

ANNUAL REPORT 2021-22



NATIONAL COOPERATIVE UNION OF INDIA



**Shri Dileep Sanghani, President, NCUI, meeting with
Shri Narendra Modi, Hon'ble Prime Minister of India**



**Shri Dileep Sanghani, President, NCUI met Shri Amit Shah, Hon'ble Union Minister of Home & Cooperation,
after he took over charge as the first Union Minister of Cooperation, Government of India;
Shri B.S. Nakkai, former Chairman, IFFCO, and Dr. U.S. Awasthi, M.D., IFFCO also seen**

GOVERNING COUNCIL MEMBERS OF NATIONAL COOPERATIVE UNION OF INDIA (AS ON 31.03.2022)



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 V.P. Singh



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



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

2021 – 2022



NATIONAL COOPERATIVE UNION OF INDIA

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ANNUAL REPORT

2021 – 2022

CONTENTS

<i>Chapter</i>	<i>Page No.</i>
Report of the Governing Council of NCUI	 i-iii
1. Management and Administration National Cooperative Union of India (NCUI)	 1
2. Cooperative Education	 3
3. General Cooperative Policies	 61
4. Information Technology	 62
5. Publications and Public Relations	 63
6. International Relations	 66
7. New Initiatives of NCUI	 72
8. राजभाषा विभाग	 75
9. Coop Connect Division	 78
10. Program and Liaison Division	 79
11. National Cooperative Data Bank (NCDB)	 81
12. Brief Reports of National Level Cooperative Organisations	 82
13. Important Activities of State Level Cooperative Organisations	 105
Appendix	
List of Members of the NCUI Governing Council	 128

Report of the Governing Council of NCUI

Dear Fellow Cooperators,

On behalf of the Governing Council of National Cooperative Union of India (NCUI), I have the pleasure in placing before you the Annual Report of NCUI for the year 2021-22.

During the year under review, NCUI continued to function as 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 2021-22 is as under:

Membership

At the close of the year, there were 284 cooperative organizations representing various sectors of the cooperative movement as members of NCUI. In the year 2021-22, 4 new members have been enrolled.

Meetings of the Governing Council

During the year, 5 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 development of the cooperative movement by undertaking such activities which are in accordance with the objectives of NCUI.

Cooperative Education

National Centre for Cooperative Education (NCCE), New Delhi organized 126 training programs including 12 week Diploma Program in Cooperative Development with achievement against its target of 87 programs during the year 2021-22. In all, 4,175 participants from various sectors of the cooperative movement in different states were trained. While 17 programs were organized for weaker sectors like labour, fisheries, tribal cooperatives and exclusively for SC/ST cooperatives, 10 exclusive programs were organized for women. Under the Coop Connect Program to spread awareness about cooperatives amongst youth, 88 events were organized for more than 6500 students of schools, colleges and universities.

Cooperative Education Field Projects

During the year 2021-22, NCUI Cooperative Education Field Projects, including North-East and Women Projects, conducted a wide range of programs on various issues of cooperative development. During the year under report, 238 SHGs with membership of 2,083 women were

formed by the Lady Mobilizers of Cooperative Education Field Projects, and a total of 3,644 SHGs with membership of 37,119 have been formed since inception till date. During the year, Rs. 2,56,12,900 was disbursed as loan to members of SHGs for taking up income generation activities. Under various State Cooperative Societies Acts, 35 cooperative societies have been registered out of the members of SHGs organized by NCUI Cooperative Education Field Projects.

General Cooperative Policies

A Zonal Conference was organized for West Zone States, comprising Goa, Gujarat, Maharashtra, Dadar & Nagar Haveli and Daman & Diu, on 10th August, 2021, in which several important leaders and officials of West Zone participated. A webinar on Cooperative Development for East Zone states was also held on 21st December, 2021. These webinars came up with wide-ranging recommendations for strengthening the cooperative movement in the region. Academic assistance to the member institutions was provided as and when needed.

International Relations

The International Day of Cooperatives was celebrated by NCUI on 3 July 2021 on the theme "Rebuild Better Together" which was attended by 600 cooperators across the country. The webinar was inaugurated by Shri Parshottam Rupala, former Hon'ble Union Minister of State for Agriculture and Farmers' Welfare. It is a matter of pride for the cooperative movement that Dr. Chandra Pal Singh Yadav, Chairman, KRIBHCO and Member, Governing Council of NCUI was elected as President of ICA-AP during Regional Assembly meeting held in Seoul from 28–30 November 2021. An online international program on "Project Approach to Cooperative Development: Sharing Experience of NCUI Cooperative Education Field Projects" was successfully organized by CICTAB and NCUI on 2–5 August, 2021. NCUI and CICTAB in collaboration with Sikkim State Cooperative Union successfully organized an international program on "Cooperative Governance for CEOs and Senior Executives of Cooperatives and Rural Financing Institutions" from 22–25 March 2022 at SICUN, Sikkim.

Public Relations and Publications

The inaugural function of 68th All India Cooperative Week was organized on 15th November, 2021, in which the Chief Guest was Shri B.L. Verma, Hon'ble Union Minister of State for Cooperation. A special issue of '*The Cooperator*' was released on the occasion. Two webinars on 'Ease of Doing Business for Cooperatives' and 'Strengthening Health Cooperatives' were organized during the Cooperative Week celebrations from 14–20th November, 2021. An important webinar on "Reformulating National Policy on Cooperatives" was held on 24th October, 2021, the recommendations of which were compiled and sent to the Ministry of Cooperation.

New Initiatives

NCUI took many initiatives in the year 2021-22 to promote cooperative identity, and strengthen cooperative movement in the country. NCUI Haat, a novel initiative to empower lesser-

known cooperatives by providing them with a place to put up their stall to showcase and sell their products at NCUI headquarters, was inaugurated on 16th August, 2021. In order to forge collaborations in mutual areas of interest to strengthen the cooperative movement, MoUs were signed with various organizations like GGS, Indraprastha University Delhi, Vyakti Vikas Kendra India (VVKI), NIESBUD, India/HIV/AIDS Alliance, NASVI, Rainmatter Foundation, etc. To empower the cooperatives with latest technologies and to inculcate the spirit of entrepreneurship among members of cooperatives, NCUI established a Cooperative Entrepreneurship Development Centre at its headquarters. NCUI also constituted an Advisory Council of Experts from premier institutions for revamping the structure of Cooperative Education Field Projects.

Acknowledgments

Our sincere thanks and gratitude to the Hon'ble Union Minister of Cooperation, Union Minister of State for Cooperation, 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 thanks 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 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
NATIONAL COOPERATIVE UNION OF INDIA (NCUI)****MEMBERSHIP**

The membership of NCUI is open to National Cooperative Societies, State Cooperative Unions, State Level Cooperative Federations and Multistate Cooperative Societies. At the beginning of the year, the membership of NCUI stood at 272 cooperative institutions. These institutions represent different sectors of Indian cooperative movement.

During the year 2021–2022, following cooperative institutions were admitted as members of NCUI:

1. Uttarakhand State Cooperative Bank Ltd., Haldwani
2. United Thrift and Credit Federation of Delhi Ltd., Delhi
3. Ruhela Tank Credit Society Ltd., Delhi
4. Future Care Agro Purpose Cooperative Society Ltd., Jaipur
5. Thiruvallur Transport Corporation Employees Cooperative Credit Society Ltd., Chennai
6. The Cosmos Cooperative Bank Ltd., Pune
7. Shree Ravalnath Coop. Housing Finance Society Ltd., Kolhapur (Maharashtra)
8. The Panipat Urban Cooperative Bank Ltd., Panipat
9. Telangana State Cooperative Marketing Federation Ltd., Telangana
10. National Federation of Tourism & Transport Cooperatives of India Ltd., Delhi

Thus, at the close of the year, there are 282 Cooperative Institutions as members of NCUI, which includes:

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 and Credit Societies/Associations/Federations	12
10. Other State Cooperative Federations:	
Dairy/Milk Marketing	05
Handloom/Spinning Mills	11
Sugar/Sugarcane	03
Fisheries	02
Miscellaneous	23
11. State Tribal Development Cooperative Corporations/Societies/State Cooperative Banks Associations	02
12. Multistate Cooperative Societies	106

MANAGEMENT

Management Organs of National Cooperative Union of India

The following three organs carry out the management of National Cooperative Union of India:

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

GENERAL BODY

As per the provision of the Multistate Cooperative Societies Act 2002 and bylaws of NCUI, the General Body of NCUI comprises one delegate from each member institutions. The Annual General Body Meeting of NCUI for the year 2020–2021 was held on 24th September, 2021, in the Auditorium of National Cooperative Union of India. The General Body deliberated on various issues concerning the cooperative movement in the country.

GOVERNING COUNCIL

During the year under review, five meetings of the Governing Council were convened on 28.04.2021, 24.08.2021, 01.11.2021, 21.12.2021 and 16.03.2022. The Governing Council in its meetings dealt with various subjects related to the development of cooperative movement and to carry out the activities for fulfilling the objectives of NCUI as per its bylaws. The Governing Council took various decisions for the growth of NCUI as well as for development of the cooperative movement by undertaking such activities which

are in accordance with the attainment of the objectives of NCUI.

EXECUTIVE COMMITTEE

During the year under review, three meetings of the Executive Committee of NCUI took place on 12.04.2021, 15.07.2021 and 23.02.2021. The Executive Committee dealt with the matters related to administrative and financial management of NCUI.

ADMINISTRATION

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

1. Shri Ashish Dwivedi,
Executive Director (Administration)
2. Smt. Savitri Singh,
Executive Director (NCCE and International Relations)
3. Shri Ved Prakash Setia,
Executive Director (Board, Hostel, Legal Cell, Estate, CEF and President Secretariat)
4. Shri Rajeev Sharma,
Director (Projects and Coop. Connect)
5. Shri Ritesh Dey,
Director (Personnel and Program & Liaison)
5. Smt. Sandhya Kapoor,
Director (Finance & IT)
6. Shri Sanjay Kumar Verma,
Director (Public Relations, Publications and Rajbhasha)
7. Shri Ramesh Kaul,
Director (General Cooperative Policies)



A view of the distinguished gathering on the occasion of NCUI's Annual General Body Meeting



A view of the gathering on the occasion of NCUI Annual General Body Meeting

CHAPTER**2****COOPERATIVE EDUCATION****NATIONAL CENTRE FOR
COOPERATIVE EDUCATION
(NCCE)**

National Centre for Cooperative Education (NCCE), New Delhi, organized 126 training programs including 12-week Diploma programs in Cooperative Education and Development with achievement against its target of 87 programs during the year 2021–22. The syllabus of the Diploma program on Cooperative Education and Development was upgraded during this year. In all 4,175 participants, from various sectors of the cooperative movement in different states, were trained. Out of 126 training programs, 17 were organized for weaker sectors like labour, fisheries, tribal cooperatives etc., and also exclusively for SC/ST cooperatives. For North East states, 6 programs were exclusively organized. For women cooperatives, 10 exclusive programs were organized. NCCE scheduled 4 new Capacity Building programs for different states, out of which 2 programs were conducted. The feedback from the participants was also taken into account while analyzing the impact of the training programs conducted. Further, NCCE has planned 10 additional programs for PACS during the year. However, due to COVID-19 pandemic, only 2 programs were conducted physically for PACS for which additional budget was also sanctioned.

Annexure-I: Programs organized during 2021–22 (Data-wise).

Annexure-II: Programs conducted during 2021–2022 (Sector-wise).

Annexure-III: Programs conducted during 2021–2022 (State-wise).

**COOPERATIVE EDUCATION FIELD
PROJECTS IN UNDERDEVELOPED
STATES/AREAS OF THE DEVELOPED
STATES OTHER THAN NORTH
EASTERN STATES & WOMEN
PROJECTS (UDS)****1. Introduction**

As a special measure for strengthening cooperative movement in cooperatively underdeveloped states/areas and reducing regional imbalance in the level of development, Government of India approved a scheme of Cooperative Education of NCUI in 1976. This is a central sector scheme funded by the Ministry of Agriculture and Farmer's Welfare.

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

Intensive efforts for cooperative development through Cooperative Education combined with farm/technical guidance are the main ingredients of project approach. 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 (SHGs) are formed by the project personnel to facilitate micro – credit and sustainable income – generating activities.

NCUI is implementing Central Sector Scheme for the intensification of cooperative education through 41 Cooperative Education Field Projects including Women Projects and North Eastern Projects located in cooperatively

underdeveloped states/underdeveloped areas of developed states and Union Territories as detailed given below:

State-wise List of Education Projects

Zone	S. No.	State	Project Location	No.
South	1.	Karnataka	Gulbarga (Yadgir), & Shimoga	2
	2.	Kerala	Thiruvananthapuram	1
	3.	Andhra Pradesh	Vijayawada	1
	4.	A & N Islands	Port Blair	1
				5
West	5.	Goa	Panaji	1
	6.	Gujarat	Gandhinagar & Surendranagar	2
	7.	Madhya Pradesh	Raghogarh, Ujjain, Bhopal, & Ratlam	4
	8.	Chattisgarh	Raipur	1
				8
East	9.	Bihar	Hazipur & Arrah	2
	10.	Orissa	Khurda, Aska, and Cuttack (Jagatsingpur)	3
	11.	W.B.	Raiganj	1
				6
North	12.	J&K	Udhampur	1
	13.	H.P.	Bilaspur & Hamirpur	2
	14.	Punjab	Fazilaka & Hoshiarpur	2
	15.	Rajasthan	Sawai Madhopur, Jhunjhunu, & Jodhpur	3
	16.	Uttar Pradesh	Pilibhit, Fatehpur, Baghpat, Jhansi, Deoria, Unnao, & Sultanpur (Amethi)	7
				15

Zone	S. No.	State	Project Location	No.
North	17.	Assam	Morigaon & Jorhat	2
East	18.	Manipur	Thoubal & Imphal	2
	19.	Meghalaya	Shillong	1
	20.	Nagaland	Kohima	1
	21.	Mizoram	Aizwal	1
				7

4. Project Activities

The project activities are divided mainly into 5 parts:

- Educational/Developmental activities
- Farm/Technical guidance activities
- Socio-developmental activities
- Women development activities
- Skill development programs

5. Progress

Project-wise activities, achievements, progress and highlights of special activities are listed in Annexures IV, V, VI, VII and VIII.

NCUI's WOMEN COOPERATIVE EDUCATION PROGRAM UNDER COOPERATIVE EDUCATION FIELD PROJECTS FOR THE YEAR 2021-22

NCUI is running Cooperative Education and Development Programs for Women through its 41 Cooperative Education Field Projects, of which 4 are exclusive women projects at Shimoga (Karnataka), Aska (Orissa), Bhopal (Madhya Pradesh) and East Imphal (Manipur).

Progress

The progress relating to various activities and also about the formation of SHGs and other educational/developmental achievements for the year i.e., April 2021 to March 2022 are provided in Annexures IX and X respectively.

**Shri Abhay Kumar Singh,
Joint Secretary,
Ministry of Cooperation visited
NCUI and interacted with
participants of 26 Session of
Diploma in Cooperative
Education and
Development from
04 October - 24 December, 2021**



**A view of group photo taken
Dr. K K Tripathy (IES) as the
OSD to Union Cooperative
Minister Amit Shah visited NCUI
and interacted with participants
of 26th Session of Diploma in
Cooperative Education and
Development**

**A view of group photo taken
on the occasion of
26th Session of Diploma in
Cooperative Education and
Development from
04 October - 24 December, 2021
organized by National
Centre for Cooperative Education,
New Delhi**



**A view of group photo taken
on the occasion of
Leadership Development Program
for Chairmen/Directors
of Fisheries Cooperative
Societies of India organized
at NCCE**



**A view of group photo taken
on the occasion of
Leadership Development Program
for Chairpersons/Directors
of SC/ST Cooperative Societies
from 8-10 November, 2021,
at NCCE**

**A view of group photo taken
on the occasion of
Three weeks' Training Program
on Delhi Cooperative Societies
Act 2003 and Rules 2007
for officers/officials of
Registrar Cooperative Societies
GNCT of Delhi**





Rajendra Pal Gautam, Union Minister of Cooperation, Delhi Govt. Inaugurated training program for officers of Coop. Deptt., Ms. Savitri Singh, Executive Director, NCUI, gave the welcome speech



Starting from Raiganj Block in West Bengal, NCUI Field Projects initiated timely steps by organizing block level awareness program covering Coops and SHGs in panchayats with coverage of all departments

A view of group photo taken on the occasion of Leader Development Program for Chairpersons/ Women Directors of Women Cooperatives of India from 17-19 January, 2022



A view of group photo taken on the occasion of Leadership Development Program for Chairmen/Directors of Labour Cooperative of India from 30 March 2021 to 1st April 2022 at NCCE

In collaboration with NCCE, Sihor District Cooperative Union organized Leadership Development Program for Board of Directors of Primary Milk Producers Coops. (10-12 February, 2021)



**15 Days' Skill Development Program
organized at Bharthaban
at Hamirpur**



**A SHG Products Fair organized
by NCUI Cooperative Education
Field Project, Fatehpur**

**Skill Development
Program on Beauty Culture
at Kawnpui Village**



A stall of Social Economic Development SHG, Khangabok, during Exhibition at Thoubal, Imphal



Smt. Jeena Potsangbam, Chairperson, PCC delivering her presidential speech during the Valedictory Function of the LDP.

A Panchayat level Seminar organized by NCUI Cooperative Education Field Project,Deoria.



Highlights:

- **Formation of SHGs:** During the year under report, 238 SHGs with membership of 2,083 women were formed by the Lady Mobilizers of the Cooperative Education Field Projects, and a total of 3,644 SHGs with membership of 37,119 have been formed since inception till date. The detail of activities of Women Education is provided in Annexure-I.
- **Number of beneficiaries:** Through various income generating activities, 11,998 women were benefited under this program.
- **Average income:** On an average, each women beneficiary was able to earn about Rs. 15,000 to Rs. 20,000 per month.
- **Women educated:** During the year, 2,291 women were imparted education under various educational activities as shown in Annexure-II.
- **Loan distributed:** During the year, Rs. 2,56,12,900 was dispersed as loan to members of SHGs for taking up income generating activities.
- **SHGs covered into cooperatives:** During the year, 55 cooperative societies have been registered under various State Cooperative Societies Acts out of the members of SHGs organized by NCUI Cooperative Education Field Projects.

**COOPERATIVE EDUCATION FIELD
PROJECTS IN UNDER-DEVELOPED
STATES/AREAS OF THE DEVELOPED
STATES OF NORTH EAST (NE)**

Introduction

As a special measure for strengthening cooperative movement in North East and reducing regional imbalances, the Government of India has been giving grants to NCUI under Central Sector Scheme to operate 6 Cooperative Education Field Projects in the North East Region which cover the under-developed areas of the region. The 50% of the expenditure incurred on these projects is met through the grants received from the Ministry of Agriculture and Farmers Welfare and the balance

50% is met through the funds collected from Cooperative Movement in the form of Cooperative Education Fund.

Objective

The main objective of the scheme is to develop and promote cooperative societies in the project areas, to increase the productivity of farmer members, to inculcate the habit of thrift amongst the women members, to impart and develop skills of the women and youth members thus improving overall socio-economic conditions of the area. Each project is given activity-wise targets to be achieved over the course of entire year.

Project Activities

The project activities carried out mainly are as follows:

- ◆ Educational and training activities
- ◆ Farm/Technical guidance activities
- ◆ Socio-developmental activities
- ◆ Women development activities
- ◆ Skill development programs

Progress

During 2021-22, all projects achieved the set targets and objectives as per the overall guidelines. A total of 29,206 participants were trained.

Activity-wise and project-wise achievements/ progress and highlights of special activities is provided in the Annexures XI, XII, XIII, XIV and XV.

**GENERAL COOPERATIVE
EDUCATION PROGRAMS/
SCHEMES CONDUCTED BY
STATE COOPERATIVE UNIONS**

Monitoring and Guidance to the Programs of State Cooperative Unions

In furtherance of its objectives to promote and develop cooperative movement in India in accordance with cooperative principles, NCUI monitors cooperative education programs to popularize the principles and practices of

cooperation. At present, three types of cooperative education programs are being conducted in the country – (1) general cooperative education program for agriculture cooperatives implemented by state cooperative unions; (2) sector-specific cooperative education program covering dairy, fishery, women, urban credit, consumer, housing, industrial, handicrafts, forest, and labour contract construction, marketing cooperatives etc.; and (3) special cooperative education projects based on area development approach.

General Cooperative Education Program

The target group of this program consists of members and managing committee members of primary agriculture cooperative societies and SHGs wherever they are developed by the concerned state cooperative union at village level. The program is implemented by state cooperative unions through the adoption of two types of approaches namely: (i) peripatetic approach; and (ii) intensive approach (cooperative education and development scheme). Under the peripatetic approach, education activities are organized at society level through mobile cooperative education instructor; and under intensive approach the cooperative societies in selected blocks and districts are adopted for overall development of cooperatives and the cooperative education of members. The education program is dovetailed with the developmental activities in the area. Under this approach, a team of educational personnel is deployed to conduct the education program on intensive basis in an identified area. During the year under report, NCUI continued to monitor the state cooperative unions for effectively in conducting the cooperative education programs with peripatetic approach.

Activities covered under Cooperative Education Program

1. Educational Activities

Under the Cooperative Education Program, following main educational and developmental activities are included:

- (i) Orientation course/classes for Secretaries/Managers of PACS – 2 weeks

- (ii) Managing committee members class – 5 days
- (iii) Ordinary members and potential members class – 3 days
- (iv) Leadership development programs – 3 days

2. Activities of CEDS to Assist Local Societies

The activities of CEDS aim at assisting local societies in:

- (i) Increasing membership.
- (ii) Convening meeting of managing committee and general body regularly with high attendance and securing active participation of members.
- (iii) Assessing credit and other inputs required on the basis of real planning of crops and preparing societies to enable them to fulfill the members' needs.
- (iv) Promoting repayment of loan in time out of marketing of sale proceeds through cooperatives/cooperative efforts.
- (v) Enabling societies move towards self-reliance, assist them in preparing long-term plans of mobilizing deposits and ensure regular collection of deposits out of sale proceeds of crops.
- (vi) Developing farm/dairy/poultry/horticulture etc., guidance services on their own in due course.
- (vii) Diversifying the activities.
- (viii) Utilizing Secretary/Managers and Managing Committee members for local education work.
- (ix) Undertaking family welfare education activities.

Progress

During the year 2021-22, a total of 1,918 Training Programs were conducted. In the programs, 73,262 participants were educated/trained including 30,471 SC/ST and 27,756 women.

Sector-specific Cooperative Education

Many of the state cooperative unions have diversified their education programs and organized cooperative education programs for other sectoral cooperatives also. These programs were conducted for many sectors i.e., dairy, urban credit, fishery, industrial/weavers, marketing, labour contract and forest labour cooperatives, cooperative law etc., in the rural as well as urban areas in the country.

Cooperative Education Program for SC/ST and other Backward Classes

Some of the state cooperative unions like Himachal Pradesh and Kerala implemented

special education programs for SC/ST in selected area of the states. Additionally some states organized classes/courses for SC/ST and backward community members/potential members as a part of ongoing Cooperative Education Program. During the reporting year 2021–2022, a total of 30,471 SC/ST and 27,756 women participants were trained.

Details of Allied Educational Activities conducted by the State Cooperative Unions

During the year 2021–22, a total of 1,918 courses were organized and 73,262 persons were trained in state cooperative unions like Gujarat, Delhi, Haryana, Himachal Pradesh, Kerala, Tripura, West Bengal, Chhattisgarh, and Assam.

S. No.	Particulars	No. of Courses	Trained person	SC/ST	Women
A.	Educational Development Activities (in Primary Agricultural Cooperatives)				
1.	Course for Secretaries/Managers	109	2913	784	539
2.	Courses for MCMs/Office bearers	270	7601	3143	4184
3.	Courses for Members/Potential Members	750	30554	13752	13562
4.	Courses for Leaders	61	1520	163	220
5.	Meetings (General Body Study Circle Contact Meetings)	75	2195	683	347
B.	Educational/Developmental Activities in Societies other than PACS				
1.	Agricultural Cooperatives	79	3350	877	232
2.	Dairy Cooperatives	51	1270	214	214
3.	Women	132	5714	3570	3237
4.	Industrial Cooperatives	26	832	448	591
5.	Urban Bank	22	614	392	425
6.	Consumer Cooperatives	33	4800	1597	630
7.	Cooperative Act	9	721	368	425
8.	Youth	29	2817	985	1025
9.	SC/ST	11	931	429	311
10.	BDP	47	1508	536	237
11.	Adult Education	14	1236	330	148
12.	Fisheries	78	1990	1140	265
13.	SHG	8	289	91	1
14.	Others (Family Welfare, AIDs etc.)	82	1793	710	637
15.	Seminars/Conferences	32	614	259	526
Total (A+B)		1918	73262	30471	27756

NCUI COOPERATIVE EDUCATION PROGRAM FOR WOMEN AND YOUTH THROUGH STATE COOPERATIVE UNIONS

Women Empowerment

The Cooperative Education Programs for women are being implemented through the state cooperative unions in the states of Arunachal Pradesh, Assam, Bihar, Delhi, Gujarat, Himachal Pradesh, Kerala, Karnataka, Madhya Pradesh, Manipur, Mizoram, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. Cooperative education programs/classes are being conducted by lady cooperative education instructors in rural as well as urban areas. The duration of these programs vary from 1 to 7 days which covers classes/meetings for ordinary and potential women members of cooperative societies, managing committee members, office bearers and employees of women cooperatives etc.

Progress

During the year, April 2021 to March 2022, 1,135 events were organized and as many as 44,226 women were imparted knowledge in different areas in the various classes. The details of progress are mentioned below:

S. No.	Name of the Program	Events	Participants
1.	Program for Housewives for their socio-economic development	267	18,318
2.	Programs for Managing Committee Members about functioning of society	700	19,316

S. No.	Name of the Program	Events	Participants
3.	Programs for ordinary members on their role and responsibilities	80	1,992
4.	Seminars/Meetings/Camps on different subjects	29	2,615
5.	Dairy Seminars	46	1,809
6.	Under Kheda Project (Gujarat)	0	0
7.	Training/Course for women employees	7	92
8.	Other Miscellaneous activities	6	84
Total		1,135	44,226

Program for Youth

The Youth Education Program is being implemented as a part of the ongoing activity of Cooperative Education Program by the State Cooperative Unions. There is no earmarked staff for this program. The following activities are being organized for youth:

1. Cooperative education classes for one week duration for students and other youth in collaboration with the educational institutions and youth organizations.
2. Youth rallies, camps, essay, drawing, painting, and debating competitions.

Progress

During the year April 2021 to March 2022, a total number of 44,226 youth participants were imparted cooperative education across 1,135 events organized.

NATIONAL CENTRE FOR COOPERATIVE EDUCATION Programs organized during the year April, 2021 - March, 2022											Annexure - I
S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
1	Trainers Training Programme for Cooperative Union/ JCTCs of India	50	0	0	0	0	0	0	7-9 April, 2021	Cooperative Education	India
2	Leadership Development Programme for Chairmen/ Directors of Women Cooperatives of A&N Islands	31	1	0	31	0	0	0	7-9 April, 2021	Women Coops.	A&N Islands
3	Certificate Course on Accountancy and Taxation (Paid Programme)	30	0	0	0	0	0	0	17 May - 16 June, 2021	Cooperative Education	India
4	Programme on Cooperative Management for Technocrats of IFFCO Phulpur	23	0	0	1	0	0	0	5-6 May, 2021	Fertilizer	Uttar Pradesh
5	Leadership Development Programme for Chairpersons/ Women Directors of M.P.	75	0	0	75	0	0	0	1-3 June, 2021	Women Coops.	Madhya Pradesh
6	Leadership Development Programme for Chairmen/ Directors of SC/ST Coops. of India	45	45	0	5	0	0	0	15-17 June, 2021	SC/ST Cooperatives	India
7	Programme on Cooperation and Cooperative Management for the personnel of IFFCO Aonla	29	0	0	0	0	0	0	28-29 June, 2021	Fertilizer	Uttar Pradesh
8	Review cum Online Training Programme for Project Officers of NCUI Coop. Edu. Field Projects	40	0	0	10	0	0	0	29 June - July 1, 2021	NCUI Coop. Edu. Field Project	India
9	Leadership Development Programme for Chairmen/ Directors of Multi State Cooperative Societies of India	35	0	0	3	0	0	0	13-15 July, 2021	Multi State Coop. Societies	India

S. No.	Name of the Program	Total participant	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
10	Review-cum-Online Training Programme for CEIs of NCUI Coop. Edu. Field Projects	55	0	0	12	0	0	0	14-16 July, 2021	NCUI Coop. Edu. Field Project	India
11	Programme on Stress Management for NCUI Employees	89	11	1	16	4	0	0	23-24 July, 2021	Cooperative Education	India
12	Leadership Development Programme for Chairmen/Directors of ARDBs of India	21	5	3	4	0	0	5	26-28 July, 2021	ARDBs	India
13	Review Meeting-cum-Online Training Programme for the Lady Mobilisers of NCUI Coop. Edu. Field Projects	28	1	4	28	5	18	5	3-5 Aug., 2021	NCUI Coop. Edu. Field Project	India
14	Training Programme on Cooperative Education of Haryana	24	7	0	0	1	16	0	04-06 Aug., 2021	Cooperative Education	Haryana
15	Refresher Course on Cooperative Policy and Development for Faculties of Universities/ Colleges of India	39	3	0	15	11	0	0	9-14 Aug., 2021	Cooperative Education	India
16	Certificate Course on Cooperative Law & Management	28	1	4	12	5	19	3	9 Aug.- Sept. 17, 2019	Cooperative Education	India
17	Leadership Development Programme for Chairmen/ Directors of Dairy Cooperatives of M.P.(East Nimad)	33	26	0	0	1	6	0	10-12 Aug., 2021	Dairy	Madhya Pradesh
18	Leadership Development Programme for Chairmen/ Directors of Dairy Cooperatives of M.P. (Ratlam)	35	2	0	0	29	4	0	17-19 Aug., 2021	Dairy	Madhya Pradesh
19	Training Programme on Cooperative Education of Haryana (Rohtak)	18	4	0	0	2	12	0	18-20 Aug., 2021	Cooperative Education	Haryana
20	Leadership Development Programme for Chairmen/ Directors of Housing Cooperatives of India	23	1	2	1	1	7	0	23-25 Aug., 2021	Housing	India

S. No.	Name of the Program	Total participant	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
21	Leadership Development Programme for Chairmen/ Directors of Dairy Cooperatives of M.P. (Dhaar)	35	1	2	1	25	7	0	24-26 Aug., 2021	Dairy	M.P.
22	Leadership Development Programme for Chairmen/ Directors of Dairy Coops. of Madhya Pradesh (Dhar)	30	1	1	0	20	5	0	24-26 Aug., 2021	Dairy	M.P.
23	Online Training Programme on Capacity Building for the Manager/ Secretaries/ Members of SHGs / Coop. Societies of South Zone	82	17	10	32	0	0	0	24 Aug., 2021	Cooperative Education	Karnataka
24	Leadership Development Programme for Chairpersons/Women Directors of Cooperatives of J&K	30	0	7	30	0	23	0	26-28 Aug., 2021	MPCS	J&K
25	Leadership Development Programme for Chairpersons/Women Directors/Members of Milk Cooperative Societies (Rohtak)	30	0	0	30	3	27	0	31 Aug.- 2 Sept., 2021	Women Coops.	Haryana
26	Leadership Development Programme for Chairmen/ Directors of Farm Forestry Coop. Societies of Madhya Pradesh	32	14	4	0	12	2	0	6-8 Sept., 2021	Farm Forestry	M.P.
27	Leadership Development Programme for Chairmen/ Directors of Fisheries Cooperatives of India	20	7	13	0	0	0	0	6-8 Sept., 2021	Fisheries	India
28	Leadership Development Programme for Chairmen/ Directors of Fisheries Cooperatives of A&N Islands	30	0	0	5	3	27	0	9-11 Sept., 2021	Fisheries	A&N Islands
29	Leadership Development Programme for Chairmen/ Directors of PACS of Madhya Pradesh (Dhar)	33	0	5	0	23	5	0	13-15 Sept., 2021		M.P.

