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inside




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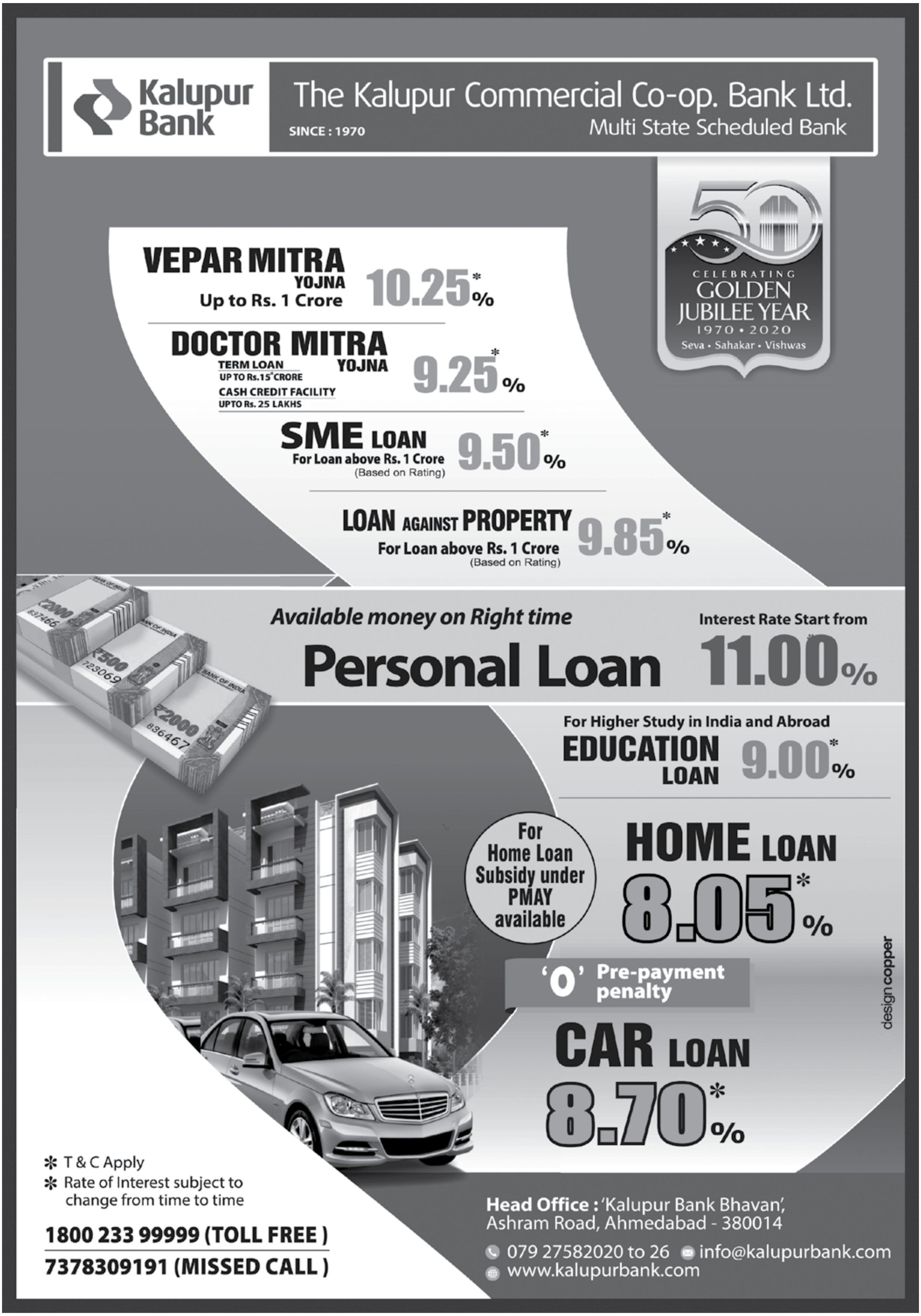
CATALYST FOR CHANGE

The launch of Cooperative Development Forum and holding a national conclave of District Central Cooperative Banks together was a historic occasion. As there was a long felt need for strengthening advocacy and lobbying plank of the cooperative sector, this Forum may now serve as the mouthpiece for addressing the problems and challenges of the sector, and help in finding viable solutions for strengthening cooperative movement. In the words of its Chairman Shri Suresh Prabhu, the Forum has been formed to revamp and revitalize the cooperative sector. With an eminent cooperator like Shri Prabhu at the helm of affairs, and well-known cooperative leaders as members, the Forum is all poised to become a catalyst for change in the cooperative sector.

Shri Prabhu said at the launch function that the Forum will align with the Hon'ble Prime Minister's vision of Atmanirbhar Bharat and prepare a roadmap with a focus on the role of cooperatives in achieving the target of 5 trillion dollar economy. This clearly underscores that the Forum has a great task ahead in building a modern resurgent economy. His emphasis on the fact that the Forum will work closely with the government is important, particularly in the context of implementation of various schemes and programmes of the Government of India. The cooperatives with their wide network and reach have yet to tap their immense potentialities in this area. If cooperatives emerge as the forerunner in this area, then it will be a win-win situation for them and the economy, and will also boost their image to a great extent.

Dr. Chandra Pal Singh Yadav, former President of NCUI, while addressing at the launch function, said that removal of impediments in the implementation of 97th Constitutional Amendment Act should be a priority area of attention for the Forum. The cooperatives need to have uniformity of laws across states. If the Act is implemented in the true spirit, then this may prove as a panacea for the various problems faced by cooperative sector. Uniting parliamentarians and state legislators cutting across party lines on the issues of cooperative development should also be a key area of focus for the Forum which should strongly engage in cooperative advocacy and raise their voices on the areas of concern for cooperatives.

At the conclave of District Central Cooperative Banks (DCCBs), it was pointed out that DCCBs were the lifeline of rural cooperative credit system and removing them from the 3-tier structure would lead to drying up of funds for agrarian economy. The cooperative credit system cannot be visualized without the existence of DCCBs which have created many milestones in the past. It was heartening that the Union Minister of State for Panchayati Raj, Agriculture and Farmers Welfare Shri Parshottam Rupala allayed the apprehensions about dismantling of DCCBs at the conclave and said that it was not a part of the government agenda at the moment. Formulating a national cooperative policy defining the role of PACS, district central cooperative banks, state cooperative banks, etc. is very important and the conclave rightly took note of this vital issue ■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NO PLAN TO DISBAND DCCBS: RUPALA

Ushering in a new chapter in the Indian cooperative movement, Shri Parshottam Rupala, Union Minister of State for Agriculture formally inaugurated the 'Cooperative Development Forum' at a function at the NCUI headquarters in Delhi recently.

A National Conclave of DCCBs was also organized on the occasion in which more than 100 representatives of state cooperative banks and DCCBs from across the country took part.

Assuring all government support, Rupala asked cooperators to be agents of change by utilizing schemes like Agri Infrastructure Fund for post-harvest operations. Shri Rupala asked the newly formed CDF to focus on the challenges before each and every cooperative sector such as dairy, fisheries, sugar or spinning.

Rupala admitted that merging PSU banks is on the government agenda but he clarified that there was no such plan for the DCCBs. Allaying the apprehensions of cooperative sector over disbanding of DCCBs, he assured to soon come up with a national policy on the matter after getting proper feedback from cooperative leaders.

"A few states might have initiated it but there is no need to worry as the Centre has no such agenda," Shri Rupala said.

Delivering the keynote address, India's Sherpa to G7 and G20 Shri Suresh Prabhu, President of Cooperative Development Forum said that CDF has been launched to revamp and revitalise cooperative sector and it will work in tune with the dream projects of Prime Minister Narendra Modi such as Aatmanirbhar Bharat, Swachchh Bharat Abhiyan, Aayushman Bharat, and PMUDAY.

The forum will prepare a roadmap for India to become a USD 5-trillion economy and will also work with international organisations and multinational societies to offer a new model of development to bring the world out of the current socio-economic crisis, he said.

Allaying the apprehensions of cooperative sector over disbanding of DCCBs, Shri Parshottam Rupala assured to soon come up with a national policy on the matter after getting proper feedback from cooperative leaders.

Giving the co-operative sector an enabling framework to grow is the aim of CDF, declared Prabhu. CDF would focus on the challenges of each cooperative sector – be it sugar, spinning, fertilizer or dairy or any other. "We will sit down with cooperators of the sector and wreck our brain to find a solution sooner than later," he said.

CDF will also work for the implementation of all the central schemes through PACS which are about a lakh in number in the country. Linking PACS to the PM's vision can do wonders for the rural economy, Prabhu sounded excited at the future prospects.

Prabhu also aims to catapult the subject cooperative at the World Economic Forum – the highest body of business in the world. The Secretary General of WEF is coming to India and we should raise the issue of giving cooperative a place in the global economic debate, he underlined.

Listing other priorities of CDF, Shri Prabhu said the image-makeover of cooperative is an important task before the new body as is the task of ensuring uniform cooperative laws across the states. He also announced the setting up of a CDF branch office in each state headquarter with the help of area MLA.

RBI Director and senior Sahakar Bharati leader Satish Marathe, while speaking during the function, strongly advocated for continuity of district central cooperative banks calling them the lifeline of rural cooperative credit system.

How can you imagine a rural credit system without the local feel? Can an apex bank sitting at the state capital know about the needs of rural folks as well as DCCBs or PACS? Marathe asked these questions from the audience.

DCCBs have been the main source of flow of rural credit and removing them from the three-tier structure would amount to drying up funds for the agrarian economy, said Marathe.

Speaking on the occasion, former NCUI President Dr Chandrapal Singh Yadav said that a body like CDF would go a long way in resolving administrative and legal issues plaguing the cooperative sector.

"If only the 97th Constitutional Amendment Act is put in force, majority of issues of the cooperative sector would vanish," stressed Yadav. As a member of the governing council of the Forum, he hoped that the languishing amendment would receive the required focus and would be implemented across states. The 97th CAA envisions uniform cooperative laws across various states of the country.

Listing other priorities of CDF, Shri Suresh Prabhu said the image-makeover of cooperative is an important task before the new body as is the task of ensuring uniform cooperative laws across the states.

Dr Yadav also hoped that the concerns of cooperative sector could be voiced better through CDF now with respect to the upcoming amendment in Multi-state Co-op Act 2002. He further said that the CDF may also dispel doubts from the minds of cooperators about the recently amended Banking Regulation Act.

Dr U S Awasthi MD, IFFCO, Shri Uday Joshi, Secretary, Sahkar Bharti and others were present at the function.

The newly appointed Chief Executive of NCUI Sudhir Mahajan was felicitated on the occasion. Former Union Minister Suresh Prabhu welcomed Mahajan with a bouquet of flowers.

After detailed deliberations, at the end of the conclave of DCCBs, it was unanimously decided that a national policy should be formulated to define the role of cooperative financial institutions, particularly, PACs, DCCBs and STCBs, to achieve rapid, equitable and sustainable growth of rural and agricultural sectors.

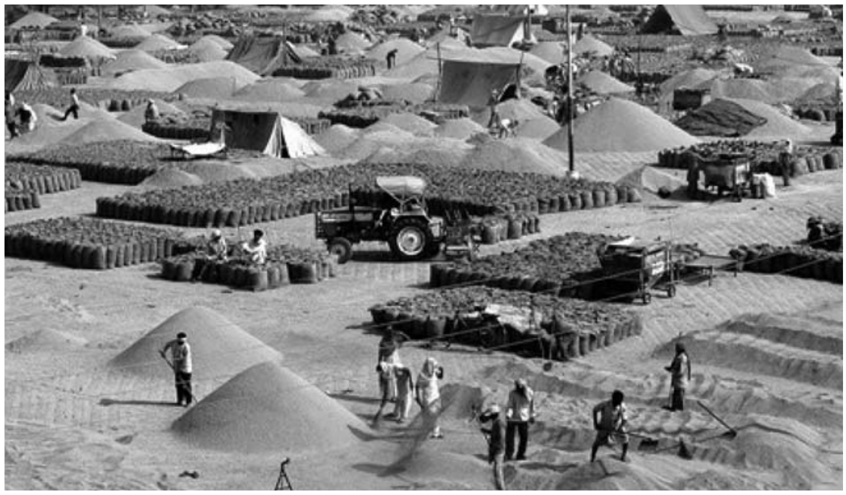
If only the 97th Constitutional Amendment Act is put in force, majority of issues of the cooperative sector would vanish, Dr Chandrapal Singh Yadav said.

