



Annual Report 2023-24



NATIONAL COOPERATIVE UNION OF INDIA



Honourable Prime Minister Shri Narendra Modi launching NCUI's Innovative Initiatives: CEAS-LMS Portal, e-commerce platform and a Short Documentary Film on Cooperatives during 17th Indian Cooperative Congress



Honourable Prime Minister Shri Narendra Modi delivering Inaugural Speech on the Occasion of 17th Indian Cooperative Congress

GOVERNING COUNCIL MEMBERS OF NATIONAL COOPERATIVE UNION OF INDIA (AS ON 31.03.2024)



Shri Dileep Sanghani
President



Dr. Bijender Singh
Vice-President



Shri K. Sivadasan Nair
Vice-President



Dr. Chandra Pal Singh Yadav



Shri G. H. Amin



Shri S.N. Sharma



Shri H.K. Patil



Shri Sukhbir Singh Panwar



Shri Swarna Kamal Saha



Dr. Sunil Kumar Singh



Shri Koliakode N. Krishnan Nair



Shri Mangal Jit Rai



Shri Manvendra Singh



Shri Mudit Verma



Shri Sanjiv Rajaram Kusalkar



Shri V.V. Pankajakshan Nair



Shri Pradeep Kumar



Smt. Jeena Potsangbam



**Dr. Uday Joshi
(Govt. Nominee)**



**Shri Arun Singh Tomar
(Co-opted Member)**



**Shri Vishal Singh
(Co-opted Member)**



**Shri Gurpratap Singh
Khushalpur
(Permanent Spl. Invitee)**



**Dr. Sudhir Mahajan, IAS (Retd.)
Chief Executive**



ANNUAL REPORT

2023-24

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Dear Fellow Cooperators,

On behalf of the Governing Council of the National Cooperative Union of India (NCUI), I have the pleasure of placing before you the Annual Report of NCUI for the fiscal year 2023--24. During the year under review, NCUI continued to function as the nodal agency of the Indian cooperative movement. Its main objectives are to educate, guide and assist its member organizations in strengthening the cooperative sector. A brief report relating to various aspects of cooperative development during 2023-24 is as under:

Membership

At the close of the year, there were 305 cooperative organizations representing various sectors of the cooperative movement as members of NCUI.

Meetings of the Governing Council

During the year, four meetings of the Governing Council were held. Matters relating to administrative and financial management of NCUI, and various issues confronting the cooperative sector to make it strong and vibrant were discussed in the meetings. The Governing Council took various decisions for the growth of NCUI as well as for the development of the cooperative movement by undertaking such activities which are in accordance with the objectives of NCUI. It may be pertinent to mention that the Hon'ble Union Minister for Home and Cooperation Shri Amit Shah visited NCUI to interact and have dialogue with the Members of Governing Council of NCUI on 14th June 2023. On the advice of the Hon'ble Minister, NCUI organized the visit of the GC members to Banaskantha and Panchmahal in Gujarat to experience the unique cooperative model in those districts.

Cooperative Education

National Centre for Cooperative Education (NCCE), New Delhi organized 215 training programs against its target of 134 during the year 2023-24. In all, 8,646 participants from various sectors of the cooperative movement were trained. Out of the total participants trained, 1229 were from the SC category, 670 were from the ST category, 2624 were women, 2910 were OBCs, 3,394 fell into the 'Others and EWs' categories and 816 were from the North-Eastern Region. During the year, the Centre introduced the Entrepreneurship Development Program for women which was held twice in collaboration with National Small Industries Corporation. A new five-year program for youth on 'Formation of Cooperative Societies' was also introduced which got good response.

Cooperative Education Field Projects

During the year 2023-24. NCUI Cooperative Education Field Projects, including North-East and Women Projects, continued to expand their horizons by organizing wide-ranging impactful programs which were beneficial for the members and potential members. 14,697 skill development programs were organized for 2,91,991 participants. 25241 new members were enrolled during the year. While 2761 SHGs were formed, 134 societies were registered during the year.



General Cooperative Policies

The General Cooperative Policy (GCP) Division organized significant events during 2023-2024, including the 17th Indian Cooperative Congress, Zonal Conferences, and the Ch. Brahm Prakash Memorial Research Scholarship meeting, and the meetings held to discuss the New National Cooperation Policy draft. The 17th Indian Cooperative Congress, held on 1-2 July 2023, was inaugurated by Hon'ble Prime Minister Shri Narendra Modi, with Union Home and Cooperation Minister Shri Amit Shah presiding over the conference, whereas the valedictory function was graced by Hon'ble Speaker of Lok Sabha Shri Om Birla and the then Hon'ble Minister for Animal Husbandry, Dairying and Fisheries. Over 3,500 delegates participated, discussing themes like cooperative legislation, innovation, and gender equality. The South Zone Zonal Conference was held in Hyderabad in October 2023, with the Hon'ble Governor of Telangana, Dr. Tamilisai Soundararajan, highlighting the cooperative sector's role in India's economic growth. Two meetings were held to draft the National Cooperation Policy, chaired by former Union Minister Shri Suresh Prabhu.

International Relations

During 2023-24, NCUI's International Relations (IR) division actively engaged in several prominent activities/programs/events held on a regular basis. The 17th Indian Cooperative Congress, inaugurated by Prime Minister Narendra Modi, saw the participation of international delegates from 28 countries. NCUI's efforts in promoting cooperatives were amplified during India's G-20 Presidency, where it successfully collaborated with global cooperative organizations. NCUI collaborated to host international training programs aimed at enhancing governance and development among cooperatives in SAARC nations. Key international programs included those on cooperative governance for CEOs and senior executives in Kolkata (November 2023) and for the Women Board of Directors in New Delhi (March 2024). Additionally, NCUI in collaboration with CICTAB held a successful program on the project-based approach to cooperative development in Amreli, Gujarat, from 18-21 March 2024. The Indian cooperative delegation led by the NCUI President actively participated in the 16th ICA-AP Regional Assembly and related events as well as the NEDAC General Assembly in Manila, Philippines.

Public Relations and Publications

During the fiscal year 2023-24, NCUI's Public Relations Division played a critical role in enhancing the organization's image and engaging media to promote the cooperative sector. Key initiatives included the celebration of the 70th All India Cooperative Week in November 2023 under the theme "Role of Cooperatives in Making India a \$5 Trillion Economy & SDGs." This week-long event was inaugurated by Union Minister for Animal Husbandry, Dairy and Fisheries Shri Parshottam Rupala. Important webinars on key themes of Cooperative Week were organized which featured prominent speakers like AMUL MD Jayen Mehta and National Federation of Cooperative Sugar Factories, MD Prakash Naiknavare. Additionally, the division sent press releases for major events like the 17th Indian Cooperative Congress, held in July 2023, where Prime Minister Narendra Modi was the Chief Guest. Social media efforts, along with radio broadcasts, bolstered the outreach of these events. On the publications front, the division published the Cooperative Week special issue of 'The Cooperator' and special issues



aligned with cooperative themes, including a 200-page souvenir for the Indian Cooperative Congress, making it a valuable reference for the sector.

Coop Connect Division

The Coop Connect division of NCUI is dedicated to introducing school and college students to the cooperative philosophy and its potential for generating employment. Throughout the fiscal year 2023-24, the division conducted 59 programs, reaching 5,282 participants nationwide. Its flagship program, “Successful Cooperative Business Model,” is offered in online, offline, and hybrid formats, alongside various competitive activities such as drawing contests, debates, and cooperative quizzes. The division also organized a Cooperative Fair from November 3-8, 2023, attracting over 750 students. By providing educational visits to successful cooperatives like IFFCO and the NCUI Incubation Centre, the Coop Connect division enhances practical learning experiences.

National Cooperative Database

In 2023-24, the NCDB Division played a crucial role in the development and maintenance of the National Cooperative Database (NCD) portal, collaborating closely with the Ministry of Cooperation. Key activities included facilitating the successful release of the NCD portal and report on March 8, 2024, engaging around 1,200 delegates at the launch event. The division supported data collection for over 7.05 lakh cooperative societies, compiled transaction data, and addressed parliamentary inquiries regarding the cooperative sector. Additionally, it coordinated participation from various cooperative institutions in the 17th ICC and uploaded statistical profiles of the Indian Cooperative Movement on the NCUI website, ensuring transparency and accessibility of cooperative data.

Centre for Entrepreneurship Development & Cooperation

During the fiscal year 2023-24, the Centre for Entrepreneurship Development & Cooperation (CEDC) facilitated national consultations to register Self-Help Group (SHG) federations as cooperative societies and provided technical support for emerging sectors. Notable events included the launch of the NCUI Haat e-commerce portal by the Hon’ble Prime Minister of India, aimed at marketing cooperative products, and the establishment of partnerships with organizations like Ethics Group to enhance logistics and supply chain management. Additionally, NCUI’s Incubation Centre empowered over 5,000 women in Delhi through entrepreneurship training, while its Skill Development Centre in Noida collaborated with corporate partners to develop training infrastructure. The signing of multiple Memoranda of Understanding (MoUs) with institutions like GIZ India and the HCL Foundation facilitated cooperative registration and development projects. Furthermore, the Advisory Council was quite active in promoting sustainable technologies and supporting cooperative enterprises. .

National Cooperative Resource Centre and Cooperative Extension and Advisory Services Division

In the fiscal year 2023-24, the National Cooperative Resource Centre (NCRC) undertook significant initiatives focused on enhancing cooperative education and training. Key activities



included the development of comprehensive training modules on the fundamentals and sectoral aspects of cooperatives, and the releasing of ten modules in the public domain with several already accessible via the Cooperative Extension & Advisory Services Learning Management System (CEAS-LMS) Portal. Additionally, the centre conducted studies for the Ministry of Cooperation, such as a compendium of government schemes for cooperatives and an in-depth assessment of Junior Cooperative Training Centres (JCTCs) to strengthen member education. The centre also published policy briefs, research articles, and hosted a roundtable discussion on the state of cooperatives in India, promoting dialogue among key stakeholders.

Meanwhile, the Cooperative Extension and Advisory Services (CEAS) division focused on strengthening cooperative extension institutions and enhancing cooperative awareness. The CEAS-LMS Portal, launched by the Hon'ble Prime Minister during the 17th ICC on 1st July 2023, has attracted substantial participation, with thousands enrolled in courses aimed at educating cooperative members and leaders. The division organized various training programs, including the "Coops4GenNext Knowledge Series" to engage youth, and sector-specific webinars covering topics like agricultural credit societies and cooperative housing management. Noteworthy training of trainers (ToT) programs for the transformation of Primary Agricultural Credit Societies (PACS) and housing cooperatives were conducted in Maharashtra, Karnataka and Jharkhand, empowering faculty and trainers to lead educational initiatives in their regions.

Acknowledgments

Our sincere thanks and gratitude to the Hon'ble Union Minister of Cooperation, Union Minister of State for Cooperation, and officials of the Ministry of Cooperation, Government of India, for their cooperation and the support given by them, both in the form of Grants and otherwise. We also express our gratitude to the representatives of NCDC, International Bodies like ICA, IRU, ILO, NEDAC, and FAO, different Ministries, Members of Parliament, State Legislatures, and all such prominent persons who took a keen interest in the functioning of NCUI. Thanks are also due to the member institutions of NCUI, RCS of different states, state cooperative unions, and other constituent members of NCUI for their valuable support towards achieving the organizational goals. Our heartfelt thanks to the officers and employees of NCUI for their hard work, dedication, and commitment for achieving the objectives of NCUI in the year of reporting.

On behalf of the Governing Council of NCUI

(Dileep Sanghani)
President

National Cooperative Union of India

CHAPTER 1

MANAGEMENT AND ADMINISTRATION OF NCUI



MEMBERSHIP

The membership of NCUI is open to National Cooperative Societies, State Cooperative Unions, State-Level Cooperative Federations, and Multi-State Cooperative Societies. At the beginning of the year, NCUI had 296 members, representing various sectors of the Indian Cooperative Movement.

In 2023-2024, the following cooperative institutions were included as new members of NCUI:

1. Agriculture Marketing & Processing Cooperative Federation Ltd, Punjab.
2. Aadhar Multistate Cooperative Credit Society Ltd, Maharashtra
3. Shree Chhatrapati Shahu Sahakri Sakhar Karkhana Ltd., Kolhapur, Maharashtra.
4. Dr Appasaheb Urf Sa. Re Patil, Jaysingpur-Udgaon Sahakari Bank Ltd Maharashtra.
5. Farmtrade Agro Multistate Marketing Cooperative Ltd, Haryana.
6. Borgaon Urban Cooperative Credit Society Ltd, Karnataka.
7. Swaym Samruddhi Agriculture & Marketing Multi State Coop Society Ltd, Hyderabad.
8. Devbhoomi Agro Multistate Cooperative Ltd. Haridwar, Uttarakhand.
9. The Karnataka State Women Cooperative Federation Ltd, Bengaluru, Karnataka.

At the close of the year i.e. on March 31, 2024, NCUI has 305 cooperative institutions as members. The breakdown of these institutions is as follows:

1.	National Level Cooperative Societies	17
2.	State Cooperative Unions	29
3.	Cooperative Union of Union Territories	04
4.	State Cooperative Marketing Federations	18
5.	State Cooperative Banks	22
6.	State Cooperative Land Development Bank (Agriculture and Rural Development Banks)	10
7.	State Cooperative Consumer's Federations	07
8.	State Cooperative House Building/Housing Finance Societies/ Federations	07
9.	State Urban Cooperative Banks & Credit Societies/ Associations/ Federations	12
10.	Other State Cooperative Federations :	
	• Dairy/Milk Marketing	05
	• Handloom/Spinning Mills	12
	• Sugar/Cane	03
	• Fisheries	02
	• Miscellaneous	30



11.	State Tribal Development Cooperative/Corporation/Societies/State Cooperative Banks Associations	02
12.	Multi State Cooperative Societies	125
Total		305

MANAGEMENT

Management Bodies of National Cooperative Union of India

The management functions of the National Cooperative Union of India are carried out by the following three bodies:

1. General Body, which comprises of delegates of Member Institutions of NCUI.
2. The Governing Council comprises of office bearers, elected and co-opted members.
3. Executive Committee, a sub-committee of the Governing Council of NCUI.

GENERAL BODY

In accordance with the provisions of the Multi-State Cooperative Societies Act, 2002, and the bye-laws of NCUI, the General Body of NCUI consists of one delegate from each member institution. The Annual General Body Meeting for 2022-2023 took place on September 21, 2023, in the Auditorium of the National Cooperative Union of India. During the meeting, the General Body deliberated various issues related to the overall development of the cooperative movement in the country.

GOVERNING COUNCIL

During the year under review, the Governing Council held four meetings on April 26, 2023, August 28, 2023, December 6, 2023, and February 20, 2024. In these meetings, the Council addressed various issues related to the development of the cooperative movement and carried out activities aligned with NCUI's bye-laws and objectives. The Governing Council made several decisions aimed at advancing NCUI's growth and promoting the development of the cooperative movement through initiatives that support NCUI's goals.

EXECUTIVE COMMITTEE

During the year under review, the Executive Committee of NCUI held two meetings on June 30, 2023, and September 21, 2023. The Committee addressed matters related to the administrative and financial management of NCUI.

ADMINISTRATION

During the year under report, Dr. Sudhir Mahajan, IAS (Retd.), held the office of Chief Executive, NCUI. The following is the list of officers-in-charge of various divisions:



1.	Smt. Savitri Singh, Dy. Chief Executive	
2.	Shri Ashish Dwivedi, Executive Director	Administration and CEDC
3.	Shri Ved Prakash Setia, Executive Director	Estate, GCP and Legal Cell
4.	Shri Rajeev Sharma, Director	Projects and Coop. Connect
5.	Shri Ritesh Dey, Director	Personnel, Programme & Liaison, NCDB and President's Secretariat
6.	Smt. Sandhya Kapoor, Director	Finance, IT and CEF
7.	Shri Sanjay Verma, Director	Public Relations, Publications and Rajbhasha
8.	Shri Ramesh Kaul, Director	Board, NCCE Hostel (Retired on 29th February 2024)





CHAPTER 2

COOPERATIVE EDUCATION

Achievements / Activities made during the year 2023-24 by NCCE

The National Centre for Cooperative Education under the aegis of NCUI is entrusted with the mandate to organize all educational and training programmes for the benefit of the cooperatives. The training programmes are designed to meet the present-day challenges faced by the cooperative sector in general.

The NCCE, New Delhi, organized **215 training programmes** against a target of 134 for the year 2023-24. This included a 12-week Diploma Programme in Cooperative Education and Development. The training program covered important and emerging sectors such as self-employment cooperatives, women, dairy, fisheries, consumers, and service cooperatives. A total of **8,646 participants** from various sectors of the cooperative movement across different states were trained.

NCCE has regularly organized numerous programmes across various sectors, educating thousands of office bearers, members & employees of cooperatives, faculties from various universities, cooperative training centers, and students from universities year after year. Special emphasis was placed on strengthening relatively weaker sectors such as labour, fishery, tribal cooperatives, handloom, and handicrafts.

Out of the total participants trained, 1,229 were from the SC category, 670 from the ST category, 2,624 were women, 2,910 were OBCs, 3,394 fell into the 'Others and EWS' categories, and 816 were from the North Eastern Region. Training programmes for students from Bhagat Phool Singh Mahila University, Sonipat, Central University of Haryana (CUH), and Gujarat Vidyapith's Centre for Studies in Rural Management gained impetus during the year. These programmes were aimed to train members from diverse cooperative sectors, including women cooperatives, joint farming, fisheries, labour, dairy, horticulture, housing, tribal, youth cooperatives, marketing, service cooperatives, and forestry.

Each year, based on feedback, suggestions, and changes in the policy environment, the training programmes are reviewed and adjusted accordingly. The NCCE is committed to advancing and modernizing the training content, evaluating its effectiveness, and recommending improvements to improve the quality of the courses in cooperative education and training.

New Initiatives:

1. During the year 2023-24, the Centre introduced a new course specifically for women. The Entrepreneurship Development Programme (EDP) for women was held twice in collaboration with the National Small Industries Corporation (NSIC). This two-week training programme took place at NCCE, New Delhi, with practical training conducted at NSIC.

2. This year, a new five-day programme for youth on the “Formation of the Cooperative Society” was introduced. The programme saw the participation of 67 participants from different parts of the country.
3. NCUI has signed an MoU with AGRIFED to enhance the well-being of farmers and cooperatives by jointly conducting training programmes in the states of Punjab, Haryana, and Himachal Pradesh. For these training programmes targeting farmers, FPOs, and PACS, NCUI will provide resource persons and study materials to AGRIFED. AGRIFED will then use these resources to conduct effective training sessions at its training centre in Chandigarh.

A glimpse of some of the training programmes organized at NCCE, New Delhi, during the year 2023-24.

- **Training of Trainers Programme for Cooperative Education Personnel from State / District Cooperative Unions and JCTCs of India (7-11 August 2023)**

The five-day Training of Trainers Programme for Cooperative Education Personnel from State and District Cooperative Unions, conducted by the National Centre for Cooperative Education (NCCE), aimed to enhance the capacity of trainers at the state and district levels. The programme was designed to help trainers understand the significance of training in cooperative organizations, develop their skills in designing need-based training programmes, help them learn use optimization of the available resources, and implement training programmes systematically and professionally.



The programme began on August 7, 2023. Participants included representatives from the A&N State Cooperative Union, Assam State Cooperative Union, Chhattisgarh State Cooperative Union, District Cooperative Union Maryadit (Ratlam, Madhya Pradesh), West Bengal State Cooperative Union, Sikkim State Cooperative Union, Maharashtra State Cooperative Union, Karnataka State Cooperative Union, Telangana State Cooperative Union, Gujarat State Cooperative Union, and Shree Ravalnath Cooperative Housing Society Limited (Maharashtra). In total, 39 Cooperative Education Personnel and instructors from 10 states attended the programme.



As part of the course curriculum, a study visit for participants was organized to the National Cooperative Development Corporation (NCDC) on August 10, 2023. The NCDC, a prominent organization in cooperative development, provides financial assistance and implements various schemes for the growth of cooperative businesses. This visit offered participants valuable exposure to the projects, schemes, and activities of the NCDC.



- **LDP on Agricultural Marketing (16-18 August 2023):** NCCE (NCUI) organized a 3-day Leadership Development Programme for Chairpersons and Directors of Agricultural Marketing Cooperatives of India from August 16 to 18, 2023, at NCCE, New Delhi. Forty-four participants from states including Maharashtra, Uttar Pradesh, Tamil Nadu, Nagaland, Madhya Pradesh, Gujarat, Kerala, and others attended the programme. Savitri Singh, Deputy CE, NCUI, welcomed the participants and provided an overview of the course. A team of expert faculty members conducted the training and also arranged a study visit to Kendriya Bhandar. The programme concluded on August 18, 2023.



- **AGRIFED has signed an MoU with NCCE (NCUI)**

On August 17, 2023, the National Cooperative Union of India (NCUI) signed a Memorandum of Understanding (MoU) with AGRIFED. The agreement was signed by Dr. Sudhir Mahajan, Chief Executive, NCUI, and Gurpratap Singh, Chairman, AGRIFED. The signing ceremony was attended by Dileep Sanghani, Chairman, (NCUI & IFFCO); Dr. Bijender Singh, Chairman, NAFED; and Savitri Singh, Deputy Chief Executive, NCUI.

This MoU was signed with a motive to enhance the well-being of farmers and cooperatives by jointly conducting training programmes in the states of Punjab, Haryana, and Himachal Pradesh. For these training programs, NCUI will provide resource persons and study materials to AGRIFED. AGRIFED will then use these resources to conduct effective training sessions at its training centre in Chandigarh. Certificates for the training program participants will be awarded jointly, featuring the logos of both organizations.



- **Refresher Course on Cooperative policy and Development for Faculty of Indian Universities /Colleges (21-25 August 2023)**

NCCE (NCUI) organized a Refresher Course on “Cooperative Policy and Development” from August 21-25, 2023. This program successfully brought together 40 participants committed



to enhancing their understanding of cooperative policy. The course concluded on August 25 with a valedictory session, during which the Deputy Chief Executive, NCUI acknowledged the crucial role of educators in advancing cooperative knowledge, particularly in remote areas, and assured continued support from NCUI. Participants provided feedback and shared their experiences, reflecting on the insights gained throughout the training.

- **Three-day Leadership Development Programme for Chairpersons and Directors of Housing Cooperative Societies of India (11-13 September 2023)**

On September 2023, NCCE hosted a three-day Leadership Development Programme for Chairpersons and Directors of Housing Cooperative Societies of India. The programme, held from September 11 to 13, 2023, was attended by 58 participants representing various states across the country. The event commenced with an opening address by Mrs. Savitri Singh, Deputy Chief Executive, NCUI who briefed the participants with an overview of the course objectives and structure. The programme included a key session by Shri N. S. Mehara, Managing Director, National Cooperative Housing Federation (NCHF), who delivered insights into Housing Cooperative Management.



- **Three-Day Leadership Development Programme for Amreli District Cooperative Union (13 – 15 September 2023)**

NCCE successfully conducted a three-day Leadership Development Programme from 13th to 15th September 2023, for 41 participants from the Amreli District Cooperative Union. Shri Manish Sanghani, Chairman of the Amreli District Cooperative Union, expressed his gratitude and commended NCCE for its dedicated efforts in organizing such impactful programmes, aimed at providing essential training to grassroots leaders. The programme concluded with the distribution of certificates to the participants by Smt. Savitri Singh, Deputy Chief Executive, NCUI, and Shri Manish Sanghani, reinforcing the importance of cooperative education in empowering local communities.



- **Study Visit of Kerala Agricultural University Students to NCUI (18 September 2023)**

On 18th September 2023, 40 students from Kerala Agricultural University, accompanied by two faculty members, visited the National Cooperative Union of India (NCUI) as part of their B.Sc program. The visit aimed to provide the students with firsthand experience of the working of cooperatives and to understand NCUI's role in promoting the cooperative movement. Shri Rajeev Sharma conducted an informative session on cooperative education, the role of the new Ministry of Cooperation, and the core principles and values of cooperatives. During their visit, the students explored the NCUI Haat and the incubation center. The Chief Executive, NCUI, also interacted with the students, who expressed their gratitude for the insightful and fruitful visit.



- **Leadership Development Programme for Chairpersons and Directors of Fishery Cooperatives (18 – 20 September 2023)**

The National Centre for Cooperative Education (NCCE), New Delhi, organized a three-day Leadership Development Programme for Chairpersons and Directors of Fishery Cooperatives



from 18th to 20th September 2023. A total of 38 participants from various states, including Maharashtra, Telangana, Haryana, Rajasthan, Assam, and others, attended the programme.



- **A 12-Week Diploma Program in Cooperative Education and Development (3 October 2023)**

On October 3, 2023, a 12-week diploma program in cooperative education and development commenced, drawing in 35 enthusiastic participants from diverse regions such as Manipur, Karnataka, Uttar Pradesh, Madhya Pradesh, Delhi, Maharashtra, Nagaland, and Assam. The inaugural introduction session was graced by Inderpreet Kaur, AD, NCCE, who extended a warm welcome to all the attendees. Following this, Shri Rajeev Sharma, Director, NCUI took the reins, guiding participants through the vital principles and values that underpin cooperative endeavors.



- **Three-Day Leadership Development Programme for SC/ST Cooperatives (28 - 30th November 2023)**

The three-day Leadership Development Programme (LDP) for Chairpersons and Directors of SC/ST Cooperatives of India was held between November 28-30th, 2023, at NCCE, New Delhi. A total of 43 representatives from cooperatives across various states participated in this

programme. Smt. Savitri Singh, Deputy Chief Executive, NCUI, warmly welcomed the participants and provided an overview of the course structure, highlighting the key topics to be covered in the sessions. Following a group photo, Dr. Sudhir Mahajan, IAS (Retd.), Chief Executive, NCUI, engaged with the participants, gathering their insights on improving their societies' operations, products, and the effective use of technology.



- **The three-day Leadership Development Program (LDP) for Chairpersons & Women Directors of Cooperatives of India**

was held from 15th to 17th November 2023 at NCCE, New Delhi. A total of 37 representatives from cooperatives across states like Maharashtra, Madhya Pradesh, Nagaland, Bihar, Assam, Jammu & Kashmir, and others participated in this program.



- **NCCE (NCUI) organized the Leadership Development Program (LDP) for Chairpersons and Women Directors of Cooperatives in India**

from December 5 to 7, 2023. The program covered sessions on Financial Management and Accounting for women's cooperatives, the Use of Information Technology (IT) in the growth of



cooperatives, Business Project Planning for women cooperatives, and Microfinance Management for Women Self-Help Groups (SHGs). The 30 participants represented various states, including Chhattisgarh, Uttar Pradesh, West Bengal, Madhya Pradesh, and Karnataka. The program concluded successfully with the distribution of certificates to all participants.



- **NCCE started new programme in collaboration with National Small Industries Corporation, New Delhi**

from 11 – 22 December 2023. This was a two weeks 'Entrepreneurship Development Programme', exclusively tailored for women in skill development. A total of twenty-five women from Chattisgarh, Sikkim, Manipur Bihar, Karnataka, Madhya Pradesh, Delhi and UP participated in this programme. The programme was inaugurated by Savitri Singh, Deputy CE, Jeena Potsangam, Governing Council Member, NCUI and Sr. faculty from NSIC Shushant Sharma. The programme concluded on 22 December 2023.



- **NCCE organized a three-day Leadership Development Programme (LDP) for Chairpersons/ Directors of State/District Cooperative Unions of India**

from 13 to 15 December 2023 at NCCE, New Delhi. A study visit to KRIBHCO was conducted in this programme.



- **NCCE conducted a 12-week Diploma Course in ‘Cooperative Education and Training’ from October 3 to December 23, 2023.**

The programme attracted 32 participants. It was inspiring to witness the enthusiasm and dedication that each participant brought to the discussions, creating a vibrant and engaging learning environment. Deputy Chief Executive Smt. Savitri Singh graciously distributed shields to each participant, symbolizing not only the successful completion of the diploma but also the knowledge gained and the commitment demonstrated throughout the program.



- **The NCCE, New Delhi, conducted a five-day training program on the “Formation of Cooperative Societies” from January 29 to February 2, 2024,**

focusing on equipping freshers, students, youth, and cooperative trainers with the essential knowledge and skills required for establishing and managing cooperative societies. The valedictory ceremony was attended by Shri Kapil Meena, IAS, Director, Ministry of Cooperation, and Smt. Savitri Singh, Deputy Chief Executive, who provided valuable insights into cooperative practices and distributed certificates to the 67 participants, recognizing their successful completion of the program.



- **A three-day refresher course for Lady Mobilisers and LCEI of NCUI Cooperative Education Field Projects was held at NCCE**

from January 3rd to 5th, 2024. The program included sessions by Dr. Radhika Mahajan, which focused on motivation, communication, and leadership. Dr. V.K. Dubey discussed the Government of India's new initiatives for cooperative development, while Mr. Naveen shared inspiring success stories and key factors contributing to the success of the cooperative model.



- **The Certificate Course on 'Cooperative Law and Practices' was held between January 8th to 19th, 2024.**

It was an enriching program that brought together 18 participants from various states. Conducted in collaboration with Guru Gobind Singh Indraprastha University, the course featured sessions led by esteemed professors from the university. These sessions covered a wide range of topics, including the Latest Amendment Act MSCS 2023, the new cooperative policy, state acts, arbitration matters, dispute resolution, and society registration. Participants underwent a rigorous evaluation process, including a written examination administered by the university. Additionally, each participant was assigned a topic for a written assignment, and their submissions were meticulously graded. In a momentous ceremony, Deputy Chief Executive Mrs. Savitri Singh distributed certificates to all the successful participants.



- **NCCE organized a Three-Day Leadership Development Programme for 'Agriculture Marketing Cooperatives' from 22 - 24 January 2024.**

The programme covered various topics like Human Resource Management, use of social media and technology for Coop. Business Development and Financial Management & Accounting. A study visit to Kendriya Bhandar was also conducted. The programme successfully concluded on 24 January with the distribution of certificates to all the participants by . Savitri Singh, Deputy Chief Executive, NCUI.



- **Four-Week Certificate Course on Advanced MS Office and Computer Operations**

On February 5, 2024, a four-week certificate course on advanced Microsoft Office and computer operations began, aimed at enhancing participants' skills in software applications. The course was attended by 31 participants from various states and covered advanced features of Microsoft Word, Excel, PowerPoint, AI tools, and Google Forms creation. The training program was inaugurated by . Savitri Singh, Deputy Chief Executive, NCUI, who highlighted the importance of computer literacy in today's professional world. The program concluded on February 29, 2024, equipping participants with practical skills for career advancement and office efficiency.



- **The NCCE organized a three-day Leadership Development Programme for Fisheries Cooperatives from February 12 to 14, 2024.**

The program included sessions by experienced faculty on topics such as Human Resource Management and Communication for Cooperative Management, the New Cooperative Ministry, the New Cooperative Policy, the MSCS Act and their impact on cooperatives and Financial Management and Accounting. The program concluded on February 14 with Mrs. Savitri Singh, Deputy Chief Executive of NCUI, distributing certificates to all participants.



- **The NCCE organized a three-day leadership development programme for the chairmen, directors, and secretaries of the Indian Farm Forestry Development Cooperative Ltd (IFFDC)**

from February 19 to 21, 2024. The event saw active participation from 23 delegates from Uttar Pradesh and covered essential topics such as the MSCS Act, cooperative policies, government initiatives, leadership strategies, financial management, and cybersecurity.

The programme promoted collaborative learning and provided practical solutions for IFFDC officials. The valedictory ceremony on February 21, presided over by Deputy Chief Executive Smt. Savitri Singh, included insightful feedback sessions and the distribution of certificates, recognizing the participants' commitment to enhancing their leadership skills.



- **Kalburgi District Souharda Cooperative Union Ltd, in collaboration with the NCCE,** conducted a three-day Leadership Development Program for Managing Directors, Presidents, and Board of Directors from February 24-26, 2024, in Kamalapur, Kalburgi. The program was inaugurated by Shri Sharavanagouda Patil, Managing Director of Souharda Cooperative Federation, Bangalore. Other dignitaries present at the event included Shri Siddaramappa, Director; Shri Mahesh Patil, Director; Shri S.S. Patil, Director; and Dr. A.R. Srinath, former Director, NCUI.

The program was attended by nearly 35 to 40 participants from various sectors of the Souharda Cooperative Federation, including Credit, Marketing, Consumer, Women, and Dairy sectors. The main objective was to sensitize participants to the cooperative movement in the country, with a particular focus on the states. The participants expressed that such programs are essential for cooperative societies, especially in backward regions. They also extended their sincere thanks to NCCE for its support and encouragement in ensuring the successful completion of the program.





- **NCCE's two-week Entrepreneurship Development Programme, in collaboration with the National Small Industries Corporation (NSIC)**

which aimed at empower women through skill development, began on March 4, 2024. The program engaged 34 enthusiastic participants from Assam, Manipur, Bihar, Chhattisgarh, and Gujarat. The inauguration was attended by Mrs. Savitri Singh, Deputy CE, NCUI, along with Ms. Madhu Malti, Chief Manager, NSIC, and Smt. Vijayata Gautam, Deputy Manager, NSIC. Mrs. Singh highlighted the course's significance, while Mrs. Malti emphasized the benefits participants could gain through launch of their entrepreneurial ventures.

The first day's sessions were conducted by experts including Mr. Sanjay Verma, Director, NCUI, who discussed the cooperative concept and NCUI's role in entrepreneurship. Mr. Sushant Sharma from NSIC introduced entrepreneurship basics, and Mr. Ravi Gupta, also from NSIC, provided insights into marketing, planning, and management. This collaborative effort between NSIC and NCUI aims to foster entrepreneurship among women, empowering them to contribute meaningfully to economic growth. The program is set to nurture resilient women entrepreneurs ready to make a significant impact in their communities and beyond.



- **A two-week certificate course on cooperative law and practices commenced on March 11, 2024, at the National Centre for Cooperative Education (NCCE) in New Delhi.**

Conducted in collaboration with Guru Gobind Singh Indraprastha University, New Delhi, the course aims to equip participants with essential knowledge and skills in cooperative law and practices.

Thirty participants, all fresh appointees from GUJCOMASOL, Gujarat, attended this comprehensive program. The inauguration ceremony was graced by . Savitri Singh, Deputy CE, who inaugurated the program and provided an insightful briefing to all attendees. Dr. Amar Pal Singh and Dr. Rakesh Kumar, Professors from GGSIPU, were also present. In his address, Dr. Amar Pal Singh underscored the importance of the course and elaborated on the subjects covered, emphasizing their relevance in the contemporary cooperative landscape.

The course, which is designed to enhance participants' understanding of cooperative law and practices , concluded on March 22, 2024.



- **The National Centre for Cooperative Education (NCCE), New Delhi, hosted a comprehensive training programme from March 26 to March 28, 2024, for students pursuing a Diploma in Cooperative Management at CSRM, Gujarat Vidyapeeth.**

A total of 23 students, accompanied by 3 faculty members, participated in this enriching study visit. The programme concluded on March 28, 2024, it left behind a legacy of knowledge, collaboration, and practical insights that will undoubtedly benefit the future leaders of the cooperative sector.



- **The NCCE organized a Leadership Development Program for Directors of Urban Cooperative Banks (UCBs) from March 27 to March 29, 2024** at the National Institute of Rural Banking (NIRB), Bengaluru. The program was attended by 24 participants from Odisha, Kerala, Andhra Pradesh, and Karnataka, which aimed to equip them with essential skills for the evolving banking landscape.



The inaugural session saw the presence of dignitaries including Hemant Yadav, Programme Coordinator from NCCE, Yogesh Sharma (CEO, NAFCUB), K. Ganesha (Retd. GM RBI), Shri Venu Salagundi (Director & Programme Coordinator, NIRB), and Arun M. Tallur (Director, NIRB). Their expertise set a strong foundation for the program.

Over the three days, participants got engaged in discussions on topics such as the changing banking scenario, UCB regulations, board responsibilities, strategic business development, diversification, and technology in management. A study visit was also organised offering practical insights to the participants. Concluding on March 29, 2024, the program empowered directors to provide strong leadership to their banks.