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
30	Leadership Development Programme for Chairmen/ Directors of Multistate Cooperative Societies of India	17	0	0	3	0	0	0	13-15 Sept., 2021	Multi State Coop. Societies	India
31	Leadership Development Programme for Chairmen/Directors of COVID-19 and Economic Crisis Jammu & Kashmir	30	0	10	4	0	20	0	13-15 Sept., 2021	Cooperative Education	J&K
32	Trainers Training Programme for Cooperative Education Instructors of India	23	0	0	2	0	0	0	13-17 Sept., 2021	Cooperative Education	India
33	Leadership Development Programme for Chairpersons/ Women Directors of Madhya Pradesh (Bhopal)	30	0	17	30	10	3	0	16-18 Sept., 2021	Women Coops.	M.P.
34	Online Training Programme on Capacity Building for the Manager/ Secretaries/Members of SHGs/Coop. Societies of West Zone	44	9	5	7	0	0	0	Sept. 16, 2021	Cooperative Education	Goa
35	Online Training Programme on Capacity Building for the Managers/ Secretaries/ Members of SHGs/ PACS (West Zone)	120	0	0	0	0	0	0	Sept. 16, 2021	MPCS	Maharashtra
36	Leadership Development Programme for Chairmen/ Directors of Labour Cooperatives of Maharashtra (Sangli Distt.)	30	4	2	3	3	18	0	20-22 Sept., 2021	Labour	Maharashtra
37	Training Programme for personnel of PACS	46	11	0	3	11	24	0	20-22 Sept., 2021	MPCS	Haryana
38	Leadership Development Programme for Chairmen/ Directors of Seed Growers of (Madhya Pradesh) East Nimad	34	1	0	0	23	10	0	22-24 Sept., 2021	MPCS	M.P.
39	Leadership Development Programme for Chairmen/ Directors of Credit Societies of Gujarat	45	7	7	0	14	17	0	24-26 Sept., 2021	Credit	Gujarat

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
40	Leadership Development Programme for Chairmen/Directors of PACS of A&N Islands	16	0	0	3	7	9	0	27-29 Sept., 2021	MPCS	A&N Islands
41	Leadership Development Programme for Chairmen/ Directors of District Cooperatives of Bidar	31	7	8	7	11	0	0	Sept. 30-Oct. 2, 2021	SCU/DCU	Karnataka
42	Leadership Development Programme for Chairmen/ Directors Credit Societies of Gujarat	48	9	2	9	15	22	0	1 - 3 Oct., 2021	Credit	Gujarat
43	26 th Session of Diploma in Cooperative Education and Development	29	4	2	7	4	19	1	1 Oct. 4 - Dec. 24, 2021	Coop. Education	India
44	Leadership Development Programme for Chairperson/ Women Directors of Milk Cooperative Societies of Haryana	15	0	0	0	5	10	0	11-13 Oct., 2021	Dairy	Haryana
45	Leadership Development Programme for Chairmen/ Directors of Sugar Cooperatives of India	26	2	4	1	2	18	0	20-22 Oct., 2021	Sugar	India
46	Leadership Development Programme for Chairmen/ Directors of PACS of Madhya Pradesh (Ratlam)	35	3	1	0	18	13	0	21-23 Oct., 2021	MPCS	M.P.
47	Leadership Development Programme for BoDs of PACs (Ahmedabad)	53	14	2	0	10	27	0	22-24 Oct., 2021	MPCS	Gujarat
48	Leadership Development Programme for Chairpersons/ Directors of Labour Coop. Society of Manipur	35	8	7	20	13	7	35	23-25 Oct., 2021	Labour	NE States
49	Leadership Development Programme for Chairmen/ Directors Credit Societies of Gujarat	45	7	7	0	14	17	0	24-26 Oct., 2021	Urban Credit	Gujarat

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
50	Leadership Development Programme for Chairmen/ Directors of Handloom/ Handicrafts of Chhattisgarh	30	3	2	6	25	0	0	25-27 Oct., 2021	Handloom/ Handicraft	Chhattisgarh
51	Leadership Development Programme for Chairmen/ Directors of Fisheries Cooperatives of Manipur	35	1	1	23	16	15	35	25-27 Oct., 2021	Fisheries	NE States
52	Leadership Development Programme for Chairmen/ Directors of Fisheries Coops. of Maharashtra (Sindhudurg)	30	2	0	1	20	7	0	25-27 Oct., 2021	Fisheries	Maharashtra
53	Diploma in Cooperative Management of CSRM, Randheja (Gandhinagar)	53	0	0	16	0	0	0	27-29 Oct., 2021	Cooperative Education	Gujarat
54	Online Training Programme on Capacity Building for the Managers/ Secretaries/ Members of SHGs/PACS (East Zone)	115	0	0	0	0	0	0	Oct. 28, 2021	MPCS	Bihar
55	Leadership Development Programme for Chairpersons/Directors of Labour Cooperatives of Telangana	31	0	0	0	0	0	0	8-10 Nov., 2021	Labour	Telangana
56	Leadership Development Programme for Chairmen/Directors of SC/ST Cooperatives of India	26	8	18	22	0	0	11	8-10 Nov., 2021	SC/ST Cooperatives	India
57	Leadership Development Programme for Marketing Cooperatives of A&N Islands	27	0	0	0	5	22	0	9-11 Nov., 2021	Marketing	A&N Islands
58	Capacity Building Programme for Managers/ Secretaries of PACS	40	14	6	14	15	5	40	10-26 Nov., 2021	MPCS	NE States
59	Programme on Cooperation and Cooperative Management for the Personnel of IFFCO Kalol (Gujarat)	26	0	0	2	0	0	0	15-16 Nov., 2021	Fertiliser	Gujarat

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
60	Leadership Development Programme for Chairmen/ Directors of Marketing Cooperatives of A&N Islands	27	0	0	21	5	22	0	9-11 Nov., 2021	Marketing	A&N Islands
61	Leadership Development Programme for Chairmen/ Directors of Navbharat Multi-State Agro Farmer Marketing Coop. Society of Gujarat	30	0	1	14	8	21	10	22-24 Nov., 2021	Multi State Coop. Societies	Gujarat
62	Students of Diploma in Cooperative Management of CSRM , Randheja, Gandhinagar	23	0	3	8	17	3	0	30 Nov. - 2 Dec., 2021	Cooperative Education	Gujarat
63	Leadership Development Programme for Chairmen/ Directors of Housing Cooperatives of A&N Islands	20	0	0	5	6	14	0	1-3 Dec., 2021	Housing	A&N Islands
64	Leadership Development Programme for Chairmen/ Directors of State/ District Agriculture Cooperative Societies of India	26	5	0	0	5	0	0	6-8 Dec., 2021	Marketing	India
65	Leadership Development Programme for Chairpersons/ Women Directors of Women Cooperatives of Telangana	32	0	0	32	0	0	0	6-8 Dec., 2021	Women Coops.	Telangana
66	Leadership Development Programme for Chairmen/ Directors of Seed Growers of Madhya Pradesh (Khargaon)	27	0	0	0	5	22	0	7-9 Dec., 2021	Agriculture	M.P.
67	Leadership Development Programme for Chairmen/ Directors of Seed Growers of Madhya Pradesh (Khargaon)	27	5	0	0	0	22	0	7-9 Dec., 2021	Agriculture	M.P.
68	Leadership Development Programme for Chairmen/ Directors of Fisheries Cooperatives of India	31	5	0	5	18	8	4	13-15 Dec., 2021	Fisheries	India

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
69	Leadership Development Programme for Chairmen/ Directors of Self Employment Cooperatives of Sikkim State	30	0	0	0	0	0	0	15-17 Dec., 2021	Service Coops.	NE States
70	Leadership Development Programme for Chairmen/ Directors of Fish Farmer's Producer Coops. of Odisha (Dhenkanal)	30	10	0	15	18	2	0	15-17 Dec., 2021	Fisheries	Odisha
71	Online Webinar for Mahila Urban Coop. Banks in collaboration with NAFCUB	72	0	0	72	0	0	0	Dec., 24, 2021	Credit	India
72	Leadership Development Programme for Chairmen/ Directors of Dairy Cooperatives of Madhya Pradesh (Khargaon)	35	2	0	0	27	5	0	22-24 Dec., 2021	Dairy	M.P.
73	Leadership Development Programme for Chairmen/ Directors of Sale Purchase Cooperatives of U.P.	21	1	0	6	20	0	0	27-29 Dec., 2021	Marketing	U.P.
74	Leadership Development Programme for Chairpersons/ Women Directors of Goa	50	0	0	50	0	0	0	27-29 Dec., 2021	Women Coops.	Goa
75	Leadership Development Programme for Chairmen/Directors of Youth/ Construction Cooperatives	31	0	0	19	3	28	0	27-29 Dec., 2021	Youth Coops.	A&N Islands
76	Leadership Development Programme for Chairmen/ Directors of State/ District Cooperative Unions of India	19	2	1	3	5	11	4	28-30 Dec., 2021	SCU/DCU	India
77	Training Programme on The Delhi 2007 Cooperative Societies Act 2003 and Rules	23	3	3	3	0	0	0	3-4 Jan., 2022	Cooperative Education	India
78	Leadership Development Programme for Chairmen/ Directors of Cooperative Supplies/ Procurement of Agriculture Sector & Marketing Jammu & Kashmir	30	0	9	10	0	21	0	3-5 Jan., 2022	Agriculture	J&K

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
79	Leadership Development Programme for Chairmen/ Directors of Tribal of NE	25	0	13	13	3	9	15	5-7 Jan., 2022	Tribal	NE States
80	Leadership Development Programme for Chairmen/ Directors of Seed Growers Cooperatives (Dhar)	35	4	0	0	21	10	0	6-8 Jan., 2022	MPCS	M.P.
81	Leadership Development Programme for Women Directors/ Chairpersons of Cooperatives of NE States	35	32	3	35	0	0	35	12-14 Jan., 2022	Women Coops.	NE States
82	Leadership Development Programme for Chairmen/ Directors of Milk Cooperative Societies of Haryana	24	2	0	20	15	0	0	17-19 Jan., 2022	Dairy	Haryana
83	Leadership Development Programme for Chairpersons / Women Directors of Cooperatives of India	22	6	9	6	8	9	0	17-19 Jan., 2022	Women Coops.	India
84	Leadership Development Programme for Chairmen/ Directors of Employees of Bidar District Cooperative	29	0	0	0	0	0	0	26-28 June, 2022	Coop. Education	Karnataka
85	Leadership Development Programme for Chairmen/ Directors of Dairy Cooperatives of Jammu & Kashmir	30	0	7	19	0	20	0	27-29 Jan., 2022	Dairy	J&K
86	Leadership Development Programme for Chairmen / Directors of Multi State Coop. Societies of India	22	0	0	4	5	0	0	1-3 Feb., 2022	Multi State Coop. Societies	India
87	Cooperative Workshop for Secretary/ Manager/Accountants of Cooperative Credit Society of Gujarat	41	3	1	5	13	19	0	1-3 Feb., 2022	Credit	Gujarat

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
88	Leadership Development Programme for Chairmen/ Directors of Primary Agriculture Cooperative Societies of Haryana	35	3	0	0	9	23	0	2-4 Feb., 2022	MPCS	Haryana
89	Training Programme on The Delhi Coop. Societies Act 2003 and Rules 2007	21	1	5	3	2	13	0	3-4 Feb., 2022	Cooperative Education	India
90	Training Programme on The Delhi Cooperative Societies Act 2003 and Rules 2007	20	0	4	3	12	0	0	7-8 Feb., 2022	Cooperative Education	India
91	Leadership Development Programme for Chairmen/ Directors of Fisheries Cooperatives of India	36	0	0	4	36	0	0	7-9 Feb., 2022	Fisheries	India
92	Trainers Training Programme for CEIs of West Bengal	23	0	0	0	0	0	0	7-11 Feb., 2022	Cooperative Education	W.B.
93	Leadership Development Programme for Chairmen/ Directors of PACS of Haryana	34	2	0	2	3	29	0	8-10 Feb., 2022	MPCS	Haryana
94	Training Programme on The Delhi Cooperative Societies Act 2003 and Rules 2007	23	5	0	5	2	16	0	10-11 Feb., 2022	Cooperative Education	India
95	Leadership Development Programme for Chairmen/ Directors of Dairy of Madhya Pradesh (Sihor)	35	35	0	0	35	0	0	10-12 Feb., 2022	Dairy	M.P.
96	Training Programme on The Delhi Cooperative Societies Act 2003 and Rules 2007	24	5	0	3	4	15	0	14-15 Feb., 2022	Cooperative Education	India
97	Leadership Development Programme for Chairmen/ Directors of SC/ST Cooperatives of Jammu & Kashmir	30	27	3	30	0	0	0	14-16 Feb., 2022	SC/ST Cooperatives	J&K

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
98	Leadership Development Programme for Chairpersons/ Women Directors of Karnataka	46	0	0	46	0	0	0	15-17 Feb., 2022	Women Coops.	Karnataka
99	Training Programme on The Delhi Cooperative Societies Act 2003 and Rules 2007	21	7	0	7	4	0	0	17-18 Feb., 2022	Cooperative Education	India
100	Leadership Development Programme for Chairmen/ Directors of Bidar Distt. Coop.	32	0	0	0	0	0	0	18-20 Feb., 2022	Cooperative Education	Karnataka
101	Leadership Development Programme for Chairmen/Directors of Fisheries Cooperatives of Madhya Pradesh (Khargaon)	33	1	31	5	0	0	0	21-23 Feb., 2022	Fisheries	Madhya Pradesh
102	Mind Management Workshop for NCUI Officer & Staff	17	0	0	3	0	0	0	21-24 Feb., 2022	Cooperative Education	India
103	Programme on Cooperation and Cooperative Management for the Personnel of KRIBHCO, Hazira Plant (Gujarat)	23	0	0	1	0	0	0	22-23 Feb., 2022	Fertiliser	Gujarat
104	Leadership Development Programme for Chairmen/ Directors of PACS of Kharkhoda, Sonipat (Haryana)	24	3	0	0	0	21	0	23-25 Feb., 2022	MPCS	Haryana
105	Leadership Development Programme for Chairmen/ Directors of PACS of Madhya Pradesh (Sihor)	30	1	4	0	11	14	0	23-25 Feb., 2022	MPCS	M.P.
106	Study Visit of Amreli Distt. Coop. Union (Gujarat)	15	0	0	6	0	0	0	25.02.2022	Cooperative Education	Gujarat
107	Leadership Development Programme for Chairmen/ Directors of PACS of Madhya Pradesh (Khargaon)	32	25	1	0	0	0	0	25-27 Feb., 2022	MPCS	Madhya Pradesh

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
108	Certificate Course - Advance MS-Office & Computer Management	17	0	5	5	8	4	0	1 - 31 March, 2022	IT	India
109	Leadership Development Programme for Chairmen/Directors of PACS of Haryana	45	7	0	2	8	30	0	2-4 March, 2022	MPCS	Haryana
110	Leadership Development Programme for Chairmen / Directors of Labour Cooperatives of A&N Islands	18	0	0	0	3	15	0	3-5 March, 2022	Labour	A&N Islands
111	Leadership Development Programme for Chairmen/Directors of Handloom Cooperatives of Telangana state	30	0	0	0	30	0	0	3-5 March, 2022	Handloom/ Handicraft	Telangana
112	Mind Management Workshop for NCUI Officer & Staff	17	0	0	6	0	0	0	7-11 March, 2022	Cooperative Education	India
113	Leadership Development Programme for Chairmen/Directors of UCBs of Madhya Pradesh (Khandwa)	33	0	0	0	22	11	0	10-12 March, 2022	Credit	Madhya Pradesh
114	Leadership Development Programme for Chairmen/ Directors of Dairy Coops. of Madhya Pradesh (Khandwa)	34	0	0	0	32	2	0	13-15 March, 2022	Dairy	Madhya Pradesh
115	Leadership Development Programme for Chairmen/ Directors of SC/ST Cooperatives of Maharashtra (Osmanabad)	30	17	0	7	6	7	0	17-19 March, 2022	SC/ST Cooperatives	Maharashtra
116	Leadership Development Programme for Chairpersons/ Women Directors of India	26	2	15	26	0	3	0	21-23 March, 2022	Women Coops.	India
117	Leadership Development Programme for Chairmen/ Directors of Fishermen Coop. Society of Odisha	30	12	0	1	9	9	0	21-23 March, 2022	Fisheries	Odisha

S. No.	Name of the Program	Total participants	SC	ST	Women	OBC	Other	NE	Date	Sector	Venue
118	Leadership Development Programme for Chairmen/ Directors of PACS of Madhya Pradesh (Sihor)	30	1	3	0	11	15	0	23-25 March, 2022	MPCS	Madhya Pradesh
119	Leadership Development Programme for Chairmen/ Directors of Seed Growers of Madhya Pradesh (Hanumantal)	33	0	0	0	0	0	0	24-26 March, 2022	Agriculture	Madhya Pradesh
120	Leadership Development Programme for Chairmen/ Directors of Fish Farmers Producer Cooperative, Odisha	30	5	2	0	19	4	0	24-26 March, 2022	Fisheries	Odisha
121	Leadership Development Programme for Chairmen/ Directors of UCBs of Madhya Pradesh (Sihor)	32	1	0	0	14	17	0	26-28 March, 2022	Credit	Madhya Pradesh
122	Leadership Development Programme for Chairmen/ Directors of Farm Forestry of Madhya Pradesh (Khandwa)	34	5	18	1	5	6	0	28-30 March, 2022	Farm Forestry	Madhya Pradesh
123	Leadership Development Programme for Chairmen/ Directors of Fish Farmers Producer Coop. Ltd., of Odisha	30	0	9	2	16	5	0	28-30 March, 2022	Fisheries	Odisha
124	Leadership Development Programme for the Chairmen/ Directors of Labour Cooperatives of India	22	5	1	0	7	9	0	30 March - 1 April, 2022	Labour	India
125	Leadership Development Programme for Chairmen/ Directors of Multi-state Cooperative Societies of Punjab	34	3	0	0	4	0	0	29-31 March, 2022	Multi-State Coop. Societies	Punjab
126	Review-cum-Online Training Programme for FGI of NCUI Coop. Edu. Field Projects	11	0	0	0	4	0	0	30-31 March, 2022	NCUI Coop. Edu. Field Project	India
Total		4175	509	313	1043	904	975	203			

Annexure - II**NATIONAL CENTRE FOR COOPERATIVE EDUCATION, NEW DELHI****State-wise Programs Conducted by NCCE during 2021-22**

S. No.	Sector	No. of Programs
Cooperative Education		
1	ARDBs	1
2	Agriculture	4
3	Consumer	0
4	Cooperative Education	26
5	Cooperative Management	0
6	Dairy	10
7	Farm Forestry	2
8	Fertilizer	4
9	Fisheries	11
10	Handloom/ Handicraft	2
11	Horticulture	0
12	Housing	2
13	Joint Farming	0
14	Labour	5
15	Marketing	4
16	MPCS	18
17	Multi-state Coop. Societies	5
18	NCUI Coop. Edu. Field Project	4
19	Poultry	0
20	SC/ST Cooperatives	4
21	SCBs/ DCCBs	0
22	SCU/DCU	2
23	Service Coops.	1
24	Sugar	1
25	Tourism	0
26	Tribal	1
27	Urban Credit	1
28	Credit	6
29	Women Coops.	10
30	Youth Coops.	1
31	IT	1
Total		126

Annexure - III**NATIONAL CENTRE FOR COOPERATIVE EDUCATION, NEW DELHI****Sector-wise Programs Conducted by NCCE during 2021-22**

States/UTs	No. of Programs
India	
East Zone	
A&N Islands	8
Bihar	1
Odisha	4
West Bengal	1
Jharkhand	0
North Zone	
India	37
Jammu & Kashmir	5
Haryana	10
Punjab	1
Uttrakhand	0
Himachal Pradesh	0
Rajasthan	0
Uttar Pradesh	3
South Zone	
Telangana	3
Andhra Pradesh	0
Kerala	0
Karnataka	5
Lakshadweep	0
West Zone	
Madhya Pradesh	24
Chattisgarh	1
Goa	2
Gujarat	11
Maharashtra	4
Daman & Diu	0
NE States	6
International	0
Total	126

Annexure - IV

**Education Programmes organised by Cooperative Education Field Projects
(Except North East & Women Projects) 2021-22**

S. No.	Programs	Duration (Days)	Events	Beneficiaries/Participants			
				Total	Out of which		
					SC/ST	Women	OBC & Minority
A. Cooperative Education Programs							
1	Secretaries/Managers training prog.	3	207	1,907	510	887	236
2	Managing Committee Members traing prog.	3	960	7,182	1,751	4,963	1,263
3	Members & Potential Members Courses	2	3,128	30,161	8,355	5,091	1,977
4	Leadership Development Programs	3	614	7,411	1,942	2,428	786
5	Youth Camps / Meetings	1	827	7,717	2,341	2,469	927
6	Meeting on Credit /Recovery/ Deposits Mobilisation	1	948	9,388	2,582	5,396	765
7	Women's Development Meeting & Formation of SHGs (Motivational Meetings)	1	1,240	13,282	4,273	7,465	1,257
8	Participation & Guidance in MCM	1	822	7,887	1,891	1,193	542
9	Water harvesting	1	335	8,846	1,307	8,000	1,724
10	BDP Formation Prog. & Others	3	86	1,322	170	221	77
Total			9,167	95,103	25,122	38,113	9,554
B : Social Development Programs (conducted by Cooperative Education Instructors)							
1	Family Welfare Education	1	413	3,519	1,107	1,322	420
2	Health Education (AIDS)	1	378	4,015	1,045	1,584	507
3	Adult Education	1	414	3,986	1,074	1,312	515
4	Social Welfare	2	369	3,914	1,394	1,965	485
Total			1,574	15,434	4,620	6,183	1,927
C : Farm Guidance Programs							
1	Crop Development	3	295	2,272	633	711	77
2	Dairy/Poultry/Cattle Development	3	189	1,810	299	581	88
3	Horticulture Development	2	246	1,684	570	450	89
4	Plant Protection	3	232	1,872	534	450	130
5	Vegetable Development	2	144	1,262	360	294	90
6	Mktg./Grading of Agricultural Produce	3	129	1,447	429	184	99
7	Use and application of Fertiliser	1	92	710	169	159	38
8	Fodder Development	1	250	1,013	349	286	26
9	Farmers Meetings	1	290	1,082	241	161	128
10	Oil & Pulses Development	1	67	702	192	176	65
11	Environment Protection	1	107	1,353	232	278	151
12	Water Harvesting	2	94	1,165	220	331	118
13	Climate Change & Others(Specify)	1	59	820	133	133	49
Total			2,194	17,192	4,361	4,194	1,148
(Contd...							

(Contd...)

Annexure - IV (Contd..)**Education Programs organized by Cooperative Education Field Projects
(Except North East & Women Projects) 2021-22**

S. No.	Programs	Duration (Days)	Events	Beneficiaries/Participants			
				Total	Out of which		
					SC/ST	Women	OBC & Minority
D : Other Programs							
1	Skill Development Programm	7	65	1,951	623	1,290	130
2	Block Level Conference	1	1,167	17,720	3,028	6,227	941
3	Distt. Level Conf.	1	36	1,410	292	962	165
4	Awareness camp for foeticide (family welfare) & others	1	128	1,794	527	811	243
5	LDP programs for the members SHGs	3	100	2,728	844	1,071	128
6	Workshop for youth	1	59	2,007	327	417	183
7	Participation in exhibition/ Exposure visit/Dist level Conf.	1	19	653	267	316	37
8	WDRA (Warehousing Development and Regulatory Authority one-day awareness program	1	9	1,330	237	263	52
Total			1,583	29,593	6,145	11,357	1,879
Grand Total (A+B+C+D)			14,518	1,57,322	40,248	59,847	14,508

Annexure - V												
Project-wise Cooperative Education Programmes organised by Coop. Edu. Field Projects – (2021-22) (Except Women & NE Projects)												
S. No.	Name of Projects	State	Overall Education Programmes				Cooperative Education Programme					
			Events	Beneficiaries	SC/ST	Women	Minority/OBC	Events	Participants	SC/ST	Women	Minority/OBC
1	Fazilka	Punjab	188	3644	266	109	0	188	3644	266	109	-
2	Gandhinagar	Gujarat	201	3359	426	1078	89	111	1736	258	326	28
3	Arrah	Bihar	486	7257	1592	819	1048	235	3898	1062	338	731
4	Bagpat	UP	488	5274	932	1572	507	211	2696	280	413	355
5	Khurda	Orissa	350	5654	597	978	376	144	2390	526	730	296
6	Cuttack	Orissa	742	10208	1839	6228	456	323	3925	674	2701	125
7	Sawai Madhopur	Rajasthan	0	0	0	0	0	0	0	0	0	0
8	Deoria	UP	4118	3845	1108	1962	661	2820	2290	643	1340	307
9	Fatehpur	U.P.	428	4710	1740	1309.6	849	204	2116	758	149	290
10	Gulbarga Project	Karnataka	188	9082	2313	2248	1036	161	8495	1964	1741	892
11	Hajipur (Vaishali)	Bihar	509	6391	1065	944	464	256	3378	631	761	166
12	Hoshiarpur	Punjab	674	10171	4474	2509	0	384	5802	2904	1735	0
13	Jhansi	U.P.	373	5728	2366	714	331	245	3666	1648	488	194
14	Jodhpur	Rajasthan	179	2809	779	0	240	179	2809	779	0	240
15	Raiganj	West Bengal	27	708	215	145	0	27	708	215	145	0
16	Bilaspur	H.P.	555	8074	1107	1420	231	339	4704	647	754	172

(Contd...)

Annexure - V (Contd.)												
Project-wise Cooperative Education Programmes organised by Coop. Edu. Field Projects – (2021-22) (Except Women & NE Projects)												
S. No.	Name of Project	State	Overall Education Programmes				Cooperative Education Programme					
			Events	Beneficiaries	SC/ST	Women	Minority/OBC	Events	Participants	SC/ST	Women	Minority/OBC
17	Amethi	U.P.	200	3273	1298	781	1332	111	1748	713	360	700
18	Hamirpur	H.P.	270	4206	1155	2398	0	123	2063	545	782	-
19	Panaji	Goa	180	2531	119	2390	16	153	1917	98	1736	9
20	Pilibhit	U.P.	315	3873	572	2	539	221	2591	353	2	375
21	Port Blair	A & N Islands	212	3423	1628	2522	431	114	1470	1350	1083	264
22	Raghogarh	M.P.	512	5522	3190	718	366	378	3644	2166	419	234
23	Raipur	Chhatisgarh	199	3348	747.6	601	46	181	2687	608.6	271	40
24	Udhampur	J&K	1003	16799	2648	7263	1851	483	6007	1068	3431	759
25	Ratlam	MP	149	2229	769	149	58	71	960	308	21	21
26	Jhunjhunu	Rajasthan	565	7106	612	15064	2938	489	7100	582	15000	2938
27	Surendranagar	Gujarat	278	3902	119	0	47	272	3692	101	0	46
28	Thiru. Puram (SC/ST Proj)	Kerala	214	2595	2595	2363	0	142	1348	1348	1154	0
29	Ujjain	M.P.	478	5388	1156	802	225	305	3062	600	508	143
30	Unnao	U.P.	241	3633	1713	1328	271	166	2803	1336	817	164
31	Vijayawada	A. P.	196	2,580	1,107	1,430	100	131	1,754	690	799	65
Total			14518	157322	40248	59847	14508	9167	95103	25122	38113	9554

Annexure - V (Contd.)**Project-wise Cooperative Education Programmes organised by Coop. Edu. Field Projects – (2021-22) (Except Women & NE Projects)**

S. No.	Name of Project	State	Social Development Programmes				Farm Guidance Programmes					
			Events	Benefi- ciaries	SC/ST	Women	Minority/ OBC	Events	Partici- pants	SC/ST	Women	Minority/ OBC
1	Bathinda	Punjab	0	0	0	-	-	0	0	0	-	-
2	Gandhinagar	Gujarat	25	388	42	71	1	55	843	28	389	15
3	Arrah	Bihar	79	910	271	81	153	161	2121	152	174	120
4	Bagpat	UP	74	871	47	458	36	160	1281	585	701	78
5	Khurda	Orissa	35	492	71	248	80	0	0	0	0	0
6	Cuttack	Orissa	61	815	181	528	81	24	297	53	281	41
7	Sawai Madhopur	Rajasthan	0	0	0	0	0	0	0	0	0	0
8	Deoria	UP	378	509	82	131	182	920	1046	383	491	172
9	Fatehpur	U.P.	31	297	96	10.6	48	0	0	0	0	0
10	Gulbarga	Karnataka	14	237	199	224	79	13	350	150	283	65
	SC/ST Project											
11	Hajipur (Vaishal)	Bihar	54	734	181	183	46	199	2279	253	0	252
12	Jalandhar	Punjab	68	743	511	482	-	210	3044	718	0	-
13	Jhansi	U.P.	40	710	355	104	63	88	1352	363	122	74
14	Jodhpur	Rajasthan	0	0	0	0	0	-	-	-	-	-
15	Raiganj	West Bengal	0	0	0	0	0	0	0	0	0	0
16	Bilaspur	H.P.	34	350	71	36	-	0	0	0	0	0
												(Contd...)