The conclave also decided to request the union government to constitute a broad-based committee of experts and central and state governments, RBI, Nabard, PACs, DCCBs, state co-op banks and eminent cooperators.

The conclave was held against the background of the ongoing debate to do away with the middle tier of the 3 tier cooperative credit structure i.e. DCCBs. Despite surge in Covid cases, cooperators and representatives of DCCBs from the states of Kerala, Karnataka, Maharashtra, Gujarat, Madhya Pradesh, Punjab, Uttarakhand, Uttar Pradesh, Bihar and Telangana attended the conclave in large numbers.

Considering the need to substantially increase capital investment in rural and agricultural sectors and noting that the DCCBs constituted the very 'heart' of the 3 tier structure, it was decided to appeal to the central and state governments, RBI and Nabard not to entertain any proposal for the merger of DCCBs with state cooperative banks till a national policy is formulated for cooperative financial institutions.

(*Source: indiancooperative.com)*



IMPACT OF INDIA'S NEW FARM LAWS ON FARMERS, FPOs AND MANDIS

DR HEMANT GARG*

The new farm laws intend to reduce business sector limitations, remove commercial bottlenecks, and enable farmers connect with future purchasers ahead of time, but many issues need to be addressed.

Financial developments during the previous decade have brought in changes in a manner that Indian urban communities now identify with towns, a relationship that is regularly portrayed as a continuum. Whether related with the forceful extension of private endeavour that sees incredible potential in provincial business sectors, or administration's expanding government assistance plans, or undoubtedly, the strategies moulded through "public-private associations," all these factors have their due significance in the changing economic scenario. This is particularly valid for the associations working in rustic territories that were set up during 1950s. Those associations were mandated to serve the desires and needs of huge populace with clear formative targets. A large number of those associations were uncooperative and regulatory, and have remained so. With privatization of economy, institutional courses of action of this sort are encountering strain since they are not generally as deft and sure-footed as they should be so as to adjust to the unpredictability of contemporary markets. No doubt, there is an ongoing debate whether cooperatives or producer organizations best represent the interests of country producers. For example, debates over the fate of India's dairy cooperatives – the achievements of which are frequently depicted as the "White Revolution" – are quite insightful in this regard.

Against this background, Indian Parliament has passed three farm Bills – The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, the Essential Commodities (Amendment) Bill, and the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill, 2020. These three laws intend to free existing business sector limitations, remove trading and commerce bottlenecks, and enable farmers to connect legitimately with the possible purchasers well ahead of time. The statutes follow a June 3, 2020 Union Cabinet declaration affirming three new legislations which may prove game-changers for the rural economy. On May 15, 2020, Finance Minister Nirmala Sitharaman had declared significant market changes as a major aspect of the Special Economic Package to invigorate India's agriculture in the post-Covid-19 economy. The government unleashed a massive 20 trillion Indian Rupees ($263 billion USD) economic package to usher in market reforms and stabilise the farm sector amid Covid-19 pandemic. The package and the three Bills seek to address the immediate need to solve supply chain disruptions and provide infrastructural boosts to the struggling pandemic hit agricultural sector.

The Indian Government believes that the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill will enable farmers and dealers to freely make decisions of offer and acquisition of local produce. It will likewise remove hindrances in intra-state exchange and trade outside physical market premises, which are ordinarily managed by State Government Agricultural Produce Market Committees (APMCs). The law intends to create more opportunities outside APMC market premises to assist farmers in obtaining favourable deals because of the increased number of players in the market. The Bill allows farmers, farm producer organisations as well as anyone who buys farmers' produce for (i) wholesale trade, (ii) retail, (iii) end-use, (iv) value addition, (v) processing, (vi) manufacturing, (vii) export, or (viii) consumption, to engage in such intra-state or inter-state trade.[1]

* *Officer, Grade A, IFSCA, Gandhinagar*

1 *THE FARMERS' PRODUCE TRADE AND COMMERCE (PROMOTION AND FACILITATION) ORDINANCE, 2020, https://www.prsindia.org/billtrack/farmers-produce-trade-and-commerce-promotion-and-facilitation-ordinance-2020 (last visited Sep 29, 2020)*

The Bill defines a farmer as a person engaged in the production of farmers' produce by self or by hired labour.[2] A farmer producer organisation (FPO) means an association or group of farmers which is registered under the law, or promoted under a scheme of the central or state government. However, to trade in scheduled farmers' produce (agricultural produce specified and regulated under state APMC Acts), an entity must be either an FPO, agricultural cooperative society, or a person having permanent account number under the Income Tax Act or any other document notified by the central government. A person in contravention of the provisions regarding the trade of scheduled farmers' produce will be subject to a penalty between Rs 25,000 and 5,00,000. In case of continuous contravention, such person may be subject to a further penalty of up to Rs 5,000 per day.

The Bill allows farmers, FPOs as well as anyone who buys farmers' produce for wholesale trade, retail, end-use, value addition, processing, manufacturing, export, or consumption, to engage in such intra-state or inter-state trade. The Bill allows the electronic exchange of farmers' produce in the predetermined exchange region. An electronic trading and exchange platform might be set up to encourage the immediate and web-based purchasing and selling of farmers' produce through electronic devices and web for physical conveyance of the farmers' produce. The following entities may establish and operate such platforms: (i) companies, partnership firms, or registered societies, having permanent account number under the Income Tax Act or any other document notified by the central government, and (ii) farmer producer organisation or agricultural cooperative society.

2 *CHANGING SOURCES OF GROWTH IN INDIAN AGRICULTURE: IMPLICATIONS FOR REGIONAL PRIORITIES FOR ACCELERATING AGRICULTURAL GROWTH, IFPRI Discussion Paper 1325, Washington, D.C.: International Food Policy Research Institute (IFPRI), http://ebrary.ifpri.org/cdm/ref/collection/p15738coll2/id/128025*

The three farm laws will permit Indian farmers to eliminate already state-forced market mediators and unswervingly sell their produce (generally perishable goods) to an enhanced pool of purchasers, including out-of-state markets.

The central government may prescribe modalities for such platforms including: (i) procedure, norms, and manner of registration, and (ii) code of conduct, quality assessments, and modes of payment. If a platform contravenes the modalities prescribed by the central government or engages in unfair trade practices, its right to operate the platform may be suspended or cancelled. For contravening the provisions regarding the platforms, a person operating the platform will be subject to a penalty between Rs 50,000 and Rs 10 lakh. In case of continuous contravention, a further penalty of up to Rs 10,000 per day may be imposed. A person transacting with a farmer will be required to make payments to the farmer on the same day, or within three working days in certain conditions, for any transaction of scheduled farmers' produce.

The Bill prohibits state governments from levying any market fee, cess or levy on farmers, traders, and electronic trading platforms for any trade under the Bill. The parties involved in a trade-related dispute may apply to Sub-Divisional Magistrate for relief through conciliation. The Magistrate will appoint a Conciliation Board and refer the dispute to the Board. If the dispute remains unresolved after 30 days, the parties may approach the Magistrate for settlement. The parties will have a right to appeal against the decisions of the Magistrate before an Appellate Authority (Collector or Additional Collector nominated by the Collector).

The second Bill, namely the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill, 2020 will enable farmers to have commercial engagements with key players in the sector like processors, aggregators, wholesalers, large retailers, and exporters on an equal footing with no dread of misuse of their controlling positions in such transactions. It will move the danger of market eccentricism from the farmer to the guarantor, and furthermore, empower the farmer to undertake innovations.

Under the third Bill, called the Essential Commodities (Amendment) Bill 2020, the fundamental food items including oats, beats, oilseeds, edible oils, onions, and potatoes will be taken out from the list of essential commodities, which will help private investors as unnecessary administrative hurdles will be removed from their business activities. The law states that these products must be managed through stock cut-off points under circumstances, such as war, starvation, remarkable value changes, or normal disasters. The horticultural processors and exporters will remain excluded from stock cut-off burdens considerably under these "calamitous" conditions.

These three laws will permit Indian farmers to eliminate already state-forced market mediators and unswervingly sell their produce (generally perishable goods) to an enhanced pool of purchasers, including out-of-state markets. Potential new private sector players have likewise been freed from state control and, accordingly, are motivated to put resources into warehousing, cold-storage, and other market upgrades.

Before the Bills, the Essential Commodities Act (ECA) and APMC laws put restrictions on how agrarian produce is purchased and sold in India. When the nation was confronting extreme food deficiencies, the ECA gave state governments unrestricted leeway to attack alleged "hoarders," seize stocks, cancel authorizing arrangements, and even

prosecute the violators. The APMC framework constrained farmers to sell their produce through the authorized brokers at assigned market premises (mandis), which gradually, seriously discouraged competition in rural economy, hurting farmers' interests. Moreover, the APMC framework transferred higher marketing expenses to farmers by undervaluing their produce. Further, by driving farmers to sell their produce through assigned stations, and setting needless limitations on holding stock/ stocks, the ECA-APMC framework prevented price discovery and private storage. This promoted inept system of licenses, lack of interest in agricultural promotion, and led to post-harvest discrepancies.

Foundation of private wholesale markets for farm produce and arrangement of a legal system for contract cultivating are among the key foreseen results of the farming changes pushed by the government through the disputable alterations to three laws related with agricultural marketing.

Today, new partnerships are forged between the state, common society, and the private sector in various ways. These shaky coalitions signal precariousness and lead to a feeling of disarray, but they create a conducive climate for innovation, thereby providing opportunities to cooperatives to innovate in the changing scenario. How cooperatives will cope up in this scenario is a very important issue of concern. Farmers associations and cooperatives will have many opportunities to work together to strengthen agricultural economy.

At present, the conundrum is that there are mandi charges and different duties to be levied under the present APMC framework. The contention is that these expenses can be spared and given to the farmers as greater costs. Will this occur? It will occur if there are no exchange costs for the new private players. Let us see the experience of retail firms that have set up assortment in provincial zones for perishables. Their exchange costs are exceptionally high, to the degree that many have closed shop throughout the years because of absence of suitability. These exchange costs are equivalent to the mandi charges paid at present. By what method will the farmers be benefitted? In the event that these exchange costs are higher than the mandi charges, won't the greater expenses be given as lower costs to the farmers? FPOs can be handy here, and diminish exchange costs. Yet, we don't have an enormous or boundless presence of FPOs in India notwithstanding admirable endeavours being made by the National Bank for Agriculture and Rural Development (NABARD) and different organizations.

The other inquiry is whether private business sector would come up because of these changes? The experiences in Bihar, Kerala or Maharashtra aren't inspiring. Bihar invalidated the APMC Act in 2006. Kerala never had an APMC Act. Where are the private sector interests in these states? Like Maharashtra, most enormous corporate retail firms buy their food items directly from APMC markets, and not legitimately from farmers. This shows the significance of APMC markets, and the need to fortify them.

In the event of rise in costs, purchasers are hurt. A large portion of our farmers themselves are net purchasers of food. There are also poor people, who have the option to get food at moderate costs. In any case, if costs fall excessively, farmers will endure misfortunes. Thus, our public food strategy from the 1960s was to ensure that the interests of producers and buyers are dealt in a balanced manner. The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill creates a framework for contract farming as well as a dispute resolution mechanism. Corporate farming includes investing in cultivation of a plot of possessed or rented land. Yet, contract farming is only an agreement between state, an organization and farmers – to sell/ purchase items at pre-decided cost within a specified time period.

The experiences in Bihar, Kerala or Maharashtra aren't inspiring. Bihar invalidated APMC Act in 2006. Kerala never had an APMC Act. Where are the private sector interests in these states? Like Maharashtra, most enormous corporate retail firms buy their food items directly from APMC markets, and not legitimately from farmers. This shows the significance of APMC markets, and the need to fortify them.

Corporate farming is not a flawless system; it comes with its own demerits. The farmers have to face diminishing value hazards. This is the reason why many farmers are really keen to enter into an agreement with bigger organizations. For what reason would they do as such in the event that they didn't think that it's gainful? Additionally, every farmer ought to be allowed to go into any agreement with any organization, on the off chance that he/she wishes to.

We ought to ensure the protection of the farmers in instances of unequal power distribution. For that, the government must give consent to each contract farming agreement as a third party. This would imply that in case of a violation of agreement, the organization would act as opposition to the farmers as well as the state. This would disincentivise the organizations from violating agreements, and furthermore strengthen the morale of the farmers.