NATIONAL CENTRE FOR COOPERATIVE EDUCATION, New Delhi

STATE-WISE PROGRAMMES CONDUCTED BY NCCE DURING 2023 - 2024

States/ UTS	No of Programmes	No. of Participants
India		
East Zone		
A & N Islands	6	167
Bihar	2	90
Odisha	1	37
West Bengal	7	193
Jharkhand	0	0
North Zone		0
India	50	1849
Jammu	4	171
Haryana	10	412
Punjab	11	470
Uttarakhand	7	285
Himachal Pradesh	1	26
Rajasthan	1	35
Uttar Pradesh	3	111
Ladakh	1	41
South Zone		0
Telangana	3	111
Andhra Pradesh	4	218
Kerala	1	30
Karnataka	11	446
Lakshadweep	0	0
Tamil Nadu	0	0
West Zone		0
Madhya Pradesh	44	1969
Chhattisgarh	2	102
Goa	2	76
Gujarat	10	430
Maharashtra	12	514
Daman & Diu	0	0
NE States	17	680
New Delhi	4	157
International	1	26
	215	8646



NATIONAL CENTRE FOR COOPERATIVE EDUCATION, New Delhi
Sector wise Break-up of Programmes Conducted by NCCE During 2023-2024

S. No.	Venue	No. of Programmes
	COOPERATIVE EDUCATION	
1	ARDBs	1
2	Agriculture	9
3	Consumer	1
4	Cooperative Education	43
5	Cooperative Management	0
6	Dairy	19
7	Farm Forestry	5
8	Fertiliser	5
9	Fisheries	20
10	Handloom/ Handicraft	5
11	Horticulture	0
12	Housing	2
13	Joint Farming	1
14	Labour	9
15	Marketing	2
16	MPCS	0
17	Multi State Coop. Societies	6
18	NCUI Coop. Edu. Field Project	0
19	Poultry	2
20	SC/ST Cooperatives	3
21	SCBs/ DCCBs	0



22	SCU/DCU	2
23	Service Coops.	3
24	Sugar	3
25	Tourism	0
26	Tribal	2
27	Urban Credit	0
28	Credit	12
29	Women Coops.	26
30	Youth Coops.	2
31	IT	3
32	PACS	25
33	Cooperative law	4
		215



NATIONAL CENTRE FOR COOPERATIVE EDUCATION

Programme organised during the year from April, 2023 - March, 2024

Sl. No.	Name of the Programme	Total Participant	SC	ST	Women	OBC	Others	NE			
									Date	Sector	VENUE
1	Trainers' Training Programme for Cooperative Education Personnel of State/ District Coop. Union	50	2	1	9	19	28	6	10-14 April, 23	Cooperative Education	India
2	Leadership Development Programme for Chairpersons/ Directors of Labour Cooperatives of A&N Islands	21	0	0	21	1	0	0	11-13 April, 23	Labour	A & N Islands
3	Certificate Course on Cooperative Law & Practices	18	2	0	3	5	11	0	17-29 April, 23	Cooperative Law	India
4	Leadership Development Programme for Chairpersons/ Women Directors of Cooperatives of India	43	9	4	43	16	13	6	18-20 April, 23	Women Coops.	India
5	LDP for Chairmen/ Directors of Urban Cooperative Banks and T/C Societies of Gujarat	29	0	0	12	1	28	0	24-26 April, 23	Credit	Gujarat
6	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Haryana (Punchkula)	50	8	0	26	20	22	0	26-28 April, 23	Dairy	Haryana
7	Leadership Development Programme for Chairmen/ Directors of Fisheries Cooperative Societies of India	46	5	4	10	18	18	6	1-3 May, 2023	Fisheries	India
8	Seminar/Symposium/ Conference/ Training/ Workshops/ Refresher Course	31	6	1	5	6	18	0	May 2, 2023	Cooperative Education	India
9	Capacity Building Programme for Managers/ Secretaries of PACS of Chhattisgarh	52	1	2	1	45	3	0	2-6 May, 2023	PACS	Chhattisgarh
10	Seminar/Symposium/ Conference/ Training/ Workshops/ Refresher Course	34	7	3	5	3	21	0	May 3, 2023	Cooperative Education	India



11	Seminar/Symposium/ Conference/ Training/ Workshops/ Refresher Course	31	6	1	6	9	15	0	May 4, 2023	Cooperative Education	India
12	Leadership Development Programme for Chairpersons/ Women Directors of Coopertives of India	38	12	0	38	11	14	0	8-10 May, 23	Women Coops.	India
13	Programme on Cooperation & Cooperative Management for the Officials of IFFCO Phulpur, Allahabad (UP)	41	10	0	2	16	13	0	10-11 May, 2023	Fertiliser	Uttar Pradesh
14	Capacity Building Programme for Managers/ Secretaries of PACS of Haryana	50	3	0	0	5	42	0	15-19 May, 23	Cooperative Education	Haryana
15	Trainer's Training Programme for Cooperative Education Personnel of State/ District Union	50	5	0	2	8	35	0	15-19 May, 23	Cooperative Education	Maharashtra
16	Leadership Development Programme for Chairpersons/ Directors of Multi State Cooperative Societies of India	34	8	3	0	9	14	2	16 - 18 May, 23	Multi State Coop. Societies	India
17	Leadership Development Programme for Chairpersons/ Directors of Self Employment Cooperative Societies of Sikkim	50	5	11	50	12	22	50	17-19 May, 23	Service Coops.	NE States
18	Leadership Development Programme for Chairpersons/ Directors of Urban Cooperative Banks of India	25	0	1	7	16	8	0	17-19 May, 23	Credit	Karnataka
19	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of Assam (Nagaon)	30	17	8	0	4	1	30	24-26 May, 23	Fisheries	NE States
20	Leadership Development Programme for Chairpersons/ Directors of Consumer Cooperatives of India	54	11	2	11	4	35	0	29-31 May, 23	Consumer	India



21	Certificate Programme on Financial Accounting & Taxation	24	2	0	7	6	16	5	1-28 June, 2023	Cooperative Education	India
22	Programme on Cooperation & Cooperative Management for the Officials of IFFCO Aonla, Bareilly (UP)	40	6	0	1	13	20	0	5-6 June, 2023	Fertiliser	Uttar Pradesh
23	Leadership Development Programme for Chairpersons/ Directors of Amreli District Cooperative Union	41	0	0	41	13	28	0	7-9 June, 2023	Cooperative Education	Gujarat
24	Leadership Development Programme for Chairpersons/ Directors of Nepalese	26	0	0	7	0	19	0	13-15 June, 2023	Cooperative Education	International
25	Leadership Development Programme for Chairpersons/ Directors of Looms of Ladakh	41	0	40	41	0	1	0	20-22 June, 2023	Women Coops.	Ladakh
26	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperative of Maharashtra	51	3	0	7	29	12	0	21-23 June, 2023	Fisheries	Maharashtra
27	Leadership Development Programme for Chairpersons/ Women Directors of Cooperatives of A&N Islands	27	0	0	27	3	24	0	22-24 June, 2023	Women Coops.	A & N Islands
28	Leadership Development Programme for Directors/ Farmers/ Members of Fertiliser Cooperatives of Punjab	44	3	0	0	4	37	0	27-29 June, 2023	Cooperative Education	Punjab
29	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of Maharashtra (Osmanabad)	40	25	0	19	9	15	0	3-5 July, 2023	Fisheries	Maharashtra
30	Leadership Development Programme for Chairpersons/ Women Directors of Cooperatives of Assam (Nalbari)	40	3	1	40	4	32	40	4-6 July, 2023	Women Coops.	NE States
31	Leadership Development Programme for Directors / Members of Fisheries Cooperatives of Punjab	40	10	0	0	2	28	0	4-6 July, 2023	Fisheries	Punjab



32	Leadership Development Programme for Chairpersons/ Directors of Fisheries Women Cooperatives of Maharashtra (Washi)	40	0	0	40	0	0	0	7-9 July, 2023	Women Coops.	Maharashtra
33	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of India	45	10	3	8	30	5	5	10-12 July, 2023	Fisheries	India
34	Leadership Development Programme for Chairpersons/ Women Directors of Self Employed Cooperatives of Madhya Pradesh (Khandwa)	51	10	13	51	16	11	0	10-12 July, 2023	Women Coops.	Madhya Pradesh
35	Refresher Course for Project Officers / FGIs of NCUI Cooperative Education Field Projects	33	1	2	9	7	22	2	11-13 July, 2023	Cooperative Education	India
36	Leadership Development Programme for Chairpersons/ Directors of Labour Cooperatives of Punjab	43	6	0	0	3	34	0	12-14 July, 2023	Labour	Punjab
37	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of Maharashtra (Osmanabad)	40	40	0	16	0	0	0	13-15 July, 2023	Fisheries	Maharashtra
38	LDP for Chairmen / Directors of Industrial Service Cooperatives of Telangana state (Bamboo)	36	0	0	0	36	0	0	13-15 July, 2023	Service Coops.	Telangana
39	Certificate Course in Cooperative Law & Practice	24	0	0	3	2	19	2	17 - 29 July, 2023	Cooperative Law	India
40	Leadership Development Programme for Chairpersons/ Women Directors of Livelihood Multiplan Cooperative Societies of Madhya Pradesh (Ratlam)	43	8	21	41	14	3	0	18-20 July, 2023	Women Coops.	Madhya Pradesh
41	Leadership Development Programme for Chairmen/ Directors of State/ District Agriculture Marketing Societies of Bihar	50	1	1	6	15	25	0	20-22 July, 2023	Agriculture	Bihar



42	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of India	74	19	0	15	12	42	10	24-26 July, 2023	Dairy	India
43	Leadership Development Programme for chairpersons/ Directors of Dairy Cooperatives of Kerala	30	6	0	11	9	15	0	25-27 July, 2023	Dairy	Kerala
44	Leadership Development Programme for Chairpersons/ Directors of Milk Producers Cooperative Societies of Madhya Pradesh (Sihore)	40	0	0	0	40	0	0	26-28 July, 2023	Dairy	Madhya Pradesh
45	Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of Vijaypur Distt. Karnataka	50	3	6	50	21	20	0	28-30 July, 2023	Women Coops.	Karnataka
46	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of India	47	12	3	10	23	9	5	1-3 August, 2023	Fisheries	India
47	Leadership Development Programme for Chairpersons/ Directors of PACS of Madhya Pradesh(Dhar)	44	2	11	0	16	15	0	1-3 August, 2023	PACS	Madhya Pradesh
48	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of West Bengal (Jhargram)	45	15	0	12	6	24	0	2-4 August, 2023	Fisheries	West Bengal
49	Leadership Development Programme for Chairpersons/ Directors of Farm Forestry Cooperatives of Rajasthan	35	1	5	1	8	20	0	2-4 August, 2023	Farm Forestry	Rajasthan
50	Leadership Development Programme for Chairpersons/ Women Directors of SHGs of Credit Societies of Madhya Pradesh (Bhopal)	55	22	3	55	15	14	0	4-6 August, 2023	Women Coops.	Madhya Pradesh



51	Training of Trainer's Programme for Cooperative Education Personnel of State/ District Cooperative Union of India	39	2	1	7	20	16	7	7-11 August, 2023	Cooperative Education	India
52	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Madhya Pradesh (Zabua)	43	0	9	0	34	0	0	8-10 August, 2023	Dairy	Madhya Pradesh
53	Leadership Development Programme for Chairpersons/ Directors of Consumer Cooperative Societies of Madhya Pradesh (CAMPCO), Bhind	52	7	0	9	28	17	0	9-11 August, 2023	PACS	Madhya Pradesh
54	Leadership Development Programme for Chairpersons/ Directors of PACS of Cooperative Societies of Madhya Pradesh (CAMPCO), Bhind	55	6	0	8	25	24	0	16-18 August, 2023	PACS	Madhya Pradesh
55	Leadership Development Programme for Chairpersons/ Directors / Members of PACS of Haryana	32	2	0	0	6	24	0	16-18 August, 2023	PACS	Haryana
56	Leadership Development Programme for Chairpersons/ Directors of Agriculture Marketing Cooperatives of India	44	0	5	7	22	17	4	16-18 August, 2023	Agriculture	India
57	Leadership Development Programme for Chairpersons/ Directors of Tribal Cooperatives of A&N Islands	30	0	30	11	0	0	0	17-19 August, 2023	Tribal	A & N Islands
58	Leadership Development / Programme for Chairpersons/ Directors of Housing Cooperatives of Maharashtra (Pune)	40	2	0	2	3	33	0	19-21 August, 2023	Housing	Maharashtra
59	Programme on Cooperation & Cooperative Management for Officials of KRIBHCO Hazira Plant, Surat (Gujarat)	30	0	2	0	10	18	0	21-22 August, 2023	Fertiliser	Gujarat



60	Refresher Course on Cooperative Policy and Development for Faculty of College/ Universities of India	35	8	2	13	12	13	0	21-25 August, 2023	Cooperative Education	India
61	Leadership Development Programme for Chairpersons/ Directors of Labour Cooperatives of Andhra Pradesh (Vijaywada)	40	5	35	0	0	0	0	22-24 August, 2023	Labour	Andhra Pradesh
62	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of Andhra Pradesh (Rajamundry)	81	51	0	11	0	18	0	22-24 August, 2023	Fisheries	Andhra Pradesh
63	Leadership Development Programme for chairpersons/ Directors of Seed Growers Cooperative Societies of Madhya Pradesh (CAMPSCO), Bhind	53	4	0	11	40	9	0	22-24 August, 2023	Agriculture	Madhya Pradesh
64	Leadership Development Programme for Chairpersons/ Directors of Joint Farming Cooperatives of Andhra Pradesh (Vijaywada)	52	37	0	0	4	11	0	25-27 August, 2023	Joint Farming	Andhra Pradesh
65	Leadership Development Programme for Members/ Farmers of Devbhoom Agro Multi State Cooperative Society Uttarakhand	42	2	2	0	2	36	0	2-4 September, 2023	Agriculture	Uttarakhand
66	Leadership Development Programme for Chairpersons/ Directors of Sugar Cooperatives of India	62	2	0	1	19	41	0	4-6 September, 2023	Sugar	India
67	Leadership Development Programme for Chairpersons/ Directors of Handloom/ Handicrafts Cooperatives of Chhattisgarh	50	2	0	10	48	0	0	4-6 September, 2023	Handloom/ Handicraft	Chhattisgarh
68	Refresher Course for Cooperative Education Instructors of NCUI Cooperative Education Field Projects	33	3	3	0	5	22	0	4-6 September, 2023	Cooperative Education	India



69	Leadership Development Programme for Chairpersons/ Secretaries/ Directors of Cooperative Credit Societies of Gujarat	50	2	0	0	15	35	0	9-10 September, 2023	Credit	Gujarat
70	Leadership Development Programme for Chairpersons/ Directors of Housing Cooperatives of India	60	2	0	14	17	0	0	11-13 September, 2023	Housing	India
71	Trainer's Training Programme for Cooperative Education Personnel of State/ District Cooperative Unions of West Bengal (Birbhum), Sriniketan	18	3	0	1	3	12	0	11-15 September, 2023	Cooperative Education	West Bengal
72	Leadership Development Programme for Chairpersons/ Directors of Farm Forestry Cooperatives of Madhya Pradesh	41	7	2	9	7	16	0	12-14 September, 2023	Farm Forestry	Madhya Pradesh
73	Leadership Development Programme for Secretaries/ Managers/ Members of Krushi Avam Gram Vikas Cooperative Society Ltd. Of Gujarat	41	0	0	0	22	19	0	13-15 September, 2023	Cooperative Education	India
74	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of India	35	2	1	4	28	4	0	18-20 September, 2023	Fisheries	India
75	Study Visit of Kerala Agricultural University	40	0	40	33	0	0	0	18-09-23	Cooperative Education	India
76	Leadership Development programme for chairpersons/ Directors of Labour Cooperatives of India	33	7	4	0	8	14	0	25-27 September, 2023	Labour	India
77	Leadership Development Programme for Chairpersons/ Directors of Tribal Cooperatives of Mizoram	40	0	40	19	0	0	40	25-27 September, 2023	Tribal	NE States
78	Leadership Development Programme for Chairmen/ Directors of Primary Agriculture Cooperative Societies in Bhavnagar	40	2	0	0	11	27	0	25-27 September, 2023	Agriculture	India



79	Programme on Cooperation and Cooperative Management for Officials of IFFCO Paradeep (Odisha)	37	6	0	0	4	27	0	3-4 October, 2023	Fertiliser	Odisha
80	Leadership Development Programme for Chairpersons/Directors of Multi State Cooperative Societies of India	43	5	3	8	10	25	6	3-5 October, 2023	Multi State Coop. Societies	India
81	28th Session of Diploma in Cooperative Education and Development	35	2	2	12	18	13	11	3 Oct - 22 Dec., 2023	Cooperative Education	India
82	Leadership Development Programme for Chairpersons/Directors of Labour Cooperatives of Maharashtra (Beed)	50	16	0	2	0	32	0	4-6 October, 2023	Labour	Maharashtra
83	Leadership Development Programme for Chairmen/ Board of Directors/ Office Bearers of Credit Societies of Gujarat	30	3	1	4	11	15	0	7-10 October, 2023	Credit	Gujarat
84	Leadership Development programme for Chairpersons/ Women Directors of Cooperatives of Karnataka (CICOPA)	31	0	0	31	31	0	0	16-18 October, 2023	Women Coops.	Karnataka
85	Leadership Development Programme for Chairpersons/ Directors of Youth Cooperatives of Punjab	44	1	0	0	13	30	0	16-18 October, 2023	Youth Coops.	Punjab
86	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of India	43	10	2	8	20	11	6	17-19 October, 2023	Fisheries	India
87	Training Programme on Cooperative Law Practice, Accounting Principles & Service Matters	62	2	0	0	3	57	0	18-20 October, 2023	Cooperative Law	Haryana
88	Leadership Development Programme for Chairpersons/ Directors of Handloom/ Handicraft Cooperative Societies of Manipur (Thoubal)	35	3	0	14	23	9	35	18-20 October, 2023	Handloom/ Handicraft	NE States



89	Leadership Development Programme for Chairpersons/ Directors/ Members of Cooperative Societies of Haryana	42	4	0	1	12	26	0	25-27 October, 2023	PACS	Haryana
90	Leadership Development Programme for Chairmen/ Directors of Labour of Devbhoomi Agro Multi State Cooperative Societies of Uttarakhand	37	2	0	0	2	37	0	25-27 October, 2023	Multi State Coop. Societies	Uttarakhand
91	Capacity Building Programme for Managers/ Secretaries of PACS	45	4	0	0	44	0	0	25-29 Oct., 2023	PACS	Andhra Pradesh
92	Leadership Development Programme for Chairpersons/ Directors of UCBs of Maharashtra	41	2	0	8	4	27	0	26-28 October, 2023	Credit	Maharashtra
93	Leadership Development programme for Chairpersons/ Directors of PACS of A&N Islands	29	0	0	0	4	0	25	27-29 October, 2023	PACS	A & N Islands
94	Leadership Development Programme for Chairpersons/ Directors of Farmers of Punjab	42	2	0	0	3	37	0	1-3 November, 2023	Agriculture	Punjab
95	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of A&N Islands	30	0	0	2	0	30	0	6-8 November, 2023	Fisheries	A & N Islands
96	Leadership Development Programme for Chairpersons/ Directors of Youth/ Construction Cooperative Societies of A&N Islands	30	0	0	0	8	22	0	9-11 November, 2023	Cooperative Education	A & N Islands
97	Leadership Development Programme for Chairpersons/ Directors of Labour Cooperative Societies of Manipur (Thoubal)	35	4	2	26	19	10	35	9-11 November, 2023	Labour	NE States
98	Leadership Development Programme for Chairpersons/ Women Directors of Cooperatives of India	36	9	5	36	6	16	9	15-17 November, 2023	Women Coops.	India



99	Leadership Development Programme for Chairpersons/ Directors of Fishery Cooperatives of Punjab	42	2	0	0	3	37	0	20-22 November, 2023	Fisheries	Punjab
100	Leadership Development Programme for Chairpersons/ Women Directors of Cooperatives of Sikkim	41	3	23	40	15	0	0	20-22 November, 2023	Women Coops.	NE States
101	Leadership Development Programme for Chairpersons/ Directors/ Members of Cooperative Societies of West Bengal (Jhargram)	33	5	2	8	10	16	0	22-24 November, 2023	Cooperative Education	West Bengal
102	Leadership Development Programme for Chairpersons/ Directors of Multi State Cooperative Societies of Maharashtra	40	0	1	6	0	33	0	23-25 November, 2023	Multi State Coop. Societies	Maharashtra
103	Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of Manipur (Thoubal)	35	3	0	35	20	12	35	27-29 Nov., 2023	Women Coops.	NE States
104	Leadership Development Programme for Chairpersons/ Directors of SC/ST Cooperatives of India	42	35	7	23	0	0	0	28-30 November	SC/ST Cooperatives	India
105	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of Manipur	35	8	0	4	17	8	35	28-30 November	Fisheries	NE States
106	Capacity Building Programme for Managers/ Secretaries of PACS of Sikkim	40	4	11	0	21	0	40	28 Nov.- 2 Dec., 2023	PACS	NE States
107	Leadership Development Programme for Chairpersons/ Directors/ Members of West Bengal Cooperative Societies of West Bengal (Barsul)	29	3	0	0	4	15	0	28-30 November, 2023	Cooperative Education	West Bengal



108	Leadership Development Programme for Office Bearers of Labour & Forest Labour Cooperatives of Himachal Pradesh & Haryana	26	2	3	1	0	21	0	30 Nov. - 2 December, 2023	Labour	Himachal Pradesh
109	Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of Jammu (Barnoti)	40	19	0	40	12	7	0	2-4 December, 2023	Women Coops.	Jammu
110	Leadership Development Programme for chairpersons/ Women Directors of Coopertives of India	30	10	2	30	13	0	0	5-7 December, 2023	Women Coops.	India
111	Leadership Development Programme for Chairpersons/ Women Directors of Credit Societies of Jammu (Barnoti)	40	28	0	40	7	5	0	9-11 December, 2023	Women Coops.	Jammu
112	Capacity Building Programme for Manager/ Secretaries/ Staff of PACS for West Bengal (Uttarpara)	32	2	0	0	3	27	0	23 Nov.-9 Dec., 2023	PACS	West Bengal
113	Entrepreneurship Development for Women on Skill Development	23	3	1	23	13	6	4	11 - 22 Dec., 2023	Women Coops.	India
114	Leadership Development Programme for Chairpersons/ Directors of SCU/DCU of India	36	5	4	3	14	13	0	13-15 December,	SCU/DCU	India
115	Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of Karnataka	33	2	0	33	21	0	0	14-16 December, 2023	Women Coops.	Karnataka
116	Leadership Development Programme for Chairmen/ Directors of Dairy Cooperatives of Uttarakhand (Roorke)	41	2	0	0	0	37	0	18-20 December, 2023	Dairy	Uttarakhand
117	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperative Societies of Madhya Pradesh (Khargaon)	42	10	17	3	15	0	0	18-20 December, 2023	Fisheries	Madhya Pradesh



118	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Bihar	40	3	1	6	16	14	0	19-21 December, 2023	Dairy	Bihar
119	Leadership Development Programme for Chairperson/ Directors of Handloom/ Handicrafts Cooperatives of Telangana	31	0	0	2	31	0	0	19-21 December, 2024	Handloom/ Handicraft	Telangana
120	Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of Jammu	40	32	0	40	2	5	0	20-22 December, 2023	Women Coops.	Jammu
121	Capacity Building Programme for Manager/ Secretaries/ Staff of PACS for Manipur	42	7	0	14	25	10	42	22-26 December, 2024	PACS	NE States
122	Leadership Development Programme for Chairpersons/ Directors of SC/ST Cooperatives of India	24	14	10	13	0	0	9	27-29 December, 2023	SC/ST Cooperatives	India
123	Capacity Building Programme for Manager/ Secretaries/ Staff of PACS for Madhya Pradesh(Khargaoon)	51	2	1	0	37	10	0	27 Dec.,23 - 12 Jan.,24	PACS	Madhya Pradesh
124	Leadership Development Programme for Chairmen/ Directors of Primary Seed Growers Cooperative Societies of Madhya Pradesh (Sihor)	42	0	0	0	37	5	0	28-30 December, 2023	Cooperative Education	Madhya Pradesh
125	Capacity Building Programme for Manager/ Secretaries/ Staff of PACS for Gujarat (Amreli)	65	0	0	0	10	55	0	28 Dec.- 11 Jan., 2024	PACS	Gujarat
126	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Madhya Pradesh	40	5	11	0	23	11	0	29-31 December, 2023	Dairy	Madhya Pradesh
127	Capacity Building Programme for Manager/ Secretaries/ Staff of PACS for West Bengal (Jalpaiguri)	25	20	0	0	2	3	0	2-20 January, 2024	PACS	West Bengal



128	Refresher Course for Lady Mobilisers/ Lady Cooperative Education Instructors of NCUI Cooperative Education Field Projects	25	2	1	25	4	18	6	3-5 January, 2024	Cooperative Education	India
129	Leadership Development Programme for chairperons/ Directors of PACS of Madhya Pradesh (Bhind)	40	3	0	0	12	25	0	3-5 January, 2024	PACS	Madhya Pradesh
130	Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of Uttrakhand (Roorke)	44	0	0	44	1	0	0	4-6 January, 2024	Women Coops.	Uttrakhand
131	Certificate Course on Cooperative Law & Practices	18	3	0	3	9	6	0	8-19 January, 2024	Cooperative Education	India
132	Leadership Development Progrmme for Chairpersons/ Directors of Cooperative Societies of Gujarat	40	0	1	0	18	21	0	10-12 January, 2024	Cooperative Education	Gujarat
133	Leadership Development Programme for Chairpersons/ Directors of Farmers & Other Members of Societies of Haryana conducted at New Delhi	38	6	0	8	8	16	0	15-17 January, 2024	Cooperative Education	New Delhi
134	Leadership Development Programme for Chairpersons/ Directors of Youth/ Employees/ Members of Coperative Societies of Uttrakhand (Roorkee)	40	2	3	0	32	3	0	15-17 Jan., 2024	Cooperative Education	Uttrakhand
135	Leadership Development Programme for Farmers/ Members/ Directors of Cooperative Societies of Punjab	42	2	0	0	3	37	0	17 - 19 January, 2024	Cooperative Education	Punjab
136	Leadership Development Programme for chairpersons/ Directors of Dairy Cooperative Societies of Madhya Pradesh (Ratlam)	40	30	3	2	25	9	0	17-19 January, 2024	Dairy	Madhya Pradesh



137	Leadership Development Programme for Chairpersons/ Directors of PACS of Cooprive Societies o Madhya Pradesh (CAMPSCO), Bhind	57	6	0	8	27	24	0	18-20 January, 2024	PACS	Madhya Pradesh
138	Leadership Development Programme for Chairpersons/ Directors of Farmers & Other Members of Societies of Haryana conducted at New Delhi	39	5	0	18	6	10	0	19-21 January, 2024	Cooperative Education	New Delhi
139	Leadership Development Programme for Chairmen/ Directors of Agriculture & Rural Development Banks of India (NIRB)	32	0	0	6	32	0	0	22-24 January, 2024	ARDBs	India
140	Leadership Development Programme for Chairpersons/ Directors of Agriculture Marketing Cooperative Societies of India	48	17	9	2	3	14	0	22-24 January, 2024	Agriculture	India
141	Leadership Development Programme for Chairpersons/ Direrctors of Dairy Cooperative Societies of Madhya Pradesh, (CAMPSCO) Bhind	54	8	0	6	26	20	0	22-24 January, 2024	Dairy	Madhya Pradesh
142	Leadership Development Programme for Chairpersons/ Directors of Farmers & Other Members of Societies of Haryana conducted at New Delhi	40	3	0	27	5	5	0	23-25 January, 2024	Cooperative Education	New Delhi
143	Leadership Development Programme for Members/ Youth Cooperatives of Cooperative Societies of Agriculture Marketing & Processing of Punjab	44	2	0	0	3	39	0	23-25 January, 2024	Agriculture	Punjab
144	Leadership Development Programme for Chairpersons/ Directors of Farmers & Other Members of Societies of Haryana conducted at New Delhi	40	2	0	27	3	8	0	27-29 January, 2024	Cooperative Education	New Delhi



145	Training Programme for Students from Education Institutions/ Universities, Freshers, New Appointee on "Formation of Cooperative Societies"	68	5	1	25	31	30	10	29 Jan.-2 Feb., 2024	Cooperative Education	India
146	Leadership Development Programme for Chairpersons/ Directors of Urban Credit Cooperative Societies of Madhya Pradesh (Dhar)	45	2	6	4	17	21	0	29-31 January, 2024	Credit	Madhya Pradesh
147	Leadership Development Programme for Chairpersons/ Directors of Marketing Cooperative Societies of Madhya Pradesh (CAMPCO), Bhind	53	7	0	7	23	23	0	29-31 January, 2023	Marketing	Madhya Pradesh
148	Leadership Development Programme for Chairpersons/ Directors of SCU/DCUs of West Bengal	11	1	0	0	1	9	0	31 Jan.-2 Feb., 24	SCU/DCU	West Bengal
149	Leadership Development Programme for Chairpersons/ Directors of Cooperative Societies of Uttarakhand (Roorkee)	40	0	0	0	38	2	0	29-31 Jan., 2024	Cooperative Education	Uttarakhand
150	Leadership Development Programme for Chairpersons/ Directors of Urban Cooperative Banks of Madhya Pradesh (Dhar)	45	2	5	5	16	21	0	29-31 Jan., 2024	Credit	Madhya Pradesh
151	Trainer's Training Programme for Personnel of Maharashtra	42	1	2	0	0	39	0	3-5 February, 2024	Cooperative Education	Maharashtra
152	Leadership Development Programme for chairpersons/ Directors/ Members/ Farmers of Punjab	41	2	0	2	2	37	0	5-7 February, 2024	Cooperative Education	Punjab
153	Leadership Development Programme for Chairpersons/ Directors of Horticulture of Cooperatives of Sikkim	40	4	8	30	28	0	40	6-8 February, 2024	Handloom/ Handicraft	NE States
154	Leadership Development Programme for Chairpersons/ Directors/ Managers of Multi State Cooperative Societies of Karnataka	40	1	0	40	39	0	0	6-8 February, 2024	Multi State Coop. Societies	Karnataka



155	Certificate Course in "Advanced Ms-Office & Computer Operation"	31	5	0	16	16	11	7	5-29 February, 2024	IT	India
156	Leadership Development Programme for Chairpersons/ Directors of Multi State Cooperative Societies of Madhya Pradesh (Indore)	40	6	0	0	31	3	0	7-9 February, 2024	Multi State Coop. Societies	Madhya Pradesh
157	Leadership Development Programme for Chairpersons/Directors of an Members of Credit Cooperative Societies of Karnataka	49	5	0	14	18	26	0	8-10 February, 2024	Credit	Karnataka
158	Leadership Development Programme for Trainers' Training Programme for Karnataka	43	4	7	4	28	0	0	9-11 Feb., 2024	Cooperative Education	Karnataka
159	Programme on Cooperation and Cooperative Management for the Personnel of IFFCO Kalol Unit (Gujarat)	45	5	0	0	4	35	0	12-13 February, 2024	Fertiliser	Gujarat
160	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperative Societies of India	47	10	1	5	4	10	8	12-14 February, 2024	Fisheries	India
161	Leadership Development programme for Chairpersons/ Directors of Youth Cooperative Societies of Punjab State	44	2	0	8	2	40	0	12-14 February, 2024	Cooperative Education	Punjab
162	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Madhya Pradesh (Panna)	40	0	3	9	32	5	0	12-14 February, 2024	Dairy	Madhya Pradesh
163	Leadership Development Programme for Chairpersons/ Directors of Women Credit Cooperative Societies of Madhya Pradesh (Bhopal)	33	1	4	33	22	6	0	13-15 Feb., 2024	Credit	Madhya Pradesh



164	Leadership Development Programme for Chairpersons/ Directors of Agriculture Credit Cooperative Societies of Madhya Pradesh (Ratlam)	42	7	10	0	15	10	0	14-16 February, 2024	Credit	Madhya Pradesh
165	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Madhya Pradesh (Jabalpur)	46	35	8	46	1	2	0	14-16 Feb., 2024	Dairy	Madhya Pradesh
166	Leadership Development Programme Chairpersons/ Women Directors of Cooperatives of Goa	40	0	2	19	40	19	0	15-17 February, 2024	Women Coops.	Goa
167	Leadership Development Programme for Chairpersons/ Women Directors of Karnataka	50	1	2	50	47	0	0	16-18 February, 2024	Women Coops.	Karnataka
168	Leadership Development Programme form Chairpersons/ Directors of Fisheries Cooperatives of Madhya Pradesh (Khandwa)	47	11	23	6	10	3	0	17-19 February, 2024	Fisheries	Madhya Pradesh
169	Leadership Development Programme for Chairpersons/ Directors of IFFDC PFFCS	22	0	0	0	6	16	0	19-21 February, 2024	Farm Forestry	India
170	Capacity Development programme for Primary Agricultural Coop. Societies of Gujarat	50	0	0	0	19	31	0	20 Feb. - 5 March, 2024	PACS	Gujarat
171	leadership Development Programme for Chairpersons/ Directors of Labour Cooperatives of Haryana	35	5	0	0	10	20	0	20-22 February, 2024	Labour	Haryana
172	Leadership Development Programme Chairpersons/ Women Directors of Cooperatives of Telangana	44	11	0	44	28	5	0	21-23 February, 2024	Women Coops.	Telangana
173	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Madhya Pradesh (Dhar)	43	0	1	1	34	8	0	21-23 February, 2024	Dairy	Madhya Pradesh



174	Leadership Development Programme for Chairpersons/ Directors of Members of Credit Cooperative Societies of Karnataka	45	5	0	14	17	21	0	21-23 February, 2024	Credit	Karnataka
175	Leadership Development Programme for Chairpersons/ Directors of Kalaburgi (Karnataka)	46	2	0	9	2	33	0	24-26 Feb., 2024	Cooperative Education	Karnataka
176	Leadership Development Programme for Chairpersons/ Directors of Farm Forestry Cooperative Societies of Madhya Pradesh (Khandwa)	46	8	26	0	4	7	0	26-28 February, 2024	Farm Forestry	Madhya Pradesh
177	Leadership Development Programme for Chairpersons/ Directors of Labour Cooperative Societies of India	21	1	0	1	3	17	0	26-28 February, 2024	Labour	India
178	Leadership Development Programme for Chairpersons/ Directors of PACS of Haryana	33	5	0	0	3	25	0	27-29 February, 2024	PACS	Haryana
179	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Madhya Pradesh (Khandwa)	45	5	1	0	31	8	0	1-3 March, 2024	Dairy	Madhya Pradesh
180	Capacity Development programme for Primary Agricultural Coop. Societies of Sikkim	47	5	20	25	22	0	47	1-15 March, 2024	PACS	NE States
181	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Goa	36	2	8	14	3	9	0	4-6 March, 2024	Dairy	Goa
182	Leadership Development Programme for Chairpersons/ Directors of Poultry Farming of Kadaknath Cooperative Societies of Madhya Pradesh (Zabua)	42	0	42	1	0	0	0	4-6 March, 2024	Poultry	Madhya Pradesh



183	Leadership Development Programme for Chairpersons/ Women Directors of Cooperatives of Madhya Pradesh (Jabalpur)	45	5	13	45	20	7	0	4-6 March, 2024	Women Coops.	Madhya Pradesh
184	Entrepreneurship Development Programme for Women Cooperative Instructors Trainers' & Officials of India	32	2	1	32	16	13	8	4-16 March, 2024	Women Coops.	India
185	Capacity Building Programme for Primary Agriculture Cooperative Societies of Gujarat	50	0	0	0	25	24	0	4-22 March, 2024	PACS	Gujarat
186	Leadership Development Programme for Women Members of Bank on Digital Banking and Empowerment of Women Madhya Pradesh (Gwalior)	40	1	0	40	0	0	0	5-7 March, 2024	IT	Madhya Pradesh
187	Leadership Development Programme for Secretaries/ Managing Directors of PACS of Madhya Pradesh (Panna)	37	1	0	0	16	20	0	5-7 March, 2024	PACS	Madhya Pradesh
188	Leadership Development Programme for Chairpersons/ Directors of Fisheries Cooperatives of Madhya Pradesh (Nagaon)	40	0	0	4	40	0	0	5-7 March, 2024	Fisheries	Madhya Pradesh
189	15 days Capacity Development Programme for Primary Agriculture Cooperative Societies of Manipur (PACS)	50	14	1	32	18	17	50	5-21 March, 2024	PACS	NE States
190	Leadership Development Programmes for Chairpersons/ Directors for Dairy Cooperatives of Madhya Pradesh (Ratlam)	40	3	0	1	21	16	0	10-12 March, 2024	Dairy	Madhya Pradesh
191	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Madhya Pradesh (Bhind)	53	9	0	24	20	10	0	11-13 March, 2024	Dairy	Madhya Pradesh



192	Leadership Development Programme for Members/ Youth Cooperative Societies of Punjab	44	2	0	0	4	38	0	11-13 March, 2024	Youth Coops.	Punjab
193	Certificate Course on Cooperative Law & Practices	30	0	0	0	7	22	0	11-22 March, 2024	Cooperative Law	India
194	Leadership Development Programme for Chairpersons/ Directors of Sugar Cooperatives of India	23	0	4	4	3	16	7	11-13 March, 2024	Sugar	India
195	Leadership Development Programmes for Chairpersons/ Directors for Dairy Cooperatives of Madhya Pradesh (Khargaon)	45	0	1	0	30	14	0	12-14 March, 2024	Dairy	Madhya Pradesh
196	Leadership Development Programme for Chairpersons/ Directors of Dairy Cooperatives of Haryana	34	0	0	8	2	34	0	13-15 March, 2024	Dairy	Haryana
197	Leadership Development Programme for Chairpersons/ Directors of Farm Forestry Cooperative Societies of Uttar Pradesh	30	2	0	0	6	22	0	13-15 March, 2024	Farm Forestry	Uttar Pradesh
198	Leadership Development Programme for Primary Agriculture Cooperative Societies (PACS)	40	8	0	0	0	32	0	13-15 March, 2024	PACS	Maharashtra
199	Leadership Development Programme for Chairpersons/ Directors of Marketing Cooperative Societies of Madhya Pradesh (Bhind)	55	7	0	25	23	8	0	14-16 March, 2024	Marketing	Madhya Pradesh
200	Leadership Development Programme for Chairpersons/ Directors of Agriculture Cooperative Societies of Madhya Pradesh (Hathod)	44	1	0	0	40	3	0	16-18 March, 2024	Agriculture	Madhya Pradesh
201	Leadership Development Programme for Chairpersons/ Directors of Primary Seed Growers of Madhya Pradesh (Khargaon)	45	0	4	0	9	32	0	18-20 March, 2024	PACS	Madhya Pradesh



202	Leadership Development Programme for chairpersons/ Directors of Fisheries Cooperatives of Manipur	40	19	0	28	15	6	40	18-20 March, 2024	Fisheries	NE States
203	Leadership Development Programme for Chairpersons/ Directors of Poultry Cooperative Societies of Madhya Pradesh (Jabalpur)	43	4	1	43	38	0	0	18-20 March, 2024	Poultry	Madhya Pradesh
204	Leadership Development Programme for Chairpersons/ Directors of Primary Agriculture Cooperative Societies of Haryana	26	4	0	0	1	22	0	19-21 March, 2024	PACS	Haryana
205	Leadership Development Programme for Chairpersons/ Directors of HL/HC Cooperative Societies of Manipur	40	12	0	40	14	14	40	19-21 March, 2024	Handloom/ Handicraft	NE States
206	Leadership Development Programme for Managing Committee Members of Cooperative Societies of Jammu	51	13	1	45	0	37	0	21-23 March, 2024	Cooperative Education	Jammu
207	Leadership Development Programme for Leaders/ Members/ Farmers Cooperative Societies of Uttarakhand	41	3	0	0	2	36	0	21-23 March, 2024	Cooperative Education	Uttarakhand
208	Leadership Development Programme for Chairpersons/ Directors of SC/ST Cooperatives of Manipur	40	40	0	40	0	0	40	21-23 March, 2024	SC/ST Cooperatives	NE States
209	Leadership Development Programme for Chairpersons/ Directors of Sugar Cooperatives of Maharashtra	40	4	5	2	0	29	0	21-23 March, 2024	Sugar	Maharashtra
210	Contract Classes of CoP/ DoP on Cooperative Education students of BPSMV, Haryana	48	5	0	48	35	8	0	22-03-24	Cooperative Education	Haryana
211	Center for Studies in Rural Management, Gujarat Vidyapith	26	3	1	12	13	9	0	26-28 March, 2024	Cooperative Education	India



212	Leadership Development Programme for Chairpersons/ Directors of Urban Cooperative Banks of India(NIRB, Bengaluru)	26	1	1	3	4	20	1	27-29 March, 2024	Credit	India
213	Leadership Development Programme for Chairpersons/ Directors of Livelihood Cooperative Societies of Madhya Pradesh (Bhopal)	32	2	0	33	25	5	0	27-29 March, 2024	Service Coops.	Madhya Pradesh
214	Leadership Development Programme for Chairpersons/ Directors/ Members of Cooperatives of Societies of Karnataka	34	5	2	12	0	0	0	28-30 March, 2024	Cooperative Education	Karnataka
215	Women Empowerment & Knowledge of Digital Banking for cooperatives of Madhya Pradesh (Bhopal)	40	15	3	40	20	2	0	29-31 March, 2024	IT	Madhya Pradesh
Total		8646	1229	670	2624	2910	3394	816			



NCUI's 34 COOPERATIVE EDUCATION FIELD PROJECTS

1. Introduction

In 1976, the Government of India approved the Cooperative Education Scheme of National Cooperative Union of India (NCUI) to reach the untapped areas, region and states of India as a special measure for strengthening cooperative movement. This central sector scheme, funded by the Ministry of Agriculture and Farmers' Welfare, aims to address regional development imbalances and promote growth in underdeveloped areas.