(Contd...)

Annexure - V (Contd.)												
Project-wise Cooperative Education Programmes organised by Coop. Edu. Field Projects – (2021-22) (Except Women & NE Projects)												
S.	Name of Project	State	Social Development Programmes				Farm Guidance Programmes					
No.			Events	Beneficiaries	SC/ST	Women	Minority/OBC	Events	Participants	SC/ST	Women	Minority/OBC
17	Amethi	U.P.	60	790	321	153	315	-	-	-	-	-
18	Hamirpur	H.P.	8	106	53	77	-	126	1545	475	1217	-
19	Panaji	Goa	24	550	21	560	7	0	0	0	0	0
20	Pilibhit	U.P.	51	605	79	0	77	35	440	56	-	64
21	Port Blair	A & N Islands	36	558	3	527	120	30	315	268	12	47
22	Raghogarh	M.P.	69	772	508	72	48	17	249	115	13	11
23	Raipur	Chhatisgarh	0	0	0	0	0	0	0	0	0	0
24	Udhampur	J&K	78	2210	298	910	467	56	769	199	260	163
25	Ratlam	MP	2	24	17	4	0	72	928	361	62	31
26	Jhunjhunu	Rajasthan	76	6	30	64	0	0	0	0	0	0
27	Surendranagar	Gujarat	0	0	0	-	0	0	0	0	-	-
28	Thiru. Puram (SC/ST Proj)	Kerala	42	384	384	355	-	18	167	167	158	-
29	Ujjain	M.P.	125	1249	221	0	52	0	0	0	-	-
30	Unnao	U.P.	62	595	261	409	68	0	0	0	0	0
31	Vijayawada	A. P.	48	529	317	495	4	10	166	35	31	15
Total			1574	15434	4620	6183	1927	2194	17192	4361	4194	1148

Annexure - V (Contd.)**Project-wise Cooperative Education Programmes organised by Coop. Edu. Field Projects – (2021-22) (Except Women & NE Projects)**

S. No.	Name of Project	State	Other Programme			
			Events	Participants	SC/ST	Women
						Minority
1	Bathinda	Punjab	0	0	0	0
2	Gandhinagar	Gujarat	10	392	98	292
3	Arrah	Bihar	11	328	107	226
4	Bagpat	UP	43	426	20	0
5	Khurda	Orissa	171	2772	0	0
6	Cuttack	Orissa	334	5171	931	2718
7	Sawai Madhopur	Rajasthan	0	0	0	0
8	Deoria	UP	0	0	0	0
9	Fatehpur	U.P.	193	2297	886	1150
10	Gulbarga SC/ST Project	Karnataka	0	0	0	0
11	Hajipur (Vaishal)	Bihar	0	0	0	0
12	Jalandhar	Punjab	12	582	341	292
13	Jhansi	U.P.	0	0	0	0
14	Jodhpur	Rajasthan	0	0	0	0
15	Raiganj	West Bengal	0	0	0	0
16	Bilaspur	H.P.	182	3020	389	630
						59
						(Contd...)

Annexure - V (Contd.)							
Project-wise Cooperative Education Programmes organised by Coop. Edu. Field Projects – (2021-22) (Except Women & NE Projects)							
S. No.	Name of Project	State	Other Programme				Minority
			Events	Participants	SC/ST	Women	
17	Amethi	U.P.	29	735	264	268	317
18	Hamirpur	H.P.	13	492	82	322	0
19	Panaji	Goa	3	64	0	94	0
20	Pilibhit	U.P.	8	237	84	0	23
21	Port Blair	A & N Islands	32	1080	7	900	0
22	Raghogarh	M.P.	48	857	401	214	73
23	Raipur	Chhatisgarh	18	661	139	330	6
24	Udhampur	J&K	386	7813	1083	2662	462
25	Ratlam	MP	4	317	83	62	6
26	Jhunjhunu	Rajasthan	0	0	0	0	0
27	Surendranagar	Gujarat	6	210	18	0	1
28	Thiru. Puram (SC/ST Proj)	Kerala	12	696	696	696	0
29	Ujjain	M.P.	48	1077	335	294	30
30	Unnao	U.P.	13	235	116	102	39
31	Vijayawada	A. P.	7	131	65	105	16
Total			1583	29593	6145	11357	1879

Annexure - VI

**NCUI Cooperative Education Field Projects (UDS)
Highlights of various Programmes and other activities of achievements
(Consolidated) for the April, 2021 to March, 2022
(except Women & NE Projects)**

S. No.	Name of Programmes	No.
1	New Societies registered during the year	10
2	Societies Revitalised	30
3	New Members enrolled	6142
4	(i) BDP Formulated	201
	(ii) BDP Implemented	201
5	Kisan Cards arranged to farmers	50591
6	No. of Persons benefited under Income Generating Scheme	8181
7	(i) No. of SHGs formed	487
	(ii) Membership	8850
8	No. of SHGs converted into Cooperatives	30
9	Plantation of Trees	66690
10	Soil sample tested	1710
11	Seed sample tested	1359
12	(i) Farmers Clubs under VVV Scheme of NABARD	189
	(ii) Membership	2163
13	(i) Plot Demonstration	78
	(ii) Farmers benefitted	710
14	(i) Seminars/ Conferences/ Workshops	117
	(ii) Participants	4421
15	No. of persons who have learn to write their names	3066
16	(i) Vermi Culture Pits & Water harvesting programmes	40
	(ii) Beneficiaries	135
17	(i) Skill Development Programmes	65
	(ii) Participants	1951
18	(i) Workshop for youth	59
	(ii) Participants	2007
19	(i) Leadership Development Programmes	614
	(ii) Participants	7411

Annexure - VII										
NCUI Cooperative Education Field Projects (Except Women & NE Projects)										
Project-wise Achievements during the year 2021-22										
S. No.	Projects	New societies registered during the year 2021-22	Societies revitalised	New members enrolled	Share capital increase Amount (Rs. in lakh)		Loaning increase Amount (Rs. in lakh)			
					2020-21	2021-22	2020-21	2021-22		
					(+ / -)		(+ / -)			
1	Gandhinagar	0	0	0	0	0	0	0	0	0
2	Amethi	1	3	225	44.65	60.25	15.6	211.38	225.55	14.17
3	Arrah	0	20	369	25.29	25.36	-0.07	82.8	84.85	-2.05
4	Bagpat	0	1	120	129.8	131.29	1.49	127.3	129.12	2.09
5	Fazilka	0	0	191	399.97	502.17	102.2	7942.52	1114.67	-6827.85
6	Bilaspur	-	-	676	292	302	10.37	1703.11	1,970	266.98
7	Cuttack	0	0	455	390.1	392.3	2.2	724.5	835.4	612.3
8	Deoria	0	1	28	85	97	12	0	0	0
9	Fatehpur	0	0	247	2099	2099	0	0	0	0
10	Gulbarga	3	0	584	50.03	51.12	1.09	2154.04	2369.44	215.4
11	Hamirpur	0	0	158	98.9	100.8	1.9	157.35	189.65	32.3
12	Hazipur	3	1	159	82.48	83.17	0.69	71.16	72.76	1.6
13	Hoshiarpur	0	0	256	402.97	405.22	2.25	2574.23	2642.92	68.69
14	Udhampur	0	0	0	0	0	0	0	0	0
15	Jhansi	0	0	0	244.88	247.24	102.36	2241.59	2244.9	3.31
16	Jhunjhunu	0	0	0	0	0	0	0	0	0
Sub-Total - 1		7	26	3,468	4,345	4,497	252	17,990	11,879	(5,613)

Annexure - VII (Contd.)

NCUI Cooperative Education Field Projects (Except Women & NE Projects)
Project-wise Achievements during the year 2021-22

S. No.	Projects	New societies registered during the year 2021-22	Societies revitalised	New members enrolled	Share capital increase Amount (Rs. in lakh)		Loaning increase Amount (Rs. in lakh)	
					2020-21	2021-22	2020-21	2021-22
17	Jodhpur	0	1	150	310.16	312.08	50.54	40.38
18	Khurda	0	0	99	204.25	205.15	956.5	958.25
19	Pilibhit	0	0	60	207.74	213.99	1426.87	1427.93
20	Panaji Goa	0	0	316	203	208.7	1921.85	981.95
21	Port Blair	1	1	27	0.46	0.42	1.98	0.69
22	Raghogarh	0	0	205	106.85	109.33	145.82	147.88
23	Raiganj	0	0	0	0	0	0	0
24	Raipur	0	0	0	30.7	63.56	54.39	24.24
25	Ratlam	0	0	78	450.85	500	7000	8000
26	Sawai Madhopur	0	0	0	0	0	0	0
27	Surendra Nagar	0	0	47	351.86	358.95	3751.76	3378.56
28	Thiruvananthapuram	0	2	220	78.3	93.3	312	342
29	Ujjain	2	0	1290	744.78	779.85	13915.24	14971.68
30	Unnao	0	0	182	47000	40000	201.85	166.8
31	Vijayawada	0	0	0	0	0	0	0
Sub-Total - 2		3	4	2,674	49,689	42,845	29,688	30,440
Sub -Total - 1		7	26	3,468	4,345	4,497	17,990	11,879
Grand Total		10	30	6,142	54,034	47,342	47,678	42,320
								(4,760)

Annexure - VII (Contd..)														
NCUI Cooperative Education Field Projects (Except Women & NE Projects)														
Project-wise Achievements during the year 2021-22														
S. No.	Projects	Recovery increase			Deposit Increase			Number of societies in				BDP		
		Amount (Rs. in lakh)			Amount (Rs. in lakh)			Profit	Loss	Self-reliant	Not self-reliant	Formulated	Implemented	
		2020-21	2021-22	(+ / -)	2020-21	2021-22	(+ / -)							
1	Gandhinagar	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Amethi	96.85	111.98	15.13	238.72	258.97	20.25	6	2	0	0	8	6	6
3	Arrah	103.9	105.07	-1.17	108.26	108.27	-0.01	19	1	20	17	0	0	0
4	Bagpat	102.06	102.6	0.54	72	76.02	4.02	12	0	12	0	3	1	1
5	Fazilka	7904.54	10304.61	2400.07	94.8	101.3	6.5	46	14	0	60	60	60	60
6	Bilaspur	1,836	1,858	21.74	10,378	10,581	203.47	30	-	10	0	30	30	30
7	Cuttack	88.5	617.2	528.7	25.5	78.3	52.8	10	10	0	0	20	20	20
8	Deoria	0	0	0	0	0	0	10	3	0	0	10	10	10
9	Fatehpur	3.75	3.95	0.2	0	0	0	19	4	23	0	23	23	23
10	Gulbarga	1884.51	2072.99	188.48	85.62	94.18	8.56	10	0	0	0	0	5	5
11	Hamirpur	176.25	180.5	4.25	202.15	248.65	46.5	9	1	0	0	10	10	10
12	Hazipur	94.89	95.83	0.94	41.07	43.19	2.12	24	6	0	0	20	16	16
13	Hosharpur	2135.91	2192.84	56.93	309.75	345.94	36.19	11	9	3	0	17	20	20
14	Udhampur	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Jhansi	713.85	718.8	4.15	104.92	106.5	1.58	13	2	13	12	0	0	0
16	Jhunjhunu	0	0	0	0	0	0	0	0	0	0	0	0	0
Sub-Total - 1		15,141	18,364	3,220	11,660	12,042	382	219	52	81	89	201	201	201

NCUI Cooperative Education Field Projects (Except Women & NE Projects)														Annexure - VII (Contd..)			
Project-wise Achievements during the year 2021-22																	
S. No.	Projects	Recovery increase			Deposit Increase			Number of societies in					BDP				
		Amount (Rs. in lakh)			Amount (Rs. in lakh)			Profit	Loss	Self-reliant	Not self-reliant	Formu- lated	Imple- mented				
		2020-21	2021-22	(+ /-)	2020-21	2021-22	(+ /-)										
17	Jodhpur	310.58	42.46	168.46	726.48	840.56	82.8	22	0	0	0	0	0	0			
18	Khurda	993.5	995.75	2.25	753.5	756	2.5	5	5	0	0	0	10	10			
19	Pilibhit	1117.97	1120.23	2.26	27.95	28.95	1	16	0	0	0	16	16				
20	Panaji	767.77	789.77	22	2693.44	3501.57	808.13	9	1	0	0	0	6	0			
21	Port Blair	3.5	2.9	0.65	95.5	55	-40.5	6	11	17	17	0	0	0			
22	Raghogarh	101.72	103.36	1.64	54.14	56.78	2.64	14	6	0	0	0	20	20			
23	Raiganj	0	0	0	0	0	0	0	0	0	0	0	0	0			
24	Raipur	29.54	52.61	23.07	0	0	0	15	5	0	0	0	0	0			
25	Ratlam	3737	5000	1263	700	750	50	10	0	0	0	0	10	10			
26	Sawai Madhopur	0	0	0	0	0	0	0	0	0	0	0	0	0			
27	Surendra Nagar	3291.11	3287.64	-3.47	15.75	21.22	5.47	15	5	0	0	0	0	27			
28	Thiruvananthapuram	93.9	110	17	266	283	17	11	9	22	15	0	0	0			
29	Ujjain	5373.06	5637.8	264.74	952.35	974.89	22.54	17	13	0	0	0	0	0			
30	Unnao	180.46	68.26	112.2	48000	49000	1000	14	5	0	0	0	19	19			
31	Vijayawada	0	0	0	0	0	0	0	0	0	0	0	0	0			
Sub-Total - 2		16,000	17,211	1,874	54,285	56,268	1,952	154	60	39	48	0	0	0			
Sub-Total - 1		15,141	18,364	3,220	11,660	12,042	382	219	52	81	89	201	201	201			
Grand Total		31,141	35,575	5,094	65,946	68,310	2,334	373	112	120	137	201	201	201			

NCUI Cooperative Education Field Projects (Except Women & NE Projects) Project-wise Achievements during the year 2021-22												Annexure - VII (Contd.)	
S. No.	Projects	Kisan cards arranged to farmers	No. of persons benefited under income gen. scheme		Farmers clubs promoted under VVV scheme of NABARD		During the year 2021-22		Since inception to March, 2022	Participants	During the year 2021-22		Vermi Culture Pits & Water Harvesting Programme
			No.	Ave. income (Rs.)	No.	Member-ship	No.	Member-ship	No.	Member-ship	No.	Beneficiaries	
1	Gandhinagar	0	0	0	0	0	0	0	0	0	-	-	
2	Amethi	150	33	6250	11	185	33	475	44	575	35	0	
3	Arrah	715	1290	14000	1	20	0	0	9	9	3	-	
4	Bagpat	137	5	2000	0	0	-	-	2	4	-	-	
5	Fazilka	3,705	21	2,600	226	2,751	6	60	6	85	-	-	
6	Bilaspur	590	607	5000	3	33	0	0	2	2	-	-	
7	Cuttack	365	0	4000	40	516	0	0	0	0	0	0	
8	Deoria	54	24	36000	0	0	0	0	12	12	0	0	
9	Fatehpur	110	10	15000	1	70	1	70	0	0	0	0	
10	Gulbarga	205	3529	2700	472	5123	132	1328	96	1059	2	135	
11	Hamirpur	128	205	30000	0	0	0	0	0	0	0	0	
12	Hazipur	450	62	2000	22	364	5	80	30	41	0	0	
13	Hoshiarpur	20	20	3424	45	1500	0	0	5	92	0	0	
14	Udhampur	0	0	0	0	0	0	0	0	0	0	0	
15	Jhansi	185	40	500	69	720	4	40	0	0	0	0	
16	Jhunjhunu	0	0	0	0	0	0	0	0	0	0	0	
Sub-Total - 1		6,814	5,846	1,23,474	890	11,282	181	2,053	206	1,879	40	135	

NCUI Cooperative Education Field Projects (Except Women & NE Projects)												Annexure - VII (Contd.)			
Project-wise Achievements during the year 2021-22															
S. No.	Projects	Kisan cards arranged to farmers	No. of persons benefited under income gen. scheme		Farmers clubs promoted under VVV scheme of NABARD				Vermi Culture Pits & Water Harvesting Programme						
					Since inception to March, 2021		During the year 2021-22		Since inception to March, 2021	Partici- pants	During the year 2021-22				
			No.	Ave. income (Rs.)	No.	Member- ship	No.	Member- ship			No.	Benefi- ciaries			
17	Jodhpur	1310	630	4800	42	680	6	70	8	83	0	0			
18	Khurda	99	72	3000	0	0	0	0	0	0	0	0			
19	Pilibhit	179	32	2500	0	0	0	0	0	0	0	0			
20	Panaji	108	205	5000	1	87	0	0	0	0	0	0			
21	Port Blair	69	111	12000	17	318	0	0	0	0	0	0			
22	Raghogarh	109	70	1700	42	480	2	40	50	50	0	0			
23	Raiganj	0	0	0	0	0	0	0	0	0	0	0			
24	Raipur	15306	0	0	0	0	0	0	-	-	-	-			
25	Ratlam	75	48	2500	0	0	0	0	-	-	-	-			
26	Sawai Madhopur	0	0	0	0	0	0	0	0	0	0	0			
27	Surendra Nagar	0	0	0	-	-	-	-	-	-	-	-			
28	Thiruvananthapuram	-	800	7000	-	-	-	-	-	-	-	-			
29	Ujjain	26340	70	1083	-	-	-	-	-	-	-	-			
30	Unnao	182	297	6000	-	-	-	-	-	-	-	-			
31	Vijayawada	0	0	0	0	0	0	0	0	0	0	0			
Sub-Total - 2					43,777	2,335	45,583	102	1,565	8	110	58	133	-	-
Sub-Total - 1					6,814	5,846	1,23,474	890	11,282	181	2,053	206	1,879	40	135
Grand Total					50,591	8,181	1,69,057	992	12,847	189	2,163	264	2,012	40	135

NCUI Cooperative Education Field Projects (Except Women & NE Projects) Project-wise Achievements during the year 2021-22														Annexure - VII (Contd.)		
S. No.	Project	Plot Demonstrations			Soil/seed samples treatment				Farmers provided plants etc. (plantation of trees)		Study visit for members of MC		PCC meeting held			
		No. of plots	Farmers benefited	Average annual income	No. of samples	Soil	Persons benefited	Seed	No. of samples	Persons benefited	No. of trees	Persons benefited	No.	Persons benefited	No.	Participant
1	Gandhinagar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Amethi	12	145	5625	0	0	0	0	0	1552	62	75	275	0	0	0
3	Arrah	2	14	14000	20	46	51	115	1760	72	0	0	0	1	5	5
4	Bagpat	0	0	0	10	10	0	0	120	10	1	40	0	0	0	0
5	Fazilka	1	30	4,100	465	465	490	490	21,600	320	1	30	2	16		16
6	Bilaspur	0	0	0	218	130	0	0	10500	740	8	79	0	0	0	0
7	Cuttack	0	0	0	30	151	2	145	2000	0	0	0	0	0	0	0
8	Deoria	20	20	36550	122	122	122	122	75	44	1	30	0	0	0	0
9	Fatehpur	0	0	0	0	0	0	0	1000	100	1	30	0	0	0	0
10	Gulbarga	10	32	2520	0	0	0	0	568	48	0	0	1	10		10
11	Hamirpur	8	48	8000	90	40	10	123	125	50	1	32	0	0	0	0
12	Hazipur	8	130	26000	155	155	86	86	5675	830	0	0	0	0	0	0
13	Hoshiarpur	3	73	4000	0	0	25	120	17500	33	5	157	1	11		11
14	Udhampur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Jhansi	2	2	5000	55	55			705	35	0	0	0	0	0	0
16	Jhunjhunu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sub-Total - 1		66	494	1,05,795	1,165	1,174	786	1,201	63,180	2,344	93	673	5	42		42

NCUI Cooperative Education Field Projects (Except Women & NE Projects) Project-wise Achievements during the year 2021-22														Annexure - VII (Contd.)		
S. No.	Project	Plot Demonstrations			Soil/seed samples treatment				Farmers provided plants etc. (plantation of trees)		Study visit for members of MC		PCC meeting held			
		No. of plots	Farmers benefited	Average annual income	Soil		Seed		No. of trees	Persons benefited	No.	Persons benefited	No.	Participant		
					No. of samples	Persons benefited	No. of samples	Persons benefited								
17	Jodhpur	2	110	22000	506	132	62	126	6	5	10	0	0	0		
18	Khurda	0	0	0	0	0	0	0	0	0	0	0	0	0		
19	Pilibhit	0	0	0	27	27	0	0	131	27	0	0	0	0		
20	Panaji	0	0	0	0	5	498	0	0	0	0	0	0	0		
21	Port Blair	0	0	0	0	0	0	0	2500	120	1	30	0	0		
22	Raghogarh	10	106	1800	2	37	2	40	763	41	0	0	0	0		
23	Raiganj	0	0	0	0	0	0	0	0	0	0	0	0	0		
24	Raipur	0	0	0	0	0	0	0	42	0	0	0	0	0		
25	Ratlam	0	0	0	0	0	0	0	0	0	0	0	0	0		
26	Sawai Madhopur	0	0	0	0	0	0	0	0	0	0	0	0	0		
27	Surendra Nagar	0	0	0	10	7	11	8	68	15	1	30	0	0		
28	Thiruvananthapuram	0	0	0	0	0	0	0	0	0	0	0	0	0		
29	Ujjain	0	0	0	0	0	0	0	0	0	0	0	0	0		
30	Unnao	0	0	0	0	0	0	0	0	0	0	0	0	0		
31	Vijayawada	0	0	0	0	0	0	0	0	0	0	0	0	0		
Sub-Total - 2		12	216	23,800	545	208	573	174	3,510	208	12	60	-	-		
Sub-Total - 1		66	494	1,05,795	1,165	1,174	786	1,201	63,180	2,344	93	673	5	42		
Grand Total		78	710	1,29,595	1,710	1,382	1,359	1,375	66,690	2,552	105	733	5	42		

NCUI Cooperative Education Field Projects (Except Women & NE Projects)														Annexure - VII (Contd.)	
S. No.	Projects	Project-wise Achievements during the year 2021-22													
		Seminar/ conferences/ workshops		Training programmes organised in various fields (other than income generation activities)		Guidance in MC meetings		Guidance in AGM		Documentary film show arrangement		No. of persons who have learn to write their names			
		No.	Parti- cipant	No.	Parti- cipant	No.	Parti- cipant	No.	Parti- cipant	No.	Parti- cipant				
1	Gandhinagar	0	0	0	0	0	0	0	0	0	0	0	0		
2	Amethi	5	165	12	200	8	175	6	180	16	190	195	195		
3	Arrah	1	200	4	30							815	815		
4	Bagpat	0	1	2	25	24	248	3	215	0	0	40	40		
5	Fazilka	16	642	2	50	60	480	30	1,480	1	30	7	7		
6	Bilaspur	0	0	34	350	33	0	10	771	0	0	10	10		
7	Cuttack	0	0	0	0	0	0	0	0	0	0	0	0		
8	Deoria	5	680	175	2765	27	234	3	620	5	480	188	188		
9	Fatehpur	0	0	0	0	3	27	0	0	0	0	0	0		
10	Gulbarga	18	1128	19	542	10	987	10	1536	2	80	261	261		
11	Hamirpur	3	105	5	160	32	123	2	590	0	0	0	0		
12	Hazipur	3	260	1	30	38	307	0	0	0	0	405	405		
13	Hoshiarpur	6	6	302	258	4	86	45	378	8	652	215	215		
14	Udhampur	0	0	0	0	0	0	0	0	0	0	0	0		
15	Jhansi			135	2062	36	287			6	55	380	380		
16	Jhunjhunu	0	0	0	0	0	0	0	0	0	0	0	0		
Sub-Total - 1		57	3,187	691	6,472	275	2,954	109	5,770	38	1,487	2,516	2,516		

NCUI Cooperative Education Field Projects (Except Women & NE Projects)													Annexure - VII (Contd.)	
Project-wise Achievements during the year 2021-22														
S. No.	Projects	Seminar/ conferences/ workshops		Training programmes organised in various fields (other than income generation activities)		Guidance in MC meetings		Guidance in AGM		Documentary film show arrangement		No. of persons who have learn to write their names		
		No.	Parti- cipant	No.	Parti- cipant	No.	Parti- cipant	No.	Parti- cipant	No.	Parti- cipant			
17	Jodhpur	0	0	8	1020	40	310	28	330	30	328	180		
18	Khurda	-	-	0	0	0	0	10	870	0	0	0		
19	Pilibhit	0	0	0	0	22	212	63	400	0	0	0		
20	Panaji	0	0	0	0	0	0	0	0	0	0	0		
21	Port Blair	5	335	9	275	19	139	2	165	0	0	25		
22	Raghogarh	55	899	15	164	90	696	6	145	0	0	102		
23	Raiganj	0	0	0	0	0	0	0	0	0	0	0		
24	Raipur	0	0	0	0	8	63	20	2811	0	0	0		
25	Ratlam	-	-	163	2037	-	-	2	378	0	0	15		
26	Sawai Madhopur	0	0	0	0	0	0	0	0	0	0	0		
27	Surendra Nagar	0	0	272	3692	0	0	0	0	6	60	5		
28	Thiruvananthapuram	-	-	2	55	32	140	1	180	0	0	0		
29	Ujjain	-	-	0	0	0	0	0	0	0	0	63		
30	Unnao	-	-	10	90	27	236	0	0	0	0	160		
31	Vijayawada	0	0	0	0	0	0	0	0	0	0	0		
Sub-Total - 2		60	1,234	479	7,333	238	1,796	132	5,279	36	388	550		
Sub-Total - 1		57	3,187	691	6,472	275	2,954	109	5,770	38	1,487	2,516		
Grand Total		117	4,421	1,170	13,805	513	4,750	241	11,049	74	1,875	3,066		

Annexure - VIII										
Project-wise Progress of Self-Help Groups organised by CEI/LCEI as on 31 st March 2022 (Except Women & NE Projects)										
Sl. No.	Project	Since inception up to March 2022		During April 2021 to March 2022		No. of beneficiaries April 2021 to March, 2022	Approx. income earned per member (Rs.) during the year	SHG converted into cooperative during the year 2021-22	Thrift collected during the year 2021-22 (Rs.)	Loan disbursed during the year 2021-22 (Rs.)
		No.	Mem.	No.	Mem.					
1	Gandhinagar	0	0	0	0	0	0	0	0	0
2	Amethi	0	0	0	0	0	0	0	0	0
3	Arrah	3	36	56	678	0	18000	0	1337000	466000
4	Bagpat	45	455	2	20	10	1500	0	15000	20000
5	Fazilka	0	0	0	0	0	0	0	0	0
6	Bilaspur	5	50	50	526	90	6000	0	525450	197000
7	Cuttack	0	0	0	0	0	0	0	0	0
8	Deoria	4	48	2	24	0	38550	0	32450	18540
9	Fatehpur	10	156	289	6570	362	45000	0	750021	25500001
10	Gulbarga	0	0	0	0	0	0	0	0	0
11	Hamirpur	0	0	17	228	117	35000	0	168400	63000
12	Hazipur	28	333	2	22	0	24000	0	121040	119900
13	Hoshiarpur	4	47	4	47	0	1500	0	440000	210000
14	Udhampur	22	248	4	40	75	427	4	50450	62700
15	Jhansi	0	0	0	0	0	0	0	0	0
16	Jhunjhunu	0	0	0	0	0	0	0	0	0
Sub-Total - 1		99	1,373	426	8,155	654	1,69,977	4	34,39,811	26,657,141

Annexure - VIII (Contd.)**Project-wise Progress of Self-Help Groups organised by CEI/LCEI as on 31st March 2022 (Except Women & NE Projects)**

S. No.	Project	Since inception up to March 2022		During April 2021 to March 2022		No. of beneficiaries April 2021 to March, 2022	Approx. income earned per member (Rs.) during the year	SHG converted into cooperative during the year 2021-22	Thrift collected during the year 2021-22 (Rs.)	Loan disbursed during the year 2021-22 (Rs.)
		No.	Mem.	No.	Mem.					
17	Jodhpur	3	30	2	20	30	1800	0	18000	0
18	Khurda	0	0	0	0	0	0	0	0	0
19	Pilibhit	3	33	0	0	33	4200	0	18600	9950
20	Panaji Goa	1	15	12	181	0	60000	0	652500	2088000
21	Port Blair	2	20	21	206	0	120000	26	450000	1650000
22	Raghogarh	32	320	4	40	59	2500	0	279000	122400
23	Raiganj	9	90	0	0	0	0	0	0	0
24	Raipur	0	0	12	135	12	600	0	142200	16000
25	Ratlam	14	156	1	10	15	2500	0	27000	20000
26	Sawai Madhopur									
27	Surendra Nagar	13	167	1	12	36	0	0	278400	450000
28	Thiruvananthapuram	0	0	0	0	0	0	0	0	0
29	Ujjain	3	34	4	51	63	0	0	71600	0
30	Unnao	76	954	4	40	0	6000	0	236789	472000
31	Vijayawada	0	0	0	0	0	0	0	0	0
Sub-Total - 2		156	1,819	61	695	248	1,97,600	26	21,74,089	48,28,350
Sub-Total - 1		99	1,373	426	8,155	654	1,69,977	4	34,39,811	26,657,141
GRANDTOTAL		255	3,192	487	8,850	902	3,67,577	30	56,13,900	3,14,85,491

Annexure - IX**Highlights and Others Activities of****NCUI Cooperative Education Field Projects April 2021 to March 2022**

