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Ministry of Cooperation



Under the leadership of Prime Minister Shri Narendra Modi and guidance of Union Home Minister and Minister of Cooperation, Shri Amit Shah, the Government of India has taken several steps to strengthen all the cooperative societies of the country

Union Home Minister and Minister of Cooperation Shri Amit has taken an important decision to computerize and empower the registrars of all 28 states and 8 union territories, and 1,851 Agriculture and Rural Development Banks (ARDBs) operating in 13 states

On the lines of computerization scheme of all PACS in the country, 1,851 units of Agriculture and Rural Development Banks (ARDBs) of 13 states will be computerized through a national unified software

Offices of Registrar of Cooperatives of all States/Union Territories will also be computerized similar to Central Registrar

Central Project Monitoring Unit (PMU) will be established for this scheme, which will work towards the successful implementation of the plan, total estimated expenditure for this scheme will be Rs. 225.09 crore

Implementation of this scheme will enable people to quickly access services provided by the Cooperative Departments of the states and the offices of ARDBs, additionally it will also bring transparency and uniformity in the functioning of these offices, which will make them more efficient and save the time



Shri Narendra Modi
Hon'ble Prime Minister



Shri Amit Shah
Hon'ble Home and Cooperation Minister

Realizing the vision of "Sahkar se Samridhhi"

Initiatives taken by
Ministry of Cooperation
Government of India

"27 Months & 54 initiatives"

"Sahakar-se-Samridhhi"

- Ministry of Cooperation was established on 6th July, 2021
- 54 major initiatives has 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 Nation Cooperative Database prepared with the support of State RCSs
 - New National Cooperative Policy under formulation
 - New National Cooperative University being established
 - Other Initiatives (13)

International Cooperative Banking Association (ICBA), ICA

Election was held for ICBA Board on 11-10-2023 at Kathmandu, Nepal
for the period of Four Years

Newly Elected Board Members of ICBA (As on 11-10-2023)

Sl. No.	Name	Designation
1	Mr. Bhima Subrahmanyam, India	President
2	Mr. Mwangi George Magutu, Kenya	Vice President - Africa Region
3	Mr. Ahmed Mohiuddin, Bangladesh	Vice President – Asia-Pacific Region
4	Dr. Groeneveid Hans, Netherlands	Vice President – Europe Region
5	Dr. Eng. Mieczysław Grodzki, Poland	Member
6	Mr. Konduru Ravinder Rao, India	Member
7	Mr. Kabir Ayinde – Tukur, Nigeria	Member
8	Mr. Krishna Bahadur Upreti, Nepal	Member



Mr. Bhima Subrahmanyam, President, ICBA and Managing Director, NAFSCOB with other delegates during election of ICBA Board on 11-10-2023 at Kathmandu, Nepal.

Annexure 2: Average Closing Time - January to September, 2023

Annexure 2.1 : Ministries/Department with High Average Closing Time

S. No.	Name of Ministry Department	Cases Disposed	Average Closing Time (In days)
1	Department of Revenue	11027	104
2	Central Board of Direct Taxes (Income Tax)	53516	64
3	Department of Economic Affairs ACC Division	3369	63
4	Department of Atomic Energy	1156	59
5	Ministry of Shipping	1281	46
6	Department of Personnel and Training	22248	45
7	Department of Youth Affairs	757	45
8	Ministry of Culture	1786	43
9	Department of Official Language	177	42
10	Department of Military Affairs	3704	34

Annexure 2.2.: Ministries/Departments with Low Average Closing Time

S. No.	Name of Ministry Department	Cases Disposed	Average Closing Time (In days)
1	Ministry of Cooperation	33980	2
2	NITI Aayog	3047	3
3	Department of Legal Affairs	2564	3
4	Department of Telecommunications	34440	5
5	Department of Investment & Public Asset Management	965	5
6	Department of Land Resources	2614	6
7	Department of Financial Services (Pension Reforms)	2548	6
8	Department of Agriculture and Farriers Welfare	98077	7
9	Department of Financial Services (Insurance Division)	31660	7
10	Department of Empowerment of Persons with Disabilities	2186	7

Annexure 5.2: Top 10 Ministries/Departments with Lowest Average Closing Time of Appeals

