

# **West Zone Cooperative Conference**

**“Opportunities and Challenges before  
the Cooperative Business”**

**(With reference to States of (Dadra and Nagar Haveli,  
Daman and Diu, Goa, Gujarat, Maharashtra)**

**On Saturday, 30<sup>th</sup> July, 2011**

## Proceedings

***Venue:***

**“Community Hall”, Village Panchayat,  
Taleigao, Panaji-Goa**



**NATIONAL COOPERATIVE UNION OF INDIA**

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# West Zone Cooperative Conference

(Dadra and Nagar Haveli, Daman and Diu, Goa, Gujarat, Maharashtra)

*Opportunities and Challenges  
before the Cooperative Business*

**on 30<sup>th</sup> July, 2011 at Panaji-Goa**

## PROCEEDINGS REPORT

National Cooperative Union of India (NCUI) an apex body of the Indian Cooperative Movement in collaboration with Goa State Cooperative Union Ltd. organised West Zone Cooperative Conference for the states of Dadra and Nagar Haveli, Daman and Diu, Goa, Gujarat and Maharashtra on 30<sup>th</sup> July, 2011 in the “Community Hall”, Village Panchayat, Taleigao, Panaji-Goa. The theme of the Conference was “**Opportunities and Challenges before the Cooperative Business**”. The West Zone Cooperative Conference was organized to review/ deliberate the progress and achievements of various sectors of the cooperative movement and challenges being faced by them in the region and also draw an action plan to promote and strengthen the cooperative movement in the region. The Conference was inaugurated by Shri Digambar Kamat, Hon’ble Chief Minister of Goa . The valedictory address was delivered by the Secretary Cooperation Shri D.C. Sahoo, Govt. of Goa. The Conference was conducted in three phases i.e. inaugural, technical session and valedictory function.

### INAUGURAL FUNCTION

The inaugural function began with lighting of lamp followed by Swagat Geet by Shree Sai Datta Self Help Group, Assonora, Bardez – Goa, floral welcome of the Chief Guest, Guest of Honour and other dignitaries.

The following were the Chief Guest, Guest of Honour & Dignitaries on the dais :

Shri R.G. N. Mule, Chairman of the Goa State Co-operative Union Ltd, welcomed all the participants namely Shri Digambar Kamat, Hon’ble Chief Minister of Goa, Dr. Chandra Pal Singh Yadav (Ex-M.P) president of National Cooperative Union of India, Shri Shivajirao Patil, Ex Minister and Chairman of National Heavy Engineering Cooperative, Shri D.C Sahoo, Secretary Cooperation, Shri Ramakant Angle Ex M.P South Goa and Ex- Chairman of The Madgaun Urban Coop. Bank Ltd, Adv. Ramakant Khalap Ex- Minister of State for Law, Govt. of India and Chairman of The Mapusa Urban Coop. Bank of Goa Ltd., Mr. Madhav Sahakari, Chairman of The Goa State Coop. Milk Producers Union Ltd, Shri P.K Velip Kankar, Registrar of Cooperative Societies, Govt. of Goa, Dr. Bijendar Singh (MLA) Chairman NAFED, NAFSCOB, Shri Deelip Rawal, IAS, Registrar of Cooperative Societies, Govt. of Gujarat, Shri B. Subramanyam, Managing Director of NAFSCOB, Shri Dharma Chodankar, Chairman, The Bardez Bazar Coop. Credit Society Ltd., Shri P.G. Kenkare, Chairman, The Goa State Coop. Housing & Finance Federation Ltd., Shri Narayan Naik, Chairman of The Goa Coop. Marketing & Supply Federation Ltd., Dr. D.H. Bhat, Chairman, Thrift Co-op. Association Ltd., Smt. Pratima

Dhond, Chairperson, Women's Coop. Bank Ltd., Shri V.R. Patel, Chairman of KRIBHCO, Dr. Dinesh, Chief Executive, National Cooperative Union of India Ltd., Shri Rameshbhai J. Bamania, Vice-Chairman of The Goa State Coop. Bank Ltd, and Adv. Vinayak Narvekar, Secretary of Goa State Urban Credit Coop. Societies Federation Ltd.

Shri R.G.N. Mule, Chairman of the Goa State Coop. Union Ltd, in his welcome speech highlighted the progress made by the Cooperatives in the state of Goa. Referring to National issues, Shri R.G.N. Mule reviewed the progress and achievements of various sectors of cooperatives and challenges being faced by them and recommended drawal of an action plan to promote and strengthen the cooperative movement. In local issues Shri R.G.N Mule requested to increase freight charges on Govt commodities sold through fair price shops which had not been increased for the last 35 years. He further stated that amount be deposited in the Goa State Coop. Bank Ltd. instead of S.B.I against the challan for purchase of Govt. quota of ration commodities. Audit fee of V.K.S.S Societies be charged on profit instead of turnover. He also mentioned that concerned Urban Coop. Credit Societies should submit feasibility report to the Registering authority for opening its branch in a particular area. He also took up the issue of appointment of Assistant Registrar of Cooperative Societies (ARCS) in Coop. Dept. for North and South District exclusively for Housing Cooperatives to sort out the problems. There is a demand of 2.50 lakh litres of milk per day and accordingly Govt and Goa Dairy should take initiative to increase milk production. He further informed that initially Fair price shops were given to private parties by allotting cards to that Fair price shop and further requested for conversion of Fair price shops into Consumer Coop. Societies. He requested to exempt the Housing Societies from stamp duty Act and also Vat Tax for cooperatives. He further stated that the Thrift Coop. Association Ltd, is facing difficulties to advance loan to Salary Earners for want of salary certificate. He requested the concerned authorities to issue salary certificate to salary earners as and when required without waiting for 6 months period to issue the same. He further said that Govt. should monitor the functioning of Urban Coop. Credit Societies and requested to revive the PACS in the state. He said that due to the existence of Dairy, Housing and Consumers Societies, the market rates of commodities etc. are controlled. Shri R.G.N Mule expressed concern that, though Cooperatives play an important role in the economy of the country, still they do not get preference at state and National Level. Shri R.G.N Mule, Chairman of the Goa State Coop. Union Ltd once again welcomed all the dignitaries present in the function. He said that the Conference will devote whole day discussion on opportunities and challenges before the cooperative business in the West Zone and also check-out road make to develop the Cooperative in the State. He also said that Goa has 2697 Cooperative Societies the total membership of 3225912 covers all the Rural areas and urban in Goa State. He further informed that Goa has a strong Cooperative Banking, Service Cooperative Societies, Dairy Cooperative Societies. The major demand by the Goa State Cooperative Movement is restoration of exemption of Income Tax under 80(P). The Govt. should also provide relief in the area of Sale Tax, VAT and other Taxes, said Mule.

Dr. Chandra Pal Singh Yadav, president NCUI (Ex-MP) congratulated the Hon'ble Chief Minister of Goa, Shri Digambar Kamat who has given his precious time for the Co-operative Conference. Secondly, he was highly impressed for assurance given by Hon'ble Chief Minister of Goa to implement the recommendations made in the conference. He further stated that the Cooperative Congress is to be convened and to implement the recommendations We require co-operation from Govt. to improve ourselves and the rural people. He congratulated

Shri R.G.N. Mule for bringing SHG female members in cooperative movement to improve their socio economic conditions. We should provide education to the future children to improve their socio economic conditions and to attract them to co-operatives with the help of Govt. The female members should be brought in the Coop. Movement. He recommended that at least 2 seats should be reserved for female members. The bill for reservation of 2 women members on the Board of all Cooperative Institutions is pending for approval in the Lok Sabha. He said that he has never seen the attendance of female members in such large nos. in other states as witnessed in Goa. He appealed that the cooperatives should encourage the female members by which all the people of the country will be able to improve their socio economic conditions in particular of the people and the country as a whole.

He said that Women Empowerment is the need of the hour for the development of the Cooperative Sector. The youth also need to be included in the mainstream of creative awareness of the Cooperative Movement through awareness and Cooperative subjects taught in school and colleges. He said that we need to increase the Cooperative membership from the youth and women fold and also reserve at least 2 positions of Directorship in the Board of Cooperative Societies to realise the positive impact of empowerment and participation. He also demanded early passage constitutional amendment bill in the parliament to provide greater autonomy and freedom to Cooperatives so that there will be timely election, AGMs and Audit as well as it will bring uniformity in the Cooperative Acts of the States. Mr. Singh also reiterated that, Govt. support is needed for the survival of the Cooperative Movement in future.