S. No.	Name of Programmes	No. of Programmes	No. of Participants
1.	Leadership Development Programmes	346	4907
2.	Fertilizer Guidance Programmes	42	630
3.	Seed Treatment Programmes	30	455
4.	Plant Protection Programmes	30	489
5.	Agricultural Development Programmes/ Courses/Farmers Meetings	25	338
6.	Adult Education Programmes	216	2347
7.	Health and Family Planning Educational Programme	283	2644
8.	Education programme on AIDS	278	2314
9.	Seminars/Conferences/Workshops/youth	37	850
10.	Management guidance to societies	116	8542
11.	Farmers club formed (No./Membership)	0	0
12.	Self-help groups formed (No. /Membership)	54	662
13.	Business Development Plans Prepared /Implemented	267	314
14.	Skill Development Programmes	52	1743
15.	Income generating activities taken up / no. of the beneficiaries		3927
16.	New members enrolled		1677
17.	Soil Sample Tested		163
18.	Seed Sample tested		46
19.	Water Sample tested		89
20.	Plantation of Trees		26301

Annexure - X														
Activities-wise details of Women Educated during 2021- 2022 under NCUI UDS Projects														
Activity	Cooperative education		Motivational meetings		SHG meetings		Adult literacy		Social develop. programmes/ F.W./HIV/Aids		Income generation		Others	
	Classes	Partici- pant	Classes	Partici- pant	Classes	Partici- pant	Classes	Partici- pant	Classes	Partici- pant	Classes	Partici- pant	Classes	Partici- pant
39 UDS Projects	469	5130	576	6194	2298	25934	526	5484	603	6118	740	7773	351	4494
4 Exclusive Women Projects	278	3625	995	1923	169	2292	265	2445	361	4069	387	4468	243	2998
TOTAL	747	8755	1571	8117	2467	28226	791	7929	964	10187	1127	12241	594	7492
(* part = Participants)														
For conducting all activities the total No. of classes held : 8261														
Members participated : 82947														

Annexure - XI											
Activities details for the year 2021-22 LCEI/LM											
S. No.	Name of the project	Motivation		Income generation		Family/Wal		Adult		Cooperative	
		Events	Participants	Events	Participants	Events	Participants	Events	Participants	Events	Participants
1	Gandhinagar (Gujarat)	12	114	19	274	0	0	5	48	16	194
2	Aizwal (Mizoram)	21	210	21	252	21	210	14	140	14	168
3	Bhagpat (U.P.)	32	271	34	295	53	365	24	210	29	246
4	Cuttack (Orissa)	29	279	30	288	34	337	21	183	34	309
5	Fatehpur (U.P.)	44	515	24	145	47	452	27	164	47	482
6	Gulbarga (Karn.)	2	0	40	400	0	0	10	150	20	200
7	Hoshiarpur (Punjab)	27	319	61	703	40	480	6	113	41	460
8	Udhampur (J&K)	47	521	31	416	30	290	19	200	19	260
9	Jhansi (U.P.)	19	175	42	401	32	302	30	280	30	287
10	Jhunjhunu(Raj.)	3	116	2	62	1	31	1	30	1	205
11	Jorhat (Assam)	34	341	45	452	28	279	29	289	18	180
12	Khurda (Odisha)	20	209	42	435	38	394	38	394	24	264
13	Kohima (Nagaland)	20	200	40	400	35	350	40	400	10	150
14	Morigaon (Assam)	40	400	20	200	40	400	10	150	20	100
15	Pilibhit (U.P.)	30	304	29	341	21	226	32	345	18	206
16	Port Blair (A & N) Islands	24	345	33	508	37	555	36	520	11	155
17	Raghogarh (M. P)	24	332	43	448	41	429	41	415	24	332
18	Raiganj (West Bengal)	12	156	3	32	0	0	20	198	1	10
19	Ratlam (M.P.)	5	53	36	376	3	34	1	10	1	19
20	Shilong(Meghalaya)	2	20	28	260	2	20	7	70	23	215
21	Surendranagar (Guj.)	38	514	23	262	13	215	35	370	20	214
22	Thiruvananthapuram (Kerala)	33	220	40	243	43	279	8	75	10	94
23	Thoubal (Manipur)	18	180	34	340	28	280	32	320	18	180
24	Unnao (U.P.)	40	400	20	240	16	190	40	410	20	200
Total (A):		576	6194	740	7773	603	6118	526	5484	469	5130
Women Project											
1	Aska (Odisha)	0	0	120	1200	0	0	4	206	96	960
2	Bhopal (M.P.)	903	925	93	1250	199	2290	86	423	102	1865
3	Manipur (Imphal)	80	802	160	1800	140	1404	160	1600	80	800
4	Shimoga (Karnataka)	12	196	14	218	22	375	15	216	0	0
Total (B):		995	1923	387	4468	361	4069	265	2445	278	3625
Grand Total (A+B)		1571	8117	1127	12241	964	10187	791	7929	747	8755

Annexure - XI (Contd.)

Activities details for the year 2021-22 LCEI/LM

S. No.	Name of the project	MG		Awareness Camp		Guidance on conversion		Skill development		Other activities	
		Events	Participants	Events	Participants	Events	Participants	Events	Participants	Events	Participants
1	Gandhinagar (Gujarat)	11	140	6	53	3	49	16	194	2	64
2	Aizwal (Mizoram)	21	252	5	60	0	0	0	0	5	60
3	Bhagpat (U.P.)	32	283	0	0	0	0	0	0	97	788
4	Cuttack (Orissa)	40	395	11	100	0	0	0	0	0	0
5	Fatehpur (U.P.)	36	240	0	0	0	0	0	0	7	210
6	Gulbarga (Karn.)	20	100	40	400	0	0	0	0	20	100
7	Hoshiarpur (Punjab)	27	319	0	0	0	0	0	0	10	231
8	Udhampur (J&K)	19	280	21	257	19	280	0	0	0	0
9	Jhansi (U.P.)	30	315	0	0	0	0	0	0	0	0
10	Jhunjhunu (Raj.)	1	32	3	43	3	66	1	41	0	0
11	Jorhat (Assam)	16	215	0	0	0	0	0	0	7	156
12	Khurda (Odisha)	20	209	0	0	0	0	0	0	12	132
13	Kohima (Nagaland)	20	100	5	100	2	50	6	90	5	45
14	Morigaon (Assam)	5	100	0	0	0	0	0	0	2	5
15	Pilibhit (U.P.)	41	450	0	0	0	0	0	0	9	90
16	Port Blair (A & N) Islands	41	580	0	0	0	0	9	220	33	648
17	Raghogarh (M. P)	34	471	0	0	0	0	0	0	26	415
18	Raiganj (West Bengal)	18	229	20	129	0	0	0	0	35	452
19	Ratlam (M.P.)	24	247	34	360	5	49	22	235	5	59
20	Shilong (Meghalaya)	16	160	1	20	0	0	0	0	62	615
21	Surendranagar (Guj.)	34	441	0	0	0	0	0	0	2	54
22	Thiruvananthapuram (Kerala)	45	375	6	49	0	0	1	32	0	0
23	Thoubal (Manipur)	32	320	0	0	0	0	5	40	5	50
24	Unnao (U.P.)	33	370	0	0	0	0	0	0	7	320
Total (A):		616	6623	152	1571	32	494	60	852	351	4494
Women Project											
1	Aska (Odisha)	64	640	0	0	0	0	3	72	123	1086
2	Bhopal (M.P.)	81	740	0	0	0	0	0	0	67	738
3	Manipur (Imphal)	77	1490	32	320	0	0	0	0	0	0
4	Shimoga (Karnataka)	12	194	13	212	13	191	0	0	53	1174
Total (B):		234	3064	45	532	13	191	3	72	243	2998
Grand Total (A+B):		850	9687	197	2103	45	685	63	924	594	7492

Annexure - XII												
Progress of Self Help Groups during the 2021 - 2022												
Target of Self Help Groups during the years per LM/LCEI per year												
Project Name	SHGs as on 31.03.2022	Member-ship of SHGs as on 31.3.2022	SHGs formed during 1.4.2021 to 31.3.2022	Member-ship of SHGs 1.4.2021 to 31.3.2022	Total SHGs as on March 2022	Total Member-ship as on March 2022	Thrift collected during the year	Loan disbursement during the year	No. of beneficiaries	Average income earned per members	SHGs converted into up to March 2022	No. of persons who have write to learn their names
1 Gandhinagar (Gujarat)	65	881	2	20	67	901	353280	63500	19	22600	0	50
2 Aizwal (Mizoram)	83	895	7	70	90	965	411630	145000	47	108000	0	100
3 Baghat (U.P.)	71	788	5	50	76	838	36000	18000	38	7500	0	160
4 Cuttack (Orissa)	122	1464	6	60	128	1524	502500	688100	456	0	0	0
5 Fatehpur (U.P.)	80	1195	4	40	84	1235	575000	1075000	36	54000	0	0
6 Gulbarga (Karn.)	40	468	3	35	43	503	584000	1911000	0	180000	0	0
7 Hoshiarpur (Punjab)	5	62	5	62	10	124	96800	20700	32	21000	0	25
8 Udhampur (J&K)	18	180	5	50	23	230	9400	0	0	12500	4	200
9 Jhansi (U.P.)	105	1189	5	50	110	1239	119000	270000	50	48000	0	120
10 Jhunjhunu (Raj.)	0	0	0	0	0	0	0	0	0	0	0	0
11 Jorhat (Assam)	108	1189	5	50	113	1239	732450	236600	0	75000	0	80
12 Khurda (Odisha)	94	1021	8	83	102	1104	9000000	1500000	0	5000	0	85
13 Kohima (Nagaland)	117	1755	6	90	123	1845	98500	58000	342	15500	4	64
14 Morigaon (Assam)	0	0	0	0	0	0	0	0	0	0	0	0
15 Pilibhit (U.P.)	36	345	4	45	40	390	22700	22000	14	31000	0	51
16 Port Blair (A &N) Islands	505	5721	2	33	507	5754	16500	1080000	350	180000	8	0
17 Raghogarh (Madhya Pradesh)	120	1663	6	90	126	1753	232500	503900	0	70000	0	93
18 Raiganj (West Bengal)	227	1292	6	60	233	1352	503685	3225000	0	0	0	20
19 Ratlam (M.P.)	79	935	6	60	85	995	422700	3000000	0	96000	0	20
20 Shilong(Meghalaya)	109	1096	6	60	115	1156	170000	89000	69	24000	15	100
21 Surrendra Nagar (Guj.)	18	202	5	51	23	253	175800	167700	18	175800	0	254
22 Thiruvanthapuram (Kerala)	93	1261	5	55	98	1316	221000	913000	322	3000	0	67
23 Thoubal (Manipur)	0	0	0	0	0	0	0	0	0	0	0	0
24 Unnao (U.P.)	97	1163	5	55	102	1218	527580	1440000	0	9000	0	80
Total (A):	2192	24765	106	1169	2298	25934	14811025	16426500	1793	1137900	31	1569
Women Projects												
1 Aska	988	6821	105	633	1093	7454	434000	5300000	0	80000	24	125
2 Bhopal	145	2052	24	240	169	2292	378800	745000	0	10000	0	423
3 Manipur (Imphal)	63	781	5	50	68	831	738200	604400	50	60000	0	25
4 Shimoga	111	1878	3	46	114	1924	331803080	3450000	172	7000	0	216
Total (B):	1307	11532	137	969	1444	12501	333354080	10099400	222	157000	24	789
GRAND TOTAL (A+B):	3499	36297	243	2138	3742	38435	348165105	26525900	2015	1294900	55	2358

Annexure - XIII**Activities-wise Education Programmes organised by Cooperative Education Field Projects
(North East States) (Consolidated) 2021-22**

S. No.	Programmes	Events	Beneficiaries/Participants			
			Total	Out of which		
				SC/ST	Women	Minority
A. Cooperative Education Programmes						
1	Secretaries/Managers	33	360	139	75	36
2	Managing Committee Members	176	1,493	377	426	155
3	Members & Potential Members Courses	411	7,306	1,961	3,418	93
4	Leadership Development Programmes	116	1,482	295	551	166
5	Youth Camps / Meetings	210	3,029	1,990	1,075	107
6	Meeting on Credit/Recovery/Deposits Mobilisation	235	2,576	1,802	453	121
7	Formation of SHG's (Motivational Meetings)	55	608	50	364	10
8	Others	186	2,226	759	1,022	12
Total (A):		1,422	19,080	7,373	7,384	700
B. Social Development Programmes (conducted by Cooperative Education Instructors)						
1	Family Welfare Education	37	598	286	366	-
2	Health Education (AIDS)	56	413	245	167	-
3	Adult Education	35	560	372	190	16
4	Social Welfare	42	638	495	194	-
5	Enviornment Protection	1	10	-	5	-
6	Programme on climate change	3	120	-	68	-
Total (B):		174	2,339	1,398	990	16
C. Farm Guidance Programmes						
1	Crop Development	47	700	51	342	29
2	Dairy/Poultry/Cattle Development	28	465	75	215	17
3	Horticulture Development	10	162	80	77	12
4	Plant Protection	31	531	35	169	21
5	Vegetable Development	19	346	111	209	26
6	Mktg./Grading of Agricultural Produce	22	349	43	49	27
7	Use and application of Fertiliser	21	352	27	207	18
8	Fodder Development	10	154	130	44	43
9	Farmers Meetings	25	428	67	74	22
10	Oil & Pulses Development	23	411	46	244	32
11	Environment Protection	20	324	136	123	32
12	Water Harvesting	24	407	126	176	29
13	Others(Specify)	90	1,527	247	942	43
Total (C):		370	6,156	1,174	2,871	351
D. Other Programme						
1	Skill Development	29	866	687	1,213	366
2	Block Level Conference	27	765	548	424	249
Total (D):		56	1,631	1,235	1,637	615
Grand Total (A+B+C+D)		2,022	29,206	11,180	12,882	1,682

Annexure - XIV

Cooperative Education Field Projects (North East States)
Highlights of Achievements (Consolidated)
(April 2021 to March 2022)

S.No.	Name of Programmes	No. of Participants
1	New Societies registered during the year	13
2	Societies Revitalised	5
3	New Members enrolled	1114
4	(i) BDP Formulated	43
	(ii) BDP Implemented	20
5	Kisan Cards arranged to farmers	177
6	No. of Persons benefited under Income Generating Scheme	2162
7	No. of SHGs formed	42
8	No. of Membership	457
9	No. of SHGs converted into Cooperatives	17
10	Plantation of Trees	326
11	Soil sample tested	67
12	Seed sample tested	245
13	Farmers Clubs promoted under VVV Scheme of NABARD	4
14	No. of Members	112
15	Plot Demonstration	9
16	Seminar / Conferences / Workshops	8
17	No. of Participants	2829
18	No. of Persons who have learnt to write their names	864
19	Exposure Visit	90
20	No. of Participants	1527
21	Workshop for Youth	210
22	No. of Participants	3029
23	Vermi Compost Pit	13
24	No. of Participants	144
25	Skill Development Program	29
26	No. of Participants	866
27	Block level conference	27
28	No. of Participants	765
29	Leadership Development Program	116
30	No. of Participants	1482

Annexure - XV

Cooperative Education Field Project (North East States)
Project-wise achievements during the year 2021-22

S. No.	Name of Project	New societies registered during the year	Societies revitalised	New members enrolled	Increase in share capital			Increase in loaning		
					Amount (Rs. in lakh)		% (+/-)	Amount (Rs. in lakh)		% (+/-)
					2020-21	2021-22		2020-21	2021-22	
1	Aizwal (Mizoram.)	0	0	6	4.613	4.619	0.006	0	0	0
2	Thoubal (Manipur)	6	0	16	0.4	0.2	0.2	0	0	0
3	Jorhat (Assam)	0	0	372	22.74	23.11	0.37	0.18	10.05	9.87
4	Kohima (Nagaland)	0	0	0	0	0	0	0	0	0
5	Morigaon (Assam)	5	3	498	2.6	2.87	0.27	23.6	26.2	2.6
6	Shillong (Meghalaya)	2	2	222	14.5	0	0	45.97	0	0
Total		13	5	1,114	45	31	1	70	36	12

Annexure - XV (Contd.)

Cooperative Education Field Project (North East States)
Project-wise achievements during the year 2021-22

S. No.	Projects	Increase in recovery Amount (Rs. in lakh)			Increase in deposit Amount (Rs. in lakh)			No. of societies in		BDP	
		Amount (Rs. in lakh)		% (+/-)	Amount (Rs. in lakh)		% (+/-)	Profit % (+/-)	Loss 2020-21	Formu- lated 2021-22	Imple- mented % (+/-)
		2020-21	2021-22		2020-21	2021-22					
1	Aizwal (Mizoram.)	0	0	0	0.2	0.206	0.006	6	4	0	0
2	Thoubal (Manipur)	0	0	0	1	1.16	1.16	4	9	7	0
3	Jorhat (Assam)	0.47	1.68	3.21	15.58	16.29	1.21	0	0	22	14
4	Kohima (Nagaland)	0	0	0	0	0	0	0	0	0	0
5	Morigaon (Assam)	16.8	18.9	2.1	7.2	7.8	0.6	9	0	13	3
6	Shillong (Meghalaya)	44.13	27.78	0	0	0	0	0	6	1	3
Total		61	48	5	24	25	3	19	19	43	20

Annexure - XV (Contd.)											
Cooperative Education Field Project (North East States) Project-wise Achievements during the year 2021-22											
S. No.	Projects	Kisan cards arranged to farmers	No. of persons benefited under income generation scheme		Farmers Clubs promoted under VVV scheme of NABARD				Water Harvesting Programme		
					Since inception to March, 2022		During the year 2021-2022				
			No.	Per annum Ave. income (Rs.)	No.	Membe-ship	No.	Membe-ship	No.	Membe-ship	
1	Aizwal (Mizoram.)	0	612	9000	8	160	0	0	0	0	0
2	Thoubal (Manipur)	3	45	1,000	25	450	2	44	2	20	20
3	Jorhat (Assam)	0	1084	4000	0	0	0	0	0	0	0
4	Kohima (Nagaland)	0	0	0	0	0	0	0	0	0	0
5	Morigaon (Assam)	46	41	8720	9	560	2	68	9	104	104
6	Shillong (Meghalaya)	128	380	3000	20	745	0	0	1	1	1
Total		177	2,162	25,720	62	1,915	4	112	12	125	125

Annexure - XV (Contd.)													
Cooperative Education Field Project (North East States) Project-wise achievements during the year 2021-22													
S. No.	Project	Plot demonstration			Soil/seed samples treatment			Farmers provided plants etc. (plantation of trees)		Study visit for members of MC		PCC meeting held	
		No.	Farmers benefited	Average income (Rs.)	No. of Soil	No.	Participants	No. of Plant	Persons benefited	No.	Persons benefited	No.	Participants
1	Aizwal (Mizoram.)	0	0	0	0	0	0	0	0	1	30	0	0
2	Thoubal (Manipur)	1	30	7000	8	200	12	170	7	157	1	30	0
3	Jorhat (Assam)	0	0	0	0	0	0	0	0	2	172	0	0
4	Kohima (Nagaland)	0	0	0	0	0	0	0	0	0	0	0	0
5	Morigaon (Assam)	8	56	69500	59	45	2450	36	3600	1	30	2	34
6	Shillong (Meghalaya)	0	0	0	0	0	0	120	12	0	0	0	0
Total		9	86	76,500	67	245	2,462	326	3,619	161	233	32	34

Annexure - XV (Contd.)												
Cooperative Education Field Project (North East States) Project-wise achievements during the year 2021-22												
S. No.	Projects	Seminar/ conferences/ workshops		Training programmes organised in various fields (other than income generation activities)		Guidance in MC meetings		Guidance in AGM		Documentary film show arrangement		No. of persons who have learn to write their names
		No.	Partici- pants	No.	Partici- pants	No.	Partici- pants	No.	Partici- pants	No.	Partici- pants	
1	Aizwal (Mizoram.)	1	30	14	550	150	1500	0	0	0	0	100%
2	Thoubal (Manipur)	2	198	7	280	23	270	8	146	0	0	320
3	Jorhat (Assam)	1	151	360	3128	14	108	1	169	13	144	63
4	Kohima (Nagaland)	0	0	0	0	0	0	0	0	0	0	0
5	Morigaon (Assam)	4	2450	320	6400	12	245	5	5675	0	0	320
6	Shillong (Meghalaya)	0	0	32	251	1	64	2	60	0	0	160
Total		8	2,829	733	10,609	200	2,187	16	6,050	13	144	864

Annexure - XVI												
Cooperative Education Programmes organised by Cooperative Education Field Projects during the year 2021-22 – Project-wise (North East States)												
S. No.	Name of Project	States	Overall Education Programme		Out of which			Cooperative Education Programme		Out of which		
			Events	Beneficiaries	SC/ST	Women	Minority	E	P	SC/ST	Women	Minority
1	Aizwal	Mizoram	594	7647	8212	2337	344	477	6282	6282	1356	0
2	Thobal	Manipur	314	4906	439	946	208	139	1995	183	426	36
3	Jorhat	Assam	177	1912	908	0	664	177	1912	908	0	664
4	Kohima	Nagaland	370	4981	0	3712	0	318	4453	0	3366	0
5	Morigaon	Assam	215	4732	1621	3306	466	0	0	0	0	0
6	Shillong	Meghalaya	352	5028	0	2581	0	311	4438	0	2236	0
Total			2022	29206	11180	12882	1682	1422	19080	7373	7384	700

Annexure - XVI (Contd.)												
Cooperative Education Programmes organised by Cooperative Education Field Projects during the year 2021-22 – Project-wise (North East States)												
S. No.	Name of Project	States	Social Development Programme		Out of which			Farm Guidance Programme		Out of which		
			E	P	SC/ST	Women	Minority	E	P	SC/ST	Women	Minority
1	Aizwal	Mizoram	90	1350	1350	401	0	0	0	0	0	0
2	Thobal	Manipur	24	406	48	168	16	147	2293	163	291	50
3	Jorhat	Assam	0	0	0	0	0	0	0	0	0	0
4	Kohima	Nagaland	50	440	0	299	0	0	0	0	0	0
5	Morigaon	Assam	0	0	0	0	0	192	3416	1011	2357	301
6	Shillong	Meghalaya	10	143	0	122	0	31	447	0	223	0
Total			174	2339	1398	990	16	370	6156	1174	2871	351

Cooperative Education Programmes organised by Cooperative Education Field Projects during the year 2021-22 – Project-wise (North East States)							
Annexure - XVI (Contd.)							
S. No.	Name of Project	States	Others Development programme		Out of which		
			E	P	SC/ST	Women	Minority
1	Aizwal	Mizoram	27	15	580	580	344
2	Thobal	Manipur	4	212	45	61	106
3	Jorhat	Assam	0	0	0	0	0
4	Kohima	Nagaland	2	88	0	47	0
5	Morigaon	Assam	23	1316	610	949	165
6	Shillong	Meghalaya	0	0	0	0	0
Total			56	1631	1235	1637	615

Annexure - XVII

**Project-wise Progress of Self Help Groups organised by CEI and FGI of NCUI Cooperative Education Field Projects
(North East States) as on 31st March 2022**

S. No.	Project	Since inception up to March 2022		During April 2021 to March 2022		No. of beneficiaries April 2021 to 2022	Approx. income earned per member (Rs.) during the year	SHG converted into a cooperative since date	Thrift collected during year 2021-22 (Rs.)	Loan disbursed during the year 2021-22 (Rs.)
		No.	Mem.	No.	Mem.					
1	Aizwal (Mizoram)	26	264	2	20	0	9000	0	12200	0
2	Thoubal (Manipur)	25	330	1	12	30	10000	1	25000	19400
3	Jorhat (Assam)	3	17	25	273	63	48000	0	285000	422000
4	Kohima (Nagaland)	101	1077	6	65	20	0	4	120000	120000
5	Morigaon (Assam)	95	1032	8	87	0	9000	12	419778	1598170
6	Shillong (Meghalaya)	0	0	0	0	0	0	0	0	0
Total		250	2,720	42	457	113	76,000	17	861,978	2,159,570



A view of distinguished participants who joined the Webinar West Zone States which was inaugurated by Shri Dileep Sanghani, President, NCUI



A view of distinguished participants who participated in the Webinar East Zone States

CHAPTER

3

GENERAL COOPERATIVE POLICIES

The General Cooperative Policy (GCP) Division conducted/organized a number of Zonal Conferences and initiated the process for implementation of Ch. Brahm Prakash Memorial Research Scholarship in the subject of 'Cooperation'.

Due to Covid-19 pandemic restrictions, the Zonal Conferences for the West Zone and East Zone states were held virtually during the year 2021–2022.

Webinar on Cooperative Development for West Zone States

The zonal conference on Cooperative Development for West Zone states, comprising Goa, Gujarat, Maharashtra, Dadra and Nagar Haveli & Daman and Diu, was held on 10 August, 2021. The zonal conference was based on the theme of *"Challenges before Cooperatives in the wake of Covid-19 pandemic and need of IT Intervention: Focus on Dairy, Credit and Sugar Sector"*.

The webinar was inaugurated by Shri Dileep Sanghani, President, NCUI. In his presidential speech, Shri Sanghani said that cooperatives faced the brunt of Covid-19 pandemic successfully and lauded the role of Amul which served people despite hardships on account of transportation, less demand and manpower etc.

Dr. Sudhir Mahajan, IAS (Retd.) Chief Executive, NCUI, in his opening remark said that technology brings transparency and improves efficiency and hence urged upon the cooperative organizations to adopt and implement its use to maximum extent for better result and to minimize the extent of already incurred losses.

A number of eminent panelists comprising MDs of concerned State Cooperative Unions, representatives of RCSs offices, NABARD and NCDC took part in the deliberations and shared their views. The recommendations were

forwarded to the concerned department / ministries for implementation and redressal of grievances etc.

Webinar on Cooperative Development for East Zone States

A Webinar on Cooperative Development for the East Zone states (Odisha, West Bengal, Bihar, Jharkhand and Sikkim) on the theme *"Problems/Challenges and Achievements of the Cooperatives"* was held on 21 December, 2021.

The webinar was inaugurated by the Hon'ble NCUI President Shri Dileep Sanghani. Dr. Sudhir Mahajan, IAS (Retd.) Chief Executive, NCUI, in his opening remark stressed that the successful cooperative models need to be replicated for balanced growth of cooperatives across the country. He optimistically remarked that the adoption of professionalism and technology, with special focus on youth and women, shall prove a vital factor for the working culture of cooperatives in the country.

A number of eminent panelists comprising MD's of concerned State Cooperative Unions, representatives of RCSs offices, NABARD and NCDC took part in the deliberations and shared their views.

A view of distinguished participants who joined the webinar on cooperative development for east zone states.

The webinar was attended by more than 100 participants and the recommendations were forwarded to the concerned for implementation/redressal.

Ch. Brahm Prakash Memorial Scholarship

The draft guidelines of Ch. Brahm Prakash Memorial Research Scholarship was framed and forwarded to the members of the constituted Committee for their perusal and modulations of further formalities in this regard. ■

CHAPTER**4****INFORMATION TECHNOLOGY****Designing and Development of NCUI website
*www.ncui.coop***

Designing and development of NCUI website *www.ncui.coop* was undertaken as per the guidelines and standards of the Indian Government website. The content was updated based on the inputs given from various departments of NCUI.

The website is regularly updated with news, activities, data, reports, photos, press releases, information of upcoming national and international training programs, seminars, conferences and other events by various divisions during the year.

Firewall Security

IT Division regularly monitors and maintains Sophos firewall in NCUI for secure and safe transactions in the organization.

Software Development

During the year, design and development of software was developed for various divisions of NCUI to make their work more automated and easier to handle data. Also, Whats App Chatbot for Cooperatives is underway. The interaction meeting with various developers of Chatbot was arranged.

Strengthening of IT Infrastructure in NCUI

During the year, the process for strengthening of IT infrastructure in NCUI was initiated as per requisitions received from various divisions.

Support Services Provided

The IT Division arranged various support services i.e., LCD projector/TV with screen, laptops and VC Camera. It rendered backend support and hosted various online training programs/webinars/online meetings conducted by various divisions during the year.

Antivirus Security for Desktops/Laptops

The division monitors the Kaspersky Antivirus regularly for end-point security to keep check on any malware attack on computer systems.

Social Media Interface of NCUI

During the year, the division regularly updated the information of programs/events/webinars/videos organized by various divisions of NCUI on social media interfaces viz., Facebook, Instagram, Twitter and Youtube, as and when received.

Wi-fi Accessibility and Other Activities

IT Division has regularly monitored the consumption of the internet and handled connectivity issues and other grievances of the Wi-Fi users.

The Division, with support of resident engineer and AMC vendor of IT hardware, regularly addressed the various hardware and software related problems received from all NCUI division.

CHAPTER

5

PUBLICATIONS AND PUBLIC RELATIONS

PUBLIC RELATIONS

During the year 2021–22, various activities were organized to strengthen the image-building of the organization and also establish strong liaison with the print and electronic media.

1. Webinar on ‘Importance of Social Media in Cooperatives’

The Division took a timely initiative in organizing a webinar on “Importance of Social Media in Cooperatives” on 9th June, 2021. The Presidential Address was given by Shri Dileep Sanghani, President, NCUI, while the opening remarks were given by Dr. Sudhir Mahajan, Chief Executive, NCUI. Resource persons from AMUL, IFFCO, Saraswat Cooperative Bank, ICA-AP and SEWA came up with detailed presentations on the status of social media in their respective organizations.

The Division successfully organized 2nd webinar on Social Media, with around 100 participants, in the month of July, 2021 for state cooperative unions, JCTs, cooperative education field projects, etc. The opening remarks were given by Dr. Sudhir Mahajan, Chief Executive, NCUI. Shri Sharangouda Patil from Karnataka Souharda Federation was the keynote speaker on the occasion. Resource persons from Shamrao Vithal Sahkari Bank, Uralungul Labour Contract Cooperative Society, Cosmos Bank, etc., came up with detailed presentations on the status of social media in their respective organizations.

2. 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 through a webinar in the month of July, 2021 under the chairmanship of Dr. Sudhir Mahajan, Chief Executive, NCUI. Based on consultations with MDs/key representatives of national level federations, the

theme of the Cooperative Week Celebrations was decided as “Prosperity through Cooperation”.