2. Objective

The main objective of the scheme is to develop and promote cooperative societies in project areas and through them to increase the productivity of farmer members and thus, improve their socio – economic conditions.

3. Approach

The project approach for cooperative development emphasizes intensive efforts through 'Cooperative Education', coupled with farm and technical guidance. The office bearers and members of project adopted societies are motivated and educated to implement the business development plans through their active participation in planning of business activities, operational management and its evaluation. Self Help Groups are formed by the project personnel to facilitate micro – credit and sustainable income – generating activities. The formation and working of these groups are based on cooperative culture. All educational, farm guidance, and developmental activities are integrated with the business development plans of PACS (Primary Agricultural Credit Societies) and LAMPS (Large Area Multi-purpose Societies) adopted by the projects, ensuring comprehensive development.

4. Implementation

NCUI is implementing a central sector scheme to intensify Cooperative Education through 34 Cooperative Education Field Projects. These include projects focused on women and the North Eastern region, situated in states and areas with less/under developed cooperatives, as well as in Union Territories.

5. Project Activities: -

The Project activities are divided mainly into four parts:

1. Educational / Development Activities.
2. Farm / Technical Guidance Activities.
3. Socio-Developmental Activities.
4. Women Development Activities.



1. **Educational / Development activities:** Educational and Development activities are designed to empower members with the knowledge and skills needed to enhance their personal development, improve the cooperative's operations, and contribute positively to their communities. By participating in these activities, cooperatives can enhance member capabilities, boost operational efficiency, and contribute to the overall success and sustainability of the cooperative.
2. **Farm / Technical guidance activities:** Farm and Technical guidance activities are crucial for enhancing the productivity, sustainability, and profitability of farming operations. These activities provide members with the knowledge, skills, and tools needed to adopt best practices, implement new technologies, and improve their overall agricultural performance. Through farm and technical guidance, cooperatives can enhance the knowledge, skills, and productivity of their members, leading to better agricultural production, increased incomes, and sustainable development.
3. **Socio-Developmental activities:** Socio-developmental activities focus on improving the social, economic, and cultural well-being of their members and the communities they serve. These activities enable cooperatives to contribute to broader societal development while fostering community, solidarity, and mutual aid. By engaging in socio-developmental activities, cooperatives play a significant role in promoting inclusive and sustainable community development. These efforts not only improve the quality of life for members but also strengthen the cooperative's social impact and relevance within the community.
4. **Women development activities:** Women development activities aim to empower women, promote gender equality, and enhance the socio-economic status of female members. These activities can lead to increased participation of women in cooperative leadership, improved economic opportunities, and overall community development. By implementing these women development activities, cooperatives can create a more inclusive and equitable environment that empowers women, promotes gender equality, and enhances the overall success and sustainability of the cooperative.

Skill Development Program: Skill development programs are vital for boosting members' capabilities, enhancing operational efficiency, and ensuring the long-term sustainability of the cooperative. These programs cover a broad spectrum of skills, from basic literacy and numeracy to advanced technical and managerial competencies. By investing in skill development, cooperatives can improve members' abilities, increase productivity, and support the overall success and sustainability of the cooperative.



Progress Made in This Direction:

- Progress in a cooperative can be assessed across multiple dimensions, including financial performance, member satisfaction, operational efficiency, social impact, and governance.
- Project-wise activities, achievements, progress, and highlights of special activities are detailed in Annexures I, II, III, and IV.

Annexure I

Targets and Achievements for the Period 2023 to March 2024

Sl. No.	Particulars	Target for the year 2023-24	Achievements for the year 2023-2024
1.	No. of events	15930	14697
2.	No. of Participants	334650	291991

Annexure II

Progress Report for April 2023 to March 2024: Intensification of Cooperative Education in Cooperatively Underdeveloped State/Underdeveloped areas of Developed states 34 Projects

Sl. No	Activities	No. of Events	No. of Participants
A	Cooperative Education Activities		
1	Cooperative Education Programmes	954	16489
2	Awareness Contact Programmes	1433	31921
3	IT Interventions & Cyber Security	846	23774
4	Promotion & Revival of Cooperatives	856	17575
5	BDP Programme	857	22406
	Total of A	4946	112165
B	Social Education Activities	No. of Events	No. of Participants
1	General Awareness Program	812	15672
2	Short Skill Programmes	941	13196
3	Insurance Schemes	776	15079
4	Awareness Programme for Special Communities	1201	20184
5	Functioning of Panchyati Raj System	744	14388
	Total of B	4474	78519
C	Women Development Education	No. of Events	No. of Participants
1	Formation of SHGs	709	13094
2	Micro Finance Schemes	877	14271



3	Short Skill Programmes	380	6055
4	Female Farmer Clubs	470	8933
5	Women Empowerment Schemes of Govt	697	12874
	Total of C	3133	55227
D	Farm Technical Guidance Activities	No. of Events	No. of Participants
1	Natural & Organic Farming	216	4567
2	Animal Husbandry	411	8854
3	Seed Treatment	192	3138
4	Marketing & Processing	208	4171
5	Soil Testing & Fertilizers use	188	3066
6	Saving & Harvesting Water	170	2777
7	Agri Govt Schemes	181	3829
	Total of D	1566	30402

E	Skill Development Programme	No. of Events	No. of Participants
1	Tailoring Course	64	1934
2	Artificial Jewellery making courses	47	1041
3	Embroidery and Fabric Painting Courses	52	1268
4	Beauty Parlour Short Course	58	1262
5	Fragrant Candle Making	50	1353
6	Workshop on Commercial animal rearing like piggery, poultry, Goat rearing, Dairy, Fishery for income generation	140	3672
7	Exposure Visit / Study Visit of SHG/Coop Members	55	1637
8	Environment protection programs	53	1778
9	LDP Programme for Directors / Members of PACS / SHG	59	1733
	Total of E	578	15678
	Total (A+B+C+D+E)	14697	2,91,991



Annexure III

Highlights and other activities of NCUI Cooperative Education Field Projects April, 2023 to March,2024

Sl. No.	Name of Programmes	Total No.
1	Societies Registered	134
2	Societies Revitalized	119
3	SHGs Converted to Societies	562
4	New Members Enroll. Society	25241
5	Soil Sample Tested	8017
6	Seed Sample Tested	1514
7	SHGs Formed	2761
8	SHG T/C Meeting	9646
9	New Members in SHG	18990
10	MC Meetings	3340
11	AG Meetings	1535

Annexure- IV

ANNUAL REPORT FOR THE PERIOD OF APRIL 2023 TO MARCH 2024

A. COOPERATIVE EDUCATION FIELD PROJECTS												
Sl. No.	NAME OF PROJECTS	Events	Male Participants				Female Participants					
			SC	ST	OBC	Other	SC	ST	OBC	UR	Other	T.P
1	GANDHINAGAR	187	254	3	534	772	271	36	899	1,032	542	4,343
2	ARRAH	65	375	-	554	564	63	-	80	54	-	1,690
3	BAGPAT	150	799	570	860	650	151	96	352	222	120	3,820
4	BILASPUR	256	705	25	335	2,629	533	16	139	1,424	535	6,341
5	FAZILKA	137	195	15	1,592	1,190	78	46	176	178	2	3,472
6	PURI	82	160	47	292	99	388	94	527	168	102	1,877
7	DEORIA	200	1,057	155	1,911	474	244	214	824	241	20	5,140
8	FATEHPUR	202	1,098	12	1,756	1,403	280	3	404	208	2	5,166



9	GULBARGA	216	621	444	1,052	441	613	365	415	237	-	4,188
10	HAZIPUR	142	476	-	701	908	391	5	485	547	178	3,691
11	HOSHIARPUR	252	2,136	-	322	3,193	586	-	17	274	13	6,541
12	UDHAMPUR	136	541	393	361	333	444	361	346	361	356	3,496
13	JHANSI	128	854	107	917	447	314	25	364	237	-	3,265
14	JHUNJHUNU	185	562	499	1,735	724	342	306	480	343	2	4,993
15	JODHPUR	66	149	140	434	268	159	50	189	257	-	1,646
16	KHURDA	122	399	121	620	567	263	47	451	331	113	2,912
17	PANAJI Goa	131	2	-	4	84	3	340	878	819	11	2,141
18	PORT BLAIR	106	-	-	26	135	45	52	317	1,088	1,011	2,674
19	RAIGUNJ	378	310	310	310	310	310	310	310	310	310	2,790
20	RAIPUR	104	219	48	1,177	64	123	138	344	6	-	2,119
21	RATLAM	195	603	612	1,488	706	164	26	3,100	108	-	6,807
22	SURENDRA NAGAR	181	34	19	738	2,934	268	-	-	-	-	3,993
23	THIRU.PURAM	147	291	88	-	-	2,387	733	30	-	-	3,529
24	UJJAIN	299	1,128	131	1,452	1,185	142	17	162	97	-	4,314
25	VIJAYAWADA	54	51	6	90	198	439	4	196	123	-	1,107
26	SHIMOGA	65	-	-	-	-	63	73	110	18	902	1,166
27	ASKA	86	59	-	599	40	185	30	1,079	40	6	2,038
28	Manipur (Imphal)	59	-	-	-	-	620	175	633	190	-	1,618
29	Bhopal	22	-	-	-	-	445	46	132	58	19	700
30	AIZAWL	180	-	2,415	-	-	-	2,235	-	-	-	4,650



31	THOUBAL	47	134	33	357	100	66	28	354	136	2	1,210
32	KOHIMA	91	-	911	-	-	-	964	-	-	-	1,875
33	MORIGAON	161	59	52	131	8	908	1,215	978	333	-	3,684
34	SHILONG	114	7	1,407	-	-	-	1,648	15	-	92	3,169
	TOTAL	4,946	13,278	8,563	20,348	20,426	11,288	9,698	14,786	9,440	4,338	1,12,165

B. SOCIAL EDUCATION PROGRAMMES

Sl. No.	NAME OF PROJECTS	Events	Male Participants				Female Participants					
			SC	ST	OBC	Other	SC	ST	OBC	UR	Other	T.P
1	GANDHINAGAR	139	32	-	166	393	230	196	610	1,066	371	3,064
2	ARRAH	64	276	-	303	341	51	7	101	41	-	1,120
3	BAGPAT	154	575	443	729	435	211	82	290	179	166	3,110
4	BILASPUR	238	672	9	128	1,414	522	20	83	1,079	214	4,141
5	FAZILKA	126	147	-	1,014	701	94	-	198	144	-	2,298
6	PURI	81	43	12	86	54	432	164	667	190	31	1,679
7	DEORIA	188	597	99	1,146	230	237	89	696	212	10	3,316
8	FATEHPUR	185	661	9	933	723	338	25	452	193	-	3,334
9	GULBARGA	87	409	281	412	347	390	307	287	214	19	2,666
10	HAZIPUR	140	325	-	491	603	281	-	343	357	121	2,521
11	HOSHIARPUR	225	1,108	-	98	1,257	1,219	-	50	254	12	3,998
12	UDHAMPUR	121	419	276	255	226	351	278	210	219	205	2,439
13	JHANSI	123	568	98	686	294	217	13	286	145	-	2,307
14	JHUNJHUNU	176	329	262	1,049	492	295	198	501	230	-	3,356



15	JODHPUR	66	92	88	146	112	189	108	262	180	3	1,180
16	KHURDA	112	256	114	345	239	289	48	441	309	122	2,163
17	PANAJI Goa	150	4	6	4	105	18	534	806	809	48	2,334
18	PORT BLAIR	107	-	1	22	55	4	16	352	940	522	1,912
19	RAIGUNJ	303	-	-	2,134	-	-	-	-	-	-	2,134
20	RAIPUR	110	232	33	839	84	120	47	327	18	-	1,700
21	RATLAM	186	425	507	1,296	840	35	31	45	51	-	3,230
22	SURENDRA NAGAR	155	40	-	702	2,023	-	-	-	-	-	2,765
23	THIRU.PURAM	125	108	36	8	-	1,598	430	16	-	-	2,196
24	UJJAIN	269	887	136	1,192	860	156	21	177	111	29	3,569
25	VIJAYAWADA	33	20	1	78	262	141	28	40	37	-	607
26	SHIMOGA	63	10	-	-	7	82	61	5	36	902	1,103
27	ASKA	71	5	-	83	6	187	43	916	65	20	1,325
28	Manipur (Imphal)	48	-	-	-	-	335	120	395	100	45	995
29	Bhopal	27	-	-	-	-	364	281	111	270	114	1,140
30	AIZAWL	180	-	2,100	-	-	-	1,050	-	-	-	3,150
31	THOUBAL	46	98	23	293	-	58	14	301	18	-	805
32	KOHIMA	94	-	637	-	-	-	846	-	-	-	1,483
33	MORIGAON	146	24	27	33	18	729	824	813	209	9	2,686
34	SHILONG	136	8	930	-	-	13	1,640	-	-	102	2,693
	TOTAL	4,474	8,370	6,128	14,671	12,121	9,186	7,521	9,781	7,676	3,065	78,519



C. WOMEN DEVELOPMENT PROGRAMMES

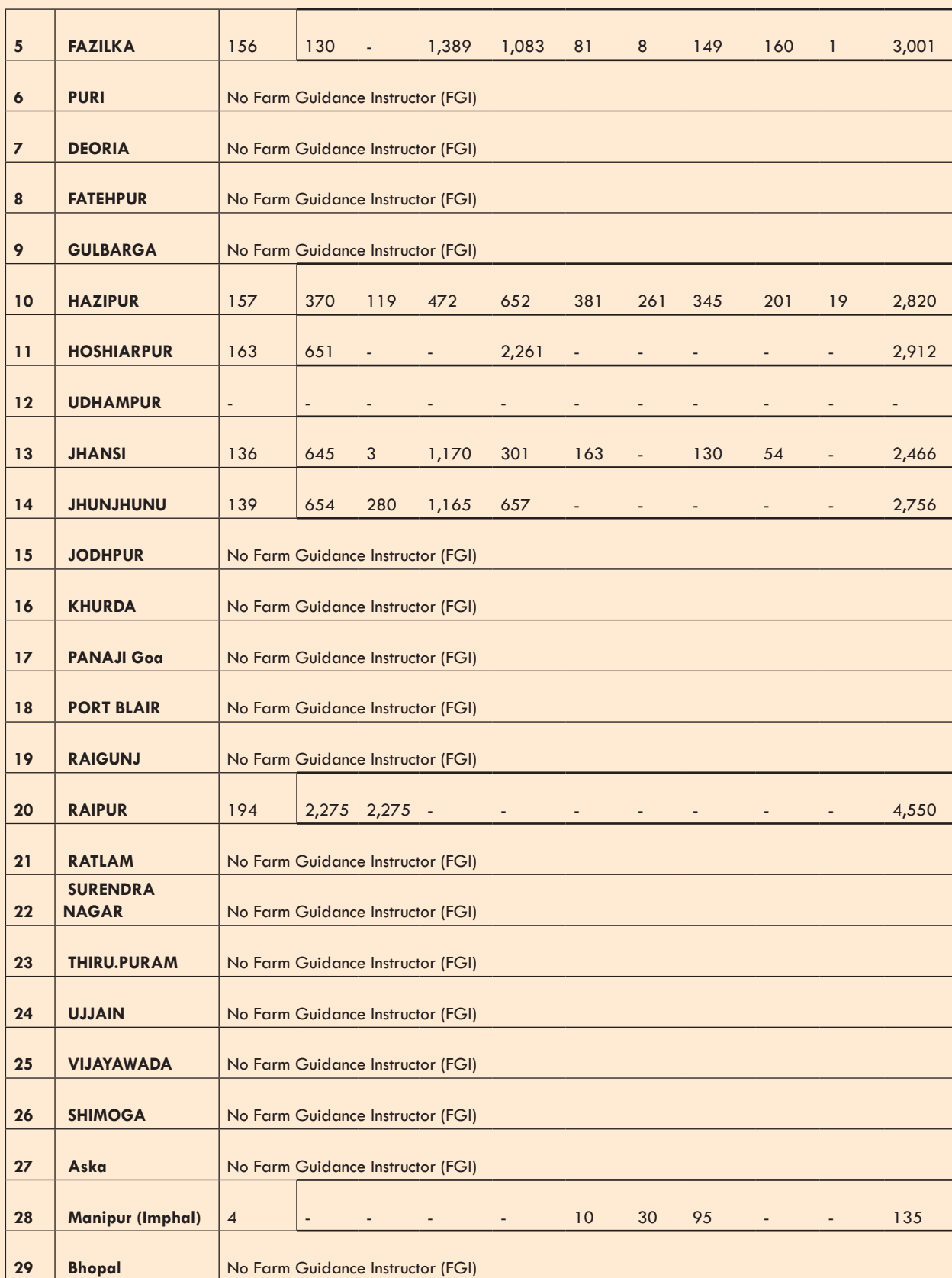
Sl. No.	NAME OF PROJECTS	Events	Male Participants				Female Participants					T.P
			SC	ST	OBC	Other	SC	ST	OBC	UR	Other	
1	GANDHINAGAR	110	-	-	-	98	185	197	881	498	217	2,076
2	ARRAH	No Lady Mobilizer (LM)										
3	BAGPAT	135	-	-	-	-	847	762	619	415	359	3,002
4	BILASPUR	No Lady Mobilizer (LM)										
5	FAZILKA	No Lady Mobilizer (LM)										
6	PURI	138	-	-	-	-	650	480	802	758	50	2,740
7	DEORIA	-	-	-	-	-	-	-	-	-	-	-
8	FATEHPUR	132	60	-	-	-	794	-	748	1,021	-	2,623
9	GULBARGA	135	-	-	12	-	951	448	746	282	-	2,439
10	HAZIPUR	No Lady Mobilizer (LM)										
11	HOSHIARPUR	No Lady Mobilizer (LM)										
12	UDHAMPUR	103	293	217	199	194	244	220	216	232	232	2,047
13	JHANSI	127	-	-	-	-	656	648	587	574	-	2,465
14	JHUNJHUNU	152	-	-	-	-	267	249	1,770	972	4	3,262
15	JODHPUR	No Lady Mobilizer (LM)										
16	KHURDA	128	-	-	-	-	414	297	740	373	-	1,824
17	PANAJI Goa	No Lady Mobilizer (LM)										
18	PORT BLAIR	110	-	-	-	6	129	15	331	1,448	189	2,118
19	RAIGUNJ	191	15	-	-	10	1,730	120	72	1,184	10	3,141



20	RAIPUR	No Lady Mobilizer (LM)										
21	RATLAM	137	-	-	-	-	606	517	706	312	-	2,141
22	SURENDRA NAGAR	128	-	-	-	-	472	76	1,958	51	-	2,557
23	THIRU.PURAM	173	-	-	-	42	1,950	-	138	32	242	2,404
24	UJJAIN	48	-	-	-	-	206	186	229	251	-	872
25	VIJAYAWADA	13	-	-	-	-	3	41	174	46	1	265
26	SHIMOGA	354	-	-	4,250	-	-	-	-	-	-	4,250
27	ASKA	84	8	-	6	1	282	61	1,195	181	-	1,734
28	Manipur (Imphal)	91	-	-	-	20	400	265	445	265	160	1,555
29	Bhopal	56	-	-	-	-	394	85	299	187	56	1,021
30	AIZAWL	116	-	-	-	-	80	2,145	-	-	-	2,225
31	THOUBAL	99	22	-	86	16	78	165	984	564	-	1,915
32	KOHIMA	85	-	-	-	-	54	1,408	-	-	-	1,462
33	MORIGAON	148	-	-	-	-	870	676	954	324	10	2,834
34	SHILONG	140	-	-	-	-	520	1,585	150	-	-	2,255
	TOTAL	3,133	398	217	4,553	387	12,782	10,646	14,744	9,970	1,530	55,227

D. FARM TECHNICAL GUIDANCE

Sl. No.	NAME OF PROJECTS	Events	Male Participants				Female Participants					T.P
			SC	ST	OBC	Other	STC	ST	OBC	UR	Other	
1	GANDHINAGAR	132	-	-	4	76	4	209	1,993	563	-	2,849
2	ARRAH	115	264	-	282	109	134	-	118	16	1,158	2,081
3	BAGPAT	No Farm Guidance Instructor (FGI)										
4	BILASPUR	105	284	-	43	574	253	-	23	738	-	1,915





30	AIZAWL	No Farm Guidance Instructor (FGI)										
31	THOUBAL	112	121	-	1,135	95	73	6	545	25	-	2,000
32	KOHIMA	-	-	-	-	-	-	-	-	-	-	-
33	MORIGAON	153	316	340	291	297	452	438	403	370	10	2,917
34	SHILONG	No Farm Guidance Instructor (FGI)										
	TOTAL	1,566	5,710	3,017	5,951	6,105	1,551	952	3,801	2,127	1,188	30,402

E. SKILL DEVELOPMENT ACTIVITIES

Sl. No.	NAME OF PROJECTS	Events	Male Participants				Female Participants					T.P
			SC	ST	OBC	Other	SC	ST	OBC	UR	Other	
1	GANDHI-NAGAR	45	-	-	10	9	211	35	1,046	1,271	105	2,687
2	ARRAH	9	29	-	40	26	62	-	145	54	-	356
3	BAGPAT	5	22	14	52	6	30	11	88	8	6	237
4	BILASPUR	14	16	1	15	97	117	32	60	215	1	554
5	FAZILKA	5	5	-	34	31	9	-	25	41	-	145
6	PURI	6	-	-	151	-	-	30	-	-	-	181
7	DEORIA	9	14	1	66	48	27	11	96	41	-	304
8	FATEHPUR	11	32	-	51	35	94	-	52	81	-	345
9	GULBARGA	1	-	16	17	8	17	24	23	19	21	145
10	HAZIPUR	5	7	-	16	33	25	-	51	23	-	155
11	HOSHIAR-PUR	13	61	-	24	82	107	-	58	81	-	413
12	UDHAMPUR	24	89	70	68	47	102	88	89	68	70	691
13	JHANSI	11	80	1	133	51	40	1	50	10	-	366
14	JHUNJHUNU	35	4	8	48	1	80	4	59	7	-	211
15	JODHPUR	21	75	4	174	29	49	-	117	95	-	543
16	KHURDA	2	6	-	30	9	38	23	70	52	17	245
17	PANAJI Goa	36	-	-	-	-	-	205	347	448	-	1,000



18	PORT BLAIR	4	-	1	-	-	1	1	14	75	20	112
19	RAIGUNJ	175	1,720	191	6	13	46	-	13	69	-	2,058
20	RAIPUR	5	-	-	-	14	36	30	79	3	-	162
21	RATLAM	1	-	-	-	-	11	9	30	5	-	55
22	SURENDRA NAGAR	10	-	-	-	32	84	-	25	1	-	142
23	THIRU. PURAM	15	97	19	11	-	168	88	-	-	-	383
24	UJJAIN	15	40	6	54	10	263	23	244	61	-	701
25	VIJAYAWADA	10	-	-	-	-	144	1	23	32	-	200
26	SHIMOGA	10	-	-	-	-	57	25	2	-	355	439
27	ASKA	5	-	-	46	-	11	-	107	6	-	170
28	Manipur (Imphal)	-	-	-	-	-	-	-	-	-	-	-
29	Bhopal	3	-	-	-	-	64	8	44	38	-	154
30	AIZAWL	9	-	58	-	-	-	449	-	-	-	507
31	THOUBAL	38	-	-	264	60	-	16	470	334	45	1,189
32	KOHIMA	10	-	34	-	-	-	132	-	-	-	166
33	MORIGAON	10	35	28	20	30	116	94	64	73	-	460
34	SHILONG	6	-	33	-	-	-	155	-	-	14	202
	TOTAL	578	2,332	485	1,330	671	2,009	1,495	3,491	3,211	654	15,678
GRAND TOTAL		14697	30088	18410	46853	39710	36816	30,312	46,603	32,424	10,775	2,91,991



CHAPTER 3

GENERAL COOPERATIVE POLICY

The **General Cooperative Policy (GCP) Division** conducted/organized several events, including the 17th Indian Cooperative Congress, Zonal Conferences, the awarding of the Ch. Brahm Prakash Memorial Research Scholarship in the field of 'Cooperation,' and meeting of the National Committee on the draft of the New National Cooperation Policy.

17th Indian Cooperative Congress Inaugural Ceremony

NCUI organized the 17th Indian Cooperative Congress, the highest forum of the cooperative movement, on July 1-2, 2023, at the plenary hall of the International Exhibition-cum-Convention Centre (IECC), Pragati Maidan, New Delhi. The event was inaugurated by the Hon'ble Prime Minister of India, Shri Narendra Modi, and was presided over by the Hon'ble Union Home and Cooperation Minister, Shri Amit Shah. Other notable attendees included the Hon'ble Union Minister of State for Cooperation, Shri B L Verma, and the President of the International Cooperative Alliance - Asia Pacific (ICA-AP), Dr. Chandrapal Singh Yadav.

The Congress saw the participation of high-ranking officials, such as the Secretary and Additional Secretary-cum-CRCS of the Ministry of Cooperation, Government of India, Cooperation Ministers from various states, and senior officers and staff members of different ministries. Additionally, the Registrar of Cooperative Societies, various state functionaries, and 3,500 delegates from different cooperative societies, ranging from the national to the primary level, graced the occasion with their presence.



A snapshot of the dignitaries present at the event.

The event was meticulously organized with the theme “*Amrit Kaal: Prosperity through Cooperation for a Vibrant India*,” encapsulating the essence of collective growth and the potential of cooperation in shaping a robust economy.

Drawing from India's rich cooperative heritage, the congress aimed to explore innovative



strategies and leverage technology to draw the cooperative movement into a new era of effectiveness, efficiency, and inclusivity. The choice of theme resonated with the aspiration to infuse the cooperative sector with renewed dynamism, establishing it as a cornerstone of India's development journey.

Technical Session

During the 17th Indian Cooperative Congress, seven technical sessions were held, addressing various aspects of cooperative credit systems, gender equality, social inclusion, and the significance of cooperatives in the Indian economy. The following were the themes of the sessions:

1. Conducive Cooperative Legislation and Policy Reforms
2. Cross-sectoral Collaboration for Strengthening Cooperative Movement
3. Strengthening Cooperative Education, Training, and Research
4. Ease of Doing Business for Competitive Cooperative Business Enterprises
5. Innovation and Technology for Cooperative Governance
6. Promoting Gender Equality and Social Inclusion through Cooperatives
7. Importance of Cooperative Credit System in the Indian Economy

These sessions brought together distinguished experts, thought leaders, and practitioners from diverse fields, encouraging meaningful dialogues, sharing best practices, and identifying actionable recommendations to strengthen the cooperative ecosystem. The speakers, experts, and panelists offered valuable insights, strategies, and innovations that are poised to drive India's cooperative movement towards greater prosperity.

Valedictory Function-

The Valedictory function of the 17th Indian Cooperative Congress was held on July 2, 2023, marking the conclusion of an enriching and insightful event that began on July 1, 2023. The esteemed gathering included distinguished guests, cooperative leaders, experts, and enthusiasts from across the country who came together to deliberate on the theme, "Amrit Kaal: Prosperity through Cooperation for a Vibrant India."



Chief Guest and Other Honored Guests at the Valedictory Function



The function was graced by the presence of the Chief Guest, Shri Om Birla, Hon'ble Speaker of the Lok Sabha, whose participation added immense significance to the event. Shri Purushottam Rupala, Hon'ble Union Minister of Fisheries, Animal Husbandry, and Dairying, also served as the Guest of Honour, further elevating the occasion with his esteemed presence.

Conference on Cooperative Development for South Zone States



Distinguished Guests Lightening the Lamp On The Occasion

The Zonal Conference on Cooperative Development for South Zone states, comprising Kerala, Andhra Pradesh, Telangana, Karnataka, Tamil Nadu, and Puducherry, was held on October 11, 2023, at the KLN Prasad Auditorium, Federation of Telangana Chambers of Commerce and Industry, Hyderabad. The conference aimed to review the growth, achievements, issues, and problems facing the cooperative movement in the Southern States and to devise strategies to address these challenges.

The conference was inaugurated by Dr. (Smt.) TAMILISAI Soundararjan, Hon'ble Governor of Telangana and Hon'ble Lt. Governor of Puducherry. Over 300 delegates attended the conference, including Chairpersons, Chief Executive Officers, Board Members, Secretaries, PACS members, and representatives from various primary cooperative societies, predominantly from Telangana and other southern states. Dr. (Smt.) TAMILISAI Soundararjan, Hon'ble Governor of Telangana & Hon'ble Lt. Governor of Puducherry spoke on the occasion.

In her inaugural address, the Hon'ble Governor highlighted NCUI's efforts to empower farmers and artisans across India through its training programs and field projects focused on cooperative education. She cited Saint Thiruvalluvar, a revered poet and philosopher from Tamil Nadu, to illustrate that cooperative philosophy has been a longstanding tradition in India. She emphasized the importance of enhancing cooperative capacities through technology and innovation to achieve the Prime Minister's vision of 'Prosperity through Cooperatives.' She also underscored that the cooperative sector must play a crucial role in making India a USD 5 trillion economy and congratulated the President, NCUI for undertaking various initiatives in the past three years for strengthening cooperation in the country.

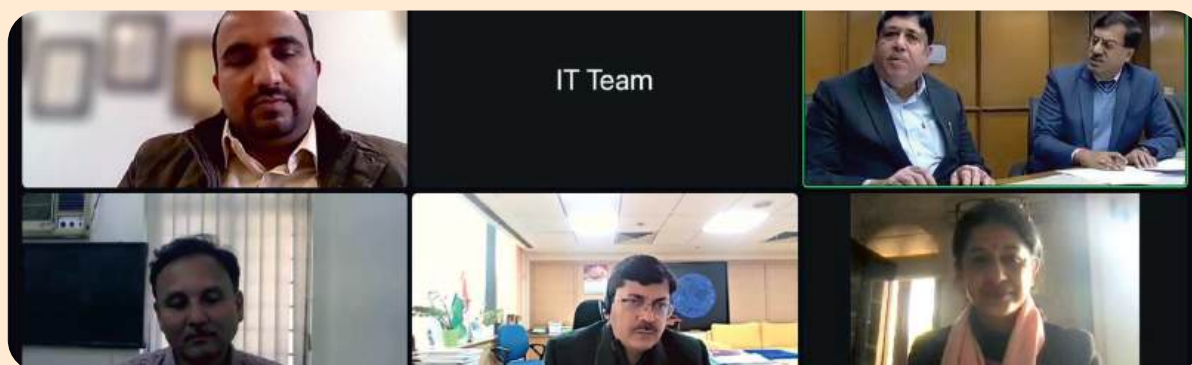


Shri Dileep Sanghani, President, NCUI speaking on the occasion

Shri Dileep Sanghani, President of NCUI, extended a warm welcome to the Governor of Telangana, the Lt. Governor of Puducherry, and other dignitaries and delegates. He expressed gratitude to the Governor for her participation and briefed attendees on NCUI's various activities, including education and training initiatives and the promotion of NCUI-HAAT for marketing products from primary societies. He also thanked the Prime Minister for establishing a separate Ministry of Cooperation and appointing Shri Amit Shah, a seasoned cooperator, to lead it.

The conference was attended by prominent cooperative leaders, including Shri Konduru Ravinder Rao, Chairman of NAFSCOB and President of Telangana State Cooperative Bank; Shri Ramchandaran, Committee Member of NCCE and Director of IFFCO; Shri Ramesh Kumar Bung, Chairman of Andhra Pradesh Mahesh Cooperative Urban Bank Ltd.; Tmt. V. Devaki, Additional Registrar/Administrator of the Tamil Nadu Cooperative Housing Federation; Shri M. Ganga Reddy, Chairman of Markfed; and Shri Raja Varaprasad Rao, Chairman of Telangana State Cooperative Union. Senior officials from the Cooperative Department, office bearers, and members of various cooperative societies from Telangana, Karnataka, Kerala, Andhra Pradesh, and Puducherry also attended the conference.

Ch. Brahm, Prakash Memorial Research Grant 2023-2024 in the subject of Cooperation.