Shri P.K. Velip Kankar, Registrar of Coop. Societies, Govt. of Goa, in his speech gave a brief review of the progress of Cooperative Movement for the past 50 years. He further stated that, though the Cooperative Movement commenced in Goa in the year 1963. Goa has made considerable progress as compared to the states of Maharashtra and Gujarat, where the Cooperative Movement had started much earlier. He informed that there are various schemes for the Cooperative Societies and appealed to all the Cooperatives to avail benefit from the same. He highlighted the achievement of the Cooperative Movement of Goa for the past 50 years particularly in the field of Dairy, Urban & Rural Banking and Consumer sector, he assured that his Department will be sympathetic to the issues and problems of the Cooperatives and is committed for growth and development of cooperatives in the State. It was also informed by the RCS that most of the new and old Schemes of the Goa Govt. ensures the participation of Cooperatives.

Mr. Ramakant Angle, Chairman, Madgaum Urban Cooperative Bank Ltd., Margao, said that Cooperatives are not formed for the profit seeking but for services to the members of the Cooperative Societies. He said that Goa Govt. never interferes in the working of Cooperatives in the State and enjoys complete autonomy and freedom in its operation and functioning. He congratulated Shri R.G.N. Mule, chairman of the Goa State Coop. Union Ltd for arranging the Cooperative Conference for West Zone within a short span of 10 days. He further stated that Hon'ble Chief Minister of Goa is not only a politician & sportsman but also eminent leader of Cooperative movement. He brought to the knowledge of the house that Hon'ble Chief Minister has also served as a successful Chairman of the Goa State Agricultural Marketing Board. He narrated in brief the background of his own Bank i.e. The Madgaum Urban Coop. Bank Ltd. He further stated that the basic concept of Coop. Bank is not profit making and therefore requested the State Govt. not to levy any tax on Cooperatives in Goa. Shri Ramakant Angle appreciated the Govt. of Goa for their non-interference in the

Cooperatives. He also stated that Co-operative sector is the 2<sup>nd</sup> largest Banking sector in India and appreciated RBI for reducing NPA period which helps to keep correct picture of each Bank. However, he regretted to note that RBI is not supporting further progress of Cooperatives but implementing Basel II which will hamper the progress.

Shri Shivajirao Patil, Chairman of National Heavy Engineering Cooperatives informed that the Cooperation minister of Maharashtra, Shri Harshvardhan Patil met with an accident and on his behalf he attended the meeting and read the message of Shri Harshvardhan Patil. He gave a brief review of the cooperative Movement.

He said that the need of hour is ensuring active membership in the Cooperative Society and also highlighting role and the responsibility of the Board of Directors and members in the functioning of the Cooperatives. He also felt that Cooperatives are not in a position to hire and retain the competent manpower and is a cause of concern and professionalization is needed in the functioning of the Cooperative Sector. He also said that Cooperatives have the capability to bring inclusive growth in the economy.

Dr. Bijendar Singh (MLA), Chairman, NAFED, NAFSCOB thanked all the dignitaries on the dais and especially Hon'ble Chief Minister of Goa Shri Digambar Kamat who has spent his valuable time and given guidance and assured to implement maximum suggestions/recommendations in the state of Goa. He also congratulated Shri R.G.N. Mule, Chairman of the Goa State Cooperative Union Ltd,. and Dr. Chandrapal Singh Yadav, President of NCUI for organizing the Cooperative Conference in short span of time. He also congratulated Shri R.G.N. Mule for bringing SHG members in Cooperative fold and for their attendance in large numbers. He highlighted the importance of women empowerment and appreciated the role of women Cooperatives played in the development of Goa State.

Shri D.C. Sahoo, IAS, Secretary Cooperation, stated that Govt has implemented various schemes in the Cooperative Sector. He further said that inspite of urbanization and stiff competition from financial institution, Cooperative sector has made considerable progress.

He said that the Cooperatives in the Dairy and Urban Cooperative sector in Goa State have played a vital role for the development of the State. He also said that Banks under Urban Banking Sector are performing very well with Minimum NPAs and bad debts.

Shri Deelipbhai Rawal, IAS, RCS Gujarat, congratulated the NCUI and Goa State Coop. Union Ltd. for arranging West Zone Conference in Goa. He stated that Maharashtra and Gujarat are leading states in the Cooperative Sector. He further said that the Cooperative sector is usually dominated by gents but for this convention, women participation is large and congratulated them. Referring to Vaidyanathan Committee, he mentioned that Gujarat was one of the leading states to sign MOU with GOI with committee recommendations. He further stated that due to implementation of Vaidyanathan Committee, recommendations, DCCBS & PACS could improve.

He highlighted the achievements of the Cooperative Movement of the Gujarat State and said that there are many success stories of Gujarat more particularly the contribution made in the Dairy Sector. He further said that GCMMF is one of the largest food Company of India and Amul is the biggest brand with turnover of 2 Billion US Dollar. He also reiterated that

the concept of Cooperation are successfully and effectively implemented in Gujarat. There are more than 13,500 Milk Cooperatives are responsible for growth and development of Cooperatives in Gujarat. He also said that the world Bank has given positive remark about implementation of Vaidhyanathan Committee in Gujarat and all the District level and Primary Cooperatives are performing well he said.

Hon'ble, Chief Minister of Goa, Shri Digambar Kamat in his speech stated that though the Co-operative movement started late in Goa, yet the performance of Goa is good as compared to other states. He further mentioned that the success of Cooperative Movement depends on trust and leadership qualities. He also mentioned that any conference organized in Goa is successful and further cited the example of CHOGM. He also informed that the performance of cooperative sector in Goa is satisfactory. The Goa State Coop. Bank Ltd. has disbursed an amount of Rs. 70.00 crore to Self Help Groups in the last few years. Hon'ble Chief Minister said that the success or failure of Co-operative sector depends on trust and leadership qualities in the cooperative sector. He said that the states in west zone like Maharashtra, Gujarat and also Goa have given good performance in Cooperative sector. The gap between the rich and poor is widening which can be reduced by the cooperatives. Hon'ble Chief Minister of Goa assured to accept all the recommendations made at the convention.

Speaking on the occasion at inaugural of West Zone Cooperative Conference he said that the Basic foundation on which Cooperative works are the trust and the leadership which they provide to the common man and therefore are very important ingredients for success on failure of the Cooperative Movement in the Country. The States of the West Zone more particularly Goa, Gujarat and Maharashtra have very strong Cooperative Sector and some of the sectors particularly Dairy, Sugar and Urban Banking are very strong and have many success stories. He further said that Cooperative Movement in Goa State has done commendable service to the people of Goa and helped to bridge the Gap between Urban and Rural areas in the States. His Government is providing all out support for the growth and development Cooperative Sector in Goa State. He also promised that all the important recommendations of the West Zone Cooperative Conference would be implemented by his Govt. to strengthen the Cooperative Institutions in Goa State.

The vote of thanks was proposed by Dr. Dinesh, Chief Executive, National Cooperative Union of India at the inaugural function.



## TECHNICAL SESSION

**Technical Session–1 : Discussion on the Opportunities and Challenges before Cooperative Business in the States of Dadra and Nagar Haveli, Daman and Diu, Goa, Gujarat, Maharashtra**

Shri R.G.N Mule, : Chairman  
Chairman  
The Goa State Coop.  
Union Ltd., Panaji

Adv. Vinayak Narvekar, : Speaker  
Representative of V.K.S.S Societies

Shri C.D. Gawade, : Speaker  
M.D  
The Goa Coop. Marketing &  
Supply Federation Ltd.