S. No.	Name of Ministry Department	Appeals Disposed	Average Closing Time (In days)
1	Ministry of Cooperation	8386	1
2	Department of Telecommunications	10914	2
3	Ministry of External Affairs	2440	8
4	Ministry of Labour and Employment	29153	11
5	Department of Empowerment of Persons with Disabilities	569	11
6	Department of Posts	10720	12
7	Ministry of Parliamentary Affairs	68	12
8	Department of Financial Services (Banking Divisions)	31229	13
9	Department of Justics	491	13
10	Department of Financial Services (Insurance Division)	4392	14

**Union Home Minister and Minister of
Cooperation Shri Shah addressed 89th
General Council meeting of the National
Cooperative Development Corporation (NCDC)
in New Delhi on 09-10-2023**

**NCDC is playing a crucial role in fulfilling Prime Minister
Shri Narendra Modi's vision of 'Sahakar se Samridhi'**

**NCDC is set to achieve 10 times growth in disbursement of
financial assistance in current financial year from Rs. 5,300
crore in 2012-14**

**I am confident that the NCDC will be able to achieve the
target of Rs. 50,000 crore in 2023-2024, it is a matter of pride
that net NPA of the Corporation is maintained at 'Zero' with
loan recovery rate being over 99% for 2022-23**

**NCDC should set a target of achieving Rs. 1 lakh crore yearly
disbursement in next 3 years along with targets for every
quarter**

**Under the visionary leadership of PM Modi, since its
formation the Ministry of Cooperation has taken 54 initiatives
in the last 27 months to strengthen cooperative movement in
the country and increase cooperatives' share in GDP**

**These initiatives has special focus on strengthening the
Primary Agriculture Credit Societies (PACS)**

**Union Home Minister and Minister of Cooperation Shri Amit Shah
addressed 89th General Council meeting of the
National Cooperative Development Corporation (NCDC)
in New Delhi on 09-10-2023**



In his address, Shri Amit Shah said that NCDC is playing a crucial role in fulfilling Prime Minister Shri Narendra Modi's vision of 'Sahakar se Samridhi. Cooperatives are the only medium for economic development of 60 crore population of the country, which do not have capital. He said that under the visionary leadership of Prime Minister Modi, since its formation the Ministry of Cooperation has taken 54 initiatives in the last 27 months to strengthen cooperative movement in the country and increase cooperatives' share in GDP. These initiatives have special focus on strengthening the Primary Agriculture Credit Societies (PACS). The initiatives aimed towards ease of doing business include computerization of PACS, model byelaws, widening the functioning of PACS to undertake more than 30 business activities like dairy, setting up of godowns, LPG/Petrol/Green energy distribution agency, banking correspondents, PACS can provide more than 300 services as Common Service Centres (CSC) and preparation of an updated data repository of cooperatives.

Minister of Cooperation said that significant initiatives like Jan Aushadhi Kendras, PACS as Pradhan Mantri Kisan Samridhi Kendra and PACS as Paani Samiti to undertake the work of Operation and Maintenance of Piped Water Supply schemes in rural areas can provide sustainable income to the PACS and employment opportunities to the youth in rural areas. He added that a National Cooperative Database has been developed with the assistance of State Governments, which is having comprehensive, authentic and updated data of more than 8.00 lakh cooperative societies.



Shri Amit Shah said that NCDC is implementing agency for various schemes of the Government of India and dovetail the subsidy component with its loan to benefit cooperative societies. He said that NCDC has disbursed financial assistance of more than Rs.41,000 crore in the Financial Year 2022-23 across the country including rural areas. Minister of Cooperation said that NCDC is set to achieve 10 times growth in disbursement of financial assistance in the current financial year from Rs. 5,300 crore in 2013-14. Shri Shah said that with such an impressive performance, I am confident that the NCDC will be able to achieve the target of Rs. 50,000 crore kept for 2023-2024. He added that it is a matter of pride that net NPA of the Corporation is maintained at 'Zero' with loan recovery rate being over 99% for 2022-23.