A view of distinguished participants who joined the meeting through virtual means of communication



As per decision of the Governing Council, President, NCUI constituted a Committee for Awarding Ch. Brahm Prakash Memorial Research Grant in the subject of Cooperation For the year 2023-2024, the committee selected and awarded the grant to two recipients: Shri Darshan S. from Sri Ram Krishna Mission Vidyalaya, College of Arts and Science, Coimbatore, Tamil Nadu, and Shri **Vijendra Kumar** from Maharana Pratap University of Agriculture & Technology, Rajasthan.

National Cooperation Policy

The Ministry of Cooperation has formed a National Level Committee to draft the new National Cooperation Policy Document, chaired by Shri Suresh Prabhu, former Union Minister. Shri Dileep Sanghani, President of NCUI, is one of the committee members. Two Meetings of the National Level Committee for drafting New National Cooperation Policy Document were organized by NCUI in its campus on 28.12.2022 and 14.02.2023 under the chairmanship of Shri Suresh Prabhakar Prabhu, Ex –Union Minister, Govt. of India.





PUBLIC RELATIONS

The Public Relations Division played a pivotal role in enhancing the organization's image and fostering strong ties with media outlets during the fiscal year 2023–24. Through a series of strategic initiatives and meticulous planning, the division effectively disseminated key messages and promoted cooperative ethos across various platforms. A comprehensive overview of the division's activities is as under:

Nomenclature Meeting of MDs/Senior Officers of National level Federations for Cooperative Week Celebrations

A Nomenclature Meeting of MDs/Senior Officers of Delhi based national level cooperative organizations was organized on 7th August, 2023. Based on consultations with MDs/key representatives of national level federations, the theme of the Cooperative Week Celebrations was decided as *"Role of Cooperatives in Making India a \$5 Trillion Economy & SDGs"*.

70th All India Cooperative Week

Celebrated nationwide from 14th to 20th November 2023, the 70th All India Cooperative Week was a grand affair. Under the theme *"Role of Cooperatives in Making India a \$5 Trillion Economy & SDGs,"* the week-long celebration commenced with an inaugural function at NCUI on 15th November 2023. The Chief Guest of the function was Parshottam Rupala, Hon'ble Union Minister for Animal Husbandry, Dairy & Fisheries. Shri Dileep Sanghani, President, NCUI, came up with Presidential Address, while Dr. Sudhir Mahajan, Chief Executive, NCUI, came up with his opening remarks. More than 400 participants comprising Chairmen/MDs of national level and state federations, cooperative officials from various organizations and others attended the inaugural function.

A National level webinar on Cooperative Week Theme was also conducted on 17th November 2023. The keynote speakers were— Jayen Mehta, Managing Director, AMUL; Santosh Shukla, General Manager, IFFCO. In collaboration with the National Federation of Cooperative Sugar Factories, another webinar was held on *"Initiatives of Ministry of Cooperation in Strengthening Cooperative Sugar Sector"*, on 17th November 2023. Prakash Naiknavare, Managing Director, National Federation of Cooperative Sugar Factories was the keynote speaker on the occasion.

Press Releases of Important Events and Preparation of Draft Speeches/Messages of NCUI President/Chief Executive

- Press Releases in English/Hindi were prepared on the occasion of inaugural function of 70th All India Cooperative Week and celebration of International Day of Cooperatives. These events were well covered in media.



- Press releases in English and Hindi were prepared on the occasion of the visits of various foreign delegations and the events like International Women's Day, South Zone Conference, etc..
- A press conference was held on June 29, 2023, ahead of the 17th Indian Cooperative Congress, which took place on July 1-2, 2023, and was inaugurated by Narendra Modi, Hon'ble Prime Minister of India. The event was attended by over 60 journalists from print and electronic media, as well as Chairpersons, MDs of national federations, and other cooperative officials. Press notes and releases in English and Hindi were prepared and received extensive media coverage. For pre-publicity of the Indian Cooperative Congress, through collaboration with All India Radio, latest updates on the Congress on a daily basis were aired on FM Rainbow.
- During the 17th Indian Cooperative Congress, press releases in English and Hindi were prepared for both the inaugural and valedictory functions held on July 1 and 2, 2023. The event was well covered in print and electronic media. It also got wide social media coverage both pre-event and also post-event.
- Draft speeches of NCUI President/Chief Executive, NCUI, in English/Hindi were prepared on the occasion of NCUI's AGM, Cooperative Week Celebrations, South Zone Conference, etc., Draft speeches of Hon'ble Union Minister of Cooperation, and State Minister of Cooperation, were also prepared.
- Social media updates of the developments in NCUI, and the cooperative sector in general, more particularly related to activities/programs of NCUI, were regularly provided for the social media platforms of NCUI.
- The divisional officials regularly participated in the meetings convened by the Ministry of Cooperation to enhance the reach of social media handles of Ministry of Cooperation and NCUI with active participation of all the members and other stakeholders. The news pertaining to developments in NCUI were regularly sent to indiancooperative.com for wider coverage.

PUBLICATIONS

The Cooperator —Monthly Journal

The Cooperator is a monthly journal published by NCUI, featuring both English and Hindi sections. It serves as a regular communication channel for the cooperative fraternity, including cooperative institutions. All issues of The Cooperator were published on schedule and distributed to all subscribers. The online editions were uploaded to the NCUI website, and a PDF copy was widely circulated among cooperative organizations.

Special Issue of The Cooperator

During the year, the Division published a Special Issue of The Cooperator in November 2023 to mark the 70th All India Cooperative Week. The main theme of this issue was aligned with the Cooperative Week theme: "Role of Cooperatives in Making India a \$5 Trillion Economy & SDGs." The journal featured numerous articles contributed by Chairpersons and MDs of

national-level cooperative organizations, as well as other experts. Additionally, special issues of The Cooperator were also published on significant themes such as International Women's Day, analysis of the Budget etc.

'Indian Cooperative Review'

This is a quarterly research journal of NCUI. The issues for the months of April, July, October 2023, and January 2024 were printed. Invitation letters for articles were sent to MDs/CEOs of cooperative organizations/teaching faculty/academicians/ experts to ensure that a large number of quality articles are received for publication in this journal.

'Sahakar Jagran'

As per Ministry of Cooperation's directions to publish 'Sahakar Jagran' from April 2023, the Division was involved in regular publication of the magazine in Hindi, English and 10 regional languages. . Published by NCUI in collaboration with the Ministry of Cooperation, the magazine has received widespread appreciation. The divisional staff actively participated in meetings organized by the Ministry to address editorial, circulation, and postal matters related to the magazine.

Souvenir on the occasion of 17th Indian Cooperative Congress

A 200 pages Souvenir was published on the occasion of 17th Indian Cooperative Congress containing articles/papers on the main theme of the Indian Cooperative Congress and other sectoral issues related to cooperatives. The articles were written by Chairmen/MDs of cooperative organizations and other experts. The Souvenir was distributed to all the delegates of the Indian Cooperative Congress. Hard and soft copies of the journal were circulated to several cooperative organizations. The Souvenir is a valuable reference document for all.



NCUI Celebrates 70th All India Cooperative Week





CHAPTER 5

राजभाषा विभाग

वर्ष के दौरान (01 अप्रैल, 2023 से 31 मार्च, 2024 तक) राजभाषा के कार्यान्वयन से संबंधित विशिष्ट उपलब्धियों/कार्यों का संक्षिप्त विवरण

1. संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट (जनवरी, 2023 से मार्च, 2023 भाग - 1 एवं अप्रैल 2022 से मार्च, 2023, भाग - 2) तैयार की गई एवं आवश्यक कार्रवाई हेतु राजभाषा विभाग, गृह मंत्रालय को उनकी वेबसाइट पर निर्धारित प्रोफार्मा में ऑनलाइन प्रेषित की गई तथा नराकास एवं अन्य संबंधितों को इसकी एक प्रति प्रेषित की गई।
2. छमाही रिपोर्ट महानिदेशक, केन्द्रीय होम्योपथी अनुसंधान परिषद्, जवाहर लाल नेहरू अनुसंधान भवन, 61-65 इंस्टीट्यूशनल एरिया, 'डी' ब्लॉक के सामने, जनकपुरी नई दिल्ली - 110058 (नोडल कार्यालय) एवं नराकास दक्षिण दिल्ली-03, भारतीय जन संचार संस्थान (सूचना एवं प्रसारण मंत्रालय, भारत सरकार) अरूणा आसफ अली मार्ग, नई दिल्ली - 110067, को प्रेषित किया गया।
3. राजभाषा हिंदी के कार्यान्वयन से संबंधित वर्ष 2022-23 की वार्षिक मूल्यांकन रिपोर्ट निदेशक (राजभाषा), मंत्रालय को भिजवाई गयी।
4. संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट (अप्रैल, 2023 से जून, 2023 तक) तैयार की गई एवं आवश्यक कार्रवाई हेतु उप निदेशक (कार्यान्वयन), राजभाषा विभाग, गृह मंत्रालय को उनकी वेबसाइट पर निर्धारित प्रोफार्मा में ऑनलाइन प्रेषित की गई तथा निदेशक (राजभाषा), मंत्रालय को भी एक प्रति प्रेषित की गई।
5. संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट (01 जुलाई, 2023 से 31 सितम्बर, 2023 तक) तैयार कर आवश्यक कार्रवाई हेतु उप निदेशक (कार्यान्वयन), राजभाषा विभाग को प्रेषित की गई एवं गृह मंत्रालय को उनकी वेबसाइट पर निर्धारित प्रोफार्मा में ऑनलाइन रिपोर्ट प्रेषित की गई एवं नराकास को इसकी एक प्रति भिजवाई गई।
6. राजभाषा विभाग के पोर्टल पर भेजी गयी जुलाई से सितंबर, 2023 को समाप्त तिमाही रिपोर्ट की समीक्षा रिपोर्ट के प्रत्युत्तर में कार्यालय द्वारा ठोस कदम उठाए जाने का आश्वासन क्षेत्रीय कार्यान्वयन कार्यालय को भेजा गया।
7. राजभाषा कार्यान्वयन समिति (दक्षिण दिल्ली-03) की बैठक का आयोजन गूगल मीट पर किया गया और उस बैठक में निदेशक (राजभाषा) व हिंदी अधिकारी/कर्मचारी ने भाग लिया। इस बैठक में हिंदी की प्रगति के बारे में विस्तृत चर्चा की गई।
8. नगर राजभाषा कार्यान्वयन समिति, दक्षिण दिल्ली-3 की छमाही बैठक में राजभाषा विभाग से हिंदी अधिकारी ने भाग लिया। यह बैठक 23 जून, 2023 को आयोजित की गई।
9. संघ कार्यालय में हिन्दी कार्यशाला आयोजन मार्च, 2023 एवं 31.05.2023 को किया गया जिसमें मुख्य कार्यकारी महोदय के हस्ताक्षर से कार्यालय विज्ञप्ति जारी किया गया। कार्यशाला से संबंधित सूचना बोर्ड पर लगाई गई। इस कार्यशाला में कार्यालय के सभी कर्मिकों ने हिस्सा लिया।
10. संघ कार्यालय के समस्त अधिकारियों व कर्मचारियों को कार्यालयीन कार्य को अधिक से अधिक हिंदी में करने के लिए निर्देशित किया गया, जिसके उपरान्त हिंदी कार्य में प्रगति देखी गई।



11. जोधपुर, राजस्थान में राजभाषा विभाग, गृह मंत्रालय, भारत सरकार, नई दिल्ली के तत्वावधान में आयोजित राजभाषा सम्मेलन में हिंदी अधिकारी ने भाग लिया। सम्मेलन में माननीय गृह एवं सहकारिता मंत्री, भारत सरकार उपस्थित थे।
12. संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट भाग -1 (01 अक्टूबर, 2023 से दिसम्बर, 2023 तक) तैयार की गई एवं आवश्यक कार्यवाही हेतु गृह मंत्रालय को उनकी वेबसाइट पर निर्धारित प्रोफार्मा में सभी संबंधितों को ऑनलाइन प्रेषित की गई एवं नगर राजभाषा कार्यान्वयन समिति को भी इसकी एक-एक प्रति भिजवाई गई।
13. दिनांक 14 सितम्बर, 2023 को संघ कार्यालय द्वारा हिन्दी दिवस का आयोजन किया गया। उक्त समारोह में संघ कार्यालय के 84 अधिकारियों एवं कर्मचारियों ने भाग लिया एवं इसी दिन हिंदी काव्य पाठ व कथा कहानी कहो अपनी जुबानी प्रतियोगिता का आयोजन किया गया जिसमें सभी अधिकारियों/कर्मचारियों ने बढ़-चढ़ कर हिस्सा लिया।
14. हिन्दी दिवस के समारोह के मुख्य अतिथि एवं भारतीय राष्ट्रीय सहकारी संघ कार्यालय मुख्य कार्यकारी महोदय हमारे बीच उपस्थित थे। हिन्दी दिवस समारोह के अवसर पर संस्था के 15 अधिकारियों एवं कर्मचारियों द्वारा स्वरचित कविता एवं कहानी का पाठ किया गया एवं विजेता प्रतिभागियों को प्रोत्साहित किया गया और सभी विजेताओं और प्रतिभागियों को प्रमाणपत्र/प्रशस्ति पत्र वितरित किए गए।
15. संघ कार्यालय में दिनांक 14 - 29 सितंबर, 2023 तक हिन्दी पखवाड़ा का आयोजन किया गया। इस दौरान निम्नांकित गतिविधियाँ आयोजित की गयी:-
 - i. निबंध लेखन (एम.टी.एस. से यू.डी.सी.)
 - ii. निबंध लेखन (सहायक एवं उससे ऊपर के कर्मचारी एवं अधिकारी)
 - iii. हिंदी टिप्पण एवं मसौदा लेखन प्रतियोगिता
 - iv. हिंदी राजभाषा एवं सहकारिता ज्ञान संबंधी प्रतियोगिता
 - v. हिंदी श्रुतलेख/सुलेख प्रतियोगिता (केवल एम.टी.एस. कार्मिकों हेतु)
 - vi. वाद-विवाद प्रतियोगिता
16. राजभाषा हिन्दी के प्रति जागरूकता तथा उत्तरोत्तर कार्य में प्रगति लाने के उद्देश्य से संघ कार्यालय में दिनांक 29.09.2023 को हिंदी कार्यशाला का आयोजन किया गया जिसमें कार्यालय के अधिकारियों/कर्मचारियों ने बढ़-चढ़ कर हिस्सा लिया एवं उत्साहपूर्वक इस कार्यक्रम को सफल बनाया और अतिथि वक्ता ने कार्मिकों का ज्ञानवर्धन किया।
17. दिनांक 29.09.2023 को आयोजित कार्यशाला में अतिथि वक्ता व निदेशक (राजभाषा) द्वारा हिंदी पखवाड़ा के दौरान आयोजित प्रतियोगिताओं के विजेताओं को प्रमाण-पत्र देकर सम्मानित किया गया व पुरस्कार की राशि श्रीमती संध्या कपूर, निदेशक (वित्त) द्वारा सभी विजेताओं के खाते में ट्रांसफर की गई। मंच का संचालन श्री राजपाल, हिंदी अधिकारी द्वारा किया गया।
18. संघ कार्यालय के विभिन्न विभागों के प्रोफार्मा/पत्रों एवं अन्य प्राप्त दस्तावेजों को हिन्दी में अनुवाद किया गया।
19. संघ कार्यालय के विभिन्न विभागों से प्राप्त अनुवाद कार्य को पूर्ण कर वांछित समय में उपलब्ध कराया गया।
20. राजभाषा नियम 1976 के नियम 8(4) के अनुरूप संबंधितों को व्यक्तिशः कार्यालय आदेश दिया गया।



21. संघ कार्यालय से प्रकाशित होने वाली अंग्रेजी पत्रिका “द को-ऑपरेटर” में सहकारिता विषय से संबंधित हिन्दी के लेख प्रकाशित करने हेतु सामग्री प्रकाशन विभाग को भिजवाई गयी।
22. हिन्दी दिवस समारोह एवं पखवाड़े से संबंधित विस्तृत रिपोर्ट तैयार कर पब्लिकेशन विभाग को द कोऑपरेटर में प्रकाशन के लिए भेजी गई।
23. संघ कार्यालय से प्रकाशित होने वाली अंग्रेजी पत्रिका द को-ऑपरेटर में हिन्दी कार्यशाला से संबंधित प्रकाशन हेतु सामग्री प्रकाशन विभाग को भिजवाई गयी।
24. प्रशासनिक तथा सहकारिता से संबंधित हिन्दी शब्दों से संघ कार्यालय के अधिकारियों तथा कर्मचारियों को अवगत कराने तथा दैनिक काम-काज में इनका प्रयोग बढ़ाने के उद्देश्य से इन शब्दों के अंग्रेजी तथा हिन्दी पर्याय सप्ताह का शब्द एवं आज का सुविचार के रूप में नोटिस बोर्ड पर निरंतर लगाए / लिखे गये।
25. संघ कार्यालय के विभिन्न विभागों को हिन्दी के काम-काज में सहयोग प्रदान किया गया।
26. विभागीय राजभाषा कार्यान्वयन समिति की तिमाही बैठक का कार्यवृत्त सभी विभागों एवं राजभाषा विभाग, गृह मंत्रालय तथा नगर राजभाषा कार्यान्वयन समिति को भिजवाया गया।
27. दिनांक 14.12.2023 को तिमाही (अक्टूबर से दिसंबर) की विभागीय राजभाषा कार्यान्वयन समिति की बैठक का आयोजन सभी विभागाध्यक्षों की मौजूदगी में तथा मुख्य कार्यकारी महोदय की अध्यक्षता में हुआ।
28. भारतीय राष्ट्रीय सहकारी संघ में राजभाषा संबंधी आदेशों के कार्यान्वयन के लिए स्थापित जांच बिंदुओं के अनुपालन के संबंध में कार्यालय ज्ञापन सभी विभागाध्यक्षों को भेजा गया।
29. कार्यालयीन कार्य में हिंदी को बढ़ावा देने के लिए मुख्य कार्यकारी महोदय के हस्ताक्षर से हिंदी में अधिक से अधिक कार्य करने का आदेश जारी किया गया।
30. 17वें आईसीसी सम्मेलन में सभी विभागों को आवश्यक सहयोग प्रदान किया गया और उस दौरान के सभी दस्तावेजों और विज्ञापन सामग्री को द्विभाषी रूप में हिंदी विभाग द्वारा उपलब्ध कराया गया।
31. सहकारी महासम्मेलन के दौरान रिपोर्टें और मसौदा भाषणों को हिंदी माध्यम में अनूदित कर संबंधित विभागों को भिजवाया गया।
32. नराकास दक्षिण दिल्ली-03 के कार्यालय के नवीनतम संपर्क नंबर एवं ई-मेल आईडी आवश्यक कार्रवाई हेतु प्रेषित किए गए।
33. प्रत्येक विभाग के एक कर्मचारी को जिसका अधिकाधिक कार्य हिंदी में था उन्हें प्रोत्साहन स्वरूप रु. 2500/- की राशि दी गई।
34. ऑडिट रिपोर्ट एवं एनसीयूआई कार्यालय की वार्षिक रिपोर्ट को हिंदी माध्यम में अनूदित कर आगामी कार्रवाई हेतु संबंधित विभागों को उपलब्ध कराया गया।



CHAPTER 6

International Relations



The International Relations division carried out the following activities during the year 2023-24:

1. National Cooperative Union of India (NCUI) convened the 17th Indian Cooperative Congress (17th ICC), the highest forum of the Indian Cooperative Movement on 1-2 July 2023 at International Exhibition-cum-Convention Centre (IECC), Pragati Maidan, New Delhi. While Shri Narendra Modi, Hon'ble Prime Minister of India inaugurated the 17th ICC on 1 July 2023, and Shri Amit Shah, Hon'ble Union Minister for Home & Cooperation, Government of India presided over the function. The theme of the 17th ICC was "Amrit Kaal: Prosperity through Cooperation for a Vibrant India". Due to tireless team efforts, 28 delegates from various countries viz. Bangladesh, IRAN, Malaysia, Nepal, Papua New Guinea, Philippines, Maldives, Member of Association of Asian Confederation of Credit Unions (ACCU), Thailand and Vanuatu and 10 delegates from Delhi based international organisations and Embassies viz. ILO, FAO, AARDO, ICA-AP, Embassy of Brazil, Sri Lanka High Commission, Embassy of Republic of IRAN, Embassy of Bangladesh and Embassy of Papua New Guinea attended the Congress.



2. The International Cooperative Alliance (ICA) formed G-20 working group in 2021 to bring together the most prominent cooperative business leaders from G-20 countries with the objective



to establish cooperatives as viable business solution and spur meaningful policy discussion at the highest levels of G-20 discussion.

G-20 2022 was hosted by Indonesia and in the year 2023 it was held by India. The ICA formed the Troika to assist participation in the G-20 engagement group. The Troika comprised of Italian, Indonesian and Indian cooperative members.

At the end of the Indonesia Presidency of G-20, the ICA G-20 President Mr. Howard Brodsky organized the online meeting with NCUI & INKUR. The INKUR shared their experience and insights on the engagement with G-20 in Indonesia. The Indonesia representatives were asked to handover the batten of G-20 engagement to Indian Cooperatives. Cooperative leaders Shri. Dileep Sanghani, President of NCUI and IFFCO, Dr. Chandrapal Singh Yadav, ICA AP President and NCUI officials were present in the meeting. Under the leadership of Shri Dileep Sanghani and Dr. Chandrapal Singh Yadav, NCUI took over the responsibility of engagement with the G-20 Presidency of India.

The detailed action plan was prepared to mobilise the cooperative institutions and members in the country. Towards 1st step, a delegation of senior cooperative leaders such as Shri Dileep Sanghani, Dr. Chandrapal Singh Yadav, Dr. Bijender Singh and Dy. CEO of NCUI met with Shri Amitab Kant, Sherpa of India G-20 Presidency.



Under the guidelines of the Sherpa the NCUI approached other stakeholders and invited all the cooperative institutions in India to register and engage with various working groups such as Business 20, Civil societies 20, Women 20 and Youth 20. The NCUI ensured that all the meetings and events are attended by cooperative members. Shri Dileep Sanghani, Dr. Chandrapal Singh Yadav and Smt. Savitri Singh, Dy. CEO were invited to attend the inspection meeting of B-20 held in January, 2023 in Ahmadabad, Gujarat.



Through active contribution to the discussions and providing inputs in the policy documents, NCUI ensured that the contribution of the cooperatives in inclusive sustainable development is duly recognized, acknowledged and documented. It's a matter of immense pleasure that G-20, India report 2023 covered the work of cooperatives in detail in various groups such as B-20 policy pack and C-20 policy packs





3. International Training Programme of CICTAB for members of the SAARC Countries in collaboration with National Cooperative Union of India (NCUI)

3.1. National Cooperative Union of India (NCUI) with Centre for International Cooperation & Training in Agricultural Banking (CICTAB) Pune and West Bengal State Cooperative Union, Kolkata conducted an International Programme on “Cooperative Governance for the CEOs and Senior Executives of Cooperatives & Rural Financing institutions” from 21st – 24th November, 2023 at Kolkata.



The programme was inaugurated by Shri Pradip Mazumdar, Hon'ble MIC, Cooperation Department, Govt of West Bengal. Other dignitaries present were Shri Swarna Kamal Saha, MLA and Chairman West Bengal State Cooperative Union, Dr Sudhir Mahajan, Chief Executive, NCUI, Savitri Singh, Deputy Chief Executive of NCUI, Sangita Sadhu, D.R.C.S and Chief Executive Officer, WBSCU. 31 participants comprising of CEOs / Board of Directors / Senior/Middle level Officers / Trainers / Potential trainers from India and Nepal participated in the four-day long programme. 11 sessions were organized for the participants from resource persons of premier institutions like BIRD, NABARD, ICMARD, VAMNICOM and Office of the Registrar of Cooperative Societies, Govt. of West Bengal. Some of the important topics covered included Cooperative Governance – An overview, Conduct of Board Meetings, Financial Decision-Making Tools, HR Issues in Decision Making, Information Technology Governance for Cooperatives & RFIs, etc. A one-day field visit to Mudiali Fishermen's Cooperative Society and Banibon, Jadispur, Dulopur Rajapur S.K.U.S. Ltd. was organized to understand the working of the cooperative societies. The international programme was lauded by all the participants as well as the resource persons.

3.2. National Cooperative Union of India (NCUI) with Centre for International Cooperation & Training in Agricultural Banking (CICTAB) Pune conducted an International Programme on Cooperative Governance for the Women Board of Directors of Cooperatives and Rural Financing Institutions from 05-09 March 2024 at NCUI, New Delhi. 28 participants comprising of CEOs / Board of Directors / Senior/Middle level Officers / Trainers / Potential trainers from India and Nepal participated in the five-day long programme.

12 sessions were arranged for the participants from resource persons of premier institutions. Apart from sessions on the above topics, the participants also made Country paper presentations with reference to their respective organizations from India & Nepal along with presentation of the Action Plan. A one-day field visit to Agra was planned to understand the working of the cooperative societies. The international programme was lauded by all the participants as well as the resource persons.

3.3. National Cooperative Union of India (NCUI) and Centre for International Cooperation & Training in Agricultural Banking (CICTAB) Pune and Amreli District Cooperative Union conducted an International Programme on “Project Approach to Cooperative Development: Sharing Experiences of NCUI Cooperative Education Field Project” from 18-21 March, 2024 at Amreli, Gujarat. The four-daylong international programme was attended by 33 participants from Sri Lanka, Nepal and India. The participants consisted of CEOs, Board of Directors; Senior/ Middle level Officers, Trainers & Potential trainers from National level Training Institutions of Cooperatives and Rural Financing Institutions in the countries of SAARC Region. The inauguration ceremony was graced by esteemed dignitaries, including Dileep Sanghani, President of NCUI; and many notable dignataries including Naranbhai Kachhadiya, MP of Amreli; Ashwinbhai Savaliya, President of Amreli District Cooperative Milk Producers’ Union; Savitri Singh, Deputy CE, NCUI; Manish Sanghani, President of Amreli District Cooperative Union & Bhawna Gondaliya, Member of Women Committee, NCUI.

The Project Officers from different region of India shared their experiences with the participants. The participants also made country presentations on their organization and also formulated Action Plan. The participants also shared their take-away from this programme. The programme was conducted successfully. The international programme was lauded by all the participants as well as the resource persons. The programme was well appreciated by the participants in the feedback session as well. The programme was conducted successfully.



4. The IR division has been entrusted with the task of coordinating the organization of the International Training programmes conducted by CICTAB. Nominations of suitable candidates were called from member organizations of NCUI for CICTAB International Training programmes and forwarded to CICTAB.



5. Participation in Online/in-person International Seminars, Conferences, Workshops and Meetings

5.1. ICA Asia Pacific (ICA-AP) Regional Office organized the fourth edition of the Asia Pacific Cooperative Youth Summit (APCYS 4.0) held from 27 - 30 July 2023 in Sabah, Malaysia! to discuss “Cooperation for Sustainable Lifestyles” and the role youth can play in furthering sustainable lifestyles for a greener planet. ICA-AP Regional Office organized this summit in collaboration with the Malaysian National Cooperative Movement (ANGKASA), the ICA-AP Committee on Youth Cooperation (ICYC), and the ICA Domus Trust in Sabah in East Malaysia. It was designed for young co-operators to find and pitch new and sustainable enterprise ideas on cooperatives. The 3 members of the Youth Committee on Cooperatives of NCUI were nominated to participate in the APCYS 4.0.

5.2. *IRU General Meeting Bonn, Germany 03-06 October 2023* - International Raiffeisen Union (IRU)
This significant event brought together a diverse group of participants, with more than 35 colleagues representing IRU member organizations worldwide. The President of NCUI Shri Dileepbhai Sanghani retained the position of Board Member.



5.3. A delegation from NCUI attended Executive Committee meeting and NEDAC/NCBL Workshop on Current trends, Prospects, and Challenges to Climate-resilient Cooperative sector organized by Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) in Kathmandu, Nepal. The delegation also attended 3rd National Co-operative Congress organized by National Cooperative Federation (NCF) and Ministry of Land Management, Cooperatives and Poverty Alleviation (MOLCPA) of Nepal.

5.4. International Raiffeisen Union (IRU) has the purpose of cultivating Raiffeisen’s ideas, propagating them openly and before all bringing about the exchange of experiences. IRU Board and Presidium Meeting was held virtually on Tuesday, 20 June 2023. It was attended by Shri Dileepbhai Sanghani, President of NCUI and Mrs. Savitri Singh, Deputy Chief Executive, NCUI.

5.5. The fourth meeting of the Task Force on Financial Inclusion for Economic Empowerment scheduled on the 30th May 2023 virtually was attended by Shri Dileepbhai Sanghani, President of NCUI and Mrs. Savitri Singh, Deputy Chief Executive of NCUI.

5.6. The ICA organized an informational meeting online on 14 June 2023 to explain the revisions made to ICA's Articles of Association (AoA) through which members will be able to ask questions. The meeting was attended by the Deputy Chief Executive.

5.7. 16th ICAAP Regional Assembly, 11th Cooperative Forum, Committee meetings and related events were held in Manila, Philippines from 6 to 10 November 2023. The Regional Assembly events were hosted by the Philippines Cooperative Affiliates (PCA) on behalf of the Philippines Cooperative Movement. Through the Cooperative Forum and some of the committee events, ICA-AP deliberated upon key opportunities and challenges to build a common agenda for cooperatives and chalk out concrete and achievable action points. A delegation from NCUI attended the Regional Assembly and other related events.



5.8. NEDAC General Assembly and EXCOM Meeting 2023 were held from 5-8 November 2023 in Manila, Philippines. The meetings of NEDAC took place in association with the 11th Asia-Pacific Cooperative Forum organized by the ICA - Asia and Pacific from 8-10 November 2023 in Manila. Shri. Dileepbhai Sanghani, President, NCUI, Dr. Chandrapal Singh Yadav, President, ICA-AP, Mrs. Savitri Singh, Deputy Chief Executive and Mr. Ritesh Dey, Director, NCUI participated in NEDAC General Assembly and EXCOM Meetings.





- 5.9. The Education and Digital Transformation Working Group of C20 Engagement Group invited Mrs. Savitri Singh, Deputy Chief Executive to attend Policy Brief Summit scheduled on July 30-31, 2023 at Jaipur, Rajasthan. The Deputy Chief Executive attend the summit in Jaipur.
- 5.10. NEDAC Workshop on “Sustainable Financing and Achieving SDGs for Agricultural Cooperatives” was organized by NEDAC Training Centre, Bangkok (NTCB) in collaboration with the Asia-Pacific Rural and Agricultural Credit Association (APRACA), Thailand and the International Cooperative Banking Association (ICBA), India. The workshop was held in Bangkok, Thailand from 22 – 24 August 2023, with the aim to empower cooperative farmers and industry leaders with the knowledge and tools to build resilient and environmentally conscious agricultural practices.
- 5.11. B20 Summit 2023 was held from 25-27 August, 2023 in New Delhi. The discussions and deliberations at the summit revolved around the overall theme of B20 India – “R.A.I.S.E: Responsible, Accelerated, Innovative, Sustainable, Equitable Businesses”. Concluding the three-day B20 India Summit, the B20 India Secretariat handed over the Presidency to Brazil to host G20 in 2024. The President and the Deputy Chief Executive attended the summit.
- 5.12. ICA-AP Committee on Women /was involved in preparing a program handbook for the 25th Anniversary celebrations of the Women’s Committee scheduled on 19-20 September 2023 in Tokyo, Japan. A writeup on “Introduction of Member Organizations” was prepared and sent out for featuring in the handbook.
- 5.13. Ms. Chitose Arai, Chairperson, ICA-AP Committee on Women reached out to Mrs. Savitri Singh, Deputy Chief Executive and informed that the committee has completed 25 years in the Asia and Pacific region. They requested a special message from Mrs. Savitri Singh which was drafted and sent out to Ms. Arai for inclusion in the booklet.
- 5.14. Final Summit of Civil20 (C20), an official Engagement Group of G20, held in Jaipur from July 29th to 31st August, marked a significant milestone in the pursuit of global cooperation and sustainable development. The summit’s main highlight was the presentation of the C20 Communique, a comprehensive survey, and policy recommendations developed by its 16 Working Groups. Under the leadership of India, the C20 emphasized the importance of “Jan Bhagidaari” or people’s participation. With more than 184,000 individuals from 74 countries, including those from the Global South, the C20’s activities spanned a diverse range of in-person and online events, from conferences and workshops to “chaupals” and youth ambassador programs. The final summit was attended and represented by Deputy Chief Executive, Mrs. Savitri Singh from NCUI.



- 5.15. Mr. CONG Shan, Director General, International Cooperative Department, All-China Federation of Supply and Marketing Co-operatives (ACFSMC) requested NCUI to nominate one (1) delegate from NCUI to attend the ICA Co-operative Supply Chain Fair and the ICA Seminar and Training Course on Co-operative Trade and Development. Shri Dineshbhai Amtharam Suthar, Chief Executive Officer, Gujarat State Cooperative Marketing Federation Ltd. (Gujcomasol) was nominated from NCUI to attend the above events.
- 5.16. Ms. Kim, Central Union of Agricultural Co-operatives (JA-Zenchu) requested to confirm the name of delegates who may be expected to attend/join the Asian Farmers' Group for Cooperation (AFGC) hybrid meeting to be held on 12 – 13 March 2024 at Tokyo, Japan. The Deputy Chief Executive attended the AFGC meeting online and made the presentation on the main theme ““Dealing with Rising Production Cost: Our Ways, Methods, and Practices for Sustainable Agriculture”.
- 5.17. Deputy Chief Executive, NCUI delivered the keynote address at the inaugural function of the Women Entrepreneurs Development Programme held on 13 March, 2024 at the head office auditorium of National Cooperative Council of Sri Lanka

6. Other Important Activities

- 6.1. ICA-AP Regional Office reached out to NCUI regarding COOP Dialogue, their bi-annual publication, that discusses issues relevant to cooperatives in the Asia and Pacific region. COOP Dialogue 4, released in May 2023, on the theme, **‘Cooperatives Contribution to SDGs: Achievements and Way Forward.’ 2023** marked the mid-point of the implementation of the 2030 Agenda for Sustainable Development and the 17 SDGs. To give a regional overview, they curated a piece to showcase the progress of the commitments made by NCUI for the ICA's Coopsfor2030 campaign initiated in 2015. NCUI pledged the following:

Action Areas	Pledges
IMPROVING ACCESS TO BASIC GOODS AND SERVICES	<p>We pledge to promote, develop, encourage and support cooperatives as an alternate business model through cooperative sectoral federations. We emphasize the empowerment of women and youth through cooperatives and also strive to professionalize human resources in the cooperative sector.</p> <p>Indicator: Number of training & development programmes conducted and number persons trained</p>

A report in this context was prepared and submitted to ICA-AP Regional Office.



6.2. The video message of Dr. Chandra Pal Singh Yadav, President, ICA-AP was recorded, in which he had requested cooperative leaders from all over the world to join the 17th Indian Cooperative Congress online. The video message was posted on the social media handles of NCUI and ICA-AP.

6.3. The ICA-AP Regional Office requested nominations for ICA-AP Cooperative Excellence Awards, designed to honor exceptional contributions and achievements of cooperatives in the Asia Pacific region. The awards were presented in the following three distinct categories:

- Inspirational Cooperative Leader Award
- Enterprising Cooperative Award
- Enabling Government Award

The winners were announced at the 16th ICA-AP Regional Assembly to be held on November 8, 2023 in Manila, Philippines. After obtaining approval from the competent authority, an email was sent out to all member institutions of NCUI with request to participate and fill out the respective nomination forms online. The nomination of Shri B. S. Vishwanathan Ji for Inspirational Cooperative Leader Award was sent out from NCUI.

6.4. Ms. Gretchen Hacquard, Director of Membership, ICA requested NCUI to send duly filled ICA Member Confirmation & Data Form 2023 to clarify NCUI eligibility and collect necessary information for the register of members. The duly filled form was submitted to ICA.

6.5. A group of 20 cooperative leaders from the Mercosur Group (Argentina, Brazil, Paraguay and Uruguay) and officials from Embassy of Brazil in India visited NCUI on 30th October, 2023. The delegation was led by the Brazilian Minister of Agriculture who was on an official visit to India. The delegation was interested in learning about the Indian cooperative movement as well as discussing business opportunities. The meeting was attended by NCUI President, ICA-AP President, NAFED Chairman, Chief Executive, Deputy Chief Executive and other Senior officials of NCUI.