Another path is to move away from contracts with singular famers towards bunch contracts, for example, with FPOs or cooperatives, which will improve the bargaining power of farmers. Agreements ought to likewise be planned keeping in mind the welfare of the farmers, which can save the farmers from exploitation.

The Essential Commodities (Amendment) Bill, 2020 permits the central government to direct the supply of certain food produce just under extraordinary conditions like war and famine. Stock cut off points may be forced on farming produce if there is a lofty value rise.

The conversations around the changes to ECA miss the need to guarantee this equalization. ECA was initially intended to control distortionary practices of dealers, for example, storing, which hurt purchasers. In that capacity, it has its own significance. The instrument of ECA may stop endeavours to control high spirals of food costs. Also, food costs don't simply rise steeply and hurt purchasers just during wars and starvations.

Higher spending in agriculture will be integral to any desire for financial restoration in India. This will intensify rural demand, particularly for industrial products. The spending can likewise be coordinated to grow the MGNREGS, which will additionally improve purchasing power of the rural workers.

The new enactment may throw some brokers out of business. That is no disaster, given their negligible presence in the agri-marketing ecosystem and exploitative relationship with farmers. In APMCs in Punjab and Haryana, specialist commission is about 2.5 percent. Thus, it isn't astonishing that the arhitya community is against the new laws. The APMCs in Punjab and Haryana likewise fear the new enactment. There is the dread of losing business to private sector. In Punjab and Haryana, the mandi expense by APMCs fills up the coffers of the state government that is why the states don't need the new enactment.

There are certain parts of the law where some issues have not been duly considered. To start with, given that deregulation is permitted, there ought to be an arrangement to enrol private players, check the frameworks they have set up for weighment of farmers' produce, their value selling and instalment system and different offices. Additionally, it ought to have drawn out an administrative structure for oversight of all exchange (independent of its being done on the electronic market or physical market). Further, the enactment ought to have illuminated how it is going to catch exchange information and fabricate a market insight framework.

It would have been ideal if the enactment emphasised on the formation of an umbrella element that can bring consistency in exchange and guidelines. Another issue with respect to the Farmers' Trade Promotion Bill is that the grievance redressal framework is feeble. One isn't certain in any event how a high number of complaints would be taken care of by a Sub-Divisional Magistrate?

The other concern is that the Bill has clubbed FPOs with traders and made it obligatory for them to pay the farmers on the exact day or within three days, which is irrational given the long working capital pattern of FPOs.

APMCs give space to farmers for collective bargaining on cost and non-value issues (evaluating, gauging, dampness estimation and so forth.). For the administration, value insight originates from the mandis, and the administration intercession in business sectors rely upon this, past acquirement for food plans. Ramifications of these Bills on APMCs past the changes being looked for ought to be obviously perceived.

Corporate farming is not a flawless system; it comes with its own demerits. The farmers have to face diminishing value hazards. This is the reason why many farmers are really keen to enter into an agreement with bigger organizations. For what reason would they do as such in the event that they didn't think that it's gainful?

One of the key issues with the 'APMC Bypass Bill' is that it prompts two equal and altogether different business sectors, with various arrangements of rules, wherein the APMC set-up is designed to crumble. These are markets where dealers are needed to be authorized, where they are checked and where they pay a charge.

In the new set-up, the current merchants alongside their bonus specialists are the most exchange prepared. They will be the initial ones who will move out of the mandi spaces and work outside. This will clearly prompt a breakdown of the mandis. Further, electronic exchanging like e-NAM is riding on the head of physical mandi structure in the nation, not as an equal framework – if mandis are crushed, will e-NAM move along with farmer support – is an unanswered inquiry.

In the interim period, the new unregulated market space called the 'exchange region' will have no oversight and the administration will have no data or insight about who the players are, who is executing with who for what amounts and at what costs. Having no insight will be an incredible reason for the legislature not to mediate in the market. Today, the legislature is compelled to step in when costs are believed to crash, particularly from the mandi-based value insight framework.

Critically, the Bill looks to control FPOs, which are self-sufficient farmers' foundations with their own internal dynamics. This guideline makes no sense at a time when FPOs are fast developing. Directing them is totally pointless.

With everything taken into account, this Bill doesn't give farmers what they need and they are requesting – gainful costs to be ensured, oversight of players, exchanges and costs, and engaging state governments to direct and put all business sectors with a level playing field ■

COOPEXCIL TO HELP YOUNG ENTREPRENEURS EXPORT VALUE ADDED PRODUCTS

Cooperative societies can be the instrument of rural development particularly agriculture, Union Minister of State for Agriculture Shri Parshottam Rupala said recently even as he noted that these entities are yet to catch the fancy of the youth and there was a need to attract them into this model.

"Numerous economic opportunities are available for the youth in the cooperative sector. But not many are coming forward. They think that cooperatives are some old-fashioned concept run by elderly people. It is our responsibility to introspect how to make them part of the cooperatives which holds huge potential to push the country's economic growth," he said.

"In fact, cooperatives are the instrument of change in the society particularly agriculture," said Rupala while addressing the first general body meeting of the Cooperative Sector Exports Promotion Council (COOPEXCIL).

The first-ever COOPEXCIL has been set up under the stewardship of National Cooperative Development Corporation (NCDC), a cooperative focused financial organisation under the Union Agriculture Ministry to show direction to the cooperatives in exporting their value-added products.

Rupala also felt that cooperatives can play a significant role in achieving India's target of becoming a US$ 5 trillion economy by 2024-25 as envisioned by Prime Minister Narendra Modi. "Our Prime Minister has set a target of 5 trillion US dollar economy by 2024-25. Cooperatives of all types have a big role in achievement of this target. Our farmers have proved it time and again, particularly during the pandemic, that their contribution to the GDP has been the best," he said.

The Minister urged the NCDC to consider handholding of Farmers Producer Organisations (FPOs) being set up by the government with an aim to aid small and marginal farmers to aggregate the produce with the help of better access to technology, input, finance and market. "We have to see the context of setting up of 10,000 FPOs by our Government. The FPOs formed as cooperatives should also be facilitated by COOPEXCIL," he said.

According to government data, around 94 percent of the farmers in India are members of one or more cooperatives. The IICTF aimed to promote cooperative trade within India and abroad while increasing exports of key agricultural commodities, leading to increased incomes for farmers.

Noting that the Indian agriculture continues to be the backbone of the society, providing livelihood to nearly 50 percent of our population, the Minister pointed out that the agricultural sector contributes more than 10 per cent of India's exports. "Our Agriculture Export Policy of 2018 aims at doubling the agricultural exports and integrating Indian farmers and agricultural products with the global value chains," he added.

"I am told that the NCDC had organized a national level consultation on 16 May 2019 with stakeholders from all States who concluded that the NCDC should form a Cooperative Sector Exports Promotion Body under its institutional stewardship to promote exports of cooperatives produces to achieve higher price realization," said Shri Rupala.

It was on July 2, 2019, Union Minister for Agriculture and Farmers Welfare Shri Narendra Singh Tomar and Union Minister for Commerce and Industry Shri Piyush Goyal had announced the formation of an Export Promotion Body for Cooperative Sector by NCDC at a joint press conference in the national capital.

As exports promotion activity for cooperatives, NCDC and others successfully organized the IICTF in October 2019 which witnessed a footfall of more than 35,000 visitors and was attended by around 125 foreign buyers. It witnessed signing of 75 business agreements valued at around US$ 1.2 billion.

The grand success of the Trade Fair necessitated early operationalization of COOPEXCIL, the Minister further said at the meeting which was attended offline and online by representatives and officials from various cooperatives across the country and abroad.

Rupala also advised the General Body of COOPEXCIL which has representation from all stakeholders like APEDA, MPEDA, IFFCO, NAFED, TRIFED etc., to have an advisory body and its own Secretary General and Secretariat, with NCDC playing the role of promoter of the body and to make its resources available to the Council.

Lauding NCDC's role in promoting cooperatives across the country through financing, the Minister said that the NCDC has supported cooperatives with financial assistance to the tune of Rs.1.76 lakh crore since its inception. NCDC has recently taken many other initiatives such as Yuva Sahakar, Sahakar Mitra, Ayushman Sahakar, Sahakar Pragya, etc., to address the needs of cooperatives operating in various sectors.

"I would advise the NCDC to come up with NIRYAT SAHAKAR scheme to finance cooperatives to address their needs," the Minister suggested and hoped that the COOPEXCIL would work towards achieving the objective of the country in exports front.

NCUI President Dileep Sanghani said that cooperative should be taken up as a movement so that local people are economically empowered to attain the dream of Atmanirbhar Bharat.

"I would advise the NCDC to come up with Niryat Sahakar scheme to finance cooperatives," Shri Ropala said.

Sanjay Agrawal, Secretary, Agriculture said that the gains from the first ever India International Cooperatives Trade Fair (IICTF) held in October 2019 need to be fully exploited to benefit the farmers in cooperatives. He suggested broad based approach to involve all types of cooperatives in exports.

Sundeep Nayak, Managing Director of the NCDC while acknowledging the support of all partners said that the Council would play the role of facilitator for cooperatives to export their products. The youth targeted program of NCDC, Yuva Sahakar will be a key driver, he added ■

YOUTH COOPERATIVE SEMINAR IN AHMEDABAD

At the initiative of Gujarat State Cooperative Union, a youth cooperative seminar titled "Youth Power and Aatmnirbhr Bharat" was organised for college students in Ahmedabad on 27th February 2021. Shri Ghanshyambhai Amin, an eminent cooperative leader and the Chairman of Gujarat State Cooperative Union presided over the seminar.

Inaugurating the seminar, Dr. Jagdishbhai Bhavsar, Vice Chancellor of Gujarat University recalled the invocation of "Arise, awake and stop not, till thy goal is reached" made by Swami Vivekanand.

Speaking at the seminar, Shri Amin, who is also the Chairman of Cooperative Bank of India (COBI), said that all the unemployed young people should join cooperative sector which provides many opportunities for employment. There are ample opportunities for the educated young people to form cooperative societies in the fields of transportation, tourism, education, cyber security, internet facilities, etc. in Gujarat, he said.

On the occasion, the guest of honour Shri Ajaybhai Umat, Editor-in-chief of the daily newspaper Nav Gujarat Samay released the booklet Yuva Shakti - Aatmanirbhar Bharat - Yuva Sahakari Seminar - 2021. He threw light on various aspects of balanced development and said that the innovative ideas of youth should be channelized in the best possible way so that the doors of progress for the youth are opened.

Another guest of honour, Dr Parimalbhai Trivedi, former Vice Chancellor of Gujarat University recalled the life, deeds and discourse of Swami Vivekananda and Gautama Buddha while urging the young people to undertake cooperative activities. Today's youth is equipped with the knowledge of technology and power to face the challenges, he said.

Shri Arvindbhai Tagadiya, Hon. Secretary of the State Co-operative Union proposed the vote of thanks.

Dr. Rajendrabhai Trivedi, Executive Officer of Gujarat State Cooperative Union had presented a brief outline of the program while delivering welcome address ■

INSTITUTIONAL CREDIT FOR AGRICULTURE IN MIZORAM

VANLALMUANA* & DR. LALDINLIANA **

Only people centric, democratic, and cooperative institutions like PACS hold the key to institutional credit for agriculture sector in Mizoram.

In India, the contribution of agricultural credit, both institutional and non-institutional, came from dichotomous sources. Institutional credit came from two main sources – commercial banks and cooperative banks and non-institutional credit came from two sources – landlord class and trader class (Rajeev & Deb, 1998). Many research and studies from private as well as government agencies shows that non-institutional credit was dominant at the time of independence. The trend remained same for a prolonged period even after a series of land and agricultural reform measures till the dawn of 1980s. The main factor that marred policy improvement was lack of awareness among marginalized farmers in rural areas. However, after a series of policy measures and attempts made by Indian Government through monetary as well as legislative measures, the share of non-institutional credit declined from 90% during 1950s to 37% in 1981.

As per NABARD All India Financial Inclusion Survey (NAFIS), the share of institutional credit in total agricultural credit was approximately 72%, the percentage of agricultural households availing credit from formal institutions was 61%, while 9% of households avail credit from both institutions and non-institutions in the year 2015. Among formal credit institutions, as on March 2017, the share of scheduled commercial banks was the highest with 79%, followed by cooperative institutions with 15%. Regional rural bank bagged a share of 5% and 1% share was bagged by Microfinance Institutions (MFI).