Union Minister of Cooperation said that NCDC should set a target of achieving Rs.1 lakh crore yearly disbursement in next 3 years along with targets for every quarter. The Minister desired that NCDC should explore avenues for borrowing on lower rates and lend to cooperative sector keeping the interest rate low. NCDC's objective must not only to make profit but to achieve overall development of cooperative sector.

Shri Amit Shah lauded the role of the NCDC in helping cooperative development in the country, he said that from agricultural marketing and inputs to processing, storage and cold chain the ambit of NCDC has widened to include areas in keeping with the needs of the society and boost income of youth in the country. He said there are more than 8.00 lakh cooperatives in the country with 29 crores farmers as their members. Since its inception in 1963 NCDC has provided cumulatively financial assistance of Rs.2,78,378 crore to cooperatives including agricultural and horticulture cooperative societies.



Minister of Cooperation also said that work is on to bring uniformity in the working of the PACS, which have different by-laws in the country. He added that most of the states/UTs have adopted the model by-laws on PACS drafted by the Ministry of Cooperation. Shri Shah said that the scope of work of PACS has been widened now, they can work in 25 different areas like dairy and fishery and can also work as Common Service Centres (CSCs). PACS by becoming CSCs can provide more than 300 services to rural people.

Shri Amit Shah said that recognizing the potential of the NCDC, it has been designated as a project implementing agency under the world's largest food storage scheme in the cooperative sector. NCDC is one of the implementing agencies promoting the Government of India's ambitious schemes such as the Formation and Promotion of 10,000 Farmers Producer Organizations (FPOs) which provide for registration and support of new cooperatives as FPOs. NCDC is also an implementing agency for Formation and Promotion of Fish Farmers Producer Organisation (FFPOs) under Pradhan Mantri Matsya Sampada Yojana.

Union Minister of Cooperation emphasised that NCDC should focus on promoting the three new national level cooperative societies on Exports, Organic and Seed production, so that these societies grow in their business like many big brands in cooperative sector. NCDC should also be the first contributor of equity in the proposed umbrella organisation of Urban Cooperative Bank.

Union Home Minister and Minister of Cooperation Shri Amit Shah addressed the 'National Symposium on Cooperative Exports' organized by National Cooperative Exports Limited (NCEL) in New Delhi on 23-10-2023 and also released the logo, website and brochure of NCEL and distributed membership certificates to NCEL members

At least 50% of export profits will go to farmers through National Cooperative Export Limited

Modi government is working towards increasing exports as well as creating a smooth system to deliver its benefits to the farmers

NCEL is launched in the cooperative sector with 6 objectives of increasing exports, prospering the farmer, changing the crop pattern, providing global market for organic products, gaining a place for India in the global market for biofuel and strengthening the cooperative sector

Tehsils across the country should become the voice of farmers by joining NCEL

In the coming days, NECL will develop into a complete export ecosystem covering all aspects like procurement, storage, processing, marketing, branding, labeling, packaging, certification and R&D

National Cooperative Export Limited will prove to be a very big and successful cooperative venture

National Cooperative Export Limited will not only focus on profits, but focusing on the farmer will be its primary goal

NCEL will also work to connect the Ministry of Commerce and Industry, Ministry of External Affairs and our embassies abroad with a Whole of Government Approach for market linkages

Union Home Minister and Minister of Cooperation Shri Amit Shah addressed the 'National Symposium on Cooperative Exports' organized by the National Cooperative Exports Limited (NCEL) in New Delhi on 23-10-2023



Shri Shah also released the logo, website and brochure of NCEL and distributed membership certificates to NCEL members.



On this occasion, several dignitaries including Union Minister of Commerce and Industry, Shri Piyush Goyal and Union Minister of State for Cooperation Shri BL Verma were present.



In his address, Shri Amit Shah said that today the National Cooperative Export Limited is being formally launched on the auspicious day of Mahanavami. He said that today we are crossing a very important milestone on the way to realize the vision of Sahkarita Se Samridhhi, for which the Ministry of Cooperation was established for the first time since independence by Prime Minister Shri Narendra Modi. He said that National Cooperative Export Limited (NCEL) was established after much deliberation with various objectives in mind. He said that our goals behind setting up NCEL include increasing exports, especially agricultural exports, making farmers prosperous, changing crop patterns and enabling 2 crore farmers of the country to declare their land as natural by 2027. Shri Shah said that Prime Minister Modi has taken many initiatives to promote natural farming in the country. He said that Modi ji has formed a multistate cooperative society which will sell the organic products of more than 2 crore farmers of India practicing natural farming in the global market with a good packaging, reliable branding and high-quality certificates. With this, farmers will directly get about one and a half to two times the price of their organic products compared to what they are currently getting and this will open the way to prosperity for the farmers.