Shri Madhav Sahakari, : Speaker  
Chairman  
The Goa State Coop. Milk  
Producers Union Ltd. (Goa Dairy)

Dharma Chodankar, : Speaker  
Chairman Bardez Bazar  
Consumers Coop. Society Ltd

Shri Ramakant Angle, : Speaker  
Ex-M.P and Ex-Chairman  
The Madgaun Urban Coop.  
Bank Ltd, Margao

Shri Anil Dessai, : Speaker  
Assistant Registrar  
Cooperative Societies (ARCS),  
Govt. of Goa

Representative of Maharashtra : Speaker  
State Cooperative Union Ltd.  
Maharashtra

Shri B. Subramanyam, : Speaker  
Managing Director,  
NAFSCOB



Shri I.M. Solanki, : Speaker  
Chairman  
Narmada Project Employees  
Coop. Society

Shriram Ashtekar, : Speaker  
Ex-Chairman  
Marketing Federation, Mumbai

Adv. Vinayak Narvekar, Rep. of V.K.S.S Societies discussed the various issues related to the V.K.S.S Societies & the problems faced by them and made the following suggestions to make the societies viable.

- (a) increase transport rebate to the present rates
- (b) Increase margin between purchase and sale prices of the controlled commodities to increase the profitability
- (c) Provide exemption from Vat tax.
- (d) Provide some grants towards the stationery and other factors.
- (e) Decrease the audit fee which should be fixed in proportion to profit and not turnover
- (f) Grant extensions in area of operation of societies running Banking counters by including neighbouring villages but avoiding overlapping.
- (g) Recovery/Execution papers held by sales and recovery officers of government be given to the MD/Secretaries of the societies for speedy recovery.
- (h) Grant tax exemption u/s 80 P of Income Tax Act.

Shri C.D. Gawade, M.D The Goa Coop. Marketing & Supply Federation Ltd. said that the Coop. movement in Goa started as Comunidades before liberation who were looking over the land of the village. He further gave a brief review of the economic development of Goa in the cooperative sector. He has suggested to avoid the overlapping of members & the area. He also urged to bring down the NPA level in cooperatives and for that purpose the Govt shall delegate the powers to the Institution to undertake prompt recovery. He stated that the consumer cooperatives play a major role in the coop. movement of Goa. The consumers Cooperatives help in controlling exorbitant rates, fight against black marketing, hoarding etc. and provide quality consumer goods to the people. He mentioned that (1) The Goa Bagayatdar Marketing Cooperative (2) The Goa Coop. Marketing & Supply Federation Ltd. and (3) The Bardez Bazar Coop. Society Ltd are the major players in the field of consumers in the coop sector. Shri. C.D Gawade stated that the urban Coop. Credit movement is competing with the banking and non-banking financial institutions and consumers movement is competing with mall cultures.

Shri Madhav Sahakari, Chairman of The Goa State Coop. Milk Producer Union Ltd. (Goa Dairy) stated that Goa Dairy is based on the principles of AMUL (Anand Milk Union Ltd). However the production in Goa is insufficient and therefore Goa is dependent on other states

for procurement of milk. He informed that since Goa is a tourist state, there is enormous scope for sale of milk products in the State. At present only 52% is met through Goa Dairy. The milk production is increasing in co-ordination with the Animal Husbandry, The Goa State Coop. Bank Ltd. (The GSCB Ltd), and Goa Dairy. He expressed concern that the youth of Goa are not attracted to Dairy Farming and further suggested that the Animal Husbandry, The GSCB Ltd, and the local Dairy societies should ensure that maximum no. of people are brought into the dairy sector so as to improve the position of the Goa Dairy in particular & to get good value for the milk and distribution of profit to the producers.

Shri Dharma Chodankar, Chairman Bardez Bazar Consumers Coop. Society Ltd., stated that to achieve success in cooperatives, transparency & accountability is required to be maintained. He further elaborated on the difficulties/problems of consumer Societies. All State Govts are providing land & infrastructure to encourage the cooperatives but such encouragement is lacking in Goa. He requested the State Govt to provide proper infrastructure & grants to employ capable employees to improve the overall functioning of the Consumer Societies. He also suggested that Govt. should purchase the required stock from the producer and to supply to all the consumer societies to get better margin & better quality. At present the Cooperative Societies are purchasing required stock from wholesale market and not directly from the producers. He also stated that wherever possible Govt. should not delay in making the payment. He requested to provide special exemption in extending the relief in Income Tax as well as Sales Tax. He stated that there is great competition between mall & the cooperatives as malls kill their business. Govt should take initiatives to ban the entry of such malls on the basis of Kerala state. He also mentioned that the concerned agency should give proper support to consumer sector. He also stated that such conventions are required to create awareness amongst the people. He congratulated Shri. R.G.N. Mule, Chairman of The Goa State Cooperative Union Ltd., for organizing the conference in a systematic manner.

Shri Ramakant Angle, Ex-M.P and Ex-Chairman of the Madgaun Urban Coop. Bank Ltd, Margao, was satisfied to see the mass attendance including the female members. He informed that in the cooperatives the local people are benefited more because the employees employed in the cooperatives are generally from the local areas and are acquainted with each other and converse in the same language. Since all the management is from local area, the cost of management is also low. He further stated that Coop. Banks are No. 2 in Banking Sector in the country. He was upset with regard to the implementation of Basel I & Basel II concept by RBI to cooperatives which will hamper the progress of the small cooperatives & force them to merge with other cooperatives.

Shri Anil Dessai, Assistant Registrar of Cooperative Societies (ARCS), Govt of Goa, stated that the Registrar of Cooperative Societies (RCS) is a regulatory body and helps to get registered the societies and to get the audit done in time. He assured to ensure that no societies are facing any problem. In regard to arbitration cases he informed that it is looked by the zonal officer from ARCS Dept. however he ensured to study the matter and to resolve by delegating the powers to the secretary and MD of the societies after proper study.

Representative of Maharashtra State Cooperative Union Ltd. suggested to make the survey of fishermen & to cover them in the insurance policy implemented by Central Govt. in cooperation with the State Govt. He also suggested to develop Inland Water Sector and to provide a financial package to them.

Shri B. Subramanyam, Managing Director, NAFSCOB stated there are 31 State Coop. Banks in the country with 1000 branches. He further said that Govt is trying to create environment for societies with dynamic approach. He appreciated state Govt. for not interfering in the Coop. movement which facilitates to improve coop. sector in Goa. He said that implementation of Vaidyanathan Committee has made changes in the various sector and approaches should be there for development of cooperative sector. He said there is need to change perception and provide strong support to Self Help Groups (SHGs). He also said that the cooperative builds a better world and provides potentials for opportunities.

Shri I.M. Solanki, Chairman of Narmada Project Employees Co-op. Society, stated that the Societies providing the credit facility to members and charging rate of interest at 9%. Further he informed that all the advances are insured and the premium is paid by the society. However in case of accidental death the policy holder is eligible for 50000/- . He further stated that no policies should be allowed in cooperatives for the smooth functioning of the society and requested the cooperators to give maximum benefit to the rural people. He thanked the Chairman of the Goa State Cooperative Union Ltd. and National Cooperative Union of India for organizing the West Zone Conference successfully.

Shriram Ashtekar, Ex-Chairman of Marketing Federation, Mumbai informed that only the cooperatives can reduce the gap between rich and the poor. The poor people require more help from the cooperatives. He further stated that value of Share Capital should be increased to improve the Share Capital base and suggested that the minimum face value of share should be 500/- at rural area. He further stated that the no. of Directors of cooperatives should be reduced to curtail the expenditure of the cooperatives. As per his suggestion the number of Directors should not exceed 7 at Rural areas, 9 at Taluka Level, 11 at District level and 21 at State level. He further suggested that no sleeping Directors should be allowed, all Directors should be active. He was of the opinion that there should be a target to be given to the director or not to allow them to conduct election in future and also election should be conducted in time. The State Govt. should provide godowns to procure the goods at village level, free of cost or atleast loan without interest.