3. NCUI Haat Inauguration

During the month of August, 2021, the Division was involved in providing Media/PR support for inauguration of NCUI Haat on 16th August, 2021. The work related to media tie-up, sending press releases in English and Hindi for newspapers and newspostals, sending reports to *indiancooperative.com*, preparing social media posts/pamphlets, poster designing/printing, etc., tasks were undertaken. The media coverage for the inaugural event was very good.

4. The 68th All India Cooperative Week

- The 68th All India Cooperative Week was organized all over the country from 14th to 20th November, 2021. The main theme of the Cooperative Week was “Prosperity through Cooperation”. The inaugural function of the Cooperative Week celebrations was organized by NCUI on 15th November, 2021. The Chief Guest of the function was Shri B.L. Verma, Hon’ble Union Minister of State for Cooperation. 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.
- An attractive digital poster was designed on the theme of Cooperative Week celebrations “Prosperity through Cooperation”. The designed poster sample for printing of posters was sent to State Cooperative Unions, Registrar of Cooperative Institutes of Cooperative Management, etc.
- The Division handled the work of preparation

of Guidelines of 68th All India Cooperative Week Celebrations. The write-ups based on the themes of each day of Cooperative Week Celebrations received from the officials of NCUI were time-tuned and edited, and the PDF compilation was sent to all the national level federations and state cooperative unions so that they could initiate the preparations for Cooperative Week celebration at their end. This compilation was also uploaded on the NCUI website.

- The Division organized a series of webinars during the Cooperative Week celebrations. A webinar on “Ease of Doing Business for Cooperatives” was held on 16th November, 2021. This webinar was addressed by Dr. Sudhir Mahajan, Chief Executive, NCUI, and the keynote speaker was Shri C. Shambu Prasad, Professor, IRMA, along with resource persons from NCDC, NCDFI, etc.
- The Division also organized a webinar on “Strengthening Health Cooperatives” on 18th November, 2021. It was addressed by Shri Dileep Sanghani, President, NCUI. The key resource persons were— Dr. K.T. Chenashappa, Advisor, NCDC, Shri P. Rajendran, President, N.S. Memorial Cooperative Hospital, Kerala, Shri BalaSaheb Patil, CEO, J.J. Hospital, Kerala, etc.
- The Division organized a webinar on “Reformulating National Policy on Cooperatives” on 24th October, 2021, which was attended by Chairmen/MDs of member institutions of NCUI and other cooperative organizations along with few eminent experts. Besides the address of NCUI President and Chief Executive, NCUI, the keynote speakers on the occasion were— Ms. Mirai Chatterjee, Chairperson, SEWA; Shri Bhima Subrahmanyam, MD, NAFSCOB; Shri Yashwant Dongre, Registrar, Mysore University; Shri K.K. Tripathy, OSD to Hon'ble Union Minister for Cooperation, etc.

5. Video Message of NCUI President/Chief Executive, NCUI/Facebook Live/Other Messages/Social Media

- Video message of NCUI President was prepared during the inauguration of NCUI

Haat, and Facebook Live Speech of NCUI President highlighting current issues of the cooperative movement was also prepared.

- Video message of C.E., NCUI, was also prepared after his taking over charge of office. The messages of NCUI President were also drafted for Cooperative Week Celebrations and Booklet to be printed by Dr. Verghese Kurien Centre for Cooperatives.

6. Press Release of Important Events and Preparation of Draft Speeches/Messages of NCUI President/Chief Executive/Letters from side of President, Chief Executive, NCUI/Social Media

- ◆ A Press Release in English/Hindi was prepared on the occasion of inaugural function of 68th All India Cooperative Week which was well covered in media. A Press Conference was organized on the eve of Cooperative Week Celebrations.
- ◆ Press Releases in English/Hindi were prepared on the occasion of International Women's Day, visit of Nepalese delegation, visit of Iceland's Ambassador to NCUI, NCUI's collaboration and signing of MoUs with National Street Vendors Association of India, Rainmatter Foundation Art of Living, etc.
- ◆ Press Releases in English/Hindi were prepared on the occasion of NCUI President Shri Dileep Sanghani's meeting with Shri Amit Shah, Hon'ble Union Minister of Cooperation, which was well covered in media.
- ◆ On policy issues, the Division sent regular press releases in English/Hindi which were well covered in media. The occasions were— NCUI's reaction to this year's budget, NCUI's stand on conversion of PMC Bank into Small Finance Bank, NCUI's stand on merger of DCCBs with state cooperative banks, National Consultation Meeting for creating a separate administrative structure for multi-state cooperatives, etc.
- ◆ Letters from the President, NCUI, were sent to RBI/Governor and MOS related to NCUI's stand on opposition to the merger of DCCB with State Cooperative Banks. A letter from



Shri B.L.Verma, Union Minister of State for Cooperation, speaking during the inaugural function of 68th All India Cooperative Week Celebration



Shri B.L.Verma, Union Minister of State for Cooperation, releasing the special issue of 'The Cooperator' at the Inaugural function of 68 All India Cooperative Week Celebrations.



Webinar on 'Strengthening Health Cooperatives' conducted on 18th November, 20



Webinar on 'Ease of Doing Business for Cooperatives' conducted on 16th November, 2021

President, NCUI, was sent to Shri Amit Shah, Hon'ble Union Minister for Cooperation, for consideration on the recommendations of National Webinar on Reformulating National Policy on Cooperatives. An appeal on behalf of NCUI President was prepared requesting cooperatives all over the country for making contributions in the wake of Gujarat Cyclone.

- ◆ Draft speeches of NCUI President/Chief Executive, NCUI, in English/Hindi were prepared on the occasion of NCUI AGM, Cooperative Week Celebrations, Webinar on Smart Agriculture Conference organized by Ministry of Agriculture, VAMNICOM conference in collaboration with NAFSCOB, webinars on social media/ease of doing business for cooperatives, health webinar, etc. Draft speeches for Hon'ble Union Minister of Cooperation and State Minister for Cooperation were also prepared on some occasions.
- ◆ A letter was sent to member institutions of NCUI seeking their views/suggestions on National Policy on Cooperatives. All inputs were time-tuned, and a compiled document was sent to the Ministry for further consideration.
- ◆ A letter from side of C.E., NCUI, was sent to member institutions and other cooperatives so that they become active on social media platforms for image-building of their organizations.
- ◆ A letter from side of NCUI seeking views of experts on setting up of Cooperative University for the forthcoming special issue of 'The Cooperator' was sent to all concerned.
- ◆ Social media updates of the developments in NCUI, and the cooperative sector in general were regularly provided for the social media platforms of NCUI. 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 of NCUI. It has both English and Hindi sections and provides a regular communication channel to the cooperative fraternity including cooperative institutions. Due to the 2nd wave of Covid-19 pandemic, which started from mid-April 2021, publication services of this monthly journal was disrupted for a couple of months i.e., from April to July 2021, and also due to the temporary disruption in the postal services during this time period. Still the Division promptly decided to prepare an online edition of May 2021 issue. This monthly issue of *The Cooperator* was uploaded on NCUI's website and sent to all concerned. Further, a regular print edition of *The Cooperator* was printed in the month of August, 2021, as a combined edition of all the issues from April to August, 2021. Henceforth, the regular printing of *The Cooperator* was resumed from September, 2021.

Special Issue of *The Cooperator*

During the year, the Division published a Special Issue of *The Cooperator* in the month of November 2021 on the occasion of the 68th All India Cooperative Week. The main theme of the journal was based on the Cooperative Week Theme, "Prosperity through Cooperation". A good number of articles were obtained from the Chairmen/MDs of national level cooperative organizations besides other experts.

Indian Cooperative Review

This is a quarterly research journal of NCUI. The issues for the months of April, July, October 2020, and January, 2021 were printed despite disruption caused due to the Covid-19 pandemic; and due to this, there was some delay in posting the journal to the subscribers. Letters were issued to MDs/CEOs of cooperative organizations/teaching faculty/academicians/experts to ensure that a large number of quality articles could be obtained for publication in this journal.

CHAPTER

6

INTERNATIONAL RELATIONS

- **International Day of Cooperatives (#CoopsDay) 2021**

The *International Day of Cooperatives (#CoopsDay) 2021* was celebrated by NCUI on Saturday, 3rd July 2021. The webinar was organized on the theme “Rebuild Better Together” which was attended by 600 cooperators across the country including several national and state level leaders, experts, academicians and staff. The webinar was inaugurated by Shri Parshottam Rupala, Hon’ble Union Minister of State Agriculture and Farmers Welfare, Government of India. NCUI President Shri Dileep Sanghani delivered the presidential address on this occasion. Dr. Chandra Pal Singh Yadav, Vice-President of ICA-AP shared perspective of ICA and work undertaken to ensure cooperative development. Dr. Sunil Kumar Singh, President, BISCOAUN, delivered keynote speech on the topic “Showcasing Cooperative Endeavour in recovering from COVID-19 pandemic induced devastation”. Dr. Sudhir Mahajan, Chief Executive, NCUI, welcomed the participants to the webinar, and Dr. Bijender Singh, Vice-President of NCUI proposed vote of thanks on the occasion. The webinar was streamlined live at NCUI Facebook page and was widely covered on the social media, print & electronic media. Smt. Savitri Singh, Director, IR, NCUI, moderated the discussions.

- An online international program on “Project Approach to Cooperative Development: Sharing Experience of NCUI Cooperative Education Field Projects” was jointly organized by CICTAB and NCUI from 2nd–5th August 2021. This 4-day online program was attended by 61 participants from 44 cooperative institutions. The participants consisted of trainers/potential trainers from various cooperative institutions from pan-India and rural financing institutions of CICTAB members and others in the countries of SAARC region viz., 23 members from India and 38 from Nepal participated in the training program. The online program was inaugurated by Shri G.H. Amin,

Former President, NCUI, and President, Gujarat State Cooperative Union. In his presidential address, he emphasized upon the need for development of cooperatives through effective grassroots level training programs. Six identified project officers from different regions of India shared their experiences with the participants. Lecture sessions were also arranged for the participations from Resource Persons of NIRD, Hyderabad, NIBM, VAMNICOM, and NCUI.

- ◆ CICTAB Pune with NCUI and Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune, organized an international online training program titled “Cooperative Governance for the CEOs and Senior Executives of Cooperatives and Rural Financing Institutions” from 20–22 October, 2021. The 3-day online program was attended by 42 participants (CEOs, board of directors, senior/middle level officers, trainers and potential trainers from national level training institutions of cooperatives and rural financing institutions in SAARC region) from 14 cooperative institutions. Highly qualified subject experts, academicians from premier institutions like IRMA, Suryadutta Group of Institutes, Cosmos Cooperative Bank, Biofuel Circle, N.L. Dalmia Institute of Management Studies and Research, VAMNICOM and NCUI addressed the participants. Smt. Savitri Singh, Executive Director, International Relations, NCUI, emphasized upon education and guidance to the members of cooperatives to run the cooperative institutions in a professional manner, and stressed on the need for ‘capacity building’ and adequate ‘human resource development’.

- ◆ NCUI and CICTAB in collaboration with Sikkim State Cooperative Union (SICUN) organized a 4-daylong international program on “Cooperative Governance for CEOs and Senior Executives of Cooperative and Rural Financing Institutions” from 22–25 March at SICUN in Assam Lingzey. The program was inaugurated by Chairman, Cooperation Department, Government of Sikkim,



**H.E. Mr. Fleming Duarte,
Ambassador of Paraguay, is greeted
by Shri Dileep Sanghani,
President, NCUI**



**A view of the inauguration
of International Program on
"Cooperative Governance for
CEOs and Senior Executive
of Cooperative Rural Financing
Institutions" at Sikkim State
Cooperative Union, Sikkim**



Shri Dileep Sanghani, President, NCUI; Dr. Chandrapal Singh Yadav, President, ICA-AP; Dr. Sudhir Mahajan, Chief Executive, NCUI; welcoming Mr. Bahman Abdollahi, President, Iran Chamber of Cooperatives, during his visit in New Delhi.



A delegation of 7 high level Government officials led by Secretary, Ministry of Land Management, Cooperatives & Poverty Alleviation (MoLCPA), Govt. of Nepal, along with Joint Secretary, Under Secretary, Director & Project Managers visited NCUI in December 2021

**Dr. Chandrapal Singh Yadav
on achieving landslide victory &
becoming first Indian
to head ICA-AP as President**



**A view of the welcome function
(hybrid) held in the honour of
Mr. Ariel Guarco, President,
ICA, on his visit to New Delhi;
President, NCUI;
President, ICA-AP;
Chairman and Managing
Directors of the different
national level cooperative
federations attended
the program**

**A view of the hybrid meeting
on "Consultation on Cooperative
Identity" hosted by NCUI and
ICA-AP on 20th August 2021
at NCUI**



Shri G.H. Amin, President, GSCU and Former President, NCUI, speaking on the occasion of Online International Program on "Project Approach to Cooperative Development: Sharing Experiences of NCUI Cooperative Education Field Projects", jointly organized by NCUI & CICTAB



A Webinar was organized by NCUI during International Day of Cooperaatives (#CoopsDay) 2021 celebration on the theme "Rebuild Better Together"; Shri Dileep Sanghani, President, NCUI, speaking on this occasion

Shri Parshottam Rupala, Hon'ble Union Minister of State for Agriculture & Farmers Welfare, GoI, addressing Webinar organized by NCUI during International Day of Cooperatives (#CoopsDay) 2021 celebration on the theme "Rebuild Better Together"



Shri B.B. Chettri, on 22 March 2022 in the presence of Secretary, Cooperation Department, Shri Jigme Dorjee Bhutia; Chairman, SICUN, Shri L.P. Kafley; Vice Chairman, SICUN, Shri Tashi Ongdup Lepcha; Chief Executive, NCUI, Dr. Sudhir Mahajan; Executive Director, NCUI, Smt. Savitri Singh; and Registrar, Cooperation Department, Smt. Jabi Thapa, along with senior executives and MDs of various Cooperatives of India and Nepal. Shri Jigme Dorjee Bhutia, Secretary, Cooperation Department, in his address encouraged participants to share their experiences and success stories in order to create a platform for adequate feedback and development opportunities. Chairman, Cooperation Department, Shri B.B. Chettri, extended gratitude to Prime Minister Shri Narendra Modi, for creating the Ministry of Cooperation with the motto of 'prosperity with cooperation' and the Union Home Minister, Shri Amit Shah, for unveiling a new roadmap for cooperative movement in the country as the Union Minister of Cooperation. The 4-day program was attended by 36 participants (CEOs, board of directors, senior/middle level officers, trainers and potential trainers from national level training institutions of cooperatives and rural financing institutions of SAARC Region) from 9 cooperative institutions. Highly qualified subject experts, academicians from premier institutions like SIMFED, SISCO Bank, Sikkim Infotech and NCUI addressed the participants. Sikkim Pragatishil Nari Cooperative Society Ltd. was visited by the participants as per scheduled of the program.

● **Nomination in the International Online Training Programs**

◆ ICA-AP organized ICA MAFF online training course on "Empowerment of Rural Women for Improvement of their Leadership and Business Management in Asia and Africa 2021". The program was conducted between 9–18 August, 2021 and 20 August–13 September, 2021. Dr. Alpana Khanna, Junior Field Officer, Indian Farm Forestry Development Cooperative Ltd. (IFFDC) and Ms Anita Panda, Project Officer, Women Cooperative Development Project, NCUI, were nominated by NCUI.

◆ ICA-AP sought nominations of two candidates from India for the 2nd ICA-MAFF (Japan) online

training course on "Strengthening of Marketing through improvement of Quality Farm Produce and Expansion of Marketing Channels – 2021 held from 23rd November to 17th December 2021. Mr. Shailendra Kumar, Manager, NAFED, Nasik Office and Mr. Rohit Jaiman, Deputy Manager, NAFED, Lucknow office were nominated by NCUI.

◆ CICTAB, Pune, under the sponsorship of National Cooperative Development Corporation (NCDC) and with active collaboration of the Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINACRD) of NCDC, Gurugram (Haryana), organized an international online program on "Developing Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions" by NCUI. A circular was issued to all the national and state level cooperative federations for suitable nomination of participants. Six participants from NCUI headquarters and NCUI Cooperative Education Field Projects were nominated to participate in the program.

◆ Various international online programs were conducted by CICTAB, for which nominations were sent from member organizations of NCUI. Some of these programs covered areas like Agri Business Entrepreneurship; Effective Decision Making Skills for Consumer Cooperatives; International Program on Application of IT for Development of Agricultural Cooperatives, and Rural Financial Institutions; and International Program on Women Empowerment through Income Generating activities.

● **Participation in Online International Seminars, Conferences, Workshops and Meetings**

■ ICA-AP and IDACA conducted a follow-up survey of the participants who attended the ICA Japan Training Course held during 2017–2019 on 15th April 2021. The Director, International Relations, NCUI, participated in this online follow-up meeting on 15th April 2021 and gave a brief presentation on behalf of Chief Executive NCUI.

■ A virtual meeting of the Special Committee to the Regional Board of ICA-AP was held on 18th March 2021 to discuss the matter regarding de-consolidation of ICA-AP accounts and look into issue of separate legal entity. Dr. Chandra Pal

Singh Yadav, Vice President of ICA-AP, and Dr. Sudhir Mahajan, Chief Executive of NCUI, and Smt. Savitri Singh, Director-IR, attended the meeting with the concerned authorities in India and seek exemptions for ICA-AP. In light of this and the work involved in better managing de-consolidation, the Special Committee decided to see progress and take up the issue of legal entity later. In compliance of the decision of the Special Committee, a Support Letter was prepared under the signature of the President NCUI addressed to Shri Amit Shah, Hon'ble Union Minister of Home and Cooperation on the basis of ICA-AP request letter for inclusion of ICA-AP in the list of other international agencies not covered by the definition of 'foreign source', under Section 2(1)(i)(ii) of the Foreign Contribution (Regulation) Act 2010.

■ The 20th Annual Meeting of Asian Farmers Group for Cooperatives (AFGC) was held on 30th April 2021 on virtual mode. The main theme of the discussion was "Sustainable Food Systems – To Achieve the Sustainable Development Goals (SDGs)". The meeting was attended by the Director (IR) from NCUI who gave a presentation on the topic.

■ The 3rd Meeting of the International Cooperative Alliance G20 Working Group was organized on 11 April 2021 through virtual means of communication. The Director (IR) from NCUI participated in the meeting.

■ The ICA-AP Consumer Committee organized ICA-AP Consumer Cooperative 2021 webinar on 2nd June 2021. On NCUI's request to depute officers from NCCF, the program was attended by some NCCF officers.

■ The European External Action Service (EEAS) and the Directorate-General for International Partnership of the European Commission (DG INTPA), in collaboration with the Policy Forum on Development (PFD), hosted a virtual meeting on the future EU regional program for Asia-Pacific on 19th May 2021. The Director (IR), NCUI, attended the meeting.

■ The International Cooperative Alliance (ICA) General Assembly was organized on 29th June 2021 (virtually). President, NCUI; Shri G.H. Amin,

Member Governing Council, NCUI; and Chief Executive, NCUI, attended the meeting.

■ The International Raiffeisen Union (IRU) is a worldwide voluntary association of national cooperative organizations; its work and ideas are based on the principles of Friedrich Wilhelm Raiffeisen. One of the main objectives of IRU is to initiate and foster the exchange of experiences, the knowledge sharing and the exchange between their member organizations i.e., "connection" to one another. To achieve this, a webinar "IRU Connected with NCUI" was conducted to share information of each other's areas of expertise, building on a common understanding of joint cooperative principles, and to enhance collaboration on 30 September, 2021. A power point presentation about NCUI was made by Director (IR) for the members of IRU. An online International Cooperative Alliance (ICA) G20 Working Groups Meetings was held on 21st September, 2021. Director-IR, NCUI, attended the meeting.

● Other Important Activities

◆ As per decision of the 46th Cooperative Education Fund Meeting held on 8th June, 2021, a sum of Rs. 5 lakh was transferred to CICTAB Corpus Fund as 2nd installment out of total contribution of Rs. 50.00 lakh.

◆ ICA-AP office sought the opinion of the President NCUI on "how the formation of the new Ministry of Cooperation will advance the cooperative movement in India" to feature in ICA-AP newsletter for July issue. The same was prepared and forwarded to ICA-AP for publication.

◆ A Consultation on Cooperative Identity with ICA members in India, was jointly organized by ICA-AP and NCUI on 20 August, 2021, at NCUI Delhi office. The Consultation was held in hybrid mode.

◆ The Under Secretary (Cooperation), Ministry of Cooperation, reached out to NCUI seeking information regarding National and International Cooperative Days being celebrated with dates and names of international leaders and visionaries in the field of cooperatives, with their dates of birth and death, along with their contributions to the

cooperative sector. A consolidated report was prepared and sent to the Under Secretary.

◆ Institute of Rural Management (IRMA), Anand, organized a Consultation on “Autonomy and Independence of Cooperatives in India” on 3 September, 2021, in hybrid mode. The Director (IR) attended the consultation and shared the feedback for the finalization of the Joint Statement.

◆ NCUI organized an interactive meeting with the Indian cooperators, and ICA members in India with ICA President Mr. Ariel Guarco on 27 September, 2021. The meeting was held in hybrid mode. Shri Dileep Sanghani, President, NCUI; Dr. Chandra Pal Singh Yadav, Vice President, ICA-AP; Shri R.S. Sodhi, Managing Director, AMUL; Dr. Sunil Kumar Singh, Vice President, NAFED; Shri H.K. Patil and Shri Jyotindra Mehta from NAFSCUB; Shri Tarun Bhargava, General Manager, IFFCO; Dr. Sukesh Zamwar, Managing Director, Buldana Urban Credit Cooperative Society; Mr. T.K. Kishor Kumar, Chief Project Coordinator, ULCCS; Shri Bhima Subramanyam, Managing Director, NAFSCOB; and other distinguish cooperators attended the meeting. The meeting was moderated by Director, NCUI, and was quite successful.

◆ An agenda regarding NCUI's registration under the FCRA was placed in the 204th Meeting of the Governing Council of NCUI held on 1st November, 2021, for approval. The Governing Council approved the agenda and the same was forwarded to Finance Division for further necessary action.

◆ A brief testimonial of the pioneers and pioneering ideas that shaped the cooperative movement in India titled “Evolution and Growth of Cooperative Movement in India” was sought by ICA office for publication on the occasion of ICA Cooperative Congress to be held from 1–3 December, 2021, at Seoul, Republic of Korea. It was forwarded to ICA along with the photographs of the activities.

◆ The 52nd Meeting of CICTAB Managing Committee was held on 4th October, 2021, through hybrid mode under the Chairpersonship of Shri Vivek Aggarwal, IAS, Additional Secretary (Cooperation), Ministry of Cooperation,

Government of India, New Delhi. The online meeting was attended by the Director-IR, NCUI.

◆ The IR division coordinated a visit by a delegation of seven high level government officials from Nepal led by Secretary, Ministry of Land Management Cooperatives and Poverty Alleviation (MoLCPA), Government of Nepal, along with Joint Secretary, Under Secretary, Director and Project Managers, who visited NCUI, IFFCO, AMUL and successful cooperatives in Gujarat and Maharashtra from 22–28 December 2021. The objective of the visit was to exchange experience between the cooperatives of two countries in the field of agricultural production and marketing. The delegation had a fruitful discussion with Dr. Sudhir Mahajan, Chief Executive, NCUI, and other senior NCUI officers on 22 December 2021.

◆ ICA-AP 15th Regional Assembly was held in a hybrid mode in Seoul, Republic of Korea, from November 28–30, 2021. On the first two days, pre-events like Global Workshop on Cooperatives in Educational Institutions, 11th Asia and Pacific Regional Women's Forum, Regional Board Meeting and Regional Committee Meetings were attended by the delegates from NCUI. On 29th November 2021, Regional Board Meeting was held. On 30th November 2021, the Regional Assembly discussed the administrative issues and conducted Regional Board elections (held in hybrid mode). Dr. Chandra Pal Singh Yadav, President of KRIBHCO, Vice President of ICA-AP, and Member of Governing Council of NCUI, contested for Regional Board member and the Presidentship of the ICA-AP as representative of NCUI. Dr. Yadav won the election and became the first ever President of International Cooperative Alliance – Asia and Pacific (ICA-AP) from India. The Division undertook all the responsibilities with full dedication and honesty.

◆ A message from NCUI was sent to National Federation of University Cooperative Association (NFUCA) on the occasion of 65th Annual General Meeting of the NFUCA held online on 18 December, 2021.

◆ The ICA-AP conducted a Follow-up survey of the participants who attended the ICA-JAPAN Training Courses conducted from 2018 to 2020.

◆ Smt. Anita Panda, Project Officer, NCUI Cooperative Education and Development Project for Women, Aska (Ganjam), Odisha, was nominated in the 2nd ICA-MAFF (Japan) online training course on “Empowerment of Rural Women for Improvement of their Leadership and Business Management in Asia and Africa-2021”. After completion of her training course, a draft action plan on “Setting up of Production and Marketing Unit on Apparel Making and Designing” with proposed budgetary requirement was made and submitted to the IDACA-JAPAN by Smt. Panda as a part of the training program. For implementation of the project proposal and her training completion, Smt. Panda forwarded a detailed Project Proposal, Action Plan Format prepared for ICA/JAPAN Training Course (IDACA), Financial Projection for Training on “Apparel Making and Designing” for implementation of the Project (with 30 trainees and 6 months’ period) along with a request for financial support of Rs. 2.37 lakh from NCUI. Her proposal was considered and approved by the competent authority.

◆ During the 33rd ICA World Cooperative Congress, ICA board members approved a new Thematic Committee on Youth, a new body that will complement the existing ICA Youth Network. Shri Manish Sanghani and Mr. Anurag were nominated from NCUI for this committee.

◆ A State level Seminar on “Technology in Cooperatives and Participation of Youth in the Cooperative Sector” was organized by Gujarat State Cooperative Union on 19th December 2021 at Ahmedabad, Gujarat. During the Seminar, Dr. Chandra Pal Singh Yadav, President, ICA-AP; and Shri Dileep Sanghani, President, NCUI, and Chairman, IFFCO; were felicitated. Dr. Sudhir Mahajan, Chief Executive, NCUI, and Smt. Savitri Singh, Executive Director-IR, NCUI, participated in the seminar and the felicitation function.

◆ A felicitation program was organized at NCUI Office on 21st December 2021 for Dr. Chandra Pal Singh Yadav, Member of Governing Council, NCUI, and Chairman, KRIBCHO; on his taking over the Presidency of ICA-AP, which is a matter of great pride for the cooperative movement of India. All the Governing Council members of NCUI, ICA-AP members in India, managing directors and senior officers from national level federations,

eminent cooperators etc., attended the felicitation function.

◆ The New Year Greetings were sent to 320 member organizations of ICA.

◆ The Director of Membership, ICA, reached out to President, NCUI, regarding schedule for election of the President and ICA Board at the ICA General Assembly to be held on 20 June 2022 at Seville, Spain. Members of the ICA who have the right to vote and have fully paid their 2022 subscription fees were invited to submit nomination for President or member at large. ICA members filled the nomination form and submitted it along with the requisite documents to the Election Committee at election.committee@ica.coop. The file was processed.

◆ The first meeting of the Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) Committee on “Emerging Technologies and Threats” was held on 26th February, 2022, at Bangkok. A Draft Cyber Security Policy for Coops and Activities to be planned by the Committee for the next term were discussed. The meeting was attended by Executive Director (IR), NCUI.

◆ The Regional Director, ICA-AP, reached out to NCUI informing about setting up of a G20 Secretariat and its reporting structures by Government of India, which will be responsible for implementation of overall policy decisions and arrangements needed for steering forthcoming G20 Presidency. India will hold the Presidency of the G20 from 1 December 2022 to 30 November 2023, culminating with the G20 Summit in India in 2023. The matter was brought in the notice of the competent authority with request that if the NCUI and other members in India will be part of the G20 Secretariat, then cooperatives may be included in the discussion.

◆ The National Multistakeholder Round Table Consultation on Performance, Challenges and Call for Action for Cooperatives in India was held on 2 March, 2022, conducted on virtual platform by the Confederation of Indian Industry (CII), Institute of Rural Management (IRMA), Anand and International Labour Organization (ILO), India. The Executive Director-IR, NCUI, participated in the consultation and made presentation.

◆ An Iranian Delegation headed by Mr. Bahman Abdollahi, President, Iran Chamber of Cooperatives (ICC), visited NCUI on 3 March, 2022. The President, NCUI; President, ICA-AP and KRIBCHO; Chief Executive, NCUI; Executive Director (IR), NCUI; and other senior NCUI officers also joined the interaction meeting organized in the honour of the Iranian delegation. The objective of the visit was to strengthen bilateral relationship with India in promotion of cooperative business model, identify cooperation projects, and forge collaborations that would be beneficial for both the parties.

◆ The High Commissioner of India, Eswatini, had a virtual meeting with Secretary (Cooperation), India, regarding possible cooperation and collaboration between India and Eswatini. NCUI was requested to furnish its inputs on the 13 points so that the future areas for collaboration between the two countries can be discussed. The NCUI reply stated that countries may collaborate in the following three areas:

- (i) Establishment and capacity building of the self-help groups (SHGs) and cooperatives;
- (ii) Assistance to SHGs for graduating into cooperatives; and
- (iii) Cooperative to cooperative trade.

● The Director-General, ICA, reached out to Chief Executive, NCUI, for the support in organizing the meeting with Indian members on 22 November, 2021, to discuss about ICA's International Cooperative Entrepreneurship Think

Tank (ICETT). NCUI arranged the meeting with Indian members as requested by ICA. ICETT was expecting at least two ICETT memberships from India for the term December 2021–December 2022. ICETT members are acknowledged as sponsors of the World Cooperative Monitor, the tenth edition of which was soft-launched during the 33rd World Cooperative Congress. The next World Cooperative Monitor was set for publishing on 15th December 2021. Therefore, they have requested NCUI to encourage Indian cooperatives to consider joining ICETT before that date so that their logos can be featured in the online as well as physical versions of the Monitor. ICA is also confident that members from India in ICETT will have a unique international strategic platform to exchange knowledge and expertise in cooperative entrepreneurship and innovation with other large cooperatives and cooperative groups around the world. Keeping in view above, all the Indian members were communicated through email.

