



**Shri Narendra Modi,
Hon'ble Prime Minister**



Ministry of Cooperation | सहकारिता मंत्रालय
Government of India | भारत सरकार



**Shri Amit Shah,
Hon'ble Home and
Cooperation Minister**

Realizing the vision of “Sahkar se Samriddhi”

**Initiatives taken by
Ministry of Cooperation
Government of India**

“27 Months & 54 initiatives”

“Sahakar-se-Samriddhi”

- Ministry of Cooperation was established on **6th July, 2021**
- **54 major initiatives** have been taken by the Ministry to strengthen cooperative movement in the Country
 - Enabling **PACS to become economically vibrant** entities (16)
 - Relief to Cooperative Societies in **Income Tax** and **Cooperative Sugar Mills** (11)
 - Resolution of difficulties faced by **Cooperative Banks** (11)
 - Three (3) **New National Level Multi-State Cooperative Societies** established for Export, Organic and Seeds
 - New **National Cooperative Database** prepared with the support of State RCSs
 - New **National Cooperative Policy** under formulation
 - New **National Cooperative University** being established
 - Other Initiatives (13)

Making PACS Economically Vibrant Entities

1. Model Byelaws for PACS

- Prepared after consultation with all states/ UTs, National Federations and other Stakeholders
- Circulated to all the States/ UTs on 5th Jan, 2023 for their adoption by PACS
- Bye Laws of 5 States with 18,638 PACS are in line with the Model Bye-Laws.
- **Directions have been issued by 26 States/ UTs with 76309 PACS for adoption within October 2023, while Punjab and Tamil Nadu are in the process of adoption.**

2. Computerization of 63,000 functional PACS

- Proposals sanctioned for Computerization of 62,208 PACS
- NABARD's ERP Software is ready and undergoing trial; Training provided to 1,725 Master Trainers
- Hardware procurement, System Integrator to be ensured by all States by October, 2023
- **Go-Live have been initiated in 2,369 PACS of 24 States/UTs in coordination with NABARD.**
- **Go Live to be started in all the PACS sanctioned under the project.**

Making PACS Economically Vibrant Entities

3. Establishing New M-PACS/ Dairy/ Fishery cooperatives in all uncovered Panchayats

- State Cooperative Development Committee (SCDC) & District Cooperative Development Committee (DCDC) formed
- **5 New M-PACS/ Dairy/ Fishery cooperatives per District per Month to be formed in uncovered Panchayats**
 - So far, 5,897 new M-PACS formed in 8 States/UTs

4. Pilot project for “World’s Largest Grain Storage Plan in Cooperative Sector”

- 1st Inter Ministerial Committee (IMC) meeting convened on 17.08.2023 by Hon’ble Home & Cooperation Minister
- Pilot Project ongoing in 24 PACS in 24 States/ UTs. Construction work started in 13 States.
- **One PACS per District to be identified for next phase of the Pilot Project**
 - So far, 638 PACS identified in 10 States/UTs
- **Implementation in 24 PACS targeted to be completed by November, 2023**

Making PACS Economically Vibrant Entities

5. PACS to provide CSC Services

- MOU signed between MoC, MeitY, CSC-SPV & NABARD for onboarding PACS as CSCs for providing 300+ services
- More than 25,000 PACS onboarded as CSC so far
- **All PACS to function as CSC by November, 2023.**

6. Formation of new FPOs

- Formation of 1,100 new FPOs by PACS in uncovered blocks, in coordination with NCDC
- **629 Blocks allocated so far in 16 States/ UTs**
- **Targeted to be completed by December, 2023**

7. Eligibility for LPG distributorship

- **Eligible PACS to be facilitated to avail distributorship once advertisement is issued**

8. Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlets

- **PACS have been given option for conversion.**

Making PACS Economically Vibrant Entities

9. Priority to PACS for new Petrol/Diesel Pump dealerships.

- Online applications for retail petrol/ diesel outlets submitted by 17.10.2023 (761 advertised locations)
 - 33 PACS have applied for petrol/ diesel outlets in 5 States/ UTs