- 6.6. Mr. Angelo de Queiroz Mauricio, Agricultural Attaché, Embassy of Brazil in India invited the President of NCUI Shri Dileep Sanghani to the upcoming “Prospects & the Future of India-Brazil Relations in the Agribusiness Sector” Seminar. The Seminar was held at New Delhi on 2nd November, marking the official visit of Brazil’s Honorable Minister of Agriculture and Livestock, His Excellency Minister Carlos Fávaro. He led a distinguished ministerial delegation with more than 30 leading institutions and companies from the Brazilian agricultural sector. NCUI’s President and NCUI’s Deputy Chief Executive attended the seminar.
- 6.7. The ICA-AP Committee on Youth Cooperation (ICYC) has its beginnings in early 2000s. The objectives of the Committee included strengthening and encouraging better cooperation through exchange of visits, knowledge and know-how and activities among youth in cooperatives; Encouraging youth to become active members, employees and leaders of cooperatives and to help them learn participatory democracy; Strengthening business activities of cooperatives by youth through member education/promotion, member participation, etc. Mr. Anurag, Assistant Director, NCUI was nominated to join as a member of ICYC.
- 6.8. Mr. Ichiro Nakamori, Managing Director & CEO of NFUCA requested Dr. Sudhir Mahajan, Chief Executive of NCUI to send a message for the 67th Annual General Meeting of National Federation of University Co-operative Associations (NFUCA) scheduled on 16th December, 2023. The message was sent out to NFUCA.
- 6.9. Dr. Hema Yadav, Member Secretary and Director, CICTAB requested NCUI to attend the 54th Meeting of Managing Committee and 24th Meeting of General Council of CICTAB held on 14th and 15th December at New Delhi. The Managing Committee meeting was held under the chairmanship of Shri Vijay Kumar, IAS, Special Secretary and the General Council meeting held under the Presidentship of Shri Gyanesh Kumar, IAS, Secretary, Ministry of Cooperation, Govt. of India, New Delhi. The Deputy Chief Executive attended both the meetings.



6.10. Mr. Korbinian Marz, Coordinator Secretariat General, International Raiffeisen Union (IRU) requested NCUI to share noteworthy updates, achievements, or events from NCUI for inclusion in the IRU Winter Newsletters released by 22 December. This was an excellent opportunity to showcase the impactful work and positive developments done by the NCUI. A copy of the progress report comprising Achievements and Milestones of NCUI during the year 2021-23 was shared for inclusion in the IRU Winter Newsletter.

6.11. A group of delegates from CICTAB Member Countries comprising Ms. Chitra Kumar Thamsuhang Subha, General Manager, National Cooperative Federation of Nepal (NCF), Shri Narayan, DGM & MoF, RBI-CAB, Pune, Dr. Naveen Kumar K, Associate Professor, NIBM and Dr. D Ravi, Consultant, CICTAB visited NCUI on 15 Dec for interaction and exchange of knowledge. The Chief Executive Dr. Sudhir Mahajan and the Deputy Chief Executive, Smt. Savitri Singh had fruitful discussions with the delegates. Shri Ritesh Dey, Director made a presentation on Role and Activities of NCUI.



6.12. International Cooperative Alliance (ICA) with support from the Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan and in partnership with the Institute for the Development of Agricultural Cooperation in Asia (IDACA) conducted a video program on “Promoting Sustainable Agriculture in Rural Communities” as part of the ICA-MAFF Training Course on “Capacity Building of Farmers to Respond to Challenges through Development of Agricultural Cooperatives - FY2023-24”. IDACA prepared 8 pre-recorded lecture videos



about the Japanese agricultural cooperative system and government policies to foster farmer's organizations. The videos were available for viewing till February 03, 2024. All the member institutions of NCUI were requested to avail the opportunity by submitting suitable nominations.

- 6.13. 12th Edition of World Cooperative Monitor was Launched on Thursday 25 January. India's fertilizer cooperative giant IFFCO and India's dairy cooperative AMUL secured the first and second position in the Co-op Monitor. The other organizations secured their positions in the Co-op Monitor are: KRIBHCO, ULCCS, Kerala State Cooperative Bank Ltd., Maharashtra State Cooperative Bank Ltd., Cosmos Cooperative Bank Ltd., SVC Bank Ltd., Madhya Pradesh Cooperative Bank Ltd., Buldana Urban Cooperative Credit Society Ltd., TJS Bank Ltd., Uttar Pradesh Cooperative Bank Ltd., Gujarat State Cooperative Bank Ltd., Saraswat Cooperative Bank Ltd., Karnataka State Cooperative Bank Ltd.
- 6.14. Mr. Joseph Njuguna, Director of Policy, International Cooperative Alliance (ICA) reached out to NCUI sharing update on this year's cooperatives' engagement in the G20 and G7 engagement groups namely; Business 20 (B20) and Civil 20 (C20) under the Brazilian G20 Presidency and C7 and B7 under the Italian G7 presidency. ICA aims to create a G20/G7 steering committee to support cooperative representatives taking part in the B20/C20 and B7/C7 to enhance their participation in the task forces and ensure that cooperatives' contribution to sustainable development is recognized by the world's largest economies. The updates on ICA members engagement in the G20 and G7 Working Groups were also been shared. The Deputy Chief Executive was registered to join as a member of the Steering Committee and various working groups of the C20 and C7.
- 6.15. National Cooperative Union of India (NCUI) observed the International Women's Day 2024 on 8th March. The theme of the Women's Day was "Invest in Women: Accelerate Progress". Ms. Sarjubala Devi, International Boxer, World Youth Women's Boxing Champion, Manipur graced the occasion as Chief Guest. The programme was presided over by the President of NCUI.





6.16. International Cooperative Alliance (ICA) reached out to NCUI informing that ICA is initiating an International Legal Research and Analysis Initiative (ILRAI) to collect and analyse laws on housing cooperatives with the aim of launching a report and live database during the UN International Year of Cooperatives 2025. ICA has done pilot tests with housing co-operatives in Canada, Sweden and Zimbabwe and would like India to be the fourth country in this pilot phase. NCUI has been invited to take part in this exercise and bring on board the expertise and information on the laws governing housing cooperatives in the country and further help ICA take the initiative to a larger scale. ICA will follow that up with an online meeting with the respondents and integrate the responses onto their report on laws on housing cooperatives - tentatively slated for a UN IYC release, and for discussions prior to that during the conference in New Delhi, proposed to be held in November this year. Managing Director of NCHF was requested to fill out the questionnaire for onward submission to ICA.

7. Membership of the International Organizations: NCUI renewed its membership of the following international organizations:

- International Cooperative Alliance (ICA)
- The Network for Development of Agricultural Cooperatives in Asia (NEDAC)
- International Raiffeisen Union (IRU)
- Centre for International Cooperation and Training in Agricultural Banking (CICTAB)



CHAPTER 7

COOP CONNECT DIVISION



NCUI has set up a dedicated cell named “Coop Connect” to introduce school and college students to cooperative philosophy. This program aims to educate students on how cooperatives can generate employment opportunities for both themselves and others. By learning to form and manage their own cooperative societies, students gain skills to secure their own employment, create jobs for others, and make meaningful contributions to their communities. Through targeted modules, students are taught the essential principles of cooperative management, helping them grasp the unique features of this sector, appreciate its impact on the national economy, and draw insights from successful cooperative business models.



The objective of the Coop Connect division is to popularize and sensitize youth towards cooperatives. The division has conducted 59 programs with 5282 participants from all over the country. There are different types of activities that are conducted by the Coop Connect division. The flagship program of the division, “Successful Cooperative Business Model,” is offered in online, offline, and hybrid modes. In addition to this main program, Coop Connect hosts various competitive events, including drawing contests, debates, essay writing, and cooperative quizzes. During the Cooperative Fair held between November 3-8, 2023, over 750 students from various universities and schools took part in these activities.



The Coop Connect Division also conducted study/educational/exposure/industrial visits for students to **successful cooperative organizations such as IFFCO, NCHF, NCUI Incubation Centre, and NCUI Haat.**



During the year, the Coop Connect cell trained students from various institutes, including management institutes, central and state universities, public schools, DAV schools, government schools, and Kendriya Vidyalayas.



The Coop Connect division of NCUI boasts of several notable achievements. In addition to training thousands of students, the division has expanded its reach across various states in the country, including **Assam, Gujarat, Karnataka, Manipur, Andaman & Nicobar Islands, Himachal Pradesh, Uttar Pradesh, Delhi (NCR), Haryana, Meghalaya, Rajasthan, Odisha, Punjab, Chhattisgarh, Andhra Pradesh, Madhya Pradesh, and Nagaland.**

The Coop Connect Division provides information and raises awareness about various aspects of cooperatives and the initiatives undertaken by NCUI and the Ministry of Cooperation. The programs cover a range of topics, including **successful cooperative business models, the Yuva Sahkar Scheme of NCDC, innovative business ideas, employment opportunities in cooperatives, the role of cooperatives in the national economy, new initiatives by NCUI and the Ministry of Cooperation, NCUI Haat, the Incubation Centre, and the Skill Development Centre in Noida (UP).**



CHAPTER 8

NATIONAL COOPERATIVE DATA BANK



The NCDB Division actively participated in various initiatives during the year 2023-2024, contributing significantly to the development and maintenance of the National Cooperative Database (NCD) portal, as well as in preparing the National Cooperative Database Report in collaboration with the Ministry of Cooperation. Also, the Division provided invaluable support from the inception of the National Cooperative Database project to its successful release. The Division's dedication to data collection, reporting, and stakeholder engagement is instrumental in supporting the growth and success of the cooperative sector.

Development of National Cooperative Database (NCD Portal):

Meetings and Support:

- NCDB representatives participated in various meetings of the Steering Committee/Project Monitoring Group (PMG/PMU) for the NCD, providing valuable inputs for the project's second and third phases. These phases encompass data related to labour, marketing, consumer, housing, women, sugar, national-level federations, state/district cooperative unions/federations, and other cooperatives that were not included in Phase I.
- Divisional staff were deputed to the Ministry of Cooperation's Data Analytics Division to assist in preparing payment details for interns, Data Entry Operators (DEOs), and nodal officers. They also coordinated between NCUI and the Ministry to ensure the timely release of stipends/honorariums for data entry work until August 2023.
- Over the year, the division played a crucial role in distributing stipends/honorariums to interns, DEOs, and nodal officers involved in data entry for various cooperative societies on the NCD portal. In total, 1,802 DEOs, interns, and nodal officers received stipends/honorariums from April 2023 to March 2024.
- The division compiled and submitted transaction data to the Ministry, detailing successful and failed payments for DEOs and nodal officers.

NCD Portal Development and Maintenance:

- The division streamlined the process of releasing advance payments to the National Informatics Centre Services Inc. (NICSI) to ensure the availability of funds required for the development of hardware and software infrastructure essential for the NCD portal's functionality, as recommended by the Ministry of Cooperation.
- The division submitted reports detailing the usage of advance funds allocated to NICSI for the NCD portal's PMG, ensuring transparency and accountability in the utilization of financial resources for the NCD's development.

Successful Release of the NCD Portal and NCD Report

- Supported the Ministry's PMG/PMU for the National Cooperative Database (NCD) in compiling state and sector-wise data on cooperatives for their Cooperative Statistical Profile. Additionally, assisted in drafting chapters and sample structures for the NCD Report, including a note



highlighting NCUI's contribution to the NCD's development for inclusion in the publication.

- Facilitated the successful launch and release of the National Cooperative Database Portal and NCD Report on March 8th, 2024, by the Hon'ble Union Minister of Home and Cooperation, Government of India. This involved mobilizing approximately 1,000 delegates from national and state cooperative federations/unions, multi-state cooperative societies, and other cooperative institutions, as well as creating a comprehensive database to facilitate their participation in the event.

Data Collection and Reporting for the Cooperative Development

- Compiled state-wise data pertaining to over 7.5 lakh cooperative societies including contact details for the NCUI's e-commerce portal, 'NCUI HAAT'.
- Provided accurate and valuable inputs for addressing parliamentary questions related to the National Cooperative Database (NCD), cooperative data, and the overall cooperative sector. Additionally, prepared brief notes on cooperative development in the country.
- Drafted a detailed write-up on the "Cooperative Movement in India" for inclusion in the Ministry's NCD report, contributing valuable content to this publication.
- Provided comprehensive data on marketing cooperative societies and primary-level credit cooperatives in Rajasthan and Kerala for further study.
- Created presentations and concise profiles to showcase various cooperative sectors and conducted data analysis on cooperatives for different institutions and divisions.

7th Indian Cooperative Congress (ICC-2023):

- Sent invitations to various cooperative institutions, including national federations, state cooperative unions, registrars of cooperative societies, cooperative banks, district unions, and cooperative societies, to participate in the 17th ICC. Coordinated with delegates from various states to encourage their participation and addressed their queries regarding the event.

Other Activities:

- Provided detailed information on registered cooperative societies, the overall performance of the cooperative sector, women's empowerment through cooperatives, and dairy cooperatives in response to parliamentary questions.
- Uploaded the statistical profiles of the Indian Cooperative Movement for 2016 and 2018 on the NCUI website, ensuring they are easily accessible to users.
- Supplied the Ministry of Cooperation with updated estimates on the number of primary societies.



CHAPTER 9

National Cooperative Resource Center and Cooperative Extension and Advisory Services



I. National Cooperative Resource Center (NCRC)

Established in December 2022, the division serves as a 'Think Tank' with a primary focus on being a national resource for all Cooperative Education and Training (CET) institutions. It is dedicated to developing tailored training content/modules, conducting groundbreaking research related to various issues of the cooperative sector, and producing research papers, policy briefs, thought-provoking articles, and case studies. The center comprises seventeen cooperative sectoral verticals, each contributing to its diverse array of activities and initiatives.

The various innovative activities undertaken by National Cooperative Resource Center (NCRC), during 2023-24 are as under:

Development of Training Modules for imparting training on Fundamentals of Cooperatives under the sub head *“Cooperative as an Institution”*.

Under this sub-heading, the center is developing training modules aimed at providing comprehensive education to cooperative members and participants, equipping them with essential knowledge about cooperative principles, structures, and functions. So far, the center has designed a set of ten modules, namely:

- 1) **Community Mobilization and Registration of Cooperatives***
- 2) Business Development Planning for Cooperatives
- 3) **Members' Role in Cooperatives***
- 4) **Governance in Cooperatives***
- 5) Management of Cooperatives
- 6) Financial Management of Cooperatives
- 7) Implications of GST on Cooperatives
- 8) Implications of Income Tax on Cooperatives
- 9) **Legal Compliances of Cooperatives***
- 10) Auditing of Cooperatives
- 11) Accounting in Cooperatives

*These four training modules have already been released and are available in the public domain. They can also be accessed through our Cooperative Extension & Advisory Services Learning Management System. (CEAS - LMS Portal: <https://ncuicoop.education/home>)

Each module is designed to be informative, engaging, and practical, ensuring that participants gain a thorough understanding of the cooperative model and its significance within communities and economies. Through this initiative, the center endeavors to empower cooperative members with the necessary skills and knowledge to contribute effectively to the sustainable development of their cooperative enterprises.



Development of Training Modules for imparting training on Sectoral Cooperatives under the sub-head “Cooperative as an Enterprise”.

Under this sub-head, the center is developing training modules for educating individuals on different sectoral cooperatives and how to make them a business entity. The Center team has conducted multiple rounds of sector-wise stakeholder consultation meetings to understand the educational and training needs of members and leaders. Subsequently, the final draft has been meticulously reviewed and technically edited by subject-matter and sector experts. This rigorous process ensures the accuracy and reliability of the resource, making it invaluable for all cooperative education and training institutions.

The center has designed a set of fourteen sectoral training modules so far, namely:

- 1) **Business Promotion and Diversification in Primary Agricultural Credit Societies***
- 2) Credit Cooperative Societies
- 3) **Urban Cooperative Banking***
- 4) **Rural Cooperative Banking***
- 5) Dairy Cooperatives
- 6) Fisheries Cooperatives
- 7) Sugar Cooperatives
- 8) Marketing Cooperatives
- 9) Consumer Cooperatives
- 10) Labour Cooperatives
- 11) **Housing Cooperatives***
- 12) Handloom/Textile Cooperatives
- 13) Handicraft Cooperatives
- 14) Health Cooperatives
- 15) Seed Cooperatives
- 16) Organic Cooperatives
- 17) Export Cooperatives

*These four training modules have already been released available in public domain and can also be accessed through our CEAS-LMS Portal.

Studies Undertaken for the Ministry of Cooperation

- **Compendium of Existing and Prospective Schemes of Central Govt./ State Govt. for benefit of the Cooperative Sector.**

The Compendium of Central/State Government Schemes is a vital resource for the cooperative sector. It offers a consolidated guide to government initiatives, enabling cooperatives to access financial support, align with sector-specific schemes, and engage in effective advocacy. By simplifying processes, promoting collaboration, and promoting growth, the compendium drives



cooperative development and contributes to broader economic advancement.

- **Understanding Advantages and Disadvantages of the Cooperative Sector vis-a-vis other Business Entities.**

The study holds significant value by providing insights into the relative strengths and weaknesses of cooperatives compared to other business models. Its findings help in decision-making for policymakers, entrepreneurs, and investors, influence policy formulation, guide resource allocation, manage risks, and promote community development. The study also serves as an educational resource, promoting sustainable practices, and enhancing cross-sector collaboration. Overall, it contributes to informed decision-making, sustainable business strategies, and broader economic discussions.

- **Comparison of Cooperative Laws (Acts/Rules) of States and UTs.**

The study offers a detailed analysis of the legal frameworks governing cooperatives across different regions. The findings provide differences & similarities among the legal provisions, facilitate decision-making, promote policy alignment, and facilitate compliance. Moreover, it has also helped in identifying the restrictive provisions of the legislations which need to be addressed to strengthen the cooperatives.

- **Profile Mapping of all Multi State Cooperative Societies in India.**

This study was conducted to profile all Multi-State Cooperative Societies (MSCS) in India, aiming to assess their functionality, and trace out necessary information and other pertinent details regarding their existence.. The study sought to provide a comprehensive understanding of the status of these societies across the nation.

- **In-Depth Assessment of 117 Junior Cooperative Training Centres (JCTCs) across India** with the support from AFC India Pvt. Ltd. JCTCs are *frontrunner for the Member Education, which need to be strengthened in terms of physical & digital infrastructure and human resources*

Publications

- **NCUI Policy Brief Series: Policy Brief 1:** Institutionalizing Renewable Energy and Carbon Markets through Cooperatives.
- **Research Articles: Cooperative Synergy:** Unleashing the Power of Dairy Cooperatives in Achieving Sustainable Development Goals. International Journal of Cooperative Accounting and Management (IJCAM), May 2024.
- **Popular Articles Published : - 09**
 - 1) Strengthening Cooperative Entrepreneurship for Economic Development, Yojana, July 2023
 - 2) Realising Prosperity through Cooperation. Employment News: 20 – 26th May 2023.
 - 3) Empowering Rural Entrepreneurs through Cluster Level Federations. Employment News: 01-07 July 2023
 - 4) Professionalization of Cooperative: Is there a Role for Extension Professionals?.Agricultural Extension in South Asia (AESAs) Blog 197 - August 2023



- 5) Budget Gives a Push to the Cooperative Sector. Deccan Herald News paper, 6th Feb. 2023
 - 6) Decarbonisation Market. The Pioneer, 7th January 2024
 - 7) 'Prarkriti's Garden': Redefining Gender Roles through Women-Led Innovation; The Cooperator Vol. 61 No. 9, March 2024
 - 8) All-Inclusive Development of Villages Possible Through PPC Model; Sahakar Jagran, Issue 09 December 2023
 - 9) Cultivating a New Horizon in the National Cooperative Arena, Kriti Kalp's Farm to Rok- Organic Insights, Vol No. 11, Issue No. 3
- **Good Practice Note:** Fostering Green Growth through Solar Cooperatives. Good Practice Notes 2. APIRAS-APAARI. The TAP-AIS project, FAO. 1-13.
 - **Books: Frequently Asked Questions (FAQ) on Cooperatives:** Decoding the Cooperative Law. It was released during the 70th All India Cooperative Week Celebration by Shri Parshottam Rupala, Union Minister of Fisheries, Animal Husbandry, and Dairy, GOI. It will serve as a valuable resource for addressing common queries and concerns related to the functioning and principles of cooperative organizations. Furthermore, it will help to attract the younger generation towards cooperative business models as we have simplified the complex cooperative law into a more accessible format.

Participation as a Resource Person in Training Programmes at NCCE and other Institutions

- Experts from the division serve as guest speakers in training programs and workshops organized by esteemed institutions such as the National Centre for Good Governance, LBSNAA in Mussoorie, Uttarakhand, and the Institute of Secretariat Training and Management (ISTM) in New Delhi.
- "Cooperative Movement 2.0" for J&K Administrative Officers, organised by National Centre for Good Governance (Dec. 2023 and Jan 2024)
- "Cooperatives: Past, Present and Future" for Under Secretaries of Govt of India, organised by Institute of Secretariat Training and Management (ISTM), New Delhi
- Lao PDR – SuperWECoffee project: CARE International, 4Form, Halieus and ICA-AP
- The Research Officers from NCRC/ CEAS are regularly undertaking sessions in different NCCE Programmes.

Roundtable on State of Cooperatives in India

The Roundtable discussion on the state of cooperatives in India, ICA-AP and the National Economic Forum (NEF) was conducted on 20th March 2024 at NCUI. This roundtable discussion, which had a focus on the issues pertaining to progress, challenges, and the path forward for cooperatives in India, was facilitated by an open dialogue among key stakeholders in the cooperative sector, including representatives from cooperative organizations, government agencies, academia, and private



sector. The discussion focused on exploring research opportunities and addressing challenges facing cooperatives in India.

II. Cooperative Extension and Advisory Services (CEAS)

Established in December 2022 as Outreach & Implementing Division, the primary responsibility of CEAS is to strengthen existing Cooperative Extension Institutions (like SCUs and JCTCs) and build a strong Cooperative Extension mechanism for strengthening and deepening the cooperative movement. Its multifaceted approach includes capacity building of extension functionaries (including cooperative department. Personnel), advisory services, research, cooperative awareness, handholding existing and promoting the new cooperatives.

The activities undertaken by Cooperative Extension and Advisory Services Division, are as under

- **CEAS – LMS Portal:** It is an integrated platform for making cooperative members, leaders, employees, youth, women, and opinion leaders aware of and educated on all elements of cooperative management. The portal has been launched by Honorable Prime Minister of India, on July 1st, 2023, the initiative aims to provide online training to individuals engaged or interested in the cooperative sector. Registered users may access the courses, study materials, and complete the simple process to receive the ‘certificate’ after passing the ‘knowledge test’. Presently, there are 754 registered participants, with 5238 actively enrolled in courses. Notably, 63 participants have successfully completed the course so far and the portal has attracted around 38,000 visitors (as on April 2024).
- **Promotion of CEAS-LMS Portal :** The CEAS team periodically organizes ‘Orientation cum Awareness Generation’ sessions for participants of NCCE programmes and students pursuing MBA in Agribusiness Management as well as B.Sc, M.Sc, and PhD programs in Agricultural studies. These sessions focus on imparting knowledge about the fundamentals of cooperatives and promoting the CEAS-LMS Portal. The first of such session was conducted for Birsra Agriculture University (BAU), Ranchi on 26th February 2024.
- **Certificate Programmes :** CEAS division launched a certificate course on “Coops4SRD: Sustainable Rural Development” for agriculture and agribusiness management students. The first batch was conducted from 12th - 16th March 2024 for Ramchandran International Institute of Management, Pune, Maharashtra.
- **Coops4GenNext Knowledge Series :** The Coops4GenNext Knowledge Series is an ambitious initiative under the Cooperative Extension and Advisory Services Division, designed to bridge the gap between cooperatives and the younger generation. The Coops4GenNext Knowledge Series was launched on the auspicious occasion of “World Youth Skills Day”, 15th July, 2023 as a testament to the commitment of promoting cooperation among diverse age groups and empowering the youth to seize the opportunities that cooperatives offer. The following lectures



have been delivered so far through this knowledge series by the cooperative experts:

- **Lecture 1 : “Cooperatives: Social Business Model for Inclusive and Sustainable Development”** by Dr. K. K. Tripathy, Cooperative Expert.
- **Lecture 2 : “Smart Farming Unleashed With Cooperative Innovation”** - Case Studies – Venkateshwara Power and Agro Multi-State Cooperative Society, and Malegaon, Maharashtra and Mithila Veg coop, Bihar
- **Lecture 3: “Registration of Cooperative Societies”** by Shri. J. J. Shah, Retd. Joint Registrar, Cooperative Societies, Gujarat
- **Lecture 4: “Cooperative Credit Societies & Banks: Registration and Compliance”** by CA Gopal Dhakan and Sh. Subhash Gupta, Advisor, NCUI
- **Lecture 5: “Multi-State Cooperative Societies (MSCS): Recent Amendments and their Impacts including online procedure for registration and compliance”** by Dr. V.K. Dubey, Adviser and Mr. Yashank Kulkarni, Research Officer, NCUI, New Delhi.
- **Sector wise Webinar Series:** These sector wise webinars have served as an invaluable initiative for knowledge-sharing and collaboration within the cooperative sector. These webinars offer a platform for cooperative members and stakeholders to delve into sector-specific topics, discuss emerging trends, sector related aspects & problems, and explore innovative strategies for sustainable growth. The following webinars have been conducted so far:
 - **PACS : Business Promotion and Diversification in Primary Agricultural Credit Societies** [3rd January to 12th January 2024]
The webinar was attended by about 150+ participants. This series explored opportunities and crucial strategies for enhancing the role of PACS in agricultural development, exploring avenues for business promotion and diversification. Through insightful discussions and expert-led sessions, participants gained invaluable insights into leveraging PACS as engines for rural economic growth.
 - **Millets : Coop Millets Renaissance** [9th – 10th January 2024]
The webinar was attended by 100+ participants from various State Cooperative Unions (SCUs), JCTCs, cooperative education field projects, students, and enthusiasts. This webinar provided the participants with comprehensive understanding of millets, emphasizing their nutritional benefits, significance in daily diets, and their potential contribution to a healthy lifestyle.
 - **Housing: Management of Cooperative Housing Societies** [25 January to 3rd Feb 2024]
The webinar was attended by 100+ participants. Through insightful sessions led by housing cooperative experts, participants explored the complexity of governance, financial management, legal compliance, and community engagement within cooperative housing sector. With a focus on promoting sustainable and harmonious living environments, the series empowered participants with practical strategies and best practices to streamline operations, resolve conflicts, and optimize resource utilization.
- **Sector wise Training of Trainers (ToTs) Programmes:**
- **Five-Day (13th-17th Feb, 2024) Training Program for the Transformation of Primary**



Agricultural Credit Societies (PACS) at Pune, Maharashtra

In support of the initiative to transform PACS into Multi-purpose PACS, the CEAS conducted first of its kind, ToT Program on the theme “*Business Promotion and Diversification in Primary Agricultural Credit Societies*”. A total of 68 faculty/trainers were trained, who will subsequently orient the members and board of directors of over 21,000 PACS across Maharashtra in various business activities over the next six months.

- **Five-Day (26th Feb - 1st Mar, 2024) Training Program for the Transformation of Primary Agricultural Credit Societies (PACS) at Ranchi, Jharkhand.**

Continuing with the successful conclusion of ToT at Pune, the 2nd batch of comprehensive ToT Program was conducted at Ranchi. Over 36 faculty and trainers from State/District Cooperative Unions and Junior Cooperative Training Centers (JCTCs) of Chhattisgarh, Jharkhand, Odisha and West Bengal were trained in various business activities. They will subsequently orient members and Board Directors of PACS and LAMPS in their respective states, enabling them to gain valuable insights into the fundamentals of PACS and facilitate their transformation into Multi-purpose PACS.

The consolidated detail of the programme& the participants for the year 2023-24 is given below :

Sl. No.	Name of the Programme	Total	PERIOD	SECTOR	STATE
1	Business Promotion & Diversification in Primary Agriculture Credit Societies	150	3-12 January, 2024	PACS	India
2	Coop. Millets Renaissance	96	9-10 January, 2024	Millets	India
3	Management of Cooperative Housing Societies	267	25 Jan.-3 Feb., 24	Housing	India
4	Coop4GenNext Knowledge Series- MSCS Recent Amendments and their Impact	198	29-31 January, 2024	Multi State Coop. Societies	India
5	Training for Trainer's Programme for the Transformation of Primary Agriculture Credit Societies	68	13-17 February, 2024	PACS	India
6	Training for Trainer's Programme for the Transformation of Primary Agriculture Credit Societies	36	26 Feb.-1st March, 2024	PACS	Ranchi/ Jharkhand
	Total	815			



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Sl. No.	Name of the Programme	Total	SC	ST	OBC	WOMEN	OTHER	NE	Date	SECTOR	STATE
1	Business Promotion & Diversification in Primary Agriculture Credit Societies	150							3-12 January, 2024	PACS	India
2	Coop. Millets Renaissance	96							9-10 January, 2024	Millets	India
3	Management of Cooperative Housing Societies	267							25 Jan.-3 Feb., 24	Housing	India
4	Coop4GenNext Knowledge Series- MSCS Recent Amendments and their Impact	198							29-31 January, 2024	Multi State Coop. Societies	India
5	Training Programme for the Transformation of Primary Agriculture Credit Societies	68							13-17 February, 2024	PACS	India
6	Training Programme for the Transformation of Primary Agriculture Credit Societies	36							26 Feb.-1st March, 2024	PACS	Ranchi/Jharkhand
	Total	815									



Glimpses of Activities Conducted by NCRC & CEAS Division During the Fiscal Year 2023-24



CHAPTER 10

NCUI HAAT

NCUI HAAT is a pioneering initiative launched by the National Cooperative Union of India (NCUI) to empower lesser-known cooperatives and women-led Self-Help Groups (SHGs). Acting as a bridge between the people of India and artisans and craftsmen from rural areas, NCUI HAAT provides a platform for these groups to showcase their products. The COVID-19 pandemic severely impacted smaller enterprises and cooperatives, leaving many struggling to sustain their businesses. Many of these societies lack access to larger markets due to financial constraints, inadequate training, and limited experience. To address these challenges and support such enterprises, NCUI HAAT was conceived as an exhibition-cum-sale center located at a prime location in Delhi, offering stall space for these cooperatives to reach a wider audience.

Initially designed to support SHGs associated with NCUI Education Field Projects, the initiative has expanded its scope to include other SHGs, particularly women-led groups, across India. This approach aims to broaden the landscape of the Indian Cooperative Movement, offering these groups an opportunity to benefit from the platform provided by NCUI HAAT. By opening its doors to a wider range of cooperatives and SHGs, NCUI HAAT enhances the inclusivity and reach of the cooperative movement.

Since its inauguration on August 16, 2021, NCUI HAAT has received an overwhelming response from visitors, including residents of Delhi and employees working in nearby institutions. The initiative has not only brought visibility to lesser-known cooperatives and SHGs but has also strengthened the cooperative spirit by fostering direct engagement between rural artisans and urban consumers.

NCUI HAAT: An idea to Empower the Needy

- Creating an Enabling Environment for “Sahakar Se Samriddhi”.
- NCUI HAAT supports many of the flagship programmes and initiatives launched by Government of India such as “National Livelihood Mission”, “Vocal for Local” and “Skill India Mission”.

OBJECTIVES

- To empower underprivileged Self-Help Groups (SHGs) and cooperatives by offering them free access to prime selling space in Delhi, enhancing their visibility and market reach.
- To provide Delhi’s residents and tourists with high-quality, reasonably priced products crafted by artisans from rural India.
- To promote a circular economy by encouraging the use of healthy and eco-friendly products among urban consumers.
- To support traditional artisans and craftsmen by showcasing their products at national-level events, thereby increasing their exposure and demand.
- To identify cooperative products that qualify for Geographical Indication (GI) tagging,



enhancing their uniqueness and market value.

- To recognize members of lesser-known cooperatives and SHGs for specialized training and skill development, aiming to improve the quality and standards of their products.

KEY FEATURES

- Visitors can explore a wide variety of products that are handmade using locally available materials from different regions.
- NCUI covers all expenses related to travel, accommodation, and food for the participating groups.
- Exhibition-cum-stall space is provided to the participating groups free of charge.
- To ensure equal opportunities for needy SHGs and cooperatives, a calendar system is followed where products from 5-6 states are showcased for 15 days, after which new groups are given the opportunity to participate.

NCUI HAAT ACTIVITIES

- **Product Display Cycle:** Every 15-20 days, products from NCUI Education Field Projects and cooperatives/SHGs from 5-6 states are invited for display and sale. Advertisements and information about new arrivals are shared via social media platforms like Facebook and Twitter, and through posters and banners.
- **Youth for Event:** During Cooperative Week, NCUI organized two fun-filled competitions—street play and western dance—in its premises to engage youth and introduce them to the cooperative entrepreneurship model.
- **NCUI HAAT's participation at Craft Bazaar Organized by NIFT:** The National Institute of Fashion Technology (NIFT) organized a Craft Bazaar in which NCUI HAAT participated. At the ROUGE Fashion Show by NIFT Delhi, NCUI showcased its waste fabric long jackets and artificial jewelry. The event also featured food stalls, fabrics, herbal colors, and homemade eatery items, helping bridge the gap between rural craftsmen and urban consumers.
- **Lunch of NCUI Haat's e-Portal :** On the occasion of the 17th National Cooperative Congress (NCC) on July 1, 2023, the Hon'ble Prime Minister of India inaugurated the NCUI Haat online portal. This digital platform is designed exclusively for cooperative societies and self-help groups. The website and application are available in 10 languages: English, Hindi, Bengali, Gujarati, Kannada, Malayalam, Marathi, Punjabi, Tamil, and Telugu. The portal provides information about social welfare schemes and offers free training assistance for onboarding, branding, and promotion.
- **Stall at Annual General Meetings (AGMs) :** NCUI, NAFED, NCCF, and other cooperative federations held their AGMs at NCUI premises from September 21st to 24th. NCUI HAAT showcased cooperative products and promoted the NCUI Haat e-commerce portal, launched



by the Prime Minister during the Indian Cooperative Congress. The portal provides an exclusive digital marketing platform for cooperatives and associated SHGs to enhance their income. While the NCUI Haat team explained the portal's benefits to members and staff, the delegates purchased handicrafts and food items, appreciating NCUI's efforts to empower lesser-known cooperatives.

- **Cooperative Fair 2023 :** For the third consecutive year, NCUI hosted its popular Cooperative Fair (Sahakar Mela) 2023 at its Hauz Khas campus in Delhi. Unlike the previous fairs held during All India Cooperative Week, the event was held from November 3-8, 2023, to reap the benefits of good public attendance during the festive season. The fair featured approximately 51 stalls from lesser-known cooperatives, Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), and food vendors.

The event was inaugurated by NCUI President Dileep Sanghani, International Cooperative Alliance (Asia-Pacific) President Dr. Chandrapal Singh Yadav, and NCUI Chief Executive Dr. Sudhir Mahajan. The fair was highly praised for its diverse array of quality products offered at reasonable prices. Participants benefited from free stall space, boarding, and lodging. The fair was a success, drawing over 1,200 visitors and achieving sales of more than Rs. 20 lakhs.

- **Stall at PHD Chamber of Commerce :** On January 24, 2024, the Task Force on Cooperatives, under the aegis of the PHD Chamber of Commerce and Industry, organized a summit titled 'Building the Foundation of Viksit Bharat through 54 New Initiatives of MoC: Empowering Progress—Enabling Prosperity at PHD Chamber of Commerce. NCUI HAAT put up a stall to promote authentic products from cooperatives and SHGs, which received positive feedback and appreciation.





Glimpses of Different Activities Conducted by NCUI HAAT During the Fiscal Year 2023-24





CHAPTER 11

Centre for Entrepreneurship Development & Cooperation

A. Research & Development

- The CEDC is promoting cross-sectoral collaboration by promoting **cooperative-social-corporate partnerships** to strengthen cooperative movement in the country.
- In June 2023, the CEDC organized **a national-level consultation** in collaboration with the **Ministry of Rural Development**, Government of India, and **State Urban Livelihoods Missions** to register federations of SHGs as cooperative societies across India.
- The CEDC is providing **technical support for promoting cooperative societies in science, technology and other emerging areas of economy**.
- The CEDC also organized consultative workshops with organizations like **Alliance for Energy Efficient Economy** and other expert institutions **to promote sustainable technologies in food processing, cold-chain management, etc.**
- During the 17th Indian Cooperative Congress, a short-film on NCUI was released by Hon'ble Prime Minister of India.



B. NCUI Haat

- In August 2021, NCUI established 'NCUI Haat,' a novel initiative to empower lesser-known cooperatives from rural India. Within two years, sales at NCUI Haat had crossed the ₹ 3 crore mark.
- NCUI Haat Cooperative Fair organized annually during Cooperative Week has enabled the participating artisans to assess market requirements and new product options.
- In November 2023, the 'Cooperative Fair' was organized in collaboration with National Cooperative Development Corporation, HCL Foundation and selected member institutions of NCUI.



