

# THE

# COOPERATOR

द कोऑपरेटर

VOL. 59 NO. 6 | DECEMBER 2021



## Top News

Shri B.L. Verma  
Inaugurates  
68th All India  
Cooperative  
Week

.....05

National  
Cooperative  
Union of India-  
empowering  
the last man  
standing in the  
economy

.....11

Total Page : 36

Price : ₹50





[www.campcochocolates.com](http://www.campcochocolates.com)



# Local Vocal & Global



**SWADESHI CHOCOLATE**

The Campco Chocolate are manufactured from selected good quality natural Indian made coca bean, carefully processed to the rich cocoa aroma and blend with fine quality milk solids and carbohydrates to a homogenous mass creating the finest texture and mellow taste resulting in a nutritious premium product.



The CAMPCO Ltd, Mission street, Mangaluru

A FSSC 22000:2013, ISO 14001:2015, OHSAS 18001:2007 CERTIFIED COMPANY

[www.campco.org](http://www.campco.org) For trade enquiry - 0824-2888239



# THE COOPERATOR

द कोऑपरेटर

VOL. 59 NO. 6 | DECEMBER 2021

[inside]



## EDITOR-IN-CHIEF

Dr. Sudhir Mahajan

## EDITOR

Sanjay Kumar Verma

## Subscription Rates

Life - Rs. 5000/-

Annual - Rs. 500/-

## For Articles

Contact: Sanjay Kumar Verma  
(Mobile No. 9871146034)

## Published By

National Cooperative Union of India  
Tel: 011-49407837, 41811157, 40793299  
E-mail: ncui.pub@gmail.com

## Production Support By

India Prints  
M: 9811156600

*Opinions expressed in 'The Cooperator'  
do not reflect views of the National  
Cooperative Union of India*

Shri B.L. Verma  
Inaugurates 68th  
All India Cooperative Week

05

Dr Chandra Pal Singh Yadav wins  
by a landslide to emerge as  
ICA-AP president

09

National Cooperative Union of  
India - empowering the last man  
standing in the economy

11

NCUI should constitute task  
force to strengthen  
cooperative health care

13

NCUI brainstorms on  
"Ease of Doing Business"  
in coops

16

A few perspectives on  
computerisation of pacs  
Krishna Kumar Gupta

24



Begining of  
New  
Dawn...

With the  
New Strength and  
New Thoughts...



MSCS/CR/398/2011

**Aditya-Anagha**

**Multi State Credit Co-operative  
Society Ltd., Nagpur**

**HEAD OFFICE**

425, Azamshaha Layout, Anand Nagar, Nagpur-440009(M.S.) India

Phone : 0712-6473555

E-mail : [adityaanagha9@gmail.com](mailto:adityaanagha9@gmail.com)

Website : [www.adityaanagha.com](http://www.adityaanagha.com)

**JURISDICTION :**

State of Maharashtra,  
Madhya Pradesh,  
Raipur  
District of Chhattisgarh State



# Editorial

## Coop Fair Steals the Show during Cooperative Week

NCUI organized 68th All India Cooperative Week celebrations from 14th till 20th November, 2021 all over the country with the theme 'Prosperity through Cooperation.' Inaugurating the 68th All India Cooperative Week celebrations on 15th November, 2021, Shri B L Verma, Hon'ble Union Minister of State for Cooperation said that the government is committed to digitalization of primary agriculture cooperatives in the wake of ambitious target of setting up 3 lakh PACS in the next five years. In fact, in accordance with the mandate of the newly formed Ministry of Cooperatives, the government is involved in the process of formulating an action plan under which efforts will be made to computerize all PACS and link them with DCCBs, State Cooperative Banks and NABARD. This digital intervention will definitely revolutionize the working of PACS, which will help in transparency of the operations of PACS, ensuring that the benefits of all schemes of farmers will reach the farmers directly through PACS. Hon'ble Union Minister for Cooperation Shri Amit Shah recently launched a massive campaign for computerization of PACS in Dehradun.

Shri B L Verma, Hon'ble Union Minister of State for Cooperation while speaking during the inaugural function of Cooperative Week emphasized on the training of officials of PACS in the wake of government's policy thrust on digitalization of PACS. No doubt, sound training infrastructure and well-developed training curriculum are very important for realizing the vision of 'Sahkar Se Samriddhi' through PACS. NCUI through its wide-ranging training programs encompassing all areas of cooperative functioning is well geared up to take up this challenging task.

For the first time, during this year's Cooperative Week celebrations, NCUI organized a Cooperative Fair successfully from 14th till 20th November, 2021 at its headquarters premises. There was a very good participation of cooperatives/SHGs from 20 states in the Fair. There were more than 70 stalls set up which displayed wide-ranging products of diverse types. The inaugural function of the Cooperative Week started on an auspicious note when Shri B L Verma, Hon'ble Union Minister of State for Cooperation first inaugurated the Fair, and then delivered his inaugural address. It was indeed heartening that Hon'ble Minister gave ample time in visiting all the stalls, and showed a lot of interest in knowing about the cooperative products displayed there. It was a great encouragement when he appreciated the initiative of NCUI in organizing this Fair. The week-long fair had a very good attendance on all the seven days, and eminent dignitaries from not only cooperative sector, but other fields too visited the Fair. The Fair which created history has set up a good precedent, and in the years to come, it will definitely be organized on a larger scale drawing support from all quarters. It no doubt stole the show during this year's Coop Week celebrations.



# Our strides are Kerala's pride !



Because growth is a never ending process



Rubco just turned 23. The energetic group that Rubco is, can now pride itself over its success across 9 categories of products & service since 1997. World-class in quality, eco-friendly in vision and forward-looking in attitude, Rubco has all that it takes to be successful. In a globalized ambience, Rubco stand out with its unique personality & organic growth.

Rubco stands as a testimony of success guaranteed by the combination of the Right Dream, Focus Effort, Gridlock Team Work, Quality, Dynamic leadership and Social commitment.



RUBBERISED COIR AND  
SPRING MATTRESS



VIRGIN COCONUT OIL



TREAD RUBBER  
MANUFACTURING



COMPOUND MIXING PLANT



RUBBER TRADING



PANEL BOARDS & BEAMS

[www.rubcogroup.com](http://www.rubcogroup.com)

**KERALA STATE RUBBER CO-OPERATIVE LTD.**

Rubco House, South Bazar, Kannur-670002  
Phone: 0497 2709749, 2711134, 2701908, 2711376-378. Fax: 0497 2711030,  
Customer Care: 0497 2766640. [customerareho@rubcomail.com](mailto:customerareho@rubcomail.com) [info@rubcogroup.com](mailto:info@rubcogroup.com)



India's leading exporter of Rubber and Rubber wood based products.



# SHRI B.L. VERMA INAUGURATES 68TH ALL INDIA COOPERATIVE WEEK



Inaugurating 68th All India Cooperative Week and Cooperative Fair organized by National Cooperative Union of India on 15th November, Shri B.L. Verma, Hon'ble Union Minister of State for Cooperation said that the government is committed to digitalization of Primary Agriculture Cooperatives in the wake of ambitious target of setting up 3 lakh PACs in next five years. He said that through a software, primary agriculture cooperative societies would be linked with DCCBs, and State Cooperative Banks, in which role of NABARD would be vital. The theme of this year's Cooperative Week celebrations was "Prosperity Through Cooperation". For the first time

during the Cooperative Week, a Cooperative Fair was organized by NCUI in which more than 70 stalls of cooperatives/SHGs were put up exhibiting a wide range of products. This Fair at NCUI premises opened on 14th

November, 2021, and continued till 20th November, 2021.

Shri Verma further said that for digitalization of PACS, the training of officials of PACS is very important in which the role of NCUI as an apex body for coop-





erative education and training is vital. He further said that the role of cooperatives in implementation of government schemes is very important. He said that cooperative form of business is best for big and small businesses. He highlighted the good work of cooperative organisations like – IFFCO, AMUL, Lijjat Pappad, etc. He further said that considering the problems voiced by many cooperative organisations regarding increasing RBI interference and control in the functioning of cooperative banks, he said that the government in consultation with RBI and other institutions will come up with decisions favouring cooperatives soon.

Earlier, Shri B L Verma, Hon'ble Union Minister for Cooperation after inaugurating the Cooperative Fair visited all the stalls which were put up in the Cooperative Fair, and appreciated



the quality of the products displayed there. Shri Dileep Sanghani, President, NCUI speaking on the occasion said that the decision of the government to bring in new National Policy on Cooperatives is very important for autonomous and professional functioning of cooperatives. He said that the new Ministry of Cooperation should ensure that the government

does not neglect cooperatives in planning and budget formulation.

Dr. Sudhir Mahajan, Chief Executive, NCUI speaking on the occasion highlighted various new initiatives of NCUI like starting of NCUI Haat, under the aegis of which Cooperative Fair is being organized on the occasion of Cooperative Week, undertaking





study on contribution of cooperatives in GDP, expediting operation of Skill Development Centre as a Centre of Excellence of Cooperatives, etc. Here, it must be mentioned that NCUI inaugurated NCUI Haat in 16th August, 2021, which is a unique selling platform for the products of lesser known cooperatives/SHGs.