10. PM Bhartiya Jan Aushadhi Kendras (PMBJKs) by PACS

- 5 PACS per District to be identified for applying online, 3,843 PACS have applied from 33 States/ UTs; 2001 PACS got Initial Approval.
- 93 Drug licenses obtained in 3 States – Andhra Pradesh, UP & Odisha. Others in process
- 2,000 PMBJKs targeted to be opened by PACS by December, 2023

11. PACS as a fertilizer distribution center

- 15,000 cooperative societies including PACS, to get licence as fertilizer distribution centres.

12. Pradhan Mantri Kisan Samriddhi Kendras (PMKSK) by PACS

- PACS authorized to operate PMKSK for fertilizer distribution & related agri services
- 21,334 PMKSKs being operated in 16 States/ UTs
- All PACS targeted to operate PMKSKs by Dec 2023.

13. PACS convergence with PM-KUSUM Scheme

- Farmers associated with PACS can install solar agri water pumps and photovoltaic modules.

Strengthening Primary Cooperatives

14. Micro-ATMs to Bank Mitra Cooperative Societies

- Dairy & Fishery cooperative societies being made Bank Mitra of DCCBs/ StCBs by NABARD
- Micro-ATMs being provided to such Bank Mitras through NABARD to provide 'Door Step Financial Services'
- **Pilot Project ongoing in Panchmahal and Banaskantha DCCBs, Gujarat; 1723 Micro-ATMs distributed.**

15. Rupay Kisan Credit Card to Members of Cooperative Societies

- **Pilot Project ongoing in Panchmahal & Banaskantha DCCBs**
- 53,000 new Rupay-Kisan Credit Cards being distributed to the account holders.
- **Needed to be implemented throughout the nation.**

16. PACS as Paani Samiti

- PACS allowed to function as Paani Samitis for O&M of rural piped water supply scheme
- **5 PACS per District to be identified for functioning as Paani Samitis**
 - **So far, 596 PACS have applied/ been identified in 6 States**
- **States O&M Guidelines to be revised in line with Gol Letter.**

Strengthening the Cooperative Banks (1/2)

17. UCBs Branch Expansion

- As per fresh RBI guidelines, Urban Co-operative Banks have now been allowed to open new branches
- **UCBs may be advised to open new branches**

18. Doorstep Banking by UCBs

- RBI permits UCBs to offer doorstep banking services to customers
- **Need to encourage UCBs to provide these benefits to their customers**

19. Cooperative Banks included as Member Lending Institutions (MLIs) under CGTMSE

- 10 StCBs are MLI and another 19 are in the application Stage. 16 DCCB are also MLIs.
- **Need to encourage StCBs/ DCCBs/ UCBs to obtain CGTMSE membership**

20. Aadhaar Enabled Payment System (AePS) Platform for Cooperative Banks

- License fee reduced for cooperative banks to onboard AePS by linking the fee to transaction volume
- **7 StCBs and 35 DCCBs are live while 10 StCBs and 37 DCCBs are in Certification stage.**
- **Need to encourage StCBs/ DCCBs/UCBs to onboard AePS.**

Strengthening the Cooperative Banks (2/2)

21. Cooperative Banks will be able to make **one-time settlement** of outstanding loans, like Commercial Banks.
22. Time limit has been increased to achieve the **Priority Sector Lending (PSL) targets** given to UCBs
23. A **Nodal Officer** has been designated in RBI for regular interaction with UCBs
24. RBI has more than doubled the **individual housing loan limit** for Co-operative Banks
25. Rural Co-operative Banks will now be able to lend to **commercial real estate - residential housing** sector, thereby diversifying their business
26. **Scheduling Norms** for Urban Cooperative Banks: Tier 3 and above UCBs following FSWM norms are now eligible: **eligible UCBs are needed to apply for Scheduled Status.**
27. Monetary ceiling for **Gold Loan** (under Bullet Repayment) has been **doubled** for UCBs from 2 lakh to 4 Lakh.