● **Membership of the International Organizations**

NCUI renewed its membership of the following international organizations:

- (i) International Cooperative Alliance (ICA);
- (ii) The Network for Development of Agricultural Cooperative in Asia (NEDAC);
- (iii) International Raiffeisen Union (IRU); and
- (iv) Centre for International Cooperation and Training in Agricultural Banking (CICTAB).

CHAPTER**7****NEW INITIATIVES OF NCUI**

N CUI has taken many new initiatives in the Financial Year 2021-22 to promote cooperative identity, strengthen cooperative movement and contributing to socio-economic developments across the country. The details of the various interventions conceptualized and executed by NCUI are mentioned in detail in the next sections.

Assessing Contribution of Cooperatives in GDP

Considering the importance to assess the contribution of cooperatives to India's GDP, NCUI has engaged the reputed consulting firm, Ernst & Young (EY), to conduct a study to understand the impact cooperatives make on the Indian economy, both qualitatively and quantitatively. EY has carried out a comprehensive data collection exercise with support from NCUI and the state cooperative unions. The study is expected to be completed by July, 2022.

NCUI Haat

NCUI has conceptualized a novel initiative named 'NCUI Haat' to empower lesser-known cooperatives and connect the people of Delhi with the artisans and craftsmen from rural India. NCUI Haat has been conceived with the objective to assist women-led and lesser-known cooperatives by providing them with a place for their stall to showcase and sell their products. The objective of NCUI Haat is to empower the needy SHGs and cooperatives by providing them visibility and access to a free of cost selling space at a premier location in Delhi and through other facilities. The Haat also supports a circular economy and promotes the use of healthy and eco-friendly products in urban classes. Quality and genuine priced products made by artisans and handicraft persons in rural India are displayed at NCUI Haat.

It was inaugurated on 16th August, 2021, by NCUI President Dileep Sanghani in the august presence of the esteemed leaders of Indian

cooperative movement and senior officials of NCUI and representatives of civil society. Since its inception, NCUI Haat has received an overwhelming response from visitors, residents of Delhi and employees working in the nearby institutions. Some of the achievements of NCUI Haat have been highlighted in the next section.

Achievements of NCUI Haat

- NCUI Haat has been successful in providing an exhibition-cum-sales platform to the lesser-known SHGs and cooperatives from across India in Delhi.
- More than 80 stalls were set up during NCUI Haat Cooperative Week 2021, wherein SHGs and cooperatives associated with NCUI field projects got an opportunity to interact with the urban citizens and fellow artisans from across India.
- The persistent efforts to promote NCUI Haat have resulted in generating a total sale of over Rs. 1 crore in the last eight months.
- NCUI has become a member of the Export Promotion Council for Handicrafts to further NCUI Haat network in the overseas community. NCUI has also received Import and Export License to support and promote sales overseas.
- NCUI has connected with the Embassy of Denmark and the Embassy of Iceland to explore possible areas of association for mutual learning and growth.
- The Ambassador of Iceland, Mr. Gudni Bragason, visited NCUI and appreciated NCUI Haat initiative as an effective medium for empowering artisans and needy communities of rural India.
- In March 2022, the National Institute of Fashion Technology (NIFT) organized a Craft Fair in collaboration with NCUI Haat and

**A view of inauguration of
NCUI Haat by
Shri Dileep Sanghani,
President, NCUI
on 16th August, 2021**



**Shri Dileep Sanghani,
President, NCUI;
Dr. Chandra Pal Singh Yadav,
Chairman, KRIBHCO;
and Dr. Bijender Singh,
Chairman, NAFED;
visiting NCUI Haat**

**A group photo on the
occasion of Sahkar Mela
organized by NCUI Haat
on the occasion of
All India Cooperative
Week Celebrations**



Shri B.L. Verma, Hon'ble Union Minister of State for Cooperation, inaugurating Sahkar Mela organized by NCUI Haat during All India Cooperative Week Celebrations



Shri B.L. Verma, Hon'ble Union Minister of State for Cooperation, appreciating products of stalls puts by NCUI Haat during Sahkar Mela organized on the occasion of All India Cooperative Week Celebrations

Ambassador of Iceland on his visit to NCUI ensured visiting and appreciating the SHG products on display in NCUI Haat.



renowned artisans and cooperatives got an opportunity to showcase their products to the students of fashion design and people associated with NIFT.

Skill Development Centre, Noida

NCUI has established a state-of-the-art Skill Development Centre with a focus on intervention to build the capacity of members and staff of cooperatives and cope up with the emerging challenges in the market and grab new avenues of business. NCUI has started a consultation process with state cooperative federations, Chambers of Commerce & Industry and various other industry federations at the national and state levels, to understand the nature and quantum of the demand for a skilled workforce in the country. The Centre will be fully functional soon.

Cooperative Entrepreneurship Development Cell

To empower the cooperatives with the latest technologies and approaches for enhancing their business growth and to inculcate the spirit of entrepreneurship among the members of cooperatives, NCUI has established a dedicated Cooperative Entrepreneurship Development Cell (CEDC) at its headquarters. CEDC has contributed significantly to create an enabling environment for cooperative entrepreneurship.

Research and Development Work

CEDC has taken up many projects to support the other divisions of NCUI and promote cooperative identity in the underdeveloped regions. It is in the process of publishing a handbook on cooperatives which will be of great help in providing information about the benefits, registration process and all other relevant details related to cooperative institutions of cooperatives. The Cooperative Entrepreneurship Development Cell of NCUI has taken the idea of 'Cooperative Start-ups' on top priority to tap the energy and expertise of the young minds and the social entrepreneurs for diversifying cooperative businesses and infusing new zeal and enthusiasm in the cooperative sector.

Internship Program for Cooperative Entrepreneurship

CEDC has devised an Internship Program for engaging young minds to promote cooperative

entrepreneurship among the youth and student community. The budding professionals and students from the reputed universities and colleges have been engaged with CEDC to assist NCUI leadership in conceptualizing and executing awareness programs for promoting cooperative identity.

Within a short span of four months, the students and budding professionals engaged through the internship program have contributed significantly to achieve the objectives of CEDC. They played a key role in organizing a Western Dance Competition and a Street Play Competition during NCUI Haat Cooperative Week Fair in November, 2021. Over 800 students from various universities and colleges in Delhi visited NCUI to perform and attend both events. In addition to this, many online events and competitions have been organized in the past three months for engaging students from various academic streams in cooperative development.

Collaborations and MOUs

(i) Rural Technology Action Group of IITs

NCUI has initiated the process to collaborate with the Rural Technology Action Group (RuTAG), which has been conceptualized by the office of the Principal Scientific Advisor to the Government of India, to promote the technologies with higher level of science and technology interventions to the demand driven problems of rural areas. Seven major IITs (Indian Institute of Technology) have established RuTAG Centres. They have developed over 50 RuTAG Centres that have been established in 7 major CEDC actively engaged with IIT Delhi to leverage their expertise and pool of budding professionals for providing low cost and effective solutions to some of the key challenges faced by farmers and artisans. RuTAG has collaborated with CEDC to jointly run the Incubation Centre and provide technical support in developing applications for NCUI Haat and training programs run by NCUI.

(ii) GGS Indraprastha University, Delhi

Necessary groundwork has been undertaken for NCUI signing an MoU with GGSIPU for undertaking a certificate course in Cooperative Laws and Practices for the senior officials/

managers/directors from national cooperative institutions, state and district cooperative unions and other educational institutions.

(iii) India HIV/AIDS Alliance

An MoU was signed on 23rd February, 2022, between NCUI and India HIV/AIDS Alliance India, wherein it was mutually agreed that NCUI and Alliance India will jointly develop strategies, processes and capacity building models for the development of LGBTQ collectives, cooperatives and organizations in space of economic, social and cultural development.

(iv) National Association of Street Vendors of India

An MoU was signed on 14th February, 2022, between NCUI and National Association of Street Vendors of India (NASVI), wherein both organizations decided to organize stakeholder consultation workshops at the regional and national levels for building consensus on key issues related to street vending.

(v) National Institute of Fashion Technology and Fashion Design Council of India

NCUI has collaborated with NIFT to organize national and statelevel craft fairs /exhibitions to support lesser-known cooperatives, artisans and SHGs. FDCI has collaborated with NCUI to provide space and visibility to NCUI Haat during 'The Fashion Week' and other events organized by FDCI.

(vi) German Development Cooperation (GIZ)

NCUI and German Development Corporation (GIZ) have entered into a technical support arrangement for six months beginning November, 2021, to support consultation programs at the national and regional level and develop training modules for building capacities of cooperatives in selected areas.

(vii) Rainmatter Foundation

An MoU was signed on 1st November, 2021, between NCUI and Rainmatter Foundation. Both the organizations decided to work on the identification and documentation of success stories and best practices in sectors related to agriculture, ecology, and other sectors related to the rural economy with a focus around local consumption/production and ecological wealth.

(viii) Vyakti Vikas Kendra India (VVKI)

An MoU was signed between NCUI and VVKI at the Art of Living Campus in Bangalore on 4th October, 2021. With the signing of the MoU, NCUI and VVKI have come together to develop models of cooperative development and good governance through training and capacity building programs for the farmers in areas of water harvesting, agri-business and rural livelihoods in a phased manner.

(ix) Advisory Council

NCUI has recently 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 in the field of agriculture to devise strategies for revamping the structure of field projects and making it more livelihoods oriented for associated coops and SHGs. The Advisory Council will also deliberate on the various challenges faced by cooperatives in business development and market linkages and suggest suitable interventions to tackle them.

NCUI's Incubation Centre

NCUI's Incubation Centre will be set up with infrastructure and training support from RuTAG of IIT Delhi and Peepal Tree Foundation to leverage their expertise in promoting innovative technologies, vocational training, and entrepreneurship development.

अध्याय

8

राजभाषा विभाग

वर्ष के दौरान (01 अप्रैल, 2021 से 31 मार्च, 2022 तक) राजभाषा के कार्यान्वयन से संबंधित विशिष्ट उपलब्धियों/कार्यों का संक्षिप्त विवरण:

- संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट (जनवरी 2022 से मार्च, 2022 भाग – 2 तथा अप्रैल 2021 से मार्च 2022, भाग – 1 तक) तैयार की गई एवं आवश्यक कार्रवाई हेतु राजभाषा विभाग, गृह मंत्रालय को उनकी वेबसाइट पर निर्धारित प्रोफार्मा में अनलाइन प्रेषित की गई तथा निदेशक (राजभाषा), षि एवं किसान कल्याण मंत्रालय (षि, सहकारिता एवं किसान कल्याण विभाग) एवं नराकास को भी इसकी एक प्रति प्रेषित की गई।
- छमाही रिपोर्ट दिनांक 19 मई, 2021 को ड. अनिल खुराना, महानिदेशक, केन्द्रीय होम्योपथी अनुसंधान परिषद्, जवाहर लाल नेहरू अनुसंधान भवन, 61-65 इंस्टीट्यूशनल एरिया, 'डी' ब्लॉक के सामने, जनकपुरी नई दिल्ली (नोडल कार्यालय) एवं नराकास दक्षिण दिल्ली-03, भारतीय जन संचार संस्थान (सूचना एवं प्रसारण मंत्रालय, भारत सरकार) अरुणा आसफ अली मार्ग, नई दिल्ली को प्रेषित किया गया।
- राजभाषा हिंदी के कार्यान्वयन से संबंधित वर्ष 2020-21 की वार्षिक मूल्यांकन रिपोर्ट श्री अनिल कुमार लखानी, सहायक निदेशक (राजभाषा), षि एवं किसान कल्याण मंत्रालय, षि, सहकारिता एवं किसान कल्याण विभाग को भिजवाई गयी।
- हिंदी कार्यशाला में आमंत्रित किए जाने वाले अतिथि वक्ताओं की सूची मंगवाने के लिए सचिव, नगर राजभाषा कार्यान्वयन समिति को ई-मेल तथा डाक द्वारा पत्र भेजा गया।
- संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट (अप्रैल, 2021 से जून, 2021 तक) तैयार की गई एवं आवश्यक कार्रवाई हेतु उप निदेशक (कार्यान्वयन), राजभाषा विभाग, गृह मंत्रालय को उनकी वेबसाइट पर निर्धारित प्रोफार्मा में अनलाइन प्रेषित की गई तथा निदेशक (राजभाषा), षि मंत्रालय (षि एवं सहकारिता विभाग) को भी इसकी एक प्रति प्रेषित की गई।
- संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट (01 जुलाई, 2021 से 31 सितम्बर, 2021 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 अनलाइन रिपोर्ट प्रेषित की गई एवं नराकास को इसकी एक प्रति भिजवाई गई।
- राजभाषा विभाग के पोर्टल पर भेजी गयी जुलाई से सितंबर, 2021 को समाप्त तिमाही रिपोर्ट की समीक्षा रिपोर्ट के प्रत्युत्तर में कार्यालय द्वारा ठोस कदम उठाए जाने का आश्वासन क्षेत्रीय कार्यान्वयन कार्यालय को भेजा गया।
- दिनांक 23.11.2021 को नगर राजभाषा कार्यान्वयन समिति (दक्षिण दिल्ली-03) की बैठक का आयोजन गूगल मीट पर किया गया और उस बैठक में कार्यकारी निदेशक (राजभाषा) व हिंदी अधिकारी/कर्मचारी ने भाग लिया।
- नगर राजभाषा कार्यान्वयन समिति, दक्षिण दिल्ली की छमाही बैठक में राजभाषा विभाग से कार्यकारी निदेशक (राजभाषा) ने भाग लिया।
- 28.10.2021 को हिंदी गोष्ठी का आयोजन किया गया जिसमें कार्यालय में हिंदी के कार्य को बढ़ाने के लिए चर्चा की गयी तथा अधिकारियों/कर्मचारियों को हिंदी में कार्य करने में आने वाली समस्याओं का समाधान किया गया।
- संघ कार्यालय में हिन्दी कार्यशाला आयोजन दिनांक 29.06.2021 को आयोजित किया गया जिसमें मुख्य कार्यकारी महोदय के हस्ताक्षर से कार्यालय विज्ञप्ति जारी किया गया। इसका विषय "राजभाषा नीति एवं कार्यान्वयन, हिंदी में कार्य करने की प्रेरणा" रखा गया। कार्यशाला संबंधित सूचना बोर्ड पर लगाई गई।
- संघ कार्यालय के समस्त अधिकारियों व कर्मचारियों को कार्यालयीन कार्य को अधिक से अधिक हिंदी में करने के लिए निर्देशित किया गया।
- दिनांक 13, 14 नवंबर, 2021 को दीनदयाल हस्तकला संकुल वाराणसी, उत्तर प्रदेश के राजभाषा विभाग, गृह मंत्रालय,

भारत सरकार, नई दिल्ली के तत्वाधान में आयोजित अखिल भारतीय राजभाषा सम्मेलन में हिंदी अधिकारी ने भाग लिया। सम्मेलन में मुख्य अतिथि के रूप में श्री अमित शाह, माननीय गृह एवं सहकारिता मंत्री, भारत सरकार उपस्थित थे।

14. संघ कार्यालय की हिन्दी के प्रगामी प्रयोग से संबंधित त्रैमासिक रिपोर्ट भाग-1 (01 अक्तूबर, 2021 से दिसम्बर, 2021 तक) तैयार की गई एवं आवश्यक कार्यवाही हेतु गृह मंत्रालय को उनकी वेबसाइट पर निर्धारित प्रोफार्मा में ऑनलाइन प्रेषित की गई तथा निदेशक (राजभाषा), षि मंत्रालय (षि एवं सहकारिता विभाग) एवं नगर राजभाषा कार्यान्वयन समिति को भी इसकी एक-एक प्रति भिजवाई गई।

15. कार्यालय में हिंदी टंकण प्रशिक्षण से शेष बचे 17 कर्मचारियों के केंद्रीय हिंदी प्रशिक्षण संस्थान से प्रशिक्षण के लिए फार्म भरवाकर हिंदी प्रशिक्षण के लिए नामित किया गया। जिसकी स्वीति के उपरान्त वित्त विभाग से केंद्रीय हिंदी प्रशिक्षण संस्थान को शुल्क भिजवाया गया।

16. 14.03.2022 से भारतीय राष्ट्रीय सहकारी संघ के 17 कर्मचारियों का अनलाइन माध्यम से केंद्रीय हिंदी प्रशिक्षण संस्थान द्वारा अल्पकालीन टंकण प्रशिक्षण कार्यक्रम प्रारंभ किया गया।

17. दिनांक 14 सितम्बर, 2021 को संघ कार्यालय द्वारा हिन्दी दिवस का आयोजन किया गया। उक्त समारोह में संघ कार्यालय के 85 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।

18. हिन्दी दिवस के समारोह के मुख्य अतिथि श्री प्रेमपाल शर्मा, पूर्व संयुक्त सचिव/कार्यकारी निदेशक रेलवे बोर्ड, विशिष्ट अतिथि ड. मेधा, असिस्टेंट प्रोफेसर (हिंदी) 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।

19. संघ कार्यालय में दिनांक 14 – 28 सितंबर, 2021 तक हिन्दी पखवाड़ा का आयोजन किया गया। इस दौरान निम्नांकित गतिविधियाँ आयोजित की गयी:

- हिंदी काव्य पाठ व कथा कहानी कहो अपनी जुबानी

- निबंध लेखन (एम.टी.एस. से यू.डी.सी.)
- निबंध लेखन (सहायक एवं उससे ऊपर के कर्मचारी एवं अधिकारी)
- हिंदी टिप्पण एवं मसौदा लेखन प्रतियोगिता
- हिंदी राजभाषा एवं सहकारिता ज्ञान संबंधी प्रतियोगिता
- हिंदी श्रुतलेख/सुलेख प्रतियोगिता (केवल एम.टी.एस. कार्मिकों हेतु)
- वाद-विवाद प्रतियोगिता

20. राजभाषा हिन्दी के प्रति जागरूकता तथा उत्तरोत्तर कार्य में प्रगति लाने के उद्देश्य से संघ कार्यालय में दिनांक 28.09.2021 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। सभी विजेता प्रतिभागियों को नकद पुरस्कार से प्रोत्साहित किया गया।

21. दिनांक 28.09.2021 को आयोजित कार्यशाला में ड. नीरा जलछत्रि, असि. प्रोफेसर अतिथि वक्ता के रूप में आमंत्रित थी। अतिथि वक्ता व श्री के.एन. सिन्हा, कार्यकारी 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।

22. 10 फरवरी, 2021 को तिमाही बैठक के निर्णयानुसार दिनांक 13.04.2021 को विभागीय निरीक्षण परिपत्र जारी किया गया।

23. दिनांक 03.08.2021 को बोर्ड विभाग का राजभाषा नीति के अंतर्गत निरीक्षण किया गया तथा समीक्षा रिपोर्ट तैयार कर विभाग को भिजवाई गई।

24. दिनांक 10.08.2021 व 11.08.2021 को प्रशासन विभाग का राजभाषा नीति के अंतर्गत निरीक्षण किया गया तथा समीक्षा रिपोर्ट तैयार कर विभाग को भिजवाई गई।

25. दिनांक 17.08.2021 को कार्मिक विभाग का राजभाषा नीति के अंतर्गत निरीक्षण किया गया तथा समीक्षा रिपोर्ट तैयार कर विभाग को भिजवाई गई।



डा. सुधीर महाजन, मुख्य कार्यकारी, भारतीय राष्ट्रीय सहकारी संघ,
हिन्दी कार्यशाला के दौरान प्रतिभागियों को संबोधित करते हुए



हिन्दी कार्यशाला का एक सामूहिक दृश्य

26. दिनांक 24.08.2021 व 25.08.2021 को वित्त विभाग का राजभाषा नीति के अंतर्गत निरीक्षण किया गया तथा समीक्षा रिपोर्ट तैयार कर विभाग को भिजवाई गई।

27. दिनांक 31.08.2021 को एनसीसीई का राजभाषा नीति के अंतर्गत निरीक्षण किया गया तथा समीक्षा रिपोर्ट तैयार कर विभाग को भिजवाई गई।

28. संघ कार्यालय के अध्यक्ष सचिवालय विभाग से प्राप्त हिंदी में 10 पृष्ठों को टाईप कर दिनांक 17.05.2021 को अध्यक्ष सचिवालय विभाग को ई-मेल किया गया।

29. संघ कार्यालय के विभिन्न विभागों प्रोफार्मा/पत्रों को हिन्दी में अनुवाद किया गया।

30. संघ कार्यालय के विभिन्न विभागों से प्राप्त अनुवाद कार्य को पूर्ण कर वांछित समय में उपलब्ध कराया गया।

31. राजभाषा नियम 1976 के नियम 8(4) के अनुरूप संबंधितों को व्यक्तिशः कार्यालय आदेश दिया गया।

32. संघ कार्यालय से प्रकाशित होने वाली अंग्रेजी पत्रिका "द कोअपरेटर" में सहकारिता विषय से संबंधित हिन्दी के लेख प्रकाशित करने हेतु सामग्री प्रकाशन विभाग को भिजवाई गयी।

33. हिन्दी दिवस समारोह एवं पखवाड़े से संबंधित विस्तृत रिपोर्ट तैयार कर प्रकाशन विभाग को द कोअपरेटर में प्रकाशन के लिए भेजी गई।

34. संघ कार्यालय से प्रकाशित होने वाली अंग्रेजी पत्रिका 'द कोअपरेटर' में हिन्दी कार्यशाला से संबंधित प्रकाशन हेतु सामग्री प्रकाशन विभाग को भिजवाई गयी।

35. 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।

36. संघ कार्यालय के विभिन्न विभागों को हिन्दी के काम-काज में सहयोग प्रदान किया गया।

37. विभागीय राजभाषा कार्यान्वयन समिति की 79वीं तिमाही बैठक का कार्यवृत्त सभी विभागों एवं राजभाषा विभाग, गृह मंत्रालय तथा नगर राजभाषा कार्यान्वयन समिति को भिजवाया गया।

38. विभागीय राजभाषा कार्यान्वयन समिति की 79वीं तिमाही बैठक का कार्यवृत्त सभी विभागों एवं राजभाषा विभाग, गृह मंत्रालय तथा नगर राजभाषा कार्यान्वयन समिति को भिजवाया गया।

39. दिनांक 30.09.2021 को वर्तमान तिमाही (जुलाई से सितंबर) की विभागीय राजभाषा कार्यान्वयन समिति की बैठक का आयोजन सभी विभागाध्यक्षों की मौजूदगी में तथा मुख्य कार्यकारी महोदय की अध्यक्षता में हुआ।

40. 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।

41. 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।

42. संघ कार्यालय में दिनांक 29.03.2022 को हिन्दी कार्यशाला का आयोजन किया गया। उक्त कार्यशाला में प्रोफेसर माला मिश्राए अदिति कलेज, दिल्ली विश्वविद्यालय को आमंत्रित किया गया था। उन्होंने राजभाषा हिंदी का अनुपालन एवं समस्याएं और समाधान विषय पर संबोधित किया। सुश्री सावित्री सिंह, कार्यकारी निदेशक, भारतीय राष्ट्रीय सहकारी संघ ने इस हिंदी कार्यशाला की अध्यक्षता की। संघ के 65 अधिकारियों एवं कर्मचारियों ने भाग लिया।

43. दिनांक 31.03.2022 को वर्तमान तिमाही जनवरी से मार्च, 2022 की विभागीय राजभाषा कार्यान्वयन समिति की बैठक का आयोजन सभी विभागाध्यक्षों की मौजूदगी में तथा मुख्य कार्यकारी महोदय की अध्यक्षता में हुआ।

CHAPTER**9****COOP CONNECT DIVISION**

N CUI has constituted Coop Connect Division to sensitize the students of schools, colleges and universities with basic principles and values of cooperatives so that they can take interest in cooperatives as a career option. The Division has conducted 88 webinars with 6,583 participants from all over India.

There are different types of activities that are conducted by Coop Connect division. The flagship program of the division is “Successful Cooperative Business Model”. This program is conducted in various modes i.e., online, offline and hybrid. Apart from the flagship program, the Coop Connect Division also held various competitions to attract the youth towards the concept of cooperatives. Some of these competitions include drawing and debate competitions, essay writing, cooperative quiz, etc. It also took an initiative of conducting Western dance and street play competitions among the college students of reputed universities during the Cooperative Week held in November 2021.

The Coop Connect Division also undertook Study/Educational/Exposure/Industrial visits of students to successful cooperatives organizations, NCUI Incubation Centre, NCUI Haat, etc. During

the course of this year, the Coop Connect cell trained students from various institutes like Vidhyapeeth, management institutes, central and state universities, international students (Nepal), and public school students.

The Coop Connect Division of NCUI has penetrated across different states in the country. It covered states like Assam, Gujarat, Karnataka, West Bengal, Kerala, Manipur, Bihar, Andaman & Nicobar Islands, Himachal Pradesh, Uttar Pradesh, Madhya Pradesh, Chhattisgarh, Delhi (NCR), Haryana, Mizoram, Nagaland, Jharkhand, Meghalaya, Jammu & Kashmir, Rajasthan, Odisha and Punjab. The Coop Connect Cell also expanded its reach to the neighbouring countries like Nepal, which is an important member of SAARC.

The Cell provides information and creates awareness on various issues related to cooperatives and the initiatives taken up by NCUI and Ministry of Cooperation. The various topics covered in the programs include: awareness about Yuva Sahkar Scheme of NCDC, Innovation idea of Business, employment opportunities in cooperatives, role of cooperatives in national economy, NCUI Haat, Incubation Centre, Skill Development Centre at Noida (UP), etc.



NCUI in collaboration with Pragytish College, Assam, conducted Webinar for students of Department of Economics



NCUI Coop Connect Division organized essay competition for a school in Baghpat under Baghpat Coop Education Field Project



NCUI Coop Education Field Project Gandhinagar organized Coop Connect Program for students of MB College of Commerce



A school youth program organized by NCUI Cooperative Education Field Project, Ratlam, M.P.



NCUI Coop Education Field Project, Fatehpur, organized youth development program



Smt. Senti Janris, Head Mistress of a Kohima School, handing over award to the winner of Best Drawing Painting Competition organized by NCUI Cooperative Education Field Project, Kohima



A view of school students/ youth awareness program organized by NCUI Cooperative Education Field Project for SC/ST in Thiruvananthapuram



An essay competition was organized by NCUI Cooperative Education Field Project, Deoria for students on the occasion of 'Azadi Ka Amrit Mahotsav'.

CHAPTER

10

PROGRAM AND LIAISON DIVISION

The information related to the various Starred/ Unstarred Rajya Sabha and Lok Sabha Parliament Questions has been collected, compiled and thereafter sent to the Ministry of Cooperation and other concerned from time to time.

- Information on various aspects of functioning of the cooperative sector in Arunachal Pradesh, Uttar Pradesh, Tripura, Karnataka, Telangana, Goa, Madhya Pradesh, Nagaland and Mizoram states were provided to Ministry of Cooperation with regards to the visit of Hon'ble Prime Minister, Union Minister of Cooperation, Union State Minister for Cooperation, Member (NITI Aayog), etc., from time to time.
- The Division has prepared and updated contact information of All State Cooperative Unions and Junior Cooperative Training Centres (JCTCs) for conducting an in-depth assessment of the Junior Cooperative Training Centre (JCTCs) of India. AFC India Limited has been identified to conduct the study for NCUI.
- A note on the activities undertaken by the NCUI under CSIAC scheme has been collected/ compiled/ prepared and submitted to Ministry of Cooperation regarding examination of demands for grants (2022-23).
- An information document on the NCUI including its establishment, management, different activities in line of the mandate of the Ministry of Cooperation and recent initiatives etc., was prepared for sharing with selected Members of Parliament Standing Committee for its meeting on 22 February, 2022.
- All member institutions of NCUI, NCUI Cooperative Education Field Projects and Agriculture Cooperative Staff Training Institutes (ACSTIs) were communicated for online participation in Hon'ble Prime Minister's virtual address on "the National Conclave on Natural Farming" held on 16 December, 2021.
- A communication alongwith concept note on National Cooperative Database was sent to all member institutions of NCUI and Agriculture Cooperative Staff Training Institutes (ACSTIs) to participate in consultation Meeting with stakeholders to create a National Database of Cooperatives under the Chairmanship of Secretary, Ministry of Cooperation, New Delhi, on 23 December 2021. The meeting was attended by Additional Secretary and Central Registrar, Joint Secretaries, OSD to MoC, Director, IRMA, Senior official of RBI, NCCT, NCUI and other National level Cooperative Federations (Delhi based). Many representatives of state cooperative unions also joined the virtual meeting.
- Initiated measures and identified the key officials for participation and showcasing the "NCUI Haat" by setting up a stall during the pre-vibrant Gujarat event held on 14-16 December, 2021, in Anand, Gujarat. Also, arranged the visit of Secretary, Ministry of Cooperation, in the "NCUI Haat" stall showcasing the products of NCUI Cooperative Education Field Project, Gujarat.
- The division arranged and compiled the information related to cooperatives having export potential. This information has been sent to the CPC Section, Ministry of Cooperation, as per their needs.
- Tie-up was made with AMUL, CAMPCO, Markfed Punjab, SHGs of Uttarakhand, to ensure their participation in the NCUI Haat Cooperative Fair held from 14-20 November, 2021, at NCUI.
- A group of NCUI officials visited F-tec Skill Centre and met with Shri Sunil Sharma, Chief Operating Officer and Ms. Deepa Kapoor at the office of F-tec on 21 October 2021 to find the possibilities of educational and technical support to conduct the skill development programs at Skill Development Centre of NCUI at Noida.
- An MoU has been signed between NIESBUD and NCUI on 15 September, 2021, in the office of

Director General of NIESBUD, New Delhi, by Mrs. Neelam Shami Rao, IAS, Director General, NIESBUD, and Dr. Sudhir Mahajan, IAS (Rtd.), Chief Executive, NCUI, for collaboration and cooperation with NCUI to organize various Skill and Entrepreneurship Development Programs at Skill Development Centre of NCUI.

- The Division collected the information from state cooperative unions of Uttar Pradesh, Manipur, Kerala, Sikkim, Karnataka, Bihar, Uttarakhand and Punjab regarding the future visits of Hon'ble Cooperative Minister at important cooperative institutions (academic/training/banking/research etc.) in these states at least once every month. The necessary information was compiled and sent to OSD to Hon'ble Minister of Cooperation.