On this occasion the monthly magazine of NCUI "The Cooperator" was released. Besides, the training brochures of NCCE (a training wing of NCUI), NCHF Bulletin were also released on the occasion. ■



**Shri K. Touthang, Jt. Secretary, ST Commission visited NCUI Haat. He appreciated the concept and efforts of NCUI in providing market support to lesser known cooperative producers.**





**THE MEGHALAYA CO-OPERATIVE APEX BANK LTD.**  
**HEAD OFFICE : SHILLONG**  
**A Scheduled Bank**  
**Estd : 16<sup>th</sup> February, 1971**

**Phone : 0364 – 2224160 / 2224166**  
**E-mail : [headoffice@megcab.com](mailto:headoffice@megcab.com)**

**Fax No.0364-2222026**  
**Website : [www.megcab.com](http://www.megcab.com)**

*A premier licenced Scheduled State Cooperative Bank with all branches on CBS platform and recipient of National Award having democratically elected Board of Directors since inception and managed by professionals.*

**FINANCIAL HIGHLIGHTS**

	<b><u>As on 31.03.2020</u></b>	<b><u>As on 31.03.2021</u></b>
* Paid up Share Capital & Reserves	: Rs. 15038.30 lakhs	Rs. 16142.60 lakhs
* Deposits	: Rs. 281298.91 lakhs	Rs.309681.39 lakhs
* Loans & Advances	: Rs. 167119.44 lakhs	Rs.168777.29 lakhs
* Investments	: Rs. 91537.06 lakhs	Rs.115056.99 lakhs
* Money at Call & Short Notice	: Rs. 42755.00 lakhs	Rs. 41690.69 lakhs
* Net Profit	: Rs. 1127.57 lakhs	Rs. 1203.57 lakhs
* Working Capital	: Rs. 337352.27 lakhs	Rs.368914.09 lakhs

**OUR BANKING PRODUCTS & SERVICES**

* Current Deposits	* Crop Loans for Agriculture through KCC/SHG/JLG/ Cooperatives
* Mobile Banking	* Term Loans for Agriculture & Allied Agriculture
* Internet Banking	* Aquaculture Development /Meghalaya State Aquaculture Mission
* RTGS/NEFT enabled	* Loans for Housing
* PFMS/IMPS	* Loans for SRTD
* Savings Bank Deposits	* Consumer Durables Loans
* No Frills Savings Deposits	* Loans to Technocrats & Professionals
* Fixed Deposits	* Loans to Educated Unemployed Youth
* Recurring Deposits	* Cash Credit & Overdraft Facilities
* Monthly Income Deposits	* Loans for Children's Education
* Cash Certificates	* Loans for Women through WDC Cell
* Fixed Deposit linked with RDs	* Term Loan for Tourism Development
* Housing Loan Linked Deposits	* Personal Loan to Salary Earners
	* Bank Guarantee
	* Safe Deposit Lockers & Other Ancillary Services
	* Loans to Tribal under NSTFDC Schemes
	* Loans to Physically Challenged under NHFDC

**BRANCHES ALL OVER MEGHALAYA**

*Serving the people of Meghalaya since 1971*

***Fifty Years of Banking Service***



# DR CHANDRA PAL SINGH YADAV WINS BY A LANDSLIDE TO EMERGE AS ICA-AP PRESIDENT



Indian ace cooperator Dr. Chandra Pal Singh Yadav, Chairman, KRIBHCO and Former President, NCUI created history by winning hands down and becoming the first Indian to head ICA Asia-Pacific as its President at ICA-AP elections held in Seoul on 30th November, 2021.

Chandra Pal polled 185 votes while his rival Chitose Arai of Japan polled 83 votes. Yadav won by more than 102 votes, an unheard-of margin in international cooperative politics.

Talking to Indian Cooperative soon after he returned from Seoul, Dr. Chandra Pal Singh Yadav thanked co-operators of the Asia-Pacific region for unequivocal support, which

even exceeded his staunch supporters' expectations.

"I will work closely with fellow cooperatives and national governments for creating an enabling legal and policy framework to uphold the democratic & autonomous character of the cooperative institutions," he said to Indian Cooperative.

Chandra Pal also asserted that he along with his team would work hard to strengthen the cooperative movement in the Asia Pacific Region, especially Post COVID-19 Pandemic.

A grass-roots leader, Chandra Pal's rise to the highest position of the Asia Pacific region in cooperative politics is a sign of the robust cooperative movem-

ent in the country. Starting as a small-time co-operator from Jhansi, Chandra Pal rose high and high ever since he joined cooperative politics, largely due to his accommodative nature of taking everyone on board in the pursuit of cooperative politics.

From UP cooperatives, he came to the Kribhco Board and from there he soon became NCUI President. He was at NCUI for two terms. He also represents the Board of National Agriculture Cooperative Marketing Federation (NAFED), Cooperative Bank of India (COBI), and many other State and District Level cooperative organizations.

He has contributed immensely towards the training, education,

Dr. Chandra Pal Singh Yadav was born on 19th March 1959 in Dakor village, Jalaun District, Uttar Pradesh, India in a family of freedom fighters and agriculturists. He holds M.Sc., B.Ed., L.L.B., and Ph. D. degrees.

He was also a member of the Uttar Pradesh State Legislative Assembly. Dr. Yadav has widely travelled in many countries in the world and has participated in various international seminars, meetings, events, etc. ■



# NATIONAL COOPERATIVE UNION OF INDIA - EMPOWERING THE LAST MAN STANDING IN THE ECONOMY



National Cooperative Union of India organized a cooperative fair. Shades of many states were seen together in 'NCUI Haat'. Handicraftsmen from 20 states had reached the fair which was held from 14 to 20 November 2021. Read the exclusive conversation of **Dr Sudhir Mahajan** (Retd IAS), Chief Executive, NCUI with Daily Insider Spl Correspondent **Pranav Dwivedi** (Start-up Expert)

**Pranav Dwivedi:** What is the vision behind organizing 'NCUI Haat', an event where people from different states have joined?

**Sudhir Mahajan:** We had launched a concept of 'how to empower the last man standing in the economy chain' on the 16th

of August, 2021. The reason behind this concept is that there are a lot of self-help groups and cooperative societies that are not popular in the market and are lacking a platform for their products to be showcased and to be put out for sale. They may have a regional identity but are surely lacking in terms of establishing their identity in metropolitan cities, and it's a dream for them to establish their organization in metropolitan cities. We are taking a step forward to fulfill their dreams, we are providing them the confidence through our initiative wherein we had set a unit with the name 'NCUI Haat'.

The specialty of this unit was that every 15 days we used to invite self-help groups and coo-

perative societies from 6 different states. The self-help groups and cooperative societies used to showcase their products and their products were also being purchased. The positive and encouraging point for these self-help groups and cooperative societies was that the NCUI made sure their courier charges, transportation, and boarding facilitation were available free of cost to them, apart from this all their earning were transparently their own, and NCUI did not take a single penny from them. In fact we helped them in reaching this place. So, after seeing this confidence we thought of escalating this forward, we usually celebrate our cooperative week between 14th-20th November, so with this, we thought of

inviting more people, as we were getting demands from other people who were wanting to join this event.

In the entire country we run almost 40 projects at different places, the sole aim of these projects is to train, educate and empower the self-help groups and cooperative societies associated with us. Through these projects, we came to know about the different products that these people make, also with the help of these ongoing projects we are able to fulfill many missions such as Prosperity through co-operation, Aatmanirbhar Bharat, National Livelihood Mission, and Vocal for Local. With this one concept of ours, we are addressing and catering 4 missions. There are so many success stories here now, there are several people who haven't boarded a train before coming here, so technically it's not just their economic benefit, but it's also their social empowerment.

Seeing the progress we started writing to the State Co-operative Unions, and we told them to let us know about all the possible places that are available to replicate this model of ours. We have come up with this concept based on the pattern of Delhi Haat.

We also conducted an activity to engage youth in this mission, we started a program named "Youth Coop", through which we brought some interns on board with us, wherein they organized cultural events for youth to participate and know more about NCUI. We also made it man-

datory for the participants to visit our exhibition and follow us on our social media handles, with this step of ours we made sure to connect more and more youth generation of this country. I was in touch with Oracle, so with their help and support, we are planning to provide computer training to our stakeholders till the 31st of December, 2021.

It is the very first venture that we have attempted since the incorporation of NCUI, and we are getting a great response. We want to replicate this model, we'll undertake a quality analysis of all the stalls and what product from which stall was highly preferable so that we can display the particular product in the permanent unit here.

**Pranav Dwivedi:** How can we see this venture progress digitally in the coming years, are you planning to take this on e-commerce platforms?