Three (3) New National Level Multi-State Cooperative Societies established for Export, Organic and Seeds

Union Cabinet approved the establishment of a 03 national Multi-State Cooperative Societies:

28. National Multi-State Cooperative Society for Exports

- Will function as an umbrella organization to promote exports from cooperative sector
- Cooperative societies of all levels, including PACS, can become its members by buying just one share (542 Members till date) (5 Coop. Societies/ Distt to be identified and facilitated to become member by Oct 23.)

29. National Multi-State Cooperative Society for Certified Seeds. (5 Coop Society/ Distt by Oct)

- Will function as an umbrella organization to promote cultivation, production & distribution of certified seeds
- Cooperative societies of all levels can become its members by buying just one share (5100 members till now)

30. National Multi-State Cooperative Society for Organic Farming (5 Coop Society/ Distt by Oct)

- Will function as an umbrella organization to promote production, distribution & marketing of certified & authentic organic products
- Cooperative societies of all levels, including PACS, can become its members by purchasing 21 shares (736 Members till date)

Relief to Cooperative Societies in Income Tax Act

- 31. Surcharge reduced** from 12 % to 7% for co-operative societies having income between Rs. 1 to 10 Cr.
- 32. MAT reduced** for cooperatives from 18.5% to 15%
- 33.** A clarification has been issued **to remove difficulties in cash transactions by cooperatives** under Section 269ST of IT Act
- 34. Flat lower tax rate of 15%** will be charged, compared with existing rate of upto 30% plus surcharge, for new cooperatives commencing manufacturing activities till March 31, 2024
- 35. Limit increased** from Rs. 20,000 to Rs. 2 lakh per member for **deposits and loans in cash** by PACS and PCARDBs
- 36. Cash withdrawal** limit for cooperatives **increased** from Rs. 1 Cr. to Rs. 3 Cr. per annum, without being subjected to TDS

Revival of Cooperative Sugar Mills

37. Income Tax Relief for Cooperative Sugar Mills

- Cooperative Sugar Mills have been exempted from additional income tax on higher sugarcane prices
- **Need to disseminate this relief to Cooperative Sugar Mills for awareness and implementation**

38. Expenditure Claim for Sugar Mills (relief of ~ Rs. 10,000 crores)

- Payments made by sugar mills to cane farmers before AY 2016-17 can now be claimed as expenditure
- **Need to disseminate it to cooperative sugar mills for adjustment of their accounts accordingly**

39. Loan Scheme for Cooperative Sugar Mills

- Rs. 10,000 crore loan scheme launched by NCDC for strengthening cooperative sugar mills
- Funds can be utilized for setting up ethanol plants, cogeneration plants, working capital, or for all three
- **Need to encourage cooperative sugar mills to avail the benefits**

40. Preference in purchase of ethanol to Cooperative Sugar Mills and establishment of Cogen Plants

- Cooperative Sugar Mills to be treated at par with private companies in ethanol procurement under the Ethanol Blending Programme (EBP). Also, Cogeneration Power Plants using sugarcane bagasse

41. Reduction in GST on Molasses from 28% to 5% to help Cooperative Sugar mills.

Other Initiatives

42. Completion of National Cooperative Database (NCD)

- Data collection and entry has been completed for all cooperative societies.
- **Data validation nearing completion.**

43. Establishment of National Cooperative University

- Plan for establishing National Cooperative University for cooperative education, training, counseling, R&D
- **Cooperative education and training institutions being identified for affiliation**

44. GeM Portal Integration for Cooperative Societies

- Cooperative societies enabled by GOI to onboard as 'Buyers' on the GeM Portal
- **Need to encourage cooperative societies to register as 'Sellers' also on GeM to improve market access**

45. Expansion of National Cooperative Development Corporation (NCDC)

- Rs. 41,024 crores disbursed by NCDC in FY 2022-23 (~20% more than FY 2021-22)
- States and State cooperative societies can avail financial assistance being provided by NCDC
- **Financial flow of NCDC targeted to cross ₹ 50,000 crore by March 2024**

Other Initiatives

46. Rs 2000 Crore Government Guarantee Bond to NCDC- to enable them to diversify their source of fund and facilitate in flow of funds to the cooperatives at lower rates.