- Information related to 5/6 successful cooperatives in India and the state-wise data on cooperatives was sent to OSD to Hon'ble Minister of Cooperation as necessary inputs for preparation of the address of Hon'ble Minister during National Cooperative Conference held on 25 September, 2021.

- The Division arranged a meeting for the Chief Executive, NCUI, with Shri Harpreet Singh, Chairman WDRA, to discuss the possible collaboration and long-term partnership as a nodal agency for state cooperative unions in organizing the WDRA's Educational Awareness Programs for farmers. WDRA allotted 10 programs to NCUI for Karnataka state. The Project division was instructed on conducting 8 programs through KSCF at its 8 JCTCs and remaining

2 programs through NCUI Cooperative Education Field Projects.

- An online consultation was conducted on 27 August, 2021, for discussing the "Challenges and Opportunities in Skill Development and Entrepreneurship in Cooperatives" in Agriculture Credit, Processing and Marketing Sector. Dr. Sudhir Mahajan, Chief Executive, NCUI, welcomed the participants and shared the objectives of the program. Mr. Narayana Bhargava, Founder Chairman and MD of Narayana Bhargava Group; Dr. N.M. Prusty, Former Official of NDDB; Dr. Sanjaya Pradhan NSDC; Shri Prakash Naiknavare, MD NFCSF; Shri K.K. Ravindran MD NCARDBF; and 20 other cooperative officials attended this important webinar.

- The officials of the P&L Division visited NSDC to meet with Mr. Jaikant Singh, Head of Strategy and Programme Development Team and Dr. Sanjaya Pradhan, Lead affirmative Action. They had detailed discussions for proposed collaboration between NCUI and NSDC to get NSDC's support and guidance for Skill and entrepreneurship development of cooperative members.

- All state cooperative unions of North Eastern states were requested to send the information regarding the cooperative status in their respective states for the proposed visit of Hon'ble Minister of State (Cooperation) in North Eastern states in a prescribed Performa. The related information was collected, compiled and sent to Shri Shekhar Bose, Under Secretary to the Government of India, Ministry of Cooperation, for his reference.



MoU signed by Director General, NIESBUD, and Chief Executive, NCUI, on 15th Sept. 2021 at Kaushal Bhawan for organizing various Skill and Entrepreneurship Development Program



Consultation Meeting with Stakeholders to create a National Database of Cooperatives under the Chairmanship of the then Secretary, Ministry of Cooperation, on 23rd December, 2021, at NCUI

CHAPTER

11

NATIONAL COOPERATIVE DATA BANK (NCDB)

Indian Cooperative Movement—'A Statistical Profile' (16th Edition)

A periodic update of *Indian Cooperative Movement "Statistical Profile"* is done by the NCDB Division from time to time. For the preparation of its next edition of statistical profile, NCUI already communicated and develop a liaison with Registrar of Cooperative Societies (RCS), State Cooperative Unions, National Level Federations, State Level Cooperative Federation by sending letters with enclosed Performa(s) to ensure timely availability of all three primary, district and state level data/information regarding cooperatives. Collection, review and monitoring of the data received from various data source agencies i.e., State RCS, State Cooperative Unions, National Cooperative Federations, and other cooperative institutions is under process.

Compilation of General Information on Cooperatives

This was undertaken to collect the general cooperative information i.e., total numbers of cooperatives, memberships, renowned cooperative brands and training, conducted by the cooperative departments of respective states and union territories. Accordingly, a Performa was created and sent to the offices of SCU(s)/RCS. After appropriate liaison and follow-up with the State Cooperative Unions and RCS, timely information was collected and compiled as a spreadsheet for further use.

Preparation of Brief Profile on Cooperative Movement of different States

As requested by the Ministry of Cooperation, the Division prepared a brief profile on cooperative

movement of different states/UTs viz., Telangana, Madhya Pradesh, Gujarat, Karnataka and Uttar Pradesh. Also, it prepared a brief on 'Development of Dairy Cooperatives in India'.

Preparation of information paper on ongoing schemes/activities/plans implemented in Kerala under Central Sector Schemes/CEF through NCUI

As sought by the Ministry of Cooperation, an information paper was prepared on ongoing schemes/activities/plans, including its objective, performance and overall contribution, implemented in Kerala through NCUI under Central Sector Schemes and Cooperative Education Fund through NCUI.

Analytical Study of Primary Agricultural Credit Cooperative Societies (PACS)

The Government of India is strengthening the grassroot level cooperatives by revamping the PACS through financial support from agencies like NABARD, Agricultural Infrastructure Fund (AIF). Considering the importance of grassroot level societies and recent trends of PACS, a study has been undertaken and compilation of the PACS data up to the year 2020 has been completed.

The NCDB Division provided data on cooperatives to the concerned divisions in supporting them in answering the Parliament questions as well as various information required by the Ministry of Cooperation from time to time.

CHAPTER

12

BRIEF REPORTS OF NATIONAL LEVEL
COOPERATIVE ORGANIZATIONS**NATIONAL AGRICULTURAL COOPERATIVE
MARKETING FEDERATION OF INDIA LTD.
(NAFED)**

National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED) was established on 2nd October, 1958. The main objectives of NAFED are to organize, promote and develop cooperative marketing, processing, storage of agricultural produce and forest produce, export and import of agricultural commodities, implements and other inputs. NAFED, being a national level apex organization of the agricultural marketing cooperatives, also extends marketing support to the farmers in coordination with state level cooperative marketing commodity federations and primary agricultural cooperative marketing societies in order to fetch the best price for their produce.

The business activities of NAFED may be broadly divided into three categories:

- NAFED functions as one of the central nodal agencies for carrying out minimum support price (MSP) operations under the price support scheme and implementing market intervention scheme.
- NAFED on the directions of Government of India undertakes procurement of pulses and onion under price stabilization fund schemes of the Government of India.
- NAFED undertakes commercial activities on its own without any involvement or assistance from the Central Government.

During 2021-22, NAFED achieved a business turnover of Rs. 19752.22 crore as against the turnover of Rs. 36894.94 crore achieved during the year 2020-21. The major share in the turnover during the year 2021-22 is of domestic trade which accounted for Rs. 19345.28 crore, whereas it was Rs. 36758.54 crore

during the year 2020-21. The domestic trade includes business in outright account, price stabilization fund/price support scheme on behalf of the Government of India.

Performance of NAFED during the last two years is given below:

S. No.	Particulars	2020-21	2021-22
1.	Share capital	3069.38	4101.60
2.	Reserve and other funds (Net) (after adjustment accumulated losses previous year)	9056.05	26981.67
3.	Gross profit	46778.00	24873.00
4.	Net profit/loss	24394.70	13927.16
5.	Business turnover	3689494.53	1975222.40

Comparison of business performance of NAFED for the years 2020-21 and 2021-22:

S. No.	Particulars	2020-21	2021-22
(A)	Internal trade		
1.	Outright	1668867.14	1287275.76
2.	Agriculture inputs	3605.01	8498.34
3.	P.S.S./P.S.F. sales in GOI account	2003381.11	638753.50
Total (A):		3675853.59	1934527.60
(B)	Foreign trade	13640.94	40694.80
Total (B):		13640.94	40694.80
Total turnover (A+B):		3689494.53	1975222.40



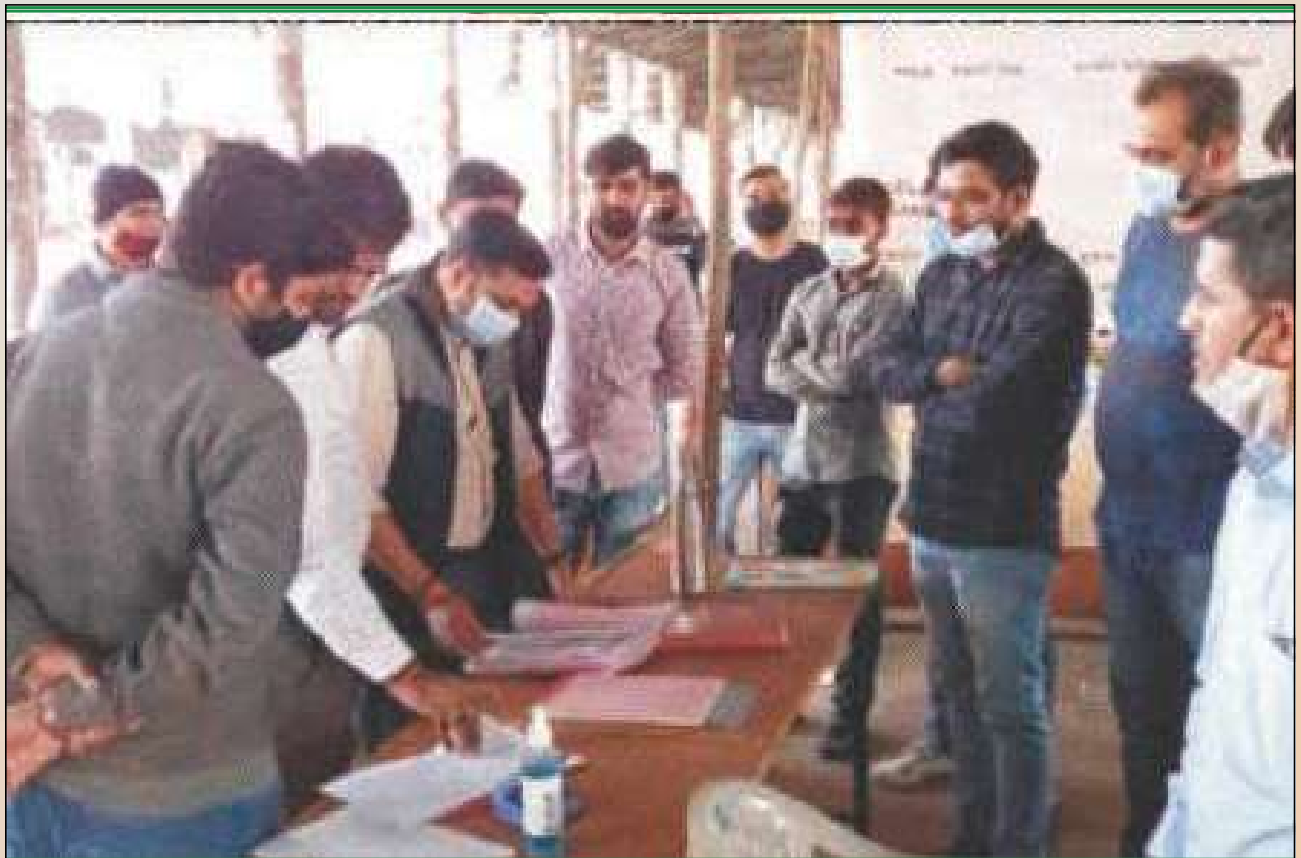
A view of the distinguished gathering on the occasion of NAFED's Annual General Body Meeting



Saffron launch by Hon'ble Union Minister of Agriculture, Shri Narendra Singh Tomar



MoU Signing Ceremony between NAFED and ABRPL in presence of dignitaries



Procurement of G.N. Pods in Gujarat

NAFED's Key Activities/Programs/Achievements

Key activities/programs/achievements are listed below, where NAFED:

- ◆ Completed the shipment of 1.60 lakh metric ton (MT) of rice to Bangladesh under 'G to G Initiative'.
- ◆ Supplied 10,000 MT of rice and 200 MT of wheat to Myanmar as humanitarian aid on behalf of the Ministry of External Affairs, Government of India.
- ◆ Procured 2.47 lakh MT of oilseeds and pulses during Kharif season 2021-22, benefitting 3.67 lakh farmers.
- ◆ Purchased 1 lakh MT of imported stocks of *masoor* dal for the National Buffer of Pulses.
- ◆ Sold 3.81 lakh MT of pulses and oilseeds under PSS/PSF during October 2021 to March 2022.
- ◆ Procured 2.65 lakh MT of paddy under decentralized procurement.
- ◆ Opened 5 new retail outlets of NAFED Bazaar in Gujarat, Punjab and Delhi.
- ◆ Installed vending machine in Krishi Bhawan with a wide for range of millet products.
- ◆ Tied up with M/s. Shubam Enterprises for promotion of its green energy initiative by setting up Bio CBG plants.
- ◆ Signed an MoU with Ahmedabad Municipal Corporation to launch second Bio Fuel Plant in Gujarat.
- ◆ Signed an MoU with Assam Bio Refinery Private Limited (ABRPL) and State Bamboo Development Agency (SBDA) of Assam under the National Bamboo Mission for production of renewable green fuel bioethanol, other valuable chemicals, and green power from bamboo biomass.
- ◆ Signed an MoU with Sammunati Finance for extending credit to FPOs.
- ◆ Stepped forward to provide market linkages for certification of organic kiwi farmers of Ziro, Arunachal Pradesh through launch at Delhi Haat.
- ◆ Organized National Webinar on Bamboo and Agro Forestry.
- ◆ Took various initiatives under the MoU executed with UT of Jammu and Kashmir long-term sustainable development for horticulture in the region.
- ◆ Convened Odisha Agri Conclave 2021 in association with Government of Odisha.
- ◆ Executed the MoU with DAY-NRLM for women empowerment through handholding of women FPOs.
- ◆ Targeted the procurement of 2.00 lakh MT of onion for National Buffer.
- ◆ Stored 16,520 MT of onion during Rabi 2021 season at the newly constructed storages under Maha Onion PPP-IAD Project.
- ◆ Supplied 4,05,817 MT of pulses to states during 2021-22 under various welfare schemes.
- ◆ Supplied 17,054 MT of milled pulses to Defence Forces during the 3rd and 4th quarters of 2021-22.
- ◆ Bagged further orders from Government of Uttar Pradesh for supply of grocery items.
- ◆ Achieved a remarkable turnover of about Rs. 287 crore for its jute business.
- ◆ Joined hands with reputed institutions like ASCI, LBSNAA and CICTAB for upgrading skills and competencies of employees, who undergo training at reputed institutes.
- ◆ Organized workshop on "General Awareness on Sexual Harassment", which was attended by 2,740 officials.
- ◆ Launched NAFED Bazaar e-commerce site on NAFED's Foundation Day (2nd October, 2022).

KRISHAK BHARTI COOPERATIVE LIMITED (KRIBHCO)

Krishak Bharati Cooperative Limited (KRIBHCO), a national level multistate cooperative society, was incorporated on 17 April, 1980, and at present is registered under Multistate Cooperative Societies Act 2002. 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 2021-22, the Society's plant at Hazira (Surat), in its 36th year of commercial production, achieved the production of 13.29 lakh MT ammonia and 22.08 lakh MT urea which corresponds to capacity utilization of 106.50% for ammonia and 100.60% for urea. In addition, the Society produced 8.58 lakh litres of liquid bio-fertilizer, 50,68,000 NM³ liquid argon, and 1.89 lakh quintals of certified seeds.

The total membership of KRIBHCO consists of 9,466 cooperatives societies, and paid-up share capital of the Society was Rs.388.62crore as on 31st March, 2022. The Board of Directors of the Society have recommended a dividend of 20% on the paid-up share capital for the year. The Society has posted an ever highest profit before tax of Rs. 1493.26crore. The networth of KRIBHCO has increased from Rs. 3557.37 crore in FY2020-21 to Rs. 4643.10 crore as on 31st March, 2022.

KRIBHCO has achieved 34.58 lakh MT urea sales during the year. It consisted of sales of 22.08 lakh MT of KRIBHCO urea, 9.66 lakh MT of KFL urea and 2.84 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 as well. The Society imported 6.77 lakh MT of DAP, 2.23 lakh MT of NPK 10-26-26, 1.09 lakh MT of NPK 12-32-16 and 1.09 lakh MT of NPS20-20-0-13. A total quantity of 11.18 lakh MT 'P' & 'K' fertilizers was handled during the year.

Apart from above, the Society managed to sell 74553.97 MT of surplus ammonia and 50,68,000 NM³ liquid argon during 2020-21.

The seed multiplication program of the Society was initiated in the year 1990-91 to provide high quality seeds of major crops to the farmers. In various states, 11 modern seed processing plants and 2 custom processing units are located at Karnal (Haryana) and Rudrapur (Uttarakhand). During 2020-21, the Society produced 1.89 lakh quintals and sold the entire quantity of certified seed of various crops.

To enhance the agricultural productivity by providing quality hybrid seeds of appropriate characteristics to the farming community, KRIBHCO has tied up with a leading hybrid seed company for marketing of their produce through its marketing network in KRIBHCO's own brand. During the FY 2021-22, the Society sold 48,820 packets of Bt. cotton, 349 quintals of paddy hybrid, 2,103 quintals of paddy research, 4,690 quintals of hybrid maize, and 55 quintals of hybrid bajra seeds.

At present, the Society is producing 10 types of bacterial strains of liquid bio-fertilizers, and during FY 2021-22, KRIBHCO sold 8.58 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. It has sold 51,737 MT of city compost during FY2021-22.

The Society is operating 63 own outlets known as Krishak Bharti Sewa Kendras (KBSKs) in the states of Uttar Pradesh, Haryana, Punjab, Rajasthan and Madhya Pradesh. KBSKs are also instrumental in transmitting to the farming community the latest technical knowledge of agricultural practices.

KRIBHCO, having a dedicated team of agricultural professionals, continued its efforts towards transfer of latest farm technology to the farming community. The Society organized over 6,013 programs such as farmers meetings, field demonstrations, field days/crop shows, cooperative conferences, and group discussion sessions etc., benefiting 2.43 lakh farmers and cooperative officials in its areas of operation. The Society also made available 16.17 lakh technical



A view of the distinguished gathering on the occasion of Kribhco's Annual General Body Meeting



Dr. Chandra Pal Singh Yadav, greeted by Kribhco officials after his election as President ICA-AP

folders in regional languages on KRIBHCO products to farmers and cooperatives.

For strengthening cooperatives in rural development, the Society adopted 187 cooperative societies, and trained 15,387 cooperative managers in 153 cooperative conferences. The Society also organized 64 health campaigns for human and livestock, promoted 33 drinking water facilities, 53 rural sports programs, 36 sanitation campaign, and 38 income generation programs.

'Krishi Paramarsh Kendra', a high-tech centre at KRIBHCO Bhawan, Noida, continued free consultancy to farm-related problems. The Centre also propagated efficient and balanced use of fertilizer by testing 2,777 soil samples collected scientifically for micro-nutrients and 2,687 soil samples for macro-nutrients and irrigation water from 16 states free of cost.

Investments/Joint ventures/Subsidiaries/ others

- Oman India Fertilizer Company SAOC (OMIFCO)
- KRIBHCO Fertilizers Limited (KFL)
- KRIBHCO Agri Business Private Limited
- KRIBHCO Green Energy Private Limited
- KRIBHCO Infrastructure Limited (KRIL)
- Gujarat State Energy Generation Ltd. (GSEG)
- Indian Commodity Exchange (ICEX)
- Nagarjuna Fertilizers and Chemicals Ltd. (NFCL)

The Society has received the following awards and prizes during the year:

- Educational Video Film produced by KRIBHCO on "*Smart Agriculture*" was recipient of First Prize and cash award of Rs. 50,000 at MANAGE, Hyderabad Agriculture Films Festival 2022. The film also won runner-up award at FAI Annual Awards.
- KRIBHCO Fertilizer plant, Hazira, won runner-up award for "Environmental

Protection" in the nitrogenous fertilizers' plants category.

- KRIBHCO Fertilizer Limited (KFL), Shahjahanpur, got the FAI award for "Improvement in Overall Performance of a Company" in FY2020-21.
- "KRIBHCO News" received 2nd Best In-House Journal National Award under English category by Public Relations Society of India (PRSI).

NATIONAL COOPERATIVE DAIRY FEDERATION OF INDIA LTD. (NCDFI)

Like several parts of the world, India also experienced a massive surge of Covid-19 cases and fatalities during the second wave of the pandemic in the fiscal ended on 31 March 2022. While the government authorities and businesses are fighting to revive and rebuild the economy in challenging situations, National Cooperative Dairy Federation of India (NCDFI) has been closely monitoring the sporadic surges in the Covid-19 cases. Further, NCDFI has been implementing all the necessary measures to protect the employees, stakeholders, and operations so as to ensure the supply of commodities and services to the society in general, and valuable members in particular.

The primary objective of NCDFI is to facilitate the working of dairy cooperatives through coordination, networking and advocacy, while doing so NCDFI creates value for its members by assisting them in whatever meaningful way possible.

In this endeavour, NCDFI continued to coordinate with institutions for the sale of milk and milk products, facilitated online transactions of various commodities at NCDFI eMarket, and worked for genetic improvement of the cattle.

Institutional Sale

NCDFI coordinates the supply of milk and milk products by dairy cooperatives across the country to the institutions under the Ministry of Defence (MoD) viz., Army, Navy, Air Force and Indo-Tibetan Border Police (ITBP) under the Ministry of Home Affairs.

Supplies to MoD and ITBP

During FY2021-22, NCDFI coordinated the supply of milk and milk products to 375 Army Supply Corp Depots, 37 Indian Air Force Stations, and 3 Indian Naval Services Units under the Ministry of Defence, Government of India. In addition, NCDFI coordinated milk product supplies to ITBP, Dehradun, Bareilly and Shimla, from its member dairy cooperatives.

NCDFI is proud to mention here that 100 cooperative dairies spread across the country participated in the milk and milk products supply. Contracts concluded during the year were worth Rs.1,406 crore.

NCDFI eMARKET

Adoption of technology and its application to ensure better returns to dairy cooperatives and in turn to milk producers has been the prime focus of NCDFI. Accordingly, the introduction of NCDFI eMarket, an electronic marketplace, has immensely benefitted dairy cooperatives across the country. During the year, NCDFI eMarket also extended its services to various service contracts such as hiring labour, transport, godown hiring, canteen services, etc. Accordingly, NCDFI eMarket is working continuously to create a differentiated value proposition for sellers and buyers.

Dairy Commodities

NCDFI has maintained its leadership position in the bulk trade of dairy commodities and continues to consolidate its preferred service provider status among leading dairy cooperative brands. During the year, transacted volumes at NCDFI eMarket were 76,487 MT SMP; 23,872 MT butter; 4,083 MT WMP; 1,082 MT whey powder, 626 MT cheese, apart from 7.06 crore litres of raw chilled milk (RCM) and 1.97 crore litres of separated skimmed milk (SSM). These transactions were done at NCDFI eMarket through various types of auctions, i.e., 'forward auctions', 'auction sale' and 'reverse auctions'. NCDFI members are actively using the platform for routing their dairy commodity bulk sales through NCDFI eMarket. Their decision has resulted in higher sale proceedings as the system concluded the prices

considering the supply and demand scenario, especially in volatile markets.

In this regard, NCDFI analyzed the difference between the offer price and the actual concluded price for dairy commodities on NCDFI eMarket, which suggests that during the year, dairy cooperatives could earn cumulative additional revenue through various trades to the tune of Rs.12.58 crore (Table 2). Further, recognizing the system's value and efficient price discovery mechanism, NCDFI eMarket has become the benchmark for pricing, especially for SMP and butter, in the dairy sector.

Cattle Feed Ingredients

Besides the sale of milk and milk products, NCDFI eMarket also facilitates the procurement of all required agri-commodities for cattle feed plants. During the year, 56 cooperative cattle feed plants in 18 states procured required cattle feed ingredients through NCDFI eMarket. A total of 44 agri commodities and cattle feed ingredients were traded on the platform. Many cattle feed plants are in the process of procuring raw materials through NCDFI eMarket.

Increased Transparency

The Android applications of NCDFI eMarket have released updated versions periodically, which enabled the users to remain updated with customized auction information on a real-time basis. Further, NCDFI eMarket is publishing the results of eAuction in its monthly '*Activity Report*', which is circulated to all members and available on the mobile application and webpages of NCDFI eMarket as well. Accordingly, NCDFI eMarket continued releasing a monthly "Market Research Report" on selected commodities in association with *Agriwatch.com*. The monthly *Market Research Report* covers maize, rice bran, and cottonseed oil cake as they constitute a major portion of agricultural commodities traded on NCDFI eMarket.

Members

The total registered members on NCDFI eMarket platform has reached 3,564 as of 31 March, 2022, which represents participation from across the country. NCDFI conducted most of the meetings



**Shri Mangal Jit Rai, Chairman, NCDFI meeting
Shri Amit Shah, Hon'ble Union Minister for Cooperation**



December 24-27, 2021, 12th edition of Agrovision National Expo at Nagpur



**Shri Mangal Jit Rai, Chairman, NCDFI and Shri K.C. Supekar, M.D., NCDFI meeting
Shri Parshottam Rupala, Hon'ble Union Minister for Animal Husbandry, Dairy and Fisheries**



**Shri Mangal Jit Rai, Chairman, NCDFI meeting
Shri B.L. Verma, Hon'ble Minister of State for Cooperation**

in hybrid mode, comprising a mix of online and offline interactions with its members to have their valuable feedback.

Transacted value

NCDFI has always strived to create sustainable value for all its members. During the year, total business transactions at NCDFI eMarket were to the tune of Rs. 4,815 crore consisting of liquid milk and value-added dairy products worth Rs. 2,847 crore, cattle feed ingredients worth Rs.1,498 crore, sugar worth Rs. 61 crore, packing/packaging materials worth Rs.160 crore and Rs.249 crore worth of other miscellaneous products and services.

Genetic improvement

NCDFI has been continuously supporting dairy farmers across the country with the distribution of superior quality germplasm in the form of semen straws, apart from organizing training and other capacity-building programs under its developmental activities for dairy farmers in providing balanced nutrition and better dairy livestock management.

To provide better access of good quality semen doses to the milk producers in the country, NCDFI has partnered with NDDB Dairy Services for the distribution of frozen semen doses (FSDs) produced by various semen stations. During FY 2021-22, combined sale from all these semen stations was 4.37 crore FSDs valued at Rs.84 crore.

Total Business Transacted

During the year 2021-22, cumulative business transactions conducted by NCDFI amounted to Rs.6,305 crore. This includes milk and milk product sales to institutional buyers worth Rs.1,406 crore, NCDFI eMarket transactions worth Rs.4,815 crore, and the sale of frozen semen doses worth Rs.84 crore.

Future Outlook

In view of the decent performance during the year, in spite of Covid-19 and extraordinary circumstances, the Board of Directors have recommended 15% dividend on the share capital

of the member cooperatives for the FY 2021-2022.

Developmental Activities

Being an apex body of dairy cooperatives in India, NCDFI arranges AI technician meets, stalls at farmer fairs, training programs, farmer meets, seminars, workshops, cooperative conclaves, and management development programs based on the industry need assessment.

Management Development Programs

NCDFI conducted two 3-day Management Development Programs (MDPs) for senior officials of dairy cooperatives on sales, marketing, financial management with a special focus on electronic markets, interpersonal relations, team building, time and stress management, etc., in association with Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune. A total of 66 participants from cooperative organizations spread across the country took an active part in these MDPs.

AI Technician Meets

To promote artificial insemination, NCDFI in coordination with NDDB Dairy Services organized 73 AI Technician Meets which were actively participated by 2,256 technicians from various parts of the country.

Stalls at Farmer Fairs and Exhibitions

To spread awareness of artificial insemination, NCDFI organizes stalls at various exhibitions and farmer fairs across the country. This year the occurrence of the event was relatively less due to the pandemic. The stalls were set up at Lucknow and Nagpur.

Birth Centenary Celebrations of Dr. Verghese Kurien

As it was the birth centenary year of Father of the White Revolution, Dr. Verghese Kurien, various year-long activities and events were organized to celebrate the centenary that was to culminate in a four-day celebration during 24-27 November, 2021, dubbed as the 'Kurien Mahotsav'. These events were co-organized by NDDB, IRMA, GCMME, NCDFI, Kaira Milk Union, and other institutions nurtured by Dr. Kurien.

Liaisoning for Cooperatives

NCDFI continued to liaison with the government on various policy matters. In this regard, NCDFI board members and officials met Hon'ble Union Minister of Home and Cooperation, Amit Shah, and congratulated him on taking charge as India's first Union Minister of Cooperation. NCDFI team also met Hon'ble Minister of Fisheries, Animal Husbandry and Dairying, Parshottam Rupala and briefed him on various activities of NCDFI, and the support of NDDDB received for its successful implementation. Hon'ble Minister appreciated the efforts of NCDFI and further emphasized the need of NCDFI eMarket because of its transparent operations. During the year, meetings were also held with Hon'ble Minister of State for Cooperation, B.L. Verma, to discuss the issues of dairy cooperatives, the working condition and future prospects of dairy cooperatives in the country.

Similarly, NCDFI continued to hold regular stakeholder meetings and interactions with the various officials of the Indian Army, ITBP, ministries, etc., and the representatives of the member dairy cooperatives spread across the country to streamline the institutional sales of milk and milk products.

NATIONAL FEDERATION OF COOPERATIVE SUGAR FACTORIES LTD. (NFCSF)

1. About NFCSF

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. NFCSF was established at a time when India's standing in the world sugar scenario was negligible. Today, there is a steady increase in the sugar production and the cooperatives' share in the total production. During the years 1982, 1988 to 1993, 1995, 1996, 2000, 2018 and 2022, India had achieved the distinction of becoming world's largest producer of sugar. The share of cooperatives in total sugar production during the above said years is estimated to be 55% to 61%.

2. Sugar Production

The area under sugarcane cultivation and sugarcane yields are consistently increasing due to the adoption of high-yielding varieties (HYVs), farm mechanization and favourable climatic conditions. As a result, India is the largest producer of sugar in the world surpassing Brazil. India's sugar production accounts for 20.70% of the world sugar production in which cooperatives share is about 6.70%. As on 31 March, 2022, there were 758 installed sugar factories out of which 284 are in the cooperative sector. Out of 524 sugar mills, who participated in the crushing season 2021-22, 199 operational sugar mills are from the cooperative sector producing about 116 lakh metric tonnes (LMTs) of sugar which is about 32.22% of the total sugar production of 360 LMTs.