NAFSCOB launched a series of discussions from today on Expansion of Business Plans of the Short Term Cooperative Credit Institutions (STCCIs) which include SCBs, DCCBs and PACS during Amrit Kaal (2022-2047) and to find ways to increase income of members of PACS by 25% every year. Suggestions are invited(nafscob@nafscob.org).



Union Home Minister and Minister of Cooperation said that a Biofuel Alliance has been announced by Prime Minister Shri Narendra Modi. He said that India is the only country where 4 crops can be grown simultaneously and if even one of these crops can be used for biofuel, then we can meet India's biofuel needs and export it as well. Shri Shah said that another objective of setting up NCEL is to strengthen cooperatives sector in the country including rural areas and population dependent on agriculture. He said that agricultural products and products from the rural areas contribute 15 percent to the country's GDP while 60 percent of the total population is dependent on them. No country can strengthen its economy by ignoring 60 percent of its population and an economy which does not have a place for 60 percent of the country's population can never be successful. Shri Shah said that the Modi government strives to increase the GDP while ensuring prosperity for these 60 percent people by providing them employment and the only way to do this is to strengthen cooperative sector. He said that National Cooperative Export Limited will also work to strengthen the entire cooperative structure in the country.

Shri Amit Shah said that NCEL is launched in the cooperative sector with 6 objectives of increasing exports, prospering the farmer, changing the crop pattern, providing global market for organic products, gaining a place for India in the global market for biofuel and strengthening the cooperative sector. With this new beginning, the cooperative will act as a link between the farmers and the global demand for milk products, Isabgol (Psyllium), cumin, ethanol and a variety of organic products. He said that till now about 1500 cooperatives have become members of NCEL and it is expected that in the coming days every tehsil will join it and become the voice of the farmers. Till now NCEL has received orders worth Rs 7,000 crore and orders worth Rs 15,000 crore are being negotiated. The Minister of Cooperation expressed confidence that in the coming days, like IFFCO, KRIBHCO and Amul, National Cooperative Export Limited will also prove to be a very big and successful cooperative venture.



Union Minister of Cooperation said that cooperatives account for 30% of our country's total food production, 30% of sugar production and about 17% of milk production. He said that about 42 percent of the total finance provided to the farmers of the country is done through cooperatives. He said that the contribution of cooperatives in sugar production is 30% but in the export of sugar is merely one percent; the contribution of cooperatives in milk production is 17% while in the export of milk products, it is less than 2%. This implies that there are immense opportunities in the cooperative sector and to exploit them, a means was needed, to serve as a link between the farmer, the cooperatives and the global market and National Cooperative Export Limited would serve as that link. Shri Shah said that National Cooperative Export Limited will provide necessary finance and information to small societies, will provide information about the intricacies involved and necessary precautions required while exporting, and will also work for the production of export friendly materials. Apart from this, NCEL will also do work like setting parameters for brand awareness, quality awareness, necessary infrastructure and standardization of the product for small farmers at a nominal fee.

Shri Amit Shah said that today the profits from exports do not reach the farmers, but through National Cooperative Export Limited at least 50% of the export profits will go directly to the farmers. He said that procurement will be done from the farmer at the Minimum Support Price (MSP) and then after the balance sheet of 6 months is prepared, 50 percent of the profit in addition to the payment made as per MSP, will go directly to the bank account of the farmer. This will also increase the enthusiasm of farmers towards increasing exportable production. He said that National Cooperative Export Limited will not focus only on profits, but focusing on the farmer will be its primary goal. He said that to increase exports, export-oriented mindset will have to be nurtured in the farmers, the crop pattern will have to be changed and the entire system of branding, packaging and marketing will have to be created by spreading awareness among the farmers. National Cooperative Export Limited will have to set up this system, only then we will be able to move forward successfully towards achieving the 6 objectives.