C. NCUI Haat E-Commerce Portal

- NCUI had engaged NITCON Limited to develop and manage NCUI Haat e-commerce portal which is **a first-of-its-kind portal exclusively for marketing products made by cooperative societies**. The portal was launched by Hon'ble Prime Minister on 1st July, 2023 during the ICC event.
- The pilot project ran for five months, providing valuable insights into the challenges faced in managing the NCUI Haat portal. Over 500 cooperative products were onboarded onto the platform.
- NCUI had received a proposal from Ethics Group for managing the e-commerce portal. Ethics Group is a prominent solution provider for Logistics Services and Last Mile Delivery services with pan-India presence.
- The proposal from Ethics Group was approved by NCUI on 28th February 2024. Ethics Group will provide supply chain management solutions for the e-commerce portal.

D. NCUI Incubation Centre

- In April 2022, NCUI set up an Incubation Centre aimed at empowering underprivileged communities through entrepreneurship development and expanding livelihood opportunities for cooperatives.
- The Incubation Centre was conceived to promote cooperative identity among women involved with NULM in Delhi. Also, another objective was to develop successful cooperative entrepreneurship models for the perusal of cooperatives nationwide.
- Three distinct training modules are offered through the incubation centre: the Capacity Development Program (25 days), the Entrepreneurship Development Program (5 days), and the Advanced Training Program (5 days).
- Within its first year, the centre **mobilized over 5,000 women in Delhi, formed more than 20 SHGs, and trained over 800 women**.
- The CEDC collaborated with State Urban Livelihood Mission, Delhi (SULM) to register Area



Level Federations of SHGs as cooperative societies and provided training on 'Enterprise Development' to the SHGs of Delhi.

- Most trainees **updated their ID documents and enrolled in schemes such as ABHA, MSME, FSSAI, Shramyogi Maandhan Yojana** and other social welfare schemes. This has **resulted in saving of over 15,000 per trainee**. **All the trainees have got themselves insured** under *Suraksha Bima Yojana* with a cover of Rs. 2 lakhs.
- In November 2023, the Incubation Centre launched a new initiative called '**Coop Kitchen,**' offering livelihood opportunities in the food and catering sector to its trainees.
- Saathin SHG, which was tasked with managing 'Coop Kitchen,' successfully handled all aspects of the business—including food preparation, customer service, and financial management—within six months.



E. NCUI Skill Development Centre

- NCUI developed a state-of-the-art Skill Development Centre (SDC) at Noida.
- The Art of Living organization has established training infrastructure in collaboration with corporate agencies like Schneider Electric, Jaguar, Godrej and NASSCOM.
- HCL Foundation has set up training infrastructure with its NGO partners to provide training on stitching, bakery and confectionery, desktop publishing, etc.
- Many other companies like HAVELLS India have approached NCUI with an offer to set up skill development infrastructure at the Centre.



F. MoUs and Collaborations

- NCUI signed MoUs with **Unnat Bharat Abhiyan and HCL Foundation** in FY 2023-24.
- NCUI's proposal to formalize a bilateral agreement on **development cooperation between the Government of Germany and the Government of India** was approved on 1st November, 2023.
- GIZ India has confirmed to provide funding to establish a Project Management Unit (PMU) at NCUI for 18 months. Through the PMU, CEDC, NCUI has planned to execute pilot projects in 20 different locations across India with support from GIZ India and partner institutions to develop models of cooperative development.
- AOL is working closely with NCUI to **register over 500 multi-purpose cooperative societies** in



five states, namely, Karnataka, Maharashtra, Uttarakhand, Chhattisgarh and Jharkhand Over 120 multi-purpose cooperative societies applied for registration in Karnataka.

- NCUI has collaborated with **AOL under its 'Himalayan Unnati Mission' program to execute projects for cooperative development** in selected border villages of Uttarakhand and Ladakh region.
- **HCL Foundation is working closely with NCUI to mobilize their SHGs and communities for registering cooperative societies** across India.
- **Unnat Bharat Abhiyan is working closely with NCUI to utilize the resources of academic institutions** in their network building capacities of the existing cooperatives and registering new ones.





G. Advisory Council

- In April 2022, NCUI constituted an Advisory Council of experts coming from premier institutions like the National Dairy Development Board, National Academy of Agricultural Research Management, women entrepreneurs and Padma Shree Awardees.
- The objective was to identify and promote sustainable technologies and processes to enhance livelihood and enterprise options for the cooperatives across India.
- The Advisory Council is working closely with CEDC to find solutions to the various challenges faced by cooperatives in business development and market linkages.





CHAPTER 12

Brief Reports of National Level Cooperative Organizations

1. **Krishak Bharti Cooperative Limited (KRIBHCO)**

Krishak Bharati Cooperative Limited (KRIBHCO), a national level multi state cooperative society, was incorporated on April 17, 1980 and is presently registered under Multi State Cooperative Societies (Amendment) Act, 2023. The main objective of the Society is to produce and distribute quality agriculture inputs mainly chemical fertilizers, seeds, bio fertilizers through cooperatives and institutional agencies across the nation.

During the Financial year 2023-24 the Society's Plants at Hazira, Surat in its 38th year of commercial production achieved the production of 13.88 lakh MT Ammonia & 23.35 lakh MT Urea which corresponds to capacity utilization of 111.32 % for Ammonia and 106.40% for Urea. In addition, the Society produced 8.95 lakh liters of liquid Bio-Fertilizer, 5551 thousand NM3 liquid Argon and 1.45 lakh quintals of certified seeds.

The total membership of KRIBHCO consists of 9650 Cooperatives Societies and paid up share capital of the Society was Rs.390.78 crore as on 31st March, 2024. The Board of Directors of the Society have recommended for the year, the dividend of 20% on the paid up share capital. The Society has posted Profit Before Tax of Rs. 334.12 crore. The networth of KRIBHCO has increased from Rs. 5128.61 crore in FY 2022-23 to Rs. 5311.08 crore as on 31st March, 2024.

KRIBHCO has achieved 39.74 Lakh MT Urea sales during the year. It consisted of sales of 22.88 lakh MT of KRIBHCO Urea, 10.58 lakh MT of KFL Urea and 6.28 lakh MT of Government account urea during the year. In order to promote balanced fertilization, the Society continued to market imported DAP, NPK, NPS, SSP etc. this year also. The Society imported 5.83 Lakh MT of DAP, 1.16 LMT of NPK 10-26-26, 0.44 LMT of NPK 12-32-16, 0.34 LMT of NPK 15:15:15, 0.64 LMT of MOP and 0.44 Lakh MT of NPS20-20-0-13. A total quantity of 8.85 lakh MT 'P' & 'K' fertilizers was handled during the year.

Apart from above, the Society managed to sell 53295 MT of Surplus Ammonia and 5551 Thousand NM3 liquid Argon during 2023-24.

In 1990-91, the Society launched a seed multiplication program to supply farmers with high-quality seeds for major crops. This initiative led to the establishment of 11 modern Seed Processing plants across various states, along with a custom processing unit in Rudrapur, Uttarakhand. In 2023-24, the Society produced 1.45 lakh quintals of certified seeds across various crops and successfully sold the entire quantity.

To further boost agricultural productivity, the Society partnered with a leading Hybrid Seed Company to market their products under KRIBHCO's brand, utilizing the Society's extensive marketing network. In the 2023-24 financial year, the Society sold 38,539 packets of Bt. Cotton, 343 quintals of Hybrid Paddy, 2,173 quintals of Research Paddy, 2,722 quintals of Hybrid Maize, and 80 quintals of Hybrid Bajra Seeds.



The Society is presently producing 10 types of bacterial strains of liquid bio-fertilizers and during the year 2023-24, KRIBHCO sold 8.95 lakh litres of liquid bio-fertilizers, keeping in view its appreciable response due to its longer shelf life, survival at higher temperature, easy application and low prices.

KRIBHCO is constantly educating farmers about the benefits of application of compost, which improves organic carbon in the soil and has sold 44903 MT of City Compost during the year 2023-24.

The Society is operating 67 own outlets known as Krishak Bharati Sewa Kendras (KBSK) in the states of Uttar Pradesh, Haryana, Punjab, Rajasthan and Madhya Pradesh. These KBSKs serve as the Society's proprietary retail outlets, dedicated to meet farmers' requirements for high-quality agricultural inputs conveniently and affordably at their doorstep. Additionally, KBSKs play a crucial role in disseminating cutting-edge agricultural knowledge through periodic educational and advisory programs, thus effectively combining sales and service objectives under one roof.

During the year 2023-24, the Society organized over 4626 programmes such as Farmers Meetings, Field Demonstrations, Field Days/Crop shows, Cooperative Conference, and Group Discussion etc. Additionally, Society distributed 7.36 lakh technical folders in regional languages on various crops and services.

For strengthening cooperatives and rural development, the Society adopted 215 cooperative societies, and trained 16588 cooperative managers in 153 cooperative conferences. The Society also organized 71 health campaigns for human and livestock, provided 35 drinking water facilities, 33 rural sports programmes, 35 sanitation campaign and 35 income generation programmes.

KRIBHCO Krishi Pramash Kendra in Noida continued free consultancy on farm-related issues. During the year 2023-24, it tested 5943 soil samples from 16 states, and shared results electronically. The centre also offered weather information to assist in farm planning via the Kisan Helpline.

Investments / Joint ventures/ Subsidiaries/others

- Oman India Fertilizer Company SAOC(OMIFCO)
- KRIBHCO Fertilizers Limited(KFL)
- KRIBHCO Agri Business Limited
- KRIBHCO Green Energy Private Limited
- Bharatiya Beej Sahakari Samiti Limited (BBSSL)



- National Cooperative Exports Limited (NCEL)
- KRIBHCO Infrastructure Limited (KRIL)
- Gujarat State Energy Generation Ltd. (GSEG)
- Indian Commodity Exchange (ICEX)
- Nagarjuna Fertilizers and Chemicals Ltd. (NFCL)

Society has received the following awards and Prizes at FAI Annual Seminar, 2023 :

- KRIBHCO Video Film titled “Samriddhi Ki Nayi Raah” a film on “Agriculture Waste Management” received First Prize in Video Film Category.
- KRIBHCO received the award on Production, Promotion and Marketing of Bio Fertilizers/ Organic Fertilizers/ City Compost.
- KRIBHCO Fertilizer Plant, Hazira won runner up award for “Environmental Protection” in the nitrogenous fertilizers plants category.

2. National Cooperative Dairy Federation of India Limited (NCDFI)

National Cooperative Dairy Federation of India (NCDFI), based at Anand (Gujarat), is the apex organization for the cooperative dairy sector. Its members include federal dairy cooperatives of states and union territories. The NCDFI has 19 Regular Members, 13 Associate Members and National Dairy Development Board (NDDB) as its Institutional Member. The primary objective of NCDFI is to facilitate the working of dairy cooperatives through coordination, networking and advocacy.

Important Activities of NCDFI in the Fiscal Year 2023-24

- a. 3-Day Management Development Program (MDP) Of NCDFI Officials Held At SICUN, Assam Lingzey

The National Cooperative Dairy Federation of India Limited (NCDFI) successfully organized a three-day Management Development Programme (MDP) from December 4th to 6th, 2023, at the Sikkim State Cooperative Union (SICUN). Located in Assam Lingzey, East Sikkim, SICUN serves as a key training institute that meets the educational needs of cooperators throughout the state. As the apex body of the Cooperation Department under the Government of Sikkim, SICUN, with its dedicated team of 19 staff members, collaborated with NCDFI to organize this impactful program.

b. 53rd Foundation Day of NCDFI Celebrated

National Cooperative Dairy Federation of India Limited also marked its 53rd Foundation Day on December 7, 2023, in a grand celebration held at Chintan Bhawan, Gangtok, Sikkim. The event witnessed the esteemed presence of Lok Nath Sharma, the Hon'ble Minister of Animal Husbandry and Veterinary Services, Govt. of Sikkim, who graced as the Chief Guest. The Hon'ble Minister commended the pivotal role played by NCDFI in dairy development and



expressed pride in the fact that Dr. Mangal Jit Rai is the first Chairman of NCDFI from the North-East region.

During the 53rd Foundation Day, NCDFI took a moment to commend excellence in the North-East Region through the Institutional Sales Award Function, honoring member dairy cooperatives from the region. The distinguished Awards were presented by Shri Lok Nath Sharma, the Hon'ble Minister of Animal Husbandry and Veterinary Services, Govt. of Sikkim, and Col. Jay Sanan, Commanding Officer, 517 ASC Bn.

NCDFI congratulates the West Assam Milk Union (Purabi Dairy) for securing the 1st position as the highest supplier of milk to the Indian Army during 2022-23! Congratulations also to Sikkim Milk Union for grabbing the 2nd position and applause for Dimapur Milk Union for attaining the 3rd position, based on the quantity of milk supplied during the same period. With sincere appreciation, NCDFI extended the continuous patronage and guidance award to National Dairy Development Board (NDDB), revitalizing the collaborative efforts towards achieving dairy excellence in the North-East region.

NCDFI extends the most sincere appreciation to all the dairy cooperatives in the North-East for their invaluable efforts in ensuring a consistent and reliable supply of milk and milk products to our esteemed armed forces. A special note of gratitude extends to the Indian Army for their unwavering support to NCDFI and its member dairy cooperatives.

3. National Federation of State Cooperative Banks LTD (NAFSCOB)

National Federation of State Cooperative Banks Ltd. (NAFSCOB) was established on May 19, 1964 with a broad objective to facilitate the operations of State and Central Cooperative Banks, in particular and development of Short Term Cooperative Credit & Banking in general. NAFSCOB is registered as a national level cooperative society under Multi-State Cooperative Societies Act, 2002 (Amended). NAFSCOB completed about 61 years of its useful services to the rural cooperative credit delivery system. As at the end of March, 2022, there are 34 State Cooperative Banks (SCBs) of which 33 are members of NAFSCOB, with a network of 2143 branches, 351 District Central Cooperative Banks (DCCBs) with 14058 branches and 104266 Primary Agricultural Credit Societies (PACS).

1. Divisions of NAFSCOB:

NAFSCOB operates with three important Divisions, viz. (1) Planning, Research and Development (PRD) and (2) Computer Services Division (CSD).

2. Performance of NAFSCOB:

NAFSCOB with its limited resources, both financial and manpower, accomplished its tasks exceedingly well in achieving the spelt out objectives. The performance of NAFSCOB during the last Six decades may be categorised as under:



NAFSCOB – SIX DECADES

First Decade (1964 – 1974)	Search of Appropriate Direction
Second Decade (1975 – 1984)	Search for Image Building
Third Decade (1985 – 1994) a) First Period (1985 – 1989) b) Second Period (1989 – 1994)	Divided into two period Consolidation Period of 'Change'
Fourth Decade (1995 – 2004)	Period of 'Aspirations, Ambitions & Expectations'
Fifth Decade (2005 – 2014)	Successful Lobby for Recapitalisation / Lobby against Destabilisation
Next Decade (2014 – 2023)	*To ensure preparedness of STCCS to face challenges emerged out of Technological developments including digitalization. *To meet the challenges emerging out of COVID-19 and comply with Regulatory framework.
2023-2033	1. To meet the challenges emerging out of creation of Ministry of Cooperation (MoC). 2. To prepare Vision paper to comply with section 24 of MSC Act 2002 3. To spell out Vision & Mission Statement by NAFSCOB 4. To get prepared for Amrit Kaal (2022-2047) 5. To extend the coverage of membership of NAFSCOB to Central Cooperative Banks/DCCBs. 6. To comply with Section 24 of MSC (Amendment) Act. 2023.

3. Seminar/Consultations/Meetings:

Pursuant to the discussion with Ministry of Cooperation (MoC), Gol from time to time during last 30 months (06-07-2021), National Federation of State Cooperative Banks (NAFSCOB) initiated measures aimed to strengthen the Rural Cooperative Banks (RCBs) viz: State Cooperative Banks



(SCBs) and District Central Cooperative Banks (DCCBs), in Short Term Cooperative Credit Structure (STCCS). The recent developments are; (i) Draft Model Bye-laws for SCBs and DCCBs, (ii) amendments of bye-laws of NAFSCOB to allow the membership either nominal or associate or regular membership of NAFSCOB to DCCBs, (iii) MOC, GOI entrusted NAFSCOB a study to suggest measures to expand business growth during Amrit Kaal (2022-2047) and compliance of Section 24 of MSCS Act, 2022. Against this background, NAFSCOB contemplated organizing series of consultations to ascertain the suggestions on the measures to expand business growth potential. NAFSCOB organised the following Conferences/ Workshops/ Seminars/ Meetings during the year 2023-24:

1. National Consultation With Rural Cooperative Banks On Measures To Expand Business Growth During Amrit Kaal (2022-47) was held on 29-12-2023 at Mumbai.
 2. Regional Consultation / Workshop /Govt. Of India's Study On Expansion Of Business Plans Of The Rural Cooperative Credit Structure (Rccs) During The Amrit Kaal (2022-2047) was held on 10-11 January 2024 at Shillong, Meghalaya.
 3. Regional Consultation with SCBs/DCCBs on Measures to Expand Business Growth During Amrit Kaal (2022-47) was held on 23-01-2024 at Chandigarh. Delegates from SCBs and DCCBs from Punjab, Haryana, Rajasthan and Himachal Pradesh attended the Consultation.
 4. Regional Consultation with SCBs/DCCBs on Measures to Expand Business Growth During Amrit Kaal (2022-47) was held on 30-01-2024 at Lucknow. Delegates from Uttar Pradesh SCB and DCCBs from Uttar Pradesh were attended.
 5. Southern Regional Consultation with SCBs/DCCBs on Measures to Expand Business Growth During Amrit Kaal (2022-47) was held on 22-02-2024 at Bengaluru. Delegates from SCBs and DCCBs from Andhra Pradesh, Karnataka, Rajasthan and Kerala attended the Consultation.
- Following Study team meetings were held related to Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) & Compliance of the Functions defined under Section 24 of the Multi State Cooperative Societies Act, 2002 by NAFSCOB:
 - i. 27-10-2023 - First meeting of Study Team in Hyderabad
 - ii. 21-12-2023 - Second meeting of Study Team (online)
 - iii. 28-12-2023 Third meeting of Study Team in Mumbai
 - iv. 17-01-2024 - Fourth meeting of Study Team in Hyderabad
 - v. 15-03-2024 – Fifth Meeting of the Study Team - "To Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) & Compliance of the Functions defined under Section 24 of the Multi State Cooperative Societies Act, 2002 by NAFSCOB" at Hyderabad, Telangana.



4. Membership of District Central Cooperative Banks (DCCBs) into NAFSCOB:

NAFSCOB submitted proposal to Central Registrar of Cooperative Societies (CRCS) on 18-10-2023 to amend their bye-laws to facilitate DCCBs to become eligible for becoming associate members of NAFSCOB and to register such amendment. Accordingly, Office of CRCS, Ministry of Cooperation, Government of India registered these bye-laws under Section 11 of the Multi-State Cooperative Societies Act, 2002 (39 of 2002) and issued the certificate of registration of Amendment of bye-laws of NAFSCOB on 11-12-2023. As on 31-03-2024, 61 DCCBs submitted their application and remitted admission of Rs.2000/ (Rupees Two Thousand only) for enrolling as Associate Members in NAFSCOB.

5. Annual Performance Awards to SCBs, DCCBs, PACS and Agricultural Cooperative Staff Training Institutes (ACSTIs):

National Federation of State Cooperative Banks (NAFSCOB) introduced a scheme of Best Performance Awards to State Cooperative Banks (SCBs) since 1982-83, District Central Cooperative Banks (DCCBs) since 2008-09 and Primary Agricultural Credit Societies (PACS) since 1998-99. The Board of Directors of NAFSCOB in their virtual meeting held on 16-03-2021 approved the proposal of Dr. J. B. Dutta, former Managing Director, Meghalaya State Cooperative Apex Bank Ltd. to institute one Best Performance Award for PACS in North Eastern Region (NER). The said award is titled as **“Dr. J B Dutta Best Performance Award for PACS in North Eastern Region”** from the year 2021-22. Only one Award is presented annually to the best performing PACS in NER.

NAFSCOB instituted ‘Best Performance Awards to Agricultural Cooperative Staff Training Institutes (ACSTIs)’ from the year 2012-13 onwards aimed to recognize the contributions made by them towards imparting inductive training, training towards capacity building efforts, developing skills of the personnel in the cooperative sector, developing leadership and efforts towards human resource management and development. The ‘Best Performance Awards to SCBs, DCCBs, PACS and ACSTIs’ for the years 2020-21 and 2021-22 and for PACS in NER for 2021-22 were presented to winners by . Shreya Guha, IAS, Principal Secretary (Cooperation), Rajasthan Govt., & Administrator, Rajasthan SCB, Konduru Ravinder Rao, Chairman, NAFSCOB, Bhima Subrahmanyam, M.D., NAFSCOB, i Ulhas B Phal Dessai, Chairmna, Goa SCB, . Meghraj Singh Ratnoo, IAS, RCS, Rajasthan, Mangi Lal Daga, Ex. MLA, Veteran Co-operator during the Award Function held on 26th September 2023 at Jaipur.



K. N. Rajanna, MLA, Hon'ble Minister for Cooperation, Govt. of Karnataka & Director, NAFSCOB lighting the lamp during the inauguration of the National Consultation with Rural Cooperative Banks on Measures to Expand Business Growth During Amrit Kaal (2022-2047) held by NAFSCOB on 29-12-2023 at Mumbai. (From L-R) i Bhima Subrahmanyam, Managing Director, NAFSCOB & President, ICBA, i Konduru Ravinder Rao, Chairman, NAFSCOB, Dr. Chandrapal Singh Yadav, Ex.M.P., President, ICA-AP & Chairman, KRIBHCO, i Dileep Sanghani, Ex.MP, Ex. Minister, Gujarat & Ex. Chairman, NAFSCOB, President, NCUI & Chairman, IFFCO, Dr. G. S. Rawat, DMD, NABARD, Satish K Marathe, Director, Central Board, RBI and Dr. Bijender Singh, Ex. MLA, Ex. Chairman, NAFSCOB & Chairman, NAFED are also seen.



A booklet on Training Module prepared by NCUI on “Rural Cooperative Banking: Fostering Inclusive Finance through Business Diversification” was released during National Consultation Meeting with Rural Cooperative Banks on Measures to Expand Business Growth During Amrit Kaal (2022-2047) held by NAFSCOB on 29-12-2023 at Mumbai. (From L-R) Bhima Subrahmanyam,



Managing Director, NAFSCOB & President, ICBA, Dr. Bijender Singh, Ex. MLA, Ex. Chairman, NAFSCOB & Chairman, NAFED, Dileep Sanghani, Ex.MP, Ex. Minister, Gujarat & Ex. Chairman, NAFSCOB, President, NCUI & Chairman, IFFCO, Dr. Chandrapal Singh Yadav, Ex.M.P., President, ICA-AP & Chairman, KRIBHCO, Konduru Ravinder Rao, Chairman, NAFSCOB, K. N. Rajanna, MLA, Hon'ble Minister for Cooperation, Govt. of Karnataka & Director, NAFSCOB, Dr. G. S. Rawat, DMD, NABARD, and Satish K Marathe, Director, Central Board, RBI are present.

4. National Cooperative Agriculture & Rural Development Banks' Federation LTD. (NAFCARD)

The Federation was established in 1960 as the National Apex organization for Long Term Cooperative Credit Structure (LTCCS). LTCCS advances loans mainly for capital formation of agriculture and rural sectors.

At present the structure comprises of 16 SCARDBs of which only 13 are fully functional with a network of 1,851 operating units at ground level with a total membership of 1.08 lakhs.

Out of 13 fully functional SCARDBs, 5 have unitary structure operating through their branches and 6 have federal structure operating through affiliated Primary ARDBs at grass roots level. The remaining two SCARDBs have a mixed structure operating through own branches in some areas of the state and through affiliated PCARDBs in other areas.

MAJOR DEVELOPMENTS – 2023-24

Highlights of major activities of the Federation and developments in the LTCCS are given below.

Business Development Plans of SCARDBs

The Federation during the year finalized the Business Development Plans of SCARDBs with the objective of achieving business growth at least at the overall growth rate of agricultural credit which is about 20% per year.

Member banks prepared action plans to achieve the projections in the Business Development Plan, based on guidelines issued by the Federation which were forwarded to the Govt. and NABARD by the Federation for necessary steps to ensure funding and provide policy support to SCARDBs to achieve the projections in the Business Development Plan.

Computerisation of ARDBs under Centrally Sponsored Project of 'Strengthening of Cooperatives through IT Interventions'

The National Conference of ARDBs 2022 recommended Government of India to extend financial assistance for computerization of ARDBs. Based on the above recommendation, the Federation submitted a proposal to MoC for Computerisation of ARDBs in line with the Centrally Sponsored Project of Computerisation of PACS currently under implementation. The Ministry of Cooperation has given its in-principle approval for the proposal and convened three joint meetings with NABARD and the Federation to finalise the scheme.

The MoC on 6 October 2023 approved the Scheme for Computerisation of ARDBs under



Centrally Sponsored Project of 'Strengthening of Cooperatives through IT Interventions' and issued detailed guidelines for implementation of the scheme on 16 November 2023.

The scheme envisages computerisation of 1851 operating units of 13 fully functional SCARDBs at a total estimated cost of Rs.119.40 crores including GST.

Study on Reforms, Restructuring and Innovations in ARDBs

Based on the recommendations of National Conference of ARDBs 2022, the Ministry of Cooperation has instituted a Study on 'Reforms, Restructuring and Innovations in ARDBs' through NABCONS of NABARD. The Study was conducted by a team constituted by the NABCONS under the leadership of Mr. A.K. Srivastava. The Study Team visited the Federation and all the SCARDBs and some of the PCARDBs in various States to study the working of ARDBs. It has submitted draft report to the Govt. recently.

The Ministry of Cooperation has convened three joint meetings of NABARD and the Federation to discuss about implementable recommendations of the Study Team and the timeline for implementation. The Federation has submitted detailed comments on the recommendations to the Ministry. It is expected that an action plan with timeline for implementing the recommendations of the Study Team shall be finalised by the Ministry soon.

Study to Expand Business Growth in 'Amrit Kaal' (2022-2047) and Compliance of Section 24 of MSCS Act 2002 by IRMA

The Federation has assigned Institute of Rural Management Anand (IRMA) a Study on the working of the Federation including enhancing its services to member banks for business expansion during Amrit Kaal (2022-2047). The study will be fully funded by MoC. The study report is expected to be submitted by August 2024.

PROGRAMME OF ACTIVITIES DURING 2023-24

(A) CONFERENCES, TRAINING PROGRAMMES, WORKSHOPS, SEMINARS, STUDIES

(1) Workshop on Business Development Plans of ARDBs

The Federation organized a Workshop to finalise Statewise projections for business growth and action plans thereof, on 11th September 2023 at Jaipur. 28 participants from 9 member banks consisting of Chairmen, Chief Executives and Senior Executives participated in the Workshop.

(2) Special Training Programmes on Internal Reforms in LTRCCS

The Federation designed a Special Training Programme on Internal Reforms in LTRCCS with the objective of preparing the key personnel both at the apex and ground level for implementing suggested reforms effectively. The Federation during the year conducted these training programmes in Karnataka and Punjab with the financial support of NABARD. With the second programme this year which was conducted in Dharwad during 8-10 January 2024, the



Secretaries of all PCARDBs in Karnataka have now undergone this training. Similarly, the Chief Executives of all PCARDBs in Punjab were also trained through two programmes this year, which were held in Chandigarh and Amritsar during 10-12 October 2023 and 11-13 October 2023 respectively.

The Federation proposes to conduct the special training programmes for Uttar Pradesh, West Bengal and Himachal Pradesh during 2024-25.

(B) CORE GROUP FOR REFORM INITIATIVES (CGRI)

Core Group for Reform Initiatives (CGRI) constituted by SCARDBs continues to have regular meetings in most of the banks. CGRI has been concentrating on deepening of self-driven reforms at the ground level. CGRI also reviews the impact of reforms already initiated in the core areas of new avenues of mobilising resources, introduction of new products, identifying critical areas and taking corrective actions to improve the rating of SCARDBs, preparation of manuals on functional areas with a view to evolve consistent policies and well documented procedure specifying authority and accountability at various levels as well as recovery and NPA management.

(C) PUBLICATIONS

Land Bank Journal Monthly Newsletter

The total circulation of the newsletter has now reached 4000 subscribers by the end of the year. The newsletter covers important events in the sector and also reports on activities of member banks as well as news on important events in the cooperative sector at national level which also covers the programmes and initiatives by Ministry of Cooperation.

Annual Statistical Bulletin

The Annual Statistical Bulletin for the year 2021-22 was published and circulated. The Annual Statistical Bulletin for the year 2022-23 is being released soon.

Monthly Progress Report of ARDBs

Federation collects and compiles data on member banks' key operations on a monthly basis. Monthly Progress Reports for the months from February 2023 to January 2024 were circulated.

5. National Cooperative Housing Federation of India (NCHF)

The National Cooperative Housing Federation of India (NCHF) is a nation-wide organization of the cooperative housing sector. The main activities and achievements of NCHF during the year 2023-24 are given below:



PROMOTIONAL ACTIVITIES

1. All necessary support and cooperation was provided to Member ACHFs on various issues. Important publications/documents were also circulated to them at regular intervals.
2. Senior Officers of Member ACHFs and representatives of housing cooperatives visited NCHF Secretariat and discussed various issues with the Chief Executive, NCHF regarding strengthening of housing cooperatives, raising of funds, etc. Necessary guidelines/documents were provided to them for facilitating to avail benefits of various schemes of the Government and other concerned organisations.
3. Information/data on borrowings, lending operations, housing loans disbursed and units constructed/financed by ACHFs during the years 2020-21 to 2022-23 was sent to the National Housing Bank (NHB) for inclusion in their annual publication viz. Report on Trend and Progress of Housing in India-2023.
4. The Life Insurance Corporation of India (LIC) was requested to sanction fresh loans and to grant repayment re-schedulement/One Time Settlement (OTS) of loans advanced by LIC to the concerned ACHFs. Necessary guidance was also provided to the concerned ACHFs in preparing workable OTS/repayment re-schedulement proposals of LIC loans and the LIC was requested to consider such proposals sympathetically keeping in view genuine problems faced by them.
5. The Registrars of Cooperative Societies (RCS) of concerned States were requested to permit housing cooperatives to get their audit done by Chartered Accountants registered with the Institute of Chartered Accountants of India (ICAI).
6. Rajasthan State Cooperative Housing Federation (Rajasthan Housefed) has initiated the building material business in different kinds of Marbles, Granites, Kota-stone, Karauli-stone, etc. and intends to undertake building material business with ACHFs and housing cooperatives of other States. The other Member ACHFs were requested to look into the proposal of Rajasthan Housefed and explore possibilities to initiate building material business to supplement their regular income.
7. Comments/suggestions on the Draft of the New National Cooperation Policy-2023 were sent to the Ministry of Cooperation.
8. As desired, a PPT presentation on compliance with Section 24 of MSCS Act, 2002, with respect to Development Program and Targets for Amrit Kaal (2022-2047) in respect of NCHF, etc. and Support needed for Strengthening of Housing Cooperatives, was sent to the Ministry of Cooperation both in Hindi and English.



9. The Registrars of Cooperative Societies of concerned States were requested to look into the public grievances raised by members of housing cooperatives, etc. Replies to queries pertaining to housing cooperatives raised on Public Grievance Portal of the Government of India were uploaded on the CPGRAMS portal. N.S. Mehara, Chief Executive, NCHF attended the Review Meetings under the Chairmanship of Economic Advisor (H&Coord.), Ministry of Housing and Urban Affairs to review the public grievances and appeals on 23.05.2023 and 18.09.2023 at New Delhi.
10. A detailed note on 'Inputs for drafting National Policy on Cooperatives' was circulated to all Members of the Board of Directors of NCHF and all Managing Directors of ACHFs for information. . N.S. Mehara, Chief Executive, NCHF participated in the 'Regional Workshop for Northern & Central Zone' through video conferencing organised by National Cooperation Policy Secretariat, VAMNICOM in hybrid mode to brief about the process and approach involved in the drafting of the New National Cooperation Policy 2023 on 21.11.2023 . The workshop was addressed by Shri Suresh Prabhu, Chairman, National level Committee for drafting new National Cooperation Policy.
11. Properties of housing cooperatives got insured through NCHF. Member ACHFs and primary housing cooperatives were requested to cover their housing projects under the 'Bharat Griha Raksha Policy' through NCHF at reduced premium. Necessary guidance was also provided to housing cooperatives and other concerned regarding general insurance of properties.
12. **Bijay Kumar Singh, MLC, Chairman, NCHF; Directors** of NCHF; Shri N.S. Mehara, Chief Executive, NCHF and Officers of ACHFs attended the meeting convened by the Ministry of Cooperation through video conferencing on 13.10.2023 regarding presentation on 54 Major Initiatives taken by the Ministry to strengthen the cooperative sector and to realise the vision of 'Sahakar Se Samriddhi' and the progress made so far in implementation of these initiatives.
13. The booklet containing major initiatives (54 new initiatives) taken by the Ministry of Cooperation since its formation on 06.07.2021 to realize the vision of 'Prosperity through Cooperation' was circulated to all members of the Board of Directors of NCHF and all Managing Directors of Member ACHFs.
14. As a part of Government's initiative to promote digital payments, necessary efforts were made to increase the digital transactions in the operations of NCHF. Monthly/quarterly details of digital transactions in the office of NCHF were sent to the Ministry of Housing and Urban Affairs regularly.



EDUCATION, TRAINING & INFORMATION DISSEMINATION

A Leadership Development Programme for the Chairpersons/Directors of Housing Cooperatives was organized by the National Centre for Cooperative Education (NCCE) from 11-13th September, 2023 at New Delhi in collaboration with NCHF, which was addressed by MD, NCHF.. In all, 58 participants from various States attended the Training Program..

The Registrars of Cooperative Societies (RCS) of concerned States were requested to send information/data on the operations of housing cooperatives in their respective States. Data regarding NCHF and its Member ACHFs was also entered in the National Cooperative Database Portal of the Ministry of Cooperation.

CONFERENCES/WEBINARS

NCHF has been organizing conferences/workshops/study visits/webinars etc. for the personnel of ACHFs and housing cooperatives and also representing cooperative housing sector in such events. The 70th All India Cooperative Week was celebrated from 14-20th November, 2023 on the theme of **“Role of Cooperatives in Making India a \$5 Trillion Economy and SGDs”**. Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying inaugurated the Cooperative Week Celebrations-2023 on 16.11.2023 at NCUI Auditorium in New Delhi. Shri Dileep Sanghani, Ex-MP and Ex-Minister, Government of Gujarat and President, National Cooperative Union of India (NCUI) presided over the function.

To commemorate the Cooperative Week Celebrations-2023, NCHF brought out a special issue of **‘NCHF Bulletin’** which was released by **Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying** at the inaugural function of the Cooperative Week Celebrations organized by NCUI on 16th November, 2023. The above publication was circulated among the participants of the inaugural function. Shri N.S. Mehara, Chief Executive, NCHF also attended the inaugural function.

N.S. Mehara, Chief Executive, NCHF delivered inaugural address at a **Webinar on ‘Management of Cooperative Housing Societies’** on 25.01.2024. The Webinar, organised by the NCUI, covered a series of lectures by eminent resource persons from 25th January, 2024 to 3rd February, 2024 and intended to sensitise and create awareness about the ‘Training Module on Housing Cooperatives’ brought out by NCUI.

PUBLICATIONS

NCHF has been bringing out various publications from time to time. During the year 2023-24, it brought out the various publications namely a monthly journal ‘NCHF Bulletin’ (including Special Issues on World Habitat Day and Cooperative Week Celebrations); A monthly E-Newsletter ‘Cooperative and Housing Voice’; English-Hindi Dictionary; Annual Report and Audit Report of



NCHF for the year 2022-23 both in Hindi and English; and Handouts on Cooperative Housing both in Hindi and English.

IMPLEMENTATION OF RAJBHASHA (HINDI) IN NCHF OFFICE

Articles written in Hindi and other relevant news items in Hindi on cooperative housing and related fields were published in 'NCHF Bulletin' regularly; ; Banners and posters/placards were displayed at prominent places in office complex of NCHF during Hindi Pakhwada celebrated from 14-29th September, 2023 and Hindi Diwas celebrated on 14.09.2023; The Annual Report and Audit Report of NCHF for the year 2022-23 were prepared in Hindi.i.