In this background, it is important to analyze the contribution of both types of credit institutions in agriculture sector in the country. Such trends might vary from region to region and state to state. And it is a fact that small states like Mizoram are often excluded from the main focus areas of research. In this scenario, it is important to analyse the scenario of institutional credit for the agriculture sector in Mizoram.

Demand for credit depends on many factors like, operational land holding, workforce size, availability of cultivating areas, utilization of land and type of crops in agriculture sector. Availability of credit also depends on the availability of financial institutions and its expansion of business. The occupational workers in Mizoram are concentrated in agriculture sector. Among the total main and marginal workers in the state, 55.76% are concentrated in agriculture sector and 44.24% are concentrated in other sectors (Statistical Handbook, 2018). Agriculture occupies a very important place in the state as Mizos are well known for the occupation of farming. About 80% of the population is directly or indirectly involved in agriculture. The contribution of agriculture sector in State Domestic Product stands at around 30%.

As most of the geographical areas of Mizoram is covered by steep slope and hilly terrain, proper irrigation facilities for agriculture is difficult to arrange. 75.19% of the geographical area of Mizoram is covered by forest. A total of 1,585,000 hectare, which accounts for 4.98% of land, are not available for cultivation and 7.16% of the geographical area comprise of fallow land. From a total of 2,108,000 hectare, only 186,000 hectare (8.82%) is utilized for active cultivation. During the year 2015-16, the number of operational landholdings was 89,774 out of which 50% were held by marginal farmers, 30% by small farmers, 15% by semi-medium farmers, 4% by medium farmers and rest 1% by large farmers. Average holding size was 1.25 Ha indicating that the agriculture sector in Mizoram is in the hands of small and marginal farmers.

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Agriculture sector of the state is dominated by 'jhum' cultivation, due to which both agriculture production and productivity is quite low (SOE, 2016). The main agricultural crop in Mizoram is rice, for which a total of 36,114.2 hectare is used, followed by maze and pulses as the second and third main agricultural crop. In terms of production, rice also obtained the first place with 59,605.6 metric tons, followed by sugarcane with 44,835.1 metric tons. Maize is the third largest crop produced, with a production of 9,470.2 metric tons. In terms of yield per hectare, sugarcane stood first with 28.76Kg/ Ha, followed by potato with 5.17Kg/ Ha. Rice attains third highest yield with 1.65Kg/ Ha.

In Mizoram, organized agricultural credit market consists of cooperative credit institutions (all types), commercial banks and regional rural banks. Cooperative credit structure in Mizoram consists of Mizoram Cooperative Apex Bank Ltd (MCAB) with its 19 branches at the state level, and 32 Primary Agricultural Credit Cooperative Societies (PACS) at the grassroots level providing short to long-term agricultural credit. Mizoram Rural Bank (MRB) was established on 27th September, 1983 jointly by State Bank of India and the Government of Mizoram to pave way for better financial inclusion in rural areas. It is the only regional rural bank in Mizoram offering different banking facilities through 85 branches across the state. The growth and spread of commercial banks in Mizoram are satisfactory. Commercial banks in Mizoram consist of 13 public banks with 75 branches, 9 private banks with 28 branches, 1 regional rural bank with 85 branches and 2 cooperative banks with 20 branches.

There was 87% increase in the number of commercial banks and 84% increase in bank branches over the last ten years. In respect of agricultural credit, cooperative banks were at the forefront of disbursing crop loan over the same period. During 2015-16, cooperative banks' share of crop loan was 69.36%, followed by public banks at 23.36%. The share of crop loan disbursed by cooperative banks increased to 74.89% during 2019-20, followed by public banks at 11.90%. It was a surprising that rural banks were unable to disburse even 10% of the total crop loan during the last five years.

While the progress of banking in terms of branch expansion is significant during the last nine years in the state of Mizoram, it is s important to study the achievement of banks in disbursing agricultural credit at the same time. Also, increasing the share of bank in agriculture sector will prove to be vital in reduction in the share of unorganized sector in agricultural credit. During 2011-12, the number of agriculture loan account was 30,918 and after witnessing a fluctuating trend over the years, it decreased to 16,208. However, the amount of agriculture loan increased from Rs. 19,259 lakh during 2011-12 to Rs. 45,377.07 lakh during 2019-20. With an average of 14.75% from total advances, agriculture loan was 16.33% in 2011-12 and decreased to 9.40% of total advances in 2019-20.

Overdue in banking industry arises on account of inefficient lending and recovery procedure at the supplier side. As stated by World Bank, overdues at demand side arises due to three reasons – failure of farmers to use credit for production, failure of investment and the refusal to pay (Sandertne). In order to achieve better recovery rate, there is a need of better lending and recovery procedure from lenders as well as better cooperation from borrowers.

The public banks hold the highest overdues i.e. 92% from the total demand followed by cooperative banks at 13%. The third highest overdues are held by rural banks at 10% and the least overdues by private banks at 3%. Looking at the overall scenario, private banks appear to perform better because their total demand is quite low. On the contrary, for the public banks, NPA increased from 13% to a staggering 62%, for private banks it decreased from 13% to 1%, for rural banks, it increased from 2% to 6% and for cooperative banks it decreased from 9% to 3% during the last five years. As on March 2020, the public banks have the highest NPA at 62%, followed by RRBs with 6%, and cooperative banks with 3%. Private banks have the least NPA with 1% from its total demand.

Considering the above, there are a number of issues which merit important consideration when talking about institutional credit for agriculture in Mizoram. First, given the meagre presence of non-institutional lenders in the state, farmers in Mizoram had to depend on formal institutions for their credit need. This may prove to be a big hurdle for small and marginal farmers in seeking credit. This claim is supported by the decline in number of agriculture loan account and increase in landholding area in the state. While the amount of agricultural loan increased from Rs. 19,259 lakhs to Rs. 48,377 lakhs during the last ten years, the number of agricultural loan account declined from 30,918 to 16,208. The trend shows that commercial banks in the state paved a big way for larger farmers seeking a higher loan amount as compared to small and marginal farmers. Secondly, while the amount of agricultural loan from commercial banks increased, the percentage of agricultural loan from total credit goes on decreasing. This is a result of failure of achievement by commercial banks under annual credit plan towards agricultural credit. Average achievement of commercial bank was as low as 17% towards agricultural credit. Another point is the high overdues and Non-Performing Assets in agriculture loans among commercial banks. Average percentage of overdue agricultural loans as on March, 2020 was 72%, among which public banks hold a staggering 92% of overdues from total demand. The percentage of NPA was 18%, out of which the NPA percentage among public banks was 62%, proving that high overdues lead to high NPA. If such a situation is permitted by commercial banks in the coming years, then institutional credit in agriculture sector may witness a further declining situation in different parameters.

Such is the present scenario of institutional credit provided by commercial banks covered by Banking Regulation Act, so is there a way ahead for institutional credit in the state? Or given the present scenario, is there a credit agency that will pave a fresh way for institutional credit in the state? The answer we seek may come from a simple, people centric, democratic and cooperative institution – Primary Agricultural Credit Cooperative Societies (PACS). It is only recently that Mizoram witnessed a full-fledged PACS functioning in its doorstep. Fulfilling the recommendations of the Task Force on Revival of Cooperative Credit Institutions chaired by Prof. Vaidyanathan, revitalization plan of 133 PACS were drawn in the year 2008. For this, an MOU was signed between Govt. of Mizoram and Central Government through NABARD. To undertake such revitalization plan, the state cooperative bank i.e. Mizoram Cooperative Apex Bank Ltd. was chosen as nodal agency and working hand in hand with NABARD, PACS in Mizoram were converted in a phased manner. Till March 2020, under a close supervision of PACS Development Cell, as much as 32 PACS were converted into credit societies giving loans to its members.

A sample of 25 PACS along with 200 borrowing households were chosen for the present study. All the sample PACS disbursed agricultural loan for short term, charging interest as low as 0.40% per month. Since 2015-16, the membership base increased from 3,295 to 12,846 during the last five years recording a compound growth rate of 46.7%. Our field survey of the sample households shows an inclusive answer to the above three main problems of credit institutions in Mizoram. Firstly, the majority of borrower's household (i.e. 68.3%) belongs to small and marginal farmers who hold up to 2 hectares of land (46.5% hold less than 1 hectare, 21.8% hold 1-2 hectare, 22.5% hold 2-4 hectare and only 9.2% hold more than 4 hectares), showing that PACS does not discriminate farmers based on sizes. Among borrowing households, 42% of them utilized the credit for purchase of agricultural equipment and 24% of them used credit for allied purposes. Another 17% of them even used it for payment of dues and household consumptions, offering a flexible credit utilization options for borrowers. Secondly, average percentage of agricultural loan disbursed by sample PACS since 2015-16 stood at more than 67% from total loan. And thirdly, more than 70% of sample borrowers repaid their loan in time, which gives a promising recovery rate for PACS in Mizoram. One of the eye-catching features of credit provided by PACS is that the borrowers have an option to repay it in lump-sum or in installments, offering flexible repayment options.

In a nutshell, considering above important scenarios, institutional credit in Mizoram may have a new forerunner in Primary Agricultural Credit Cooperative Societies (PACS) in providing inclusive growth in agricultural credit ■

KERALA COOPERATIVE AUDIT MANUAL REVISED

JOSE PHILLIP*

What led to the revision of Kerala Cooperative Audit Manual, and what should the government do to achieve the purpose of the revised manual?

After several attempts made in the past, Kerala Cooperative Audit Manual has finally been revised after 37 years. Though the endeavour began in 2014 with the constitution of a committee, the revision process gained momentum with the reconstitution of the working group in 2016, and became a reality in February 2021.

The seven member working group headed by Jose Phillip has completed the ardent task and has revised the manual in three volumes. Part I consists of general audit guidelines applicable to every type of cooperative societies, Part II consists of audit guidelines for credit and housing cooperatives, and Part III consists of audit guidelines for non-credit cooperatives.

Government of Kerala has approved the revised audit manual. Hon'ble Minister for Cooperation Sri Kadakampally Surendran released the manual and handed over a copy of the manual to Sri Geromic George, Registrar of Cooperative Societies in the presence of Smt Mini Antony, Secretary, Cooperation, Government of Kerala. Hon'ble Minister has directed that the audit from 1st April 2021 onwards shall be based on the revised manual.

The phenomenal growth of cooperative sector in the state as well as changes in short term credit structure finds reflections in the revised audit manual. The number as well as the volume of business of cooperatives has multiplied in the state. The cooperative sector has become part and parcel of the people No sphere of activity is spared by the sector. Earlier, cooperative institutions were organized exclusively for financing marriages or funeral services, but today, from toddy tappers to lime shell producers are covered by the cooperatives in Kerala. The cooperative sector in the state is witnessing structural changes as well as quantitative growth. The delayering process in the short term credit sector by amalgamating central cooperative banks with the apex bank is a landmark development, and there is a paradigm shift witnessed by all of us. Now we see a two tier structure in the short term agricultural credit sector, i.e. PACS at the grassroots level and apex state cooperative bank at the top. Moreover, most of the cooperatives have adopted information and communication technology for their day-to-day business. The digital platforms are widely used for business promotion. Information system is adopted as a tool for achieving management excellence. Against this background, the revision of the cooperative audit manual was a felt necessity.

Part I of the Revised Audit Manual consists of general audit guidelines applicable to every type of cooperative societies, Part II consists of audit guidelines for credit and housing cooperatives, and Part III consists of audit guidelines for non-credit cooperatives.

As mentioned earlier, the revised manual consists of three parts. The first part deals with general audit guidelines applicable to every cooperative society. The cooperative auditing standards, audit in computerized environment, income tax and GST, and the financial ratio analysis are the highlights of Part I besides common terminologies of auditing.

Part II includes audit guidelines for Kerala State Cooperative Bank, Primary Agricultural Credit Society (PACS), Kerala State Cooperative Agriculture and Rural Development Bank, Primary Cooperative Agriculture and Rural Development Bank, Kerala State Cooperative Housing Federation, Primary Housing Cooperative Societies, Urban Cooperative Banks, Agricultural Improvement Cooperative Societies and farmer's cooperative societies. Auditing

** Addl Registrar Cooperative Societies, (Retd) Kerala* procedures of chitty, MDS, GDS, MBS are also included in this part. Verification of establishment, audit fees, preparation of audit report and issue of audit certificate and audit memorandum and rectification of audit defects are the other topics of Part II.

