlooms and Textiles, Madras</p> <p>7. The Commissioner for Milk Production and Dairy Development, Madras.</p> <p>8. The Registrar of Cooperative</p>	<p>Unions, Cooperative Training Institute, Miscellaneous</p> <p>Cooperative Societies and all other types of Cooperative Societies other than those specified under Serial Nos. 2 to 15.</p> <p>Industrial Cooperatives (other than Weavers' Cooperatives)</p> <p>All types of Fisheries Cooperatives like Fishermen/Fisherwomen Cooperatives, Prawn Farming Cooperatives, Boat Construction Cooperatives.</p> <p>Village Industrial Cooperatives including Khadi Cooperatives</p> <p>All types of live stocks Cooperative Societies</p> <p>Handloom Weavers Cooperatives, Powerloom Weavers Cooperatives, Cooperatives Handloom Projects, Cooperative Spinning Mills, Cooperative Textile Processing Units and Ancillary service Cooperative Societies relating to the Handlooms and Textile Industry</p> <p>All types of Milk Cooperatives</p> <p>All types of Housing Cooperatives and House</p>
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		Societies (Housing), Madras.	Mortgage Societies
	9.	The Director of Sugar, Madras	Cooperative Sugar Mills
	10.	The Director of Agriculture	All types of Agro- Engineering Service Cooperative Societies All types of Oilseeds Growers Cooperative Societies
	11.	The Director of Rural Development, Madras	Gramdhan and Bhoodhan Cooperatives
	12.	The Director of Social Welfare, Madras	Industrial Cooperatives for Women formed under the Social Programmes of the Social Welfare Department
	13.	The Director of Sericulture, Salem	Sericulture Cooperatives
	14.	The Chief Executive Officer, Tamil Nadu Palm Products Development Board, Madras	Tamil Nadu State Palmgur and Fibre Marketing Cooperative Federation, District Federations, and Jaggery Manufacturing Cooperative Societies including Palm Leaf Working Cooperative Societies
	15.	Commissioner Integrated Child Development Services	Weaning Food Manufacturing Human Development Industrial Cooperative Societies
	<p>Cooperative Societies in the fields of Milk, Oil seeds, Agro services and Sugarmills are allied to agriculture and agricultural credit is provided by credit societies under the control of the Registrar of Cooperative Societies. Therefore these types of Cooperative Societies can be brought back under the administrative control of Registrar of Cooperative Societies and under the control of the Cooperation Food and Consumer Protection Department of the State Government of Tamil Nadu to ensure professional competency to set more financial assistance, membership drive and to set democratic and cooperative spirit.</p>		

2.2. The past few decades have witnessed substantial growth of the sector in diverse areas of the economy. The number of all types of cooperatives increased from 1.81 lakh in 1950-51 to 5.04 lakh in 1998-99. The total membership of cooperative societies increased from 1.55 crore to 20.91 crore during the same period covering about 67% rural households and about 99% villages, Cooperatives advanced agricultural credit to the tune of Rs.16987.00 crore during the year 1998-99 and had 44.6% share in institutional agricultural credit. The share of cooperatives in fertilizer distribution is of the order of 30.35% while the fertilizer produced by the cooperatives accounts for 18.64% of the total fertilizer production in the country. 56.8% of the sugar production in the country is from the cooperative sector. There are 84,289 village dairy cooperative societies in the country procuring 157.80 lakh kg. milk per day. These village level dairy cooperative societies are having membership of 106.28 lakh out of which 21.19 per cent are women members. Besides procurement and marketing of milk, dairy cooperatives are actively engaged in the field of superior cattle breeding, product diversification, nutrition, animal health and high quality animal feed. The number of urban cooperative banks rose from 1106 as on 30th June 1967 to 1936 as at the end of March 1999 and deposit increased from Rs.153 crore to Rs.50,544 crore. The average deposits per bank, which stood at Rs.13.83 lakh in March 1967, rose to Rs.26.11 crore by March 1999.

Sustained efforts are to be taken to enroll a minimum 75% of the total rural households into the Cooperative fold. More particularly the membership of primary agricultural cooperative credit societies at the gross root level should be covered a minimum of 75% of the rural households by enlisting atleast one adult member from each household. The members in primary cooperative societies of all types shall be given proper education, highlighting the rights and responsibilities of membership and their active participation in the activities of their societies and their management.

75% of farmers as per NCMS database, differently abled persons, Self Help Groups, Fishermen, and persons involved in animal husbandry activity and horticulture are to be admitted as members of the concerned Primary Cooperative Societies at the gross root level.

It shall be statutorily required that every cooperative society shall prepare and publish member list as on the First day of January every year in the notice board of the society and furnish a copy of the same to the Registrar with in one month from the First day of January of that year.

Proportional fertilizer distribution can be done for all loanee farmers and for all farmer members of Cooperative Societies even though they have not availed loans from the Cooperative Societies.

### 3. EXISTING CONSTRATINTS

Inspite of the quantitative growth, the cooperative sector is beset with several constraints related to legislative and policy support, resource availability, infrastructure-development, institutional inadequacies, lack of awareness among the members, erosion of the democratic content in management, excessive bureaucratic and governmental controls and needless political interference in the operations of the societies.

3.1. Legislative and Policy Constraints  
Operatives are basically economic enterprises requiring proper legislative and policy support aimed at the creation of an environment conducive to their healthy development. Provisions continue to remain in the cooperative laws which hinder and hamper the development of these institutions. The restrictive regulatory regime has also restricted the autonomy of the cooperatives.

The Registrar of Cooperative Societies had a discussion with the NABARD officials on the presentation of **NATIONAL POLICY ON COOPERATIVES** on 21.12.2021 at 10.30 a.m. Mr.Sreepathy Kalkura, General Manger, Mr.R.Subramanian, AGM, Mr.Harjinder Singh, Manager from NABARD, Regional Office, Tamil Nadu and Departmental officials Additional Registrar (Finance & Banking), Managing Director, Tamil Nadu State Apex Cooperative Bank, Managing Director, Tamil Nadu Cooperative State Agriculture and Rural Development Bank, Additional Registrar (Marketing, Planning and Development), Additional Registrar, Chennai Region and Managing Director, Tamil Nadu Cooperative Union participated in the meeting.

The National Policy on Cooperatives was discussed in the meeting and it was decided to represent the Government of India and NABARD to reconsider the following constraints.

	<p><b>Legislative Constraint</b></p> <p>Exemption of PACCS and other primary societies under Section 194 N of Income Tax Act, 1961.</p> <p>As per Section 194-N, of the Income Tax Act, 1961, 2% has to be deducted by the payer as Tax Deduction at Source (TDS) when the aggregate amount of cash withdrawal by an account holder from one or more of his bank accounts exceed rupees one crore which provision is detriment to the interest of the PACCS in the State which serve the farmers. The Interest margin available to PACCS will be realized only on repayment of loan by farmers, but TDS of 2% will have to be deducted even before the loans are issued by PACCS. This will create a cash crunch for PACCS for its lending to farmers, apart from reducing their income</p> <p>The Ministry of Finance, Department of Revenue, vide its Central Board of Direct Taxes Notification 70/2019/F No.370142/12/2019-TPL (Part 1) dated 20.09.2019 has exempted the committee agent or trader operating under Agriculture Produce Market Committee and registered under any law relating to Agriculture Produce Market Committee of the State with effect from 01.09.2019 from the provisions of Section 194-N of the Income Tax Act.</p> <p>Similar exemption shall be provided to PACCS and other Cooperative Societies for their cash withdrawal exceeding rupees one crore from their accounts in the District Central Cooperative Bank for credit delivery to farmers and members.</p> <p>Fit &amp; Proper Criteria for CEOs / M.Ds</p>
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<p>3.2. Resource Constraint</p> <p>The cooperative sector in general and cooperative societies in the agricultural credit sector in particular are facing severe resource crunch. Mounting over dues in cooperative credit institutions and lack of recycling of funds, together with inability to mobilize internal resources have made a large number of cooperatives sick and defunct.</p>	<p>The officials of this Department who belongs to Tamil Nadu Cooperative Service are well qualified and experienced in Banking, Cooperative Management and Administration. These officers are deputed in the Cooperative Banks as Managing Directors.</p> <p>Therefore, relaxation may be given by the National Bank for Agriculture and Rural Development on Fit and Proper criteria for Chief Executive Officers / Managing Directors of Cooperative Banks in Tamil Nadu.</p> <p>Considering existing bottleneck, State can have own mechanism as per their own State Act.</p> <p>Resource Constraint</p> <p>3.2.(1) As per the provisions in the Tamil Nadu Cooperative Societies Act 1983 (vide section 72(1)(a) a registered society shall, out of its net profits as declared by the Registrar for the purposes of this Act in respect of any co-operative year, contribute –</p> <ul style="list-style-type: none"> <li>(i) three per cent of the net profits to the co-operative research and development fund; and</li> <li>(ii) two percent of the net profits to the co-operative education fund,</li> </ul> <p>within such time and in such manner as may be prescribed.</p> <p>In the Tamil Nadu Cooperative Societies Rules, 1988 it is prescribed that a sum to be contributed to the cooperative research and development fund and cooperative education fund shall be remitted by the society concerned to the Cooperative Union of which it is a member within one month from the date of receipt of the audit memorandum (vide Rule 90(1)(a) and 91(1)(a)). <u>Similar provisions can be inserted in all State Cooperative Societies Law.</u></p>
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<p>3.3 Infrastructure Constraint</p> <p>The cooperative sector is still predominated by poor infrastructure, particularly, in the field of post harvest technology, storage, marketing and processing apart from</p>	<p>3.2.(2) To provide better services to the members of 112 Agricultural Producers Cooperative Marketing Societies and improve the livelihood of the tribal members of 24 LAMPS (Large Sized Multi Purpose Cooperative Societies), by creating new infrastructural facilities, financial assistance may be extended under AIF/ MSC Scheme. <u>This Scheme may be extended to loss making Agricultural Producers Cooperative Marketing Societies and Large Sized Multi Purpose Cooperative Societies also.</u></p> <p>The interest subvention to crop loan given by Primary Agricultural Cooperative Credit Societies to farmers by the Government of India and State Government should be given quarterly basis.</p> <p>Cheaper credit assistance shall be given under Integrated Cooperative Development Project.</p> <p>Financially Weaker Cooperative Societies shall be given special credit assistance.</p> <p>For treating Primary Agricultural Cooperative Credit Societies as MSC no criteria has to be fixed, only repaying capacity has to be considered.</p> <p>3.3 Like Rural Development Department, funds for building and other Rural Infrastructure Development can be given directly to Rural Cooperatives ie. PACCS. Infrastructure Development shall be carried out in CMS on par with PACCS.</p> <p>CMS can be included in the scheme of PACCS as MSC..</p>
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<p>lack of basic rural infrastructural support such as roads, electricity, communications, etc.</p> <p>3.4 Institutional Constraint</p> <p>There have been instances of cooperative institutions in some cases working at variance. Some federal cooperatives which were supposed to guide and nurse their affiliate organizations are competing with them resulting in deterioration of the health of the primary and grass root level cooperatives. Lack of professional management and human resource development are also some of the traditional institutional constraints. Cooperatives in the financial sector and particularly in the banking sector are facing the problems of (i) dual controls; (ii) increasing incidence of sickness; and (iii) low level of professionalism, which have been adversely affecting the depositors' interest.</p> <p>3.5. Constraint Relating to Member Awareness</p> <p>A successful cooperative requires enlightened and informed membership. Although the membership of cooperatives in terms of numbers has increased manifold, dormant membership and the absence of active participation of members in their management have not only resulted in sickness but also encouraged the dominance of vested interests causing blockages in the percolation of benefits to the</p>	<p>In Tamil Nadu federal cooperatives in financial sector mostly supplement the credit needs of residents in urban areas and are not competing with Primary Cooperative Societies at gross root level. The existing system can continue.</p> <p>In Tamil Nadu no blockages is being caused in the percolation of benefits to the members of Primary Cooperative Societies by any vested interest.</p> <p>General Body meeting to be conducted atleast once in every year.</p>
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<p>members. In a large number of cases elections and general body meetings in cooperatives are not held regularly. The non-conduct of elections and general body meetings regularly has been creating apathy among members towards the management.</p> <p>3.6. Constraint arising out of Excessive Government Controls and Needless Political interference</p> <p>Unjustified supersession of elected managements by the Government and bureaucratic controls over the management of cooperatives have rendered these institutions as Government driven bodies rather than the members driven. There are institutions where the administrators continue for unduly long periods and members are not allowed to exercise their right to elect their own management. This situation leads to a regulatory regime and excessive governmental control and political interference in the day-to-day management of cooperatives.</p>	<p>In Tamil Nadu there is no Excessive Government Control and Needless Political interference.</p>
<p>4.1. The ideology of cooperative is based on the principles of selfhelp, self-responsibility, democracy, equality, equity and solidarity. Members of cooperatives should believe and imbibe the values of honesty, openness, social responsibility and concern for one another.</p> <p>4.2. Basic Cooperative Principles</p> <p>As pronounced in the Declaration of the Manchester International Cooperative alliance (ICA) congress 1995, the basic Cooperative Principles are as follows:</p>	<p>4.1. This policy may continue.</p> <p>The Preamble of the Tamil Nadu Cooperative Societies Act, 1983 states that ANDWHEREAS it is expedient to provide for an orderly development of cooperative movement in accordance with cooperative principles such as open membership, democratic management, limited interest on</p>

<p>4.2.1 Voluntary and Open Membership Cooperatives are voluntary organizations, open to all persons capable of using their services and willing to accept the responsibilities of membership, without discrimination on basis of gender, social status, racial, political ideologies or religious consideration.</p> <p>4.2.2. Democratic Member Control Cooperatives are democratic organizations controlled by their members who actively participate in setting their policies and decision making . Elected representatives of these cooperatives are responsible and accountable to their members.</p> <p>4.2.3. Members' Economic Participation Members contribute equitably and control and capital of their cooperatives democratically. At least a part of the surplus arising out of the economic activity would be the common property of the cooperatives. the remaining surplus could be utilized benefiting the members in proportion to their shares in the cooperative.</p>	<p>capital, distribution of surplus based on patronage, provision for cooperative education and cooperation among cooperatives for the promotion of thrift, self help and mutual aid among persons with common economic needs so as to bring about improvement in agriculture and industry, better methods of production better business and better living and for that purpose to amend and consolidate the law relating Cooperative Societies in the State of Tamil Nadu.</p> <p>As per section 9(1)(e) of the Tamil Nadu Cooperative Societies Act, 1983 for registration of a Cooperative Society by the Registrar, the by-laws of the society shall not be contrary to the cooperative principles.</p>
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<p>4.2.4 Autonomy and independence Cooperatives are autonomous self-help organizations controlled by their members. If cooperatives enter into agreement with other organizations including government or raise capital from external sources, they do so on the terms that ensure democratic control by members and maintenance of cooperative autonomy.</p> <p>4.2.5 Education, Training and Information Cooperatives provide education and training to their members, elected representatives and employees so that they can contribute effectively to the development of these institutions. They also make the general public, particularly young people and leaders, aware of the nature and benefits of cooperation.</p> <p>4.2.6. Cooperation among Cooperatives Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through the available local, regional national and international structure.</p> <p>4.2.7 Concern for Community While focusing on the needs of their</p>	<ul style="list-style-type: none"> <li>• 50 % of Training cost to Board/ Official/ Staff can be borne by Government of India.</li> <li>• Induction programme for new recruits can be taken care by State Government.</li> <li>• In service training programme can be sponsored either by NABARD or Government of India.</li> <li>• Training to Elected members can be given in NICM / ICM and Government of India can extend support.</li> <li>• In service training should be given to 2 to 5 % of Officers/ Staff in all Cadre, every year.</li> <li>• Compulsory induction training programme (Residential) for all recruits.</li> <li>• Prescribing adequate necessary qualification like JAIB, CAIB for promotion.</li> <li>• For all Officers, higher studies in reputed institutions should be encouraged.</li> <li>• Compulsory sponsorship from officers – For International Study, Symposium/ Conferences.</li> </ul> <p>For the benefit of Tribal people, Special Credit Assistance at Low Rate of Interest may be given to the LAMPS.</p>
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<p>members, cooperatives work for the sustainable development of communities through policies accepted by the members.</p>	
<p><b>5. THE NEED FOR A NATIONAL POLICY</b></p> <p>The role of cooperatives has acquired a new dimension in the changing scenario of globalization and liberalization of Nation's economy. Internal and structural weaknesses of these institutions combined with lack of proper policy support have neutralized their positive impact. There are wide regional imbalances in the development of the cooperatives in the country. this has necessitated the need for a clear-cut national policy on cooperatives to enable sustained development and growth of healthy and self- reliant cooperatives for meeting the sectoral/regional aspirations of the people in consonance with the principles of cooperation. In this connection, it is also imperative to address the issues which require to be attended to by evolving a suitable legislative and policy support to these institutions.</p> <p>The proposed National Policy on Cooperatives, as follows, is a part of the concerted efforts of the government to provide appropriate policy and legislative support to cooperatives with a view to revitalizing them.</p>	<p>Each State has its own geographical social, economical and environmental background considering the uniqueness, each and every State Government can frame separate Cooperative Policy considering Agriculture and Allied Sectors' Vision and targeted approach.</p>
<p><b>6. OBJECTIVE</b></p> <p>The objective of the National Policy is to facilitate all round development of the cooperatives in the country. Under this Policy, cooperatives would be provided necessary support, encouragement and assistance, so as to ensure that they work as autonomous, self-reliant and democratically managed institutions accountable to their</p>	

members and make a significant contribution to the national economy, particularly in areas which require people's participation and community efforts. This is all the more important in view of the fact that still a sizable segment of the population in the country is below poverty line and the cooperatives are the only appropriate mechanism to lend support to this section of the people.

The National Policy on Cooperatives to this end seek to achieve:

- Ensuring functioning of the cooperatives based on basic cooperative values and principles as enshrined in the declaration of the International Cooperative Alliance Congress, 1995.
- Revitalization of the cooperative structure particularly in the sector of agricultural credit.
- Reduction of regional imbalances through provision of support measures by the Central Government / State Government, particularly in the under-developed and cooperatively undeveloped States/regions:
- Strengthening of the Cooperative Education and Training and Human Resource Development for professionalization of the management of the Cooperatives:
- Greater participation of members in the management of cooperatives and promoting the concept of user members:
- Amendment/removal of



provisions in cooperative laws providing for the restrictive regulatory regime: <ul style="list-style-type: none"> <li>• Evolving a system of integrated cooperative structure by entrusting the federations predominantly the role of promotion, guidance, information system, etc., towards their affiliate members and potential members:</li> <li>• Evolving a system of inbuilt mechanism in Cooperative legislation to ensure timely conduct of general body meetings, elections and audit of cooperative societies:</li> <li>• Ensuring that the benefits of the cooperatives' endeavour reach the poorer sections of the society and encouraging the participation of such sections and women in management of cooperatives.</li> </ul>		
7. POLICY  The Government of India in consultation and collaboration with the State Governments hereby enunciates the following:		
(i)	While upholding the values and principles of cooperation, it recognized the cooperatives as autonomous associations of persons, united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly owned and democratically controlled enterprises:	
(ii)	Upholds the preservation of the	

	distinct identity of cooperatives, its values and principles by providing an appropriate environment and taking the required administrative and legislative measures:		
(iii)	recognizes cooperatives as a distinct economic sector and an integral component of the socio-economic system of the country and an effective and potential instrument of socio-economic development. It considers them as essentially community initiatives for harnessing people's creative power, autonomous, democratically managed, decentralized, need-based and sustainable economic enterprises. Cooperatives will, however, remain the preferred instrument of execution of the public policy especially in the rural area:		
(iv)	the regulatory role of the Government will be mainly limited to the conduct of timely elections, audit of the cooperative societies, and measures to safeguard the interest of the members and other stake holders in the cooperatives. There shall, however, be no interference in the management and working of the cooperatives. The		

	Government recognizes the a political nature of cooperatives:	
(v)	reiterates and reinforces its commitment to the cause of the SC/ST women and other weaker sections of the Society andtheir development through the cooperatives. Wherever members belonging to women of Scheduled Casts/Scheduled Tribes and other backward castes want to have their exclusive societies provided they find a socio- economic reason to form such a society, encouragement and assistance will be provided by the Government, Cooperative Societies, if they so decide, can provide for the representation of such category of persons in their bye-lawswhich they are competent to frame;	
(vi)	accepts the need to phase out its share holdings/equity participation in the cooperatives. It shall, however, endeavour and extend appropriate support for improving financial viability and resource mobilization by harnessing local savings and adequate refinance facility, and to the possible extent providing a policy framework to ensure that there is no discrimination against	

	the cooperatives in the matter relating to resource mobilization to attain financial viability. The cooperatives shall be enabled to set up holding companies/subsidiaries, enter into strategic partnership, venture into futuristic areas like insurance, food processing and information technology etc., and shall be independent to take the financial decisions in the interest of the members and in furtherance of their state objects;		
(vii)	recognizes the role of the Government in ensuring that the benefits of liberalization and globalization in the emerging economic environment are extended to the cooperatives in equal measure through suitable fiscal policies and pledges to provide support and protection to the cooperative movement through suitably designed investment programmes with a view to providing the cooperatives a level playing field vis-à-vis other competing enterprises especially in the field of agro-processing and marketing;		
(viii)	recognizes the need for more effective regulation of cooperatives operating in the financial sector		

	and accepting public deposits;		
(ix)	also recognizes the need for incorporating special provision in the Cooperative Societies Acts with regard to banking, housing, real estate development, processing, manufactures cooperatives, infrastructure development, etc.;		
(x)	recognizes the need to provide preferential treatment, as far as possible, to the cooperatives engaged in areas such as credit, labour, consumer, services, housing, development of SC/ST and women and development of emerging areas as well as sectors requiring people's participation especially in rural areas;		
(xi)	undertakes to devise the execute suitable programmes and schemes to build and develop cooperative institutions in the cooperatively under-developed States/regions with particular reference to the North Eastern States including Sikkim;		
(xii)	recognizes the need to support the cooperative movement to develop human resources, cooperative education and training, appropriate technologies and infrastructural facilities so as to promote		

	professional management in cooperatives particularly at the primary level, for their greater functional and operational efficiency. It may also include the introduction of cooperatives as a curriculum vitae at school level;	
(xiii)	undertakes to initiate structural reforms in order to improve the functioning of the cooperatives at various levels to ensure greater efficiency and viability. These may include steps to activate idle membership, enhance member participation and involvement, provision of multi cooperatives approach, ensure timely conduct of general body meetings and elections, provide for effective audit, devise suitable mechanism for rehabilitation of the sick societies particularly in the processing sector, expedite winding up of defunct societies; and providing legal framework for voluntary winding up of cooperatives;	
(xiv)	undertakes to bestow autonomy to cooperatives to follow appropriate personnel policies including those relating to recruitment, promotions and other such matters with due emphasis on quality and transparency.	
(xv)	undertakes to introduce	

	the required electoral reforms through legislative measures, Elections to the cooperative societies should be held through an independent authority like the State Election Commission; and	
(xvi)	also undertakes to take other such measures as would be required for efficient and healthy growth of the cooperative movement.	
<p><b>8. PLAN OF ACTION</b></p> <p>A plan of action for implementation of the policy shall be formulated and pursued with adequate budgetary support by the Government of India, state governments and other concerned agencies including federal/national level cooperative organizations in a time bound manner.</p>		
<p><b>9. CONCLUSION</b></p> <p>The Government of India trusts that the enunciation of this statement of Policy on Cooperatives aimed at professionalization and democratization of their operations will facilitate the development of cooperatives as self-reliant and economically viable organizations, providing their members improved access to the economies of scale, offsetting various risk elements, safeguarding them against market imperfections and bestowing the advantages of collective action.</p> <p>And further trusts that the above statement of policy should ensure enduring autonomy and lasting viability to them as democratically owned, self-reliant enterprises, responsible and</p>		

accountable to their members and to a larger public interest.	
	<p><b>GENERAL SUGGESTIONS</b></p> <ul style="list-style-type: none"> <li>• eNAM Software given to Regulated markets can be extended to Cooperative Marketing Societies.</li> <li>• NeRL – eNWR – procedures to be simplified to accommodate PACCS and to do better service to farmers.</li> <li>• NADP – Separate allocation to Cooperatives.</li> <li>• DBT Schemes through Cooperative Institutions/ DCCB.</li> <li>• SNA (Single Nodal Agency) – Cooperative Banks have to be authorised.</li> <li>• For all Financial Corporations of Government of India, like NHFDC, SC/(Statuary and Training) Corporation/ NBCFDW/ SAFAGRAM – Tamil Nadu State Apex Cooperative Bank should be Nodal Bank.</li> <li>• TRIFED funds to LAMPS Societies directly like Village Panchayat or through Tamil Nadu State Apex Cooperative Bank</li> <li>• Membership Addition/ Deletion and all other Services should be online.</li> <li>• Sufficient Technical and Financial Support should be given by Government of India (as PACs computerization) for all Cooperative Institutions.</li> <li>• Government Auditing should be only for Government Funds/ Grants/ Subsidy – Through DOA – Cost of Auditing should be adjusted with Government Funds.</li> <li>• All Cooperatives – should Audited by CA.</li> </ul>



## II – Strengthening Governance and Transparency

### (II) 1. Elections

- A separate election commission should be formed for timely and fair elections of cooperative societies. **(Gujarat State Cooperative Union)**
- The proposed Cooperative policy should stipulate a time frame, of say, one year beyond which no Cooperative society elections should be postponed, except in circumstances of extreme emergencies. **(Andhra Pradesh State Cooperative Urban banks and credit societies federation limited)**
- To enhance strength of cooperatives, autonomy and democratization have been advocated in the new policy, with the government's participation restricted to timely election, auditing, and measures to protect the interests of members and stakeholders, which is a positive aspect. **(Ministry of Jal Shakti Department of Water Resources, RD &GR)**
- Cooperative elections shall be conducted by impartial cooperative election commission as to the model of Local bodies elections and if possible, with electronic voting machines. **(Gsuresh377@gmail.com)**
- Committee of management should be represented by member delegate satisfying a laid down criteria for eligibility to stand for election or for nomination as delegate. This way avoid management by directors not contributing to the business of society and incidence of pocket society solely for the purpose of election. **(RCS- UP)**
- All the cooperative having turnover of 25 crore must be brought under the purview of specific cooperative society and must be under the scanner of government. Election should be held by the government officials like district collector or sub dist collector. **(Madi Vibhag Khand UdhogSahakariMandli Ltd)**
- Cooperative elections shall be conducted by impartial cooperative election commission as to the model of Local bodies elections and if possible with electronic voting machines. **(Gsuresh377@gmail.com)**
- The elections of the National level Cooperative Societies needs to be monitored and conducted by the Minister of cooperatives/ Registrar cooperatives GOI, so that manipulation of the constituencies for favouritism are not framed. It is being observed that the selection of constituencies is made in such a manner so that the favourite members are elected who elect their man as chairman. This ambiguity needs immediate attention.
  1. Dual Citizenship person should not be allowed to contest any election in Cooperative Sector.
  2. No business relation be allowed to family members of Corporator's Orgn. **(J S Pandey)**
- Setting up of independent "State Cooperative Election Commission
- There were also suggestions for electronic voting to be implemented in cooperative societies and for storage facilities available with PACS to be leased out to private e-commerce operators like Amazon. The two-day conference, inaugurated by Union Minister

of Home and Cooperation Amit Shah, was the first such consultation on the new cooperative policy, which the Centre wants to bring out during the current financial year. **(Ajinkya Rajendra Kolkar)**

- The statutory provisions in the Co-operative Societies Act may be such that directors with minimum educational qualifications only, are elected in Co operative institutions, in order to improve the professionalism. **(RCS Haryana)**

## **(II) 2. Transparency**

- The legislative and structural frame of policy must focus on and finding solution ensuring active member participation, transparency/ accountable in the functioning of the society while providing a key role to the Registrar in these spheres. **(Coop deptt. of Telangana)**
- Free, Fair, transparent and compulsory conduct of General Body meetings at more frequent intervals under the guidance and supervision of the Registrar. If the General body is made effective and member attendance is made compulsory, majority of the problems of the society can be easily fixed. **(Coop deptt. of Telangana)**
- A free and fair, transparent and effective election process under the supervision of an independent Cooperative Election authority. **(Coop deptt. of Telangana)**
- Making the process of removal of member from the cooperative society more transparent, stringent and accountable so that the whistle blowers and critics are not silenced. **(Coop deptt. of Telangana)**
- All cooperatives across India should be very transparent. It should have a clean slate. Each cooperative society should post their income and expenses statement openly in their website. Audit and surprise checks should be there. Each and every official should take moral responsibility to give a clean and corruption free service to the public. Any official indulging in corruption practice should be suspended immediately once it is proved. All Cooperative societies should display a board that accepting and giving bribe is an offence and a Toll free number or email id to report such bribing acts discreetly should be there. A mass awareness among public that giving bribe is a great offence. All officials should be given training and they should be insisted that they should not accept or demand any bribe from anyone. Best and corruption free officials should be given with Award and they should be honored during their retirement time. This will motivate many people.**(RaghavendranVaradarajan)**
- Transparency of PACS of accounts on the basis of "common accounting system" is necessity of today. Sir, My Suggestion is that the CEO/Secretary of PACS needs to be transfer from one PACS to another PACS. For bringing transparency in cooperative society there must be Transfer mechanism for PACS Secretary from one PACS to another PACS. **(BIDHAN CHANDRA GHOSHbidhanchandra@gmail.com)**