**Sudhir Mahajan:** To make this venture a big success and to facilitate the service, we have taken the decision of coming up with an e-app, which is under progress. In the coming months, we will be in the position to launch a dedicated e-app, it will provide an interface between buyers and sellers and we'll be

the only facilitator. Similarly, we are launching an e-learning application for the SHG's and cooperative societies to learn more. Also, there is a Cooperative entrepreneurship cell that works for the development of these people.

**Pranav Dwivedi:** How are you planning to involve youngsters in this venture and if a person wants to join, so what can be the possible benefits for him/her?

**Sudhir Mahajan:** A National policy is in making for the co-operative sector, last policy was made in 2002, which now needs to be reformulated with the changing scenario. Recently, the Minister of Co-operation announced that he wants to bring in a new national policy for co-operatives which will give preference to the sector. We have held so many webinars on these issues. When I meet youth, I tell them how to co-operate and, sustain themselves in the market economy. They want to understand this concept more deeply. In co-operative you need to come together as a team to achieve the mission. We will be coming up with more programs to make youth more aware of it.

Source: Daily Insider





# NCUI SHOULD CONSTITUTE TASK FORCE TO STRENGTHEN COOPERATIVE HEALTH CARE



On the occasion of 68th All India Cooperative Week, NCUI organized on 18th November, 2021 an insightful webinar on "Strengthening Health Cooperatives" on 18th November, 2021. The subject of the webinar was in accordance with the thematic areas of this year's Cooperative Week celebrations. The importance of this webinar assumed importance after the 2nd wave of covid pandemic.

Shri Dileep Sanghani, President, NCUI in his presidential address said that the impact of various health schemes of the government has not reached upto the grass-root levels. Considering this, he said that cooperators can be the only medium through which the benefits of health schemes can reach

the poor and down-trodden sections of the society. He further highlighted the good work of cooperatives in serving the needs of the members and the general masses during covid crisis. In the wake of this, he said that the government should strengthen cooperative healthcare.

Dr. K.T. Chenashappa, Advisor, NCDC in his key-note presentation highlighted the various features of Ayushman Sakhar Scheme of Government of India being implemented by NCDC. Ayushman Scheme is a unique scheme to assist cooperatives play an important role in creation of healthcare infrastructure in the country. This scheme has a comprehensive approach which covers hospitals, healthcare, medical education, nur-

sing education, paramedical education, health insurance and holistic health systems such as AYUSH. Considering a big gap in accessibility to health in rural areas, Dr Chenashappa highlighted the vital role of cooperatives in this scheme as they have a strong network in the rural areas. Later, in the discussions, he pointed out that providing better healthcare services through cooperatives in the rural areas can prevent migration from rural to urban areas.

Ms. Vaishali Dhote, President, Shushrushta Citizens Cooperative Hospital, Mumbai said that this unique cooperative hospital, consisting of doctors and citizens as members, has 20,000 members at present. She said

that the hospital which has been growing from strength to strength by providing affordable health services, has become an effective bridge between the municipal hospitals and corporate hospitals in Mumbai.

Mr. P. Rajendran, President, N.S. Memorial Cooperative Hospital, Kerala in his presentation said that the turnover of the hospital presently is 129.50 crores, and its treatment cost is 20% less than the private hospitals. He said that central and state governments should have adequate budgetary provisions for cooperative hospitals, and there should be tax exemption for such cooperatives. He made an important suggestion that NCUI should prepare a 5 years Master Plan and it may also constitute a National Task Force for strengthening cooperative healthcare.

Dr. Bala Saheb Patil, CEO J.J. Cooperative Hospital, Karnataka, said that this hospital in the rural areas has been running successfully, and is serving the needs of rural population. Pointing out towards the problem of funds, he said that the gov-

ernment should provide financial package for strengthening health cooperatives. Highlighting that various health schemes of the government are implemented free of cost by the hospital, he said that in public – private partnership of health-care, the cooperatives too should have an important role.

Amulya Nidhi, Public Health Expert and Co-Convenor, Jan Swasthya Abhiyan speaking on the occasion said that community involvement is very important in developing public health strategies, in which the role of cooperatives is very important. He said that as presently cooperative hospitals are situated in developed states, it is very important to set up low-cost patient centric cooperatives hospitals in those states where health indicators are challenging, as people are fed up with private hospitals. Pointing towards neglect of cooperatives in health policies over the years, he said that health policies henceforth must give due focus on cooperatives.

Ila Ben, Manager, SEWA presented a case study of Lok Swa-

sthya Sewa Sahakari Mandali, highlighting its programmes, and growth pattern over the years. She said this cooperatives where women are users and managers, has carved its own niche as it is financially stable, and has won awards on several occasion. Mirai Chatterjee, Chairperson, SEWA highlighting on the lessons from this cooperative, said that if India had a strong primary health care cooperative structure, then we could have handled the covid situation very well. She also agreed with the view to set up a National Task Force by NCUI which can study the coop health issues in detail, and present recommendations to the government. Mr Nazeer, GM, EMS Memorial Coop Hospital in Kerala presented a case study about the functioning of this hospital. Dr K Ravichandran, Director, ICM Bangalore threw light on the main features, and current status of Yeshaswini Cooperative Health Scheme in Karnataka. Sanjay Verma, Director, NCUI coordinated the programme. Dr VK Dubey, Advisor, NCUI proposed vote of thanks at the end. ■

## CONTRIBUTIONS FOR THE COOPERATOR INVITED

Original and analytical articles,  
preferably on current trends confronting the cooperative  
movement are invited for publication in

### THE COOPERATOR

Success stories with photos are also invited for publication.

**Please send your contributions to Editor,  
The Cooperator at [ncui.pub@gmail.com](mailto:ncui.pub@gmail.com)**



**Shri Abhay Singh, Jt Secretary, Ministry of Cooperation recently visited all the stalls at Sahakar Mela and appreciated the efforts of NCUI in providing them a Marketing Platform. He also gave a lot of inputs to improve the product quality. NCUI thanks him for his support always.**



### Academics call for strengthening of cooperatives

A call was made for revival of a chunk of cooperatives from a state of dormancy during the National Cooperative Week celebrations organised by the Department of Commerce and Financial Studies, Bharathidasan University, recently.

Inaugurating the celebrations, G. Veerakumaran, Professor and Head, Department of Cooperative Management, Kerala Agricultural University, Kerala, said nearly one-fourth of the cooperatives are dormant or under liquidation due to absence of demand-driven members, lack of professionalism among the board members, involvement of politicians with vested interests, restrictive/

punitive regulations, and shortcomings in the competency of employees.

Shri Pitchai, Professor and Head, Department of Cooperation, Gandhigram Rural Institute (Deemed to be University), Gandhigram, delivered a special lecture on the topic 'Role of Youths in Cooperatives: Need of the Hour'.

The youth could establish a new business collectively through cooperatives, thereby mitigating risk.

A debate on the topic 'Better Services to Members: Cooperatives Vs Farmer Producers Companies' was held.

Source: Hindu

### A.P. State Cooperative Union Ltd., Vijayawada 68th All India Cooperative Week Celebrations

As per the guidelines of the NCUI and AP State Cooperative Union Ltd., Vijayawada, 68th All India Cooperative Week celebrations were organized in all cooperative societies of YSR District Kadapa. The inaugural programme was conducted at Cooperative Training Centre, Kadapa on 14.11.2021. Conferences on all the seven days related to thematic areas of Cooperative Week were organized. All the functions were organized under the guidance of Shri B. Gurappa, Dy. Registrar/Principal, CTC, Kadapa.



# NCUI BRAINSTORMS ON “EASE OF DOING BUSINESS” IN COOPS



On the occasion of 68th All India Cooperative Week, NCUI recently organized a webinar on ‘Ease of Doing Business for Cooperatives’ on 16th November, 2021. The subject, a key area of focus of the newly created Ministry of Cooperatives, was also one of the key thematic areas of this year’s Cooperative Week celebrations.

Dr. C Shambu Prasad, Professor, IRMA in his Keynote address said that India is doing well in ease of doing business, but since it is a controversial issue, ease of doing business should be more applicable to businesses which are working at the grass-root levels, more particularly disempowered organizations, and there is a need to assess whether these organiza-

tions are having single-window system for conducting smooth business.

Considering this, he said that there is a need to strengthen local institutions, and local ecosystems. He said that cooperatives must be recognized as enterprises, more particularly as social enterprises, and not charity organizations.

All cooperatives must be entrepreneurial in their approach, they need to invest in processes, so that they can engage with the markets, he elaborated. He further said that cooperatives need to devise effective customer-specific strategies, based on the pattern of SEWA. Further, he pointed out that the government should create an enab-

ling atmosphere for facilitating cooperatives in ease of doing business, and it should make the process of registration of cooperatives simpler.

Shri B. Subrahmanyam, Managing Director, NAFSCOB in his presentation said that the new Ministry of Cooperatives must address the issue of functional autonomy of rural cooperative banks for ease of doing business for rural cooperative credit institutions. He earlier pointed out that cooperative banks have never been allowed to carry business with ease due to duality of control, as Cooperation is a state subject.