The auditing procedures with respect to non-credit cooperatives are incorporated in Part III. Audit guidelines in respect of marketing and processing cooperatives, Market fed, Rubbermark, Kerala State Consumer Federation, primary consumer cooperatives, weaver's cooperatives, Hantex, Coirfed, primary coir cooperatives, Matsyafed, fisheries societies, Milma, dairy societies, Apcos Hospital Federation, hospital societies, SC/ST Fed, SC/ST societies, Vanithafed, women cooperatives, Texfed, Kerafed, Capex, Rutronix, Tourfed, tourism cooperative societies, etc. are included in Part III. Indian coffee workers cooperative society, social welfare cooperative, motor transport, auto-rickshaw coop society, literary society, and lift irrigation society are also brought under the purview of the audit manual.

The working group has made certain recommendations to the government while submitting the manual. It observes that if a uniform software application is developed and prescribed by the government based on the accounting principles prescribed by the manual, then understanding and comparison of accounts shall be made easy for auditors and the general public. It further observes that loopholes for malpractices and frauds can be prevented with the help of accounting software. It recommends an Information Technology Policy for the cooperatives in the state which should be revised periodically. It suggests that the audit classification norms should be formulated separately for different types of cooperative societies as their functions vary extensively. In order to check the instances of software based frauds, it is inevitable to institutionalize the Information System Audit, says the working group. In order to check irregularities and frauds in cooperatives, it suggests introducing Forensic Audit in the sector.

The revised cooperative audit manual is available at www. cooperationkerala.gov.in ■

WORKING GROUP MEMBERS	
Adv. Jose Phillip, Additional Registrar (Rtd.)	Chairman
Sri RK Menon, Director, ICM, Thiruvananthapuram	Member
Sri Udayabhanu Kandeth, Rtd Senior Audit Officer, AG's Office	Member
Sri M S Mukundan Nair, FCA, Chartered Accountant	Member
Sri Anilkumar Parameswaran, FCA, Chartered Accountant	Member
Sri Binoykumar, Addl Director	Member
Smt Anjana S, Joint Director	Convener

JSSCO organized Abhinandan program on the promotion of Dr Sushil Kumar Vimal as Deputy Commissioner. Dr Pragya Shukla, HOD, DSCI, Dr Sarita Gupta, MPS Dangi, Ex DDE & JSSCO Secretary Mr Gajendra Pal Singh Saran were present in the program.

A BENEVOLENT PROVISION

R. MURALIDHARAN*

Supreme Court has settled the issue of deduction under Section 80P of the IT Act calling it a benevolent provision to promote credit of co-operative sector.

At the end of the tunnel, there is always light. Curtains are down to the long journey of battle between co-operative societies and authorities under the Income Tax Department. Various High Courts are interpreting the provisions of exemption applicable to co-operative societies, especially Section 80P of the Income Tax Act, 1961 based on the judgments of the Apex Court. Reading and analysing these judgments often tend to think that time and again the Courts miss woods for trees and leaving the soul for skin. Putting an end to such differing and divergent views, the Supreme Court found the true intent of Section 80P and held in unequivocal terms that it is a benevolent provision enacted by Parliament to encourage and promote the credit of the co-operative sector in general and hence it must be read liberally and reasonably, and if there is ambiguity, it is in favour of the assessee.

The Court has held that co-operative societies registered as primary agricultural credit societies are entitled to deductions under Section 80P(2)(a)(i) of the Income-Tax Act, even when they may also be giving loans to their members which are not related to agriculture. It observed that the giving of loans by a primary agricultural credit society to non-members is not illegal and held that the only effect of it is that profits attributable to such loans cannot be deducted under Section 80P. The judgment of the Apex Court in the *Mavilayi Service Co-operative Bank Ltd., and others vs. Commissioner of Income Tax, Calicut and another, Civil Appeal Nos. 7343-7350 of 2019 with Civil Appeal No.8315 of 2019 dated 12.1.2021: LL 2021 SC 15* is illuminating and path-breaking in more than one respect as it interprets Section 80P beyond any pale of doubt and justice is done to co-operative sector. A proper reading of the judgment leaves little scope for interpretation that defeats the purpose, intent and object of the benevolent provision.

These appeals have been filed by co-operative societies which have been registered as 'primary agricultural credit societies', together with one 'multi-State co-operative society', and raise important questions as to deductions that can be claimed under Section 80P(2)(a)(i) of the Income-Tax Act, 1961 (IT Act); and in particular, whether these assessees are entitled to such deductions after the introduction of Section 80P(4) of the IT Act by Section 19 of the Finance Act, 2006 with effect from 1.4.2007. It may be stated at the outset that all these assessees, who are stated to be providing credit facilities to their members for agricultural and allied purposes, have been classified as primary agricultural credit societies by the Registrar of Co-operative Societies under the Kerala Co-operative Societies Act, 1969 ('Kerala Act'), and were claiming a deduction under Section 80P(2)(a) (i) of the IT Act, which had been granted to them up to Assessment Year 2007-08.

DIVERGENT DECISIONS BY THE DIVISION BENCHES

The assessing officer denied their claims for deduction, relying upon Section 80P(4) of the IT Act, holding that as per the audited Receipt and Disbursal statement furnished by the assessees in these cases, agricultural credits that were given by the assessee-societies to its members were found to be negligible – the credits given to such members being for purposes other than agricultural credit. The decisions of the assessing officers were challenged before the Kerala High Court. Before the High Court, the assessees relied upon a decision of a Division Bench of the Kerala High Court in *Chirakkal Service Co-operative Bank Ltd. vs. CIT, 2016 (2) KLT 535: (2016) 384 ITR 490 (Ker.)*. The Division Bench held that once a co-operative society is classified by the Registrar of Co-operative Societies under the Kerala Act as being a primary agricultural credit society, the authorities under the IT Act cannot probe into whether agricultural credits were in fact being given by such societies to its members, thereby going behind the certificate so granted. Since all the assessees were registered as primary agricultural credit societies,

* *Puducherry Civil Service Officer (Retired), Director, Catalyst [The Training People]*

VIDEO MESSAGE OF CE, NCUI

It has been a few days since I have taken over as the Chief Executive of National Cooperative Union of India. Having recently retired as Secretary, General Admn, Delhi Govt., I had a brief stint with Cooperative Department of Delhi as Secretary to the Minister in Delhi Govt., (2002-13). During that period, I understood the strength of the concept of cooperatives in solving the socio-economic problems of our country. Later, gaining wide-ranging experience while working with multifarious departments like industries, health, power & shipping, information and publicity, urban development, etc. in the governments of Goa and Andaman & Nicobar Islands, now I have been entrusted with a major assignment related to strengthening of the cooperative movement in India in which the role of NCUI as an apex organization of the cooperative movement is pivotal. My foremost priority would be to undertake initiatives to build up the image of the organization, and work towards self-reliance and sustainability. Improving the quality and reach of education and training programmes, forging collaborations and cementing ties with the government, national, and international organizations and creating an entrepreneurial model of cooperatives to attract the youth would be the other priorities ■

Dr Sudhir Mahajan, (Retd) IAS, CE NCUI

they would be entitled to the deductions under Section 80P(2)(a)(i) read with Section 80P(4) of the IT Act.

However, the Department contended that the judgment in Chirakkal (supra) was rendered per incuriam by not having noticed the earlier decision of another Division Bench of the Kerala High Court in Perinthalmanna Service Co-operative Bank Ltd. vs. ITO and another, 2014 (1) KLT Online 1117 : (2014) 363 ITR 268 (Ker.), where, in an appeal challenging orders under Section 263 of the IT Act, it was held that the revisional authority was justified in saying that an inquiry has to be conducted into the factual situation as to whether a co-operative bank is in fact conducting business as a co-operative bank and not as a primary agricultural credit society, and depending upon whether this was so for the relevant assessment year, the assessing officer would then allow or disallow deductions claimed under Section 80P of the IT Act, notwithstanding that mere nomenclature or registration certificates issued under the Kerala Act would show that the assessees are primary agricultural credit societies. These divergent decisions led to a Full Bench of the Kerala High Court in The Mavilayi Service Co-operative Bank vs. Commissioner of Income Tax, reported in 2019 (2) KLT 597.

FINDING OF THE FULL BENCH

The Full Bench of the Kerala High Court, by the impugned judgment referred to Section 80P of the IT Act, various provisions of the Banking Regulation Act and the Kerala Act and held that the main object of a primary agricultural credit society which exists at the time of its registration, must continue at all times including for the assessment year in question. Notwithstanding the fact that the primary agricultural credit society is registered as such under the Kerala Act, yet, the assessing officer must be satisfied that in the particular assessment year its main object is, in fact, being carried out. If it is found that as a matter of fact agricultural credits amount to a negligible amount, then it would be open for the assessing officer, applying the provisions of Section 80P(4) of the IT Act, to state that as the co-operative society in question – though registered as a primary agricultural credit society – is not, in fact, functioning as such, the deduction claimed under Section 80P(2)(a)(i) of the IT Act must be refused. This conclusion was reached after referring to several judgments, but relying heavily upon the judgment in Citizen Co-operative Society Ltd. v. Asst. CIT, Hyderabad, (2017) 9 SCC 364: AIR 2017 SC 5147: 2017 (4) KLT Online 2013: (2017) 397 ITR 1.

The essence of the judgment of the Full Bench is that in Chirakkal Service Co-operative Bank (supra) the Division Bench expressed a divergent opinion without noticing the law laid down in Antony Pattukulangara vs. E.N. Appukuttan Nair and others, 2012 (3) KLT SN 123 (C. No. 129): 2012 (3) KHC 726: 2012 (3) KLJ 727 and Perinthalmanna Service Co-operative Bank (supra). Hence the said judgment in Chirakkal Service Co-operative Bank is not good law, in view of the law down by the Apex Court in The Citizen Co-operative Society (supra). The judgment of the Division Bench in Perinthalmanna Service Co-operative Bank has to be affirmed. Since each assessment year is a separate unit, the intention of the legislature is in no manner defeated by not allowing deduction under Section 80P of the IT Act, by reason of sub-section (4) thereof, if the assessee society ceased to be in the specified class of societies for which the deduction is provided, even if it was eligible in the initial years. Inveighing and impugning the judgment of the Full Bench, the appellants have approached the Supreme Court in these appeals.

ASSERTION BY THE APPELLANT

The gravamen of the grievance of the appellant, based upon the language of Section 80P(1) and (2), is that Section

80P is a beneficial provision which is meant to further the co-operative movement in India. For this purpose, certain income of a co-operative society, once it is registered under a State Act, becomes deductible from its gross total income. The moment a co-operative society that is registered as such is engaged in providing credit facilities to its members, the inquiry of assessing officer stops there. The Full Bench was wholly incorrect in adding credit facilities related to agriculture, as no such thing is contained in Section 80P(2)(a)(i), as contrasted with Sections 80P(2)(a)(iii) to (v) of the IT Act. A distinction must be drawn, therefore, between eligibility for deduction, and whether the whole of the amounts of profits and gains of business attributable to any one or more such activities under the sub-section is to be given. Placing reliance upon the speech of the Finance Minister dated 28.2.2006 moving the amendment to Section 80P by introducing sub-section (4) thereof, that the object of the amendment was to remove co-operative banks from Section 80P(1) and (2) as such banks, like any other commercial bank, are lending amounts to members of the general public and that, therefore, merely by being co-operative banks, should not be entitled to avail of the deductions given under Section 80P. Since none of the assessees are co-operative banks licenced by the Reserve Bank of India to carry on banking business, Section 80P(4) has no application. Any inquiry into whether the assessee is a primary agricultural credit society so as to be outside Section 80P(4) should not, in any manner, cut down the beneficial provision contained in Section 80P(1) and (2), as Section 80P(4) is in the nature of a proviso which cannot cut down the main enacting part. In any case, once a registration certificate stating that the assessee is a primary agricultural credit society is given by the Registrar under the Kerala Act, then short of such certificate being cancelled under the Kerala Act and Rules thereunder, the assessing officer, who is an authority for purposes of collection of revenue, cannot possibly go into whether, in substance, the society continues to be a primary agricultural credit society.