**Technical Session–2 : Discussion on the Opportunities and Challenges before Cooperative Business in the States of Dadra and Nagar Haveli, Daman and Diu, Goa, Gujarat, Maharashtra**

Dr. Bijender Singh, MLA : Chairman  
Chairman, NAFED

Shri P.G. Kenkare : Speaker  
Chairman, Goa State Coop.  
Housing Finance Federation Ltd,  
Panaji

Shri Gurudas Natekar, : Speaker  
Vice-Chairman  
The Mapusa Urban Cooperative  
Bank of Goa Ltd.,

Dr. Datta Bhat, : Speaker  
President  
Thrift Cooperative Association Ltd.,  
Goa

Smt. Aparnadevi Rane, : Speaker  
Chairperson,  
State Level Committee of  
Self Help Group, Goa

Shri P.M. Naik, : Speaker  
Assistant Registrar of  
Coop. Societies,  
South Zone Margao

Shri Kanta Gaonkar, : Speaker  
Chairman  
Gawane V.K.S. Society

Shri P.N. Parab, : Speaker  
Chairman,  
IDC Employees Coop.  
Credit Society Ltd.

Shri Sadanand Malik, : Speaker  
Chairman  
Kudne Urban Society Ltd.

Shri Vithal S. Vernekar, : Speaker  
Director,  
The Goa State Coop. Bank Ltd.

Shri P.G. Kenkare, Chairman, Goa State Coop. Housing Finance Federation Ltd, Panaji stated that the challenges & difficulties of Cooperative movement of Goa is not different as compared to other states. He further elaborated on the problems of housing movement. He stated that persons from other states come to Goa and due to the peaceful state with communal harmony, they purchase land/flats in Goa and settle here as a result of which also the prices of land have escalated. He further stated that because of scarcity of land, builder take undue opportunities. He also informed that the first Housing Society was registered in Goa in the year 1965 and at present 1700 societies are registered in the state. He stated that because of globalization emphasis are laid on growth and there is erosion of value system. He also informed that due to scarcity of land, there is difficulty in setting up Housing societies. He further informed that in Maintenance societies, flats are sold on the basis of agreement, there is no deemed provision hence flat owners face great difficulty. There is no separate housing policy. He also informed that local government has issued instructions to give facilities to citizens.

Shri Gurudas Natekar, Vice-Chairman the Mapusa Urban Co-operative Bank of Goa Ltd., informed that at the time of availing loans, the members subscribed to additional share capital in order to maintain share linking which helps to increase the Share Capital. He further informed that in order to maintain Capital Adequacy norms, the government should contribute towards share capital of Cooperative Banks repayable in 5 to 10 years. He also gave a brief review of Section 61 of Maharashtra State Cooperative Societies' Act 2002 according to which Cooperative Banks are eligible for financial assistance. He informed that Co-operative Banks are transacting government business by way of disbursement of DSSS through clearing system payable throughout Goa and collection of road tax at RTO. He suggested that government should disburse the salaries of their employees through Cooperative Banks. He pointed out that the government employees can avail loans and other facilities through Cooperative Banks as the repayments will be through salary accounts. It was also informed that Cooperative Banks have to pay income tax on profits earned by them and suggested to pass resolution exempting Cooperative Banks/Societies from the purview of income tax.

Dr. Datta Bhat, President of Thrift Cooperative Association Ltd., Goa, informed that the Thrift Cooperative Association is a federal institution for benefit of Salary Earners Coop. Credit Societies such as growth, economic development and health. He elaborated on the activities of the association. He mentioned that, since the salaried persons are involved in various activities, the committee members and office bearers of the societies should be granted 10 days special leave. The Salary Earners' societies advances the credit facilities to their salary earner members on the basis of salary certificate issued by the respective department. As per the guidelines issued by the government, the salary certificates are issued after the gap of 6 months of the earlier certificate. If any needy person require to avail loan within 6 months, he will not be in a position to submit the salary certificate, hence he opined that the government should relax the condition of 6 months. Similarly he opined that the government should advise the private institutions to issue the salary certificate to avail the loan from such societies. He further added that the government should direct all the departments, either Govt., Semi Govt. or private to accept the salary deductions and to deduct under Section 49 or 60 of the respective societies' act. He briefed the house regarding the Death Relief Assurance Scheme (DRAS) implemented by them. He further informed that, RCS have stated that, there are various schemes implemented by the Govt. to the cooperatives. He requested the concerned authority to specify the scheme for the benefit of the members of the various cooperatives.

Smt. Aparnadevi Rane, Chairperson, State Level Committee of Self Help Group, Goa, brought to the notice of the house that they have proved 2 women can stay together in peace. She further informed that the gents groups are failure but ladies groups have succeeded and requested to allot 2 seats to women in all the co-operatives in the State. She thanked Shri. R.G.N Mule, Chairman, The Goa State Coop. Bank Ltd., for formulating Taluka, District and State level SHG committee to get resolved all the difficulties at different levels. She requested all the members to register their groups with ARCS at nominal fees of 10/-. Further she informed that only registered groups are eligible to avail the benefits of various schemes implemented by the State Govt. She informed that free training is imparted to the groups by the Goa State Coop. Union Ltd., in collaboration with training institute from Pune. She further mentioned that earlier, awards were presented by the Goa State Coop. Bank Ltd., to the deserving SHG's and requested the Chairman, Goa State Coop. Bank Ltd., to restart the awards to boost the members to work efficiently.

Shri P.M. Naik, Assistant Registrar of Coop. Societies, South Zone Margao gave a brief review of registration of Societies. He explained in brief the required documents & copies of Bye-laws & assured to complete the entire process of registration within a period of one week. He also explained in brief the benefit of registering the Societies.

Shri Kanta Gaonkar, Chairman Gawane V.K.S. Society suggested to appoint Kisan Aayog to solve the various types of difficulties related to agriculture. He also said that State Govt. & Central Govt should take the necessary steps to bring the barren land into cultivation in order to improve/increase the production of the State.

Shri P.N. Parab, Chairman, IDC Employees Coop. Credit Society Ltd, opined that Cooperative Diploma course/training should be made compulsory atleast for the audit Staff of Registrar of Coop. Societies.

Shri Sadanand Malik, Chairman Kudne Urban Society Ltd, informed that regarding execution of bond by the managing committee, if the society incurs any loss, then the same should be compensated from the private property of Board members. He cited an example that in a Banking Institution if 1000 loans are sanctioned and 995 cases recovered satisfactorily and only 5 cases are in default, the Managing Director of that institution will be liable to make good the same without considering the efforts taken to get recovered 995 cases. He suggested that the Co-operative Conference should put the suggestion to withdraw such clause. As per the rule he further brought to the notice that defaulted member cannot be a director of any cooperative institution. Further he also brought to the notice that directors and relatives cannot avail loan from said institutions. He was of the opinion that rule should be deleted from the Act.

Shri Vithal S. Vernekar, Director, The Goa State Coop. Bank Ltd, brought to the notice that as per RBI guidelines the nationalised banks should either open a branch or appoint business correspondent in a village having population of over 1000. He further opined that if branches of Nationalised Banks or Business Correspondent start operating in such remote areas then the existing Primary Agricultural Cooperative Societies (PACS) will not sustain. The cooperatives are for non profit making institution. However on the income over expenditure, the cooperative have to pay income tax to the Govt. which should be immediately stopped. He further informed that as per the guidelines the third party cheques deposited by the Urban coop. Banks for clearing are not accepted in the clearing house which affects the recovery of



cooperatives. Further he requested to recognize the cheque issued by the societies under Negotiable Instruments Act.

Shri W.M Rizvi, Chief Director, National Cooperative Development Corporation (NCDC) was of the opinion that the cooperatives should not compete with other cooperatives but should make progress comparing the figure of the preceding year of their institution.

### **VALEDICTORY FUNCTION**

At the Valedictory function Secretary Cooperation Shri D.C. Sahoo said that such conference would be fruitful if it also incorporates some session on sharing of success stories and best practices of various sectors of cooperatives by the participants so that the States in the deficient in the better practices of particular sector may learn and adopt the same. He highlighted some of the better practices adopted in the Service Cooperative Sector and also Thrift and Credit Societies, he also asked for better networking among the Cooperatives.

Shri D.C. Sahoo, IAS, Secretary Co-operation, Govt of Goa presided over the Valedictory function of the Conference.

Dr. Dinesh, Chief Executive, National Cooperative Union of India, read out the resolutions to be adopted at the Cooperative Conference, West Zone.

Shri Umesh B. Shirodkar, Vice - Chairman, The Goa State Coop. Union Ltd., Panaji proposed a vote of thanks. The function was compared by Shri Dilip Deshpande.