Bhima said that there is a need to have a re-look at amendments in BR Act 2020 so that



cooperative banks can have a supportive atmosphere for ease of doing business. Calling for more consultations between RBI, NABARD, cooperative banks and National Federation, he said that this is vital for tackling the issues smoothly as far as ease of doing business is concerned.

Shri K. C. Supekar, Managing Director, NCDFI in his presentation focusing on NCDFI e market, highlighted the role of technology in ease of doing business for cooperatives. He said that NCDFI e-market successfully supported member cooperatives in market-oriented supply of dairy and agricultural commodities, along with procurement of various products and services during covid crisis.

Shri Sudhir Sharma, Financial Advisor, NCDC in his presentation said that instead of depending on World Bank parameters of ease of doing business, cooperatives must devise their own model based on their own requirements. He suggested that this model may be devised by inviting inputs from various cooperative organizations. He highlighted the case study of NCDC as a financial institution, with respect to ease of doing business for cooperatives.

Earlier, Dr. Sudhir Mahajan, Chief Executive of NCUI in his opening address said that providing a supportive atmosphere to cooperatives is very important in ease of doing business so that they can compete with PSUs and private enterprises. He on

the occasion highlighted various initiatives taken by NCUI in recent times.

He said that collaboration has been forged with the German Development Corporation, which can help with professional training modules for training of PACS. Besides, he pointed out NCUI's other collaborations with Rainmatter Foundation, Art of Living, etc so as to create a conducive ecosystem which may help cooperative organizations grow and flourish in an effective manner.

The webinar was attended by many representatives of cooperative organizations, academicians, researchers, etc. Sanjay Verma, Dy. Director, NCUI coordinated the event. ■

**Flavored Makhana were launched by Atulyam Multistate Cooperative Society at NAFED Pavillon, IITF 2021, today. This will enhance the livelihood opportunities of Makhana growers of the Mithilanchal and Seemanchal areas of Bihar. NAFED is committed to farmers' welfare.**



### Sikkim : 8 Cooperative Societies Adjudged With 'NCDC Regional Awards.

The National Cooperative Development Corporation (NCDC) – a statutory corporation functioning under Ministry of Agriculture & Farmers Welfare on Friday adjudged 8 cooperative societies of the northeastern state of Sikkim with the 'Regional Awards for Cooperative Excellence and Merit 2021'.

According to IPR report, the 8 cooperative societies which were honoured with the 'NCDC Regional Cooperative Excellence Award 2021' include – Luving Perbing MPCs Ltd, East Sikkim (Best Primary Cooperative Society), Sikkim Pragatisheel Nari Cooperative Society Ltd, South Sikkim (Best Primary Cooperative in two prominent sector of State), Padamchey MPCs Ltd, East Sikkim (Best Primary Cooperative in two

prominent sector of State) and Sikkim Women's Cooperative Society Ltd, East Sikkim (All Primary Women's Cooperatives).

Meanwhile, the 'NCDC Regional Cooperative Merit Awards 2021' were presented to Wok MPCs Ltd, South Sikkim (Best Primary Cooperative Society), Padamchey MPCs Ltd for Agro Processing Turmeric, East Sikkim (Best Primary Cooperative in two prominent sector of State), Siribadam MPCs Ltd, West Sikkim (Best Primary Cooperative in two prominent sector of State) and Kadamtam MPCs Ltd, East Sikkim (Best Primary Cooperative in two prominent sector of State).

Source: indiancooperative.com

### Moon hails cooperative movement's role in promoting social responsibility

President Moon Jae of South Korea lauded the cooperative movement's role in promoting social responsibility on a range of issues, including environment and society.

"The spirit of corporate federations, which has become an important axis of the global economy, must become a value of our society and the world," Moon said at the opening ceremony of the 33rd World Cooperative Congress.

Moon said the competitiveness of coexistence and cooperation will be strengthened when socially responsible companies like cooperative federations bolster their cooperation.

South Korea will continue to foster socially responsible firms and encourage more companies to act on environmental, social and governance issues, Moon said.

Over the past four years, the number of socially responsible firms in South Korea rose to some 31,000 from about 20,000 Moon said.

During the opening ceremony, Ariel Guarco, head of the International Cooperative Alliance, said the three-day congress will serve as an opportunity to share experiences of resilience in light of the COVID-19 pandemic.

### Mrs. Apekshita Thipsay, becomes the first woman Managing Director of Cosmos Bank

CA Milind Kale, Chairman of The Cosmos Cooperative Bank Ltd., leading bank in co-operative sector, announced that Mrs. Apekshita Thipsay has been appointed as the Managing Director of the Bank for 3 years. She has bagged the honor of being the first ever 'Woman Managing Director' in the history of Cosmos Bank.

Mrs. Apekshita Thipsay is M.Com, LLB, CAIIB with 32 years of experience with the Bank. She

has worked across various departments garnering vast experience. Since last few years she has successfully lead the Bank's Credit Portfolio as Chief General Manager. She was working as Joint Managing Director since past few months.



Pune : November 23rd 2021



### Cooperative Model Best For India: Shah

The cooperative model is the only model of economic development which will work to achieve an all-encompassing and all-inclusive development of a huge country like India with a population of 130 crore, Union Cooperation Minister Amit Shah said recently.

Addressing the gathering at Gandhi Nagar after inaugurating a milk powder factory, a butter manufacturing plant, a poly film manufacturing plant and other projects of the Gujarat Cooperative Milk Marketing Federation (GCMMF) set up with an investment of Rs 415 crore, Shah said the cooperative model has the capacity to make everyone prosperous, and there is a need to increase the number of successful cooperative models (like Amul) and bring them under one umbrella.

He also suggested Amul work out a similar model for organic farming so as to encourage



more farmers to adopt the practice, as fertilisers were causing soil degradation and diseases like cancer. Shah said Prime Minister Narendra Modi had recognised cooperative as the best economic model for the country having a population of 130 crore when he was the chief minister of Gujarat.

### RBI cautions against some Cooperative Societies using 'Bank' in their names

In a major announcement, the Reserve Bank of India (RBI) on Monday said that cooperative societies are not allowed to use 'bank' in their names and also cautioned them against accepting deposits from people who are not their members. RBI noted that some cooperative societies are accepting deposits from non-members/ nominal members which tantamounts to conducting banking business in violation of the provisions of the Banking Regulation Act, 1949.

In a statement, RBI said it has come to notice that some cooperative societies are using the term 'bank' in their names, which is a violation of the Bank Regulation Act. Notably, after the amendment in the Banking Regulation Act, 1949, effective September 29, 2020, cooperative societies are not allowed to use the words 'bank', 'banker' or 'banking' as part of their names, except as permitted under the provisions or by RBI.

### TN govt to procure 15 MT of tomatoes from coops to check soaring prices.

With the prices of tomatoes crossing Rs 100 per kg in various parts of the state including Chennai, the Tamil Nadu government has decided to procure 15 metric tonnes (MT) of tomatoes from cooperatives and sell it to consumers in the market within the range of Rs

85-100, as compared to Rs 110-130 as sold in the open market. Co-operatives Minister I Periyasamy said that steps will be taken to sell all vegetables at a lower rate to ease the burden on consumers as prices of vegetables, especially tomatoes, have increased.



*With Compliments From*

## **THE GUJARAT STATE CO-OPERATIVE UNION**

“Sahyog”, B/h-Jyoti Sangh, Relief Road, Ahmedabad-380 001

(Regd. No. 24950, Dt. 19.04.1960)

Phone: (079) 25351544 /2220 Fax : (079) 25351360

E-mail: gscu@rediffmail.com

**Six Junior Co-operative Training Centres run and managed by Union.**

### **Aims and Objectives**

- To impart education to Co-operative Societies and Board of Management on various important aspects of co-operative movement.
- To act as coordinating agency on all matters pertaining to cooperative education and function as a body of experts in the matters relating to education and training.
- To function as focusing centre on non-official on various subjects pertaining to the movement and representing it.
- To promote study and research of problems connected with cooperation.
- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
- To conduct program for Co-operative Education and Training from Rural to State level by male and female Co-operative Education Instructors (CEI) through District Co-operative Union located in various districts of Gujarat.

Ghanshyambhai H. Amin  
Chairman

Bhikhabhai Z. Patel  
Hon. Secretary

Dhirubhai Chavda  
Vice-President

Arvindbhai D. Tagadiya  
Hon. Secretary

Dr. Rajendra C. Trivedi  
Executive Officer



## NCDC Organizes Talks on Best Practices

As the cooperative sector is increasingly being seen as a major contributor to economy, a first of its kind brainstorming session on 'International Good Practices Platform for Cooperatives', coined as SAHAKAR PRAGYA by the NCDC was held at the LINAC premises in Gurgaon recently to explore technologies, best practices, and pressing issues of the sector.

Speaking on the occasion, NCUI President Dileep Sanghani emphasized that cooperatives would play a big role in making India self-reliant (Atmanirbhar) as envisioned by Prime Minister Narendra Modi. Hence every government scheme should be prepared in the context of these entities, he said.