- In order to bring transparency among cooperative societies, we need to computerized them all also there should be well qualified secretary/Md running it. I suggest similar accounting system for all the PACS all over the country. Also CEO/MD need to be paid well so that he would not involve in any malpractices and would be dedicated to PACs welfare (**Sooraj Bishtsurajbisht81987@gmail.com**)
- All cooperative societies should ensure transparency in their operations and an SMS alert should be sent to the registered users based on the service they avail. Audit report should be posted in all websites to ensure transparency. If any official misuses his or her position to get money illegally they should be arrested and their properties should be confiscated and their names should be displayed in all newspapers and news coverage. (**RaghavendranVaradarajan**)
- PACS Societies Should Have Skilled And Proper Staff. Inspection, Monitoring And Transparency Of Pacs Should Be Strong. Working Style Should Be Computerised And Their Income Source Should Be Increase By Expansion Of Work. Rural And Agriculture Related Activities Should Be Implemented Through Pacs. (**Anupam Agrawalaakagrawal@Gmail.Com**)
- "DARPG is not directly involved to the functioning of the cooperative societies covered under National Cooperative policy, 2002. however, on scrutinising some of the grievances of Ministry of cooperation it has been found that a large number of grievances pertain to irregularity of payment to depositor by the societies. as such, the new policy should have some provision to ensure transparency in repayment function of the societies. for this purpose, it may be considered to set up a centralised data centre on national level to monitor the repayment status. (**Ministry of Personnel, Public Grievances and pensions**).
- Cooperative sector needs to be more transparent, corruption-free & credible to succeed. Cooperative movement should reach every village when India enters its centenary year. Use cooperation as a tool for eradicating poverty and agriculture development, (**Dr Swapnil Mantri**)
- There is a lack of transparency and accountability in the expenses incurred by the Society/Organizations. Govt should bring Cooperative Societies under CAG. In some Cooperative, work is being done by keeping retired persons on contract in key positions. The appointment is made with all the power of delegation vested in the post. But being retired, he does not have any legal responsibility, which is unfortunate, when educated people are trying for jobs. Govt should have to think to make Recruitment Board for Cooperative Sector. (**Rani Pandey**)
- In order to bring transparency among cooperative societies, we need to computerized them all also there should be well qualified secretary/Md running it. I suggest similar accounting system for all the PACS all over the country. Also CEO/MD need to be paid well so that he would not involve in any malpractices and would be dedicated to PACs welfare (**Sooraj Bisht**)

- PACS societies should have skilled and proper staff. Inspection, monitoring and transparency of PACS should be strong. workingstyle should be computerised and their income source should be increase by expansion of work.rural and agriculture related activities should be imlemented through PACS. (**Anupam Agrawal**)
- Interference of the cooperative officers has to be minimized in the internal affairs of society and provisions of CBI and CVC inquiry against malpractice societies and banks has to be introduced.the interest of employees of society need more safeguards and white blowers concept need to be introduced to check the mismanagement and one compulsory RBI dignitarie need to inducted in the board of every cooperative bank common recruitment policy pan India need to be introduced(**Deepak Gautam**)
- Managing Director of MSCS Coop. are holding their position in spite being involved in corrupt practices. Such MD /Executives need to be removed from heading the Cooperative without any further loss of time.2. MSCS uses the funds of the Organization to set up Joint Ventures Plants abroad i.e., Oman etc for the purpose of diversification of their Society.The MD / Directors keep the dividends, incentives/profit recd from it as their own right, while it should be deposited in the institution, because the money is invested by the Orgn. So, all the employees and officers should have right on profits recd. and should not go to the MD /Directors of Cooperative.3. Unfortunately, the Cooperatives are dominated by lack of transparency, accountability and are full of Nepotism in the matter of recruitment of Managing Director and other Director which arehandpicked by the Board. Ministry should have decision making in the final selection of Managing Director and other Director.(**J S PANDEY**)
- All co operative societies should ensure transparency in their operations and an SMS alert should be sent to the registered users based on the service they avail. Audit report should be posted in all websites to ensure transparency. If any official misuses his or her position to get money illegally they should be arrested and their properties should be confiscated and their names should be displayed in all newspapers and news coverage. (**RaghavendranVaradarajan**)
- **Transparency:** All the necessary documents & information must be shared digitally with every member. All the members may be given login credentials though which they may access crucial information & also ensure security of the information. The members of the cooperative society should be encouraged and taught to be active & vigilant. They should be taught to exercise their control on the working of the organization. Every member should exercise their rights & insists for transparency in operation, accountability of the executive members & faimess of activities: Periodic verification of the records, use of technology for ensuring transparency in working etc. will bring higher effectiveness. (**Ministry of Finance; Department of Economic Affairs**)
- The purpose of mandating control of Govt. on cooperative societies is to protect the rights of members, maintenance of transparency and prevention of frauds etc. Therefore, clauses for mandating digitization of services, online filing of returns and

supplying of information to members on regular basis should be inserted in the Central Act as well as State Acts so that need for excessive control of Govt, does not arise. **(RCS Haryana)**

## **(II) 3.HR Policy**

- To consider appropriate intervention for ‘support’ provision for implementation of Human Resource Policy formulated by NAFSCOB, for PACS. **(NAFSCOB)**
- Appropriate policy for Human Resources in PACS – A step has already been taken by NAFSCOB in this direction and a detailed Policy has been prepared. This might be given a thrust and support so that all the PACS in the country follow the norms/standards in this regard. **(Government of Tripura)**
- Human resource development and human resource Management in the cooperative sector: The personnel working in the cooperative sectors at all levels are mostly first generation workers. Majority of the personnel do not possessed the required professional training and knowledge to run the cooperative enterprise as business organisation. Learning by doing has been the them of their operation and the end results is reflected in their poor financial help and functioning. Enhancement the knowledge and professional skills of the personnel working in the cooperative sector in a phased manner and continued on a regular basis is very essential to obtain the objectives.**(Meghalaya)**
- To consider for appropriate intervention for implementation of first ever Human Resource Policy for PACS formulated by NAFSCOB. **(NAFSCOB.)**
- Budgetary provision for implementation of Human Resource Policy formulated by NAFSCOB, for PACS, on a sharing basis between the centre and the state governments or NABARD as may be advised to ensure implementation. **(NAFSCOB).**
- Appropriate policy for Human Resources in PACS – A step has already been taken by NAFSCOB in this direction and a detailed Policy has been prepared. This might be given a trust and support so that all the PACS in the Country follow the norms/standards in this regard. **(NAFSCOB).**
- Though over the years efforts have been made by the sector to induct professionals into their boards and MOU has been signed with respective State Governments in this regard, but there is always the inherent conflict arising from the electorate of the board being members, who are also borrowers of the bank. It may be mentioned that since the co-operative societies acts also do not prescribe any reasonable “fit and proper” criteria for directors or CEOs, there remained a large statutory /regulatory gap in ensuring proper governance systems in these banks. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank**

- Accountability enhancement & enforcement: The cooperatives in this competitive economic world &\* should promote accountability among the cooperatives amidst the HR spectrum from B board to the members and need to promote audit social, financial, governance, & enhance competitiveness. The ownership to be with the office-bearers hence to encourage competent people to be elected and recognised that environment to be created & facilitated.(**Michael VethaSiromony**).
- No Government employees shall be appointed as salary drawing officers from cooperative societies including chief executive post. Government say appoint Government employees to Board as their nominee to ensure and guide the Board regarding the compliance of Act, Rules and Bylaws. (**Gsuresh377@gmail.com**)
- As HR in cooperatives must evolve in line with the changing requirements of national economy and the cooperative sector, the Policy must provide for appropriate HR interventions on sector-specific basis. (**RCS, Nagaland**)
- Hiring quality employees; Low, due to restrictions on Salary and weak financial structure, Attracting and retaining quality personnel; Demand of high wages, Employee issues; Persist due to internal and external factors, Finding competent labor; Not so easy due to restrictions, Labor availability; Available but not quality labour, Labor costs; High when compared to earning ( more than 50% of Net Financial Margin), Knowledge; Poor in understanding concepts, principles and procedure of various activities, Skill; Needs a lot of improvement, Attitude; Pessimistic, Negative perception on Cooperatives.(**NAFED**)
- Centralized professional recruitment process through Central Services and State Services for different cadre. (**Maharashtra Rajya SahakariSakharKarkhana Sangh**)
- Employees recruitment shall be by Cooperative service commission or Recruitment Board for all cadres including low level employees to avoid nepotism and other means.(**Gsuresh377@gmail.com**)
- However, the recent attempts at professional management, through B R Act amendment empowered RBI, issuing directives on appointment of auditors, on appointment / reappointment of CEO, issue and regulation of Share capital and securities, implementation of BoM etc., have created more problems for UCBs. The attempts to regulate the term of office of Chairman and Directors is an attempt to meddle with the democratic process as also the domain of State legislative powers. (**Andhra Pradesh State Cooperative Urban banks and credit societies federation limited**)
- There is no basic qualification for the seat of director in the cooperative societies having turnover of 25 crore and above. There must be at least graduate criteria for the director in all the societies having turnover of 25 cr and above better management and function and function of society. (**Madi Vibhag Khand UdhogSahakariMandli Ltd**)

- Co-operative banks are democratic organizations which are controlled by their members and managed through a representative body, the 'Board of Directors'. The members of the Board are necessarily elected from amongst the members of the bank. This often translates into insufficient skill sets, lack of required expertise and desired qualifications amongst the directors leading to lack of professional management of the co-operative banks. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- Emphasis on Strengthening the Cooperative Human Cooperative Resource.
- Primary agriculture credit society 's credit system and employees salary structure kindly enlisted in new law. loan sanction not allowable only board of directors. kindly overdue loan recovery system introduce in new law. **(Ujjal Jana)**
- Govt Pay Scale for all PACS employees, Govt should take over all pacs in all profit and loss **(Rudra Prosad Biswas)**
- India is diverse. Financial condition of PACs cannot be same everywhere in country. There should be a policy for employees of PACs to make them secure so they can perform better. New policy need to address this issue and create a corps for pacs employees. **(Sooraj Bisht)**
- Total Employees of cooperative societies replace under Naward. These employees are under a lot of pressure in the managing committees **(Hem Raj)**
- Dear sir/madam, to strengthening PACS we must at first ensure that their employees job security and give them minimum wages. PACS employees does't have any pay scale and they are does't get much salaries from PACS. PACS employees' condition is very devastating and pathetic across the country. If we give PACS employees job security and fixed their pay scale then they will work harder and they will try their best to implement the entire people –oriented scheme at grass root of our society. Which will definitely strengthening our country's economy and it will help strengthening weaker section of our society also. **(Joydip Sengupta)**
- Employee Benefits are very necessary. In Cooperative society there is need for employee satisfaction, taking care of every employee monetary and general benefits, rewards for good working, It's increase involvement of employees towards success. **(Dinesh Chandra Sharma)**
- I Am A PACS Employee In West Bwngal,My Salary Are Very Low ,So I Suggests That All PACS Employee Are Pay Scale And Bear Govt Of India, All Over One Software Use All PACS, Employee Are Improved The Government Employee **(Prosanta Mondal)**

## **\(II) 4. Auditing**

- All the cooperatives having turnover of 25 Crore and above will be under the purview of RTI Act 2005. and PIOs should be there and Appellate authority will be registrar of the cooperative societies. **(Madi Vibhag Khand UdhogSahakariMandli Ltd)**
- Supervision and controlled: Cooperatives at all levels suffer lack of supervision and controlled. In the changed scenario, the cooperatives are requires to functions as viable economic organisations and discharged their social obligation. The cooperative has to built up a strong internal checks and supervisory systems and adhere to the prescribed rules and procedure in conducting business operations. **(Meghalaya)**
- Accounts/ audit & finance in cooperatives : the audit procedures are archaic as it was created decades ago and not updated & ineffective. It should not be fault-finding instead to be correctional & take it forward approach and audit by the professional system are inevitable. Even the concurrent audit system needs updating. **(Michael VethaSiromony)**
- Leakage & Vigilance In cooperatives : The systemic corruption has not spared the cooperatives well, even at the grassroots level. The media periodically highlights the problems which bring the departments incompetency & lack of pro activeness. The existing vigilance system in the police machinery & also the department has limited or rather has no impact on cooperatives. Hence to be tired in addition to the existing system as a pilot project at least in the aspirational districts. Cooperatives vigilant committee of three or five members could inspect, monitor, check intelligently and detect & correct to be instituted as pilot effort History shows many of the marketing cooperative societies are fast in procuring but slow in the dispersal of products. Since agricultural products are perishable it has been made non-marketable. Market intelligence & capability is missing. Even the agricultural department which encourages production hs done very little in grading, packing, warehousing & marketing. This void is to be taken up by the nascent Ministry of Cooperatives in an effective & feasible way. **(Michael VethaSiromony)**
- Periodical inspection, Internal Audit and statutory Audit shall be made mandatory for which cooperative Administrative and Audit offices shall be strengthened with offices in every Taluk **(Gsuresh377@gmail.com).**
  - In order to cleanse co-operative eco-system introduction of five Yearly renewal of registration of co-operative societies and audit of APEX and WMFS societies by professional C.A Provision of thing tank at provincial and national level to keep cooperative institution future ready. **(RCS- UP)**
  - National level sectoral federations also may be assigned additional functions of audit, strengthening self-regulation, education and training in their respective sector as in some of the western countries by making appropriate provisions in the



cooperative laws of the State and Central Govts (**National Cooperative agriculture & Rural development banks Federation Ltd.**)

- All Co-Operative societies across India should be monitored by the Central Government Audit Bureau. Those who do scam should be punished severely and their assets should be confiscated without any mercy. There should be a transparent transaction. Public should get benefitted from these cooperative societies. Transferring of funds directly to the beneficiaries account will stop looting money. Cashless transactions are the best way to stop receiving bribes from some corrupted officials. A Toll-Free number and email id should be given to the public to report the corruption. Surprise check in all cooperative societies' premises should be conducted. All accounts should be perfect and if any official is not giving true information legal action should be initiated on them. CC TV cameras should be there in all areas where financial transactions are made. Public should be advised not to give any bribe and they should report immediately if anyone demands bribe. (**Raghavendran Varadarajan**)
- We must make submission of quarterly performance statement, Biannual AGM meetings, Biannual audits by central team, declaration of annual performance as compulsory. Auditing central team should consist of multidisciplinary professionals in addition to the Accounts team(This must be considered for banks as well). (**Murali**)
- All Co Operative societies across India should be monitored by the Central Government Audit Bureau. Those who do scam should be punished severely and their assets should be confiscated without any mercy. There should be a transparent transactions. Public should get benefitted from these co operative societies. Transferring of funds directly to the beneficiaries account will stop looting money. Cashless transactions is the best way to stop receiving bribes from some corrupted officials. A Toll Free number and email id should be given to the public to report the corruption. Surprise check in all co operative societies premises should be conducted. All accounts should be perfect and if any official is not giving true information legal action should be initiated on them. CC TV cameras should be there in all areas where financial transactions are made. Public should be advised not to give any bribe and they should report immediately if anyone demands bribe. (**Aditya Mishra**)
- There are more than 20 Railway Credit Societies in India. Most of these Societies are registered as Cooperative Societies and have turnover of thousands of Crores. These Societies, like the one in Chennai (RECCS Ltd) and Trichy (SRECCS Ltd) are being run by the leaders of the Railway Unions. These persons are occupying the posts of Chairman and Directors continuously for decades without any proper elections . These Railway Societies are the major cash cows for the Railway unions and corruption is rampant in these Societies for last many decades. Though many complains were given to the Railways in the past no action was taken in this regard till date. The ministry of Cooperation should work hand in hand with the Railways to clean up such societies and

to conduct a proper audit of the accounts of these Societies to avoid further misuse of Railway men's money. (**Umasankar.Cumasankarcmenon@Gmail.Com**)

- Periodical inspection, Internal Audit and statutory Audit shall be made mandatory for which cooperative Administrative and Audit offices shall be strengthened with offices in every Taluk. Regards(**Sureshgsuresh377@gmail.com**)
- Regarding the professionalism in the co-operative societies, there should be some minimum qualification for the person, who wants to become a director in the cooperative society. (**RCS Maharashtra**)
- Currently there is no proper body to see over the democratic conduct of the Multi State Cooperative Credit Societies. In many Cooperative Societies, like the Railway Employees" Cooperative Credit Society Ltd, Chennai are run by a single person for many decades. Without conducting any election for the representative assembly, the lower body, these people are electing themselves from a small group of people who were hand-picked by themselves. These societies are not even conducting annual general meetings and using the same private chartered accountant firms, who are in hand in gloves with them, to siphon the funds of the Society. A proper mechanism is needed to make sure that elections are properly conducted and also accounts are properly audited to avoid corruption and ensure the democratic conduct of such Societies. (**Umasankar.Cumasankarcmenon@Gmail.Com**)
- Cooperative Governance# bylaws should differ based on type of co-society , one procedure one method to all registered under society is costly and discouraging , SMALL HOUSING society is made for convenience TO TRANSFER OF OWNERSHIP FLAT & MAINTENANCE, most of the member not ready to take responsibility has chairman or other position, some members do not contribute for small maintenance expense also, whosoever take burden of maintenance has to do at on own cost being one member. Small housing society with less than 10 flats must be excluded from expensive procedure like audit, election, fact is revenue collection for maintenance of such small society annually receipt less than 20000/- and yearly expense on election audit with conveyance reaches higher than revenue. (**sujitlotlikar**)
- All Co-Operative societies across India should be linked under a proper Auditing Bureau. If there is any fraudulent activities are found the culprits should be put in jail and their assets should be attached to the Government. Quality products should be distributed throughout the co operative societies. (**RaghavendranVaradarajan**)
- All Co Operative societies across India should be monitored by the Central Government Audit Bureau. Those who do scam should be punished severely and their assets should be confiscated without any mercy. There should be a transparent transactions. Public should get benefitted from these co operative societies. Transferring of funds directly to the beneficiaries account will stop looting money. Cashless transactions is the best way to stop receiving bribes from some corrupted officials. A Toll Free number and email id should be given to the public to report the corruption. Surprise check in all cooperative societies premises should be conducted. All accounts should be perfect and if any official is not giving true information legal action should be initiated on them.

CC TV cameras should be there in all areas where financial transactions are made. Public should be advised not to give any bribe and they should report immediately if anyone demands bribe. The societies need to have engineers & smart management graduates. Success of one cooperative others will follow. I am pointing about one particular subject of fisheries dept. This type of culture should get into various fields in cooperatives to be more scientific & to become aatmanirbhar. **(Aditya Mishra)**

- Strengthening internal audit system or conduct of concurrent audit in cooperative will reduce the risk and bring in more professional approach **(Govt. of Andhra Pradesh)**
- **Audit of Cooperatives needs to be standardized such that** centralised services for audit of cooperatives be available at at Centre/state level and only audited societies to be given scheme benefits (if any). **(NABARD)**

## **(II) 5. National/International Best Practices**

- **Central depository of Best Practices** among cooperatives across the country. **(NABARD)**

## **(II) 6. Other Reforms**

- Please merge all dccb into state coop bank for the transparency in the bank because politician"s misuse these bank and that impacts on farmers and common people so plz sir **(Ganesh bardeganeshbarde11@gmail.com)**
- I am writing to you to draw your attention to the Multi-State Co-operative Societies registered under Multistate Cooperative Societies Act, 2002. There are nearly 1300 Multistate Societies in India. As a “multistate” status, they do business in two or more two states. So they have huge businesses in monetary form. As an employee in Such Society from past 08 years, I can suggest to you some important changes which should be done in this regard:
  - Strengthening the Administrative Control on MSCS: All these nearly 1300 Multistate Societies are registered under MSCS Act, 2002 and for this Societies Central Registrar is a registering and controlling authority. This post falls under Agriculture Ministry. But sadly, there is no adequate staff for this office. There are hardly 05-06 staff members in this apex office for all India controlling. Therefore, adequate controlling is not happening at this time. Co-operation Ministry should focus on strengthening the administrative control on MSCS. Also India is a continent-sized country. So it is very hard to control these societies from one place. So Co-operation Ministry should think about opening offices Zone wise or State wise to ease for doing businesses.
  - Grievance Redressal System for Multistate Societies. As the multistate spread in whole India, the Customer base is huge. Therefore, an Enormous number of complaints are received by Central Registrar but there is no proper way of complaint-making mechanism in the office. Complaints are not resolved in a

timely manner. So there should be a digital, time-bound mechanism for the complaint redressal in MSCS.

- Separate & Independent Office for Liquidation. There are 54 Societies are under liquidation and 18 societies liquidation process is initiated currently. For eg. Tourism Development Coop. India Ltd., (71, Masjid Road, Jangpura, New Delhi is still under liquidation since 2012. So, it is still under liquidation for the past 09 years. Also, there are a lot of complaints raised for the liquidators. For eg, Liquidator of BhaichandHirachandRaisoni Multi State Cooperative Credit Society Ltd., 1, Ponam Chambers, Bank Street, Navi Peth, Jalgaon, Shri Jitendra GulabraoKandare, Deputy Registrar of Cooperative, Govt of Maharashtra is under arrest for serious fraud. Money of common people invested in these multistate is still in the air from past these years. These things arise because the liquidator is from State Governments and there is no controlling or auditing authority on liquidators. So Co-operation Ministry should think about having a separate department for the liquidation process. Also, the liquidator should be a Central Government employee and not a state employee to avoid state interferences.
  - Complete Audit by Central Registrar Office. These societies are audited by an independent auditor appointed by the Society Administration. So it is likely possible to hide the serious deficiencies of Societies in the audit report. To overcome this, the Cooperative ministry should impanel auditors from the state and restrain societies to be audited from them only. Also I can mention some of the multistate credit societies which have some serious irregularities. Also, these irregularities are mentioned in the audit report by their respective auditors. But there is no action taken on them by Hon. Central Registrar office. This problem arises because of adequate staff. I have personally seen the audit report copies sent to Central Registrar are kept near the walled compound in Krishi Bhawan under an open sky.
  - 5) Complete Enquiry of Multi states registred in 2012, 2013, and 2014. If you see the statistics of the total multistate societies, you can identify that 691 out of total 1302 multistate societies are registered in only three years. These multistate opened in 2012, 2013, and 2014 are suspiciously registered. How more than 50% of total societies which are registered before Independence opened in only 03 years? So Co-operation Ministry should think about inquiring about these 691 multistate opened in 2012, 2013, and 2014. **(Vivek Mahajanmahajanvivek51@gmail.com)**
- To strengthen system and to increase of income to farmers through cooperative societies a policy , strict act in which pacs chairman have no power, there should a government employee as manager of pacs and administration should be preferred to block level officers also along with district. for root level works focus on primary societies and to get rid of scams elope central level societies or if not then bound central societis with specialized staff like MBA degree holder and its administration should be by district level officers. infrastructe at root level shoud be developed and there should a better growth for employees so that they work efficiently like promotion, handsome salary and perks. **(vijay kumarsuper.simple123@gmail.com)**

- interference of the cooperative officers has to be minimized in the internal affairs of society and provisions of CBI and CVC inquiry against malpractice societies and banks has to be introduced. the interest of employees of society need more safeguards and white blowers concept need to be introduced to check the mismanagement and one compulsory RBI dignitarie need to inducted in the board of every cooperative bank common recruitment policy pan India need to be introduced **(Deepak Gautamdeepaknrpcbho@gmail.com)**
- Employee Benefits are very necessary. In Cooperative society there is need for employee satisfaction, taking care of every employee monetary and general benefits, rewards for good working, It"s increase involvement of employees towards success. **(Dinesh Chandra Sharmadineshsharma1743@gmail.com)**
- I Am A Pacs Employee In West Bwngal,My Salary Are Very Low ,So I Suggest That All Pacs Employee Are Pay Scale And Bear Govt Of India, All Over One Softawe Use All Pacs ,Pacs Employee Are Improved The Goverment Employee **(Prosanta Mondalprosantamondal23@Gmai.Com)**
- Dear Sir, I Am A Pacs Employee In West Bwngal,My Salary Are Very Low ,So I Suggest That All Pacs Employee Are Pay Scale And Bear Govt Of India, All Over One Softawe Use All Pacs ,Pacs Employee Are Improved The Goverment Employee , Bod Ane Not Better So Bod Closed. **(Madharul Mondalprosantamondal23@Gmai.Com)**
- Honourable Sir/Madam We are submitting the following suggestions for the cooperative sector development.
  - No Government employees shall be appointed as salary drawing officers from cooperative societies including chief executive post. Government may appoint Government employees to Board as their nominee to ensure and guide the Board regarding the compliance of Act, Rules and Bylaws.
  - Debt recovery system of department officers ineffective due to political intervention, so Arbitration and Execution shall be entrusted to Recovery Tribunal under judicial authority in each Taluk or District.
  - Profit appropriation priority shall be made mandatory provision for income tax, Reserve fund, Cooperative development fund, Bad debt reserve fund, Recapitalization fund, Members welfare fund, Employees welfare fund, Board managerial commission, public welfare fund or social responsibility fund, Employees bonus, Pension corpus fund and such non mandatory funds.
  - Employees recruitment shall be by Cooperative service commission or Recruitment Board for all cadres including low level employees to avoid nepotism and other means.
- Measures to Develop the National Cooperative Policy: A Strategic Approach for prosperity through cooperation Dr Rajiv Kumar, Faculty Member of Institute of Cooperative Management, Jaipur (Rajasthan) under National Council for Cooperative Training (NCCT), New Delhi Recently in July 2021 the Government of India has

announced and established new Ministry of Cooperation to strengthen the cooperative movement in the country through new vision “prosperity from cooperation”. The ministry of Cooperation is in the process of developing a structured policy to strengthening the co-operatives at the grassroots level and also restructuring the processes for "Ease of doing business" for co-operatives via spreading the network of cooperatives in the country under State and Multi-State Co-operatives Societies Act. As per current national policy for cooperation each cooperative organization adopting the three-tier institutional set-up i.e. from village to district and district to the state level. But this is unfortunate to say that the various study reveals that this structure has be the witness of poor governance and lack of coordination at each level due to that the interest of members has been lost to retain with these societies continue resulted sleepy and no. of inactivate members are increasing. Secondly, these cooperative organizations are being operated and handled by the limited no. of people for their political interest and not for the development of livelihood or socio-economic development. The needy people are still far away from this cooperative structural set-up. To achieve the overall vision of the cooperation and the mantra of present government “Prosperity through Cooperation” a strong cooperative policy may be developed at the central level by the ministry of cooperation. This study will help the policy makers in terms of researcher contribution in the various aspects of the cooperative movement to construct the new national cooperative policy. The present study is based on the philosophy of the cooperators, experts, intellectuals and the academicians concerning with the cooperative movement in the country. This work will help the stakeholders specifically the Govt. of India to understand the cooperative business model and the cooperative structure in India. The study is descriptive including primary and secondary information with conceptual views of the stakeholders and efforts is made to contribute the inputs for developing new cooperative policy. **(Dr. Rajiv Kumar Faculty Member ICM Jaipur 302004hrtcinfo11@gmail.com)**

- In the Annual Report of National Level Coop. Societies must have following information:
  - a. Name of Society to whom Chairman and Director represent alongwith Society Regn No., Address, Membership No.
  - b. Yearwise / tenurewise full details of their participation in that Orgn and post hold (From \_\_to \_\_) alongwith the Society's name they represent, with complete address and Membership No.
- There is a need to develop indicators to access and rank different kind of cooperatives. These indicators can be used to rank differentkinds of cooperatives at district, state and national level. In fact this can extended to rank states like ease of doing business or city ranking of states based on working of cooperative sector in the states. **(Uttar Pradesh State Cooperative Union)**
- **Setting up of Grievance Redressal Mechanism at State and Central level** to address the problems of Cooperatives and its members or potential members. **(NABARD)**

### **III – Strengthening Equity Base and Promoting Entrepreneurship**

#### **(III) 1. Access to Credit/Capital**

- To Increase assistance amount in PACS as 'Multi Service Centres Scheme of NABARD: Under this scheme NABARD providing refinance to StCB @ 3% and loan to PACS @ 4% per annum. The financial position of most of the PACS in the State is not strong enough. To motivate the PACS for taking up projects under this scheme, GoI is requested to reduce the interest rate under this scheme and consider providing Capital Subsidy upto 50% on the pattern of NCDC **(Government of Rajasthan)**.
- Share Capital to Co-operative Institutions: Out of 36000 cooperative functioning in the state of Rajasthan, most of these do not have State Govt Share capital invested in them. Due to Scarcity of financial resources in these societies, these societies are not able to perform their business efficiently. Therefore, GoI Should consider infusing share capital assistance in them through State Government **(Government of Rajasthan)**.
- Increase the NABARD refinance amount for short term Crop Loan disbursement: GoI should consider providing 90% refinance at concessional rate to these banks so as to safeguard their financial interests **(Government of Rajasthan)**.
- Allowing Well Managed Financially Sound (WMFS) societies to leverage capital market for resource augmentation and benefiting existing member of these **(Government of U.P.)**.
- Since National Cooperative Development Corporation (NCDC) become under the new Ministry, the meeting also suggested for reviewing the current funding pattern of NCDC, which can relieve the burden of cooperatively least developed State regarding State Government's share capital contribution from 20% to 10%. Besides this, budgetary support from Ministry of Cooperation for cooperative sector in the North East Region in discussed and requested. **(Government of Mizoram)**
- To increase the NABARD refinance amount for Short term crop loan disbursement. **(Deptt. Of cooperative Rajasthan)**
- Share Capital to Co-Operative Institutions. **(Deptt. Of cooperative Rajasthan)**
- Central Government and State Government should provide capital funds to weak Co-operative Banks at concessional rates. **(RCS, Maharashtra)**
- More than 50% of the states in the country are cooperatively under developed Irrespective of their capacity to catalyze socio economic growth. In consideration FISHCOPFED being a weaker section federation, the Government should provide adequate grant-in-aid/ financial support for the federation to facilitate its functioning as

per the mandate to impact sustainable welfare and development of member cooperative network across the country. **(National Federation of Fisheries Cooperatives Ltd.)**