The next limb of contention was that the Full Bench of the Kerala High Court completely misread this Court's judgment in Citizen Co-operative Society Ltd., (supra). If the judgment is seen closely, all the assessees' contentions in law were answered in their favour. However, on facts, it was held that since the co-operative society in that case carried on business illegally i.e. by giving loans to nominal members who had no place under the statute under which it was registered, and was also giving loans to the members of the general public, it could not be said to be a co-operative society at all, as a result of which the findings of fact of all the authorities below were not interfered with by the Supreme Court. There was no argument, neither was there any finding by the Court in that case that the assessing officer is entitled to go behind a certificate given under a particular statute. Indeed, he pointed out that both under the Banking Regulation Act, 1949 and the Kerala Act, if any dispute arose as to classification of a society as being a primary agricultural credit society versus being a co-operative bank, it is the RBI alone who is to decide such dispute under the Banking Regulation Act, 1949, and the Registrar of Co-operative Societies, who is to decide on classification under Rule 15 of the Kerala Co-operative Societies Rules, 1969. Thus, the judgment in Citizen Co-operative Society Ltd. is directly in their favour on the applicability of Section 80P(4), which has been completely missed by the Full Bench.

REFUTE BY THE RESPONDENT

In oppugnation, the respondent would contend that The Full Bench was wholly correct in stating that a mere certificate of registration as a primary

TRAINING PROGRAMME ON ENTREPRENEURSHIP BY NCCE

Recently NCCE held a training program on entrepreneurship for skill development among women. The program was inaugurated by the newly elected Chairman of NCUI Dileep Sanghani.

In his inaugural remarks on the occasion, Sanghani said with the growth of agro based micro enterprises in rural areas through the cooperative system, the income of farmers would automatically increase. The trained women have the power to create a new workforce in their respective areas. The NCUI will help in the capacity building of women, promised the NCUI President.

Speaking on the occasion, the former President of NCUI, Dr Chandrapal Singh Yadav called for training women and youth in villages to ensure employment generation for the farming community.

Dr. V. K. Dubey, Executive Director, NCCE briefed the participants on the training schedule and importance of the program. The sessions were taken by eminent faculties of NCUI and guest faculties from different renowned organisations.

The topics covered during various sessions were cooperative thoughts, values & principles, types & styles of effective cooperative leaders, qualities of eminent cooperative leaders, cooperative management and decision making process, micro business plan and implementation for group activities, use of IT in cooperative organisations, women empowerment through cooperatives, cow based income generation activities through cooperative system, etc.

A total of 52 cooperative chairpersons and women directors attended the program. Participants wanted such training programs to be conducted for a longer period. Dr Bijendra Singh, Vice Chairman NCUI proposed a vote of thanks on the occasion ■

agricultural credit society would not avail. For the assessment year in question, the assessing officer has to be satisfied that the assessee is 'engaged in' activities as a primary agricultural credit society i.e. in giving loans for agricultural and allied purposes to its members. The fact is that loans given for agricultural purposes by the aforesaid societies were negligible, the main business being that of banking, as such loans were given for purposes other than agricultural credit. The whole object of Section 80P would be defeated if the Division Bench in Chirakkal (supra) was held to be correct in law, as then, despite being engaged in activities other than agricultural credit, a society undeserving of any deduction would still get such deduction contrary to what was sought to be achieved by Section 80P(4) of the IT Act. The Supreme Court judgment in Citizen Co-operative Society Ltd. was correctly read by the Full Bench, as permitting an assessing officer to get to the real facts of a case in order to conclude as to whether activities of a primary agricultural credit society were, in fact, being carried out in the assessment year in question.

ANALYSIS, APPROACH AND ADJUDICATION

The Supreme Court has made extensive reference to the relevant provisions of the IT Act, Banking Regulation Act, Kerala Co-operative Societies Act and the bye-laws of the appellant societies. It is important to note that though the main object of the primary agricultural society in question is to provide financial assistance in the form of loans to its members for agricultural and related purposes, yet, some of the objects go well beyond, and include performing of banking operations as per rules prevailing from time to time, opening of medical stores, running of showrooms and providing loans to members for purposes other than agriculture.

The Court observed that Section 80P is a benevolent provision enacted by Parliament to encourage and promote the credit of the co-operative sector in general and hence it must be read liberally and reasonably, and if there is ambiguity, in favour of the assessee. The judgment in Citizen Co-operative Society Ltd., does not hold that the assessing officer can go behind the registration of a society and arrive at a conclusion that the society in question is carrying on illegal activities. It is settled law that it is only the ratio decidendi of a judgment that is binding as a precedent.

INTERPRETING SECTION 80P, THE COURT NOTED AS FOLLOWS:

- The marginal note to Section 80P which reads 'Deduction in respect of income of co-operative societies' is important, in that it indicates the general 'drift' of the provision.
- For purposes of eligibility for deduction, the assessee must be a 'co-operative society'. This, therefore, refers only to the factum of a co-operative society being registered under the 1912 Act or under the State law. For purposes of eligibility, it is unnecessary to probe any further as to whether the co-operative society is classified as X or Y.
- The gross total income must include income that is referred to in sub-section (2).
- Sub-clause (2)(a)(i) speaks of a co-operative society being 'engaged in' carrying on the business of banking or providing credit facilities to its members. What is important qua sub-clause (2)(a)(i) is the fact that the co-operative society must be 'engaged in' the providing credit facilities to its members. The statutory provision involved does not require the appellants to be primary agricultural credit societies to claim a deduction under Section 80P(2)(a)(i) in the first place.
- The burden is on the assessee to show, by adducing facts, that it is entitled to claim the deduction under Section 80P. Therefore, the assessing officer under the IT Act cannot be said to be going behind any registration certificate when he engages in a fact-finding enquiry as to whether the co-operative society concerned is in fact providing credit facilities to its members. Once this task is fulfilled by the assessee, by placing reliance on such facts as would show that it is engaged in providing credit facilities to its members, the assessing officer must then scrutinize the same, and arrive at a conclusion as to whether this is, in fact, so.
- What is important to note is that the expression 'providing credit facilities to its members' does not necessarily mean agricultural credit alone. Section 80P being a beneficial provision must be construed with the object of furthering the co-operative movement generally, and Section 80P(2)(a)(i) must be contrasted with Section 80P(2)(a)(iii) to (v), which expressly speaks of agriculture. Once it is clear that the co-operative society in question is providing credit facilities to its members, the fact that it is providing credit facilities to non-members do not disentitle the society in question from availing of the deduction. The distinction between eligibility for deduction and attributability of amount of profits and gains to an activity is a real one. Since profits and gains from credit facilities given to non-members cannot be said to be attributable to the activity of providing credit facilities to its members, such amount cannot be deducted.
- Section 80P(1)(c) also makes it clear that Section 80P is con-

The Court observed that Section 80P is a benevolent provision enacted by Parliament to encourage and promote the credit of the co-operative sector in general and hence it must be read liberally and reasonably, and if there is ambiguity, in favour of the assessee.

cerned with the co-operative movement generally and, therefore, the moment a co-operative society is registered under the 1912 Act, or a State Act, and is engaged in activities which may be termed as residuary activities i.e. activities not covered by sub-clauses (a) and (b), either independently of or in addition to those activities, then profits and gains attributable to such activity are also liable to be deducted, but subject to the cap specified in sub-clause (c). This puts an end to any argument that in order to avail of a benefit under Section 80P, a co-operative society once classified as a particular type of society, must continue to fulfill those objects alone. If such objects are only partially carried out, and the society conducts any other legitimate type of activity, such co-operative society would only be entitled to a maximum deduction of Rs.50,000 under sub-clause (c).

- Sub-clause (d) also points in the same direction, in that interest or dividend income derived by a co-operative society from investments with other co-operative societies, are also entitled to deduct the whole of such income, the object of the provision being furtherance of the co-operative movement as a whole.

The limited object of Section 80P(4) is to exclude co-operative banks that function at par with other commercial banks i.e. which lend money to members of the public. The ratio decidendi of Citizen Co-operative Society Ltd., must be given effect to. Section 80P of the IT Act, being a benevolent provision enacted by Parliament to encourage and promote the credit of the co-operative sector in general must be read liberally and reasonably, and if there is ambiguity, in favour of the assessee. A deduction that is given without any reference to any restriction or limitation cannot be restricted or limited by implication, by adding the word 'agriculture' into Section 80P(2)(a)(i) when it is not there. Further, Section 80P(4) is to be read as a proviso, which proviso now specifically excludes co-operative banks which are co-operative societies engaged in banking business i.e., engaged in lending money to members of the public, which have a licence in this behalf from the RBI. Judged by this touchstone, it is clear that the impugned Full Bench judgment is wholly incorrect in its reading of Citizen Co-operative Society Ltd. Clearly, therefore, once Section 80P(4) is out of harm's way, all the assessees in the present case are entitled to the benefit of the deduction contained in Section 80P(2)(a)(i), notwithstanding that they may also be giving loans to their members which are not related to agriculture. Also, in case it is found that there are instances of loans being given to non-members; profits attributable to such loans obviously cannot be deducted.

It must also be mentioned here that unlike the Andhra Act that Citizen Co-operative Society Ltd., considered, 'nominal members' are 'members' as defined under the Kerala Act. Considering the definition of 'member' under the Kerala Act, loans given to such nominal members would qualify for the purpose of deduction under Section 80P(2)(a)(i). Further, unlike the facts in Citizen Co-operative Society Ltd., the Kerala Act expressly permits loans to non-members under Section 59(2) and (3). Thus, the giving of loans by a primary agricultural credit society to non-members is not illegal. Resultantly, the impugned Full Bench judgment is set aside.

It is as clear as crystal that the Apex Court has applied statutory fabric on the specific facts of the issue keeping in mind the purpose for which exemption is given for promotion of cooperative movement. In view of the emphatic enunciation and the legal proposition as above, one can be of unhesitant opinion that this judgment will end all ongoing litigations in various forums and give a much needed relief to co-operative societies and also a quietus to the matter once for all ■

महेश बैंक में नेतृत्व गुण एवम् निर्णय क्षमता पर कार्यशाला सम्पन्न

महेश बैंक के बंजारा हिल्स स्थित प्रधान कार्यालय भवन में बैंक के प्रबंधकों के लिये नेतृत्व गुण एवं निर्णय क्षमता पर एक प्रशिक्षण कार्यशाला का शुभारम्भ भारतीय राष्ट्रीय सहकारी संघ के अध्यक्ष श्री दिलीप संघानी ने दीप प्रज्जवलित कर किया।

श्री संघानी ने अपने सम्बोधन में कहा कि सहकारिताओं ने देश के मध्यम एवं छोटे व्यापारियों के आर्थिक विकास में महत्वपूर्ण योगदान दिया है। सहकारिता आधारित विभिन्न उपक्रमों ने राष्ट्र की आर्थिक प्रगति में महत्वपूर्ण सहयोग किया है। सरकार बहुराष्ट्रीय और कार्पोरेट सेक्टर के बड़े व्यावसायिक बैंक एवं सरकार द्वारा नियंत्रित बैंकों को जो सुविधायें दी जा रही है वे सुविधायें अगर सहकारी क्षेत्र की बहुराज्यीय अनुसूचित बैंकों को भी उपलब्ध करायी जाये तो राष्ट्रीय विकास के लिए बहुत बड़ा वातावरण बनेगा।

प्रशिक्षण कार्यशाला के शुभारम्भ के समय चेयरमैंन रमेशकुमार बंग, सीनियर वाइस चेयरमैंन पुरूषोत्तमदास मानधना, वाइस चेयरमैंन लक्ष्मीनारायण राठी, महाप्रबंधक रघुराम शेट्टी के साथ श्री संघानी के नेतृत्व में गुजरात से पधारे हुये अमरेली जिला मध्यस्थता सहकारी बैंक के वाइस चेयरमैन अरूण भाई, गांधीनगर स्थित गुजरात महिला क्रेडिट कोआपरेटीव सोसायटी की चेयरपर्सन गीता बेन संघानी, अमरेली स्थित भाग्यलक्ष्मी महिला क्रेडिट सोसायटी की चेयरपर्सन भारती बेन पटेल आदि अन्य गणमान्य व्यक्ति उपस्थित थे।

सभी अतिथियों एवं प्रशिक्षु अधिकारियों का स्वागत करते हुये बैंक के चेयरमैन रमेशकुमार बंग ने नगरीय सहकारी बैंकों की विकास यात्रा के बारे में बताते हुए कहा कि सहकारी बैंकों के विकास के लिए समयानुकुल समुचित प्रशिक्षण न केवल बैंक की प्रगति सुनिश्चित करता है अपितु बैंक कर्मियों के व्यक्तित्व को भी प्रभावशाली बनाते हुये उन्हें बैंकिंग व्यवसाय में प्राप्त चुनौतियों का सफलता से सामना करने के लिये सक्षम बनाता है ■

WOMEN-LED COOPERATIVE IS CHANGING PASHMINA HISTORY OF LADAKH

Ladakh, the youngest union territory of India, is one of the largest producers of luxurious pashmina. Even though the world associates Kashmir with the fabric, Ladakh is no less when it comes to exporting its raw ingredients. Even though this Himalayan region has a rich history of woven pashmina clothing, it's losing out when it comes to value addition.