Sahakar Pragya, which has been launched by NCDC, is a platform aimed to ease the mutual sharing of knowledge and also help new cooperatives, involving youth and women in particular, to benefit from understanding the opportunities and scope of the cooperative sector.

The knowledge exchange would also assist in understanding and infusing 21st century technological aids, which can lead to a quantum jump in efficiency and productivity of the cooperatives said Sundeep Nayak, MD NCDC.

In his speech, V Srinivas, SplSecy, DAR & PG & DG, NCGG suggested a one stop portal for all the cooperatives having individual IDs even as he gave a ringside view of digital transformation of various e-initiatives taken by the Government.

Ramesh Vaidya, National President, Sahakar Bharati too felt that Cooperatives were "Invisible Agents of Change" and can help realize the dream of the Prime Minister to make the country self reliant and position India number one in the world map.

During the interactive session, moderated by Advisor, NCDC, experts like Satish Marathe, Member Central Board of RBI and Jyotindra Mehta among others also threw light on various dimensions of best practices.

During the session, best practices by successful entities in the sector were also showcased. These included Primary Co-op namely ULCCS represented by Kishore, ULCCS, Kerala, Multi State Coop NAFED by Sanjeev Chaddha, MD, NAFED and Uttarakhand Cooperative Department by Dr. R. Meenakshi Sundaram, Secretary to the Gov of Uttarakhand.

Source: indiancooperative.com



## Coop Week celebrations in Jammu and Kashmir

Quality leadership, efficient management of finances and functioning is imperative to revive cooperative institutions, said Divisional Commissioner Kashmir Pandurang K Pole while addressing the participants at the conclusive programme of 68th All India Cooperative week held recently at Srinagar.

He appreciated the Cooperative Department for encouraging successful cooperators who have promoted their units with a yearly turnover in crores.

The Div Com highlighted the basic principles of functioning and management of cooperatives including one person one vote to elect the management of a cooperative.

## As a part of Azadi Ka Amrit Mahotsav - 2021, A Cooperative Convention held at Gadhda

As a part of Azadi Ka Amrit Mahotsav - 2021, a Cooperative Convention was held on 23rd October, 2021 at Gadha, Distt Botad under the joint aegis of Gujarat State Cooperative Union, and Botad District Cooperative Union.

Inaugurating the Cooperative Convention, Shri Ghanshyam Bhai Amin, Chairman of Gujarat State Cooperative Union stated that in order to actively participate in the Azadi ka Amrit Mahotsav being celebrated by Government of India, it has also been decided by the Cooperative Institutes to participate in the celebrations of 75 weeks of Azadi ka Amrit Mahotsav on the basis of three themes which include awareness in cooperative Institutes after Independence, the schemes related to the cooperative Institutes and the future challenges confronted by the cooperative institutes including technological upgradation. The cooperative sector wasn't much developed before independence but thereafter the development of the cooperative sector got a further boost under the inspiration from



Gandhiji and Sardar Patel. With more than 8 lakh cooperative societies at present, the cooperative movement has progressed immensely with significant presence in all areas of socio-economic activities.

Shri Ghanshyam Bhai Amin further stated that today in the era of the competition with the private and multi national companies, it is essential that cooperative organizations make optimum use of technology to face the challenges of market economy.

Speaking from the chair of the cooperative convention, Ms Bhartiben Shiyal, Member of Parliament, representing Bhavnagar and Botad constituency, stated that under the able and dynamic leadership of Shri Narendra Bhai Modi, Hon'ble Prime Minister of India, Azadi ka Amrit Mahotsav is being celebrated in the entire country. He said that the cooperative organizations work on the basis of the principles of self reliance and self help as elucidated by Mahatma Gandhi. He said that in order





to give a boost to the cooperative movement, a separate and exclusive Ministry of Cooperation has been constituted under the charge of Hon'ble Union Minister of Cooperation Shri Amit Bhai Shah which is indeed a matter of pride for Gujarat.

Shri Atmaram Bhai Parmar, MLA of Botad stated that Hon'ble Prime Minister has been kind enough to transfer an amount of Rs. 6000/- in the accounts of the farmers of the country for their welfare under Kisan Sanman Nidhi Yojna.

Shri Kirit Bhai Hoomble, Ex - Chairman of APMC Gadhada speaking as Guest of Honour narrated the co-operative journey of an eminent co-operative leader Shri Ghanshyam Bhai Amin and highlighted his achievements during his illustrious career.

The welcome address was delivered by Shri Manhar Bhai Matariya, Chairman of Botad District Co-operative Union and vote of thanks was proposed by Shri Vanraj Bhai Dabhi, Vice Chairman of Botad District Cooperative Union  
Source: Business Standard

### Training Program for Employees of Daman-Diu State Coop Bank

A Training Program was organized on 24th October 2021 by Daman-Diu State Cooperative Bank for its employees. This training program was held under the guidance of Shri Prafull Patel Hon'ble Administrator of UT of Dadra Nagar Haveli and Shri Karanjeet Vadodaria, Hon'ble Administrator of The Daman - Diu State Cooperative Bank Ltd. and Joint Secretary Finance.



This training programme was inaugurated by Shri Ghanshyambhai Amin, Hon'ble Chairman of Gujarat State Cooperative Union and Co-operative Bank of India, New Delhi. Inaugurating the program, Shri Amin stated that there are several challenges for co-operative banks in the cha-

nging market economy. He said that the banks must make optimum use of technology and innovative techniques for their efficient functioning. Shri Amin in his address also provided detailed information about Banking Regulation Act - 2020.

### IFFCO ranks first among top 300 cooperatives in the world, retains position

Indian Farmers Fertiliser Cooperative Limited (IFFCO) has been ranked 'number one Cooperative' among the top 300 cooperatives in the world, withholding its position from last year, informed an official statement.

According to the statement, the ranking is based on the ratio of turnover over the gross domestic product (GDP) per capita. It signifies that IFFCO is contributing significantly to the GDP and economic growth of the nation.

It also relates the turnover of the enterprise to the wealth of the country according to the 2021 edition of the 10th Annual World Cooperative

Monitor (WCM) report published by the International Cooperative Alliance (ICA). IFFCO has also stepped up to 60th Position in overall Turnover ranking from 65th position in last financial year, the statement said.

Dr U S Awasthi, MD, IFFCO said, "It is a proud moment for IFFCO and Indian Cooperative Movement as well. At IFFCO, we are always committed to the mission of Prime Minister Narendra Modi for doubling farmers' income ensuring wholesome growth of farmers across the nation strengthening the cooperative movement."

Source: Business Standard

# A FEW PERSPECTIVES ON COMPUTERISATION OF PACS

*Krishna Kumar Gupta\**



Primary Agricultural Credit Societies (PACS) have been at the core of the institutional evolution of the cooperative movement in India. Not only were these societies the first cooperative institutions to be set up during the beginning of the twentieth century, under the Cooperative Societies Act, 1904, but they continued to be at the grass-root level of the cooperative movement for an interface with the farmer in the village, even today. The PACS have withstood the test of time over more than a century but the time has come now when these institutions have to face a highly competitive environment as the modern-age financing institut-

ions equipped with the updated fin-tech facilities and meeting all credit and banking needs of the rural masses at their doorsteps, have entered the rural financial market with a bang. The PACS continue to service their members for merely the short term credit needs coupled with providing the agri-inputs as kind component of the short term agricultural loan. Their work processes and accounting systems etc. remain archaic with hardly any adoption of fin-tech, barring the PACS in some States where the PACS are working like banks.

The computerisation of PACS has been a subject matter of attention quite lately. If we

ignore the computerisation of banking operations in the so-called PACS working like banks in Kerala and some other States, the first institutional emphasis on computerisation in PACS was reflected in Vaidyanathan Committee Report that recommended for a Common Accounting System and Management Information System in PACS in a computerised environment. However, these recommendations did not lead to an integrated perception of the computerisation requirements at the level of PACS as computerisation of mere Common Accounting System and Management Information System in isolation would not be sufficient. Nonetheless, a

\*Krishna Kumar Gupta is a retired Chief General Manager of NABARD. The views expressed herein are personal.



host of experimentations were done by the authorities in cooperative sector as also in the IT Development Agencies, on developing software for these two purposes which yielded a limited impact. Some efforts were done in select DCCBs for developing the processing of short term loan credit limits and disbursement also but these models had limited itself to the computerisation of availing of ST Credit Limit by the PACS from the branch of DCCB and very few of them focussed on an integrated real time processing of such loans between PACS and DCCB on one hand and PACS and its members on the other. Quite a few of such models were funded under the Financial Inclusion Technology Fund.

At national level, some initiatives were taken by NITI Ayog and computerisation of PACS also found a mention in the Union Budget 2017-18 when Union Government allocated Rs 1900 crore to NABARD for computerisation of 63,000 active PACS. NABARD has funded micro-ATMs also in a large number of PACS though in absence of operational computerisation, the utility of micro-ATMs to a large number of PACS remain a limited success. There are umpteen number of instances where the hardware supplied to PACS on grants basis or at a cost to them has remained underutilised. It could safely be argued that barring certain isolated centres of excellence in some States, the majority of PACS remained far away from successful compu-

terisation of their operations. Now, NABARD has announced a Scheme for computerisation of 35,000 PACS by March 2023 with a grant-based funding provision of Rs 5,000 crore. The Scheme envisages assistance to be released in phases to the State Governments subject to release of matching grant to the PACS by them. It is in this backdrop that an integrated real time computerisation of all operations in a PACS needs being considered without any further delay.