### **Participants**

The Conference was attended by about 800 delegates and observers mainly the Chairmen, Managing Directors of National and State level cooperative organizations, prominent cooperators of the region, members of the Governing Council of NCUI, representatives of the states and NCDC etc.

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# West Zone Cooperative Conference

## RECOMMENDATIONS

### A. POLICY ISSUES

- (a) An early passage of 106th Constitution Amendment Bill may be expedited by Government of India and the states for enforcement of desired legislation. This would be an important step for safeguarding the autonomy, democratic character, professionalization of management of cooperatives and save them from Government control and interference.
- (b) That the Multi-State Cooperative Societies (Amendment) Bill, 2010 has been introduced in the Parliament on 15<sup>th</sup> November, 2010, with a view to seek amendments to the Multi State Cooperative Societies' Act, 2002 in the light of Constitution Amendment Bill, 2009 and recommendations of the High Powered Committee on cooperatives set up by GOI. Some of the amendments proposed in the Bill are detrimental to the interest of cooperative movement, provisions restricting the freedom and autonomy of cooperatives. The following amendments among other provisions proposed in this Bill, however, deviate from this principle leading to government interference in the affairs of the societies more than ever, undermining their autonomy and democratic character.
1. The new provision under **Section 17 (1) (d)**, the power to wind up or convert itself into any other legal entity and to transfer its assets and liabilities in whole or part or amalgamation vest with the General Body. Now all this has to be decided with the approval of Central Registrar. It is suggested that the original provision may be retained as General Body of the society is supreme and a resolution passed by it should be considered good enough for this purpose.
  2. Under the provision **Section 35**: Provides for refund of full or part of the share capital held by the government on the face value or book value of shares, whichever is higher. The proposed amendment is not in accordance with cooperative principles which do not differentiate between two parties i.e. government and normal member. Whereas the provision envisages refund to government on face value or book value, whichever is higher, in case of a member, it is face value only. Therefore, it is not advisable to maintain two standards. Whether the share capital has to be refunded to government or has to be taken from cooperative societies, it should be on the face value only and not on the book value/ market price.
  3. **Section 41(A) New Section inserted**: Under this section, the power to declare a society "sick" has been given to the Central Registrar. It also provides for an Interim Board, consisting of experts for preparation of rehabilitation plan for revival of the society, for a period of 5 years in place of elected board which will remain suspended. If the society becomes viable in between, interim Board will be dissolved and the original board will be revived. The sick society has been defined that it has accumulated losses in any year equal or exceeding its paid up share capital, free reserves and surpluses and also suffered cash losses in such year and the financial year immediately preceding

such financial year. The new provision is against the principle of democratic management of cooperatives, denial of natural justice and empowers the governments to dismiss an elected board. It is also against the spirit of Constitution Amendment Bill, 2009 which provides for supersession not exceeding 6 months. It is suggested that the elected board may continue to function and its membership may be supplemented with the nomination of number of experts as may be deemed fit by Central Registrar. The step of inducting such experts may be considered only when the elected board is involved in fraudulent or unlawful practices.

4. **Section 63:** Under the proposed Act, the power to constitute the Cooperative Rehabilitation and Reconstruction Fund has been given to Central Government. It also provides for a MSCS to credit 0.005% to 0.1% of its turnover, subject to maximum of Rs. 3 crores per year to the Fund. The Central Government may specify an authority or committee to administer the Fund in consultation with CAG. It is suggested that while constituting such a committee, at least 3 representatives of the MSCS may be included and the Chairman of such a committee should be a non-official as they will be primarily contributing to the Fund. The provision of contribution of amount ranging between 0.005% to 0.1% upto a ceiling of Rs. 3 crore should be based on net profit of the MSCS and not its turnover
5. **Section 84:** In accordance with section 84 (b), in the case of disputes, the Central Registrar used to appoint an Arbitrator but as per the proposed Act, the Central Registrar will not appoint any Arbitrator but will himself act as an Arbitrator and his decision shall be final and binding on the society and shall not be called in question in any court. The existing provision may continue as assumption of omnibus powers by Central Registrar for deciding the disputes is not in accordance with democratic and cooperative principles.

In view of serious implications of the above amendments to the Multi-State Cooperative Societies' Act, 2002 on the autonomy, independence and overall interest of the cooperative movement, West Zone Conference recommends and we suggest that there is a definite need for serious consultation with Multi-State Cooperative Societies' before consideration of the Bill by the Standing Committee and its ultimate passage in Parliament.

- (c) The Direct Tax Code Bill, 2010 introduced in the Parliament is proposed to be made effective from 1st April, 2012. The Direct Tax Code Bill has many adverse implications for the cooperative sector which will cause severe hardship to the cooperatives in India and will be detrimental to the interest of small and marginal farmers and the poor & weaker sections of the society. The proposed provisions of Direct Tax Code Bill (DTC), 2010 are not only unfriendly towards cooperative societies but also against the principle of cooperation and it will jeopardize the activities of the cooperative sector.

Following changes are recommended in the provisions of DTC- 2010 in respect of cooperative societies:

- (a) All existing 100% deductions to cooperative societies under section 80P should be restored. All other cooperative societies should have minimum limit of Tax free incomes.
- (b) All the proposed provisions related to bad & doubtful debts as applicable to 'scheduled banks' be made applicable to 'cooperative banks'

- (c) 100% deduction should be allowed to all amounts that need to be debited to Profit & Loss Account by a cooperative society as per provisions of any statute or regulatory authority (both central and state and including RBI) applicable to such cooperative society.
- (d) Interest incomes, either received by a cooperative society from its members or paid by a cooperative society to its members, should not be covered by the provisions of TDS.
- (e) 100% exemption should be allowed for dividend received from a cooperative society.

## **(B) SECTORAL ISSUES**

### **Cooperative Spinning Mills**

1. There is always a considerable delay at the level of State Governments in approval and recommendation of the projects for establishment of new mills, expansion, diversification, modernization, rehabilitation to NCDC and disbursement of assistance provided by NCDC to the projects. This results in cost over run and affects the financial viability of the projects. State Governments need to take corrective steps in this regard.
2. Cooperative Spinning mills are not able to take advantage of Technology Up-gradation Fund Scheme of Government of India due to stringent norms. There is need to soften the norms and increase in interest subsidy from 4% to 8%.
3. A proposal to provide special assistance for rehabilitation of cooperative spinning mills is under consideration of the Ministries of Agriculture and Finance, Government of India. The Government of India also proposes to introduce a new Central Sector Scheme for rehabilitation and reconstruction of sick cooperative spinning mills through NCDC. The Government of India needs to expedite the introduction of the scheme. The State Governments are also required to provide necessary financial support in this regard.
4. At present the cooperative spinning mills are overburdened by high rate of interest of 11% and above. There is need to bring down the rate of interest to 7% with a moratorium of 2 years by NCDC.
5. Cooperative spinning mills are no longer exempted from payment of income tax. The exemption need to be revived so that profit generated by the mills can be reinvested on their modernization and improvement of overall economics.
6. There is need to provide relief to the cooperative spinning mills, cotton and yarn and cones from payment of VAT and CST.
7. At present, NCDC is participating in providing investment loan to the new spinning mills through State Governments. It does not provide term loan which has to be arranged from the other financing institutions. NCDC should consider to provide term loan to spinning mills on the recommendations of the State Governments.

### **Fishery Cooperative**

8. Need to provide support in terms of accident insurance for active fishermen, taking advantage of centrally sponsored accident insurance scheme for fishermen in the State of Goa, Gujarat and Maharashtra.

9. Need for special financial assistance by the State Government for strengthening marketing of fish and fish products at their retail outlets and transfer of technology for fisher members.
10. Need for Setting up of fisheries 'Demonstration-cum-production' units in the states of West Zone.
11. Organise national level and regional level training programmes for fishermen and also farmers who are also engaged in fishery activities.
12. Involving and updating capability of women and youth in fishery activities by providing training opportunities to them in fish processing fish marketing, etc.
13. Leasing policy for ponds/tanks/reservoir to be in favour of fisheries cooperatives on priority basis with the nominal and long-term lease with provision of co-management by FISHCOPFED or State Fisheries Cooperative Federation.
14. Need for Strengthening and networking of fisheries cooperatives in the West Zone through FISHCOPFED.