- Since cooperatives are generally formed by the weaker and poorer sections of the society, their capital allocations are meager. Therefore, Government can also lend and provide support in the form of loans from State and Central Cooperative Banks, especially for the North-Eastern States. **(Govt. of Manipur)**
- In the absence of sufficient legal provisions for co-operative banks to participate in capital markets, RBI may have to devise ways, systems, and infrastructure, at least in the interim, to enable the cooperative banks in this regard. This would be akin to RBI stepping in the role of capital market regulator for select group of entities and jurisdictional forbearance may have to be practiced in the interim. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- Cooperatives shall be given equal opportunities both in capital and debt financing of their operations and to bring in uniform norms by banks and financial institutions for financing corporates and cooperatives. **(National Cooperative agriculture & Rural development banks Federation Ltd.)**
- Housing cooperatives are well structured and in a position to absorb a large amount of funds for construction/financing new houses and improving old housing stock in the country. The State level Apex Cooperative Housing Federations (ACHFs) are borrowing funds mainly from the funding agencies like the Life Insurance Corporations of India (LIC), Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB), Commercial and Cooperative Banks, etc. In view of their increased fund requirement, the loans made available by the funding agencies to housing cooperatives are not adequate. **(National Cooperative Housing Federation of India)**
- It is, therefore, suggested that the major funding agencies like LIC, HUDCO, and NHB may suitably enhance their allocation to housing cooperatives. **(National Cooperative Housing Federation of India)**
- The ACHFs borrow funds from the funding agencies for on-lending to their affiliated primary housing cooperatives which in turn further on-lend the same to their members. In addition to the interest rate charged by the funding agencies, the ACHFs are required to cover the loanees under the group insurance scheme which adds 0.5%. Besides this, The ACHFs and primary housing cooperatives have to add their margin of 0.5% to 1% each to cover the administrative and staff cost. Thus the ultimate borrower ends up in paying higher interest rate between 1.5% and 2.5% than the interest rate at which the ACHFs have borrowed the funds. **(National Cooperative Housing Federation of India)**
- It is relevant to point out that the core focus of the Government of India is provision of Affordable Housing for All with special emphasis on vulnerable sections of society:



and such proposed low rate of interest for housing loans through cooperatives would help in effectively achieving the desired targets. Similarly, one percent extra interest subsidy should be provided for loans to members of housing cooperatives belonging to low income families. **(National Cooperative Housing Federation of India)**

- Funding agencies should provide additional loans to housing cooperatives at reasonable rate of interest. NCDC should also start providing financial assistance to housing cooperatives.**(National Cooperative Housing Federation of India)**
- Need for extending Recapitalisation assistance to Rural Cooperatives on the lines of Revival Package recommended to Short Term Cooperative Credit Structure (STCCS) by the Task Force on Revitalisation of Cooperative Credit Institutions. **(NAFSCOB)**.
- Extending Recapitalisation assistance to Rural Cooperatives on the lines of Revival Package recommended to Short Term Cooperative Credit Structure (STCCS) by the Task Force on Revitalisation of Cooperative Credit Institutions. In case of Rural cooperative banks, a budgetary allocation of Rs. 13,592 crores made in the year 2006 to wipe out the accumulated losses in 115 years has not been released to the banks. Out of Rs. 13,592 crores, a sum of Rs. 9868 crores only have been released These losses are due to external reasons such as officialization, politicisation, loan waivers etc. **(NAFSCOB)**
- The 'Revised Revival Package of Short-Term Cooperative Credit Structure' as recommended by the Task Force under the Chairmanship of Prof. A. Vaidyanathan has been implemented in some of the 25 states which have opted for the revival package and the process of implementation has been abruptly ended. Almost 29000 eligible PACS remain to be recapitalised. Further, under the package the DCCBs were also to be recapitalised. As on date only 13 DCCBs in the state of Orissa have been recapitalised and the remaining 350 DCCBs are yet to provide with recapitalisation assistance.**(NAFSCOB)**
- Conditional recapitalisation to PACS and not providing timely recapitalisation assistance to 350 DCCBs has seriously affected the viability status of many of the Rural Cooperative Credit structure. Hence, it is in the fitness of things and in the larger interest of the short-term rural cooperative credit structure, Government of India need to provide additional assistance for continuation of the revitalisation package and also recapitalise the DCCBs to strengthen the rural credit delivery structure. **(NAFSCOB)**
- The announcement of agriculture loan waiver badly impacts the working condition of Rural Cooperative Banks due to increase in level of NPAs. For Banks, the farmers whose loans have been waived are a defaulter. This discourages lending to the beneficiaries of the waiver scheme, further; a loan waive scheme further; a loan waiver scheme is followed by a decline in new loans for the benefiting group due to the lack of capital in banks. The increasing demand for farm-loan waivers and default in existing loan repayments by farmers in anticipation of write-offs further worsens the financial position of banks. Hence there is need for capital infusion to banks by State Governments.

- Need to release higher quantum of refinance with lower rates of interest on refinance on the ST SAO loans.
- Need to release timely ST SAO refinance Policy with concessional rate of interest without resorting to Additional Policy at higher rate of interest.
- Need for adequate and revised interest subvention through NABARD irrespective of the size of landholding / category of farmer.
- Need to infuse capital to wipe out accumulated losses and complete incomplete process of revival package. **(NAFSCOB)**
- The policy should address the need for capital support through a mechanism of promotion of funds that could be contributed by Centre and / or states as well as others under certain conditions. It could have provision for return of capital at face value when the cooperative is in a position to do so. Such funds should be meant only for cooperatives up to certain size only. Such funds could also be sector specific. **(National Federation of Fisheries Cooperatives Ltd)**
- Participatory planning and evolution of regional action plan in coordination with state apex bodies and representation of central societies. **(NAFCARD)**
- Funding agencies should provide additional loans to housing cooperatives at reasonable rate of interest. NCDC should also start providing financial assistance to housing cooperatives. **(NCHFI)**
- Developing a 'Cooperative Enterprise Development Fund 'to enable capitalisation and business development. The process to access support from this fund should be simple and should be prepared in consultation with cooperatives and their federations. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- Facility of capital infusion by Government to strengthen Cooperatives more particularly in respect of new and innovative projects based on Government missions. **(Maharashtra Rajya Sahakari Sakhar Karkhana Sangh)**
- Financing Scheme: Incentives in the form of capital investment subsidy, interest subvention, equity infusion, working capital on softer terms, be introduced as part of promotion and development of the sector. **(National Labour Cooperatives Federation of India Ltd.)**
- Credit Guarantee: Since primary labour cooperatives do not have adequate assets to provide as collateral security to banks/ financial institutions, may be extended credit guarantee. **(National Labour Cooperatives Federation of India Ltd.)**
- The main problem being faced by the Cooperatives is deficiency of Capital. The private players may be allowed to invest into the Cooperatives through a Memorandum of Understanding between the investor and the cooperative society so as to cater needs of both the parties. This investment may also include Foreign Direct Investment (FDI) upto certain extent. It shall maintain a balance between the basic character of the

cooperative society and its openness to the investor friendly environment. It may bridge the gap between the aloofness of cooperatives from the globalised world and advantages of such investments. **(RCS Haryana)**

- In order to enhance credit facilities to Cooperatives, guidelines issued by Reserve Bank of India may be suitably modified in such a way that facilities of loaning, factoring, export credit for any kind of cooperative societies (in addition to cooperative societies engaged in agriculture and allied activities at present) by the banks is included in description of '**Priority Sector Lending**' on pattern of Micro, Small and Medium Enterprises (MSME). **(RCS Haryana)**
- Existing schemes of NCDXC providing credit facilities to Cooperatives require collateral security and guarantors. Cooperative societies not having such assets for security are not qualified for seeking credit facilities. CCTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprise) has been set up by Ministry of MSME and SIDBI for enabling Micro & Small Enterprises to avail credit facilities without collateral security and guarantor. On the same pattern, creation of a **Credit Guarantee Fund for Cooperatives** may be drafted. **(RCS Haryana)**

### **(III) 2. Strengthening Equity Base**

- Equity Support : It is well known that cooperatives cannot mobilise large funds at the formative stage and government funds may be needed at initial stage. But the role of the government, should be to promote cooperatives at formative stage and exit of it at the earliest. It is proposed that a time limit should be fixed in the law itself that equity support from the government shall be available for maximum period of 10 years after which cooperatives would be encouraged to return Government equity. **(IFFCO)**
- Cooperative societies are the pillar of Indian Rural sectors they must be allowed to raise funds through public issues there must be shares of Cooperative societies so that there will be public investment and all this must be done under Government Controlled Entity like SEBI. Shares of Cooperative societies must be tradable. 10% of Shares will be of Committee Members and rest 90% of Shares must be public holdings. Shareholders decision will be the final decision for any changes in Cooperative Societies policy and it must be decided on majority. Technology wise all Cooperative Societies must be part of Digital India all of Cooperative Society members must be given online training by Government IAS officers on monthly basis. Audit of Cooperative Societies must be done by IAS officers. Cooperative Society must have Online website and android application where they can sell products to client without middlemen so that they can earn profit. Hope you will try to implement this. **(Neelesh\_99)**

### **(III)3. Strengthening Infrastructure**

- **Basic infrastructure & branding of cooperative:** Cooperative has a huge reach; however cooperative institutions lack basic infrastructure and generally not presentable. This dissuades younger generations to associate with cooperatives. There is a strong case for financial assistance to ensure minimum basic infrastructure in cooperatives. **(RCS- UP)**
- Marketing of products of small grass roots cooperatives and also procurement of their raw materials and consumables are areas where they need support. Promotion of entities that can aggregate the products of the cooperatives and as also their purchases to get them competitive prices should be addressed by the policy. **(NAFCUB)**
- Capacity Building of Fisheries Cooperatives - Dedicated Fisheries Incubation Centres be positioned adopting hands-on capacity building sequencing both backward and forward linkages to strengthen cooperative business and value addition **(National Federation of Fisheries cooperatives ltd.)**
- TNA/DSR driven action plan be facilitated by central/ State apex bodies to position cluster driven aggregation, Infrastructure and value chain to impact profitable employability replicating inclusion **(National Federation of Fisheries cooperatives ltd.)**
- Special Provisions may be made for providing Financial Assistance, Capital Support, Infrastructure Development Support, Manpower Training, etc. to Cooperative Societies of the North Eastern Region, especially those formed in remote, hilly and backward Districts which may be identified through parameters that may be adopted by the Central Government in consultation with the respective North Eastern States. Special considerations may be provided to those small and weaker Cooperative Societies formed by STs and Physically Handicapped / Specially Aabled Persons, etc. to ensure adequate promotion of this weak category of communities that need special support and promotion by the Government. **(Govt. of Manipur)**
- Please ensure a selling as well as purchasing points for raw materials and a strict regulation of the funds for the prevention of misappropriation and arrangements for technical and commercial session to all active member associated therewith. A token money for individual membership must be introduced. Cooperative society make loss, when members don't think about repaying or intended to take the advantages without desired efforts. **(Jaideep Chatterjee)**
- UT Govt may formulate policy for providing required space to eligible Cooperative Societies for creation of Infrastructures like Godown /Office/Outlets on the land allotted to local self Govt Bodies. **(Andaman Nicobar Islands)**
- **Centralised Support services to Cooperatives-** For improving business viability and capacity to create employment and income Governments to facilitate centralised services

- a. IT related services
- b. Human resource development programmes;
- c. Research and management consultancy services;
- d. Access to finance and investment;
- e. Accountancy and audit services;
- f. Management information services;
- g. Information and public relations services;
- h. Consultancy services on technology and innovation;
- i. Legal and taxation services;
- j. Support services for marketing; and
- k. Other support services where appropriate. **(NABARD)**

### **(III) 4. Diversification of Activities**

- Re-organization of Primary Agriculture Cooperative Societies (PACS) or Multipurpose cooperative Societies (MPCSs) in case of Sikkim and few other states **(Government of Sikkim)**.
- Diversification of Cooperative Sector: The diversification of the cooperative sector into non-traditional areas like holistic healthcare infrastructure, education and services etc. and strengthening the Consumer Cooperative sector in the country is suggested. This will have a huge impact on the economy and engagement of people in rural areas to take the benefit of cooperatives to masses. **(IFFCO)**
- Another important area the policy should focus is to diversify the Cooperative societies rather than just focusing on agri-related and that too credit related functions alone. **(Coop deptt. of Telangana)**
- There is a need for diversification of collective businesses of cooperatives. **(NCUI)**
- The Policy must lay emphasis upon the diversification of sphere of cooperative business and encouraging cooperatives to build strategic partnerships with other sectors and the organisations in the sphere of national economy. **(RCS, Nagaland)**
- Although, the Cooperatives are doing a tremendous job in all sectors of economy, there is need to incorporate scope and coverage of all type of cooperatives exclusively in the National Cooperative Policy to identify , refine, define and design their aims, objectives, mission and vision . In the National Cooperative Policy, sector wise scope & coverage of cooperatives should be defined and included. Some of the main areas of different sectors in which the scope and coverage may be included are suggested as follows:**(Govt of Punjab)**
  1. Banking Sector,
  2. Primary Agriculture and Multi-Purpose Cooperative Societies

3. Milk Producers Societies
  4. Labour and Construction Societies
  5. Housing Sector,
  6. Sugar Sector & Industries,
  7. Publication and Printing,
  8. Health and Care Sector
  9. Education and Training Sector
  10. Transportation,
  11. Research and Development
  12. Insurance Sector
  13. Marketing of agricultural yield
- Co-operative societies in new age business: E-com business has been growing at a rapid pace However, Co-operative has virtually no presence in newer areas like E-com and fin Tec. Though Co-operative has historically been strong in those areas in offline mode. It is imperative to enter these areas to remain relevant and protect its market share. **(RCS- UP)**
  - Introduction of collective farming for driving modern and mechanised farming which respond to emerging signal in the economy **(Government of U.P).**
  - Integrated Supply Chain for small cooperatives: The greatest challenge for cooperatives is that they are small and scattered. They do not have access to an Integrated Supply chain and the national/ global markets. As a result of this, they do not find ways and means to grow. It is therefore necessary that a national level logistics, supply chain and market place should be developed for backward and forward integration. **(IFFCO)**
  - Cooperative must align themselves with the new frame work of economy that is emerging in the 21<sup>st</sup> Century. The economy is now focusing on things like value chain management, supply chain management, innovation, new areas of services sector. There is an urgent need to conceive, nurture and promote Cooperative in these emerging areas. Otherwise, Cooperative will be regarded vestiges of 19<sup>th</sup> and 20<sup>th</sup> century economy. **(Coop depts. of Telangana)**
  - Village Development Programme through Cooperatives: The new national Policy may sponsor progressive village development programme through cooperatives in order to enhance the income of farmers and rural people. **(NFCSF)**
  - With advent of technology and social and economic transformation the country is witnessing. New areas of growth, development and diversification have opened up for cooperatives. Business diversification of cooperatives should find adequate emphasis in the new policy **(Department of Expenditure).**

- Members of Cooperatives are its owners. As owner, they have to find opportunities for investment. Increase in investment leads to diversified business activities, which in turn will satisfy the diversified needs and interest of various groups of members. **(NAFED)**
- PACS should also be involved in e-commerce, logistics and consumer good market. **(RCS Haryana)**
- Instead of spreading our resources thin by seeking to focus on all sectors and areas, the new policy must lay down clear-cut priorities which could include agriculture and allied activities, different facets of RURBAN, vulnerable sections of society and issues related to climate change and renewable energy. The active intervention of the government including legal-administrative-financial-technological and other interventions must focus on clearly defined priorities to optimize efforts. **(Government of Bihar)**

### **(III) 5. Promoting Entrepreneurship**

- The policy must focus on creation of Cooperative Entrepreneurship Development Fund for supporting professional development of cooperatives. **(NCUI)**
- As cooperative entrepreneur, they are expected to organize people and resources, identify feasible economic activity, take risks, motivate and lead marketing, production and other activities/services of the cooperatives and reap the benefits. **(NAFED)**
- I am indeed very happy that, under able leadership of Hon'ble Shri Narendrabhai Modi Sir and Hon'ble Shri Amit Shah Sir new milestones are being achieved. I am fortunate enough to work in Vibrant Gujarat 1,2,3,4,5 while serving in Government of Gujarat organization. I am very happy to note that new ministry "Ministry of cooperation" has been formed. It is right time this ministry has been formed when "Collaborate rather than Compete" and वसुधैवकुटुम्बकम् philosophy is need of an hour. I am very small but passionate person, I am retired from the Centre for Entrepreneurship Development – a Government of Gujarat organization, My passion has motivated me to thought, I have prepared a concept note of "Cooperative Entrepreneurship" "an enterprise established jointly by passionate entrepreneurs. I think this is high time to educate and promote Cooperative Entrepreneurship" Based on my experience, knowledge, I have tried little to put my thought on paper "Cooperative Entrepreneurship". State institutes should run exclusive programme on "Cooperative Entrepreneurship Development" hope it might be useful. Short term rural program should be design where rural youth should be trained and motivated to address local issue by establishing Cooperative enterprise. A case study is also written which is genuine problem, by implementing we can do little. Jay Hind... **(Mayank R Mehta)**

- **What will be our proposed industrial structure of cooperative industry or service farms?**

First we have to make a market research in total area, (state wise) there requirements, there buying capacity, there facility required, there consuming habit. this information will may available to find the selling products data from past few years in that locality. We have to make list which service sector or industrial sector co operative structure industry can set up that area. Now we set up that type of co operative society industry each every districts level. This co operative will responsible to supply that district population. If they can increasedthere business can served for multi districts, inter state, even can internationally. This type of co operative industry have sub co operative industry run in sub division wise, main co operative industry will control all the sub division (secondary co operative ) society.

Secondary co operative society will set up more co operative society every panchayet level. Then self help group of village level can join any of co operative society running in panchayet level. Each co operative society will responsible to provide there manufacturing jobs or service jobs to lower level co operative , or with minimum profit sharing. Districts level main co operative society must have , distribution facility, war house, raw material source , research facility and training facility for workers. They provide raw material , products design, machinery , training to other co operative society without any profit sharing or in actual cost . they fixed products price to buy from secondary co operative society. Secondary co operative society will fixed a price to a products from panchayet level co operativesociety , and panchayet level co operative society will fixed a price for village level co operative society. This price will prefixed and may change if raw material price or some of any factor become expensive . the income of all co operative not only come from profit sharing , secondary co operative can produce a products, they can sell or distribute there products to local market, so they will get both capital , profit sharing + products cost + selling price . The ranking of co operative society or which position they will hold will decided on there business performance basis. Any co operative society can manage position districts level , means lop position on there skill, marketing structure, or performance etc . Any co operative society are able to sell there products in local markets paying the raw material cost to upper co operative society.(**KousikPattanayak E mail : kousiknavy80@gmail.com**)

### **(III) 6. Marketing/Branding**

- In fact, cooperative infrastructure, colour combination, building and sitting design, facilities for customers should be standardized to develop strong branding. If it is not possible at national level at least for each state. (**RCS- UP**)
- Societies should have its own specific products with their brand so as to give recognition to the Societies and to make their presence felt among the general public as a Cooperative Societies and also to give value addition to their products.(**Govt. of Manipur**)



- Marketing sector interventions & encouragement: Cooperatives have many national, state-level apex federations like NAFED and TRIFED which need to be made more functional and prominent by actions to speak. They need to be effective to link the producer farmer and the consumer as in that of NDDBS outlets in Delhi. Need to integrate the PACS into the primary consumer cooperatives to check to eliminate the middleman who swindles the lion share from the profits. The strength of a cooperative is its quality and its impact in the sector such as milk, edible oil, fertiliser. This is the service needed and needs to be done by cooperatives marketing societies. NAFED did play a role in the marketing of onions. Likewise, NAFED through other MARKETFED can reach the potato of the north to the south through rail vans and cold-chain vans. Similarly, other Agri and horticulture products like mangoes, oranges and bananas could be marketed throughout the country.I-4

### **(III)7. Innovation**

- Policy should provide for a suitable scheme of setting up of start-up cooperatives funds in all states, with contribution from Centre and the state, to subscribe to seed capital of start-up cooperatives with innovative scheme that would help local population. The cooperative may be required to have say, minimum 50 persons and contribute matching capital, to begin with (**NAFCUB**).
- Dedicated Fisheries Incubation Centres be positioned adopting hands-on capacity building sequencing both backward and forward linkages to strengthen cooperative business and value addition. Each dedicated incubation centre needs to act as satellite information centre propagating backward linkages on scheme and success stories and forward linkage for competitive business modelling(**National Federation of Fishers Cooperatives Ltd.**).
- The policy must focus on creation of Cooperative Innovation Fund for supporting professional development of cooperatives. (**NCUI**)
- Dedicated Fisheries Incubation Centres are required to be positioned adopting hands-on capacity building sequencing production, marketing and post-harvest management.(**National Federation of Fisheries cooperatives ltd.**)
- Efforts are needed to trigger inclusive growth of fishery cooperative organization provisioning dedicated incubation centers catalyzing PPP approach in line of MSMECDP.

### **(III) 8. Technology Adoption**

- PACS Computerization: GoI should consider 100% grant for computerization of PACS (**Government of Rajasthan**).
- Compulsory provision for Cooperative Societies to upload their information on Portal: The Ministry of Cooperation, GoI should develop a portal where the cooperative societies need to upload their information, annual returns, audit reports & minutes of AGM & other meetings as per legal provisions. This will enable the members of cooperative societies, State Govt and GoI to exercise effective monitoring over the activities of cooperative societies (**Government of Rajasthan**).

- Digitalization of cooperative societies and the areas they operate in, tends to bring monetary transparency and improve their market access. It also envisages elimination of middlemen involved, and helps the members fetch maximum benefits at the same cost price. The Policy may encourage & incentivize end-to-end computerization of various processes related to cooperative societies to increase efficiency & bring transparency. Further, tremendous reach of cooperative societies coupled with digitalization will enable the members to quickly know and assess their eligibility in welfare schemes of governments. Therefore, M/o Cooperation may encourage digitalization as an integral part of the policy & bring appropriate mechanism to incentivize the same. **(M/o Electronics & IT)**
- Digital identity for cooperatives is like a domain name (.in and .bharat), email ID and a single page website may be provided. National Internet Exchange of India (NIXI), MeitY may provide these at subsidized rates. **(M/o Electronics & IT)**
- At least 4000 fishery cooperatives to be digitized with provision of a paid Secretary and with system support at an expected cost of @ Rs. 120 crores per annum **(National Federation of Fishers Cooperatives Ltd.)**
- The Ministry of Cooperation should develop a portal where the cooperative societies need to upload their information, annual returns, audit reports & minutes of AGM & other meeting as per legal provisions. This will enable the members of cooperative societies, State Govts and GoI to exercise effective monitoring over the activities of Cooperative Societies **(Government of Rajasthan)**
- Compulsory provisions for Cooperative Societies to upload their information on Portal. **(Government of Andhra Pradesh)**
- Computerization of data and portal to Co-operatives. **(Government of Himachal Pradesh)**
- Budgetary provision for Computerisation and technological purgation in the PACS of the country to enable them to compete in the technology driven market that we are facing today. **(National Federation of State Cooperative banks Ltd.)**
- Innovation and Start-up Fund / Coop Entrepreneurial Development Fund: Technology is today changing the way we live and do business. Technology and innovation play a positive role for cooperatives in promoting farmers economic welfare. Right technology can also influence the efficiency and productivity of cooperative factories. Unfortunately, cooperatives are quite slow in adopting technology. Therefore, such a fund can promote start-ups to innovate in different areas of operations of cooperative mills from farming and milling to marketing of products produced by cooperatives. **(NFCSF)**
- Government of India, State governments and various other Government bodies may give preference to Cooperative sector on GEM platform. **(NCCF)**
- The system and procedures of cooperatives are archaic and need modernisation through digitization to the maximum extent possible. **(RCS, Nagaland)**
- The policy must provide for a Cooperative Development Fund at national and the state levels to take care of frequent requirements of financing the measures for cooperative rejuvenation and revitalisation as also the requirements of technology adoption in the cooperatives in the states that may not be able to absorb the costs of such activities. The support from such Funds may be based on Project-specific or policy-basis. **(RCS, Nagaland)**

- The new policy must focus on computerization of all sectors of the cooperative movement, enhancing role of national federations, strengthening regulation, creating recruitment system to tap professionals. **(RCS, Nagaland)**
- PACS Computerization Compulsory provisions for Cooperative Societies to upload their information on Portal. **(Dept. Of cooperative Rajasthan)**
- Lenient lending norms for cooperatives: Most of the cooperative sugar factories are more than 35-40 years old in which plant and machinery have lived their life and does not match up with latest technology. Their phase wise up gradation in sync with latest technology requires financial support/loan at low interest rates. However, most of the sugar mills especially in UP and Haryana have negative net worth that makes them ineligible for loans from most of the financial institutions including NCDC. **(NFCSF)**
- Right technology can also influence the efficiency and productivity of cooperative factories. Unfortunately, cooperatives are quite slow in adopting technology. Therefore, such a fund can promote start-ups to innovate in different areas of operations of cooperative mills from farming and milling to marketing of products produced by cooperatives **(NFCSF)**
- Digitization of Fisheries cooperatives-Digitalization of primary cooperatives or cluster organizations (PFCS/DFCS/CFCS/FFPO/SPV/SFC) being looped to incubation centre networking with state central apex cooperative institutions to facilitate single window solutions-Generate Data bank of Cooperative Members-Facilitate clouding of a large data on fisheries cooperative members profile and economic activities converging e-traceability **(National Federation of Fisheries Cooperatives Ltd.)**.
- Technology adaption and interventions: The technology could make or break institutions & initiatives. The proven technology of new mobility solutions like *Ola* and *Uber* where stakeholders participate with their resources as well as *Swiggy* through the food distribution models need to be studied and followed. Through mobile applications, accessibility, orders, payments could be promoted by marketing cooperatives for efficiency and impact. Digital technologies need to be incentivised and leveraged and marketing cooperatives need to rise to the occasion and the new ministry could lead the way to be result-oriented as separate funds are earmarked for digitalisation to be implemented timely. **(VethaSiromony)**.
- Modernising including computerization of cooperatives and enhancing their competitiveness in the market. Not much reforms and periodical restructuring and modernization did not take place in most of the sectors of the cooperative movement which are more than a century old now Modernization also involves renewal of infrastructure, systems and procedures as well as policies and practices. Technology adoption/upgradation is a vital part of modernization for enhancing efficiency and competitiveness.**(National Cooperative agriculture & Rural development banks Federation Ltd.)**
- To consider the appropriate intervention for proposal for Budgetary provision towards computerisation in all PACS in the country to address developments in Information Communication Technology. (ICT) & to assist SCBs/DCCBs/ to pave way for migration to CBS platform:

- In order to ensure flow of credit to small farmers, Government of India announced financial support to NABARD IN ITS Budget 2017-18 for computerisation and integration of all 63,000 functional PACS with the Core Banking System of DCCBs. The total estimated cost for this purpose was to the tune of meagre sum of Rs. 1,900 crores and it was proposed to complete the implementation in 3 years. NAFSCOB appreciated the step taken towards computerization of PACS. The initiative offers a correction towards providing a level playing ground to the PACS in the era of technology driven players like Commercial banks, RRBs and the postal banks, a recent entrant.(NAFCUB)
- Need for financial assistance to SCBs and DCCBs to become technologically compliant(NAFCUB)
- Financial Assistance to State Cooperative Banks and District Cooperative banks to strengthen their Technology resources.(NAFSCOB)
- Avenues and methods of capital raising should be highly innovative, technology driven and sector specific.(National Federation of Fisheries Cooperatives Ltd)
- Computerization of data related to cooperative societies so as to make available most of the information about working of cooperative society online. A uniform policy with some scope of state specific customization is needed. For enforcing accountability the societies should be made to upload their regular progress on a defined portal which may be backed by some incentive schemes.(State of Himachala Pradesh)
- Single Window Access (one Portal) for common registration across the State and country may be introduced.Database of all Co-operatives sector-wise at the national level may be generated.(Tripura)
- Compulsory provision for Cooperative Societies to upload their information on portal: The ministry of cooperation ,GoI should develop a portal where the cooperative societies need to upload their information, annual returns, audit reports and minutes of AGM and other meetings as per legal provisions. (Govt of Rajasthan)
- Making public and private procurement platforms, such as GeM, simpler and more inclusive by pro-actively reaching out to cooperatives. (SEWA Cooperative Federation, Ahmedabad(Gujarat))
- Management Information System (MIS), common accounting system with the help of professional management technology enhancement and setting up systems and procedure. Safeguarding through regulation of powers, robust audit system, regulation of penalty provisions so that the PACS of the lowest tier are able to function on professional lines and safeguard the interest of account holder and its members.(National Federation of Fisheries Cooperatives Ltd.)
- Facilitate clouding of a large data on fisheries cooperative members profile and economic activities converging e-traceability. (National Federation of Fishers Cooperatives Ltd.)