Any thought process of financial technology Induction in PACS should take into consideration the following issues :

- Technology that could place the ground-level cooperatives in a competitive mode vis-à-vis other players in Financial Market at the village level.
- Technology that could integrate various levels of operations at a single point for smooth and successful consolidation of accounts of PACS and its appropriate online monitoring by PACS, DCCB and RCS office.
- Technology that could be embraced with confidence by the not-so-literate rural clientele on a mass scale with a 'no operational risk' perception. The high level of penetration of mobile telephony in rural areas with an increasing demand for smart-phones bears testimony to the effect that an appropriate fin-tech shall be

easily absorbed by the rural clients.

- Technology that could be operated by the PACS' official with his / her limitations of intellect, a wide-spectrum variety of operations, underlying work pressure, a need for multiple reporting and on-going limitations of infrastructure & manpower at the command of PACS.

In view of above critical aspects of financial technology, there is a need to conceptualise the functional aspects at the PACS level that have to be operationalised in the computerisation process. It would be well appreciated that PACS are interdependent on the higher financing banks; the DCCB in a three-tier structure and State Cooperative Bank (StCB) in a two-tier structure. For a successful model of PACS, it would be necessary that the PACS do function as agents of the bank by way of providing some of the banking services to the customers of the bank at the counter of PACS; if that is acceptable, then an integration of systems of PACS and the bank would also be required. Hence, the computerisation in PACS shall have two functional levels; first the PACS and the second one the bank (DCCB or StCB as the case may be).

Moving further, the computerisation of PACS shall have three core structures. The first is the computerisation of operations of the PACS that includes the common accounting system

including the fund-based activities (like loans and deposits as also the credit limit operations between the PACS and the members on one hand and between the bank and the PACS on the other hand) and non-fund-based activities (such as purchase / stocking and sale of fertilizers and other inputs / sugar, kerosene and other commodities under the public distribution system / food-grains under government procurement schemes or various other schemes / consumer goods / procurement, storage, marketing and, if necessary, primary processing of agricultural produce of the members / maintaining rural godowns or mini ware-houses for providing ware-housing services to the customers / Linkages with the National Rural Markets Network

/ Utility Bills Collection and Ancillary Income Generating Services) and all other items being dealt with by the PACS. The second level structure needed by PACS is about the banking services that would be provided by the PACS at its counter on behalf of or as agents of the bank; some of these activities may include opening and operations on Savings Bank Accounts and other deposit accounts up to a pre-fixed amount, issuance of and operations on the Debit Cards related to the deposit accounts or the credit cards / Smart RuPayKCC / Artisans' Cards / MUDRA Cards and likewise cards issued to PACS members / non-members and its use on the micro-ATM of PACS, facilities of remittances and Electronic Fund Transfers

through the extended infrastructure of the Bank, operations on the Pension Accounts opened with Bank, availment of Direct Benefit Transfers (DBT) like those relating to Fertilizers, Cooking Gas, Scholarships, subsidies, MGNREGA payments and other such transactions in the deposit accounts with the bank. The third level structural need is integration of PACS' composite computerisation with the computer systems of the bank so as to ensure smooth data flow, data security and continuity, availability of shadow data with the supervising agency(ies), data storage and Disaster Recovery Management etc. which may not be feasible at the level of individual PACS to undertake with their limited financial means.

The Management Information System (MIS) would have to

24 अक्टूबर 2021 को जय श्री शारदा कोआपरेटिव टी.सी. सोयायटी लि. (रजिस्टर्ड पी-4/ए-5), दिलशाद गार्डन, दिल्ली-95 की प्रबंधक समिति चुनाव में श्री गजेन्द्रपाल सिंह सारन, सचिव एवं श्री शिवदत्त सिंह त्यागी, अध्यक्ष निर्विरोध निर्वाचित हुए। भारतीय राष्ट्रीय सहकारी संघ की ओर से निर्वाचित टीम को हार्दिक बधाई।





capture all MIS needs identified by NABARD, State Government Departments, RCS, District & Apex Cooperative Bank, Cooperative Federations etc as also the internal house-keeping needs of PACS. The operational areas like RupayKisan Credit Card, Debt Recovery operations of PACS, Operationalisation of Crop Insurance Scheme, Operationalisation of DBT based subsidy adjustment in members' deposit accounts with the bank, Finalisation of annual accounts in a transparent manner within a short period after closure of books of accounts as on the accounting date and an easy access of data and information of accounts of PACS for fool-proof audit system within a limited time after closing of accounts are some of the additional considerations that need being built in the computerisation framework for the PACS.

It is obvious that not all PACS would be in a position to take up various activities enumerated above at the initial stage. Therefore, the computerisation process in PACS has to be based on a modular approach in which the modules of various software packages would be prepared for different activities of the PACS with an in-built capability to integrate with other packages as and when installed in a particular PACS. Similarly, as and when higher versions of these software packages are developed, it would be synchronised with the specific modules adopted in a PACS at any point of time. This will

facilitate a cost-effective and updated computer system at PACS level.

Taking into consideration the level of competence of the technology adoption by the customers of the PACS in different areas of our country, it would be absolutely necessary to keep the user-perspectives also in mind. It would be worth consideration that the access to the accounts of any type, be it be deposit or loan or any other account, on the system of PACS should be extended to both the customer as also the PACS official in a secured manner. This would be feasible through biometrically enabled cards specially developed for PACS. These cards should be operable on the system of a particular PACS or the branch with which the PACS is affiliated and shall be initiated by the customer whose biometric data would already be on record in the system. As these cards would be biometric, it may not be necessary to provide a PIN to all the customers though such PIN could be provided on demand basis to those who request for the same. This would ensure safety, security and transparency of the particular account and its operations by the concerned customer only and not by proxy. Further, these cards would be having the name of the customer and other details in vernacular language that could be understood by the member-customers of PACS. Moreover, in view of a large-scale adoption of mobiles, it may also be advisable to send

an SMS on the mobile phone of the member in local language for every transaction in the computerised system on the counter of PACS.

It may be appreciated that the process of computerisation in PACS and its integration with the computer systems of the bank faces the stone-wall of certain regulatory restrictions of Reserve Bank of India (RBI). The banks are a part of the Core Banking Solution (CBS) based National Payment System that includes the rural cooperative banks. However, the PACS are not the banking institutions and, hence, they cannot be a part of the National Payment System nor can they be provided any access to the Core Banking Solution (CBS) based computer system of DCCB. This debility of PACS has been a major issue in evolution of their computerisation. A solution needs being found out for this problem. A possible solution can be reached from drawing a parallel to the Commercial Banks' Financial Inclusion System permitted by RBI through which a large number of Business Correspondents (BC) and Business Facilitators (BF) could operate in the villages. The banks' financial inclusion System has a separate aggregator server system for operations at BC / BF levels and this server can be given a limited access to the CBS system of the specific bank at the defined levels for recording transactions in different types of accounts of bank's customers at the counter of BC / BF in villages. In a similar vein,

the computer systems of all PACS linked to a DCCB / StCB (as the case may be) can be aggregated at an aggregator server at the DCCB / StCB level and this aggregator server could be given a limited access to the CBS of the concerned DCCB / StCB. This system is analogous to the Financial Inclusion System obtaining in commercial banks and RBI should be in a position to approve of the same without transgressing from its policy of not allowing PACS the access on CBS of DCCB / StCB as a part of National Payment System.

To summarise the whole approach deliberated upon in previous paragraphs, there would be a need to work out and evolve the computerised Common Accounting System for application at individual PACS level. At the same time, a computer-based Common Management Information System has to be designed that would capture all financial transactions and its analysis as may be required by the PACS and by the higher monitoring and supervising authorities. The application packages for other activities expected to be performed by PACS have to be designed and integrated with other modules of PACS. Such integrated computer system of each PACS affiliated to a DCCB / StCB (as the case may be) would be aggregated at the level of the branch of the concerned DCCB / StCB and on to the Head Office level in a separate server in such a manner that there would be no intermingling of the data of two

or more PACS. This separate PACS server would be provided a limited connectivity to the CBS system of the DCCB / StCB, analogous to the connectivity of financial inclusion server in commercial banks to their CBS system. Such a limited and permissible downward access of CBS system of DCCB / StCB to the PACS server would facilitate PACS working as agents of DCCB to provide access of their clients to their deposit accounts for the purpose of drawl of pension / scholarships / DBT / other receivables etc, depositing due instalments or advance money in the loan accounts, preparation of bank drafts and other such small services at the counter of PACS without necessitating their visit to the branch of DCCB / StCB, thus saving them the time and money and ensuring safety and security of the transactions.