#### **Dairy Cooperative**

15. Need for Strengthening Cooperative contribution to union share capital
16. Assistance in planning, implementation and monitoring of business plans of milk unions.
17. Offering financial and technical help to milk unions and federations in areas such as sales promotion, consumer education, distribution and infrastructure development etc.
18. Increasing women membership in dairy cooperatives to 50 percent recognising the potential of this segment as decision makers having practical knowledge about animal husbandry practices.
19. Various steps may be taken to provide quality research, suitable reform of food laws in tune with international standards, ban on export of oil cakes, exemption on payment of VAT and other taxes may be ensured.

#### **Cooperative Marketing**

20. Need to give demonstration to the farmers for modernization of agricultural activities and to construct cold storage for long term storage of farmers agriculture produces.
21. Need for Organizing capacity building programs for marketing Cooperatives under the umbrella of NCUI/NCCT/SCUs.
22. A task force may be constituted for revitalisation of weak marketing Societies.
23. Participation of Cooperative marketing Federation in National & International trade and exhibition & fairs with subsidy and support from Government.

#### **Cooperative Agricultural Credit Sector**

24. Need for devising appropriate Prudential Guidelines on Restructuring of Advances by Cooperative Banks.

25. Need for reverting to maintenance of minimum statutory requirement of CRR at 3% by Scheduled State Cooperative Banks alternatively pay interest at the bank rate on the CRR balance above 3%.
26. Need for restoration of exemption allowed under Section 80P under Income Tax Act, 1961 for State Cooperative Banks and District Central Cooperative Banks.
27. Need for granting across the board membership in RTGS as well as necessary financial support for upgradation of related technology to all State Cooperative Banks.
28. Need for re-visiting the S.T. Seasonal Agricultural Operations Policy formulated by NABARD.
29. Lending Short Term Credit for Agriculture @7% in the need for timely settlement of Interest Subvention Claims.
30. Need for expediting claims under Agricultural Debt Waiver and Debt Relief Scheme - 2008.
31. Need to review the existing norms for licensing of State Cooperative Banks and District Central Cooperative Banks.
32. Need to expedite the process of licensing for branch expansion of State Cooperative Banks.
33. Need for considering and according Scheduled Status to all eligible State Cooperative Banks and eligible District Central Cooperative Banks.
34. Need for expediting recapitalisation support under Revised Revival Package for CCIs.
35. Need for increased quantum of refinance for crop loans from NABARD and reduction in the rate of interest on such refinances.
36. Need for continuation of Interest Subvention Scheme and consider upward revision of interest Subvention to 4.5 per cent from the present 2 per cent.

### **Long Term Credit Cooperative Sector**

37. Goa Bank is registered under Multi State Cooperative Act and therefore, not getting any refinance from NABARD because as per the NABARD act only state level banks are eligible to get the refinances. Therefore, the NABARD act needs to be amended so that besides state level the Multi-State Cooperative Bank can also be eligible for refinance from NABARD
38. Goa state was denied rehabilitation package for the long-term structure under Vaidhyanathan recommendation-2.
39. For the recapitalisation of long-term credit structure the Vaidhyanathan Recommendation -2 is yet to be cleared for implementation by Government of India.
40. There is huge disparity in the interest rates relating to long-term loan.
41. Gujarat and Maharashtra are not getting refinance from NABARD in the absence of government guarantee which is to be issued by the respective state government.

## **Urban Cooperative Banks**

42. The sector was not allowed to grow for six years, with no branch expansion being permitted during the period when the rest of the banking industry was growing at a rapid pace. It was only two years back that the ban was lifted that too with riders that permits 75% of the banks to have just one branch per year. The damage that this policy of RBI has done can be gauged from the fact that the share of urban banks has been reduced from 7% in 2001 to less than 3% by 2010. NAFCUB has taken up with RBI to drop the conditions that limit the expansion of small urban banks to one branch in a year. This will adversely affect the financial inclusion process.
43. Forcing small urban banks to invest their entire SLR funds only in G-Securities will take away resources from the cooperative sector. Also, the small banks do not have the expertise in operating in the debt market and to trade in gilts.
44. RBI has been imposing penalties on urban banks very frequently on very small violations. Along with the monetary penalty, the banks are also not permitted to open branches for two years, not permitted to pay dividends, and put to other restrictions.
45. TAFcUBs in all the states have been doing very good work in all the states in reducing the ill effects of dual control. More areas should be delegated to TAFcUBs so that they are able to take over some of the regulatory functions, which will encourage self regulation.
46. There are some very large urban banks in the west zone but RBI is not deciding on the issue inspite of the NAFCUB pressure for it.
47. RBI has, in the Vision Document for UCBs, committed to provide support to the sector to upgrade its technology. NAFCUB has introduced a scheme for making all the small UCBs, CBS enabled and has asked the RBI to provide funding support to the banks. However, they have asked the NAFCUB to approach NABARD to get funds from Financial Inclusion Technology Fund, which is getting delayed.
48. The DTC has provisions that are extremely harsh on cooperative banks and cooperative credit societies. It shows that the Govt. of India does not have any consideration for the grass-root level financial institutions that are lifeline for lakhs and lakhs of people who cannot afford to deal with big banks. The tax exemptions to cooperative banks and credit societies must be restored.

## **Women Cooperatives**

49. Women wings should be established within the department of cooperation in the States as well as in the State Cooperative Unions.
50. The State Cooperative Unions should constitute women consultative committees at their respective levels to review the progress and advise the unions in respect of women cooperative development.
51. The State Cooperative Unions in west zone should develop active collaboration/ coordination with women welfare department and programme like IRDP DW CRA etc. and women development corporation of the state.



52. Cooperative education personnel including women extension workers should establish close coordination with local Panchayat and Mahila Mandal for formulating and implementing community development programmes.
53. Central and State Government should provide more funds To NCUI and SCUs for promotion education and training programmes for womens in West Zone.

### **Consumer Cooperative**

54. The capital formation at various levels of consumer cooperatives need to be encouraged so that they can compete in the open market.
55. The working capital of the consumer cooperatives must be funded by the government at reduced rate with the specialized credit facilities for undertaking large scale intervention.
56. Human Resources must be strengthened and upgraded to facilitate better role models and development of consumer cooperatives as independent business organisation.
57. Diversification of business activities to undertake activities like Agri-linked infrastructure and exports.
58. Evolve a mechanism to integrate the large base of Public Distribution System with the existing consumer cooperative structure wherein the PDS shop could be delivery point for consumer items other than rice, wheat, and sugar through the supply networks of consumer cooperatives.
59. Undertaking new activities like retail chains, super markets which can be funded through retailers of special consumer cooperative fund.
60. The Infrastructure of the consumer cooperatives should be utilized by the Government as a matter of policy for public distribution of essential commodities.
61. The NCDC should allocate more funds in their schemes for assisting the LAMPS and PACS to undertake distribution of consumer goods. Both, the NCDC and the Cooperative Banks should finance the projects of consumer cooperatives at reasonable rates of interest.

### **Labour Cooperative**

62. Skilled works should be allotted to Labour Cooperatives without call of tenders upto Rs. 15.00 lakh to 25 lakh.
63. Earnest money and security deposit may not be insisted from Labour cooperatives in offering of tenders.
64. Price preference may be given to cooperative societies upto 10% of the lowest tenders in respect of purchase of goods, actually manufactured by the societies.
65. State Government should provide Share Capital / Working Capital to State Labour Cooperative Federation for its smooth functioning.



66. Preference should be given to Labour Cooperatives for the work of making / repairing roads and Districts.
67. Government should provide revolving fund to labour cooperatives.
68. Government should make provision for support and revitalization of Labour Cooperatives in the 12th Five Year Plan.
69. Labour Cooperatives may be considered for entrusting labour work such as loading and unloading goods in railways and Central & State Warehouses.
70. Forest products should be sold through Labour & Forest Cooperatives.
71. Government should encourage labour cooperatives by giving exemption from taxes, TDS etc.