WORLD HABITAT DAY CELEBRATIONS

To commemorate World Habitat Day Celebrations-2023, NCHF brought out a special issue of 'NCHF Bulletin' which was released by **Shri Hardeep S. Puri, Hon'ble Union Minister for Housing & Urban Affairs and Petroleum & Natural Gas** in the presence of Shri Manoj Joshi, IAS, Secretary, Ministry of HUA and representatives of UN-Habitat and senior officers of the Ministry.

UPDATING OF NCHF WEB-SITE

NCHF Web-site (www.nchfindia.net) was updated regularly during the period under report. For the benefit of members of housing cooperatives and others concerned, judgements of Supreme Court pertaining to housing cooperatives/development authorities/housing boards were included in NCHF Bulletin, all issues of which (April, 2023 to March, 2024) were uploaded on the Web-site.

STUDY VISITS TO NCHF SECRETARIAT

Various trainees, students, cooperators made study visit to NCHF Secretariat during the year 2023-24, details of which are as under:

- (i) **Former President, National Cooperative Federation of Nepal**, Shri Shanta Raj Sharma Neupane visited NCHF Secretariat on **03.05.2023** and met Shri N.S. Mehara, Chief Executive, NCHF to discuss various issues regarding promotion of housing cooperatives in Nepal so as to build up collaboration among the cooperatives of both the countries for strengthening cooperative housing movement.
- (ii) A group of **38 women cooperators**, being participants of the 'Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of India' organised by the National Centre for Cooperative Education (NCCE), made a study visit to NCHF Secretariat in New Delhi on **09.05.2023** as a part of their training curriculum.



- (iii) A group of **27 cooperators from Nepal** being the participants of 'Leadership Development Programme for Nepalese Cooperators' from the National Centre for Cooperative Education (NCCE) made a study visit to NCHF Secretariat in New Delhi on 15.06.2023 as a part of their training curriculum. housing cooperatives as well as importance of self- management and leadership qualities.
- (iv) A group of **three cooperators** comprising the Office Bearers of Maharashtra State Cooperative Housing Federation and Pune District Cooperative Housing Federation visited NCHF Secretariat on **03.07.2023** and met the Chief Executive, NCHF
- (v) A group of **45 cooperators** representing State level ACHFs, District Cooperative Housing Federations and Primary Housing Cooperatives from across the country made a study visit to NCHF Secretariat on **12.09.2023** as a part of their course curriculum for Leadership Development Programme for the Chairpersons/Directors of Housing Cooperatives organised by the National Centre for Cooperative Education (NCCE) in collaboration with NCHF from 11-13th September, 2023 at Delhi. .
- (vi) A group of **three representatives** of Sahakar Bharati under the leadership of the National Joint Head, Housing Cell, Sahakar Bharati visited NCHF on **12.09.2023..**
- (vii) A group of **10 cooperators** comprising Office Bearers and members from housing cooperatives functioning at primary and district level in Pune, Maharashtra visited NCHF Secretariat in New Delhi on **13.09.2023** and met the Chief Executive, NCHF to discuss various issues about strengthening of housing cooperatives and the initiatives taken by them in Maharashtra.
- (viii) A group of **36 trainees** undergoing '**Diploma in Cooperative Education and Development**' from the National Centre for Cooperative Education (NCCE), New Delhi made an observation study visit to NCHF Secretariat on **05.10.2023.**
- (ix) A group of 32 participants of 'Leadership Development Programme for Chairpersons/ Women Directors of Cooperative Societies of India' from the National Centre for Cooperative Education (NCCE) made a study visit to NCHF Secretariat in New Delhi on 06.12.2023 as a part of their training curriculum.
- (x) A group of **26 Students** from the **Sanskriti School, Chanakyapuri, New Delhi** undergoing Training Awareness Program on Cooperatives under the Cooperative Connect Initiative of the NCUI made a study visit to NCHF on **02.01.2024. s.**



CELEBRATION OF AZADI KA AMRIT MAHOTSAV

Member ACHFs were requested for celebration of Azadi Ka Amrit Mahotsav and launching of Awareness Campaigns in their respective states covering information on cooperative principles, benefits of cooperatives, rights and duties of members and shining example of housing cooperatives in their area of operation. .

An advisory was issued to the employees of NCHF regarding hoisting of National Flag at their homes from 13-15th August, 2023 during the Har Ghar Tiranga Campaign under Azadi Ka Amrit Mahotsav.

SOCIAL MEDIA ACCOUNTS OF NCHF

The Ministry of Cooperation has taken various initiatives to strengthen cooperative movement across the country. The Ministry intends to deepen the reach of cooperative movement to grassroots level by increasing the range, depth and reach of social media and periodic publications brought-out by National Cooperative Federations. It has been emphasized that the National Federations need to connect with members at all levels i.e. State, District and Primary across the country. In view of the above, NCHF has created the social media accounts to give publicity to the cooperative sector especially cooperative housing sector and major steps taken by the Government to strengthen cooperatives, details of which are: Facebook Username: NchfNchf (<https://www.facebook.com/nchf.nchf.14>); Instagram Username: nchf1969 (<https://www.instagram.com/nchf1969/>); and Twitter (X) Username: @nchf1969 (<https://www.twitter.com/nchf1969>).

The requisite information pertaining to NCHF on following of Social Media Handles of Ministry of Cooperation, Hon'ble Prime Minister, Hon'ble Home and Cooperation Minister and NCUI was sent to the National Cooperative Union of India (NCUI) in the prescribed proforma.

MISCELLANEOUS

1. NCHF celebrated the International Day of Yoga (IDY) on 21.06.2023 and Yoga Pledge was administered to the staff on this occasion. A banner, yoga chart and inspiring quotes on yoga and meditation were displayed at prominent places in NCHF Secretariat. The Booklet on Common Yoga Protocol was also distributed among staff members of NCHF.
2. Swachhta Pakhwadas were observed and cleanliness/sanitisation drives were undertaken in the office premises of NCHF during 1-15th June, 2023, 1-15th October, 2023 and 1-15th February, 2024. A Swachhta Pledge was also taken by the staff members of NCHF and a banner was displayed in the office premises during the above Pakhwadas. Swachhta Pledge, both in Hindi and English, was displayed at prominent places in the office building.



3. The information pertaining to NCHF for the year 2022-23 as on 31.03.2023 as per the prescribed proforma with regards to filing of Returns under Section 120 (d)(e)(f) of the Multi-State Cooperative Societies (Amendment) Act, 2023; the Report of the Audited Annual Accounts for the year 2022-23 and plan for Distribution of Surplus for the Financial Year 2022-23 as approved by the General Body of NCHF were submitted on-line on the new portal of the Central Registrar of Cooperative Societies, Ministry of Cooperation.
4. Vigilance Awareness Week was observed in NCHF Secretariat from 30th October-5th November, 2023.
- 5.. NCHF Secretariat observed the Constitution Day on 26.11.2023 to commemorate the adoption of the Constitution of India. .
- 6). An Article written by Shri N.S. Mehara, Chief Executive, NCHF entitled 'Problems, Prospects and Support Needed for Strengthening of Housing Cooperatives in Amrit Kaal' was published in the Souvenir brought out by NCUI on the occasion of 17th Indian Cooperative Congress held on 1-2nd July, 2023 at New Delhi.

6. National Labour Cooperatives Federation of India Ltd. (NLCF)

1. Membership

As on 31.3.2024, the membership of National Labour Cooperatives Federation of India Limited (NLCF) was 414 represented by Labour Contract/ Construction & Forest Labour Cooperatives from different parts of the country including Government of India as well as National Cooperative Development Corporation.

2. Training Programmes

A} Leadership Development Training Programmes:

1. Leadership Development Training Programme for Office Bearers of Labour Cooperatives

National Labour Cooperatives Federation of India Ltd. (NLCF) organized a three days Leadership Development Training Program for Office Bearers of Labour Cooperatives of India from 25th to 27th September 2023 at NCCE.. 35 participants from Maharashtra, Rajasthan, Haryana, Telangana and Punjab States participated in the programme.

2. Leadership Development Training Programme for Office Bearers of Labour Cooperatives

National Labour Cooperatives Federation of India Ltd. (NLCF) organized a three days



Leadership Development Training Programme for Office Bearers of Labour Cooperatives of Haryana, Himachal Pradesh and Punjab States from 30th November 2023 to 2nd December 2023 at Shimla. 26 participants from Haryana and Punjab States participated in the program.

3. Leadership Development Training Programme for Office Bearers of Labour Cooperatives

National Labour Cooperatives Federation of India Ltd. (NLCF) organized a three days Leadership Development Training Programme for Office Bearers of Labour Cooperatives of India from 26th to 28th February 2024 at NCCE.. 31 participants attended this training programme.

B} Self-Financed Training Programme

Study Visit cum Training Programme for Chairmen/ Directors and Managers of State, District and Primary Labour Cooperatives of Haryana State

National Labour Cooperatives Federation of India Ltd.(NLCF) organized a Five Days and Four Nights Study Visit cum Training Program for Chairmen/ Directors and Managers of State, District and Primary Labour Cooperatives Federations/ Societies of Haryana State at Goa from 23rd to 27th February, 2024 . 15 trainees from various Districts of Haryana State participated in the program.

3. Research Consultancy Services & Publication

A. Consultancy Services

According to need, NLCF provided the consultancy to various District Labour Cooperative Federations on different issues from time to time during the year.

B. Publications

During the year under reference following publications were published by NLCF for use by the members of Labour Cooperatives and others:-

- (i) NLCF's journal "LABOUR COOPS".
- (ii) Monthly NLCF's e-News Bulletin
- (iii) Updated Brochure of NLCF
- (iv) Updated Bye-laws of NLCF

7. National Federation of Fishers Cooperatives Ltd. (FISHCOPFED)

FISHCOPFED organised training and awareness programmes for fishers in various states. Under this programme, fishermen were given detailed information about government schemes (PMMSY) and cooperative principles. Through training sessions and study tours, fishers were

not only made aware of how to avail government schemes but also highlight the importance of cooperative organisations and their functioning. This initiative empowered fishermen and provided them with information about the resources required for their development.

Glimpses of the programmes:



The '1 hour Shramdaan for Swachhata' event was organised on 1st October 2023 which witnessed active participation of departmental officers and staff. .





8. National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB)

The National Federation of Urban Cooperative Banks and Credit Societies Ltd., (NAFCUB) is the apex level Promotional body of Urban Cooperative Banks and Credit Societies in the country. As on 31st March 2024 there were 1502 Urban Cooperative Banks with 10117 branches out of which 52 were Scheduled Banks including 35 Multi State Urban Banks, 23 Multistate Non Scheduled Banks and 1412 Non Scheduled Banks. . It represents around 1502 urban cooperative banks and 50,000 cooperative credit societies functioning all over India.

As on 31st March 2024 the total membership of NAFCUB is 1776 out of which 963 urban cooperative banks including and 791 cooperative credit societies are members of NAFCUB .There are 22 State Federations/ Association in the urban cooperative credit sector and all are the members of the National Federation.

The main source of the Finance is Grants from the Ministry of Cooperation . The other sources are Annual membership fee from member-Institutions, Admission Fee, Income from Publications and Training Programme, Study Tours, Conferences and Seminars.

Activities of NAFCUB during the year 2023-24

Major Activities of NAFCUB during 2023-24

NAFCUB undertook many activities during the year which are detailed hereunder:

1. Active engagement with Ministry of Cooperation for resolving issues concerning the sector.

On the persuasion of NAFCUB, a Working Group has been created in MoC with officials of Cooperation Ministry and those of RBI to discuss issues of UCBs and to find out ways to ensure rapid growth of the sector. Some of these issues are- branch expansion, steep increase in the percentage of priority sector lending from 40 % to 70 % of the total loans portfolio,, providing level playing field for all UCBs, etc..

2. Seminar on Cooperative Credit Societies



A Seminar on Challenges before Cooperative Credit Societies was organized at LINAC, NCDC, Gurgaon on 21st June 2023. . Laxmi Dass, President NAFCUB was the Chief Guest. .

The Seminar focused on i) Income Tax Issues affecting Cooperatives & GST Related issues ii) Growth of Cooperative Sector through MSMEs iii) Digital Transformation in Cooperatives- A must for survival and growth in the competitive environment iv) Efficient Records Management for Cooperatives-C-KYC, etc.

3. NAFCUB thanked Hon'ble Union Cooperation Minister Sh. Amitbhai Shah for his constant support to UCB sector



Sh. Jyotindra Mehta President NAFCUB along with Mr. D. Krishna, Former Chief Executive and Advisor NAFCUB and Mr. Yogesh Sharma, Chief Executive met Union Home and Cooperation Minister Sh. Amit Shah on July 21, 2023 to thank him for his support and contribution in resolving issues related to the urban cooperative banking sector. Among other issues, the issue of strengthening the PACS and providing them a platform to act as CSC was also discussed.

4. NAFCUB Organised a Meeting on Recent Developments in UCBs



The National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) convened meeting of State Federations and District Associations of urban cooperative banks and select large scheduled urban co-operative banks on July 31, 2023 at Delhi with a view to update them with all the efforts made by NAFCUB and positive developments on the regulatory front and progress made in setting up of umbrella organization.

5. Grant of Scheduled Status to UCBs

NAFCUB has been following up the issue of granting of scheduled status to Urban Cooperative Banks who fulfil certain criteria of Reserve Bank of India. The Government of India has now allowed Tier-3 and Tier-4 UCBs to be included in Schedule II of the RBI Act and will get the Scheduled Status.

6. NAFCUB organized National Conclave for State Federations and UCBs at New Delhi



National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) organized a mega conclave of major leading urban cooperative banks and state federations on 12 October 2023 at Delhi. The conclave was chaired by Hon'ble Home and Cooperation Minister Shri Amit Shah and attended by Shri Gyanesh Kumar, Secretary, Ministry of Cooperation, along with several esteemed officials from the Ministry.

A major announcement at the conclave was the formation of an



Umbrella Organisation (UO) for Urban Cooperative Banks, set to operate as a Self Regulatory Organization (SRO) under the purview of the RBI. The Umbrella Organisation will play a pivotal role in providing critical IT Infrastructure and fund-based support to UCBs. .

7. 70th All India Cooperative Week Celebrations – Release of NAFCUB Journal



On the occasion of inaugural ceremony of 70th All India Cooperative Week celebrations which was organized by the NCUI, Sh. Parshottam Rupala, Hon'ble Union Minister for Animal Husbandry, Dairy and Fisheries released NAFCUB's quarterly journal "Urban Credit". The Cooperative Week celebration was attended by more than 600 delegates from the cooperative sector, all over India.

8. NAFCUB President calls on new Secretary of Ministry of Cooperation



NAFCUB's newly elected President Shri Laxmi Dass made a courtesy call and met newly appointed Secretary of Ministry of Cooperation Dr. Ashish Bhutani, IAS in his office. He briefed about the activities of NAFCUB and role of NAFCUB to strengthen the sector.

9. Sh. Amit Shah inaugurates the National Urban Cooperative Finance and Development Corporation Ltd. (NUCFDC)



Union Minister Amit Shah inaugurated the National Urban Cooperative Finance Development Corporation (NUCFDC) in Delhi on March 02, 2024.

NUCFDC has received a Certificate of Registration (CoR) from the Reserve Bank of India to operate as a Non-Banking Finance Company (NBFC) and serve as the umbrella organization for the urban cooperative banking sector.

Participation in Standing Advisory Committee on UCBs

RBI convened the 36th SAC meeting on 3rd August 2023 in which President, NAFCUB participated in the meeting. NAFCUB invited the suggestions/issues from State Federations and UCBs for placing them before the RBI in SAC Meeting. The issues so received were compiled and forwarded to RBI for consideration in the SAC Meeting.

Data Bank for Urban Cooperative Banks

As part of one of the regular activities, NAFCUB took all the initiatives for collection, compilation



and updation of data related to Urban Cooperative Banks.

Constitution of Task Force on Transformation of UCBs & Credit Societies by Ministry of Cooperation.

The Ministry of Cooperation has constituted a Task Force on Transformation of Urban Cooperative Banks & Credit Societies within NAFCUB to advise the Ministry on issues relating to UCBs & Credit Societies and to provide necessary inputs for the transformation of the Multistate Urban Cooperative Credit Sector.

H.R. Initiatives - Webinars/Training Programmes/Round Table/Conclave

The Federation during the year organized 25 Webinars/Training programs in collaboration with Reserve Bank of India, College of Agricultural Banking, Pune, National Centre for Cooperative Education, and Member State Federations of Urban Cooperative Banks for the benefit of urban cooperative banks particularly for smaller urban banks, mahila banks and cooperative credit societies on the important topics of cyber frauds, digital banking and cyber security, cyber insurance, credit management, financial Management, corporate governance, etc.

A national level conclave for Scheduled & Multi State Cooperative Urban Cooperative Banks & Credit Societies was organized in October 12th, 2023 which was inaugurated by Hon'ble Union Minister for Home & Cooperation Shri Amit Shah. .

Publication of Journals & HandBooks

Apart from regular publication of two of its flagship publications (i) quarterly journal "Urban Credit" and (ii) fortnightly newsletter "Coop Banking", several handbooks were published during the year.

9. National Federation of Cooperative Sugar Factories Limited (NFCSF)

The National Federation of Cooperative Sugar Factories Limited (NFCSF) was established in 1960 to coordinate and facilitate the working of the affiliated cooperative sugar factories and State Federations of cooperative sugar factories and to assist in promotion and installation of new cooperative sugar factories.

However, the establishment of NFCSF has changed the scenario. There was a steady increase in the sugar production and the cooperatives share in the total production. During the year 1982, 1988 to 1993, 1995, 1996, 2000, 2018 and 2022 India had achieved the distinction of becoming world's largest producer of sugar. As on March 31, 2024 there were 762 installed sugar factories out of which 284 are in the cooperative sector.

Sugar Production

India is the second-largest producer of sugar in the world, after Brazil. India's sugar production accounts for 18.10% of the world sugar production in which cooperatives, share is about 5.40%. This industry is the second largest agro-based industry in India, next to Textile industry



which is primarily centered around sugarcane cultivation, with Maharashtra, Uttar Pradesh and Karnataka being the major sugarcane-producing states. The cooperative sugar sector has played a significant role in transforming India from deficit sugar producing country to surplus sugar producing country. Cooperative sugar sector has achieved remarkable progress in sugar production; in ethanol production and on cogeneration front. Its socio-economic development in rural parts of the country has helped face lifting of India's rural economy.

As per the record of NFCSF there are a total number of 762 installed sugar factories as on March 31, 2024. Out of 762 installed sugar factories, 284 sugar factories are in the cooperative sector, out of which 203 cooperative sugar factories were in operation as on March 31, 2024. While 228 sugar factories were not in operation during 2023-24. Out of this, 147 factories belong to public and private sector and 81 factories belong to cooperative sector. Total sugar production during the season up to March 31, 2024 was 299.45 lakh tonnes, out of which sugar produced by cooperatives was 87.20 lakh tonnes.

Techno-Commercial Services by NFCSF

During the year NFCSF undertook 71 projects in the States of Gujarat, Haryana, Maharashtra, Madhya Pradesh, Punjab, Tamil Nadu, Uttarakhand and Uttar Pradesh in India for rehabilitation, modernization, expansion, co-generation and valuation project reports and detailed project reports and project reports for distillery projects. The project reports included cane development programme, valuation of existing plant and recommendations for upgradation and modernization of technology, co-generation, machinery specifications, financial restructuring and means of financing pattern etc. These projects were undertaken

Sugarcane Advice & Cane Development Activities in 2023-24

NFCSF is promoting Scientific Technologies for the benefit of the Sugarcane Growers and Cooperative Sugar Industry. NFCSF is guiding all the cooperative sugar mills pan India for adoption of Drone Technology for improving sugarcane yield of the farmers & sugar recovery of the mills. The National Federation has advised to all the sugar mills, Cane Department and respective State Agriculture Department of the different States that necessary seeds of new varieties need to be made available to the sugarcane farmers for massive cane cultivation which will helps to increases sugar and cane yield per unit area of the mills.

The daily crushing capacity of various cooperative sugar mills in the country has been increased which will require a smooth and continuous supply of raw material for attaining economic scale of operation for the mills.

However, due to adverse climatic conditions, the sugarcane availability is not sufficient to attain the required 180 days crushing duration of the mills. This may adversely impact on sugar mills operational and financial health.



Technical Efficiency Awards 2022-23

The performance of cooperative sugar factories in the country is regularly evaluated by the Cane Advice Department of NFCSF under the guidance MD, NFCSF & Chairmanship of Director (Sugar Policy), Govt. of India & comprising technical experts from NFCSF. During the year 2022-23, total 92 sugar mills participated across India for evaluation of performance & efficiency awards.

Publications of NFCSF

During the year NFCSF also continued to publish its regular publications viz. 'Cooperative Sugar Press News' weekly magazine containing present reports on sugar and allied subjects, and 'Cooperative Sugar' a monthly journal containing useful technical articles on sugarcane, sugar and their by-products and Government Orders, notifications and statistical information. It also maintained close contact with media during the year to make the public and journalists aware of the problems in the sugar industry and to highlight the achievements of the sugar industry.

Social Media

Apart from this, the National of Cooperative Sugar Factories Federation Ltd. Is active on social media platforms and is being well received by the social media users comprising primarily of farmers, members, government organizations, academic institutions, other cooperative organizations, traders, journalists etc. The NFCSF social media accounts boast of good base of engaging followers from across the country. The Federation's social media handles are as follows:-

Facebook : @CoopsugarIndia www.facebook.com/CoopSugarIndia Twitter : @CoopsugarIndia www.twitter.com/CoopSugarIndia, Instagram : @CoopsugarIndia www.instagram.com/CoopSugarIndia

64th Annual General Body Meeting of NFCSF

The sixty-fourth Annual Meeting of the General Body of the National Federation of Cooperative Sugar Factories Ltd. was held on August 19, 2023 in Delhi. During the discussion on the various subjects, there were lively discussion by the members who showed keen interest in promoting the Indian cooperative sugar industry. The members appreciated the efforts taken by NFCSF in tackling policy issues at the Government level and extending assistance to member factories.





CHAPTER 13

Important Activities of State Level Cooperative Organizations

1. **Family Development Cooperative Thrift and Credit Society Ltd. (FAMCO)**

1. **Introduction:**

FAMCO was registered by the Central Registrar of Cooperatives, New Delhi, on July 23, 2009, as a Multi-State Cooperative Society. Its area of operation covers the states of Puducherry, Tamil Nadu, and Karnataka, with the registration number MSCS/CR/307/2009.

FAMCO has been working tirelessly to fulfill its primary objective: promoting the interests of all its members by improving their social and economic well-being through self-help and mutual aid, in line with cooperative principles.

2. **Membership:**

As of 31.03.2024, FAMCO has a total membership of 460 members, consisting of 117 individual members and 343 group members. The total paid-up share capital is Rs. 16,91,700/- As of 31.03.2023, FAMCO had 453 members (116 individual members and 337 group members), with a total paid-up share capital of Rs. 13,02,600/-.

3. **Deposits:**

As on 31st March 2024, FAMCO had total deposits of Rs. 1.79 Crores.

4. **Loans:**

During the year, 29 member SHGs were granted a total loan of Rs. 1,00,50,000/- for small income generation activities, with 100% repayment. Since its inception, FAMCO has disbursed a total of Rs. 14.34 crores in loans to 528 SHGs, benefiting 7,168 families.

5. **14th AGM of FAMCO conducted:**

The 14th Annual General Body Meeting of FAMCO was held on, 12th August 2023, at Puducherry-1 with 71 members in attendance.

6. **Meetings of FAMCO Board of Directors:**

During the financial year in accordance with the stipulated guidelines, four board meetings were held, one in each quarter.

7. **70th Cooperative week celebrated at Chitradurga, Karnataka:**

On 10th November 2023 FAMCO and CHITHRA Don Bosco, Chitradurga co-hosted a community meeting for SHG members to celebrate the upcoming All India Cooperative Week. Fr. Steven Lawrence SDB, Director, CHITHRA Don Bosco and Vice-Chairman of FAMCO, Chitradurga, served as the Chairperson for the program. The meeting focused on raising awareness about the impact of cooperatives in tackling socio-economic challenges, encouraging income-generating

activities through collaboration, and highlighting the importance of women's collective efforts. The event was attended by 62 women from 25 SHGs.



70th National Coop week at Chitradurga



Participants of coop week on 10.11.2023

2. Repatriates Cooperative Finance and Development Bank Ltd. (REPCO BANK)

1) ORIGIN

Repatriates Cooperative Finance and Development Bank Ltd. (REPCO BANK) was initially registered on 19th November 1969 as a Cooperative Society under the Madras Cooperative Societies Act, 1961. Subsequently, it was re-registered under the Multi-State Cooperative Societies Act, 2002, extending its jurisdiction to Tamil Nadu, Andhra Pradesh, Telangana, Karnataka, Kerala, and the Union Territory of Puducherry..

2) OBJECTIVE

The primary objective of the Bank is to assist in the rehabilitation of repatriates from Sri Lanka, Burma, Vietnam, and other countries. While maintaining its focus on repatriate rehabilitation, the Bank has also expanded its role to develop into a self-sustaining, offering a comprehensive range of services to its member customers.

3) ACHIEVEMENTS AND ACCOLADES OF THE BANK

- a. The Bank achieved its first profit in the fiscal year 1991-92 and has consistently paid dividends since the fiscal year 1992-93. As of 31.03.2024, it has a business portfolio totaling Rs. 19,635.85 crore, including Rs. 10,582.48 crore in deposits and Rs. 9,053.37 crore in advances. The Bank operates 108 branches across the southern states of India and has built a strong brand image and reputation in the banking industry.
- b. Consistently distributing dividends since the fiscal year 1992-93, the Bank has provided a 20% dividend to its shareholders for many years. It is a proud achievement that the Bank has proposed to distribute a 25% dividend, amounting to Rs. 38.06 crore, to the participating



governments and eligible shareholders from the profits earned in the financial year 2023-24.

- c. Repco Bank provides livelihoods to approximately 1,518 families, including 1,008 regular staff members and 510 staff on a contract basis.
- d. Repco Bank maintains a skilled and motivated workforce, emphasizing the importance of ongoing training to address banking industry challenges. In the financial year 2023-24, the Bank held 13 in-house training programs and enrolled staff in 10 external programs at national institutes.
- e. The Bank has been a pioneer in computerization and digitization since 1992, developing in-house software for deposits, loans, MIS, and payroll. It was the first cooperative bank in South India to introduce Core Banking Solutions (CBS) software. The Bank also operates its own Data Centre and Disaster Recovery Centre, located in Tier-III Data Centres in different seismic zones.
- f. The Bank's Inspection Division ensures control and compliance standards are met while supporting business growth. The Vigilance cell adheres to directives from the Government of India, Central Vigilance Commission, Reserve Bank of India, and other bodies, issuing guidelines to prevent fraud and losses. Emphasis is placed on adhering to KYC norms to prevent fraud.
- g. The Bank is having well-defined checks and balances in place and a standard internal systems and control so as to avoid/prevent any harmful or unethical practices and actions..

FINANCIAL HIGHLIGHTS OF THE BANK FOR THE FY 2023-24:

- 1. Paid up capital stood at ₹ 152.48 cr. as on 31.03.2024.
- 2. Net worth is higher at ₹ 846.34 cr. as at the end of March 2024
- 3. Deposits stood at ₹ 10,582.48 cr., registering a growth rate of 11.07 per cent.
- 4. Advances stood at ₹ 9,053.37 cr. registering a growth rate of 10.15 per cent.
- 5. Business mix as at 31st March 2024 reached ₹ 19,635.85 cr registering a growth rate of 10.65 per cent.
- 6. Profit after tax for the year ending 31st March 2024 stood at ₹ 69.69 cr.
- 7. Business per employee stood at ₹ 19.48 cr. as on 31.03.2024.
- 8. The Bank is a continuous profit making institution for the past 30 years and consistently declaring dividend of 20% to its stakeholders every year. The dividend declared for the financial year 2023-24 was 25%.

ACCOLADES OF THE BANK - FCBA Awards won by the Bank during past few years

For FY 2023-24, the bank won FCBA Best Cooperative Bank Award.

4) REPATRIATES REHABILITATION

Repatriates' rehabilitation and welfare, the primary objective for which the Bank was established, remains central to its mission. Throughout its 54-year journey, the Bank has focused on the upliftment and well-being of repatriates, continually introducing and enhancing measures to support this goal. In 2007, the Bank established the 'Repatriates Welfare Trust,' which receives a share of the Bank's profits each year to fund welfare initiatives for the repatriate community. Additionally, the Bank provides employment opportunities to repatriate candidates. During the financial year 2023-24, the Repatriates Welfare Trust allocated Rs. 910.64 lakh to various programs, benefiting 45,061 repatriates.

5) ENTITIES PROMOTED BY REPCO BANK

Repco Home Finance Ltd (RHFL) – Associate Company:

The Bank established 'Repco Home Finance Ltd (RHFL)' in the year 2000. RHFL is now one of India's leading housing finance companies, with a business outstanding of Rs. 13,037.08 crore and a net profit of Rs. 394.70 crore as of 31.03.2024..

Repco Micro Finance Ltd (RMFL) – Subsidiary Company:

The Bank also established a microfinance company called 'Repco Micro Finance Ltd (RMFL)' in 2007, with the primary objective of uplifting and promoting entrepreneurship and providing microcredit to Women Self-Help Groups (SHGs). RMFL is a licensed company under the purview of the Reserve Bank of India. As of 31.03.2024, it has reported a business outstanding of Rs. 1,331 crore, a net profit of Rs. 68.31 crore, and operates a network of 115 branches.

3. **State Cooperative Union, Kerala**



The State Co-operative Union of Kerala plays a crucial role in cooperative education and training within the state. It operates through 12 Co-operative Training Colleges, 10 Co-operative Training Centers, 6 JDC Extension Training Centers, and 21 Member Education Units. Additionally, it



manages the prestigious Kerala Institute of Co-operative Management (KICMA) and RPM Arts and Science College, both located in Neyyattur, Thiruvananthapuram District, Kerala.

On June 5, 2023, as part of World Environmental Day, the State Co-operative Union organized the “Haritham Sahakaranam” program. The state-level inauguration was performed by Hon’ble Chairman Sri. Koliyakode N. Krishnan Nair at the Thiruvananthapuram Co-operative College, where he planted a tree. The World Environment Day activities were conducted across all Circle Co-operative Unions, Colleges/Centers, and KICMA, in accordance with the directives from the State Co-operative Union.

The State Co-operative Union of Kerala publishes a monthly magazine titled “The Kerala Co-operative Journal.” On July 17, 2023, the Union celebrated Journal Day to commemorate the birthday of Sri. Joseph Mundasseri, the esteemed writer and the first Minister of Cooperation in the state. The Chairman, Sri. Koliyakode Krishnan Nair, presided over the event and announced plans to enhance the magazine’s circulation through a Mega Campaign Program.

Additionally, the International Co-operative Day was observed on July 1, 2023. On this occasion, Hon’ble Chairman Sri. Koliyakode Krishnan Nair released a special Co-operative Stamp to promote International Co-operative Day.

On behalf of the National Co-operative Union, the SAU organized the 70th All India Co-operative Week celebration from November 14 to November 20, 2023. The state-level inaugural function for the 70th Co-operative Week was held in Kannur on November 14, 2023. The program officially commenced with the hoisting of the Co-operative flag by Sri. Subash IAS. The event was inaugurated by the Honorable Chief Minister of Kerala, Sri. Pinarayi Vijayan, and was presided over by the Minister for Co-operation, Sri. V.N. Vasavan. The State Co-operative Union Chairman, Sri. Koliyakode N. Krishnan Nair, delivered the welcome speech, while Additional Registrar/Secretary Smt. Gladys John Puthur provided the vote of thanks. The function was attended by many distinguished individuals from political, social, cultural, and co-operative fields.

The state-level valedictory function of the 70th Co-operative Week took place on November 20, 2023, in Kollam. This event was inaugurated by Dr. T.M. Thomas Isaac, former Finance Minister. Sri. Koliyakode N. Krishnan Nair, Chairman of the State Co-operative Union, presided over the function. Sri. Prakash Babu (Ex-MLA) delivered the keynote speech, while State Co-operative Union Managing Committee Member Sri. K. Rajagopal extended a welcome to the attendees, and Additional Registrar/Secretary Smt. Gladys John Puthur gave the vote of thanks. Approximately 4,000 co-operators attended the inaugural and valedictory functions of the Co-operative Week.



The 9th Co-operative Congress was held on January 21-22, 2024, at Kanakakunnu, Thiruvananthapuram. The program began with the hoisting of the Co-operative Flag by Sri. T.V. Subash, IAS, Registrar of Co-operative Societies. The function was inaugurated by the Honorable Chief Minister Sri. Pinarayi Vijayan, with Minister for Co-operation Sri. V.N. Vasavan presiding over the event. The Chairman of the State Co-operative Union delivered the welcome address.

The inaugural event featured speeches by Finance Minister Sri. K.N. Balagopal, Former Minister of Co-operation Sri. Kadakampally Surendran MLA, Kerala Bank President Sri. Gopikottamurikkal, Co-operative Department Secretary Smt. Mini Antony IAS, and Registrar of Co-operative Societies Sri. T.V. Subash IAS. Additional Registrar-Secretary Smt. Gladys John Puthur delivered the vote of thanks. Nominated members from various Circle Co-operative Unions participated in the function. Several seminars related to the cooperative sector were conducted during the 9th Co-operative Congress.

4. The Maharashtra Urban Co-operative Banks' Federation Ltd. (MUCBF)

1. Background

The Maharashtra Urban Co-operative Banks' Federation is a spokesperson body of all Urban Co-operative Banks in the State of Maharashtra and is playing an important role in voicing the grievances of our member banks before the appropriate forums including Central Govt., RBI, CBDT, NABARD, NHB, State Govt., Commissioner of Co-operation, Registrar of Societies, IBA, NAFCUB, NCUI and other related Government bodies.

2. Organization Structure and functions

Federation is the only State level body, having representation on the RBI's Standing Advisory Committee Meeting, TAFUB meeting and had representation on Advisory Group for UCBs constituted by the Central Government, Model Bye-laws Committee, State Law Amendment Committee, etc. .

3. Training Programmes

Federation is also a recognized Training Institute by the State of Maharashtra and has till date conducted various inhouse/outdoor training programmes/seminars/workshops by inviting renowned faculties from RBI, IBA, NABARD, CAB and other experts from the Banking Sector for imparting training/education on various banking subjects for the Directors, CEO's, officers, employees, etc. The Federation organized the following training programmes during the year.



a. Training Programme held on April 29, 2023 on Cyber Security:

b.

The objective of the training programs was to protect bankers from cyber-attack and data theft, build capabilities to prevent and respond to cyber threats, create awareness about regulatory policy etc.

The programme was attended by approximately 59 participants from 35 UCBs in the State of Maharashtra.

a. Training Programme held on May 26, 2023 on KYC and Anti-Money Laundering:



The objective of the training programs was to educate our member banks on KYC updation, recognition of suspicious transactions, login related issues, access to FINnet Gateway and uploading the reports on it and most importantly to save banks from violations of guidelines/directives issued by the RBI and FIU-IND.

The programme was attended by approximately 66 participants from 23 UCBs in the State of Maharashtra.

c. Training Programme held on June 29, 2023 and June 30, 2023 for Special Recovery Officers:

Recovery Management is an important backbone of the banking sector. Loan Recovery is an essential factor to enhance the banking business and also to empower the banks. It has become therefore imperative to provide training related to the actual work/functions of recovery to the Special Recovery Officers. Federation organized 2 days training programme for the special recovery officers of UCBs in the State of Maharashtra from June 29, 2023 and June 30, 2023 at the office of the Federation.

The programme was attended by approximately 65 participants from 29 UCBs in the State of Maharashtra.

d. Training Programme held on July 01, 2023 on SARFAESI Act, 2002:

The objective of the training programme was to bring awareness about latest changes in the



laws pertaining to recoveries, sharpen skills for actions to be taken under SARFAESI Act, to motivate the recovery officials to initiate the actions fearlessly with ultimate aim of recovery of banks' dues as early as possible, to protect the officials and the bank in the long run even if fight goes up to Supreme Court with practical tips, etc. The programme was attended by approximately 69 participants from 38 UCBs in the State of Maharashtra.

e. Training Programme held on July 28, 2023 on General Banking:

The object of the training program was to create knowledgeable workforce which is a dire need in today's competitive environment and would prove to be a game changer in transforming the fortunes of UCBs.

The programme was attended by approximately 67 participants from 22 UCBs in the State of Maharashtra.

f. Training Programme held on August 24, 2023 and August 25, 2023 on Credit Management:

The objective of the program was to create awareness about financial statement analysis and decision-making process, different types of loans and credit risks involved in different loans, motivating employees, ensuring more accountability and consistent practices, improving customer relations etc.