One more aspect that is of paramount important in this process, is that the monetary resources available at the level of PACS for comprehensive computerisation are limited and these institutions cannot afford costly systems. Hence, the computerisation in PACS would need to be cost-effective. The data security and disaster recovery has to be ensured at the level of PACS. This all the more increases the dependability of PACS on DCCB / StCB and consequent need for integration between the PACS and DCCB / StCB. The computerisation infrastructure would also need installation of solar panels for unabated electric

power supply in PACS located in far-flung rural areas as also their sim-card enabled internet connectivity. The cost of development of software modules / packages would have to be taken up by a central agency at national or State-specific level and would need being funded externally as grants by the Government or the donor agencies including NABARD. Further, the cost of Hardware would also be required to be funded largely by other agencies with only a compulsory token contribution to be provided by the PACS.

The computerisation in PACS would need a massive training and capacity building effort for its smooth owning up both by clients and the staff. Not only the PACS officials need a thorough training but the customers of PACS would also be requiring a basic understanding on as to how to avail of the services at the PACS through their biometric enabled card system. The costs of such capacity building have to be in-built in the composite proposal of computerisation of PACS.

In the wake of the initial efforts of computerisation in PACS as a part of Financial Inclusion Technology Fund, various initiatives were taken at the ground level. A few more talked about models evolved for this purpose included Raigarh Model in Maharashtra, South Canara Model in Karnataka and Odisha PACS model etc. However, one model that took care of most of the



concerns deliberated herein and demonstrated the feasibility of an integrated real time and cost-effective computerisation of PACS has been the Model evolved in Rampur DCCB in Uttar Pradesh for 64 PACS affiliated to it. This model integrates requirements of all levels of three-tier cooperative system online on real-time basis. The first module herein was the computerized Common Accounting System of PACS. This basic system is integrated with a KCC Package such that the system captures data of individual farmer with upward level of PACS / DCCB branch / DCCB Head Office in that order, covering Credit Portfolio, Deposit Portfolio, Recovery Data, Agricultural Inputs Management Information and all other transactions between DCCB and PACS or PACS and individual member.

The PACS have access to a separate centralized aggregator server at DCCB Head Office level which, in turn, is integrated with CBS server on the lines of separate server system evolved for Business Correspondent Model in commercial banks & RRBs. PACS operate on a tablet-based POS system that is sim-enabled to have internet based real-time access to the centralized PACS server at DCCB HO. The KCC package captures member-wise land ownership data, shareholding, credit-limit sanction both in kind and cash components, availability of balance loan taking into consideration the loan already availed and available sharelinking etc.



The member can draw the eligible cash or kind component of loan at any point of time from the PACS. In turn, the member-wise KCC Package Data is accessible at DCCB branch level for sanction of credit limit to the PACS and transactions thereupon in proportion to the sharelinking between the PACS and the DCCB. A loan debit entry in the member's loan account shall be reflected simultaneously in the credit limit account of PACS in the branch with the result that real-time drawal of credit limit of PACS with the branch is accounted for simultaneously withdrawal of loan by the member in his account at PACS level. This enables the PACS to avoid interest payment on unused credit limit with the branch. Similarly, when any recovery amount is paid by the member, the real-time credit entries are reflected in the systems at both the PACS level and the branch level, thus ensuring the accounting of credit of principal amount and

the interest amount at both levels. The system also accounts for the quantity of the agricultural inputs taken by the member in terms of kind component of the loan. The agricultural inputs purchased by the member or a non-member farmer by paying cash from the PACS are accounted for separately and not under KCC package. Similar are the operations on other packages of the loan between DCCB and PACS as also on non-loan businesses of the PACS.

As already indicated, the PACS operate on a tablet-based sim-enabled POS system. This system is accessible to the member through a biometric based smart-KCC-cum-Debit Card specially developed for the purpose of providing the identity of the member in the computer system. All one-lakh-plus members of 64 PACS have been provided with a smart-KCC-cum-Debit Card which is biometrically operated for any oper-

ation by the member only. This system enables multiple operations at the choice of the member, be it transactions in the savings bank deposit account, drawal of loan amount, paying the recovery amount to the credit in a loan account, paying off for the cost of agricultural inputs at PACS etc. This Card can also be used for payments at any other merchant establishment or operations on any ATM as a normal Debit Card. In order to trace the transactions from the place of its origin to the central server of DCCB and down to the bank branch, PACS and the concerned member's relevant account (deposit or loan) a special chip containing a 15 digit code is embedded in smart-KCC-cum-Debit Card issued to members. When this card is used at the PACS or any at any ATM connected on NFS /Micro-ATM/POS machine, it hits DCCB's CBS server and adjusts debit/credit entries in PACS account at Branch level simultaneously with individual member data maintained in parent-child relationship (shadow accounting).

Through the centralized-PACS-aggregator-server, debit / credit information flows to concerned PACS and upto particular member account in tablet-based system so that all entries of Common Accounting System are automatically made at PACS level. The KCC package system also computes eligible crop loan, interest, interest subvention amount, drawing power of borrower strictly in accordance with his share capital contribution etc. There is no room for

imbalance as the entire amount of recovery payment is straightaway getting credited to the member's account and on to the PACS' account in DCCB simultaneously. The interest is computed by the system automatically and credited / debited on the date fixed for a particular account, both on the liability and the assets side, thus ensuring accuracy and avoiding manual mistakes in this regard. The expenses of the PACS are debited to a separate expenditure account, to be adjusted against the operational profits of the PACS or other sources of income. This smart card has been developed in HINDI language for an easy ownership sense amongst the members; once inserted into the system, it opens up a menu of several options like those in an ATM and the member can choose the option of what service he / she wants to operate. No transaction with the member is initiated in any PACS without this biometric Card nor can any official of the PACS open the system without his identity being recognised biometrically by the system. The whole system is accessible only through this biometric based multipurpose smart card by the concerned person only. The Members have been thoroughly educated by the bank in this regard to ensure that no financial transactions are made by them without use of this card and their biometrics. For every financial transaction, a receipt is also printed out simultaneously and handed over to the account-

operating member. Further, who-soever members have registered their mobile phone number with the PACS, they receive a SMS in Hindi language for every financial transaction made on their account in order to ensure a proper communication and record with the member.

The system-monitoring by DCCB branch in respect of collection/ disbursement of money at PACS level every day and remittance of the end-of-the-day balance in excess of cash-retention-power of a PACS to DCCB branch facilitates better cash management as also avoids financial risks.

Once the effective computerisation of PACS is accomplished, the PACS are able to generate their financial statements, even on day-wise basis, at the end of working of the day. Thus, delays in finalisation of annual accounts of PACS is totally avoided. Under such situations, a computer-based supervision system of PACS could also be evolved. A limited access of the records of PACS in the centralised aggregator server at district level could be given to the supervisory authorities and the office of Registrar of Coopeative Societies by way of a data- suitcase where the data of all PACS required for supervision purposes could be uploaded at the close of their business every day or it could be accessed online on real-time basis by them. This would obviate the delays in audit of PACS. It deserves merit to study this type of computer-



based supervision system already in-vogue in Desjardins Cooperative System in Canada, for developing it for PACS in India.

It is worth examination as to what this approach achieves. This approach provides a system that is easy to adopt, smooth to operate, cost-effective to adopt and robust to generate clients' trust and confidence; a system that provides an integrated real time computerisation of all operations in a PACS; a system that is tra-

nsparent and fool-proof to avoid systemic frauds and misappropriations in cooperative financial structure; a system that is accessible at any moment and at any place subject to availability of electricity and internet connectivity of sim-card; a system that can open up any reports as on at a point of time that is worthy for consolidation / processing for the purpose of monitoring on a day-to-day basis; a system that can generate the annual acc-

ounts the very next moment of closure of accounts and a system of data-base that can generate not only the system prescribed reports and statements but also specifically required periodical / special reports. This model is worth study by all concerned and worth emulation with suitable adaptations by other cooperative banking institutions for PACS affiliated to them in both the two-tier and three-tier structures. ■



**Constitution Day is celebrated in India on 26 November yearly to commemorate the adoption of the Constitution of India. On 26 November 1949, the Constituent Assembly of India adopted Constitution of India, and it came into effect on 26 January 1950. The day was also celebrated in NCUI.**



# THE WEST BENGAL STATE COOPERATIVE BANK LTD.

Registered Office & Head Office : 24A Waterloo Street, Kolkata-700 069

Regd. No.83 Dated 19.02.1918,

☎ (033) 2248-8491 / 8492 / 8692 ☎ (033) 2248-8488 / 1728 / 0874

🌐 [www.wbstcb.com](http://www.wbstcb.com)