### **Cooperative Education**

72. Lack of infrastructure particularly at the grass root level is one of the major problems regarding the implementation of the cooperative education programmes. Need for Strengthening infrastructure like computers, internet and other upgraded technology facilities etc. in SCUs and other centres.
73. The government both at the national and state levels need to provide financial support for the Cooperative education as it should be. There is less budgetary provision for the cooperative education programmes organized by the SCUs.
74. Need for effective monitoring and evaluation of cooperative education programme in the SCUs. Bring out publication of success stories by the SCUs from West Zone.

### **Cooperative Training**

75. All officers/officials of the department would undergo three types of training programmes namely; induction training, orientation or refresher training and specialised training in the West Zone
76. DRCSs would henceforth undergo an induction training of four weeks, of which they would do an attachment of one week each with a Cooperative Sugar Mill and Cooperative Milk Union. They would spend one week in the office of RCS to understand the working of various branches and be attached with a DRCS for the 4th week and familiarise themselves of the working of the office of DRCS.
77. Orientation/Refresher Training Programmes for DRCSs, JRCSs/Addl. RCSs would give greater stress on modern management particularly management of cooperatives, cooperative marketing, use of computers and information technology, cooperative credit and financing etc.

### **Housing Cooperative**

78. The financial position of Housing Co-operatives are weak. Need for providing share capital assistance to the state co-operatives housing federations by the State Government.

79. The State Government and local authorities should allot at least 30 per cent of land acquired to co-operative housing societies at the Cost Price.
80. Other financing institutions like LIC, HUDCO, National housing bank commercial as well as Co-operative banks should provide adequate finance to co-operative housing societies at reasonable rate of interest because this sector meets the housing needs to low income group of people.
81. In order to speed up the work, the powers of sanctioning the layout plan of housing co-operatives should be vested with the State Co-operative housing Federations.
82. There is need for a special chapter in the recent state cooperative societies' Acts to regulate the working of housing co-operatives. Thus suitable amendments in urban land (ceiling regulations) Act, town and country planning regulation and Income tax, Act should be made for the proper working of Housing Co-operatives. In addition these co-operatives should be exempted from the payment of stamp duty and registration fee.
83. The HUDCO should exempt housing co-operatives for imposing interest tax and collection of front end fee while releasing funds under its various schemes.

### **Sugar Cooperative**

84. The Capacity of majority of the Co-operative Sugar factories are small and also there is a shortage of Sugar Cane in the area. By reducing the area of operation from 15 kms. will further create shortage of cane leading to less and less crossing and closure of the factory. To avoid this, more and more area can be brought under sugarcane cooperatives.
85. Due to the reduction in demand, the Sugar Price is being reduced for which the sugar is imported at a cheaper price. Hence, competition becomes very difficult. In order to solve this problem the Government may increase the import duty.
86. For improving the financial position of co-operative sugar factories, the Government should allow them to sell the sugar produced by them in open market.
87. The co-operative sugar factories should go for professionalization of management to enhance the productivity and profitability.
88. Amendments in the Central and state Cooperative Societies' Act may be carried out to enable Sugar Cooperatives to resort to external commercial borrowing to expand their operations.

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दिनांक 30 जुलाई 2011 को आयोजित  
भारतीय राष्ट्रीय सहकारी संघ द्वारा आयोजित  
पश्चिमी क्षेत्र के सहकारी सम्मेलन

के अवसर पर

डा. चन्द्रपाल सिंह यादव

अध्यक्ष, भा.रा.सह. संघ

का सम्बोधन

सर्वप्रथम मैं भारतीय राष्ट्रीय सहकारी संघ द्वारा आयोजित पश्चिमी क्षेत्र (गोवा, गुजरात, महाराष्ट्र, दादर और नगर हवेली एवं दमन और द्वीप) से सहकारी सम्मेलन में पधारे हुए सभी सम्माननीय प्रतिनिधियों का स्वागत एवं अभिनन्दन करता हूँ। आज हमारे लिए यह बड़े सौभाग्य की बात है कि हमारे बीच मुख्य अतिथि के रूप में विराजमान हैं, श्री दिगम्बर वी. कामत, माननीय मुख्य मंत्री, गोवा आपने अपनी व्यस्तता के बावजूद हमारा निवेदन स्वीकार किया। इस सम्मेलन में आपका आगमन सहकारी विचारधारा के प्रति आपका अगाध प्रेम दर्शाता है। मैं भारतीय राष्ट्रीय सहकारी संघ एवं गोवा राज्य सहकारी संघ की ओर से आपका स्वागत एवं अभिनन्दन करता हूँ। हमारे बीच मंच पर विराजमान हमारे अन्य सम्मानित अतिथि हैं श्री रवी एस. नायक, माननीय सहकारिता एवं गृह मंत्री, गोवा, श्री हर्षवर्धन पाटिल, माननीय सहकारिता मंत्री, महाराष्ट्र, श्री दीलिप संघानी, माननीय सहकारिता मंत्री, गुजरात, श्री अंताशिओ मोनसेराटे, माननीय शिक्षा मंत्री, गोवा एवं श्री जोशे फिलिप डीसुजा, माननीय राजस्व एवं नागरिक आपूर्ति मंत्री, गोवा उनका भी हार्दिक स्वागत करता हूँ। मैं अपने सहयोगी शासी परिषद के सदस्यों विभिन्न राष्ट्रीय सहकारी संस्थाओं के अध्यक्षों एवं प्रबंध निदेशकों, पश्चिमी क्षेत्र से आये हुए आमंत्रित प्रतिनिधियों, अतिथियों, केन्द्र और राज्य सरकारों से आये प्रतिनिधियों और प्रिंट एवं इलेक्ट्रॉनिक मीडिया से आये हुए प्रतिनिधियों का भी हार्दिक अभिनन्दन एवं स्वागत करता हूँ।

साथियों, क्षेत्रवार सम्मेलन आयोजित करने का मुख्य उद्देश्य है कि क्षेत्रवार सहकारितायों की उपलब्धियों, समस्याओं एवं चुनौतियों का हम एक ही स्थान पर एकत्र होकर चर्चा एवं समीक्षा करें तथा सहकारिता के विकास के लिए भावी कार्ययोजनाओं की रूपरेखा

तैयार कर सकें तथा एक दूसरे राज्यों में सहकारिता की उपलब्धियों, अवसरों एवं विकास से संबंधित गतिविधियों के स्वरूप को आपस में विचारों द्वारा आदान-प्रदान कर सकें। सहकारी क्षेत्र के उत्थान में पश्चिमी क्षेत्र का महत्वपूर्ण योगदान रहा है चाहे वह चीनी उद्योग का क्षेत्र हो या डेयरी का, इन क्षेत्रों ने देश-विदेश में अपनी अलग पहचान बनायी हैं इसके अतिरिक्त अर्बन कोआपरेटिव बैंक, ग्रामीण विकास बैंक, विपणन उपभोक्ता आदि क्षेत्रों में भी पश्चिमी क्षेत्र ने सराहनीय योगदान दिया है। आप लोगों से मेरा आग्रह है कि आप अपने क्षेत्र की प्रारम्भिक समस्याओं को आज इस मंच पर उजागर करें और अपने बहुमूल्य सुझावों से हमें अवगत करायें ताकि हम अपने स्तर पर उन समस्याओं के निराकरण का प्रयास कर सकें। आज के इस सम्मेलन का मुख्य विषय है "सहकारी उद्यम के सामने अवसर एवं चुनौतियाँ"।