- State cooperative department shall have their own website to upload feedback and suggestions and download Government orders, Cooperative Act and Rules, Bye laws and circulars. **(Gsuresh377@gmail.com)**
- All cooperative societies shall be computerised and linked with Central server so that any details can be gathered at any level. **(Gsuresh377@gmail.com)**
- The first step should be complete digitization, computerization and office automation preferably using open source software Secondly, training programs for all co-operative organizations for better business management Third, standardized practices across India for all co-operative organizations vikashkumargupta 3 days 4 hours ago  
bhabuaroadtoararailine ka  
parijojnavishtarkiyajayevyakochaasdinararoutsansadchedipaswan **(Yogesh Chopra)**
- We are a start-up registered in Gujarat, founded by Alumnus of IIT Madras and IIT Kanpur aiming at turning Cooperative societies into digital banks (including PACS, Credit, Farmer, Consumer, etc. all types of Co-operative societies). The core problem we found during our research on cooperatives is not adapting to the computerization and modernization as per the current demand. We are building solutions for all kinds of Cooperative societies with the ability to manage all accounting and society management through a single system, In addition to that, all members will get a Mobile Application where one can see all the accounting related stuff, Society news, Society election, and many more services. We would like to deep dive more with the Cooperation department of India to bring transparency and help cooperative societies to increase their business. Please do check the attached file for detailed Solution. **(Mukesh Sharmamukesh@byajbook.com)**
- Sir Lamps pacs ko computerized kiya jai and co operative Bank k software se joda jai and lamps pacskramchari ko betanmandiya jai takisahitarike se kamhoske and bhukhmari se bache lamps pacs and co operative Bank ko netanalaizkiya jai sarkari paisa co operative Bank me deposit ho or rbi ka dekhrekhhonachahiye other bank ki trh **(MD TAJMAL ANSARItajmalansari1234@gmail.com)**
- State cooperative department shall have their own website to upload feedback and suggestions and download Government orders, Cooperative Act and Rules, Bye laws and circulars.
- All cooperative societies shall be computerised and linked with Central server so that any details can be gathered at any level.
- All Co-Operative Societies employees and the beneficiaries bank account should be linked with Aadhaar number and PAN number to identify Bogus users. My suggestion is real and needy people should get benefitted instead of bogus users avail all facilities. There should be a method to identify Bogus users and block all their facilities and subsidies. Many bogus Ration Cards are still there. All Co-Operative Societies should start identifying bogus users and black list them permanently. Those who rent their house in housing board colony or in any other housing society should be punished severely with penalty. A surprise check has to be conducted to see whether the beneficiaries are using it or misusing it. Illegal occupants should be thrown out without any mercy. **(RaghavendranVaradarajan)**

- Government of India must always Appreciate the Cooperative Societies who are performing well on yearly basis even they must be highlighted on Government portal. Cooperative Societies must receive subsidies as these are non-profit organisation ment for Development of local people and community. There must be online redressal forum for cooperative Society members on Government portal where members and Society members can put their complaints and feedbacks for each Cooperative Societies. Every Complaint must be resolved in specific days if not then it must be escalated to senior officials for resolution.(**Neelesh\_99**)
- Govt should established a GEM like backbone for cooperative units and make it mandatory for every company or govt organisation to give at least one tender in every two years if possible
- We are a start-up registered in Gujarat, founded by Alumnus of IIT Madras and IIT Kanpur aiming at turning Cooperative societies into digital banks (including PACS, Credit, Farmer, Consumer, etc. all types of Co-operative societies). The core problem we found during our research on cooperatives is not adapting to the computerization and modernization as per the current demand. We are building solutions for all kinds of Cooperative societies with the ability to manage all accounting and society management through a single system, In addition to that, all members will get a Mobile Application where one can see all the accounting related stuff, Society news, Society election, and many more services. We would like to deep dive more with the Cooperation department of India to bring transparency and help cooperative societies to increase their business. Please do check the attached file for detailed Solution. (**Mukesh Sharma**)
- Sir LAMPS PACS ko computerized kiya jai and cooperative Bank k software se joda jai and lamps pacs kramchari ko betanmandiya jai takisahitarike se kamhoske and bhukhmari se bache lamps pacs and co operative Bank ko netanalaizkiya jai sarkari paisa co operative Bank me deposit ho or rbi ka dekhrekhonachahiye other bank ki trh(**Md Tajmal Ansari**)
- All india and State level cooperative bank should be merged of different software have different process all DCB and State DCB should be merged between each other it helps to maintain uniforms in all banks the fund flow should be increased in these bank by the help of amalgamation of theses bank's corruption would be removed from this sector also so my request is merged all cooperative bank jai hind (**Alok kumardwivedi**)
- Ministry of Cooperation , has to organize all under one portal , all states can upload cooperative data in regional language or optional English/Hindi , minister can sort out issues by public users on such portals, minister has to frame parameter of secrecy of data to prevent mess portal like GSTN & Income Tax <http://cooperation.gov.in/Feedback.aspx>(**Amit Kumar Biswas**)

- Namaste prime minister Modi Sir, Sir you make wonderful schemes which has reached people. Here I want to tell you about our farmers. Sir most of the schemes you have made is good but most of the farmers are not up to the mark to implement it in their work. Coming to banking system most of the documents they don't get what it is, and sir I have to tell you about banking app in their local talk. Example Voice recorder where they can tell the documents in their local talk. And send it to bank where they use translator. Not only documents rest of the procedure must be made in their local talk. Hope this help them. (**CharithraU**)
- Digitising of Cooperatives without disturbing the informal operating structure is the way forward. Innovation would be required. We would need to establish MCA type of Digitisation initiative for all cooperatives by creating the registries. You have to overcome the Digital and Language divide to implement such a system. NGOs have been pushed by deregistering them in case they do not follow compliance. This has helped increase compliance. How would we incentivise cooperatives would be a question (**Amitabh Nag**)
- Government will provide one online portal, this portal is for co operative registration. All terms and condition for co operative , all the benefits, government sponsorship will available hear. This portal provide all necessary links. Registration , rules & regulation are available hear in written and also video clips , easy understand the local people. All required data, like type of co operative, which new department of cooperative government going to open , what problems facing that co operative and what is the solution everything will available hear. Source of raw material , source of machinery, source of bank credit are also available .
- A robust MIS for reporting and audit requirements – filing and uploading of data – increasing the accountability. Technology upgradation and digitization of cooperatives, especially PACCS needs to be aimed – Communication to members at periodical intervals. (**Government of Andrapradesh**)
- Thus computerisation need to be brought under the sponsored scheme to boost the functioning of PACS in effective manner fo the benefit of the farmers(**Andaman Nicobar Ilands**)
- The provisions should be suitably amended to **cater the needs of IT savvy generation** as well as technocrats of the emerging era so that cooperative sector may attract new investments and come out of isolation. (**RCS Haryana**)
- Cooperatives engaged in production and processing areas (e.g., Sugar Mills, Rice Mills. Processing Units etc.) are using very old/obsolete technologies which leads to high costs, low quality and slow processing The draft may also include creation of **‘Technology Upgradation Fund for Cooperatives’** for enabling Cooperatives to upgrade their technologies so as to compete the private players. (**RCS Haryana**)
- **National Portal for central/state-wise registration** through use of which reliable data base of Cooperatives can be ensured. (**NABARD**)

- **Basic software** that is customisable at minimal cost, depending on the type of cooperative being formed. **(NABARD)**

### **(III) 9. Exports**

- All farming cooperative societies can be part of central government's agricultural products (commodity) export Council. This arrangement is needed to have control on prices in world market and also to enhance the rupee value. **(Murali)**
- In order to boost up the role of Cooperatives in Exports, launching of schemes on the pattern of '**Zero Defect Zero Effect** ' (Ministry of MSME, Govt. of India) may also be inculcated in the draft Papers so as to provide rebates/concessions to Cooperatives. **(RCS Haryana)**



## IV – Capacity Building Measures

### (IV) 1. Training

- The capacity building and training of the elected representatives of the Panchayati Raj Institutions in this direction needs special focus as they can be harbinger of strong and sustainable cooperative movement through the process of people's plan campaign mechanism for greater people's participation which is also an effective media for creating awareness among the rural mass. The policy needs to be oriented/directed towards capacity building of the elected representatives of the Panchayati Raj Institutions in collaboration with concerned stakeholders including the Ministry of Panchayati Raj. **(M/o Panchayati Raj)**
- Strengthen and revamping co-operative training structure to ensure yearly training for employees and board members **(Government of U.P.)**.
- Sensitization of cooperative movement, cooperative education and training at the grass-root levels **(Registrar of Cooperative Societies, Nagaland)**
- As cooperative entrepreneur, they are expected to organize people and resources, identify feasible economic activity, take risks, motivate and lead marketing, production and other activities/services of the cooperatives and reap the benefits. **(NAFED)**
- Important parts of the business are best outsourced to a credible and efficient service provider, like bookkeeping and accounting being one of the most sensitive areas needs expert handling and only professionals can do that. **(NAFED)**
- Ensuring that Elected Management, members and employees have the required knowledge, experience, training, and support to successfully perform their duties. **(NAFED)**
- Identification and support to cooperative and its members engaged in food processing. **(MFPI)**
- Capacity building and training support to cooperatives. **(MFPI)**
- Imparts professional training. **(Government of Himachal Pradesh)**
- Marketing related training. **(Government of Himachal Pradesh)**
- Emphasis on strengthening the cooperative human resource **(Government of Sikkim)**
- Focus of training modules should be less on lectures and more on interactive sessions, presentations. **(Coop deptt. of Telangana)**
- More of training programmes should be designed to be conducted in the field. **(Coop deptt. of Telangana)**
- Emphasis should be on the job training field training. **(Coop deptt. of Telangana)**
- The training notes should emphasise and include more of case studies, role plays, guestimates etc., **(Coop deptt. of Telangana)**
- A large number of training institutions are spread in both vertical as well as horizontal spans i.e., functional as well as geographical. Hence there is an urgent need for vertical and horizontal integration of various training institutions for avoiding duplicity/overlapping and also for effective delivery. All primary level, regional and

state level institutions shall be integrated to the proposed national level APEX training institution. Similarly all training institutions of different functional areas shall be consolidated. **(Coop deptt. of Telangana)**

- There is an urgent need to see that all the training institutions at different levels continuously interact and integrate themselves. At present a plethora of institutions are working in isolation and essentially in silos. An unhealthy conflict of interest, purpose and competition is also noticeable sometimes amongst them. **(Coop deptt. of Telangana)**
- The proposed new scheme shall address the basic issue of making the training more interesting, relevant, purposeful and sought after. The demand for training should emanate from the societies and other stake holders and not from the training Institute. Hence, there is an urgent need for brain storming sessions as to why training sessions are generally avoided or why the employers tend to spare undesirable and low valued employees to be drafted to the training schedules. **(Coop deptt. of Telangana)**
- As in the case of medical education training, there should be continuous exchange and interchange of professionals practising cooperation and those imparting cooperative education and training. It is suggested to evolve a comprehensive policy for all the officers of cooperative department, APEX bodies and district level societies to serve the training institutions for fixed term. Tenure in the training Institution and their performance there should be taken as a critical input in their appraisal for career position. **(Coop deptt. of Telangana)**
- Establish Institute of Cooperative Management (ICM) in every state in the North-East with courses on professional and technical training's. Promoting employability. Setting up of Cooperative University should be the long-term goal. **(RCS, Nagaland)**
- Strengthening and revamping co-operative training structure in ensure yearly training for employees and board members. **(RCS- UP)**
- Skill development (Skilling and up skilling): Today cooperatives lack suitable trained and skilled manpower. Therefore, there is need to create an elaborate nationwide framework for cooperative focussed skill development to create a pool of trained manpower. **(NFCSF)**
- The root-cause of ailment of our cooperatives is lack of cooperative education & training. This needs to be addressed as a top priority and Training on cooperative education should be made compulsory for all categories of staff and office-bearers, besides allocating adequate funds for the purpose with the provision to incentivize the trainees who successfully complete such courses. Therefore, it is suggested that the new Cooperative Policy may provide for establishment of a training institute on cooperative education in each State. Further, Govt may make a policy for inclusion of cooperative as a subject in the syllabi of educational curriculum. **(Govt. of Assam)**
- Cooperative training and education should be made a part of National Cooperative Policy Therefore some suggestions are being given as listed below: **(RCS, Maharashtra)**
- Adequate financial support should be given to Training Institutes presently working at National and State level, so that they are fully equipped with advanced information Technology. **(RCS Maharashtra)**
- As part of the National Cooperative Policy, existing provisions in the state cooperative laws regarding cooperative training and education should be implemented strictly and in a right spirit to impart training and education to the members, officers and employees of the cooperatives. **(RCS Maharashtra)**

- The new generations need to be made aware of the importance of Cooperative values and principles. This can be done through the Training Institutes at National and State level. **(RCS Maharashtra)**
- The state Government realises that with investments in capacity building and through providing the required handholding supports, cooperative can be run more effectively and be geared towards promoting effective well-being. **(Meghalaya)**
- Cooperation is a brilliant idea which is difficult in practice. Therefore, it is important that we provide trainings to Societies in the method of Cooperation so that they are able to take combined decisions and abide by them. The **State Cooperative Union and Institute of Cooperative Management need to be strengthened to provide overall training of the Societies. (Govt. of Manipur)**
- Training & capacity building with an HR focus: Training is the most cost-effective tool in Administration and for good governance to expose the personnel to upgrade and update themselves. The pedagogy is to be a mix of experience sharing exposure both in theory and to interact with successfully proven models with the commitment to replicate it and to be continuously monitored & mentored. A cooperative federation is to be selected. Their SWOT analysis to be mapped and their capability of the personnel to be taken and training be designed accordingly. The training institute should have a written agreement & committed to all its inputs with terms & conditions and the training should enable the federation to a higher level of benchmarking. **(VethaSiromony)**
- The board members & the leadership is very crucial hence prime focus should be on them. The trainers should be a mix of not mere faculty but also experienced board members., technologists, management experts and financial wizards. The members are also to be exposed and trained to create awareness and their role, in turn, they strengthen the cooperatives. **(VethaSiromony)**
- The role of cooperatives in supporting and promoting the cooperative movement to develop human resources, cooperative education and training, appropriate technologies, and infrastructure facilities will be beneficial In raising awareness among stakeholders at the grass-roots level about agricultural activities and adoption of water use efficiency. **(VethaSiromony)**
- The Ministry need to implement a scheme for professionalising the Cooperatives through education and training, exposure of the members of Cooperative Societies to various successful cooperative models alongwith the concerned departmental officials. **(Andaman Nicobar Islands)**
- Marketing related training is required to the cooperatives. Presently this task is being done through the Community based business organization who may not actually hail from the concerend are of opertion of the society. **(State of Himachala Pradesh)**
- **Training Policy** - The cooperative sector in India has long-lasting history through its immense contribution to the socio-economic and rural development. The management and governance in cooperatives need professionalism and strategic perspective in the context of fast changing global and domestic economic order. Training and Development (T&D) gathers strategic importance in the performance of all organizations with a view to obtain

value creating human assets. The policies of the cooperative training should be re-oriented and framed in tune with the latest trends and changes in the contemporary training methodologies and practices. As the training policies of the cooperatives still driven by supply side factors, the proposed NCP can devote due attention and assistance on revamping training and development of cooperatives which will strengthen the professional management and effective governance of the sector. **Elements of Training Strategy for Cooperatives:** The training strategy for cooperatives should have the following three important elements:

(i) **Customization**

(ii) **Focus**

(iii) **Development–**

- The training in cooperative enterprises should be views as a “development function” not as a target-oriented programme or activity.
- The cost of training should be treated not as expenditure but as an investment.
- Training is “not a routine exercise” but it is a “routine and never-ending process” for organizational development and creation of performing human assets. **(Dr.S. Dharmaraj**[sdharmarajcm@gmail.com](mailto:sdharmarajcm@gmail.com)**)**
- Training and exposure tours of the society members/ farmers and capacity building **(UT- Ladakh).**
- Setting up of Govt Training Institute of Cooperative Management in UT- Ladakh. **(UT- Ladakh)**
- Strengthen planned implementation of schemes and capacity building **(National Federation of Fisheries Cooperatives Ltd.)**
- New Policy may focus on capacity building of members of cooperatives in emerging areas like cyber security, AI, IoT, etc. for achieving the goals of cooperatives. National Institute of Electronics & Information Technology (NIELIT) (with 45 own centres and more than 700 accredited institutes) and Education & Research Network (ERNET) may contribute significantly in capacity building of cooperatives through their virtual classrooms, adoption/attachment of a few cooperatives for skill building, etc.**(MeitY)**
- Strengthen existing co-operative societies by value addition special capacity building campaign is required to bring the existing co-operatives out of their traditional mind-set.
- Co-operative banks are not able to compete with peers in the banking industry due to inability to attract talent given their operations in far flung areas, low salary structure and lack of training and handholding. Despite several steps taken by RBI and the sector, for capacity building/trainings/handholding of management and staff of co-operative banks, the quality of human resources does not stack up to the emerging needs of complex banking operations. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**

- There are many activities and steps that the leadership along with the employees can take to help improve cooperation in the workplace. Teamwork must become part of your workplace culture. Provide teams with the resources they need to work together. Train employees and encourage ongoing learning. **(Gangaram Pala)**
- While focusing on all this new cooperative policies the government should also look on the software design and development and project documentation with a best training and capacity building where all forms will be brought up .The formulation of the NPV should also be followed up for the calculation of the exact figure for the production in the new cooperative policies, after that the best production will be submitted in the new cooperative policies and societies. Note-- We are working and we will work, we will not loose the hope but hope will salute one day. Good governance will really play the most vital and important role in every sectors, this is the promise. Great time with great work .**(Nasim Kutchi )**
- **National Council for Cooperative Training (NCCT) – As National Centre for Cooperative Excellence:** National Council for Cooperative Training (NCCT) has created its own niche through its units located in various states of the country i.e., ICMs/RICMs/VAMNICOM in the area of Training, Research and Consultancy for the last several decades. The establishment of new Ministry for Cooperation is a real boost for training and development of cooperative sector in the country and the role of NCCT in forthcoming years is gaining momentum. Therefore, it should be made as a center of excellence for cooperative training in the country like the institutes owned by other ministries (Like Arun Jaitley National Institute of Financial Management – Under the Ministry of Finance, Government of India – Rajiv Gandhi National Institute of Youth Development-Under the Ministry of Youth Development, GOI – NIRD-Under the Ministry of Rural Development and Panchayath Raj, GOI).

Making NCCT as a centre of excellence will reinforce the identity of its units and offer various opportunities for exploiting the potential of cooperative education through conducting various courses such as Degree / Diploma / Ph.D courses especially in the area of Cooperative Management. Since the sector is huge and expected to have more recruitment in the future, it will attract more youth to take up cooperative management courses for their career promotion. This route will strengthen its financial base. The ICM's / RICMs / VAMNICOM functioning in various States has their own brand for cooperative training may further exploit the training potential areas in their respective states and also entertain the consultancy activities for resource generation. There should be a strong and persistent liaison between NCCT and the Registrar/ Commissioner / State Cooperative Unions of the States concerned and that will enable the various units of NCCT for their successful functioning in their respective regions. **(Dr.S.Dharmarajsdharmarajicm@gmail.com)**

- I wish to bring the attention of the government to establish Regional Centres for Cooperative Development & Management equivalent to IIM so that the officials and office bearer get appropriate level of training for cooperative promotion. **(Dr. Arup Barman)**
- Capacity building through new training methods to be developed through NCCT with case study of successful cooperatives. **(Govt. of Andrapradesh)**

- **Professionalism:** For building up professionalism in the management of the cooperative enterprises, it is necessary to upgrade the quality of the staff with latest developments. Proper and continuous training must be provided to both cooperative leaders and profession executives. (**Ministry of Finance; Department of Economic Affairs**)
- **Capacity Building:** Majority of labourers in the country are under-skilled. There is dire need provide training for up-gradation of skills of workers. In this regard, technical support and hand holding towards skill development of cooperative personnel is required. (**National Labour Cooperatives Federation of India Ltd.**)
- In order to establish the institutional frame work of training to employees and elected directors of Cooperative institutions, the State Cooperative Federations (related with training and Publicity work) may be advised to schedule for regular, recurrent, practical trainings. (**RCS Haryana**)
- Training of members of Cooperative societies and members of managing committee mit organised on a decentralized basis. (**Government of Bihar**)

## (IV) 2. Education

- **Members' Orientation-Key to Success of a Cooperative-(NAFED)**
- A Cooperative University fully funded by the Government of India may be established at national level, and institutes presently working at State level may be considered as part of such University. (**Government of Maharashtra**)
- Provision of thing tank at provincial and national level to keep co-operative institution future ready (**Government of U.P.**)
- Introduction Cooperative Education. (**Government of Sikkim**)
- Co-operation as a subject may be incorporated in schools. (**Government of Tripura**)
- Member education, on the job training, refresher training shall be made statutory and mandatory. (**Coop dept. of Telangana**)
- The subject of Cooperation must be introduced an elective subject in schools. (**NCUI**)
- The policy must lay stress on building up professional system of recruitment to attract best talent in cooperatives. (**NCUI**)
- Sensitization of cooperative movement, cooperative education and training at the grass-root levels. (**RCS, Nagaland**)
- Formulate academic curriculum at school and college levels for sensitization and spread of cooperative education for encouraging the youths in taking up sustainable economic activities which may contribute to solving the unemployment problem which has become the greatest challenge for the educated youth of the country. (**RCS, Nagaland**)
- Such University may be entrusted with the responsibility of imparting training and education, conducting research work, preparation of syllabus, preparing and publishing study material, conducting survey, running awareness programmers. (**RCS Maharashtra**)

- Domestic service provider cooperative society : Privatisation is becoming dominant in education sector, with State government's school of excellence and through Public Private Partnership where many schools are under development, Cooperative Societies too can come forward for similar activities. **(Gujarat)**
- Cooperative awareness, Education and Training : There has been a lack of Cooperative Awareness, Education and Training in the Rural areas. The State cooperative Union which is primarily responsible for the dissemination of Cooperative awareness, Education and Training to the members and the General public have not been able to perform in role effectively. **(Meghalaya)**
- **Vamnicom as a University** : Vamnicom has remarkably served the cooperative sector as the National apex training institution along with the institute of cooperative management (ICMS). As per the needs, they train around fifty thousand cooperative personnel per year and also run academic masters programmes. They also conduct International training programmes and develop their Capability and credibility. **(Vamnicom)**
- Other institutions like IRMA also strengthened the HR of the cooperatives and their contribution is of high standard thanks to the visionary of Dr V Kurian – the Milkman of India. Academic and action – oriented research is an enabler to go forward. Given the demand for cooperative trained people. Vamnicom has the potential to be converted to be deemed to be a university under UGC to gain diversified research inputs. This would elevate the university to a higher level focusing on training and a vibrant academic institution in cooperatives and allied subjects as well as a potential research institution including action-oriented research. It should be a National level university for cooperatives. Globally, research on the Cooperative sector is limited and this void can be filled by **Vamnicom**.
- **Cooperative Literacy (Coop Lit) and Cooperative Inclusion (CI):**  
Cooperative movement in India is more than century old and its role for the socio-economic development is very much significant. The wide-spread network of the system has enabled to extend the outreach and to offer organized services; both credit and non-credit. The so called “Member Education” as the term itself indicates, has been confined to the existing members of various cooperatives in the country. Considering the relevance and furtherance of cooperative sector in the VUCA world, there is an immense need for creating awareness about the role, functions and the benefits the cooperatives that can offer to every walk of life. In the context, of the above the proposed New Cooperative Policy should focus chiefly on “Cooperative Literacy” instead of “Member Education”. **Firstly**, the cooperative literacy aims to construct and spread the consciousness about the cooperatives and how it can serve the different sections of people. **Secondly**, the cooperative literacy should be infused to all sections of the people especially to the youth, which not only constitute a major chunk of population but also comprise negligible/low percentage in membership of cooperatives. It also should be amplified all sections of the people, like “Financial Literacy” was able to achieve. **Finally**, it should be enrooted to “cooperative inclusion” of various sections of the people in the country (Cooperatively Inclusive India). In addition, to the conventional and repeated mode of execution by the existing network of cooperative education and training, the Information and Communication Technology (ICT), Artificial Intelligence etc. should be leveraged to attain this massive endeavour. Similarly, every effort must be undertaken to include the cooperative literacy, wherever

possible, in the curriculum of schools and colleges. All such endeavours are obviously necessitating budgetary support and cooperative literacy is not an exemption to this. But definitely it would be a meaningful and devoted allocation that can drive the movement to the next era. Accordingly, the mission of cooperative literacy may be carried out to make cooperatively inclusive India by earmarking exclusively the following funds: *a) Cooperative Inclusion Fund (CIF) b) Cooperative Inclusion Technology Fund (CITF)* – (Dr.S.Dharmaraj[sdharmarajicm@gmail.com](mailto:sdharmarajicm@gmail.com))

- Cooperative sector should be strengthened especially in the education sector. Cooperative education must be included in the syllabus of school, college and university level. A separate Centre for studies in Cooperatives should be established at the University level for research, capacity building and market linkage. (**Uttam Kumarsaikia.uttam1@gmail.com**)
- Constitution of one National Co-operative University and its replication in States for Post-Graduate and Undergraduate syllabus respectively. Provision of District level Cooperative collages. (**Maharashtra Rajya Sahakari Sakhar Karkhana Sangh**)
- Policy focussed on mandatory compliance of degree courses and or short term/certificate courses for Management entities depending on business and turnover of Cooperatives. (**Maharashtra Rajya Sahakari Sakhar Karkhana Sangh**)
- Cooperative sector should be strengthened especially in the education sector. Cooperative education must be included in the syllabus of school, college and university level. A separate Centre for studies in Cooperatives should be established at the University level for research, capacity building and market linkage. (**Uttam Kumar**).
- Dear Sir, Jai Hind. I just want to say that 99% of people not aware of cooperative benefits like how they can get employment through cooperatives. so, it is necessary to start cooperative education in govt school as one subject. so that people can know about how start societies /act and rules. it would give employment in crores. Regards, Sushil Singh Rajput. ([Sushil Singh](#))
- All co operative member will complete there required training before getting membership , and after membership , they will go through there professional base training , recommended by human resource department and they have to complete with required time frame from district level training centre, this training centre will run in holidays or in week ends , which may help house wife or other professional people. Timing also so arranged that suitable for members. Each members government provide marketing training so that they can capture market to sell there products. Basic training for join co operative must follow these chapter. 1. Self help 2. Self responsibility 3. Democracy 4. Equality 5.Solidarity 6 Honesty 7. Openness 8. Social Responsibility 9. Caring for Other (**Kousik Pattanayak E mail :[kousiknavy80@gmail.com](mailto:kousiknavy80@gmail.com)**)



- The high disparity in the income level in the society is dangerous for a democratic society and which can be tackled only through labour cooperatives. **(National Labour Cooperatives Federation of India Ltd.)**

#### **(IV) 3. Knowledge Sharing and Awareness Building**

- Members should examine the annual report and observe whether the cooperative is meeting their needs. If they are dissatisfied with cooperative performance; they should share their concerns with the Board of Directors. **(NAFED)**
- Secretary and other employees should understand the purpose and objectives so that they can help improve member relations, the cooperative's image and the general public's understanding of cooperatives. **(NAFED)**
- The image of cooperatives needs to be built up cooperatives must be established as a brand. Those working in cooperatives must take pride in it. **(NAFED)**
- Developing business plans in consonance with the cooperative's mission that address changing economic, industry, and regulatory environments. **(NAFED)**
- Implementing practices that result in hiring qualified and competent employees. **(NAFED)**
- Clearly communicating to each employee his or her role, responsibilities, and individual accountability with the unit. **(NAFED)**
- a. The role cooperatives in supporting and promoting the cooperative movement to develop human resources, cooperative education and training (Department of Water Resources, RD & GR). Appropriate technologies, and infrastructure facilities will be beneficial in raising awareness among stakeholder at the grass-roots level about agricultural activities and adoption of water use efficiency **(Department of Water Resources, RD & GR).**
- Finding the gap analysis and work for developing their business through studies and research. **(Government of Tripura)**
- Small and weak Cooperative Societies, especially those in North Eastern Region, needs to be facilitated with practical provisions for learning from bigger and strong Cooperative Societies. One way to achieve this is provide practical learning exposure visits for small and weaker Cooperative Societies, especially those in North Eastern Region, to bigger and strong Cooperative Societies for few days which will also facilitate replication of Best Practices of the excellent and strong Cooperative Societies of the country and spread the viability of Cooperative Societies even to the remotest and most backward parts of the country where the need for good Cooperative Societies may be much more felt. **(Govt. of Mnaipur)**
- Cooperatives need to change from old concepts. No doubt they create lots of employment, business & security to some extent. For instance, fishermen Cooperatives which are spread all over the 7000km + coastline. Fishermen are going through problems of low catch for the fuel spent & labour involved. There are technical issues too. There has to be more interaction of fishermen Cooperatives with marine engg& fisheries universities. For example size of net & number of fishing days. Unless the fish grows yield won't be enough. Fishermen need quantities to make up for operating costs irrespective of the size to survive. With many fish meal plants everything gets processed. This industry also needs material to produce fish oil & feed. The boat design including propeller which decides fuel consumption & economy for the country.