## BANK AT A GLANCE

- Completed glorious 103 years of serving people with special focus to farming community & Self Help Groups
- Continuously 6 years in profit. Audit rating 'A', Working Capital: Rs. 16,480.95 Crore. Accumulated Profit: Rs. 18.35 Crore, CRAR: 12.46% (as on 31.03.2020)
  - Strong presence all over the State along with 17 affiliated Central Cooperative Banks, 362 Branches altogether, working in the districts
- **Nodal Bank on behalf of Government of West Bengal for implementation of Krishak Bandhu Scheme and various social sector schemes**
- Total number of affiliated Primary Agriculture Cooperative Credit Societies working in the State: 5074
- Number of Primary Agriculture Cooperative Credit Societies mobilising Deposit: 2780
  - Number of live Kishan Credit Card holders as on 31.03.2020: 1492850
- Number of Self Help Groups nurtured by The WBSCB Ltd & CCBs: 203131
- Number of farmers availed crop loans (2019-2020): 1425153
  - Crop loan availed during 2019-2020: Rs 4051.86 Crore
- **Number of Self Help Group Credit linked (2019-2020): 89619**
  - Loan availed by Self Help Groups during 2019-2020: Rs. 1097.24 Crore
- **Providing facilities of NEFT & RTGS at PACS (Samabay Subidha) through all our CBS Branches**
  - Disbursement of crop loan at the doorstep of farmers through Rupay KCC - Micro ATM

## SERVICES AT A GLANCE

- Head Office, 3 Regional Offices & 43 Branches of WBSCB under CBS ➤ Anywhere Banking
- RTGS Facility available ➤ Flourish Business
- NEFT Facility available ➤ Send money to dear ones
- ATM Facility available ➤ Any Time Banking
- CTS Facility available ➤ Clearing Simplified
- NACH and Direct Benefit Transfer (DBT) ➤ Mandate abridged
- POS Facility available ➤ Easy purchase of commodities.
- Health Insurance for customers of the Bank and members of Self Help Groups

**Deposit Products:** 1. Normal and Flexi Savings Deposit with Personal Accident Insurance Scheme, 2. Current Deposit, 3. Recurring Deposit, 6. Fixed / Term Deposit, 7. Monthly Income Scheme, 8. Cash Certificates.

**Loan Products:** 1. Crop Loan to Farmers & Joint Liability Groups, 2. Micro Credit to Self Help Groups, 3. Loan for Agri-mechanization, 4. Loan for Agri-irrigation, 5. Loan for Agril.-Allied activities e.g. Fishery, Dairy, Weaving etc. 6. House Building Loan with special provision for Government employees, 7. Personal Loan, 8. Consumer Durable Loan, 9. Car Loan, 10. Loan Against Deposit, 11. Loan against NSC/KVP/LIP, 12. OD Loan, 13. ECCS Loan, 14. Loan for Self Employment/Small Scale Industries, 15. Loan for Cold Storage, Rice Mills & Other MSME Units in the form of Cash Credit, Term or Composite form of Loans.

Managing Director





**Indian Institute of  
Infrastructure & Construction**

*A Kerala Government Initiative*

# FACILITATING SKILL DEVELOPMENT FOR WORK EXCELLENCE

## CURRENTLY OFFERED COURSES

SL#	Course	Min. Qualification	Duration
1	Advanced Certificate in House Keeping	8th	3 months
2	Advanced Certificate in Bar Bending & Steel Fixing	10th	3 months
3	Certificate Programme in Sewage & Water Treatment Plant Operator	10th	3 months
4	Certificate Programme in Road Construction Machinery Operator	10th	3 months
5	Certificate Programme in Scaffolding Operator	10th	3 months
6	Certificate Programme in Painting & Finishing Works	10th	3 months
7	Advanced Certificate Programme in Hospitality Management	12th	1 year
8	Advanced Certificate Programme in Plumbing Engineering	12th / ITI	6 months
9	Certificate Programme in Data Centre Installation & Maintenance	ITI- ME/ECE/CE/CS	3 months
10	Certificate Programme in GPS/GIS	Dipoma/B.Tech- CE/BSC/BA-Geo	6 months
11	Graduateship Programme for Civil Engg Graduates	B.Tech - Civil	6 months
12	Post Graduate Diploma in Advanced Construction Management	B.Tech - Civil	1 year
13	Post Graduate Diploma in Interior Design and Construction	B.Tech - Civil / B.Arch	1 year
14	Post Graduate Diploma in Urban Planning Design & Architecture	B.Tech - Civil / B.Arch	1 year
15	Post Graduate Diploma in Facilities & Contract Mgmt (IFMAFMP Program)	Any Degree / M.B.A	1 year
16	Adv. DIP in Data Center Infrastructure Engineering (MEP+IT)	B.Tech- ME/ECE/CE/EE/CS/IT	6 months
17	Post Graduate Diploma in Retail Management (Collaborative-AIMA)	Any Degree / M.B.A	1 year
18	Graduateship Programme for Computer Science Graduates	B.Tech- CS/IT/MCA/M.Sc(CS)	6 months
19	Post Graduate Diploma in Data Analytics	B.Tech- CS/IT/B.A/MCA/B.Sc/B.Sc(Physics)	1 year
20	Graduateship course for Mechanical Engg Graduates	B.Tech	6 months



Apply online  
Scan QR code

*"Tailor made  
skill programmes for  
students from 8th  
Standard to B-Tech*

*Technician, Supervisory  
& Managerial  
level courses"*

## WHAT MAKES IIIC UNIQUE?

- A 9-acre campus with 1,86,389 sq. feet built-up area at Chavara, located beside NH47, Kollam – Karunagappally road.
- 38 classrooms, workshops, computer labs, office rooms, Hostels, etc.
- 40 student batches for each course with Placement facilitations.
- Collaboration with reputed Indian and International institutions and industries.

## Admissions open

How to apply? : Students can apply online from the website [www.iiic.ac.in](http://www.iiic.ac.in)  
Contact info : [admissions@iiic.ac.in](mailto:admissions@iiic.ac.in) | +91 8078980000  
For more details visit : [www.ulccsltd.com](http://www.ulccsltd.com) | [www.uleducation.ac.in](http://www.uleducation.ac.in) | [www.iiic.ac.in](http://www.iiic.ac.in)



Affiliated to NSDC and Courses accredited by CSDCI

A joint venture of Kerala Academy for Skills Excellence (KASE), Dept. of Labour Govt. of Kerala  
& Uralungal Labour Contract Co-operative Society Ltd. (ULCCS)

Indian Institute of Infrastructure & Construction, Near Chavara Bridge, AMC, Puthanthura Post, Neendakara - 691582, Kollam, Kerala



**ULCCS Ltd.**





## KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE LIMITED

A leader in development of souharda (Liberal) Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

Nirman Bhavan, Dr.Rajkumar Road, 1st Block, Rajajinagar, Bengaluru, Karnataka.

As per the recommendation of planning commission the model cooperative act (liberal cooperative Act) has been adopted in Karnataka state by the Karnataka souharda sahakari Act of 1997 which came into force on 01.01.2001 by the consent of president of India.

Souharda cooperatives enjoy functional autonomy in design and implementation of their business plans, customers service activities based on the needs of their members. The aim of this souharda cooperative movement is to achieve "autonomy, self-administration and self-control". "Karnataka state souharda federal cooperative Ltd" (KSSFCL) Bangalore is a statutory cooperative Federal body formed by the Karnataka souharda Act to look after the growth & development of souharda (liberal) cooperatives in the state with unique feature of elected body for its management which is first of its kind in India.

### Vision , Mission and Values

**Vision :** Our vision is to emerge as world class model Cooperative by our Statutory, educational, training, research and development activities.

**Mission :** Our mission is to contribute to build a strong cooperative system which works on Autonomous, Professional, Transparent , Accountable & Economic viability.

**Values :** Our values are : Service - Knowledge- commitment- involvement & Accountability

### Progress of Souharda Cooperatives in karnataka 2020-21

No of Cooperative	5326
Members	62 lakh
Share capital	984 crore
Deposit	24,091 crore
Loans	18,730 crore
Working Capital	27,572 crore
Profit	321 crore
Reserves	2,177 crore
employees	55000
e-stamping Centre	1388

### Diploma in Cooperation and Banking Management course.

Souharda Federal has started Diploma in cooperation and Banking Management Distance Education course for the employees of the souharda cooperatives of the Karnataka & General Youths & co-operators. The course duration is 6 months with 6 subjects & 3 contact class of 2 days each in every 2 month. Examinations will be for 3 days with one case study.

The course fee will be Rs.6500/- with GST of Rs.18%. Total Fee is Rs. 7,670/-

For details contact KSSFCL, Head Office and Division office.

**Bengaluru Division Office Contact No: 080 23525546, Mysuru Division Office Contact No: 0821 2332299, Belagavi Division Office Contact No: 0831 2401551, Kalaburagi Division Office Contact No: 08472 270222, Souharda federal Court Contact No: 080-23449933/34**

**Cooperative can  
build a strong  
Nation**

- United  
Nations  
Organization.



**B.H. Krishna Reddy**  
President



**Jagadish Kavatagimat**  
Vice President



**Sharanagouda G. Patil**  
Managing Director

**Cooperative is a  
golden mean  
between capitalist  
and socialist**

- Jawaharlal  
Nehru

**Autonomy, self administration and self control is our concept**  
"we are proud to be souharda cooperatives"