आज आवश्यकता है कि शिक्षण संस्थाओं (सरकारी व निजी) में सहकारिता एक साहित्य के रूप में आवश्यक विषय किया जाए। जिसका उद्देश्य हो कि प्रत्येक छात्र किसी भी समस्या व कार्य को व्यक्तिगत रूप में न लेकर एक सामूहिक रूप में लेना व देखना सीखें। उनमें व्यक्तिगत विकास के बजाय सामूहिक विकास की अवधारणा विकसित हो। किसी भी समस्या का हल ढूंढने से पूर्व या किसी उद्यम या कार्य को अन्तिम रूप देने से पूर्व यह सोचना व समझना सीखें कि अमुक समस्या का हल कहीं हमारे समूह, समाज, राष्ट्र या विश्व को हानि तो नहीं पहुंचा सकता या अमुक उद्यम या कार्य से हमारे समूह, समाज व राष्ट्र को कैसे व कितना अधिकतम लाभ हो सकता है। इस प्रकार की शिक्षण प्रणाली प्राइमरी स्तर से लेकर विश्वविद्यालय स्तर तक सुनिश्चित हों। जिसमें छात्र कृषि उत्पादों पर आधारित विभिन्न उत्पादन, रसायन, हर्बल्स, इलैक्ट्रानिक्स, इलैक्ट्रीकल, मैकेनिकल, कम्प्यूटर, हार्डवेयर, साफ्टवेयर (लेदर, फाइबर, टेक्सटाइल्स) प्रौद्योगिक आदि के वैज्ञानिक शिक्षा व उत्पादन का कार्य सीखें व उत्पादन करें। इस प्रकार उनमें उत्पादन कला का विकास होगा, सहकारिता के विकास को बल मिलेगा व कार्य करने की एक अच्छी आदत का विकास होगा। सार रूप में कहें तो उनके अन्दर सृजनात्मकता जैसे खूबसूरत गुण का विकास होगा व इस सृजनात्मकता से युक्त नई पीढ़ी सहकारिताओं द्वारा आर्थिक विकास का नया इतिहास बनाने की सामर्थ्य प्राप्त कर सकेगी। निश्चय ही इस प्रकार की शिक्षण प्रणाली से उत्पादन कला, सहकारी विचारधारा व सृजनात्मकता से युक्त मानव संसाधन का विकास होगा जिससे विभिन्न सहकारी औद्योगिक इकाईयों के विकास का रास्ता प्रशस्त होगा जो आर्थिक विकास हेतु मील का पत्थर साबित होंगे।

सहकारी विचारधारा के अनुरूप यह अवधारणा अत्यन्त महत्वपूर्ण है कि लघु सहकारी उद्यमों द्वारा सहकारिताओं का उपयोग कर आर्थिक विकास को व्यवहारिक रूप प्रदान करने में हमारे कारपोरेट, निजी व पूर्व स्थापित सहकारी औद्योगिक संस्थान व इकाईयों को अपना सहयोग प्रदान करना होगा। सहयोग से हमारा आशय है कि आप अपने बड़े औद्योगिक इकाईयों में निर्मित होने वाले अन्तिम उत्पाद के पूर्व के उत्पाद या कुछ प्रोसेसिंग यूनिट से संबंधित कार्य इन लघु सहकारी औद्योगिक इकाई को सौंपे – इससे एक तरफ आपका कार्यभार हल्का होगा जो, उत्पादन वृद्धि में सहायक होगा व दूसरी ओर आपके उत्पादन लागत में भी कमी आयेगी।

लघु सहकारी औद्योगिक इकाईयों में उत्पादित वस्तुओं के उच्च कोटि की गुणवत्ता को हासिल करने हेतु उच्च तकनीकी प्रशिक्षण संस्थानों की स्थापना करनी होगी। इस संस्थान को संचालित करने हेतु व्यय बजट लघु सहकारी औद्योगिक इकाईयों पर सामूहिक रूप से निर्भर होगा। इस उच्च तकनीकी प्रशिक्षण संस्थान में हमारे टेक्नोक्रेटस, प्रबंधन छात्र, अर्थशास्त्री, वैज्ञानिक अपने सहकारिता का भरपूर उपयोग कर आर्थिक विकास में अपनी भूमिका सुनिश्चित कर सकते हैं। यदि हम लघु सहकारी औद्योगिक इकाईयों की श्रृंखला की स्थापना करें तो प्रत्येक क्षेत्र में विकास के नये पैमाने का सृजन कर सकते हैं व बदलते परिवेश के अनुसार सहकारी औद्योगिक क्रान्ति द्वारा भारत जैसे विकासशील राष्ट्र को नया स्वरूप प्रदान किया जा सकता है।

राज्यों में सहकारिता आंदोलन प्रजातांत्रिक रूप से चलता रहे इसके लिए भारतीय राष्ट्रीय सहकारी संघ सदैव प्रयासरत रहा है। मैं आपको बताना चाहूंगा कि संवैधानिक बिल एवं बहुराज्यीय सहकारी अधिनियम 2010 विल जो लोकसभा में रखा गया है मुझे विश्वास है कि आप के सहयोग से यह विल शीघ्र ही संसद में पास हो जायेगा इससे राज्य सरकारों का हस्तक्षेप कम होगा तथा राज्यों में सहकारी संस्थायें स्वतंत्र एवं पेशेवर रूप से कार्य कर सकेगी तथा निर्वाचन, लेखापरीक्षण, आमसभा की बैठक समय से एवं प्रजातांत्रिक रूप से हो सकेगी। साथ ही राज्यों के सहकारी अधिनियम में एकरूपता एवं समानता आयेगी और राज्य का सहकारी आंदोलन निश्चित रूप से सशक्त और आगे बढ़ेगा।

आज सहकारी आंदोलन के समुचित विकास की ओर अगर हम ध्यान दें तो देखेंगे कि सहकारी आंदोलन आज बड़ी तेजी से जन आंदोलन के रूप में उभर कर राष्ट्रीय

स्तर पर चर्चा का केन्द्र बना हुआ है और इस आंदोलन के विस्तार के साथ आवश्यकता इस बात की महसूस की जा रही है कि यह आंदोलन उपयोगी कैसे बने, और इस आंदोलन का प्रचार-प्रसार कैसा हो इसलिये यह आवश्यक है कि सहकारी आंदोलन का प्रचार तंत्र इस प्रकार से मजबूत हो कि यह आंदोलन जन जन तक अपनी उपयोगिता सिद्ध कर सके।

मैं आपको बताना चाहूंगा कि सहकारी आंदोलन की उपलब्धियों की समीक्षा एवं भावी कार्यक्रमों के विषय में विस्तृत चर्चा करने के लिए प्रत्येक तीन वर्ष के पश्चात भारतीय राष्ट्रीय सहकारी संघ भारतीय सहकारी महासम्मेलन का आयोजन करता है। अगला 16वाँ महासम्मेलन हम वर्ष 2012 के जनवरी माह में मनाने का निर्णय लिया है। इस सम्मेलन का आयोजन इसलिए और महत्वपूर्ण होगा क्योंकि वर्ष 2012 अन्तर्राष्ट्रीय सहकारी वर्ष के रूप में भी मनाया जा रहा है। आपसे अनुरोध है कि अधिक से अधिक संख्या में आप इस महासम्मेलन में आएं और सहकारिता के वास्तविक स्वरूप के बारे में जानकारी प्राप्त करें।

आज, सहकारी समितियाँ देश में ग्रामीण विकास, ग्रामीण रोजगार एवं आर्थिक-सामाजिक विकास के लिए अच्छा कार्य कर रही है जिसके फलस्वरूप लघु एवं सीमान्त किसान, महिलाओं, युवक, शिल्पकार, कर्मकार आदि आय अर्जित करके अपना तथा अपने परिवारों का अपने सीमित साधनों से भरण पोषण कर रही हैं। और यह सभी सहकारी समितियां बगैर किसी सरकारी सहयोग के चल रही हैं। यदि सरकार चाहती है ये समितियां सामाजिक आर्थिक विकास हेतु अपने सीमित साधनों से चलती रहे तो उनको सरकार की तरफ से समुचित सुविधायें एवं सहायता देनी होगी।

सरकार के वित्त मंत्रालय को हमारी सलाह होगी कि वह अपने बजट के माध्यम से जो अरबों रुपये तमाम ग्रामीण शहरी आर्थिक, सामाजिक विकास संबंधित योजनाओं में खर्च करती है उन्हें धीरे-धीरे समाप्त कर उपरोक्त ग्रामीण शहरी-लघु सहकारी औद्योगिक क्षेत्र के विकास हेतु अनुदान कर सहकारिताओं द्वारा आर्थिक विकास की प्रक्रिया को बल प्रदान करें इससे स्वतः ही सामाजिक व आर्थिक स्तर ऊँचा उठ जाएगा व जनता स्वयं के विकास का रास्ता स्वयं ही तय करना सीख लेगी। इसी के साथ मैं पुनः आप सभी महानुभावों का स्वागत एवं अभिनन्दन करता हूँ।

जय हिन्द! जय सहकार!