A 2 days training programme for CEOs, General Managers, Chief Managers and Heads of the Credit Department of Urban Co-operative Banks in the State of Maharashtra was held on August 24 and August 25, 2023 at the office of the Federation. The programme was attended by approximately 66 participants from 27 UCBs in the State of Maharashtra.

g. Training Programme held on October 27, 2023 on NPA Management:

The objective of the training programme was to sensitize our member banks for adherence to extant instructions issued by the RBI on IRAC norms, strengthening credit appraisal practices, early detection of bad loans and NPA management, etc. The program was attended by approximately 64 participants from 34 UCBs in the State of Maharashtra.

h. Training Programme held on November 18, 2023 on Investment and Treasury Management

The objective of the training program was to enlighten the senior functionaries of UCBs about various facts of the Investment portfolios of Banks, Nature and Concept of Treasury Bills, Investment Policy – Contents, guidelines of the RBI etc.

The programme was attended by approximately 52 participants from 38 UCBs in the State of Maharashtra.

i. Training Programme held on December 29, 2023 on Risk Based Internal Audit:

The objective of the training programme was to create awareness about independent and



effective internal audit function in a financial entity providing vital assurance to the Board and its senior management regarding the quality and effectiveness of the entity's internal control, risk management and governance framework. independence, adequate resources and professional competence. The programme was attended by approximately 60 participants from 32 UCBs in the State of Maharashtra.

j. Training Programme held on January 31, 2024 on Risk Management and Compliance Management:

The main objective of the programme was to sensitize the participants about the significance of sound compliance functions in regulated entities, how to prepare Compliance Policy? – its Contents and Objectives, enlightening them for initiating preventive measures for mitigating compliance risk, etc. The programme was attended by approximately 66 participants from 37 UCBs in the State of Maharashtra.

k. Training Programme on Customer Service and Leadership Development Programme held on February 23, 2024:

The main objectives of the training program were:

1. Impart knowledge and sharpen skills in bank Marketing - concept, ingredients, Marketing tools, effective customer service, etc.
2. Leadership skill encourages to find innovative ways of developing and managing people, guide organization and team members for value creation.
3. SWOT Analysis to assess strength and weaknesses of the organization and areas for improvement. The programme was attended by approximately 60 participants from 22 UCBs in the State of Maharashtra.

4. Other Activities of the Federation:

a. Pre-TAFCUB Meetings:

During the year, RBI held 4 TAFCUB meetings for UCBs affiliated to Mumbai and Nagpur Regions and One Central TAFCUB meeting for Multi-State Scheduled UCBs.

b. Workshops to the Students of Sathaye College, Mumbai:

The Federation organised a workshop for the students of Sathaye College, Mumbai on January 24, 2024 on the subject - Importance of Urban Co-operative Banking Sector. The objective of the training programme was to create awareness about the role of UCBs in the Financial Inclusion Scheme of the Central Government.

The workshop was attended by 60 students alongwith their teachers from Sathaye College, Mumbai.



- c. **Standing Advisory Committee (SAC) meeting with Dy. Governor, RBI**
- d. **Training Programme for the Shareholders, Board of Directors and Employees of Shree Samarth Sahakari Bank Ltd., Nashik held on February 18, 2024**

The training programme was attended by 132 participants including shareholders, board of directors and employees of the bank.

e. **Best Bank Award Ceremony:**

On 30th September, 2023, best bank award ceremony was organized by the Federation, in which 25 UCBs were felicitated based on the criteria such as Audit class, Deposit & loan growth, Percentage of Gross & Net NPAs, Cost of deposits, Percentage of CASA deposits to total deposits, Net Interest Margin, etc.)

f. **Merger/Amalgamation/Consolidation of UCBs:**

Considering the negative net worth of UCBs, the Federation is also exploring the possibility of merger of such banks with financially sound UCBs in and outside the state. In the last few years, the Federation has taken initiative to carry out successful merger of the various UCBs and protected the interest of their depositors:

5. The Karnataka State Co-Operative Urban Banks Federation LTD., Bangalore. Background

The Karnataka State Cooperative Urban Banks Federation Ltd., Bangalore, is an apex-level body registered under the Karnataka State Cooperative Societies Act, 1959. The Federation was established with the objective of promoting the cooperative movement and providing training and education to the urban banking sector.

Representing 252 Urban Cooperative Banks in Karnataka, the Federation plays a pivotal role in implementing and organizing various activities for the overall development of Urban Cooperative Banks in the state. As a member of several committees constituted by the Reserve Bank of India and the Registrar of Cooperative Societies, the Federation directly contributes to the healthy growth of Urban Cooperative Banks in Karnataka.

Organisation Structure and Function

The Federation is headed by the President who is elected by nineteen members of the Board. Sri H.K. Patil and Sri B.S Paramashivaiah are President and Vice-President respectively. The Board has formed an eight-member 'Education Committee' to oversee the utilisation of education fund contributed by the member banks and also to approve various programme conducted by the federation to educate the directors and officials of urban cooperative banks. The day-to-day functions are supervised by the Chief Executive Officer.



The Federation's primary objective is to enhance the image of the Urban Cooperative Banking (UCB) sector in the state and ensure that all UCBs comply with regulatory requirements in both letter and spirit. To support this goal, the Federation conducts comprehensive training programs for UCB officials.

Programmes/ Activities/ Schemes

- i) Making directors and employees of UCBs aware about recent developments in the sector through publication of newsletters (weekly) and magazines (Quarterly).
- ii) Organize special programs for small and financially weak UCBs to educate them on strategies for overcoming their financial difficulties.
- iii) Conduct seminars and workshops on various subjects to educate directors and employees of the UCB sector.
- iv) Facilitate the functioning of Arbitration Courts to expedite the resolution of cases and reduce Non-Performing Assets (NPAs).
- v) Promote e-Stamping services across a large number of UCBs.
- vi) Offer "Diploma in Urban Co-operative Banking Management" courses for UCB employees.
- vii) Establish recovery officer chambers in Bengaluru and Hubballi.
- viii) Constitute a cell to provide legal advice to member banks on various regulatory and statutory provisions, as well as issues related to banking law and practice.

Achievements and Success stories

- i) Over 350 legal advisories were issued to member banks.
- ii) 218 e-stamping centers are operational, serving customers.
- iii) 15 workshops and seminars were conducted.
- iv) In the Tenth Batch of the Diploma courses, 3,800 employees successfully completed the program.

Future Plans

Federation will strive to serve its members efficiently.

Initiatives for empowerment of Women, SC/ST and other weaker section

All UCBs have given representation to women and SC/ST in their Board as per State Cooperative Act.

Programmes/ Activities Photo Gallery



Shri K.N. Rajanna, Cooperative Minister Government Karnataka Visited Federation, Date : 22.6.2023



One Day State Level Seminar for Woman Directors & Woman CEOs of UCBs, Vijaypur, Date: 26.08.2023



58th Annual General Body Meeting of the Federation, At: K. H. Patil Auditorium Bangalore Date : 20/09/2023



**One Day Seminar for Board of Directors & CEOs of UCBs on 23.02.2024,
At : Hassan**



**One Day State Level Seminar for Board of Directors and Professional Directors, B.O.M
Members of UCBs. At: Bangalore, Date: 20.06.2024.**

6. Karnataka Milk Federation

Karnataka Cooperative Milk Producers' Federation Limited (KMF) is the Apex Body for the dairy co-operative movement in Karnataka. It is the second largest dairy co-operative amongst the dairy cooperatives in the country. In South India, it stands first in terms of procurement as well as sales. One of the core functions of the Federation is the marketing of Milk and Milk Products. The Brand "Nandini" is the household name for Pure and Fresh milk and milk products. KMF has 15 Milk Unions covering all the districts of the State which procure milk from Primary Dairy Cooperative Societies(DCS) and distribute milk to consumers in various Towns/Cities/Rural markets in Karnataka..

UNITS OF KMF

The Following KMF Units are in operation to cater to the needs of centralized Technical Input facilities.

1. Mother Dairy, Yelahanka, Bengaluru
2. Nandini Hi-Tech Product Plant: Channarayapattan
3. Nandini Mega Hi-Tech Powder Plant(Ramanagara)
4. Nandini Milk Products, KMF Unit. Bengaluru.
5. Cattle Feed Plant Rajanukunte, Gubbi, Dharwad, Hassan , Shikaripura, Arakalgud, KR Pete & Sadali
6. Nandini Sperm Station, Hesarghatta
7. Nandini Packaging Film Plant, Munnekolalu

Training Institutes:



The Central Training Institute at Bangalore and Training centers at Mysuru, Dharwad and Gulbarga are imparting wide range of need based training programs in various subjects related to DCS Staff, accounts, administration, DCS board member and presidents, technical inputs and also training conducted under HRD & other specialized fields for officers & staff.

PHYSICAL ACHIEVEMENTS:

By March 2024, a network of 17766 Dairy Cooperative Societies (DCS) have been organized, in 15 milk Unions. Among them 15779 DCS are functioning of which 96% of them are in profit. About 4135 women DCS are functioning.

Karnataka Milk Federation stands 2nd position in milk procurement at the National level and 1st Position in South India.

There are 28 dairies, with a total processing capacity of 99 lakh Ltrs. Per day, 33 **milk chilling centers with chilling capacity 27.65 Lakh** Ltrs per day, 2201 Bulk Milk Coolers and 6 milk powder plants with drying capacity of 288 MT per day.



An average 65.72 lakh kgs per day is sold as Fluid Milk, Curds, Good Life Milk, Flexi Milk, Ksheera Bhagya, and Bulk Milk Sales. Out of this, an average of 21.85 lakh Ltrs is sold in Bengaluru City.

MARKETING:

KMF stands second at the national level and is leading in South India. Today the milk producers of Karnataka get the best milk price for the milk supplied to cooperatives and consumers get milk at very competitive prices.

Karnataka Milk Federation (KMF) strived hard to create a supportive and conducive environment for the holistic growth of dairy cooperatives as autonomous economic and social institutions. This has significantly contributed to creating a self-reliant and vibrant rural economy in Karnataka. The Karnataka State Government is also according top priority through milk price incentive and financial support to dairy infrastructure and other programs.

2023-24 progress highlights

- Karnataka Milk Federation has 175 types of milk products under Nandini brand.
- In the financial year 2023-24, Nandini has sold an average of 41.79 lakh liters of milk per day in retail milk (sachet) sales through all District Milk Unions and Mother Dairy Unit with 7 % progress compared to last year.
- In the sale of curd, the daily average of 9.57 lakh kg of curd was sold with 33% progress.
- In addition, Nandini retail milk and curd sales have been expanded to out-of-state cities such as Mumbai, Pune, Hyderabad, Goa, Chennai, Solapur, Vidharbha market areas separately through member Milk Unions, and the total milk including curd is being sold on an average of 4.39 lakh liters per day. 17 percent progress has been achieved.
- In order to cater to all age categories various new products was launched in this financial year like Choco-Cookies, Ullas Gulla, Ghee Motichur Ladoo, Ghee Soan papdi, Khoa Peanut Chikki, butter chipleets, Cheese squeeze, cheese dip, Raskadam, Peanut Barfi, Paneer Nippattu, Buffalo milk, Curd lite and Savories in retail packs.
- Appointing merchant exporters for export and sale of long shelf life products to neighboring countries.
- Initiated sale of UHT milk to Mountain Trail Pud's chai points.
- Nandini ice cream progressed by 23 % compared to 2023-24 sales.
- In collaboration with GOK, initiated Ksheera Bhagya scheme, where milk is being supplied to all Govt and Aided schools from Anganawadi to 10 th class. This model has successfully completed 10 years and is still running effectively.
- It is a matter of pride that the 'Nandini' brand has risen from the 7th position in 2022 to the 6th position in 2023 in the Fast Moving Consumer Goods (FMCG) Brand Ranking by London-based market research group Kantar World Panel.



- Building Customer base and retaining loyal customers as part of Pragati Pakashala.
- Steps have been taken to promote the Nandini logo by getting jersey branding of Bengaluru Bulls team and Ireland and Scotland Teams respectively in Pro Kabaddi-2023, T-20 World Cup -2024.
- KMF's new concept "Nandini Cafe Moo" is operating successfully across Karnataka, Kerala and recently opened in Dubai, United Arab Emirates through franchisee, it's one of the milestones in the history of KMF.

"KSHEERA BHAGYA"

The **Ksheera Bhagya Scheme** was launched on **1st Aug 2013** by **GOK** in co-ordination with KMF to provide nutritious food with protein and fat which is essential **for healthy growth and all-round development of school children as well as Anganwadi in the State.**

KMF DEPOTS IN OPERATION

To cater to the increasing demand & sales of milk and milk products, region wise depots have been commissioned.

THE FINANCIAL PROGRESS

The Federation has maintained low price spread between procurement and sale price which has resulted in higher realization. At present, **on an average 28.82 crores is being paid per day to the milk producers.**



The overall inputs provided by the Federation to the dairy development activities in the State has resulted in higher procurement of milk, which is handled without declaring any milk holiday. The adequate processing facilities coupled with new marketing strategies resulted in higher turnover. **There is a marked increase of 21328 crores in 2023-24 as compared to 20614 crores in the year 2022-23.**

STEP Project / Ksheera Sanjeevini Programme

(Support to Training & Employment Programme for Women Sanjeevini)

Support to Training and Employment Programme (STEP) for Women was launched by the Ministry of Women & Child Development, Government of India, as one of the measures to ensure wellbeing of women in the traditional informal sector in the year 1986 and advocate the objective of extending training for up gradation of skills and promoting sustainable employment for women through a variety of action oriented projects which employ women in large numbers.



KMF & STEP Project :

Karnataka Milk Federation (KMF) initiated the STEP Programme in Karnataka from October 1997. Since then, KMF has organized 800 Women Dairy Cooperative Societies (WDCS) in three Phases. In Phase IV, it converted 250 WDCS organized prior to the advent of STEP into STEP WDCS. .

Ksheera Sanjeevini phase II

- Karnataka State Rural Livelihood Promotion Society (K.S.R.L.P.S) and Karnataka Milk Federation (K.M.F) initiated “KSHEERA SANJEEVINI Phase -II” project during the year 2020-21. .
- In this project 173 women dairy cooperative societies covering total of 6920 beneficiaries have received margin money for the purchase of animals. Infrastructure support is provided to WDCS. Awareness programmes are conducted at the village level and 5846 animals were purchased.

Ksheera Sanjeevini Phase -III

- Karnataka State Rural Livelihood Promotion Society (K.S.R.L.P.S) and Karnataka Milk Federation (K.M.F) initiated “KSHEERA SANJEEVINI Phase -III” project during the year 2021-22. In this project 150 women dairy cooperative societies covering 6000 beneficiaries have received margin money for the purchase of animals. They are provided with training and infrastructure support. Awareness programmes conducted at village level. 3179 animals were purchased on regular and rotation basis.

Ksheera Sanjeevini Phase -IV”: Ongoing Project

Karnataka State Rural Livelihood Promotion Society (K.S.R.L.P.S) and Karnataka Milk Federation (K.M.F) initiated “KSHEERA SANJEEVINI Phase -IV” project. This project area covers 31 districts of Karnataka State coming under the jurisdiction of 15 District Milk Unions under 250 women co-operative milk producers’ societies so as cover 10,000 Women Target group members. The project total budget outlay is 2061.10 lakhs (KSRLPS 59.61% and KMF 40.4 % grant).

Government Aided Programmes

State Government Programmes :

KSHEERADHARE YOJANE

- 1 Milk Incentives to Dairy Farmers:- Government announced this scheme during the year 2008-09 with the objective to encourage rural farmers to take up dairying by giving Rs.2/- per liter as incentive. Government with effect from 14.5.2013 enhanced the milk incentive to Rs.4/- per litre. About 8.30 lakhs milk producers are being benefitted by this scheme. This scheme has resulted in enormous increase in milk procurement as a result of post implementation of Rs 4/



Litre incentive as a result of which ,KMF has witnessed 14% growth in milk procurement.

PERFORMANCE HIGHLIGHTS

The mission of Karnataka Milk Federation is to promote economic prosperity and social empowerment of member milk producers through vigorous Cooperative dairy development in Karnataka State. The successful realization of these goals is reflected in many landmark achievements during the recent years, some of which are listed below :-

- Full coverage: State entirely covered by Cooperative dairy development.
- Covered by Farmers: Elected boards are in position in all the District Milk Unions and Federation.
- Lowest price spread in the country: Lowest price spread between procurement price and sale price.
- Cooperative Excellence: Most of the Dairy Cooperative Societies (DCS) are earning profit.
- Pioneer in Cross-breeding: Extensive coverage of cross-breeding programs has catapulted the state to become one of the few pioneering states in cross-breeding in the country.
- Empowering Producers for Rural Prosperity: Over whelming majority of the beneficiaries of cooperative dairy development programs in the State belong to vulnerable section in villages.
- Remunerative price to producers: The purchase price paid to producers has seen quantum jump during the recent years, thereby making the occupation of dairying, remunerative for the farmers in the State.
- The State Government has magnanimously increased the incentive, being paid for every litre of milk supplied by farmers to dairy cooperatives in the State, from Rs. 2 to Rs. 4.
- Majority of our member milk producers are small farmers, marginal farmers and landless laborers, who need hand-holding in their critical times of distress. KMF is implementing several financial assistance programs of GOK. .
- Karnataka Milk Federation is also successfully implementing Central Government Schemes, such as National Programme for Dairy Development and Rashtriya Krishi Vikas Yojane.
- Strengthening Training facilities: The KMF is making great efforts to ensure that DCS operate as profitable business units and producer members play active role in the management of their DCS.

7. The Gujarat State Co-operative Union (GSCU)

The Gujarat State Co-operative Union (GSCU) is a pivotal State Level Apex Co-operative organization dedicated to promoting and supporting the cooperative movement across Gujarat. It plays a crucial role in providing cooperative training, education, and resources to various cooperative societies within the state. Furthermore, Gujarat State Co-operative Union conducts various Cooperative Seminars, Workshops and various other programs for Primary Level Co-operative Societies to State Level Co-operative Institutes through its District Co-operative Unions and Co-operative Management Centres (Sahakari Vyavsthapan Kendra).



- **YOUTH CO-OPERATIVE SEMINAR – 02.12.2023**

Gujarat State Co-operative Union organised State Level Youth Co-operative Seminar on the theme of “The Role of the Youth Power and the Co-operative Institutes in \$ 5 Trillion Economy” on 02nd December 2023 at Ahmedabad.

Gujarat’s Co-operation Minister Shri Jagdish Vishwakarma inaugurated the event which was attended by scores of people including leading cooperative functionaries. The Chair of Seminar was Shri G H Amin, Chairman, GSCU, Ahmedabad.



On this occasion, a Booklet “Yuva Utkarsh” was released by Dr Bharat Joshi, Vice Chancellor of Gujarat Vidyapith and Guest of Honour of the function.

Speaking on the occasion, Dr Hari Desai, Senior Journalist and Director of the Journalism Department of SVG University, Gujarat and Chief Guest of the function said the credit for the development of Gujarat goes to the co-operative sector.



Around 800 Youth participants had participated in Youth Co-operative Seminar from various colleges of Gujarat State.

- **STATE LEVEL CO-OPERATIVE WOMEN SEMINAR – 04.03.2024**

Gujarat State Co-operative Union organised State Level Women Seminar on the occasion of International Women’s Day 2024, on the theme of “: Inspire Women’s Inclusion in Cooperative Sector” on 04th March 2024 at I, Ahmedabad.

Presided over by Shri Ghanshyambhai Amin, Chairman of Gujarat State Co-operative Union, the seminar aimed to underscore the crucial role of women in co-operative activities for economic empowerment.

Around 1100 women delegates participated in State Level Co-operative Women Seminar from various Women Co-operative Societies of Gujarat.



• **YOUNG WOMEN CO-OPERATIVE SEMINAR – 21.03.2024**

Gujarat State Co-operative Union, Ahmedabad organised Young Women Co-operative Seminar on the theme of “Formation of New Innovative Cooperative Societies” on 21st March 2024 at Gujarat Vidhyapith, Ahmedabad. The seminar was inaugurated by Shri Ajaybhai Parekh, Dean of the Faculty of Management Technology Department of Gujarat Vidhyapith,



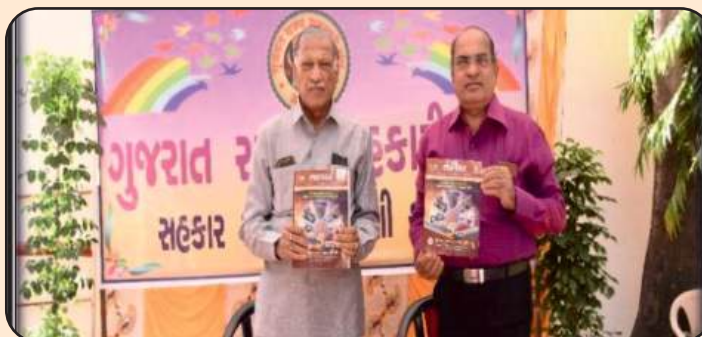
The Valedictory session was graced by Ghanshyambhai Amin, Chairman of Gujarat State Co-operative Union who stated that there are no differences of caste or creed in the co-operative sector.

• **70th ALL INDIAN COOPERATIVE WEEK CELEBRATION – 14th NOV 2023:**

Shri G H Amin, Chairman, Gujarat State Co-operative Union (GSCU) & Ex-Chairman Cooperative Banks of India (COBI), New Delhi, inaugurated 70th All India Co-operative Week Celebration by hoisting Co-operative Flag on 14/11/2023.

Shri G H Amin released the booklet “Sahakar Saptah Visheshank - 2023”

during Celebration of 70th All Indian Co-operative Week.





- **CENTRALLY SPONSORED SCHEME - PACS COMPUTERIZATION PROJECT-
“BASIC ORIENTATION TRAINING FOR PACS OFFICIALS”**



The Computerization Training Classes were conducted in the various districts of Gujarat State such as Ahmedabad, Banaskantha, Mehsana, Kheda, Amreli, Vadodara, Bharuch, Surat, Valsad, Bhavnagar and Rajkot under the aegis of Gujarat State Co-operative Union, Ahmedabad under the Central Sponsored Project PACS Computerization in collaboration with NABARD. Under this project, about 3895 Secretaries of various PACS were trained for computerization.

Inaugurating the function, Chairman of Gujarat State Co-operative Union, Ahmedabad, Shri Ghanshyambhai H Amin, while explaining the significance of the computerization and digitalization of PACS stated that Hon'ble Prime Minister Shri Narendrabhai Modi has prepared a blueprint for the development of the Co-operative Institutes keeping in view the vision of “Prosperity through the Co-operation “.

This inauguration function was also graced by the august presence of Shri Rajeshbhai Dhruv, AGM of NABARD, Ms. Urvashiben Brahmbhatt, District Registrar, Ahmedabad Rural and Ms. Unnatiben Pandya and the Secretaries and the office bearers of the various PACS of Ahmedabad District.

- **TRAINING PROGRAM FOR NEWLY APPOINTED OFFICERS OF CO-OPERATION DEPARTMENT OF GUJARAT GOVERNMENT**

The Training Program was held for the newly appointed officers of the Co-operation Department of Gujarat Government on 01.06.2023 at Head Office of Gujarat State Co-operative Union, Ahmedabad under the joint aegis of the State Union and the Co-operation Department of Gujarat Government, Gujarat State.

- **LEADERSHIP DEVELOPMENT PROGRAM (LDP) FOR URBAN CO-OPERATIVE BANKS OF**



AHMEDABAD JOINTLY ORGANIZED BY NCUI AND GSCU

National Co-operative Union of India (NCUI), New Delhi and Gujarat State Co-operative Union, Ahmedabad jointly organised a “ Leadership Development Program (LDP) for Banking “ for the Bankers of the Urban Co-operative Banks of Ahmedabad City during the period from 24.04.2023 to 26.04.2023 at f Gujarat Co-operative Training Centre.

GUJARAT STATE CO-OPERATIVE UNION

AHMEDABAD, GUJARAT

Information Regarding Education and Training Programs:

Year : 2023-24

Sr. No.	Name of Training Course	Programs Conducted	
		No. of Pro-grams	No. of Participants Trained
1	Co-operative Education Instructors – Male	1,083	53,877
2	Co-operative Education Instructors – Female	1,002	54,532
3	Co-operative Management Training Centers	278	8666
	Total→	2,363	1,17,075

8. The Gujarat State Co-Operative Agriculture & Rural Development Bank Limited (GSARDB)

Introduction

Kheti Bank is a premier institution in the cooperative sector in Gujarat, dedicated to providing investment finance for agricultural and allied activities. The bank operates under a unitary structure and manages its business through a network of 177 branches. To oversee branch operations and benefit from decentralized administration, the bank has 17 District Offices. Its Registered Office is located in Ahmedabad. The bank’s unitary structure includes a Head Office at the state level and branches at each taluka level, with the Head Office coordinating through the seventeen District Offices.

Activities & Programmes during the year 2023-24:

A. Membership & Share Capital :-

During the year under review, the total number of members rose to 292,759. As of March 31, 2021, the share capital was ₹ 47,07,29,095. Considering the refund of share capital upon the



closure of loan accounts and the increase due to the enrollment of new members (borrowers), the share capital as of March 31, 2024, amounted to ₹ 52,91,40,830.

B. Funds (Statutory Reserve Fund & Other Funds):-

Last year, the balance of the Statutory and Other Reserve Fund was ₹ 612.75 crore. As of March 31, 2024, this balance has increased to ₹ 649.48 crore.

C. Fixed Deposits: -

The Bank introduced its Fixed Deposit Scheme in the 1991-92 fiscal year. As of March 31, 2023, the outstanding balance of Fixed Deposits was ₹ 232.86 crore. By March 31, 2024, this balance had decreased to ₹ 224.55 crore. The Bank offers an additional interest rate of 0.50% on Fixed Deposits to its employees and senior citizens.

D. Advances:-

During the financial year 2023-24, total loans disbursed by Bank was Rs.374.91 crores.

E. CBS – “Core Banking Solutions”:

For accounting through modern technology as per approval of proposal by Board of Directors of the Bank, the Core Banking Solution (CBS) project was initiated to modernize the Bank's operations. This project covered all 177 branches, 17 District Offices, and the Head Office. The project has been completed, and as of March 31, 2024, all of the Bank's closing operations were conducted using CBS software.

F. Investment

Repayments to NABARD, the Central Government, and the State Government are part of the arrangement to provide loans to farmer members for repaying their loan installments. During the financial year, the Bank invested in nationalized banks, district central cooperative banks, and state cooperative banks. As of March 31, 2024, the total installments amounted to ₹ 292.06 crore. The Bank has established an Installment Committee to manage and review these installments. Interest income of ₹ 26.74 crore was earned on these installments during the year.

G. OTS –Settlement Scheme

Under the One-Time Settlement (OTS) scheme, which was in effect from October 17, 2023, to March 31, 2024, a total of ₹ 59.35 crore was collected from 3,032 beneficiaries by the end of March 31, 2024. The Bank waived a total amount of ₹ 36.69 crore, providing an average benefit of 38.20% to the farmers under the settlement scheme.



H. NET NPA

During 2023-24, the Bank achieved a net NPA of 0%. Kheti Bank has made history as the first agricultural bank in the nation to maintain a 0% net NPA.

I. Accidental Benefit for the Members of the Bank:

During the financial year 2023-24, a total of ₹ 12,00,000 was provided to the families of 6 borrowers who died in accidents.

J. Audit Rating of the Bank:

Taking into account the Bank's financial position, compliance with previous audit recommendations, overall performance, adherence to the Cooperative Department's permanent instructions, and the guidance from NABARD, the Bank was classified under the "A" category. This classification reflects the Bank's aggregate performance and its commitment to serving the interests of farmers.

K. Tablet Banking

The Bank has decided to launch a doorstep service through tablet banking to enhance digital operations, allowing members and depositors to access banking services from the comfort of their homes. This service will be implemented starting this financial year.

L. Customer Care Center

To improve customer connectivity with the bank A Call Center (Customer Support Center) has been operational since the current financial year.

M. Motivation Seminar for Staff:

To encourage employees to contribute meaningfully to the organization, meet targets, and actively participate in various activities/programs, a motivation seminar was organized.

N. Declared Provisional Financial Data on 31st March 2024

GSCARD Bank declared an unaudited provisional gross profit of ₹ 91 crore as of March 31, 2024, for the financial year 2023-24. The Board meeting, held on March 31, 2024, reviewed and shared these unaudited figures.



O. Achievement of KHETI BANK

Sr. No	Details	2022-23	2023-24
1	Share Capital	47.42	52.98
2	Own Fund	618.60	649.57
3	Advances	644.16	837.89
5	Total Income	178.65	179.31
6	Gross Profit	106.00	91.00
7	Net Profit	51.19	65.00
8	Net NPA	0 %	0%
9	Audit Class	"A"	-
10	Profit Making Branches	176	176
11	Loss Making Branches	0	0

(Note: Amount in crore)

P. 71st Annual General Meeting of our Bank

The bank conducted its 71st Annual General Meeting on August 28, 2023. The event was graced by distinguished guests, including Hon'ble Acharya Devvrat, Governor of Gujarat; Hon'ble Raghavjibhai Hansrajibhai Patel, Agriculture Minister of Gujarat; and Hon'ble Jagdish Vishwakarma, Minister of State for Cooperation, Salt Industries, Printing & Stationery, and Protocol. Hon'ble Acharya Devvrat shared his insights on "Prakurtik Farming."

Q. A Visit of NABARD's Chairman to GSCARDB

NABARD's Chairman, Shri K.V. Shaji, along with the CGM, GM, and DGM from NABARD's Regional Office in Gujarat, paid an important visit to Kheti Bank. Shree Dolar Kotecha, Chairman of Kheti Bank, extended a warm welcome to the distinguished guests.





R. Review Meetings of District Managers at head Office: -

A review meeting for District Managers was held at the head office, attended by the Managing Director and other senior officers. The purpose of the meeting was to review the organization's ongoing progress by offering guidance to the managers, directing their efforts towards achieving future goals, and ensuring that these objectives are met on schedule.

9. Maharashtra Rajya Balutedar Co.Op. Society Federation Ltd. Pune

Maharashtra State Balutedar Co-op Society Federation, the apex federation of Rural Artisan Block-Level Societies, focuses on empowering rural artisans through skill development workshops, providing marketing support and technical know-how. Under the vision of 'Atmanirbhar Bharat' (Self-reliant India), we work towards the upliftment of rural artisans. The term 'Balutedar' traditionally refers to those who served agriculturalists and contributed to village development by crafting utensils, tools, and accessories. In earlier times, these rural artisans produced agricultural equipment in exchange for grains from farmers.

The federation organized a program on Posthumous Organ Donation and Body Donation on July 13, 2023, in Dharashiv (Osmanabad), Maharashtra, along with a leadership development program for Chairpersons of Multipurpose Cooperative Societies and Urban Cooperative Banks. The event was graced by prominent guests, including Mr. Anil Kanade, Commissioner and Registrar of Cooperative Societies, Maharashtra State, Mr. Prakash Sarvade, Chairman of Urban Cooperative Banks for the Marathwada Region, Mr. Sunil Shirapurkar, District Deputy Registrar of Cooperative Societies, Osmanabad, etc.

Additionally, on November 19, 2023, the federation, organized a training program for Secretaries of Block-Level Cooperative Societies in celebration of Cooperative Week. The event, held at the Pune Chambers of Commerce Hall, was attended by 223 participants. The Chief Guest for the event was Mr. Anil Kanade, Commissioner and Registrar of Cooperative Societies, Maharashtra State





NATIONAL COOPERATIVE UNION OF INDIA

LIST OF MEMBERS OF THE GOVERNING COUNCIL

(As on 31st March 2024)

1.	Shri Dileep Sanghani President, National Cooperative Union of India, 3, Siri Institutional Area, August Kranti Marg, New Delhi - 110 016	President
2.	Dr. Bijender Singh Chairman, National Agricultural Cooperative Marketing Federation of India (NAFED) and President Delhi State Cooperative Bank Ltd., 31, Netaji Subhash Marg, Daryaganj, New Delhi – 110 002	Vice-President
3.	Shri K. Sivadasan Nair Director, National Cooperative Agriculture & Rural Development Banks' Federation Ltd. 701, A-Wing, BSEL Tech Park, Opp. Railway Station, Vashi Navi Mumbai – 400 703	Vice-President
4.	Dr. Chandrapal Singh Yadav Chairman, Krishak Bharati Cooperative Ltd. (KRIBHCO) A-10, Sector-1, NOIDA- 201 301 (U.P.)	Member



5.	Shri Ghanshyambhai H. Amin President, Gujarat State Cooperative Union, Shilp Park, Behind Bandhu Samaj Society, Usmanpura, AHMEDABAD – 380 013(Gujarat)	Member
6.	Shri Satyanarayan Sharma Director, Chhatisgarh Rajya Sahakari Sangh Ltd., Sharma Sadan, Ganeshram Nagar Banstal Raipur, Chhatisgarh- 492 001	Member
7.	Shri H.K. Patil Chairman Emeritus & Director, National Federation of Urban Coop. Banks & Credit Societies Ltd. NAFCUB B-14, 3 rd Floor, A- Block Shopping Complex Naraina Vihar, Ring Road, New Delhi – 110 028	Member
8.	Shri Swarna Kamal Saha Chairman, West Bengal State Coop. Union, Acharya Prafulla Chandra Samabaya Bhavan, DD-18/6, Bidhannagar, Sector-1, Kolkata- 700 064 (W.B.)	Member
9	Dr. Sunil Kumar Singh Chairman, Bihar State Cooperative Marketing Union Ltd. (Biscomaun) 1st Floor, Biscomaun Bhawan, Bank Road, West Gandhi Maidan, Beside, Dujra Diara, Patna – 800001 (Bihar)	Member



10.	Shri Koliakode N. Krishnan Nair Chairman, Kerala State Cooperative Union, Samstana Sahakarana Bhavan, Oottukuzhi, Chengalchoola Thiruvananthapuram-695 001 (Kerala)	Member
11.	Shri Mangal Jit Rai Chairman, National Cooperative Dairy Federation of India Ltd., NDDDB D-Lab Campus, Anand- 388 001	Member
12.	Shri Mudit Verma Director, National Cooperative Housing Federation of India Ltd., C/o, 28, Park Road, Bijwa House, Lucknow -226 027	Member
13.	Shri Sanjiv Rajaram Kusalkar Director, Maharashtra Rajya Sahakari Sangh Maryadit C/o Maharashtra Rajya Majur Sahakari Sangh Ltd., 656-657, Labour Federation Building, Gultekdi, Market Yard, PUNE- 411 037	Member
14.	Shri V.V. Pankajakshan Nair Chairman, State Federation of Labour Cooperative Society Ltd. Goa, G-3, Eden Garden Airport Road Adarsh Nager Chicalim Vasco Da Gama Goa- 403711	Member



15.	Shri Pradeep Kumar Director, Uttarakhand Pradeshik Cooperative Union, Gram-Tejupur, P.O. Chudiyala, Janpad, Haridwar	Member
16.	Smt. Jeena Potsangbam Vice-President Manipur State Cooperative Union Cooperative Complex, Lamphelpat - 795 004 Imphal (Manipur)	Member
17.	Shri Manvendra Singh, Managing Director, Farmer's Agri Business Coop. Society Ltd., 53/11, Rajpur Road, Dehradun – 248 001 (Uttarakhand)	Member
18.	Shri Sukhbir Singh Panwar Vice-President Delhi State Cooperative Union Ltd., 9/3, Sarve Priya Vihar, New Delhi- 110 017	Member
19.	Dr. Uday Joshi, National General Secretary, Sahakar Bharti, Plot No. 211, Flat No. 25 & 27, 3 rd Floor Beas Bldg, Satguru Sharan CHS Ltd., Mumbai- 400 022	Govt. Nominee



20	Shri Arun Singh Tomar Director, Indian Labour Coop. Society Ltd., 3-A/8, New Colony, Birla Nagar, Gwalior-474004	Co-opted Member
21.	Shri Vishal Singh Director, Bihar Cooperative Federation Ltd., Budh Marg, Patna (Bihar)	Co-opted Member
22.	Shri Gurpratap Singh Khushalpur, Ex-Chairman, The Punjab State Cooperative Labour & Construction Federation Ltd., S.C.O. No.2, Industrial Area, Phase II, Chandigarh 160 001	Permanent Special Invitee
23.	Dr Sudhir Mahajan, IAS (Retd.) Chief Executive, National Cooperative Union of India, 3, Siri Institutional Area, August Kranti Marg, New Delhi- 110 016	Ex-officio member



A view of the Launch of 'National Cooperative Database' by Shri Amit Shah, Honourable Minister for Cooperation.



NCUI's President Shri Dileep Sanghani and ICA-AP President Dr. Chandrapal Singh Yadav



NATIONAL COOPERATIVE UNION OF INDIA

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