47. Promotion of training and awareness through NCCT

- NCCT organizes cooperative education and training programs through one national level institute(VAMNICOM) and other 19 State level Institutes for personnel, members and board members of Cooperative Societies

48. Formulation of New National Cooperation Policy

- A Multidisciplinary and National level committee of 49 members comprising experts and stakeholders has been constituted to formulate a new National Cooperation Policy to realize the vision of 'Prosperity through Cooperation'.

49. Strengthening of Central Registrar's Office – CRCS Portal has been launched on 06.08.2023 to create a digital ecosystem for Multi-State Cooperative Societies. New Office Space for CRCS Office and filling of various vacant posts is in progress.

50. The MSCS (Amendment) Act, 2023- To incorporate provisions of 97th Constitutional Amendment and to strengthen governance, increase transparency, increase accountability, improve election process, etc in Multi-State Cooperative Societies, MSCS (Amendment) Act & Rules, 2023 have been enacted.

Other Initiatives

51. Computerization of Agriculture and Rural Development Banks (ARDBs) - To strengthen the Long-term Cooperative Credit structure, **the Centrally Sponsored Scheme has been approved by the Government**

52. Refund to Investors of Sahara Group of Societies – Rs. 5000 crore transferred from Sahara-SEBI refund account to Central Registrar of Co-operative Societies for disbursement of legitimate dues. **Portal has been launched on 18th July, 2023. Disbursement started from 04.08.2023.**

53. New Scheme of Cooperative Education and Training – Needed to make cooperative societies a strong economic institution, build capacity of faculty to promote quality research and studies on important areas of Cooperative Societies, etc. Initial stakeholder consultations are being held and formulation of scheme is targeted.

54. Scheme for computerization of office of Registrar of Cooperative Societies in States/Union Territories - To increase ease of doing business for Cooperative Societies and create a digital ecosystem for transparent paperless regulation in all States/Union Territories, Government has approved Centrally Sponsored Scheme for computerization of RCS office of all States/UTs.

Implementation Strategy

- **Three Tier implementation mechanism** devised in closed coordination with the States/Uts.
- A meeting of the **Inter-Ministerial Committee** has been held under the chairmanship of the Hon'ble Home and Cooperation Minister.
- Letters from **Hon'ble Minister of Home and Cooperation to the Chief Ministers** of all the states.
- **Secretary Cooperation** has been writing letters to the Chief Secretary and other concerned officers for the implementation of the schemes.
- **At National Level**, regular review meetings under the Chairmanship of Secretary (Cooperation) with concerned Departments, Agencies and the State Governments. So far 09 review meetings held.
- **At State Level**, State Cooperative Development Committees (SCDC) have been constituted under the chairmanship of the concerned Chief Secretary. **23 states have held meetings.**
- **At District Level**, District Cooperative Development Committees (DCDC) have been constituted under the chairmanship of the concerned District Collector. **Meetings in 656 out of 763 districts.**

Outreach Activities

- All the initiatives in 13 different Indian Languages and made available on the Official Website and all Social Media Platforms of the Ministry. **Total 169 Videos made on 13 Subjects**
- Ministry has also forwarded **compilation of the Major initiatives to the officers of State Governments** at various levels, from Apex to the level of District Cooperative Registrar
- All National Federations are publishing **monthly magazines** on these initiatives for wide publicity
- All important information and updates on initiatives are being regularly updated on Ministry's Website and other Social Media Channels
- Website: 1.15 Crore Visitors, YouTube – 45 Lakh Visitors & 47000 subscribers, Facebook-24K, Twitter-32.8K, Instagram – 9.1K

Links of Ministry's:

Official Website	https://cooperation.gov.in/
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