Can we have solar power, wind mill when boat is stationery, can we again incorporate wind sails in a modern way to conserve, use of bio fuels, cryogenic containers. (**Aditya Mishra**)

- SWOT Analysis of Cooperatives identifying their strength & weaknesses may be thought of. Findings the gap analysis and work for developing their business through studies and research. (Tripura)
- A through survey must be conducted to ascertain what type of cooperative units can be established in which part of country and how to make people ready for it and from where the money came who will train manpower and where will the future product will consume without ascertaining this any policy cannot be succeed.
- **Broadcasting Cooperative Benefits** - Promoting a Television Channel/Community Radio exclusively to broadcast nationwide the role/achievements/benefits/schemes of cooperatives will reach massively all sections of people. (**Dr.S.Dharmaraj**[sdharmarajcm@gmail.com](mailto:sdharmarajcm@gmail.com))
- **Awareness:** It is necessary to spread the movement as people's movement. People should not think it as a part of the govt or a department of the govt. People should own it and manage it. People should be educated and about the advantages of this movement. Educatinal institutions at various levels, radio, TV, newspaper, poster and other mass media can be used for this purpose. (**Ministry of Finance; Department of Economic Affairs**)

#### (IV) 4. Mainstreaming Cooperatives

- The regional/geographical imbalance in the growth of cooperative structures need to be addressed by encouraging and supporting formation of new cooperative institutions either under concerned State Cooperative Acts or under Multi State Cooperative Societies Act. (**National Cooperative agriculture & Rural development banks Federation Ltd.**)
- More thrust and emphasis is being laid on economic livelihood missions of the government through the cooperatives and enhancement of human resources through capacity building of members and officer bearer of the Cooperative Societies to runs the cooperative enterprises professionally and diversely businesses. (**Meghalya**) (**VethaSiromony**)
- Micro-Credit Scheme for Deprived - The policy can device/propose a separate micro-credit scheme with interest subvention exclusively for the deprived section of people (those who work and earn for livelihood; but thirst for formal credit) like, Washer man (Doby), Barber, Shoe Makers, Pot Makers, Weavers, Street Vendors etc. It would be a game changer like PM Kisan Samman Nidhi. (**Dr.S. Dharmaraj**[sdharmarajcm@gmail.com](mailto:sdharmarajcm@gmail.com))

- **Governments should promote the important role of cooperatives** in transforming marginal survival activities – the informal economy- into legally protected work, fully integrated into mainstream economic life. **(NABARD)**

#### **(IV) 5. Linking Training with Entrepreneurship**

- We must introduce new credit and non-credit cooperative societies where we can diversify our investments in to various sectors and generate revenue and create employment in the rural sector, and can provide training and development, and can create awareness program introduced by Government of India, and avail benefits directly without middle men, and can ensure transparency in the activities and our per capita income will increase, and India will be a global power. **(Cariappa)**

#### **(IV) 6. Attracting Women, Youth and Weaker Section**

- Youth participation in cooperatives is coming down in many sectors especially in agricultural cooperatives threatening their sustainability in the long run. Diversifying their activities to post production value chain can attract youth to such cooperatives by providing them entrepreneurial and employment opportunities. **(National Cooperative agriculture & Rural development banks Federation Ltd.)**
- Appropriate policy and programme initiatives are required to encourage youth participation in cooperatives in general and mainstreaming youths in the governance and operations of cooperatives. **(National Cooperative Agricultural and Rural Development Banks Federation Ltd.)**
- Youth participation in cooperatives is coming down in many sectors especially in agricultural cooperatives threatening their sustainability in the long run. Diversifying their activities to post production value chain can attract youth to such cooperatives by providing them entrepreneurial and employment opportunities. Appropriate policy and programme initiatives are required to encourage youth participation in cooperatives in general and mainstreaming youths in the governance and operations of cooperatives. **(National Cooperative Agricultural and Rural Development Banks Federation Ltd.)**
- Thrust is being given more youth and women into the cooperative fold and to revive non-functioning Cooperatives which are potentially viable **(Meghalaya)**.
- The National Policy on Cooperatives should envision and endorse the idea that the long-term growth and sustenance of cooperative movement is possible only by effectively integrating youth and women in the cooperative movement. **(RCS, Nagaland)**

- A common template/SOP should be devised for simplified registration of cooperatives to attract youth towards initiating economic activities through cooperative model. **(Uttar Pradesh State Cooperative Union)**
- Make women's cooperative society, in each panchayet, involve all the entrepreneurs who are ready to produce and sell their items throughout the year Cooperative society is lacking with working capital and regular purchaser within the vicinity of comfortable distance. **(Jaideep Chatterjee)**
- Youth cooperatives can be encouraged in sectors like tourism. Also, schemes under MSME may be encouraged to grant sanction to the youth for self sustainability alike SHGs and integrated farming **(Govt. Andrapradesh)**
- **Special consideration to increase women's participation in cooperatives** at all levels, particularly at management and leadership levels. **(NABARD)**

## V – Promoting Cooperative Business Model

### (V) 1. Promoting New Cooperatives

- There is need to promote rural based cooperative societies to create employment generation in the rural area by providing opportunities to promote agri-business. Employment generation through cooperative units is required for which service providing cooperatives can play important role. In rural areas co-operative agro-based processing units can be agricultural service providers These types of service providers are very important which play important role in rural economy. Government can encourage for establishment of cooperatives providing Government work. **(RCS, Maharashtra)**
- Formation of Co-operatives in schools **(Government of Himachal Pradesh)**
- Formation of student cooperatives at the high school level in the shape of student cooperative clubs so as to foster the spirit of cooperative and entrepreneurship at an early stage. **(State of Himachal Pradesh)**
- There should be special provisions in the start – up schemes of the government for cooperatives so that the goal of inclusive growth can be achieved. **(NCUI)**
- There should be policy to encourage and permit formation of new UCBs in all the districts in the country with special emphasis on J&K and NE states **(NAFCUB)**
- My input for formulating the national cooperation policy is regarding Setting New Cooperatives. Instead of working independently, there are many benefits in cooperation like better utilization of resources, lower costs to the consumers etc. New cooperatives should be encouraged in Transport, Retail, Tribal etc. sectors to enable sustainable livelihood to the citizens working in these sectors. Thank you. **(InderPal Singh)**
- Cooperatives should not be functioning in water tight compartments in this regard. The Policy should allow and encourage exploration of promoting and owning hybrid entities by cooperatives that will help them in raising capital from outside members fold, without dilution of controls. **(National Federation of Fisheries Cooperatives Ltd)**
- A through survey must be conducted to ascertain what type of cooperative units can be established in which part of country and how to make people ready for it and from where the money came who will train manpower and where will the future product will consumed without ascertaining this any policy cannot be succeed. **(DINESH CHANDRA Dhyani)**

- b. Promotion of Solar power Co-ops us the Model of Dhundhi Solar power co-op of Kheda Dsit.(**Government of Gujarat**)
- c. Setting up of co-op medical stores. (**Government of Gujarat**)
- d. Diversification of Cooperative Sector. (**IIFCO**)
- **Agricultural co-operative Marketing Societies:** Marketing has occupied a small role in the cooperative landscape of India as compared to many other countries, notably Denmark and the USA. The socio-economic conditions of farmers can be improved only if remunerative prices are ensured for agricultural produce. To realize this objective, focus needs to be given on creation and promotion of agricultural co-operative marketing societies. These institutions should be integrated with e-NAM portals and proposed GRAM-haat platforms. (**Ministry of Finance; Department of Economic Affairs**)

## **(V) 2. Revitalizing Defunct Ones**

- The emphasis also needs to be laid on non-farm cooperative institutions as SMEs (Small and Micro Enterprises) which are reviving traditional skills, craftsmanship and other local arts and economic activities. (**NITI Ayog**)
- There is an urgent need to set up a committee with clear Terms of reference aimed to review the present 95140 PACs, examine the details of the Viable, Potentially Viable, dormant PACs etc. and explore the possibilities for expansion & to extend suggestions to strengthen them. (**NAFCUB**)
- Revival of the non-functional cooperative (**UT of Ladakh**)
- **Revitalising Defunct Cooperatives**
  - a. Should one re-vitalise defunct cooperatives? Case to case approach**
    - i. if the persons are no longer involved or have scattered into different vocations the cooperative is lost.
    - ii. Reasons of Non-functional or defunct may be identified.
    - iii. More awareness among members about socio-economic benefits of the society
  - b. For loss making cooperatives**
    - i. Business Development Cell) / Cooperative Promoting Institution on the lines of POPI for FPO has a role to play to identify the reasons and suggest action
    - ii. Business viability to be improved
      - 1. by promotion of multi-purpose or diversification of societies function
      - 2. Relocation and merger with existing societies can be considered.

3. Integration with Govt schemes like food grains procurement, allotment of Petrol Pump/ LPG/ Fertiliser/ seed dealership etc. may be thought of.

**c. Who will cover for the losses?**

1. A suitable business model will have to evolve that will slowly wipe out losses with current profits.
2. To support such a business model, guidance from line departments or sector specific organisation could be availed. **(NABARD)**

### **(V) 3. Promoting Cooperation among Cooperatives**

- **Sectoral Apex Federation:** The new national cooperative policy should focus on enhancing the role of sectoral apex cooperative federations. These sectoral federations may work as sectoral development and promotional councils. **(NFCSF)**
- Weak co-operative can be adopted by strong co-operatives or can be merged into strong Cooperative Societies. **(Gujarat)**
- **Cooperation Among Cooperatives:** Coordination and cooperation are the most efficient & effective instruments in making any system successful. This is missing among cooperatives. To illustrate milk cooperatives will not help the egg producers or deal with this commodity. Likewise, villages will not focus on vegetables which are needed for economy & sustainability. The IFFCO sales agencies are not given easily to marketing cooperatives. The Consumerfed Kerala will not procure products from market feds that need to be addressed and taken as an agenda for the sustainability of cooperatives. **(Michael VethaSiromony)**
- **Multi-State Cooperatives Review:** The Multi-State cooperatives have not succeeded will due to inadequate system failure to monitor for example registration is done faster digitally but supervision corrections monitoring missing needs the support of state cooperative systems. It is suggested to review any study report available or institute a time-bound study & implement it. **(Michael VethaSiromony)**
- **IFFCO-** The Government of India equity in IFFCO was Rs.281.69 crore till 2002. However, after the amendment of MSCS Act 2002, IFFCO had amended its bye laws and repatriated its entire GOI equity in 7 instalments during December 2002 to June 2004. The repatriation of GoI equity by IFFCO is disputed as it was done in violation of the then IFFCo Bye Laws which was illegally and unlawfully amended by IFFCO. Currently, there is no Govt. Nominee Director on the Board of IFFCO. Department of fertilizers had filed a review petition under section 101 of MSCS Act, 2002 on 06.08.2018. The appellate authority & Additional Secretary, Department of agriculture Cooperation & farmers welfare passed an order dated 29.09.2018 quashing the orders of Central Registrar of Cooperative Societies dated 26.12.2002 restoring status quo ante, quashing orders dated 28.06.2018 of the then appellate authority, etc. Aggrieved by the order dated 29.09.2018 of the Appellant Authority & Additional Secretary, IFFCO has filed a writ petition No.10637/2018 on 04.10.2018 before the High Court of Delhi. Hon'ble High Court vide order dated 05.10.2018 has stayed the impugned

order dated 29.09.2018 issued by the appellant Authority & Additional Secretary, Department of Agriculture Cooperation & farmers' welfare. the matter is sub-judice. **(Ministry of Chemicals & Fertilizers Department of Fertilizer)**

- **KRIBHCO-** KRIBHCO is multi state cooperative society (MSCS) governed by MSCS act. In the year 2001-02, Government was holding equity of Rs.328 crores with about 67% of the total equity in KRIBHCO. KRIBHCO amended its byelaws in the year 2002. after amendment of MSCS act in 2002, KRIBHCO has amended its by-laws repartrated equity of governement on the face value and Government has accepted reduction in its equity in KRIBHCO. DOF has, however, not yet accepted the cheques amounting Rs.188.90 crore even though KRIBHCO has claimed that consequent tot repartration of entire equity of Government of India. the Governement equity stand reduced to NIL' in KRBHCO. Currently, there is no Govt. Nominee Board of Directors in KRIBHCO. as both IFFCO and KRIBHCO amended their bye-laws without explicit approval/concrrence of this Department, an appeal was filed byDepartment of fertilizewrs before the appellate authority and additional secretary on 06.03.2019 against the illegal amendement of bye-laws by KRIBHCO and subsequent registration of the same by Central Registrar of Cooperative societies (CRCS). The matter is sub-judice. **(Ministry of Chemicals & Fertilizers Department of Fertilizer)**
- Sir, I am Dr.Gururaja B L, Assistant Professor, Department of Management and Commerce, Amrita Vishwa Vidyapeetham, Mysuru Campus, Karnataka. My area of research is the informal sector in India. Among various enterprises in the sector, I felt the Hairdressing sector is one of the fastest growing and demanded sector not only from the national level but also international level. Moreover, there is a lot of potential in the sector for the growth of development which contributes the socio-economic development of the hairdressers in the informal sector who are vulnerable in many parts of India. Hence, there is a need of new cooperatives for them to solve their problems. **(Dr.Gururaja B L)**
- Government shall promote cooperatives to enhance bargaining power of small artisans, farmers and traders. Concept of cooperative group housing societies is good. But this is somewhat fading down and people have to buy flats and houses from builders. These builders invariably cheat the buyers. There are chances of scam in very big group housing societies too. So, government can limit the number of members of group housing societies. **(Arun Kumar Gupta)**
- Cooperative is a way to develop cooperative attitude for development of rural areas. 1 Farmer should be registered under cooperative to given registration number for each farmer for benefit. 2 Any agriculture activity should be implemented through cooperative. 3 It is a way to develop cottage industry in rural area. 4 A cooperative officer should be appointed for make balance between government and farmer. 5 It is a way to develop rural market through cooperative. **(Kunal Kishore)**



- New cooperatives to be formed in village panchayats where there is no cooperative. There should be fair governance in those cooperatives and members should be given loans at minimum interest rate at the time of scarcity. This will help farmers of LIG in farming. Self Help Groups to be encouraged for start their small-scale industries with the help of cooperatives which will play an important role in growth and development of the country. **(Navin Chandra Pathak)**
- Mandatory cooperative entity for each and every village can make our movement strong **(DrMPSaravanan)**
- Strengthening the role of Cooperative unions at the intermediate and Cooperative federations at the state level with the overall objective to provide strong leadership to primary Cooperative societies. Multi-state federations-spread over more than one state-should be confined to parent state and new federation should come up in the newly created states. For policy formulation and coordination, there could be National Federations for important sectors. **(Government of Bihar)**
- **Promoting Cooperation among Cooperatives - Action Points**
  - a. Functions to be clearly spelt out among Primary, District, State & National level
  - b. Identify Linkages & launch some business models of forward & backward linkages e.g., PACS (Credit) + Dairy Societies (CC limit) or PACS may be involved in dairy activities where Dairy Cooperatives are defunct.
  - c. Examples of collaboration
    - i. cross-promoting membership,
    - ii. sharing physical space, such as locating credit cooperatives at or next to non-financial cooperatives,
    - iii. cross-marketing efforts such as co-branding credit cards, and
    - iv. shifting cooperatives' deposits and borrowing from commercial banks to credit cooperatives.
    - v. Sharing of Technology resources - CBS & fin-tech technologies of RCBs
    - vi. PACS computerization and integration with CBS of DCCBs/StCB will lead to effective cooperation **(NABARD)**

#### **(V) 4. Increasing Membership**

- The progressive inclusion needs to target for minimum twenty-five thousand members being brought into the ambit of start-up-activities.
- Efforts should be made to increase the number of members in co-operative societies like milk co-operative societies, Primary Agriculture Co-Operative Credit Society.

- There should be mechanism for dimmed membership particularly in Milk Primary Societies and PACS. Member growth incentives can be given to increase the number of members. Incentives may be given in form of share capital to Special category members like Scheduled Casts, Scheduled Tribes, disabled, widow etc. **(Gujarat)**

## **(V) 5. Formalising Collectives**

- The advent of technology does not mean that the cooperatives and collectives will be bypassed. “Rather, there needs to be collaboration with start-ups. And there is need for more start-ups.
- Introduction of collective farming for driving modern and mechanised farming which respond to emerging signals the economy. **(RCS- UP)**
- Need for this Ministry to address matters pertaining to SHG, FPOs and Self-reliant Cooperatives may be seriously discussed to have better clarity on crucial issues and ensure a better image to cooperatives. **(National Federation of State Cooperative banks Ltd).**
- In India, presently more than seventy lakhs self-help groups functioning, proper convergence and cooperation with them may be a prospective Potential area for the rural cooperatives of our country. Bihar is the state where ten lakhs of women self-help groups are working stand alone.
- Collectivization of agriculture is the need of the hour. The economy of the State being agrarian in nature, there is a need for cooperatives of the State to focus on allied farm activities and work together with rural collectives like SHGs and FPOs. Agriculture & allied sector need to be organized and arrangements for procurement, marketing, distribution, supply, processing of their products be made, adequate & timely supply of credit be ensured to growers under hassle-free single window system and prevent their exploitation. **(Govt. of Assam)**
- भारत सरकार प्रत्येक ग्राम पंचायत को ऑपरेटिव सोसाइटी मिलनी चाहिए जिससे की महिलाओं को जोड़ा जा सके साथ ही जो रोजगार देने में सहायक हो **(Ashok Kumar)**
- **Co-operative farming societies:** The latest Situation Assessment Survey, released in September, 2021, reveals that size of holding is falling in India. There is a greater need, therefore, to create and promote co-operative farming societies to enable the cultivators to enjoy the economies of large-scale farming through pooling of land and financial resources. **(Ministry of Finance; Department of Economic Affairs)**
- The extent of government's support, range of interventions and channelisation of support to Cooperative societies should alt at professional management of Cooperative societies within a autonomous framework. **(Government of Bihar)**

## **(V) 6. Developing Cooperatives for Sustainable Growth, Mitigating Regional Imbalances**

- Re-organization of Primary Agriculture Cooperative Societies (PACS) or Multipurpose Cooperative Societies (MPCSs) in case of Sikkim and few other states. **(Government of Sikkim).**
- In the National Cooperative Policy 2002, the analysis of post economic reforms was done and based on the outcomes of this analysis, NCP was designed. Analysis of economy viz-a viz different cooperatives, Performance analysis of different cooperatives how National Cooperative Policy may be used as a tool for the inclusive growth, should be included in the new National Cooperative Policy. **(Govt of Punjab)**
- Primary agriculture cooperative societies (PACS) play important role for credit to crop loan in rural areas. Thus digitalization of PACS, conversion of PACS into service providing units will help farmers on one hand and employment generation for village dwelling youths on other hand **(RCS, Maharashtra)**
- New players in the banking arena are offering competition to co-operative banks. At the same time, emergence of technology driven financial services players has increased the number of options for customers. Co-operative banks with their grass-root level customer base and domain knowledge can attract new customers and retain existing clientele. A change in outlook, processes, business model and strategy are, however, required to achieve goals in a new development strategy that is in sync with the fast-changing landscape. **(Reference from Ministry of Co-operation, GoI Perspectives on Co-operative Bank)**
- Efforts are needed to trigger inclusive growth of fishery cooperative organization and structure in the country in line with the dairy cooperatives. **(National Federation of Fisheries Cooperatives Ltd.)**
- Strengthening Input and output merchandise and post-harvest management leveraging, state and central sector funds focusing ODOP perspectives. **(National Federation of Fisheries Cooperatives Ltd.)**
- The federation with above considerations can be positioned to establish sustainable growth in efficiency of cooperative institutions and business empowering fishers/farmers not only in the domain of production but also in sector based post-harvest value addition across the country marginalizing post-harvest losses and act as a catalyst to fulfil the dream of our Hon'ble prime Minister. **(National Federation of Fisheries Cooperatives Ltd.)**
- A comprehensive Cooperative Policy for North Eastern states including Sikkim may be formulated, keeping in mind the geography, socio-economic conditions of the region by taking up integrated activities by the cooperatives for inclusive growth, buffering the regional imbalances: Focus are as- **(Registrar of Cooperative Societies, Nagaland)**
- The presence as well as growth of cooperative movement is highly skewed geographically. **(National Cooperative agriculture & Rural development banks Federation Ltd.)**
- More than 50% of the states in the country are cooperatively under developed irrespective of their capacity to catalyze socio economic growth. In consideration FISHCOPFED being a weaker section federation, the Government should provide adequate grant-in-aid / financial support for the federation to facilitate its functioning

as per the mandate to impact sustainable welfare and development of member cooperative network across the country. **(NAFCARD).**

- The regional / geographical imbalance in the growth of cooperative structures need to be addressed by encouraging and supporting formation of new cooperative institutions either under concerned State Cooperative Acts or under Multi State Cooperative Societies Act. **(National Cooperative Agricultural and Rural Development Banks Federation Ltd.)**
- In agriculture, cooperatives play a significant role in delivery of institutional credit, supply of fertilizer and marketing of output, especially milk. However, the impact across states is very lopsided. Cooperatives should be promoted in every state in the area of credit, input delivery and output marketing as an alternative institution to increase option of farmer and competition.
- Sources said the Northeast states have demanded a separate conference, which will be organised very soon. The Ministry will also organise similar consultations with cooperative federations, sources said. Addressing the conference on April 12, Shah had said: “In 8-9 months, we will present a complete, updated cooperative policy before the country, which will fulfil the requirements of all cooperative societies from PACS to apex and will create an environment that would help in expansion of the cooperative sector.” Last year, Shah had announced that the Government will bring a new cooperative policy to replace the existing policy, which was brought by the then A B Vajpayee government in 2002. **(Ajinkya Rajendra Kolkar)**
- PACCS as MSCs - PACCS as MSCs - A comprehensive Participatory Rural Appraisal (PRA) has to be undertaken to map the resources and accordingly the DAP should be prepared. The PACCS should also attempt to pool the local skills like farmers’ expertise on successful farming practices, electricians, plumbers, drivers etc. and it has to be channelized for paid services. **(Dr.S. Dharmarajsdharmarajicm@gmail.com).**
- “Solar, Wind, Micro Hydel, Bio-energy projects can be developed through cooperatives, (both by consumer cooperatives and producer cooperatives) in the States/Regions where there is RE potential to tap/harness. RE generation through cooperation could enhance energy generation for captive consumption as well as for feeding into the grid. RE Cooperatives could have greater social participation and a switch from centralised to decentralised energy production.”
- PACS - because of their decentralized presence at the grassroots level across the country - need to be developed as effective delivery mechanism for the implementation of various schemes of different departments and agencies. **(Government of Bihar)**
- **Deepening the Cooperatives - Policy Considerations**
  - a. Ideally, creation of cooperatives has to come organically from society itself
  - b. This will come only when the idea of cooperation is SEEN to succeed and yield benefits is therefore coincident with the concept of developing cooperatives for sustainable growth
  - c. To encourage this, proper enabling eco-system to be created to make the cooperatives succeed in bringing benefit to their members

- d. The eco-system to be considered comprises two elements- (1) the administrative structure and (2) the business environment
- e. Cooperatives have to succeed as commercial entities
  - i. Value proposition to customer, management of input costs for sustainable profits.
  - ii. For promoting new cooperatives policy actions on both fronts
  - iii. to make the process easy and convenient administratively and
  - iv. to make the business environment conducive for the cooperatives
- f. Govt. to extend the ease of doing business norms to all cooperative societies **(NABARD)**

- **Promotion of cooperatives**

- i. Should be one of the major pillars of policies for national economic & social development.
- ii. Community owned economic development model to be prepared
- iii. Identification of unreached areas and sectors **(NABARD)**

- **Mitigating Regional Imbalances**

- a. Focus on geographies where there are lesser number of cooperatives
- b. Promoting Agencies to be identified
  - i. To run a campaign mode promotional drive for formation of cooperatives
  - ii. Business models for standard activities in the area.
  - iii. People to choose their enterprise with the guidance of the respective line department / BDC set up enterprise.
- c. Differential approach
  - i. Primary village-level cooperative vs multi-village cooperative
  - ii. Commodity/service specific vs multi-purpose cooperatives
  - iii. Overcoming viability challenge through innovative design
- d. Cooperation among cooperatives - Instead of standalone, in the spirit of cooperation among cooperatives, new entities could approach existing cooperatives to set up a new wing that could help in diversification of the existing enterprise. **(NABARD)**

## **(V) 7. Exploring New Sectors**

- Energy Sector: and to address issues like global warming, there are immense opportunities through cooperative sector, for an example Dhundhi Solar power cooperative society in Kheda district of Gujarat Similar model can be implemented at block, district and at State level **(Gujarat)**.

- Health sector: establish clinics/hospitals which will serve the society with best medical services at affordable rates (Gujarat).
- Promotion and grounding of Fish Farmers Producer Organization. With present network minimum 50 numbers of FFPO can be positioned and scheme-based linkages can be established per annum by FISHCOPFED. (**National Federation of Fisheries Cooperatives Ltd.**)
- New concept must be started under cooperative movement, every village or town most of the land agriculture farming not conducted by owner & tenant or litigation, farming is also inconvenient & costly if they do individually. Register such cooperative farming society under panchayat or temple, let villager register under these two all uncultivated farms or within time limit panchayat or temple should start cultivation under *Aatmanirbhar*, based on ownership shares can be allotted thereafter to legal ownership. govt subsidy will not waste, good infrastructural development, property water channel, water harvesting, 100% yield, within village employment, (**Sujit Lotlikar**)
- Promoting co-operative in newer areas like insurance and IT (**Government of U.P.**).
- Domestic service provider cooperative society: In urban areas, there are frequent demands of household miscellaneous chores like electricians, plumbers, skilled labour etc. Through cooperative base and technology advancements, we may provide all such facilities to the people at affordable rates (**Gujarat**).
- Agriculture production system management, food security and food supply chain management are the main future challenges, and this is where enormous business opportunities lie. (**Rural Voice**)
- New types of Cooperative Societies called Integrated Cooperative Societies (IVCS) that will support individuals and communities' enterprises through financial inclusion and market linkage have been registered which are the firstly of its kind in the country under cooperative sectors. (**Meghalaya**)
- Formation of cooperative consumer stores should be promoted in educational institutions, so that students are made aware of the functioning of cooperatives. (**NCUI**)
- **Promotion of health and wellness Co-operative:** Recent pandemic has underlined importance of well-functioning and widely distributed health infrastructure. Co-operative with its wide reach, particularly in rural areas, can create vital infrastructure in this space. (**RCS- UP**)
- Tourism sector: promotion of non-traditional cooperative is tourism sector (**National Cooperative agriculture & Rural development banks Federation Ltd.**) V-1
- Domestic service provider cooperative society: In Municipality and in municipal corporations through cooperative structure, we may create local transport services. Still, there are areas where it has no presence or negligible presence Like Gas, Solar, Energy, Power, Health and Medical Services, Education, Public Transport to mention a few To promote cooperatives in these sectors, we will have to come up with some incentives. Energy Sector: and to address issues like global warming, there are immense opportunities through cooperative sector, for an example Dhundhi Solar power cooperative society in Kheda district of Gujarat Similar model can be implemented at

block, district and at State level. Promoters of non-traditional cooperatives should be given financial assistance in form of share Capital contributions, Loans to meet their working capitals for longer duration, say for 10 years, on cheaper interest. **(Gujarat)**

- The concept of “Solar roof top” is becoming popular in urban and semi urban areas. We may strengthen this concept with cooperative structure. In shore areas, where state is having highest coastal areas, wind power solution ad through district central cooperative banks funding to similar activities can be explored. On the basis of “Pradhan Mantri Jana Aaushadhi Centre”, Cooperative medical stores, “nearby Civil hospitals at block or at city level create employment opportunities in the catchment. Having tie ups with power manufacturers by allocating barren lands where agricultural activities are not possible. We may make irrigation activities free of cost as electricity bills are high for these activities. **(Gujarat)**
- Domestic service provider cooperative society: By developing Service cooperative society as Agri produce purchase centre’ and merging them with block level APMCs we may develop Agri produce processing centre. **(Gujarat)**
- Cooperative policies can be best utilized in the villages of India and can be a great advantage for the villages as well as the villagers. Like AMUL other villages should also follow and make a cooperative dairy and can sell the milk to the factories producing milk products or if possible they can set a factory in their own village. Similarly they can utilize the waste from their farms to make animal fodder and organic fertilizer. They can utilize the cow dung to make several products and as a cooperative can sell in the markets. Thanks. **(Suniti Tyagi)**
- Water Management Cooperatives: That become self-sufficient and economically viable [particularly for comprehensive irrigation water management, will surely contribute to the long-term sustainability of local water resources. **(Ministry of Jal Shakti Department of Water Resources, RD & GR)-V-1**
- Setting up of Co-operative Societies for Senior Citizens are more and more necessary in our country. This is so much important. I hereby request before the competent authority for immediate necessary action. Animesh Roy
- **Incentives:** Cooperative institutions should be made the grass-root level implementing agencies of various schemes of farm welfare. They should be encouraged to be the distribution centres of quality seeds and fertilizers. **(Ministry of Finance; Department of Economic Affairs)**
- Section 10 titled ‘Broad areas identified for promotion of Cooperatives in the country’ could include ‘Rural Tourism’, Rural handicrafts and articanal products. **(Government of Bihar)**
- **New sectors for Cooperatives - Basic Principles for identification**
  - a. **Viability** shall be the major consideration as appropriate size & scale needed for any entity

- b. Wherever there is **preponderance of poor & vulnerable sections**, Cooperatives are relevant from the point of view of human welfare, as these enable members with small means to reap the benefits of collective action, else the poor & disadvantaged become highly vulnerable to potentially exploitative market forces. Cooperatives offer bargaining strengths to withstand vulnerabilities and obtain needy services.
  - c. **Handling perishable commodities or areas crucial for livelihoods**, as they enable easier mobilisation of members with scope for scale and cost reduction, such as milk, vegetables, microcredit, and natural resources, Workers' cooperatives etc.
  - d. **For moderating monopolistic tendencies to ensure fair prices and practices**, as cooperatives focus on mutual benefit over profit, even in capitalist economies cooperatives have grown in strength. **(NABARD)**
- **Suggested New Areas for Cooperatives**
    - a. Collective Cooperative Farming Size of land holding is declining so Cooperatives can be promoted
    - b. Value chain, based cooperatives by rural youth and women Agri-marketing (Crop, Dairy, poultry & Fisheries etc.) & Agro –processing activities.
    - c. Promotion of Public Transport (green transport) - through Cooperatives in Rural & Urban areas
    - d. Promotion of Education Cooperative society - for managing of Primary education to improve the quality of education
    - e. Promotion of Ecological societies - for effective utilisation of culturable wasteland/ Pastureland/ Gauchar land, etc
    - f. Promotion of green energy societies (use of renewable energy)- rooftop PV system, replacement of solar pumpsets in intensive diesel pumpsets areas
    - g. Promotion of Water Users' Association - for irrigation and drinking water purpose for effective operation and maintenance of created structures and their utilisation
    - h. Informal groups to be converted into Societies (SHGs/ JLGs/ FIGs/PGs)
    - i. Traditional knowledge/ GI tagged activity-based societies
    - j. Export oriented cooperatives **(NABARD)**

## **VI – Cooperative Social Responsibility**

### **(VI) 1. Promoting Social Cooperatives**



In order to make cooperatives more reliable, feasible and approachable to the general public, principles of cooperation need more comprehensiveness. In addition to existing principles of cooperation, following principles may also included/revised in the National Cooperative Policy.