IAS officer G Prasanna Ramaswamy, when on one of his district tours to a border village in the Changthang region – Chumur – was greeted with beautiful knitwear as a gift. "It struck me that people living in these remote areas too have some amazing craftsmanship but are not being able to capitalise on that," said Prasanna.

He gradually realised that there is a massive gap when it comes to the products that leave Ladakh and the final products that get sold in the market. So, he and his wife Abhilasha Bahuguna wanted to bridge this financial gap and also bring the art and craft of the Ladakhis to the forefront – and thus, Looms of Ladakh Women's Cooperative was born - to ensure their products are sold online and they reap the benefits directly.

The cooperative is run solely by the women of Ladakh and for most of them, this was a big step. The centres are situated in their villages and they are in constant touch with Abhilasha, in Kashmir, over video calls. Lobzang Lamo, who is the CEO of Looms of Ladakh was a homemaker before she joined the initiative.

"The cooperative gave us exposure and we learnt not just the craft but every aspect of the trade. When the Covid-19 pandemic hit, we hit a rough patch. But we soon moved online. We started selling our products more on Instagram and will soon have a website," said Lobzang,

who is now tech-savvy and even helps Abhilasha.

Reviving a craft is not just about giving the artisans a platform but also helps them grow and keep updating themselves. Here, the women are the designers and they have been taking inspiration from their everyday lives. "We look at what people are wearing across the big cities – the internet helps. We also observe the tourists who visit us. We have been developing our designs accordingly," said Lobzang, who is also an elected design officer. The cooperative runs like a democracy. There are elections where people file nominations and then there are polls that help elect women to all posts.

PART OF THE CHAIN

But how did the herders and weavers get left out of the value addition chain? Prasanna explains, "A decade back, a study found that the total value of pashmina after going through the value addition chain is more than Rs 200 crore while the pashmina in its raw form was sold to the market for about Rs 12 crore. The stark difference is evident. Our objective was to retain a part of the value addition to be with the primary producers in Ladakh. We also hoped to incentivise the semi-nomadic tribes to continue with their traditional way of life. With the advent of tourism, people are moving away from their traditional craft. Most of the women who are now part of Looms of Ladakh were also engaged in unskilled labour or were homemakers. We have trained more than 150 women in the art of weaving and knitting pashmina, yak wool, sheep wool etc." said the IAS officer who started the cooperative when he was Deputy Commissioner (DC) of Leh in 2016. While the emphasis is on Pashmina in Ladakh, the cooperative did not just concentrate on that, said Abhilasha. "The cooperative understood that it needs to balance all the local wools and pashmina can be just a niche product. The emphasis here is on the craft. People who were involved in these traditional crafts are shifting careers. All the skill development programmes are conducted in villages around Leh and not in the interiors," she added.

KNOW WHERE YOU ARE GOING

The women or the founders did not want outsiders joining the cooperative in its formative years, but now, after four years, the cooperative is set to employ its first few employees. The women are confident with what they do and what they have planned. While they would appreciate some help from professionals, they would have the last word. "We are now confident. We know what we are doing. Whether it's design or finances – we have been handling all of it with help from Abhilasha. So we will obviously have a say on these," said Shakeela Bano, cashier of the cooperative.

The women who were either homemakers or were engaged in unskilled labour have found a way to not just learn a craft but have a successful professional life. And they have had support from their family. "My loved ones were very happy. We have been working here for more than four years now and it's a satisfying experience," said Sonam Palkit, from Kharnakling, who is a member ■

iNEWS

Punjab to revamp cooperative banks

To encourage cooperative banks compete with those in the private sector, the government would revamp cooperative banks by introducing new schemes, including gold loan and insurance schemes, Punjab Cooperation Minister Sukhjinder Singh Randhawa said.

He also said that the new recruitment would be done to deal with staff shortage and for starting net banking. “Other online banking services would also be introduced,” the minister said adding that there were 802 branches of cooperative banks in the state

Jammu & Kashmir: Artisan awareness camp held at Budgam

Continuing the awareness drive for artisans, weavers and the target groups associated with cooperatives, the Department of Handicrafts & Handloom Budgam organised a mega awareness camp at Brari Pathri Kani Dagan Char-e-Shareef in which 300 artisans and weavers of the adjacent areas participated.

The speakers on the occasion made the participants aware about the benefits of forming cooperatives and availing other benefits through various schemes. In addition, the participants were made aware of the recent endevours of the LG administration including capital infusion in the cooperative sector in handicrafts and handlooms, and enhancement in the stipend of the trainees at elementary and advanced levels.

On spot registration certificates were issued to at least thirty cooperative self help groups and other artisans.

Tynsong claims 95% coops have availed loans under Piggery Mission

The Meghalaya government had sanctioned Rs 16.7 crore to cooperatives societies in the state with zero interest under the Piggery Mission that was launched in September last year.

Replying to a query of opposition Chief Whip P T Sawkmie on the status of the Mission, the deputy chief minister Prestone Tynsong, who is in charge of animal husbandry and veterinary department, said that the amount was released through Meghalaya Cooperative Apex Bank (MCAB) and 95 per cent of the cooperative societies has already availed the loan. The deputy chief minister informed that the MCAB so far has released not less than Rs 5 crore while adding that the majority of the cooperative societies, which have been sanctioned the loan, are fully functional. Earlier, Sawkmie highlighted that the guidelines for Piggery Mission is very complex while suggesting that the government should modify and simplify it for the benefit of farmers. Tynsong, in response to his query, asserted that the government had held a series of discussions before releasing the mission document.

Link DBT for buying organic manure from farmers under GOBAR DHAN scheme: Par panel

A Parliamentary panel has suggested the government to link direct benefit transfer (DBT) component for purchasing organic manure from farmers under the GOBAR DHAN-Waste to Wealth Scheme.

The GOBAR DHAN (Galvanizing Organic BioAgro Resources Dhan) - Waste to Wealth Scheme has been launched by the Ministry of Jal Shakti to generate wealth and energy by converting cattle dung and biomass into biogas and bio-fertiliser. The scheme is aimed at generating energy from solid and liquid biomass while creating livelihood opportunities for the rural population and enhancing income of farmers.

The scheme will not only enhance income generation through direct purchase of bovine dung from livestock owners and dairy cooperatives but also, to a great extent, will resolve the issue of stray cattle in the country, it said.

“The Committee feels that this scheme solves at multiple levels a lot of issues related to rural areas and would benefit even more with the addition of a DBT Transfer (DBT) component to the purchase of Organic Manure by farmers,” the report said. The Committee, therefore, recommended the ministry to explore ways to include a DBT component on organic manure generated from the GOBAR-DHAN scheme and employ required measures to enroll maximum number of households and cooperatives under the scheme, it said.

Nitish Kumar directs creating separate dairy cooperatives for women

Nitish Kumar, Bihar Chief Minister has recently directed the concerned authorities to create separate dairy cooperative societies for women in all villages across the state. He has directed all concerned authorities to connect all villages, panchayats, blocks and districts with cooperative network and asked to separately constitute dairy cooperative societies for all women in the villages.

After attending the function of Bihar State Cooperative Milk Federation, he said that his government has focused on dairy development in the state.

TSCBF wants more members from UCB in RBI Committee

Second Annual General Body meeting of Telangana State Cooperative Banks Federation Ltd. was held recently under the chairmanship of Vemireddy Narasimha Reddy, President of the Federation. Sri G. Rama Moorthy, Honorary Chairman and G. Madana Gopala Swamy, Working President of the Federation spoke on the recent developments in the banking sector with specific focus on UCB sector which was followed by deliberations on the agenda of the meeting.

During the briefing on latest developments in the UCB sector, G. Rama Moorthy informed the delegates that an Expert Committee on Primary Urban Cooperative Banks was constituted by the Reserve Bank of India, however, he lamented that cooperative urban banking sector was poorly involved in the committee. He said that inclusion of more persons not connected with the sector would defeat the purpose of the committee which is meant for strengthening and developing the UCB sector. He stated that the members of the committee should have vision and knowledge of the problems that are confronted by the sector.

The General Body resolved to urge the Reserve Bank Governor to consider having at least half of the members from UCB sector including legends of the sector like H. K. Patil (Karnataka) and Vidyadhar Anaskar (Maharashtra) in the Expert Committee. After the deliberations on the agenda, G. Rama Moorthy , Honorary Chairman of the Federation and Director NAFCUB; recipient of life time achievement award and doyen of the UCB sector was profusely felicitated by the delegates of the UCBs of Telangana State.

Women achievers honoured

Women achievers at the grassroots were felicitated for their outstanding achievements and significant contribution towards women empowerment and leadership during International Women's Day celebration held at ICAR- National Research Centre for Banana, Tiruchi recently.

Leadership awards were given to women entrepreneurs Ishana, G. Viruthambal and M. Rajeshwari in recognition of their contributions towards society and agriculture. K. Maheshwari was given the award for entrepreneurship in promotion of drip irrigation, while G. Kajol, President of SAFE Transgender Association, received an award for her leadership in transgender community development

Nandhini Azad, President, Indian Co-operative Network of Women, Chennai, the chief guest, emphasised the role of cooperatives and networking in empowering rural and poor women. S. Uma, Director, ICAR-NRCB, outlined the role played by NRCB .

Punjab cooperation sector to adopt best practices implemented by UP: Randhawa

In a bid to study high end computerization of the cooperative sector institutions in Uttar Pradesh and to adopt the same in Punjab, the cooperation minister S. Sukhjinder Singh Randhawa paid a visit to the head office of the UP Cooperative Bank at Lucknow. During the meeting, the Unified CBS product for the cooperatives, partially implemented at UPCB, was effectively showcased. The minister also visited District Cooperative Bank at Barabanki as well as Jyoli Sahakari Society and said the purpose of the visit is to adopt the best practices being implemented by the Government of Uttar Pradesh to modernize the cooperative sector in Punjab.

Model Co-op Bank performs well on all parameters

With no impact of Covid-19 on its business, Maharashtra based Model Cooperative Bank has performed well on almost all the financial parameters in 2019-20. Despite several challenges, the bank has succeeded in increasing its profits in 2019-20 compared to the previous fiscal.

In 2019-20, the bank earned a net profit of Rs 7.86 crore whereas in 2018-19 it was Rs 7.60 crore. The total business of the bank grew from Rs 1,582 crore to Rs 1,653 crore. The deposits of the bank increased from Rs 1022 crore to Rs 1064 crore whereas loans and advances rose from Rs 560 crore to Rs 589 crore. This was revealed by the bank's Chairman Albert W D'Souza during the 103rd AGM held recently.

There is a slight increase in the NPA levels of the bank. In 2018-19 the net NPA of the bank was 1.59 percent but in 2019-20 it stood at 3.72%, however, the bank is making a strategy to bring down the NPA level. The Capital Adequacy Ratio stood at 13.48%, with the RBI requirement being 9%, D'Souza added.

The chairman in his inaugural speech gave an overview of the economy. He said that the bank with strong ethics, professional management, regulatory compliant operations and support from its customers and shareholders has been able to steer through these turbulent times.

(Source: indiancooperative.com)

Haryana Coop Sugar Mills to be conferred National Award

Haryana Cooperative Minister Dr Banwari Lal said effective steps taken by the state government ensuring growth of coop sugar mills has proved beneficial as Karnal Cooperative Sugar Mill has been selected for 1st prize for excellent development in sugarcane processing. Kaithal Cooperative Sugar mill has been awarded second prize for technical efficiency at national level for 2019-2020. Both these mills will be conferred national awards by National Federation of Cooperative Sugar Factories.