Union Home Minister and Minister of Cooperation said that NCEL will become an organization representing the entire cooperative sector and in the coming days, efforts will be made to develop it into a complete export ecosystem covering all aspects like procurement, storage, processing, marketing, branding, labeling, packaging, certification and research and development. He said that NCEL will also work on connecting with the Ministry of Commerce and Industry, Ministry of External Affairs and our embassies abroad with the Whole of Government Approach for market linkages. Apart from this, a design will be prepared by keeping Farmers Producers Organizations (FPOs) and Primary Agriculture Cooperative Credit Societies (PACS) together so that the production is as per the market demand.

Shri Amit Shah said that the Modi government is working towards increasing exports as well as creating a smooth system to deliver its benefits to the farmers. He said that Prime Minister Modi has formed three multi-state cooperative societies - one for seed production at the national level, one for certification and branding of organic products and the third cooperative for export.

NABARD and BIRD, Lucknow jointly organized a two-day “National Conference on Best Practices in Rural Cooperative Banks”

The National Bank for Agriculture and Rural Development (NABARD) and the Bankers Institute of Rural Development (BIRD), Lucknow, organised a two-day national conference on "Best Practices in Rural Cooperative Banks" on 16 and 17th October 2023. This conference was attended by senior officials from NABARD, BIRD, and the Government of Uttar Pradesh, as well as representatives from 14 state cooperative banks, 61 district central cooperative banks, and over 200 selected primary agriculture credit societies.

In his inaugural address, Shri Shaji K. V., Chairman of NABARD, highlighted the current status of rural cooperative banks in the context of the "Sahkaar se Samridhi" campaign launched by the Government of India. He pointed out that the share of cooperative banks in the ground level credit flow to agricultural sector has decreased to 11%, which is a matter of great concern. In addition to this, he emphasized the importance of technological advancements, infrastructure development, branding, governance and building trust with rural customers in the growth of cooperative banks. He encouraged all present cooperative bank officials to actively work towards improvement in these areas.

In his special address, Shri B.L. Meena, Principal Secretary, Cooperation, GoUP, highlighted the efforts being made by the government of Uttar Pradesh in this direction and the business potential available in the cooperative sector.

The two-day national conference includes technical sessions on "Capacity Building in Rural Cooperative Banks," "Technological Infusion," "Business Diversification in Rural Cooperative Banks," and "Human Resource Management." Technical sessions will involve discussions with NABARD, various state cooperative banks, and district central cooperative banks, along with secretaries of primary agricultural credit societies from Kerala, Gujarat, Maharashtra, Andhra Pradesh, Chhattisgarh, and Telangana. Plans for further action will be formulated based on these discussions.

On this occasion, a guidance document titled "Internal Audit Manual for Rural Cooperative Banks" prepared by the Center for Professional Excellence (C-PEC), BIRD was released.

Besides Shri Nirupam Mehrotra, Director, BIRD, Lko, Shri J.S. Upadhyay, Chief General Manager, Mr. S. Manikumar, Chief General Manager, Shri S.K. Nanda, Chief General Manager, Shri Vivek Sinha, Chief General Manager, NABARD Head office Mumbai were also present in the conference. The deliberations and discussions with the different stakeholders shall enable NABARD and BIRD to formulate a future action plan to lead rural cooperative banks towards excellence.

OBITUARY



**Late Shri Bhagat Singh
Chairman, The Andaman & Nicobar State Cooperative Bank Ltd.**

Shri Bhagat Singh passed away on 27-10-2023 after a brief illness. Shri Bhagat Singh was Chairman of Andaman & Nicobar State Cooperative Bank Ltd. and an eminent cooperator, and was deeply involved in providing strength to Indian cooperative movement specifically Short Term Cooperative Credit Structure (STCCS). Demise of Shri Bhagat Singh left a wide gap in the STCCS which shall difficult to fill.

We at NAFSCOB express our profound grief in the demise of Shri Bhagat Singh and offer our condolences to the bereaved family. We pray to the Almighty God to rest the departed soul of Shri Bhagat Singh in peace and give strength and courage to his bereaved family to bear this great loss.

OM SHANTHI

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