1. Concern for the Community & Humanity: Community and Humanity should go together. During Covid-19, cooperatives played their role for humanity by providing them food and shelters. The cooperatives should think over and above their members too. The name of cooperatives should not be taken as just departments, rather it should be recognised as people's real movement for upliftment of living standard of the community .

2. Inclusive Growth and Development: since the beginning of the cooperative movement, it is generally considered that cooperative are started to provide credit to the farmers to prevent them from the clutches of Sahukars, Arthias etc. But over the time, cooperative movement has contributed a lot for sustainable human development and combating social exclusion in indian economy. Cooperatives have promoted the fullest participation of all people and facilitate a more equitable distribution of the benefits.They are playing multi-functional roles both in rural and urban areas. The cooperatives have inherent advantages in tackling the problems of poverty alleviation, food security and employment generation.(Govt of Punjab)

- Role of cooperative society in circular economy need to be extended. Village /city level run recycle, reuse must be extended, Villages can do it for good & effective use of animal waste and sewage water. Water ponds PM has already mentioned. can be built by cooperatives(Mahesh Biyani)

## **(VI) 2. Role of Cooperatives in Social Security**

- All social security schemes may be delivered by an exclusive fisheries organization like FISHCOPFED (**National Federation of Fisheries Cooperatives Ltd.**)
- In addition to the main features of policy given under para no. 7, National Cooperative Policy to be revisited may also recognise the features as mentioned below: (**Govt of Punjab**)

1. Unity: Sutra for inclusive growth and development, Union is strength, United we stand, divided we fall.

2. Do that which makes you happy – Selection of activities, modalities to act upon, channels of delivery, models and various approaches to perform etc.

3. “No truth, without transparency”: Conduct of transparent system of business and working, ethical business practices based on human values and ethics

4. “We all are Equal”: The spirit on oneness, no discrimination on the basis of race, religion, caste and sex.

5. “Monitoring –Our Foremost Duty”: Adequate check and control system, Audits and inspections, compliance of Section of Various Acts, rules and guidelines. Timely and regular review, monitoring, follow-up and evaluation of system and policies.

6. “Social Welfare Vs Earning”: In present era, we can’t survive without earnings. Social welfare of community and earnings of the cooperatives go together. It is the need of hour to develop cooperatives as profit centres and viable units. Sustainability of cooperatives should also be ensured by identifying potential within the sectors of economy. The policy should recognise the philosophy behind the cooperatives that without earnings, social welfare of community has no meaning.

- Social Justice promotion by cooperatives: In a country like ours with deprived people in rural areas to enable them to social assets to be created as the common property resource for their betterment. The Constitutional base is also to bring equity that too social equity for which the Cooperatives should come forward to promote cooperatives in education, health, housing, common libraries etc. (Cooperative hospitals, cooperative medical college) cooperative colleges, schools etc. which would make social assets more accessible & available to avail. **(VethaSiromony)**.
- Social cooperative society should be established for following social activities. The society should find local Donor Also. Name of the Donor should mention there. Some local person left the village and now well settled in big city or foreign countries, should invite to join the activities by donating to the society. Local Government authority should arrange land for the activities.
  1. To start education institutions school or college.
  2. To start hospital in village.
  3. To built many small check dam.
  4. Recently, our PM Narendra Modi has LOKARPAN super speciality hospital in Atkot village Gujarat. And within short period collect donations of Rs. 50 crores for medical college.
  5. MLA, MP should give their support by allocating government grants to the society. **(Jagdish Mohanlal Dedania)**
- cooperatives are particularly important in the case of market failure which is common for agriculture produce. The emphasis also needs to be laid on non-farm cooperative institutions as SMEs (Small and Micro Enterprises) which are reviving tradition skills, craftsmanship and other local arts and economic activities.
- **Micro-Credit Scheme for Deprived** - The policy can device/propose a separate micro-credit scheme with interest subvention exclusively for the deprived section of people (those who work and earn for livelihood; but thirst for formal credit) like, Washer man (Doby), Barber, Shoe Makers, Pot Makers, Weavers, Street Vendors etc. It would be a game changer like PM Kisan Samman Nidhi. **(Dr.S.Dharmarajsdharmarajicm@gmail.com)**

## **Category - VII. Others**

- For the purpose of Supporting cooperatives, this ministry have signed MoUs with **Department of Animal Husbandry & Dairying (DAHD) and National Cooperative Development Corporation (NCDC)**

- The policy should make specific mention of thrust areas. instead of vaguely worded 'policy impetus', as happened in case of 2002 policy, supported by Strategic Action Plans with short term medium and long-term actions envisaged and mentioned either in the main text of the policy or as annexures. (This has been the methodology followed by many countries where the cooperative movement is stronger. **(RCS, Nagaland)**)
- Decertification of Co-ops. **(Government of Gujarat)**
- Lease of government lands. **(Government of Gujarat)**
- Promoters of Co-op financial assistance. **(Government of Gujarat)**
- Members select from among their peers individuals with the best judgment and business management skills to represent them in management affairs as the cooperative's board of directors. Loyalty, integrity, the ability to make wise business decisions and willingness to serve are necessary characteristics for board members. **.NAFED (Strengthening Cooperatives)**
- Ethics is a critical consideration for business venture to succeed. When one is ethical and fair, one basically aids the business achieve a good name and reliability. **NAFED (Strengthening Cooperatives )**
- **Lost of Focus:** Given intimate involvement of the government in initiation, promotion and sustenance of cooperatives, the latter seems to have become virtual instruments of government for implementation of social development programmes. This often resulted in mushrooming of pseudo – cooperatives under government target meeting exercise often with the sole purpose of accessing cheap loans, subsidies, grants and other benefits from the government. **NAFED (Strengthening Cooperatives )**
- **Members-problems** associated with membership retention; Problem persist, Attracting new members; No new member addition due to court case, Lack of participation; Yes, poor attendance in GB, Non-loyalty of members; Yes, high incidence of overdue, Presence of more 'Rent-Seekers 'and 'Free-Riders', Loss of potential members; Yes, no new services are provided, Smaller membership; Yes, Failure to cover available eligible members, Poor membership support; Yes, No MEP, Extension activities.
- High and/or overdue accounts receivable; Persist/ high sundry debtor, Members inability/unwillingness to repay credit; Persist. Identification of wrong borrowers, Government frequent loan waiver policy, Cash flow problems; Mismatch between paid + payable and received + receivables, Imbalances.
- **Increasing Costs-** covers High costs of funds; Yes, reliance on more of external funds, Rising labor costs; High wages when compared to business, Higher input costs; Yes, Purchase through tiers

adding more procurement cost, Expense control; No control, Norms are not strictly followed due to systemic failure.

- **Low Margins-** Involves problems and issues such as Cash flow; Improper. Mis-matching of cash inflow and cash outflow- expenditure like establishment, interest obligation and other expenditure are not commensurate with the cash inflow, Declining margins; Yes, High cost of funds, expenditure, Profitability; Poor, Accumulated losses are still persist in more Cooperatives, Availability of funds; No, depends on higher tiers, Generating net income; Not as expected. Poor management of funds resulting in income leakages, high interest payments, poor resource mix in lending loan, Getting through another year with minimum losses financially; Presently concentrating on current viability only.
- **IFFCO-** The Government of India equity in IFFCO was Rs.281.69 crore till 2002. However, after the amendment of MSCS Act 2002, IFFCO had amended its bye laws and repatriated its entire GOI equity in 7 instalments during December 2002 to June 2004. The repatriation of GoI equity by IFFCO is disputed as it was done in violation of the then IFFCo Bye Laws which was illegally and unlawfully amended by IFFCO. Currently, there is no Govt. Nominee Director on the Board of IFFCO. Department of fertilizers had filed a review petition under section 101 of MSCS Act, 2002 on 06.08.2018. The appellate authority & Additional Secretary, Department of agriculture Cooperation & farmers welfare passed an order dated 29.09.2018 quashing the orders of Central Registrar of Cooperative Societies dated 26.12.2002 resotring status quo ante, quashing orders dated 28.06.2018 of the then appellate authority, etc. Aggrieved by the order dated 29.09.2018 of the Appelllant Authority & Additional Secretary, IFFCO has filed a writ petition No.10637/2018 on 04.10.2018 before the High Court of Delhi. Hon'ble High Court vide order dated 05.10.2018 has stayed the impugned order dated 29.09.2018 issued by the appellant Authority & Additional Secretary, Department of Agriculture Cooperation & farmers' welfare. the matter is sub-judice. **(Ministry of Chemicals & Fertilizers Department of Fertilizers)**
- **KRIBHCO-** KRIBHCO is multi state cooperative society (MSCS) governed by MSCS act. In the year 2001-02, Government was holding equity of Rs.328 crores with about 67% of the total equity in KRIBHCO. KRIBHCO amended its byelaws in the year 2002. after amendment of MSCS act in 2002, KRIBHCO has amended its by-laws repartrated equity of government on the face value and Government has accepted reduction in its equity in KRIBHCO. DOF has, however, not yet accepted the cheques amounting Rs.188.90 crore even though KRIBHCO has claimed that consequent tot repartration of entire equity of Government of India. the Governement equity stand reduced to NIL' in KRBHCO. Currently, there is no Govt. Nominee Board of Directors in KRIBHCO. as both IFFCO and KRIBHCO amended their bye-laws without explicit approval/concrrence of this Department, an appeal was filed byDepartment of fertilizewrs before the appellate authority and additional secretary on 06.03.2019 against the illegal amendement of bye-laws by KRIBHCO and subsequent registration of the same by Central Registrar of Cooperative societies (CRCS). The matter is sub-judice. **(Ministry of Chemicals & Fertilizers Department of Fertilizers)**

- Multi-State Cooperative Societies that produce Urea neither come under CVC nor the administrative control of Min of C& Fertilizers. They are completely free from any kind of investigation. Action by these MSCS on the Vigilance-related matters sent by the Dept. of Fertilizers is pending for many years. And people are not getting justice. People are getting fooled by roaming here and there with the copy of acknowledgment issued by the DoF/Min of C&F. **(Naman Jain)**
- 1) Cooperative sector follow the RBI rules.
  - 2) Limit their transaction limit.
  - 3) Limit their numbers because they increase their branches some political parties use this for their workers as staff. They use the profits for party workers as staffs, so limit the number of societies in a district.
  - 4) They limit the members to their party members so that an open access for membership.
  - 5) Black money deposit in the name of dead members.
  - 6) Rules for regular income tax/ED checking. **(Jyothikumar)**
- Government is implementing large number of schemes for procurement of agricultural commodities under PSS/MSP schemes. Consumers Cooperatives can be utilized as agencies for procurement of Agricultural Commodities. **(NCCF)**
  - Many Multi State Cooperative Credit Societies like the Railway Cooperative Credit Societies are working under the guise as PACS. These societies are doing the business of banking and have nothing to do with agriculture. Since the turnover over of most of these Societies, like that of "the Railway Employees" Cooperative Credit Society, Ltd, Chennai" runs to many hundreds of Crores of Rupees, these Societies did not want to register as Co-operative Banks as they wanted to avoid stringent measures. These Railway Societies are run by Railway unions undemocratically and as in Chennai Society one person is occupying the post of Chairman many years continuously. Needless to say, these Societies are rampant with corruption. It is important that these Societies are run democratically and with proper audit. **(Umasankar.Cumasankarcmenon@Gmail.Com)**
  - Dear Authorities, My concern is about the present situation of cooperative societies across India, Many societies are under investigation after creation of NCLT. People and poor citizens of India who are huge investors in these societies are suffering as their hard-earned income gone stuck. Some of them have passed away and left their family behind. I urge the authorities to take immediate action against them and release funds and assets by the way of liquidation. Poor people of India are awaiting since long to receive their own hard-earned money back. Once again, I urge and Request to release funds and take hard action against culprits. **(Sandeep Thanvisandeep.thanvi@yahoo.com)**
  - As a citizen of India, it is my privilege to appreciate about the newly constituted cooperative sector in India. Unlike any other department, of course it will make radical and rapid changes, if the administration is proper and apt. All very best wishes. I like to put a suggestion that the deposits and advances interest rate may be regularized as RBI guidelines there is a disparity in the case of central and state cooperative society and companies-

central cooperative like n.idhi, bharathlejena etc are giving 12,12.5 interest for deposits where state cooperatives are allowed to give 6.25 and 6.75 and. 5% for senior citizen, which create great struggle to state cooperatives which may be in a uniform manner. Thanking you sincerely yours MP Janardhanan.(MP Janardhananmpjanardhanankanhiranghat@gmail.com)

- Total Employees of cooperative societies replace under Naward. These employees are under a lot of pressure in the managing committees(HEM RAJhemraj78parmar@gmail.com)
- I've Joined an Employee of Mahabatnagar SKUS Ltd in Mathurapur-II Block of South 24 Parganas District on 1st November"2019. But officially my name didn't enlist Ad-Hoc Grant. The Co-Operative Movement will not be strong until the government arranges to Pay-Scale the PACS Employees. (ANUPAM MONDALamondallbu15@gmail.com)
- To be started by Diesel pumps installed in Societies. Retail Diesel pumps And ThePurchase Rate of Diesel pumps of the societies One Should be same. (JAGDEEP SINGHacshimatana@gmail.com)
- Dear Sir, I have an Shared idea of Cooperative Banks, We are All Our Cooperation Groups Suggested for You, So please All DCCB Merge to State Cooperative Bank, Then See the Development of Cooperative Banks. Thanks????.(Viralkumar Ghanshyambhai Solankiviralsolanki23@gmail.com)
- Dear Sir / Madam make all the cooperative agriculture society computerized online and every employee should be transferred to any one place. But make sure that every accused gets salary every month. This will not lead to embezzlement in any society. With thanks (Amritpal SinghSingh\_sikhwala@yahoo.co.in)
- Pacskarmchari ka caddernirdharanhonachahiye (Dhermendra Singh Jaisawatsinghdhermendra811@gmail.com)
- All india and State level cooperative bank should be merged bcz of different software have different process all DCB and State DCB should be merged between each other it helps to maintain uniforms in all banks the fund flow should be increased in these bank by the help of amalgamation of theses bank"s corruption would be removed from this sector also so my request is plz merged all cooperative bank jai hind (Alok kumar dwivedialokkumardwivedi2010@gmail.com)
- Kindly all pacsemployee"s service transfer introduce in new law. Introducing new rule all type of permeable npa amount would be reduce from the pacs with the help of back support. all type audit by cag. salary structure central : state =60:40 ratio. All type of loan issued authorized by co operative inspector. Banking software will be providing by govt.ofindia without any rental cost. (SATIPRASAD CHAKRABORTYamikhapoo@gmail.com)
- 1. Primary agriculture credit society "s credit system and employees salary structure kindly enlisted in new law. loan sanction not allowable only board of directors. Kindly overdue

loan recovery system introduce in new law. (UJJAL JANAdudkomrasriboraskus1976@gmail.com)

- Samity ko kendrsarkaarapneundar m le (Azadhusainazadhusain708@gmail.com)
- Dear Sir, i am a pacs employee in west Bengal, i suggested your deperment 1.all over India one software 2. pacs employee pay scale and goverment paid salary 3. pacs employee improved goverment employee(PROSANTA MONDALprosantamondal23@gmail.com)
- India is diverse. Financial condition of PACs cannot be same everywhere in country. There should be a policy for employees of PACs to make them secure so they can perform better. New policy need to address this issue and create a corps for pacs employees. (Sooraj Bishtsurajbisht81987@gmail.com)
- Members are the foundation of the cooperative. Their needs are the reason for its existence. Their support through patronage and capital investment, keeps it economically healthy and their changing requirements shape the cooperative's future. Statutory law and the basic legal documents of a cooperative by laws, and contracts between the cooperative, the tools to control the cooperative and the duty to use those tools for their mutual benefits.(NAFED)
- Cooperatives must function following suitable organization structure. There should be identification of work/tasks , grouping them, departmentation, creating authority / responsibility / relationship, delegation, span of control and also rules/procedures and work process. (NAFED)
- Cooperative Governance# bylaws should differ based on type of co-society , one procedure one method to all registered under society is costly and discouraging , SMALL HOUSING society is made for convenience TO TRANSFER OF OWNERSHIP FLAT & MAINTENANCE, most of the member not ready to take responsibility has chairman or other position, some members do not contribute for small maintenance expense also, whosoever take burden of maintenance has to do at on own cost being one member. Small housing society with less than 10 flats must be excluded from expensive procedure like audit, election, fact is revenue collection for maintenance of such small society annually receipt less than 20000/- and yearly expense on election audit with conveyance reaches higher than revenue.(Sujit Lotlikar)
- The main trusting point or platform is our cooperative, The Khadi departments are mostly involving with these societies systems of the govt. And villager are always goes to the cooperative buy or sell the products directly to the government sectors, it is easier for everyone. And the Gaon panchayat needs to control all site of thecooperation. (Krishajit Baruah)
- This is the era of withdrawal of Government from the sectors of production and services and Government is essentially focusing on welfare while playing the role of facilitator. Hence, the role of Cooperatives is questioned. There is an urgent need to provide the philosophical basis for the existence of Cooperatives while accounting for its relevance to the economy of the country. (Government of Telangana)



- "Cooperatives are generally organized around some economic activity. There are very few cooperatives working on social issues. However, it is the requirement of time that cooperatives take up advocacy activities on social causes. (for Example Road safety, which is a major cause of concern, because every year around 1.5 lakh peoples lose their lives and many more suffer debilitating injuries. this cause immense economic hardship and emotianal trauma to the affected families). it is proposed that the new cooperative policy should also promote formation of cooperative societies for social causes and address the issue of their financing for this. **(Ministry of Road Transport and Highways)**
- 1. Cooeprative as economic entities
- 2. Introudcuton of Cooperative Education
- 3. Computerization of Cooperatives
- 4. Support to other type of Cooperatives
- 5. More autonomy to Apex level cooperatives
- 6. More Judicial Power to Registrar Cooperative Societies
- 7. Implementation of Certain Government Schemes
- 8. New Cooperative Policy
- 9. The Proposed Policy
- 10. The New Policy on Cooperative. **(State of Sikkim)**
- Financial Issues: The consumer stores of District level especially BamiDuniya Consumer Cooperative Store and consumer store kargil makes bulk procurement of Consumer items work Rs.7-8 crores for wither stocking every year by availing cash credit (loans) from banks which accrues huge interest amount @14% per annum. **(UT of Ladakh)**
- Cooperatives are included in the schemes of different ministries **(Rural Voice)**
- Primary Co-operative Societies and Panchayats may function in unison. **(Government of Tripura)**
- In order to achieve to desire outcomes from the proposed New National Cooperative Policy and to gain from synergy, the Ministry should ensure convergence with the other ongoing schemes of department of Agriculture & farmers' welfare and other Departments/Ministries/Organizations/Agencies. **(Department of Expenditure)**
- Cooperatives are necessary because markets are not always perfect and competitive. In the case of market failures, cooperatives are perhaps among the best options. Shri Harsh Kumar Bhanwala, former Chairman, NABARD: Set up a "fund of funds" for agriculture like the one we have for Micro, Small and Medium Enterprises **(MSMEs). (Rural Voice)**

- The policy should refer to UN Guidelines 2001. ILO Recommendation No.193. **(Blue print for a Cooperative Development Decade (2011-2020)).**
- The conference was structured into six important themes covering not only the whole life cycle of cooperatives but also touching upon all the facets of their business and governance. The panel discussions have been held on following themes:
  1. Present legal framework, identification of Regulatory policy, Operational barriers and measures required for their removal leading to Ease of Doing Business and providing a level playing field to cooperatives and other economic entities. Reforms for strengthening governance including cooperative principles, democratic member control, increasing member participation, transparency, regular elections, Human Resource Policy, leveraging International & National best practices, account keeping & auditing. Multi Cooperative Vibrant economic entities by strengthening infrastructure, strengthening equity base, access to capital, diversification of activities, promoting entrepreneurship, promoting branding, marketing, business plan development,
  2. The Government of India, under the guidance of the Prime Minister had carved out a new Ministry of Cooperation on 06th July 2021 with the objective to provide renewed impetus to the growth of the Cooperative Sector and realization of vision from Cooperation to Prosperity. The ministry is working incessantly for development of the cooperative sector for formulation of new Schemes and the new Cooperation Policy. Significance: It will provide a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. It will help deepen Co-operatives as a true people-based movement reaching up to the grassroots. It will work to streamline processes for 'Ease of doing businesses for co-operatives and enable development of Multi-State Co-operatives (MSCS).(Adarsh Pandey)
- Bureaucratization and Government control:- The government of India while facing the inefficiency of cooperatives not only retained this key position and also further added a complex hierarchy of bureaucratic power in the existing structure. Existence of such a heavy government bureaucratic machinery and its control on cooperatives has gone against the fundamental objectives of the cooperative movement

Politicization, cooperative Leadership and ineffective governance the governance and board of the cooperatives are dominated by the politicians, they are cooperators by default. Many cooperatives in the nation are because they want using this position as a stepping stone for their political ambitions. Resulted ineffective governance of cooperatives due to vested interest of the boards and cooperators.

Lack of Self Help: Indian cooperative sector has failed to inculcate the two very essential cooperative values. The first is "self-help" self help has been envisaged as a basic tenet of cooperatives. Initially the movement has been opposed by the federal structure state as well center. Thus the administrative machinery has failed to protect the interest.

Avoiding interest of Common man: the other important missing value is the "Member Centric" Cooperative meant to serve the member community unlike other economic enterprises which operate for profit. The focus of the cooperative institutions needs to be on its members. **(Dr. Rajiv Kumar Faculty Member of Institute of Cooperative Management, Jaipur (Rajasthan) under Natinal Council for Cooperative Training (NCCT), New Delhi.)**

- **Strengthening of Primary Agricultural Credit Cooperative Societies**

Most of the Indian states are at present three layer system of flowing credit to the members or the primary credit cooperatives are in vogue; namely State cooperative Bank, District Central Cooperative Bank and Primary Agricultural Credit Cooperative Societies (PACS) at the ground level at least two percent of margin in being levied by the middle level intermediary, if the middle level intermediary system is being merged with the state level, the credit may be cheaper to the ultimate user of credit at the lowest level.

Problem of imbalance: - The agricultural credit is disbursed by the central cooperative banks normally through the modes of equitable mortgage of land, but when a particular loans default the bank do not come forward to recover the defaulted loans rather make jeopardize the venerable PACS itself, making the PACS liable to that extent, on the whole, summarily realizing the defaulted amount from the cooperative society itself rather than the defaulted member of the PACS. This practice aggravating the financial crisis for the Primary Societies, resulting to credit imbalance.

The decision making at the Boards of the Primary Credit Cooperatives are not get democratic and not also professionalized as recommended by the Vaidyanathan Committee of Revival of Shortterm credit structure in the cooperative sector of the country is concerned. Although a good number of Primary Agriculture Credit Cooperative Societies are mobilizing funds from the members as well as non-members but neither the board member nor the employees of the Societies are capable to equip the societies technologically and professionally. So far as the legal frame work and backup with regard to credit is concern different state following the law differently, there is no uniform policy as has been prescribed by the Reserve Bank of India/ NABARD, due to non-uniformity of State Govt's financial policy mandate. Moreover, different policies and practices are going on differently in different district in a same state. The Board should be professionally constituted as per the recommendation of the committee, adequate representation from the weaker section and women should be strictly complied with. The decision-making power in a Primary Cooperative Credit Society should not vest into a small politically influenced group but it should be elected/ represented by the farmer/members, in order to form a professional body of legally constituted body of Board of Directors. If the decisions are imposed from the politically motivated lobbies its democratic content is shattered, organizational autonomy is

demolished and it will be a formally complied political den. The habitual practice of nominating almost all the members of the board directors is against the principles of cooperation and democracy should be dispensed with.

In order to structure the societies own fund i.e., share capital the member should be encouraged and persuaded to invest regularly on yearly basis certain sum of money to build up adequate share capital of the society to meet the risk and exigencies and also to absorb the shocks of the uncertain market movement and for gradual return of the share capital which was earlier provided by the Govt., to move towards autonomy.

Technical support and prompt guidance from the appropriate Government is solicited in respect of farm mechanization, improve cultivation, restoring the productive quality of the soil, environmental sustainability guidance and development commitment in implementing new and emerging sustainable environment development challenges with the Go-green policy of the Government.

Govt. nomination in managing committee or Board should be gradually reduced but emphasis should be given to the legal compliances with regard to periodical report and return to regulators.

Business Diversification: - non funding service-oriented activities like renting out the go-downs, warehouses and letting out the halls etc. in the ceremonial occasions.

Society can work as agent of agri-insurance business.

Forming a part or Farmer Producer Companies (FPC).

Actively participate in Farmer's Producers Organization (FPO) (**P. Chattopadhyay**)  
**Professor (Retd.) VAMNICOM, Pune**

- The new National Policy on Cooperatives in India should also consider the International Cooperative Alliance Blueprint for a cooperative decade which in the nutshell stated as below: 1. Elevate participation within membership and governance to a new level 2. Position co-operatives as builders of sustainability 3. Build the co-operative message and secure the co-operative identity 4. Ensure supportive legal frameworks for cooperative growth 5. Secure reliable co-operative capital while guaranteeing member control (**G.Veerakumaran - [g.veeran@kau.in](mailto:g.veeran@kau.in)**)
- The structure of the policy could include a review of our Indian cooperative movement. The review should address the entire gamut of cooperatives and their impact on the Indian economy and society. Such exercise will bring out the strengths, weaknesses, opportunities and threats of the cooperative sector. Then the premises under which the policy can be evolved may be included. That may include the International Cooperative Alliance declared statement on Cooperative Identity 1995. Along with that, universal values unique to the Indian nation can also be incorporated. Other usual elements of needed for a cooperative policy, objectives of the policy, policy statements as such, and

plan of action including budget provisions may form part of it (**G.Veerakumaran - [g.veeran@kau.in](mailto:g.veeran@kau.in)**).