Bringing dharma in co-ops: Peetam Yatra concludes

Emphasizing the critical role of cooperative in the nation's economy, Sahakara Dharma Peetam committed to spreading cooperative principles and norms among the general public began the "Sahakar Dharm Bharath Yathra" from 23 December 2020, says a statement issued by the organization.

Sahakar Dharm Bharath Yathra was flagged off by the Chairman of Telangana State Cooperative Union Ch. Devender Reddy in the presence of several cooperative leaders. It was led by Sambharapu Bhoomaiah, who calls himself a Sevak of the Sahakara Dharma Peetam.

In its Yatra the peetam touched five Centers across the nation to cover all the States and Union Territories and it ended on 18th March at the Jantar Mantar in Delhi where its leaders held a press conference.

The Yatra, among other things, seeks to raise awareness about the need for withdrawing the Section 12(1) of the Banking Regulation (Amendment) Act-2020, bringing in a new Act for Cooperative Development and Regulatory Authority, every state initiating the cooperative deposit guarantee scheme and scores of other steps essential for strengthening cooperative movement.

The Yatra has also urged chief ministers, national political parties and regional political parties to pressurize the Govt. of India to withdraw Section 12(1) of B R (Amendment) Act, 2020. Some of its other demands are – every State should bring the "cooperative deposit guarantee scheme," introduce cooperative as subject from primary school level to university level, etc.

Sahakara Dharma Peetam says, "Let us re introduce the Thrift Deposit source of own capital and strengthen cooperative banks and let every PACS/FSCS increase the I.M.B.P. (Individual Member Borrowing Power) to Rs. 5-10 lakh."Peetma is also for promotion of the Agriculture Produce Processing and Marketing Cooperative Society for each Block/Mandal and tie it up with the PACS/FSCS.

The Yatra touched Bengaluru on 9th February, Kolkata on 18th, Mumbai on 25th, Chandigarh on 5th March and finally Delhi on 18th March, 2021. It covered India by dividing it in five zones. The organizers claimed that the Yatra has motivated 33 State Co-op Banks and 363 DCCBs, covering all the 95,995 PACS of States.

Co-op. networks promote sustainable development: UN official

Cooperative networks are truly people-centred and planet-sensitive, and promote sustainable development across the world, said Daniela Bas, director of the Division for Inclusive Social Development, UN Department of Economic and Social Affairs. She was delivering the inaugural address at the United Nations Commission on the Status of Women (65th Edition) virtual parallel event titled "Destitution to Global leadership: The Iconic Working Women's Forum (India)".

Held for the last 64 years from the UN headquarters, the Working Women's Forum (India)-Indian Cooperative Network for Women (ICNW) made history by organising the virtual parallel event from Chennai for the first time. "During the COVID-19 pandemic, healthcare provided by cooperatives greatly helped their members. Cooperative networks are helping build the world better and contribute towards sustainable development – socially and economically," said Ms. Bas.

"Institutions like the Working Women's Forum in India are critical for the sustainability of women-led cooperatives as they can provide a range of essential services such as legal advice, property management, training, and access to markets. They also advocate for the rights of women working in rural and informal economies, and advocate for their organisations with policy makers at the local and national level," said Simel Esim, Head of the Cooperative Unit of the International Labour Organization, Geneva.

Nandini Azad, president, WWF and ICNW, said they would be setting up a virtual global resource centre for women informal sector workers. Chitose Arai, JCCU Vice Chairperson of the International Cooperative Alliance for Asia Pacific; Andreas Kappes, Secretary General, International Raiffeisen Union; Maria Peres, Chair of the Gender Equality Committee of the International Cooperative Alliance; Haruyoshi Amano, the Head of the International Division Tokyo of the JCCU; and Luisa Volpe, Policy Head of World Farmers Organization, were among those who shared their insights. Prof. Neerja Mishra, social activist, discussed the learnings from the WWF-ICNW.

Sarangi bats for cooperatives in fisheries sector

Union Minister Pratap Sarangi emphasized on the need for the development of fishery related infrastructure in the state of Odisha and formation of cooperatives in the sector.

Formation of cooperatives and use of technology in the sector can go a long way in exploiting the huge fisheries potential in Odisha, he said. Sarangi was addressing a state level awareness cum training programme on Pradhan Mantri Matsya Sampada Yojana (PMMSY) at Chandipur recently.

Rajkot Nagrik Sahkari Bank registers profit of Rs. 129 crore

As mentioned in the notes of Chairman Nalinbhai Vasa and Vice Chairman Shaileshbhai Thakar, Rajkot Nagrik Sahkari Bank Ltd. registered unprecedented profit of Rs.129 crore in the year ending 31st March 2021, which is 46 percent higher than the profit in the last fiscal. The total deposit was Rs.5,140 crore (9 percent more than the last fiscal), total loan was Rs. 3,136 crore (21 percent more than the last fiscal), and total business was Rs.8,276 crore (13.5 percent more than the last fiscal). Additionally, net NPA of the bank is very negligible and in a short time it achieved the zero target of NPA. It is notable that the growth in the bank's profit has been due to its humane approach. On account of the loan of Rs.522 crore under Atmanirbhar Gujarat Sahay Yojana to more than 40 thousand businessmen badly hit by Covid pandemic, this growth in business and profit has been possible.

Mastercard partners with coop bank to support 20,000 women-led SMEs

In a big boost to expedite the growth of rural women entrepreneurs, Mastercard in collaboration with women's cooperative bank - Mann Deshi Foundation, announced the expansion of the Chamber of Commerce for Rural Women. The expansion aims to empower more than 20,000 women-led small businesses to tap into digital networks for sourcing and selling. The initiative is focused on addressing the finance-related issues faced by rural women and keeping up with the evolving market dynamics, such as consumer preference to pay digitally.

The program will introduce a leadership academy for women entrepreneurs to conduct training on advocacy and provide mentorship. The expansion of the Chamber of Commerce for Rural Women will increase the members' access to emerging digital technology, legal advisory services, and marketing clinics. The expansion will also strengthen sales networks among women entrepreneurs and help in launching a pathway for them to become agents of change.

Contact classes held for new batches of certificate and diploma courses

Contact classes for 2021-22 batches of certificate and diploma courses were conduced online by NCCE on 24-25 March. Fifty three students of Bhagat Phool Singh Mahila Vishwavidyalaya attended these classes.

NCCE, the educational arm of NCUI is running the two courses since 2014 – one year certificate course in Cooperative Management and diploma course in Proficiency in Cooperative Management exclusively for the students of Bhagat Phool Singh Mahila Vishwavidyalaya, Sonipat (Haryana).

The topics covered under the two courses are Environment for Cooperatives, Cooperative Management, Cooperative Credit, Banking & Non-Credit Cooperatives, Research Methodology & Project Preparation, Cooperative Audit, Accounts & MIS, Cooperative Project Planning - Formulation & Implementation, Cooperative Law, Role of Cooperative in Agriculture & Rural Development, etc. These courses are add-on courses and engineering and management students doing graduation or post graduation may join these courses. The university offers 30 seats for each course.

As per the MoU signed by NCUI and Bhagat Phool Singh Mahila Vishwavidyalaya, NCCE has designed the syllabus, chalked out methodology, prepared study material, and has provided faculty support for the two courses. NCCE has also trained the faculty of the University so that after some time they can run these courses independently. The MoU was signed as part of the NCUI's initiative to introduce cooperative education in select Indian universities in order to motivate the youth to come under the fold of cooperative sector and to prepare a set of professionals who can cater to the needs of cooperative organizations.

RBI told to protect cooperative principles

Welcoming the Banking Regulation (Amendment) Act, 2020, which will come into force from April 1 onwards in the country, National Federation of State Cooperative Banks Limited (NAFSCOB) Chairman Konduru Ravinder Rao has stressed the need to safeguard the cooperative principles and spirit and also the farming sector. He was participating in the video conference as one of the panel speakers from Karimnagar DCCB office on the topic “Implication of Banking Regulation Act on Rural Cooperative Banks” organised recently by National Bank Staff College (NBSC), Lucknow, the training establishment of NABARD.

The cooperative banks were bought under the control of Banking Regulation Act in the year 1966 and the administration and governance remained with the States which leads to duality in control, he said, adding that the new Act intends to remove the dual control by extending the provision of BR Act, 1949 relating to the professionalism of board, control over management in respect of cooperative banks.

The concept of 51 per cent of professional directors and chairman of the bank as chairman and managing director may not suit the present system of the elected board of management in rural cooperative banks, he said, and suggested that the RBI can bring more professionalism by constituting a board of management and board of supervisors for better functioning of the cooperative banks.

NCCE organizes training for FPOs of Madhya Pradesh

NCCE organized a two-day training programme for FPOs of Madhya Pradesh on 15-16 March, 2021. During the programme, subjects like registration procedures under different Acts, project planning and execution, financial management of enterprises, etc. were discussed. The programme was organized online on the request of Smt. Aarti Bisaria, Member of the NCUI Women Empowerment Committee. The next programme will be organized offline.

Kerala Cooperative Audit Manual revised after 37 years

Kerala Cooperative Audit Manual, published in 1983, has now been revised incorporating the vast changes that have taken place in the sector in the last few decades. The cooperative sector in Kerala has undergone immense changes in terms of size as well as volume in the past. The manual is designed in three parts. Part 1 consists of the general audit guidelines applicable to all kinds of cooperative societies irrespective of their nature and functions. Part 2 deals with the audit of credit cooperatives providing details of the guidelines for the audit of chitty and other deposit schemes. Part 3 contains audit guidelines for non-credit cooperative societies. The audit of federal cooperatives such as RAIDCO, RUBCO, and Dinesh Beedi Industrial Cooperative are also enumerated in Part 3.

Releasing the revised manual, Minister for Cooperation in the Kerala government Sri Kadakampally Surendran said that the audit of different types of cooperatives will be conducted in accordance with the guidelines of the revised audit manual with effect from 1st April 2021 ■

भारतीय राष्ट्रीय सहकारी संघ में हिंदी कार्यशाला का अयोजन

मार्च 23, 2021 को भारतीय राष्ट्रीय सहकारी संघ में हिंदी कार्यशाला का आयोजन किया गया। भारतीय राष्ट्रीय सहकारी संघ के मुख्य कार्यकारी डॉ0 सुधीर महाजन ने इस कार्यशाला की अध्यक्षता की। मंच का संचालन श्रीमती मोनिका खन्ना, उप निदेशक (राजभाषा) एवं श्री राजपाल, हिंदी अधिकारी द्वारा किया गया।

डॉ0 महाजन ने अपने स्वागत भाषण में हिन्दी भाषा की महत्ता पर प्रकाश डाला एवं इंटरनेट पर हिंदी के महत्व के बारे में बताया। उन्होंने भावी पीढियों एवं साथियों को हिंदी का बढ़ावा देने की बात की।

कार्यक्रम में मुख्य अतिथि के रूप में श्री अरूण कुमार विद्यार्थी, उपनिदेशक (राजभाषा), (केन्द्रीय सविचालय, राजभाषा सेवा, राजभाषा विभाग, गृह मंत्रालय) आमंत्रित थे। उन्होंने राजभाषा नीति एवं कार्यान्वयन, हिंदी टिप्पणी और मसौदा लेखन पर सभा को संबोधित किया एवं राजभाषा से संबंधित अनुभव एवं अपने विचारों को सबके साथ बाँटा। अपने प्रभावशाली वक्तव्य में उन्होंने राजभाषा नीति एवं कार्यान्वयन से संबंधित विस्तार में सबको ज्ञान प्रदान किया। उन्होंने राजभाषा अधिनियम, राजभाषा संकल्प एवं कार्यसाधक ज्ञान आदि के बारे में सभी अधिकारी/कर्मचारी को अपने ज्ञान से लाभान्वित किया।

हिंदी कार्यशाला आयोजन के दौरान कर्मचारियों एवं अधिकारियों में हिंदी भाषा के प्रयोग के प्रति रूझान एवं प्रोत्साहन बढ़ाने हेतु रहीम–कबीर के दोहा एवं राजभाषा नीति से संबंधित प्रतियोगिता आयोजित की गई। उत्साह बढ़ाने के लिए पुरस्कार वितरण भी किया गया। इस प्रतियोगिता में 75 अधिकारियों/कर्मचारियों ने उत्साह पूर्वक भागीदारी की।

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