- Committee / firm Chairman not to allow for more than two term./No political concern is selected for committee member or chair /vice chairman./Periodic time election needs to take with on line election with pan / adhar and on top/loan or any money matter will be carried out with cheque or on-line transfer/Annual general meeting essential/Loan sanction more than specific amount should be sign by chairman, vice chairman, secretary/Any complaint register in complaint book need to solve within two months of period(**Keshav Godbole**)
- Online registration with GOI platform to be made free/Training for core committee members to be made mandatory/Online contribution and withdrawal allowed to members/ATM card facilities to be availed/Credit facilities to be availed/Monthly audit to be mandatory for all co-op societies/All loans to be disbursed from bank with Aadhaar linked account to stop the fraudulent activities/Legalese should be explained clearly to the members before they give their consent to join the society.(**Sunil Kumawat/ Sai Anirudh**)
- Campaign for registration to be started/ Online registration with GOI platform to be made free/Training for core committee members to be made mandatory/Contributor account directly linked with bank by cooperative society/Online contribution and withdrawal allowed to members/ATM card facilities to be availed/Credit facilities to be availed/Monthly audit to be mandatory for all co-op societies/All loans to be disbursed from bank with Aadhaar linked account to stop the fraudulent activities.(**Pragya Patil**)
- Though started with lofty principles, the co op movement in India became a fountainhead of corruption, politicalisation.The new policy have to ensure strict observation of rules against corruption at any level and misuse of bye laws for personal ends of Managing committees with majoritarianism.For example I would like to suggest Govt of India to study the Southern Railway Employees co op credit society, Trichy and Chennai, to find what not to follow in co op movement. Thanks. Jai Modiji and Bharath.(**Dharmarajan Ganesan**)
- Let us acknowledge our search for the right path with the basic senses that we use, by using them to govern ourselves and surroundings with, to let the inner childlike sensibility open up to our worldly blessings. Let us craft an idea to uphold that cooperative sensibility and keeping onto handholding ways that pull and direct with compassion, away from sensed harm and towards heartfelt prosperity.(**Alan Shaw**)
- Cooperative societies are the pillar of Indian Rural sectors they must be allowed to raise funds through Public issues there must be shares of Coperative societies so that their will be public investment and all this must be done under Government Controled Entity like SEBI. Shares of Coperative societies must be tradable.10% of Shares will be of Committee Members and rest 90% of Shares must be public holdings. Share holders decision will be the final decision for any changes in Coperative Societies policy and it

must be decided on majority. Technology wise all Cooperative Societies must be part of Digital India all of Cooperative Society members must be given online training by Government IAS officers on monthly basis. Audit of Cooperative Societies must be done by IAS officers. Cooperative Society must have Online website and android application where they can sell products to client without middlemen so that they can earn profit. Hope you will try to implement this.

- Most of us are giving comments without any ideas. Hence these discussions are becoming emotional instead of practical or creative. Let's take example of Dairy co-op business. New policy to influence big private companies supporting / partnering with co-op can be an idea. This way Co-op society can get expert brain, proven biz practices, opportunities with sales / marketing. Co-op can start making more profit. Any profit sharing with big private companies can be made tax free as a token to their contributions. (Sudhir N Dalvi)
- Some type fare electrical, loan and tax subsidy must be given to newly established cooperative units during their initial years till they start earning profits for at least three consecutive years that's required for soundness of financial condition. (**Dinesh Chandra Dhyani**)
- As the name suggested cooperative means self-reliant association of people for business but that cannot be done without Govt involvement in terms of money training expert advice and support by making cooperative friendly environment but that seems to be distant reality when all the policies are favouring multinational Giants, millionaires and big companies so policies must be devised to forced such companies to establish cooperative units within their shadow its not only benefit them but it also help these companies to discharge their social responsibilities towards country
- Dear Modi ji Cooperatives are also based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. The purpose of a cooperative is to realize the economic, cultural and social needs of the organization's members and its surrounding community. Cooperatives often have a strong commitment to their community and a focus on strengthening the community. To be successful, a cooperative must have: Workable and practical financing program for members' provident needs; A program for promptly liquidating all its current borrowings. (**Chanda Nagaraju**)
- Regarding election: Many places vote for the money system is only deciding the candidate. Government shall strengthen the existing systems to avoid such mal practice. A member shall not be eligible for getting elected to key posts for more than two times. Profit/loss sharing mechanism shall be adopted for business with start-ups. Cooperative organisations shall support start-ups of their regions. The necessary framework work shall be adopted. In the Manufacturing sector more cooperative organisations shall enter and the government shall encourage them with subsidies. To be free from political interference the members with any political association shall be banned from participating in elections. The government shall use cooperative organisations as a tool to implement one village one product. The illegal money laundering should be stopped and a strict online monitoring mechanism shall ensure this. (**Muhammed Sidheek**)

- New policy must be taken by considering the practical problems being faced by the members and the amount either funded or generated through contributory subscription must be protected in any condition, without compromise. Secondly, it has been witnessed that the funds often been utilised on the activities of individual performer, misappropriation of hard earn corpus ignoring the dire consequences. **(Aditya Mishra/ Nandan Sherlekar)**
- New policy must be taken by considering the practical problems being faced by the members and the amount either funded or generated through contributory subscription must be protected in any condition, without compromise. Secondly, it has been witnessed that the funds often been utilised on the activities of individual performer, misappropriation of hard earn corpus ignoring the dire consequences. **(Jaideep Chatterjee)**
- It is observed that the Chairman, Vice Chairman of National Level Cooperative Societies, on completion of their tenure and also taking full advantage of the Coop. Law/Rules, they keep swapping/exchange seats among themselves from one Cooperative Societies to another Cooperative Society/Institution, which seems to be a well planned affairs. It is very important to pay attention to this and only provision should be made to appoint Chairman/Vice Chairman, to the corporator having sufficient knowledge and qualifications related to working of that particular Institution or Society. **(J S PANDEY)**
- Cooperative organisations are started every where, most of them by politicians in India. They are taking advantage of the unemployment situation and giving jobs to there party men ,accepting huge bribe. And these institutions lend money deposited by public , to thereinfluencial kick back giving people without taking adequate collaterals,. this is also not good for public and their investments resulting huge NPA. Jewell loans also, management people taking Jewell loans using their binamy people pledging fake gold,. and cheating the institution and public. These kind of malpractices must be strictly controlled and eliminated by law enforcement and frequent three step auditing. And too much of cooperative organisations must be reduced and regulated like banks we do now. For such Regulated frame work we need National level regulatory authorities like sebi, RBI etc These are the main things while forming cooperative policy keeping in mind rural economy and people including members of cooperative. **(Sivakumar. N. )**
- The main idea of cooperative is idea of utilising power of togetherness. Together we stand, Divided we fall. To make cooperative movement successful, government shall encourage people to form cooperatives at every level and for every cause. Those who want to save environment can form cooperative. Those who want to rejuvenate ponds and lakes can form cooperatives. Those who want to give their village crafts an identity can form cooperatives. List can be big. Government interventions shall be minimised in the affairs of cooperatives. Paperwork and formalities shall be minimised. People form cooperatives to execute an idea. Too much formalities dampen the spirits. People would think ' Who should get involved with this lafda'. **(Arun Kumar Gupta)**

- The new cooperative policy is best for development our country.it is a good step for all india(**Arshdeep Kaur**)
- The new cooperative policy is a pioneering step towards the development of our country.The digitilization of cooperative policy is the need of the hour.It will lead to good governance,greater credibility ,and financial security of the common man in our country. (**Nimisha Malhotra**)
- A new cooperative policy is best method to improve our country economically but the implementation method is very important.(**Surendra Reddy S**)
- New cooperation policy you have to formulate full protection to members deposits. Otherwise, directors will collapse the poor farmers, depositors' money by using their powers. You are also return our deposits without court cases, central agencies involvement from previous AADARSH MULTISTATE CREDIT COOPERATIVE SOCIETY which was run by central government. YOU have to take responsibility guarantee of our 21 lakh depositors' money. Then you may introduce new cooperation bill. Without justice us there is no meaning for new cooperative act. First of all, kindly return our deposits. We are suffering from four years without our hard-earned money.(**Kachhad Navnitkumar Bavanjibhai**)
- Include experiential candidates from different sectors under the name of service to the nation through the lateral hiring schemes because those people experience will be really helpful to create the people oriented policies for the nation under the purusha kalach in different problem areas like Cybersecurity and drones technology handling, Information Technology Vertical Handling, IT education empowerment at grass root level, Humanity with sensitivity of nature under the environmental ecology, Private sector participative approach under the government those schemes it would be really beneficial. Those would be creating the new employment opportunities door for the people. (**Kachhad Navnitkumar Bavanjibhai**)
- The new coporative policy is the best successful in present rules and regulation, in our Assam cooperative Samiti is only secretary base and cooperative register office. (**Manoj Kanti**)
- Government of India should be create provision in civil services to include experiential candidates from different sectors under the name of service to the nation through the lateral hiring schemes because those people experience will be really helpful to create the people oriented policies for the nation under the surukshakavach in different problem areas like Cybersecurity and drones technology handling, Information Technology Vertical Handling, IT education empowerment at grass root level,Humanity with sensitivity of nature under the environmental ecology,Private sector participative approach under the government those schemes it would be really beneficial.Those would be creating the new employment opportunities door for the people. (**Chandrakant Vijay Birhade**)



- To boost development and production for farmers, small scale industries and large scale industries, ensuring rural societies and cooperative growth. Reliability and profitability for maximum quality output. Caping Increased demand and costs variable to counter resource depletion and management. **(Sanjeev Karimbil John Varghese)**
- Cooperative efforts are required in rural communities as compared to urban groups where private or public companies are managed effectively. Rules and regulations are crucial in measuring the success and distribution of wealth in cooperative Biz. Rich are becoming richer and middle class is struggling to find growth. This picture could change only with strict enforcement of policy rules. **(Sudhir N Dalvi )**
- Great once again in the formation of giving Ideas suggestions and feedbacks we are always in one or the other way tries to provide a beautiful and get to together information which helps our country INDIA to focus on the exact mirror and opportunities which they are never thought of or rather waiting for the exact mission or vision to complete the target on a basic service level or master level. This is totally true and I don't deny it that Cooperatives are the mainstay of the rural economy ensuring sustainable livelihoods and income for people. The new Ministry of Cooperation has been set up by the Government of India by notification dated 06.07.2021 with the mandate of realization of vision “Sahakar se Samriddhi”, strengthening of cooperative movement in the country, deepening its reach up to the grassroots, creation of appropriate policy, legal and institutional framework to help cooperatives realize their potential and many more. **(Nasim Kutchi)**
- Society's involved in financial,welfare, housing marketing should be separated out into a different sector. As this involves financial dealings including repayments of loans & housing created. It is important for govt to understand the health, productivity of various societies engaged in agricultural, industrial, fishing, plantations, mining & other sectors. GST generated in some cases.They are income & employment creator's for well being of the country. The healthiness of these sectors is most important in decision making. A unique code should be generated for such activities along with bank, location & pan details to understand the financial health quarter wise. Some of the commodities measurements becomes difficult as it doesn't come under taxable category.Can societies quantify for close monitoring. Productivity, demand decides price index. **(Nandan Sherlekar)**
- New policy should aim to minimize human agony and maximize human potential. It is a good move for rural reconstruction and rural empowerment. It aims at economic growth and social development in positive. It makes brake to corruption and black hoarders' monopoly. Cooperative society is an important part for rural communities for creations of employment and minimize social unrest and a good mechanism to unite rural in to National journey. It is a profitable opportunity to rural promotion and endurance.Cooperative society- a new view to minimize social tension, proper distribution to the produce price, easy access, economic and a sure way to address markets and market nature. It boosts national journey new to new heights and regulates

rural economy and ensure rural communities for a healthy life style to lead. It counts social costs and a rural pathology to deal with economic growth and social development. It shapes rural personality and elevates rural status and dignity. **(Susanta Kumar Pattnaik)**

- Mismanagement and Manipulation: A hugely large membership turns out to be mismanaged unless some secure methods are employed to manage such co-operatives. In the elections to the governing bodies, money became such a powerful tool that the top posts of chairman and vice-chairman usually went to the richest farmers who manipulated the organization for their benefits.
  - Lack of Awareness:
  - People are not well informed about the objectives of the Movement, rules and regulations of co-operative institutions.
  - Restricted Coverage:
  - Most of these societies are confined to a few members and their operations extended to only one or two villages.
  - Functional Weakness:
  - The Co-operative Movement has suffered from inadequacy of trained personnel. **(Vinod Kumar Kumawat)**
- After getting post of Chairman or MD in MSCS dealing with Urea Production, the person's appointment or association becomes lifelong. Also their arbitrariness starts. Therefore, their tenure should be determined by an age limit or tenure in that Coop. Society. Further, condition should be imposed that he can get a post in that Society only once.
  - Head of MSCS dealing with urea production is earning huge profits by selling the product manufactured by their own family members company, in the same Coop. Society, which does not seem so fair and clearest policy to benefit own family members. So, affidavit be taken that they will not do any act to benefit themselves or their family members by staying in the Orgn. and from the property of the orgn in any manner and not allow their family member to do any business in that particular Orgn./Society.
  - Technically in Institution/ Orgn., the appointment of CVO are made by the Ministry concerned. CVO be appointed in MSCS dealing with Urea. **(J S Pandey)**
- Looking at the population of our country and the speed at which we are moving forward, Cooperatives have a major role to play. They have the power to steer the enterprise towards Economic, Social, and Cultural Success, but somewhere we are lacking in the implementation. Maybe it is because of Awareness, Strategy, and Risk Management. Apart from proper utilization of funds and grants, the new cooperative policy must focus on the Building Awareness, International Exposure (Regarding technology and market), and Implementation of Technology inclusion. Over the last decade, we have observed how cooperatives have learned ways to systematically work better together and to practice accountable empowerment. Now that they have become more skilled at

what they do, the next phase is to clearly articulate how we work together with all our stakeholders and express strategic leadership. **(Sireesh Kondra)**

- I want to move your interest towards "PAP" rule in cooperative life because people above profit is only a way which can save the employee from harassment of the company. It is presently in American companies only but it's the demand of the time to implement it in the Indian companies too. **(Harsh Mohan)**
- Cooperative societies have played a huge role in bring rural India to the mainstream for ex the white revolution created by Verghese Kurien and Amul are a case study to refer with similarly to strengthen the rural and semi urban economy and to prevent wastage of resources a cooperative policy is required where the management of such cooperative firms, financing such business entities, marketing of their products, and promotion and sales can be managed. So that not only the common people associated with such entities can be benefited but also the independent cooperative societies struggling for existence can be brought together and managed. **(Gaurav H Tandon)**
- Cooperative policy should be a bridge between Govt and People. Anything for the welfare of the state and people. So people friendly cooperative policy should be adapted. Cooperative sector should become a platform for the poor and needy, farmers and skilled labour workers. Unorganized sector people and professionals should be brought under one umbrella categorically. Govt should support and nourish the societies and brought in a framework with fixed rules and regulations. Fake societies are more in many sectors and are exploiting the public money in the name of societies. Some societies are doing financial fraud and losing reliability. These must be identified and bring in to normal service sector. Proper responsibility and accountability should be imposed on all cooperative societies. **(Gunisetty Srinivasulu)**
- All the Cooperative Societies should be under control by RBI and all Cooperative Bank transactions should be IFSC code and bank accounts should be operated in Nationalized Banks..Some cooperative societies operating in private sector banks and using other banks IFSC..so every cooperative banks should be individual IFSC code. **(Sundar Krishnaiyer)**
- Previous Documents Mentioned Attached Submitted does not work completed from North Bihar Power Distribution Corporation. Kindly Punishment for Senior Officer Complaint Against Raised Scooty Engineer, SDO, JE Does not Progress Report Proceeding Processing Work Schedule Providing Regarding through Consumer Services Doesn't Delayed Response to you Sir. **(Kumar Nitin Singh)**
- Sir Ji. Thanks for the opportunity to share my opinion here, 1. All the cooperative unions should registered with GOI and under the governance of GOI not by the state govt, especially in rural and village co-op unions
  - 1. GOI have to provide special projects under PM schemes directly to rural and villages Co-op unions.
  - 2. GOI have to appoint Bro's to manage and guide village and rural Co-op

- 3. The main motive of Co-op unions to develop and provide Nano Technology to develop and increase rural and villagers life style
  - 4. GOI are to reform the Co-op unions first and improve their basics in to world class every Indian village to be full filled with basic facilities and special froth in economy and technology with the support of co-op Unions in hi-tech level.
  - The ideal growth of the villages are the real growth of our Bharath. **(Sathish Srinivasan)**
- Though cooperative sector has grown tremendously it has not reached its potential matching to the input given by the society. Like low-cost finance, tax exemption, voluntary services by members etc. Reasons for this underperformance are politicised control over administration, Administrative hurdles posed by cooperative departments without looking to specific aspects and lack of accountability to investors. In the past dedicated social workers steered well which is now lacking. So,
- 1. There need to be responsible management.
  - 2. Memberships restrictions to be taken away or controlled.
  - 3. Cooperation department to change as facilitators / supporting mechanism than acting as sanctioning authorities.
  - 4. Common pooling of facilities to be shared with cooperatives. **(Haridasan PV)**
- All Co Operative Societies employees and the beneficiaries bank account should be linked with Aadhaar number and PAN number to identify Bogus users. My suggestion is real and needy people should get benefitted instead of bogus users avail all facilities. There should be a method to identify Bogus users and block all their facilities and subsidies. Many bogus Ration Cards are still there. All Co Operative Societies should start identifying bogus users and black list them permanently. Those who rent their house in housing board colony or in any other housing society should be punished severely with penalty. A surprise check has to be conducted to see whether the beneficiaries are using it or misusing it. Illegal occupants should be thrown out without any mercy. **(Raghavendran Varadarajan)**
  - In the case of cooperative housing societies, some members do not cooperate in terms of prompt payment of their contributions. Consequently, the Society is stressed in providing its services to members. Members are also affected by such non-cooperation by contributing higher amounts to ensure proper upkeep of the building. Also, members do not come forward to participate in Managing Committee fearing consequences of non-cooperation. I hope the Policy will cover this issue prevailing in Cooperative Housing Societies. **(Pushpahas Kulkarni)**
  - सहकारिता को संविधान में शामिल करना व सहकारिता मंत्रालय का निर्माण संकेत करता है कि नीति आयोग के सहकार के सिद्धांत की पुष्टि कर रहे हैं। ग्राम सभा की तर्ज पर सहकारिता सभा होनी चाहिए। वार्ड सभा की तरह सहकारिता सभा होनी चाहिए अर्थात् सहकारिता के विकेंद्रीकरण में सहकारिता शासन व विकास के तत्व मौजूद हैं। **(Hanwant Singh Rathore)**

- In this, new dimensions and areas can be connected only with the spirit of TEAM, which means: T for Transparency, E for Empowerment, A for Aatmanirbhar and M for Modernization Computerization of the cooperative sector along with modernization and professionalism will also have to be brought into the working of large cooperative societies. Free registration, transparency, coordination in cooperatives, effort to bring equality through dialogue between the laws of the states, exploring new dimensions, reaching every village, creating credit societies, doubling farmers' incomes and provisions of making cooperative institutions financially strong will be incorporated in new Cooperation Policy. A perfect and suitable cooperative policy has to be developed, only then can we make the more than the expected contribution to the national economy, to realise the Prime Minister Shri Narendra Modi's vision of achieving a US \$ 5 trillion economy and doubling farmers' income. A new policy will be developed. **(Adarsh Pandey)**
- How many cooperatives have members welfare scheme? This should be the top most priority. Death benefits, hospitalization, scholarships for brilliant students. This should be done by all labour unions, political parties too. Not seen one labour union doing it. all ayyashing on Hindu Community school are common across US/UK with members taking active part. How about the current cooperative members doing it in their villages/cities? A student must learn all the basic trades in dairy/agriculture/farming ,gardening , cooking , cleaning & other important life skills at an early age so it becomes default & effortless 4 all once they are out of school Cooperatives can come up with their own schools/hospitals & scholarship for higher studies. Labour unions must lead the show. Village level cooperatives can improve agriculture/farming and even daily carpentry/masons/electrician, plumbers. all other house service. Can be better & reliable alternatives to likes of urban companies. **(Mahesh Biyani)**
- नई राष्ट्रीय सहकारिता नीति हमारे देश के सभी लोगों के लिए बहुत ही सराहनीय है। बिना सहकार नहीं उद्धार। हमारे देश के गांव गरीब किसान भाई बहनों के लिए भारत सरकार के द्वारा सहकारिता मंत्रालय का गठन किया गया है ताकि हमारे देश के सभी लोगों को इसका लाभ मिले जब हर घर समृद्ध होगा तो हमारा देश भारत भी समृद्ध होगा। आप सभी महानुभावों को हार्दिक बधाई देता हूँ साथ ही मेरी शुभकामनाएं आप सभी के साथ है। **धन्यवाद। जय हिंद। सईतराम सोलंकी गांव डेहरी जिला धार मध्यप्रदेश। (Saitram Solanki)**
- सहकारिता का सतत विकास होना बहुत जरूरी है, इसके लिए सरकार को बड़ी बड़ी कंपनियों से साझा कर करना चाहिए। और भी कई उद्योग छोटे छोटे चालू कर विकास की और बढ़ना चाहिए। जिससे बेरोजगारी कुछ हद तक कम होगी। सबको सरकार का साथ देना चाहिए सहकारिता के लिए। इस प्रकार गरीबी भी दूर हो सकती है। **(Hansa Patidar)**
- राष्ट्रीय सहकारिता नीति से भारत की समृद्धि बहुत ही सराहनीय पहल है और नवाचार है इसके माध्यम से गांव गरीब किसानों के जीवन में बदलाव लाया जा सकता है हमारे देश के विकास के लिए अनेक जन कल्याणकारी योजनाएं और अभियान संचालित होकर समाज में बहुत बड़ा बदलाव हो रहा है जिसमें राष्ट्रीय सहकारी नीति भी अहम है जो ग्राम स्वराज्य के सपने को साकार

किया जा सकता है। बहुत – बहुत बधाई और शुभकामनाएं। धन्यवाद। जयहिंद। (Saitram Solanki)

- गांव में गरीब परिवारों के लिए सहकारी रसोई की व्यवस्था की जा सकती है जिससे गरीब परिवारों को सस्ता भोजन विकास भी होगा और काम भी मिलेगा जो गरीब परिवारों के लिए बहुत ही लाभ दायक होगा। (Harsh Kumar)
- इंजीनियर, मेकेनिकल, इलेक्ट्रिकल, इलेक्ट्रॉनिक्स, सिविल, केमीकल, ओटोमोबाईल, सॉफ्टवेयर, नेटवर्किंग, कंप्यूटर हार्डवेयर, उनकी जानकारी इस श्रेय में उपलब्धी या संशोधन और अनेक प्रकार के इनोवेशन के लिए भी प्रयास होना चाहिए उनका जूड़ा ओर देश के लिए योगदान बहोत से असंभव लक्ष संभव कर सकता है इन क्षेत्रों में विशेष योगदान देने वाले सायंटीस्ट का सम्मान नये भारत की नींव और मजबूत कर सकता हैं विनती की इस दीशा में हो रहे सभी प्रयासों पर ओर जोर देने की आवश्यकता इससे ओर स्टार्टअप बन सकते है भारत को सभी क्षेत्र में आगे लाकर आत्मनिर्भर भी कर सकते हैं। (Makarand Chandrakant Baraskar)
- राष्ट्रीय सहकारिता नीति पारदर्शी मैनेजमेंट प्रौद्योगिकी टेक्नोलॉजी का उपयोग बेहतर सेवा बेहतर व्यवसाय बेहतर खेती जो वर्तमान में भी हो और भविष्य में भी हो अमूल दूध और इफको IFFCO बहुत ही सराहनीय कार्य प्रणाली है जिससे अनेक लोगों को रोजगार मिल रहा है हमारे छोटे किसान भाइयों को लाभ हो रहा है सहकारिता से ही समृद्धि है आत्मनिर्भरता कृषि आत्मनिर्भर भारत सहकारिता केंद्रीय मंत्रालय सहकारी साख समितियों को अनुदान राशि के माध्यम उन्नत करें। बहुत-बहुत धन्यवाद (Saitram Solanki)
- ग्रामीण सहकारिता के बिना भारत का विकास अधूरा है। महात्मा गांधी के सपने का भारत बनाने के लिए लोगों को आत्मनिर्भर बनाने की ओर अग्रसर करने के लिए सहकारिता आज प्रासंगिक है। ..... धन्यवाद प्रेषितकरता हूं मोदीजी आपके नितनवीन चिंतन की। (Bhim Ji)
- सहकारिता के क्षेत्र को अगर मजबूत बनाना है तो सबसे पहले किसानों की आय के बारे में सोचना पड़ेगा व किसान वर्ग किस प्रकार से मजबूत हो उनके बारे में प्रयास करना पड़ेगा तभी जाकर सहकारिता का सपना साकार हो पाएगा। (Dayalsingh Jhala)
- सहकारिता के द्वारा ही अपने राज्य उत्तर प्रदेश में लोगो को कृषि में प्रगति करते मैंने देखा। कृषि उत्पादन में आशातीत वृद्धि हुई। लोगो को उन्नत बीज, रासायनिक खादों, कृषि यंत्रों और उनकी धन की आवश्यकता को पूरा करने के लिये उन्हें ऋण की सुविधा उपलब्ध कराई गई। जिसका नतीजा आज खाद्यान्न के मामले में उप्रमै उत्पादन आत्मनिर्भरता की ओर बढ़ रहा है। इसके अलावा लोगो को कृषि तकनीक उपलब्ध कराने के लिये प्रशिक्षण की बेहतरीन व्यवस्था सहकारिता द्वारा की गई। (Kuldeep Mohan Trivedi)
- सहकारी संस्थां का एक प्रकार एकाकेंद्री भूत कार्या सोबतइतर आनुषंगिक कार्ये सहकारी तत्त्वा वरपार पाडण्या च्याहे तूने विविध कार्यकाहीवा बहु-उद्देशीय संस्था अस्तित्वातयेतात सुरुवाती एक मे वउद्देशाने स्थापन झालेल्या सहकारी संस्थे चावि का सहोताना सभा सदांच्याइतर अनेक गरजांचे समाधानत्या चसंस्थेमार्फत करण्याची आवश्यकता वाटूला गली, की संस्थे चेरूपांतर विविध कार्यकारी संस्थे तहोण्याचा कल भारता सहइतर अनेक

देशांत आढळतो.शेती मध्ये प्राथमिक पातळीवर अनेक सेवांची गरज जविशे षेकरूनभासते. पीक कर्ज देण्याच्या मुख्य कार्या सोबत चसभासदां चाशे तमाल सहकारी विपणन संस्थे लाविकणे सभा सदांना बियाणे, पशुखाद्य, खते .पुरविणेत्याचप्रमाणेकापड, रॉकेल, मीठ, काडेपेट्याइ जीवना वश्यक वस्तूंचा पुरव ठाकरणे अशांसारखी कामेकरण्यासाठी विविध कार्यकारी संस्थेची अधिक गरज असते **(Mohan Kumbhar)**

- प्रधानमंत्री जी को मेरा प्रणाम  
सर में आपका ध्यान इस विषय पर केंद्रित करना चाहता हूँ कि प्राइवेट कंपनियों द्वारा निम्न और मध्यम वर्ग के कर्मचारियों से प्रतिदिन 12 - 13 घंटे कार्य लिया जा रहा साथ ही इन कर्मचारियों से टारगेट को पूरा करने के लिए हम लोगो पर इतना दबाव बनाया जाता है। कि हम लोग मानसिक रूप से प्रताड़ित हो रहे हैं। जिसके कारण हम लोग न तो फैमिली को समय दे पा रहे हैंना ही स्वयं को जिसके कारण हमारी जीवन शैली भी गड़बड़ हो गयी है। इसके कारण लोगो का जीवन तनावपूर्ण हो गया है। अतः आपसे निवेदन है कि कोई नियम आप लाये जिससे कि हम लोगो पर कम दबाव में भी अधिक कार्य कर सकें। जिसका लाभ यह होगा कि हम भी हैप्पी नेसइंडेक्स में पहले स्थान पर आसके। **(Devendra Patel)**
- सहकारिता समूह की उपयोगिता बहुत पहले ही आम हित हेतु अपेक्षित रही है कृषि ग्रामीण क्षेत्रों में बहुत ज्यादा जरूर तभी सहकारिता की है यद्यपि पुराने समयावधि में उक्त प्रारूपथा जरूर लेकिन भ्रष्टाचार के गिरफ्त में पूर्णतः जोभी क्षति पूर्ति राशि मिलती रास्ते में ही गायब जानकारी रखने वाले क्षति पूर्ति राशिद लाली के साथ लेते थे हम स्वयं फसल बीमा की राशि पूर्व सरकार में लिए, लेकिन हमें पता नहीं था कि समद से सरकारी मदद मिली है वर्तमान में केन्द्र सरकार द्वारा डिजिटल लेनदेन ने सभी क्षेत्रों में क्रांति **(Kheemanand Pandey)**
- लोगो मे सहकारिता की भावना जागृत करने के लिये और कृषि क्षेत्र में बम्फर पैदावार के लिये सहकारिता को बढ़ावा देना होगा। इसके लिये हर गाँवो में स. केंद्र सरकार द्वारा सहकारी समितियों को GeM पोर्टल से जोड़ने की महत्वपूर्ण घोषणा किया है। इससे सहकारी समितियों में पारदर्शिता और भ्रष्टाचार से मुक्तिही नहीं मिलेगी। संस्थाओं द्वारा उत्पादों को भी बेचा जा सकेगा। प्रधानमंत्री द्वारा सहकारिता को नई दिशा देने के लिये ही सहकारिता मंत्रालय बना कर उसे गृहमंत्री अमित शाह को दे दिया। प्रधानमंत्री सहकारिता के माध्यम से ग्रामीण क्षेत्रो का विकास करना चाहते है। जो बिलकुल सही है। **(Kuldeep Mohan Trivedi)**
- सभी को मिलकर ईस दिशा मे काम करना चाहिए एव एक दुसरे का सहयोग करना चाहिए एक दुसरे के विचारो को सुनना चाहिए ओर अदान प्रदान करना चाहिए विचारो का धन्यवाद जयहिन्द जय भारत वन्देमातरम **(Jitendra Singh)**

- सहकारिता एक मिशन के रूप में लेना चाहिए, जिसमें भ्रष्टाचार सून्य हो। इनके काम को नई टेक्नोलॉजी उपलब्ध कराना सरकार का काम होना चाहिए, इनको भी वैश्विक स्तर का प्रशिक्षण दिया जाना चाहिए। **(Kashmir Singh)**
- सहकारिता विभाग द्वारा योजनाएं जो चलाई जाती हैं उसके परिणाम अच्छा मिल रहे हैं परन्तु इसमें पारदर्शिता रखने से और भी जल्दी विकास होगा। इस क्षेत्र में ग्राम पंचायतों और उसके प्रतिनिधि मण्डल को भी सशक्त करना चाहिए, हम लोग जब छोटे थे तब सड़ा हुआ अन्नवितरण होता था, खाद बीज प्रतिभाशाली लोगों को मिलता था अब सभी को मिल रहा है। यह शुभ संकेत है। बिचौलियों को दूर भगाना ही उद्देश्य होना चाहिए। **(Prabhu Narayan Singh)**
- सहकारिता के द्वारा ही समाज का विकास और आर्थिक समृद्ध बनाया जाता है। भारत देश में हरित क्रांति का श्रेय सहकारिता को ही दिया जाना चाहिये। किसानों को सबसे ज्यादा साहूकारों और सूदखोरों द्वारा लूटा जाता था। किसान परिश्रम करके जो पैदा करता था। वह सब कर्ज में चला जाता था। लेकिन आजाद भारत में सहकारी समितियों के द्वारा किसानों को आसानी से कम ब्याज दरों पर आसानी से ऋण और रासायनिक खादों को सस्ते दर पर किसानों को दिया गया। जिसका परिणाम खाद्यान्न में आत्मनिर्भर और उनका जीवन स्तर में सुधार हुआ। **(Kuldeep Mohan Trivedi)**
- सहकारिता के द्वारा ही समाज का विकास और आर्थिक समृद्ध बनाया जाता है। भारत देश में हरित क्रांति का श्रेय सहकारिता को ही दिया जाना चाहिये। किसानों को सबसे ज्यादा साहूकारों और सूदखोरों द्वारा लूटा जाता था। किसान परिश्रमकर के जो पैदा करता था। वह सब कर्ज में चला जाता था। लेकिन आजाद भारत में सहकारी समितियों के द्वारा किसानों को आसानी से कम ब्याज दरों पर आसानी से ऋण और रासायनिक खादों को सस्ते दर पर किसानों को दिया गया। जिसका परिणाम खाद्यान्न में आत्मनिर्भर और उनका जीवन स्तर में सुधार हुआ। **(Kuldeep Mohan Trivedi)**
- सहकारिता मंत्रालय को, अपने अधीन, सहकारी बैंकों के लिए विशेष Software Develop करना चाहिए। अब चूंकि सहकारी बैंकों का विस्तार, सीमित होता है, इनका Software ऐसा हो, जो प्रति दिन Final Audit जैसा Result दे। यह बैंकों की प्रगति में सहायक होगा।
- इन तीनों मूलभूत आवश्यकताओं का समाधान इस नई मिनिस्ट्री के पास है। बात करें मकान की देश में अनेक सहकारी हाउसिंग सोसायटी / बोर्ड विभिन्न प्रदेशों में संचालित हैं। इन सभी को इस मंत्रालय के नीचे लाकर, उनके वित्तीय सहायता पर नियंत्रण प्राप्त करें।
- इन तीनों मूलभूत आवश्यकताओं का समाधान इस नई मिनिस्ट्री के पास है। बात करें कपड़े की अनेक सहकारी सूत, कपड़ा मिलें (खादी ग्रामोद्योगविभाग?) के उत्पाद, अन्य सरकारी विभागों को खरीदना अनिवार्य करें। जेम के माध्यम से सरकार के अनेक ऐसे आयोग हैं जो इस नए मंत्रालय के कामों को स्वतंत्र रूप से संचालित कर रहे



हैं। इन सभी को, इस मंत्रालय के नीचे लाकर, Single Window तकनीक से, कार्यों के दोहरीकरण से बचते हुए, सहकारी समितियों को Protect करें।

- इन तीनों मूलभूत आवश्यकताओं का समाधान इस नई मिनिस्ट्री के पास है। नए मंत्रालय के साथ ही अब, NGO अक्षयपात्र जैसे Community Kitchens का विकास प्रत्येक जिले / ब्लॉक में होने से, आंगनवाड़ी, स्कूलों के Mid Day Meal, छात्रावासों, आश्रमों यहां तक कि अस्पतालों और रेलवे स्टेशन में भी इस सहकारी किचन से, आम जन का पेट, पौष्टिक भोजन से भरा जा सकेगा। सहकारिता से समृद्धि इस नई मिनिस्ट्री के Formation के साथ ही, सहकारिता क्षेत्र में काम कर रही विभिन्न, फेडरेशनों और Financial Services को Restructure / Dissolve करने की आवश्यकता है। **(Pradip Mandge)**
- सहकारी संस्थां चा एक प्रकार एकाकेंद्रीभूत कार्या सोबत इतर आनुषंगिक कार्ये सहकारी तत्वावर पार पाडण्याच्याहे तूने विविधकार्य काही वाबहु-उद्देशीय संस्थाअस्तित्वातयेतात . सुरुवातीस एकमेव उद्देशाने स्थापन झालेल्या सहकारी संस्थेचा विकासहो तानासभा सदांच्या इतर अनेक गर जांचे समाधान त्याच संस्थेमा फतकरण्याची आवश्यकता वाटूलागली, की संस्थेचे रूपांतर विविधकार्यकारी संस्थेतहोण्याचाकलभार तासहइतर अनेक देशांत आढळतो .शेती मध्ये प्राथमिक पातळीवर अनेक सेवांचीगर जविशेषेकरूनभासते . पीक कर्ज देण्याच्या मुख्य कार्यासोबत चसभासदांचाशेत मालसहकारी विपणन संस्थेलाविकणे सभासदांना बियाणे, पशुखाद्य, खतेइ .पुरविणेत्याचप्रमाणेकापड, रॉकेल, मीठ, काडेपेट्याइ .जीवना वश्यक वस्तूंचा पुरव ठाकरणे अशांसार खीकामेकरण्यासाठी विविधकार्यकारी संस्थेची अधिकगरज असते **(KachhadNavnitkumarBavanjibhai)**
- सहकारिता के द्वारा ही अपने राज्य उत्तर प्रदेश में लोगो को कृषि में प्रगति करते मैंने देखा। कृषि उत्पादन में आशातीत वृद्धि हुई। लोगो को उन्नतबीज, रासायनिक खादों, कृषि यंत्रों और उनकी धन की आवश्यकता को पूरा करने के लिये उन्हें ऋण की सुविधा उपलब्ध कराई गई। जिसका नतीजा आज खाद्यान्न के मामले में उप्रमेंउत्पादन आत्मनिर्भरता की ओर बढ़ रहा है। इसके अलावा लोगो को कृषि तकनीक उपलब्ध कराने के लिये प्रशिक्षण की बेहतरीन व्यवस्था सहकारिता द्वारा की गई। **(KachhadNavnitkumarBavanjibhai)**
- सहकारिता के द्वारा ही अपने राज्य उत्तर प्रदेश में लोगो को कृषि में प्रगति करते मैंने देखा। कृषि उत्पादन में आशातीत वृद्धि हुई। लोगो को उन्नतबीज, रासायनिक खादों, कृषियंत्रों और उनकी धन की आवश्यकता को पूरा करने के लिये उन्हें ऋण की सुविधा उपलब्ध कराई गई। जिसका नतीजा आज खाद्यान्न के मामले में उप्रमेंउत्पादन आत्मनिर्भरता की ओर बढ़ रहा है। इसके अलावा लोगो को कृषि तकनीक उपलब्ध कराने के लिये प्रशिक्षण की बेहतरीन व्यवस्था सहकारिता द्वारा की गई। **(KachhadNavnitkumarBavanjibhai)**

- sir deshaorrseher ki aarthikesthitiyehaarthavayvstha banana chahtehai to sabsepahlekaaiseaap logo ko ghar de rahehopakegharthikossitaraha footpath kechoti dukan waalegaribjanta ko onkapaka dukan dila do bahotmeherbaanihogimeinaisaisliyebolrahahun ki road par hamlogo ko bahot problem hotihai logo ki gandigandigaalikhane ko miltihaiaisakyun police waalechotechotepolitetionwaalebhihamlogo ko pareshankartehai jab takchote footpath waalegarib Janta ko ek paka dukan nahimilega to bhrashtacharissdesh se kabhi khatam nahihogaaorrhaa ek baat sir aapne jo bharatmeinesharam card nikalahaiaorrbhibahotkucchnikalahaigaribkeliyelekinaap yeh baatjaantehi ki esharam card se aadmikitnakhaygakitni fees bharegabacho ki kyaesharm card se jo footpath par garibjanta ki dukaneoss card se legal hogajaraaap meri baat par dhyan de mainnkyahotahaijanta ka ek garib ka ki offline se eligible jagaho par dukanelaganipadatihai wo main. **(Sumitvaishya)**

- कृपा करके भारत को भ्रष्टाचार मुक्त कर दो और प्रत्येक कुर्सी पर बैठे जिमेदार को एक तय समय में कार्य न करें जाने पर तत्काल घर भेज देने की कृपाकर, जो कुशल युवा रोजगार के लिए भटक रहे हैं उन्हें अबसर मिलना चाहिए - जय हिन्द जय भारत **(Adesh Mishra)**

- महोदय जी, सहकारी समितियों में जो अध्यक्षों के चुनाव होते हैं, वह राजनैतिक होते हैं क्योंकि जो अध्यक्ष बनता है उसेस मिति के कितना ज्ञान है, यह किसानों को पता नहीं होता। वह तो केवल अपने पैठ के कारण जीत जाता है। इसलिए अध्यक्ष ऐसा होना चाहिए जिसको किसानों की जरूरतों का पता हो और वह किसी भी सम्बन्धित विभाग में वार्तालाप करने में सक्षम हो। दूसरा महोदय जी समिति के सचिव ऐसे हों जो किसानों के बीच जाते हों। ये नहीं किहमतो सरकारी नौकर हैं, काम करें या नहीं वेतन तो मिलना है।

दूसरा समितियों में खाद बीज फसल की बुआई से पहले समिति में आ जाना चाहिए। धन्यवाद।**(KhushiramDabral)**

- भारत में सहकारिता आन्दोलन को सफल बनाने के लिए शिक्षा का प्रसार करना होगा। साथ ही हमारी ग्रामीण जनता को सहकारिता शिक्षा का पाठ पढ़ाना होगा। इससे वे सहकारिता के मूलभूल सिद्धांतों को समझ पायेंगे तथा उसका समुचित लाभ ले सकेंगे। आज सहकारिता के क्षेत्र में भी सीमित व्यक्ति इसका लाभ उपर ही उपर ले लेते हैं तथा भोली भाली जनता ठगी रह जाती है। सहकार मंत्रालय के अंतर्गत एक सहकारिता शिक्षा विभाग का गठन किया जाना चाहिये, जो गांव गांव घूमकर तथा विभिन्न संचार माध्यमों द्वारा सहकारिता शिक्षा का सतत्प्रचार प्रसार करता रहे। **Ashutosh)**

- Adarniya Sir / Madam New Cooperative Policy ke sabhi deshbasio ki bicharanusaarkuchh points keupar decision liye Jaye.

1. Rural areas ki development keliye E-GOVERNANCE ki sahakari ki help

lenachahiye.

2. Krishi ki Bikash keliye, Dugdhoprokalpa, graminpashupalan, Sikhsha ki Bikash, Arthosanchay ki Bikash keliye Sahakari ki help lenachahiye.

3. Vote se pahle pure 6 mahine se haar ek Booth agent ko Sahakari se full training lenachahiye.

4. Haar ek Sahakari ko bhi full traind hone chahiye. Jaise Cooperative nimnastar ki haar ek janogon se communication baraigathikusitarique se Apnepahchan International level taaklekejaigajispe Government of India ko vhisahakari represent kaarpaiga, jispeluvdayek pure deshbasio ko milega. Jai Hind (**Susmita Sabui**)

- प्रिय अध्यक्ष जी
- मेरा सुझाव निम्न विषय पुर यह है;
- i. सहकारी शासन
- ii. कानूनी और नियामक फ्रेमवर्क
- iii. प्रशिक्षण शिक्षा और मानव संसाधन नीति
- iv. सहकारिताओं को जीवंत आर्थिक इकाइयां बनाना
- v. नई सहकारिताओं की स्थापना, सहकारिता का सतत विकास
- vi. सामाजिक सहकारिता / सहकारिताओं का विविधीकरण
- जैसा की हम जानते हैं की सहकारिता ग्रामीण अर्थव्यवस्था का मुख्य आधार है जोकि लोगों के लिए स्थायी आजीविका और आयसुनिश्चित करती है। भारत में 8.5 लाख सहकारी समितियां हैं, जिनमें से 1.77 लाख (लगभग 20%) क्रेडिट सहकारी समितियां हैं और शेष 80% गैर - क्रेडिट सहकारी समितियां हैं जोकि विभिन्न गतिविधियों में शामिल हैं। सहकारी आंदोलन ने पूरे भारत में फैले नेटवर्क के साथ 29 करोड़ से अधिक की सदस्यता को बढ़ावा दिया है। सहकारिता रोजगार और आय पैदा करके विभिन्न क्षेत्रों के विकास और अन्य विकास में महत्वपूर्ण भूमिका निभाती हैं, तो सुशासन को ठीक प्रकार से चलने के लिए सही ढंग से व्यवस्था का निर्माड और एकखाका तैयार करना चाहिए जिसमे सभी कार्य समाहित हो
- धन्यवाद



(**Arvind Kumar**)

- सहकारिता द्वारा देश की सवा अरब आबादी के हर हाथ को काम दिया जा सकता है। सहकारिता को राजनीति से मुक्त रखकर ही इसे सफल बनाया जा सकता है। सहकारिता में भ्रष्टाचार पर निगरानी रखने के लिये सरकार को मजबूत तन्त्र बनाना होगा। (**Kuldeep Mohan Trivedi**)
- स्वप्नवेध मल्टि स्टेट को. ऑप. क्रेडिट सोसायटी लि. पुणे स्वप्नवेधक पेरिटहाऊस महेशनगर, पिंपरी, पुणे – ४११०१८ येथील शाखेतठेव पावतीक्र. ४४१, दि. ०६/०४/२०१६ अन्वयेर. रु.

४०,००,०००/- वठेवपावतीक्र. ४४९, दि. २२/०४/२०१६ अन्वयेर. रु. १०,०००/- मुदतठे वस्वरुपातस्वतः चेनावेगुंत वणूककेलेली आहे. सदर मुदत ठेवींची मुदतसंपुष्टातयेऊन देखीलमला अद्याप पर्यंतमुदतठे ववत्यावरी लव्याजाची रक्कममिळाले लीनाही. तसेचस दरठि काणची पतसंस्थाही बंदअवस्थेत आहे. तरीमलामाझेमुदत ठेवगुंतवणूकी चासंपूर्णपर तावालवकरा तलवकर मिळणेकामी आपले बहुमुल्य सहकार्यव्हावे, हीनम्रविनंती. (s.dudhe12@gmail.com)

- सहकारिता का महत्त्व:

- यह उस क्षेत्र को कृषिक्रण औरधन प्रदान करता है जहाँ राज्य तथा निजी क्षेत्र की पहुँच अप्रभावी है।
- यह कृषि क्षेत्र के लिये रणनीतिक इनपुट प्रदान करता है,जिससे उपभोक्ता रियायतीदरों पर अपनी आवश्यकताओं को पूरा करते हैं।
- यह उन गरीबों का एक संगठन है जो सामूहिक रूप से अपनी समस्याओं का समाधान करना चाहते हैं।
- यह वर्ग संघर्षों और सामाजिक दूरियों को कम करता है।
- यह नौकरशाही की बुराइयों और राजनीतिक गुटबाज़ी को कम करता है;
- यह कृषि विकास की बाधाओं को दूर करता है;
- यह लघु और कुटीर उद्योगों के लिये अनुकूल वातावरण तैयार करता है। (Hanwant Singh Rathore)

- आगे की राह

- प्रौद्योगिकी की प्रगति के साथ नए क्षेत्र उभर रहे हैं और सहकारी समितियाँ लोगों को उन क्षेत्रों तथा प्रौद्योगिकियों से परिचित कराने में एक बड़ी भूमिका निभा सकती है।
- सहकारिता आंदोलन का सिद्धांत गुमनाम रहते हुए भी सभी को एकजुट करना है। सहकारिता आंदोलन में लोगों की समस्याओं को हल करने की क्षमता है।
- हालाँकि सहकारी समितियों में अनियमितताएँ हैं जिन्हें रोकने के लिये नियमों का और अधिक सख्त कार्यान्वयन होना चाहिये।
- सहकारी समितियों को मज़बूत करने के लिये किसानों के साथ – साथ इनका भी बाजार से संपर्क होना चाहिये। (Hanwant Singh Rathore)

- संवैधानिक प्रावधान:

- संविधान ( 97वाँ संशोधन) अधिनियम, 2011 द्वारा भारत में कार्यरत सहकारी समितियों के संबंध में एक नया भाग IXB जोड़ा गया।
- संविधान के भाग - III के अंतर्गत अनुच्छेद 19 (1) (c) में "यूनियन(Union) और एसोसिएशन (Association ) " के बाद "सहकारिता" (Cooperative) शब्द जोड़ा गया था।
- यह सभी नागरिकों को मौलिक अधिकार प्रदान कर सहकारी समितियों के गठन में सक्षम बनाता है।
- राज्य के नीति निर्देशक तत्वों (Directive Principles of State Policy – भाग IV) में "सहकारी समितियों के प्रचार" के संबंध में एक नया अनुच्छेद 43 B जोड़ा गया था।
- 'सहकारी समिति का विषय संविधान की सातवीं अनुसूची में सूची - II (राज्यसूची) मद 32 में शामिल एक राज्य का विषय है। (Hanwant Singh Rathore)

- The Labour Cess which is collected by various Governments are to be provided federal labour cooperative societies or, National Labour Cooperatives Federation can be made as a Nodal Agency for utilizing the Labour Cess through its members. (**National Labour Cooperatives Federation of India Ltd.**)

- Strengthening of National Labour Cooperative Federation of India: Government may consider to infuse share capital in NLCF enabling it promote and organize labour cooperatives, conduct skill development programmes, act as a Nodal Agency for implementing programmes under MGNREGA and fulfill its conduct promotional and development role. (**National Labour Cooperatives Federation of India Ltd.**)

- As per the latest statistical survey of Government of India more than 38 crores are working in unorganized sector who are not being paid minimum wages due to various reasons amongst the mainly the following.
  - a. Supply side of labourforce is very high compared to demand.
  - b. Lack of sufficient skills to do the required works.
  - c. Lack of proper stamina due to malnutrition particularly in female employees and due to various households problems.

This prevailing situation necessitates to promote and organize the labourforce into cooperatives which needs support from States & Central Governments. (**National Labour Cooperatives Federation of India Ltd.**)

- "Seed is a basic input in agriculture, Farmers, however, face shortage of quality seed. In this context, ICAR can leverage its research strength in evolving village – level seed system through its Krishi Vigyan Kendras which are present almost in all the district of the country. The KVKs can be developed as seed hubs, and

these can also provide technical advice to farmers and others interested in production of seeds of different crops.” (ICAR)

- सर्व प्रथम माननीय प्रधानमंत्री जी को देश की सहाकारिता प्रणाली में सुधार करने हेतु नया सहकारिता मंत्रालय बनाने पर बहुत-बहुत धन्यवाद और इस मंत्रालय का कार्यभार आपके जैसे सहकारिता के क्षेत्र में महत्वपूर्ण योगदान देने एवं अनुभव रखने वाले महानुभव को प्रदान करने हेतु भी बहुत-बहुत आभार एवं आपको इसकी बहुत-बहुत बधाई और शुभकामनाएँ महोदय आपके द्वारा जो सहकारिता नीति बनायी जायेगी वह निश्चित रूप से बहुत ही कारगर एवं सहकारिता के क्षेत्र में नया आयाम तय करेगी। चूँकि मेरा अनुभव राज्य के जिला सहकारी बैंको से है इसलिए मैं इनमें आने वाली कठिनाईयों एवं उनको दूर कर इन बैंको को नया जीवन प्रदान करने हेतु कुछ सुझाव आपके समक्ष रखना चाहता हूँ मैं छत्तीसगढ़ राज्य के जिला सहकारी केन्द्रीय बैंक का पूर्व डायरेक्टर एवं वर्तमान में सोसायटी का सदस्य हूँ। छत्तीसगढ़ राज्य में कुल 6 जिला सहकारी केन्द्रीय बैंक वर्तमान में संचालित हैं (1) रायपुर (2) बिलासपुर (3) दुर्ग (4) राजनांदगांव (5) अम्बिकापुर (6) जगदलपुर वर्ष 2015 में बिलासपुर के जिला सहकारी बैंक में भ्रष्टाचार एवं फर्जी नियुक्ति और लचर बैंकिंग व्यवस्था के चलते बैंक बंद होने के कगार पर आ गया था शासन के हस्तक्षेप से बैंक को बंद होने से बचा लिया गया सन् 2017 में भाजपा शासन द्वारा किसानों एवं बैंक के कर्मचारियों को लाभ पहुंचाने की दृष्टि से राज्य के राज्य सहकारी बैंको (अपेक्स) एवं समस्त जिला सहकारी केन्द्रीय बैंको (डी.सी. सी.बी.) को मर्ज करने हेतु निर्णय लिया गया जिसकी आर. बी. आई. ने सशर्त सहमति भी दे दी एवं शासन द्वारा इस दिशा में कार्य भी तेजी से शुरू कर दिया गया बैंको में त्रिस्तरीय संरचना खत्म कर द्विस्तरीय संरचना के निम्नलिखित लाभ बताये गये. -

(1) शासन को समस्त बैंको एक करने से 10,000 करोड़ पूँजी की प्राप्ति ।

(2) किसानों को सस्ते व्याज दर पर समस्त ऋणों की प्राप्ति ।

(3) खाता धारकों द्वारा पूरे राज्य में कहीं पर भी लेन देन की सुविधा होना।

(4) बैंकों के कर्मचारियों के वेतन में समानता ।

(5) शासन द्वारा संचालित होने पर बैंकों में हो रहे भ्रष्टाचार एवं राजनैतिक हस्तक्षेप को कम करना।

- किन्तु दुर्भाग्यवश 2018 में छत्तीसगढ़ में कांग्रेस की सरकार आने पर बैंको को मर्ज करने की पॉलीसी को कैबिनेट में निरस्त कर दिया गया आज कांग्रेस सरकार की गलत नीतियों एवं भ्रष्टाचार के कारण आज फिर बिलासपुर बैंक बंद होने की कगार पर है क्योंकि सरकार ने राज्य के समस्त किसानों का अल्पकालीन ऋण माफ कर दिया गया एवं बैंको को निर्देश दिया की समस्त किसानों को एन. ओ. सी. प्रदान की जावे किन्तु बैंको द्वारा किसानों का जितना कर्ज माफ किया गया है उसका 50 प्रतिशत ही सरकार द्वारा बैंको को भुगतान किया गया एवं शेष 50 प्रतिशत बैंको को

आज भी शासन से पाना शेष है। आज बैंक के समस्त कर्मचारियों एवं किसानों की मांग है कि बैंक की त्रिस्तरीय संरचना को खत्म कर द्विस्तरीय संरचना करना बहुत आवश्यक है। आज राज्यों में राज्य सहकारी बैंक नाबार्ड से 4 प्रतिशत ब्याज पर ऋण लेकर 8 प्रतिशत व्याज में जिला सहकारी बैंक को ऋण प्रदान करता है और जिला सहकारी बैंक 12 प्रतिशत व्याज दर पर किसानों को कर्ज उपलब्ध कराता है। यदि त्रिस्तरीय संरचना नहीं होगी तो किसानों को कम ब्याज दर पर ही कर्ज उपलब्ध हो जायेगा। आज मैं आपको केवल जिला सहकारी केन्द्रीय बैंक बिलासपुर बैंक के हालातों से वाकिफ कराता है। कांग्रेस सरकार द्वारा राज्य के समस्त 6 जिला सहकारी केन्द्रीय बैंकों में अपेक्स के कर्मचारियों को सी.ई.ओ. के रूप में नियुक्त कर रखा गया है इन कर्मचारियों के द्वारा मनमानी तरीको से जिला सहकारी केन्द्रीय बैंको का शोषण किया जा रहा है। अपेक्स के सी.ई.ओ. के द्वारा जिला सहकारी बैंक को नाबार्ड से लोन लेकर व्यवसाय करने नहीं दिया जाता आज जिला सहकारी बैंक बिलासपुर को 800 करोड़ रुपये अपेक्स में 4 प्रतिशत ब्याज पर एफ. डी. किया गया है एवं उसी एफ. डी पर 8 प्रतिशत की ब्याज दर पर लोन अपेक्स बैंक द्वारा जिला सहकारी बैंक को दिया गया है नाबार्ड द्वारा हर साल जिला सहकारी बैंक बिलासपुर को कहा जाता है कि नाबार्ड से 4 प्रतिशत ब्याज दर पर लोन लेकर अपने व्यवसाय को बढ़ाये किन्तु अपेक्स के सी.ई.ओ. के द्वारा ऐसा नहीं किया जाता है। आज जिला सहकारी बैंक बिलासपुर में लगभग 480 कर्मचारी है जिसमें 90 प्रतिशत कर्मचारी अपेक्स बैंक या अन्य बैंकों से कर्ज लिये हुए है क्योंकि अपेक्स के सी.ई.ओ. के द्वारा जिला सहकारी बैंको से लोन नहीं दिया जाता क्योंकि सी.ई.ओ. अपेक्स के कर्मचारी होते है इसलिए उनके 1 द्वारा बैंक की कार्यप्रणाली एवं व्यवसाय में ध्यान नहीं दिया जाता वे सिर्फ अपेक्स बैंक को लाभ पहुंचाने की दृष्टि से कार्य करते हैं। आज की स्थिति में जिला सहकारी बैंक के शाखा प्रबंधक का वेतन है उससे ज्यादा वेतन अपेक्स बैंक के चपरासी का है। दोनों बैंको के कर्मचारियों में वेतनमानों का अंतर इतना ज्यादा है कि आप अंदाजा नहीं लगा पायेंगे जबकि अपेक्स बैंक के व्यवसाय का 90 प्रतिशत जिला सहकारी केन्द्रीय बैंको को कर्ज देना है एवं जिला सहकारी बैंक द्वारा किसानों को ऋण प्रदान करने से लेकर समस्त सुविधाओं को उपलब्ध कराया जाता है। अंततः इस विषय में मैं आपको इतना ही सुझाव देना चाहता हूँ कि जिससे की किसानों को पूर्ण रूप से सुविधा एवं कम ब्याज दर पर ऋण उपलब्ध हो इसके लिये आप सबसे पहले -

- 1) जिला सहकारी केन्द्रीय बैंकों से राज्य सहकारी बैंको (अपेक्स) के हस्तक्षेप को खत्म करें।
- 2) नाबार्ड द्वारा सीधे तौर पर जिला सहकारी केन्द्रीय बैंको को ऋण उपलब्ध कराये एवं व्यवसाय हेतु प्रोत्साहित करें।
- 3) बैंको की त्रिस्तरीय संरचना को तत्काल समाप्त कर द्विस्तरीय संरचना प्रणाली लागू करें या समस्त जिला सहकारी बैंको को मर्ज कर उसे नाबार्ड से जोड़ दे एवं इन समस्त बैंको पर नाबार्ड का सी.ई.ओ. नियुक्त करें।

- महोदय आज राज्य सहकारी केन्द्रीय बैंक (अपेक्स) सिर्फ जिला सहकारी केन्द्रीय बैंको का शोषण ही कर रही है आज अपेक्स बैंक के हर कर्मचारियों की वेतन एक लाख से 2 लाख हैं और उनके द्वारा केवल जिला सहकारी बैंको का शोषण कर अपेक्स बैंक एवं उनके कर्मचारियों को लाभ पहुंचाने का कार्य किया जा रहा है।
- अतः महोदय से निवेदन है कि किसानों को प्रत्यक्ष रूप से ऋण वितरण एवं खाता व्यवहार करने वाले जिला सहकारी केन्द्रीय बैंको मजबूत एवं विकसित बनाने हेतु दिये गये सुझावों पर विचार करें। हम लोग इस बैंक से कई वर्षों से जुड़े हैं इसकी बदहाल होती स्थिति को देख रहे हैं। इन बैंकों का भविष्य बहुत ही उज्ज्वल है यदि इनके एकरूपता एवं सही व्यवसाय किया जावे। अंत में आपसे यही निवेदन करूंगा कि समस्त जिला सहकारी बैंको को मर्ज किया जावे एवं समस्त बैंको का संचालन नाबार्ड के द्वारा हो तो इन बैंको का व्यवसाय राष्ट्रीयकृत एवं नीजी बैंको से भी दोगुना हो जावेगा। साथ ही साथ बैंको से जुड़े ग्राहकों एवं बैंक के कर्मचारियों के हितों की रक्षा होगी। **(अमित शाह, पूर्व डायरेक्टर, जिला सहकारी बैंक (बिलासपुर))**