3. Initiatives by the Government

The increase in sugarcane production led to payment of 1.15 lakh crore to the sugarcane growers by the sugar mills in the sugar season 2021-22. With an objective to clear the dues of the sugarcane growers, GoI has taken various corrective measures which are as follows:

- Due to the favourable situation prevailing for sugar exports from India during the sugar season 2021-22, GoI Issued advisory to the sugar mills on export of maximum sugar from the country in the ensuing sugar season 2021-22 with an objective to reduce the sugar inventory from the domestic market. As a result, the government was allowed to export record 110 LMTs of sugar from the country, which generated about Rs. 36,000 crore additional gross revenue by the sugar mills.
- GoI has been issuing balanced monthly sales quota for domestic sales to the sugar mills to stabilize the price of sugar. As a result, the ex-mill price of sugar is hovering at Rs. 32/Kg for S grade and Rs. 34/Kg for M grade through the sugar season.
- In order to increase the production of ethanol and its supply under Ethanol Blended with Petrol (EBP) program, thereby improving the liquidity position of the sugar mills enabling them to clear cane price arrears of the farmers, GoI opened six-month window from



62nd AGM of NFCSF held on 22nd Sept, 2021 at NCUI, New Delhi.



Shri Jaiprakash Dandegaonkar, President, NFCSF felicitating Shri Sharad Pawar , Hon'ble MP & Former Union Agriculture Minister during the Annual Efficiency Award of NFCSF held in November, 2021 at NCUI Auditorium, New Delhi.



Shri Prakash Naiknavare, MD, NFCSF felicitating Shri R.K. Singh, Hon'ble Minister of Power and New & Renewable Energy, Government of India.

April 2022 onwards for sugar mills to submit fresh proposals to avail loans at a subsidized interest rate for setting up new distilleries or expanding the existing facilities for augmenting first-generation ethanol capacity in the country. Under this scheme, the government is extending financial assistance in the form of interest subvention at 6% annum or 50% of the rate of interest charged by banks, whichever is lower, on the loans to be extended by banks for five years including one-year moratorium. To ensure that only serious project proponents will participate in the scheme, a window has been opened for fresh applications from those project proponents who have acquired land for projects and obtained environmental clearance.

4. **Techno-Commercial Services by NFCSF**

Introduction of new-proven and innovative technologies is important long-term sustainability of the sugar industry. Introducing technologies for improving productivity for reducing cost of production to improve its profitability for making it a financial self-supported industry is very important. The technical cell of NFCSF is well experienced and keeps track of latest technological developments in the sugar industry.

In view of the above, it is essential to transform the industry into “Integrated Industrial Complexes” with an idea to be operational round the year even when the sugar plant is non-operational during off-season. If such approach materializes at ground level, it should be apprehended that the byproducts of the sugar factory will be more profitable than the main product i.e., sugar. This will also help in proper utilization of manpower of the sugar industry in off-season. The concept of the consultancy services should be constantly revised with advancement of technology for better utilization of our resources, infrastructure, utilities, knowledge, manpower for overall socio-economical development of the society. The “*sugar integrated industrial complexes*” should be developed as a business hub.

Projects undertaken in 2021-22

During FY 2021-22, NFCSF successfully undertook 33 total projects (Sugar, Cogeneration

& Distillery) in the states like Uttar Pradesh., Haryana, Maharashtra, Punjab, Gujarat, Tamil Nadu, Maharashtra, Jammu & Kashmir, etc.

Sugarcane Advise and Cane Development Activities: 2021-22

■ **Training session on use of drone technology:** The Federation organized training session on use of drone technology in sugarcane agriculture at NFCSF, Delhi.

■ **Varietal Identification Committee (VIC) Meeting:** NFCSF representative attended the virtual meeting of varietal identification committee (VIC) held on 21 October, 2021, held at Indian Institute of Sugarcane Research, Lucknow.

■ **Advisory on Sugarcane Pest Management:** In the interest of Haryana sugar industry, NFCSF has published an advisory on sugarcane pest management.

■ **Guru Nanak Dev Sugarcane Research & Development Institute, Kalanaur, (District Gurdaspur), Punjab:** The National Federation has prepared various project reports viz., DPR for establishment of ‘Guru Nanak Dev Sugarcane Research & Development Institute, Kalanaur, Punjab’, ‘Quality sugarcane seed production program for increasing cane yield and sugar recovery of cooperative sugar mills in Punjab’, ‘Guidelines for improvement of sugarcane production of the sugar mills, etc.

■ **Promotion of Quality Seed Production through Tissue Culture Technique for increases sugar and cane yield of the mills:** The National Federation has prepared detailed project report and detailed notice inviting tender for construction of Green House (Hi-Tech Green House 600 sqm. & Poly Net house 672 sqm) of Karnal Cooperative Sugar Mills Ltd., Karnal, Haryana for production of quality seed production through tissue culture technique for increased sugar and cane yield of the all cooperative sugar mills.

■ NFCSF participated during the National Cogeneration Awards

5. Pre-Budget Memorandum

NFCSF has prepared and submitted a Pre-Budget Memorandum for incorporation in the Union

Budget for 2022-23 in January 2022. The main proposals put up by NFCSF were:

Direct Taxes

- ◆ To allow payment of additional cane price over and above FRP, as and when it occurs, as a valid business expenditure.
- ◆ Relief in Income Tax on Ethanol.
- ◆ Amendment in section 2(31) of Income Tax Act inserting the definition of Cooperative Society.
- ◆ Allow ability of deduction under Section 80 (P) of Income Tax Act 1961 in respect of marketing of agricultural produce of its members to sugar mills.
- ◆ Profits and gains of national and state level federations of various cooperative societies.

Others

- ◆ Sugar Industry should be given the stature of priority sector.

Problems/Technical Issues in Implementation of GST

- Currently anomaly on GST on Rectified Spirit/Extra Neutral Alcohol needs to be settled.
- Sugarcane cess by some of the states should not be charged.

6. 62nd Annual General Meeting of NFCSF

The 62nd Annual General Meeting of NFCSF took place on 22nd Sept., 2021, at New Delhi. Since the prevailing situation was not quite conducive to conduct the AGM and Efficiency Award ceremony in the traditional manner due to ongoing COVID-19 situation in Delhi, the annual meeting was organized at a much small scale to meet the statutory requirements.

7. Technical Efficiency Awards 2019-20 and 2020-21

The performance of cooperative sugar factories in the country is regularly evaluated by NFCSF under the Chairmanship of Director (Sugar Policy), Govt. of India, and comprising technical experts

from NFCSF and other organizations. During sugar year 2019-20, total 92 and for the sugar year 2020-21, record 108 cooperative sugar factories participated for efficiency awards and received the highest number of applications in various categories. Awards were presented on 16 November, 2021, at NCUI Auditorium, New Delhi.

8. Outreach to State Cooperative Sugar Federations and Members Cooperative Sugar Mills during the first lockdown of 2021-22

NFCSF continued its outreach efforts starting from 2020-21 as the mills were still facing issues of labour, smooth factory operation, marketing and export of sugar etc. To assist and guide the member sugar factories during the testing time, technical experts from the National Federation of Cooperative Sugar Factories organized a series of one-to-one video conferences with state sugar federations and member cooperative sugar factories. Issues ranging from farm, mill and market aspects were discussed and ways were found for resolution of these issues. Certain urgent issues of concern were taken up with Central and State Governments.

9. NFCSF's Publications

During the year NFCSF continued to publish its regular publications viz., "*Cooperative Sugar Press News*" weekly magazine containing reports on sugar and allied subjects, Parliament questions and answers, market reports and "*Cooperative Sugar*" a monthly journal containing useful technical articles on sugarcane, sugar and their byproducts and government orders, notifications and statistical information. Various articles on cooperatives and success stories of cooperatives were also published. NFCSF also maintained contact with Media during the year to make the public aware of the problems in the sugar industry and to highlight the achievements of the sugar industry.

NATIONAL COOPERATIVE HOUSING FEDERATION OF INDIA (NCHF)

National Cooperative Housing Federation of India (NCHF) is a nation-wide organization of the cooperative housing sector. The primary objective of NCHF is to promote housing

cooperatives and to coordinate and facilitate their operations, especially the Apex Cooperative Housing Federations (ACHFs) which are its members. The main activities and achievements of NCHF during FY 2021-22 are given below.

Promotional Activities

- The State Cooperative Housing Federation of Jharkhand was admitted as member of NCHF during the period under reference, and efforts are being made to increase membership of NCHF.
- 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. The Guidelines of Pradhan Mantri Awas Yojana–Urban, Pradhan Mantri Awas Yojana–Grameen, and Affordable Rental Housing Complexes Scheme were provided to them for facilitating to avail benefits of the schemes.
- Information/Data on borrowings, lending operations, housing loans disbursed and units constructed/financed by ACHFs during 2020-21 was sent to the National Housing Bank (NHB) for including in their annual publication.
- 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. LIC was requested to consider such proposals sympathetically keeping in view genuine problems faced by them. LIC was kind enough to approve OTS proposal of Chhattisgarh State Cooperation Housing Federation during the year under report.
- 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). RCS of the concerned states were also requested to advise housing cooperatives to incorporate provisions for structural audit in their bylaws or issue orders in this regard.
- A brief note each on the 'The Expectations of Housing Cooperatives from the Union Budget' and 'Problems faced by Housing Cooperatives' were sent to the National Cooperative Union of India (NCUI).
- As requested, the comments of NCHF on 'Concept Paper on National Cooperative Education & Training Scheme' were sent to the Ministry of Cooperation, Government of India.
- Member Federations were requested for celebration of *Azadi ka Amrit Mahotsav* and launching of awareness campaigns in their respective states. The Chief Executive, NCHF, attended a virtual meeting convened by the Secretary, Ministry of Cooperation on 4th February, 2022, to discuss the preparations and further planning to execute the 'awareness campaign' during the *Azadi ka Amrit Mahotsav* week from 7-16th February, 2022.
- An article entitled 'Budget 2022-23: Housing, Urban Planning and Cooperatives in Focus' written by NCHF's Chief Executive N.S. Mehara was published in March, 2022, issue of '*The Cooperator*', a monthly journal of NCUI, and '*Land Bank Journal*' of National Cooperative Agriculture and Rural Development Banks Federation (March, 2022). The said article was also published in *NCHF Bulletin* (March, 2022) for the benefit of members of housing cooperatives.
- Brief notes on 'Problems faced by Housing Cooperatives' and 'Points for consideration/inclusion in the new National Policy on Cooperatives' were sent to the Ministry of Cooperation, Government of India.
- A 'Revival and Coordination Committee of NCHF' was constituted to suggest measures to strengthen activities of NCHF and its

Member Federations; explore possibilities of generating financial resources of NCHF; diversification of activities of Member Federations; and involvement of NCHF and its Member Federations in various programs of the Government of India and state governments.

- Properties of housing cooperatives got insured through NCHF. Member ACHFs and primary housing cooperatives were requested to cover their housing projects under the 'Standard Fire and Special Perils Policy' or 'Bharat Griha Raksha Policy' through NCHF at reduced premium.
- The Chief Executive, NCHF, made a presentation before the Secretary, Ministry of Housing and Urban Affairs (HUA) on 30th June, 2021, regarding the activities and achievements of NCHF and its Member Federations. A note on 'Achievements and progress of NCHF during last five years' was also sent to the Ministry of HUA.
- A brief note on New Initiatives/Best Practices followed/adopted by some ACHFs was sent to Assam State Cooperative Housing Federation. On request, Judgments of Supreme Court/High Courts were sent to primary housing cooperatives and other concerned. Necessary guidance was also provided to housing cooperatives.

Education, Training and Information Dissemination

A Leadership Development Program for the Chairmen/Directors/Managers of Housing Cooperatives was organized from 23-25th August, 2021, through video conferencing in collaboration with the National Centre for Cooperative Education (NCCE). In all, 25 participants from various states attended the Training Program.

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. To commemorate the Cooperative

Week Celebrations-2021, NCHF brought out a special issue of '*NCHF Bulletin*' which was released by Hon'ble Union Minister of State for Cooperation, B.L. Verma, at the inaugural function of the Cooperative Week Celebrations organized by NCUI on 15th November, 2021. The above publication was circulated among the participants of the inaugural function.

Chief Executive, NCHF, N.S. Mehara, attended various webinars organized by ICETT, ICA, NCUI, NCCT, etc., on important issues like social media, reformulating national policy on cooperatives, health cooperatives, ease-of-doing business for cooperatives, etc.

Publications

NCHF has been bringing out various publications from time to time. During the year 2021-22, it brought various publications namely a monthly journal '*NCHF Bulletin*' including (a special issue during Cooperative Week Celebrations); *Provision for Structural Audit in the Bye-laws of Housing Cooperatives-Compilation of Orders of RCS*; *Telephone Directory of NCHF*; *Compilation of Supreme Court Judgments*; *Annual Report and Audit Report of NCHF* for the year 2020-21, 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 1-15th September, 2021, and Hindi Diwas was celebrated on 14th September, 2021. The *Annual Report and Audit Report* of NCHF for the year 2020-21 were prepared in Hindi; Meetings of *Rajbhasha Karyanvayan Samiti* and Hindi workshops were held regularly.

Documentation Centre and NCHF Website

The Documentation Centre on Cooperative Housing at NCHF Secretariat was further strengthened by procuring various useful publications, reports etc. During the period under reference, a total of 20 books were added. NCHF

**A Group Photograph at the
Annual General Body Meeting
of NCHF on 26.09.2021
at New Delhi**



**Shri B.L.Verma, Hon'ble
Union Minister of State for
Cooperation releasing the
Special Issue of 'NCHF Bulletin'
at the inaugural function of the
CooperativeWeek
Celebrations-2021
on 15th November, 2021
at New Delhi**

**A group photograph of the Students
of MBA Program in Rural Management
from the Centre for Studies in
Rural Management (CSR),
GujaratVidyapith at NCHF Secretariat
on 30.11.2021 with
Shri N.S. Mehara, Chief Executive,
NCHF**



website (www.nchfindia.net) was updated regularly during the period under report.

Study Visits To NCHF Secretariat

Various trainees, students, cooperators made study visit to NCHF Secretariat during the year 2021-22, details of which are as under:

- ◆ A group of 29 trainees undergoing 'Diploma in Cooperative Education and Development' from the National Centre for Cooperative Education, New Delhi made an observation study visit to NCHF Secretariat on 07.10.2021.
- ◆ A group of 25 students of MBA Program in Rural Management from the Centre for Studies in Rural Management (CSRM), Gujarat Vidyapith, Randheja, Gandhi Nagar, undergoing a sensitization program from 30th November to 2nd December, 2021, at the National Centre for Cooperative Education (NCCE), New Delhi, made a study visit to NCHF Secretariat on 30 November, 2021.
- ◆ A group of three cooperators from Pune, Maharashtra, under the Leadership of Suhas Patwardhan, Vice Chairman, Maharashtra State Cooperative Housing Federation, and President, Pune District Cooperative Housing Federation, visited NCHF Secretariat on 15 January, 2022.
- ◆ A delegation of 15 cooperators comprising office bearers and other personnel of different cooperative societies from Amreli district in Gujarat made a study visit to NCHF Secretariat on 22 February, 2022.

Miscellaneous

- Necessary information and various monthly/quarterly/half yearly reports were submitted to the Ministry of Housing and Urban Affairs at regular intervals. A brief report on the activities of NCHF during January to December, 2021, was also sent to the above Ministry both in Hindi and English for inclusion in their Annual Report for 2021-22.
- The information pertaining to NCHF for the year 2020-21 as on 31.03.2021 as per the prescribed statistical *pro forma* for filing of

Returns under Section 120 of the Multistate Cooperative Societies Act 2002; the Report of the Audited Annual Accounts for 2020-21; and the plan for Distribution of Surplus for FY 2020-21 as approved by the General Body of NCHF were sent to the Central Registrar of Cooperative Societies, Ministry of Cooperation.

- The details of digital transaction of payment of dividend for the Financial Year 2019-20 were sent to the Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare, Government of India, for their information and record.
- *Swachhta Pakhwadas* were observed and cleanliness/sanitization drives especially for ensuring plastic free environment were undertaken in the office premises of NCHF during 1-15th June, 2021, 1-15th October, 2021, and 1-15th February, 2022.
- Chief Executive, NCHF, N.S. Mehara, attended various meetings/conferences/seminars organized by Ministry of Cooperation, NCUI, VAMNICOM, NFCSE, etc.
- An article on "Cooperative Housing in India" written by Chief Executive, NCHF, N.S. Mehara, was sent to IFFCO for inclusion in their magazine to be published on the occasion of National Cooperative Conference on 25th September, 2021.
- An article entitled "New India Mission – Housing for All by 2022" written by Chief Executive, NCHF, N.S. Mehara, was published in July-September, 2021, issue of '*Cooperative Perspective*', a quarterly journal of Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune.
- Executive Director, Kerala State Cooperative Housing Federation, Iqbal Valiyaveetil and Vice President of Ernakulam Cooperative House Construction Society, Kochi, visited NCHF Secretariat on 24 June, 2021, and met the Chief Executive of NCHF to discuss various issues regarding strengthening of housing cooperatives in Kerala and the Kerala Housefed, especially in post COVID-19 era.

Managing Director of Bhartiya Cooperative Gramin Vikas Evam Nirman Limited (BCGVENL), Lucknow, Vijay Kumar, met NCHF's Chief Executive on 25 June, 2021, to discuss possibility of affiliation of BCGVENL with NCHF and business development. Member of Chhattisgarh State Commission for Scheduled Tribes Nitin Potai visited NCHF Secretariat on 12 November, 2021, and met the Chief Executive of NCHF to discuss various issues regarding setting up housing cooperatives and scope of financing and other activities by them.

- Vigilance Awareness Week was observed in NCHF Secretariat from 26th October to 1st November, 2021.
- NCHF Secretariat observed the Constitution Day on 26 November, 2021, to commemorate the adoption of the Constitution of India. On this occasion, the Preamble of the Constitution was read by the staff members of NCHF.
- Necessary details were sent to VAMNICOM in connection with creation of National level Cooperative Brand Directory Promoting Cooperative Brands in Domestic and International Space.
- The Chief Executive, NCHF, participated in a Budget Webinar organized by the Ministry of Cooperation, Government of India, on 24 February, 2022, for the agriculture and allied sector with the common theme - SMART agriculture.
- A point-wise reply with requisite details pertaining to NCHF was sent to the Ministry of Cooperation with regards to assistance to Multistate Cooperative Federations under the Central Sector Integrated Scheme on Agricultural Cooperation during 2021-22.
- Chief Executive of NCHF participated in thematic Session 4: Round Table with Japanese Companies on 11 March, 2022, under the 13th India-Japan Joint Working Group meeting on Sustainable Urban Development held during 10-11th March, 2022, through video conferencing.

- As a part of the government's initiative to promote digital payments, necessary efforts were made to increase the digital transactions in the operations of NCHF.

NATIONAL FEDERATION OF URBAN COOPERATIVE BANKS AND CREDIT SOCIETIES LTD. (NAFCUB)

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, 2022, there were 1,534 urban cooperative banks (UCBs) with 10,881 branches; out of which 53 were scheduled banks including 35 multistate urban banks, 23 multistate non-scheduled banks and 1,481 non-scheduled banks. Its main objective is to promote the urban cooperative credit movement and protect the interest of the sector.

As on 31st March, 2022, the total membership of NAFCUB is 1,770, out of which 973 UCBs and 775 cooperative credit societies are members of NAFCUB. There are 23 state federations/associations in the urban cooperative credit sector, and all are members of the National Federation.

Activities of NAFCUB during FY 2021-22

NAFCUB being the apex organization of 1,534 UCBs and more than 60,000 cooperative credit societies, proactively took up various issues concerning the sector with the regulatory authorities "Reserve Bank of India, Ministry of Finance, Ministry of MSME, Ministry of Cooperation for their timely resolution.

Submission to Hon'ble Union Home and Cooperation Minister

NAFCUB gave two submissions to Hon'ble Union Minister for Cooperation, Amit Shah, on: (i) issues pertaining to UCBs and (ii) issues related to cooperative credit societies. These submissions covered all the major and important issues concerning with the Amendments of BR Act, 2020.

Meetings with Ministry of Cooperation

With the formation of new Ministry of Cooperation, various online consultative meetings were



NAFCUB Board Members meet Hon'ble Union Minister for Cooperation, Shri Amit Shah



Shri Dileep Sanghani, Board member NAFCUB, is felicitated by Shri HK Patil, Chairman Emeritus, NAFCUB and Shri Jyotindra Mehta, President, NAFCUB on being elected as Chairman of IFFCO.



**A view of the distinguished gathering on the occasion
of NAFCUB, 45th Annual General Body Meeting**

organized by the Ministry in which NAFCUB, among others, actively participated. President NAFCUB, Jyotindra M. Mehta, participated in the Budget webinar conducted by the Ministry on the theme of “*Sahakar se Samridhi*”. He suggested that the National Cooperative Credit Guarantee Trustee Company (NCCGTC) may be created on the lines of National Credit Guarantee Trustee Company (NCGTC). In another meeting organized by Ministry of Cooperation, a presentation on the National Cooperative Policy was given by NAFCUB President.

Pre-Budget Submission to Union Finance Minister and Minister of State for Finance

During FY2021-22, a submission on the issues related to UCBs and cooperative credit societies was handed over to Hon'ble Union Finance Minister Nirmala Sitharaman for preparation of the Union Budget for 2022-2023. A submission on the issues related to urban cooperative banking sector was also presented to Dr. Bhagwat Karad, Hon'ble Minister of State for Finance, for his consideration.

Effective Negotiations with the Regulatory Authorities

NAFCUB is meant for, and is always trying to sort out, the issues related to the UCB sector with the regulatory authorities. With the regular follow up undertaken by the Federation, some of the important issues that were resolved during 2020-21 are enumerated hereunder.

Restriction on payment of dividend

During the pandemic period, RBI had put restrictions on payment of dividend by UCBs. With the regular follow up by NAFCUB with RBI, the restriction has been removed and RBI issued a notification dated 22 April, 2021, permitting cooperative banks to make payment of dividend for the year ending March 2021.

Expert Committee of UCBs constituted by RBI

The Expert Committee on UCBs was constituted to examine the issues and to provide a roadmap for strengthening the sector, leveraging on the recent amendments to the Banking Regulation Act 1949 (AACS). The Committee submitted its report in July 2021. The suggestions by NAFCUB on the recommendations of Expert Committee were also submitted to RBI.

Credit Guarantee Fund Trust for MSMEs for inclusion of non-scheduled UCBs as Member Lending Institution under CGTMSE

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has issued a circular No. CGTMSE/194 dated 3 February, 2022, and included the non-scheduled UCBs as member lending institutions of CGTMSE subject to fulfilling the eligibility criteria. On NAFCUB's persuasion, the clause of having minimum DTL has also been removed from the eligibility criteria and certain other relaxations are also provided to non-scheduled UCBs to become MLIs of CGTMSE.

Appointment of MD

In order to have wider discussions, as also to get views of the sector on the subject and the practical difficulties that UCBs may face in implementation of RBI guidelines, NAFCUB organized three sessions of live discussions with RBI officials. Representatives from state federations and UCBs participated in large numbers and raised their queries on the circular. Based on the queries, a Question Bank was prepared which was forwarded to RBI to get clarifications for the same. President NAFCUB also wrote to RBI Governor and Deputy Governor on the challenges that UCBs may face in implementation of the guidelines issued.

Umbrella Organization

To facilitate UCBs to make contribution to the capital of UO, NAFCUB had requested RBI to issue a circular permitting UCBs to invest in the UO and granting forbearance for making investments beyond the extant non-SLR regulatory ceiling. Considering NAFCUB request, RBI has issued the circular exempting UCBs from the limits as prescribed, for subscribing to the capital of the UO for acquiring its membership. This approval of RBI has paved the way for contribution to the capital of UO by UCBs without any restrictive provisions.

Data Bank for UCBs

Collection, compilation and updation of data related to UCBs are regular activities of NAFCUB.

Support to Small/Weak Banks

NAFCUB has been regularly following up the issues concerning urban cooperative banking sector with RBI, however, this is the high time to make the strategies for timely resolution of the issues related to RBI, Ministry of Finance and Ministry of Cooperation. NAFCUB believes with the collective efforts of all the state level federations and the National Federation, the issues confronting the UCB sector would be resolved. With the support of newly formed Ministry of Cooperation, the time is not too far when the long-standing demand of the sector to give level playing field to UCBs would be achieved.

HR Initiatives: Webinars/Training Programs/ Round Table

The Federation during the year organized 28 webinars/training programs in collaboration with Reserve Bank of India; College of Agricultural Banking, Pune; National Centre for Cooperative Education, New Delhi; and Member State Federations of Urban Cooperative Banks for the benefit of UCBs 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, SARFAESI Act, RBI regulation and recovery management, internal inspection and audit, RBI inspection and compliance.

Publication

NAFCUB is regularly publishing its quarterly Journal “*Urban Credit*” and fortnightly newsletter “*Coop Banking*” which is being sent to all member institutions, RBI, Ministry of Cooperation, Ministry of Finance, besides various training institutes. The Federation has also started publishing “*E CoopBanking*”.

NAFCUB took another initiative in publication of various books on important topics related to cooperative banking sector which are high in demand due to their usefulness. List of books published are: *Handbook on SARFAESI Act*; *Handbook on Priority Sector Lending for UCBs*; *Handbook on Banking Regulation (Amendment) Act 2020*; *Handbook on KYC and Anti-money*

Laundering for Cooperative Banks; and An Exclusive Book on Essence of Judgements of Supreme Court and High Courts (Volume I).

**NATIONAL FEDERATION OF STATE
COOPERATIVE BANKS LTD. (NAFSCOB),
VASHI, NAVI MUMBAI**

1. Introduction

National Federation of State Cooperative Banks Ltd. (NAFSCOB) was established on 19 May, 1964, with a broad objective to facilitate the operations of state and central cooperative banks, in particular, and development of short-term cooperative credit structure (STCCS) in general. NAFSCOB is registered as a national level cooperative society under Multistate Cooperative Societies Act (Amendment) 2002. NAFSCOB has completed about 59 years of its useful services to the rural cooperative credit delivery system. It provides common forum to its members and their affiliates/shareholders/owners to project their achievements, focus their concerns and promote their interests. As at the end of March, 2021, there are 33 state cooperative banks (SCBs), with a network of 2,000 branches, 351 district central cooperative banks (DCCBs) with 13,992 branches and 1,02,559 primary agricultural credit societies (PACS) in STCCS.

2. Publications/Papers/Write-ups

NAFSCOB brought out the following publications and papers on important aspects/issues concerning the operations of STCCS in FY 2021-2022.

- A Separate Administrative Structure for Multistate Cooperative Societies: Towards Creation of a New Ministry of Cooperation
- National Policy On Cooperatives 2002: Need For A Review: A Discussion Note
- Review of Disbursement of Short-term Agricultural Loans for Rabi and Kharif Crops: 2021-22.
- Basic Data on Performance of State Cooperative Banks (SCBs): 2020-21.
- Basic Data on Performance of District Central Cooperative Banks (DCCBs): 2020-21.



Inauguration of National Seminar on “Future of Rural Cooperative Banks” organised by NAFSCOB on 23rd Sept. 2021 at Mumb



Shri Konduru Ravinder Rao, Chairman, NAFSCOB and Shri Bhima Subrahmanyam, Managing Director, NAFSCOB (Centre) during the Annual General Body Meeting of NAFSCOB held on 23 Sept. 2021 in Mumbai.

- Performance of Primary Agricultural Credit Societies (PACS): 2020-21.

3. NAFSCOB made available the following documents in the form of compact discs

- ◆ Report of the Committee to Formulate Human Resource Policy for PACS.
- ◆ Human Resource Policy for PACS – Operational guidelines for Implementation.
- ◆ Basic Data on Performance of SCBs, DCCBs and PACS.
- ◆ Annual Report for the year 2020-21.
- ◆ *NAFSCOB Journal on Rural Cooperative Credit and Banking: A Quarterly Journal.*

4. Advocacy Role by NAFSCOB

- Represented for continuation of interest subvention scheme for cooperatives.
- Represented for continuation of 3 tier STCCS in present form, in many states, to achieve the spelt out objectives except in Kerala.
- Memorandum submitted to the Secretary, Ministry of Cooperation, GoI, regarding issues faced by STCCS.
- A number of interventions have been made to relook into various policies initiated by NABARD to help rural cooperatives perform better in a flexible environment.

4. Seminar/Consultations

Organized/Represented in the following events:

- Organized a One-day National Seminar on “Future of Rural Cooperative Banks” on 23rd September, 2021, at Mumbai.
- The constitution of Standing Advisory Committee (SAC) was approved by the Board of Directors of NAFSCOB in their virtual meeting held on 16th March, 2021. Accordingly, SAC came into existence w.e.f. 1 April, 2021. First meeting of SAC was held virtually (Webex meeting) on 21 May, 2021.

- The second meeting of the Standing Advisory Committee was held on 1 October, 2021, in virtual mode.

5. Memorandum on issues of priority sent to Hon’ble Union Finance Minister on the eve of Union Budget for the year 2022-23

Chairman, NAFSCOB, submitted a memorandum to the Union Finance Minister with a request to address the following issues for possible incorporation in the Union Budget 2022-23:

- Extending the ‘Central Scheme of Interest Subsidy (CSIC) on educational loan taken by students belonging to economically weaker sections’ to cooperative banks.
- Re-examine ‘a decade’ old exposure norms and revise them in consultation with the Stakeholders-A Priority Issue.
- Scheduled status to all SCBs and DCCBs in the country which will enhance their image and strengthen the public trust.
- Proposal for budgetary provision towards computerization in all PACS in the country to address developments in information communication technology (ICT) and to assist SCBs/DCCBs to pave way for migration to CBS platform.
- Review, revamp and restructuring of interest subvention.
- A separate Credit Guarantee Scheme for Cooperatives (CGSC).

6. Dissemination of Information

NAFSCOB developed the system of disseminating information on agriculture, cooperatives, rural cooperative credit and banking through in-house quarterly Journal entitled, “*NAFSCOB Journal of Rural Cooperative Credit and Banking*”.

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

The Annual Performance Awards to winning SCBs, DCCBs, PACS and Best Performance Awards to

winning ACSTIs for the year 2019-20 were presented by Hon'ble Chief Minister of Chhattisgarh, Bhupesh Baghel, in a specially arranged event held at Raipur on 25 April, 2022.

NATIONAL COOPERATIVE AGRICULTURE & RURAL DEVELOPMENT BANKS' FEDERATION LTD. (NCARDB)

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 16 state cooperative agriculture and rural development banks (SCARDBs) of which only 13 are fully functional with a network of 1,745 primary cooperative agriculture and rural development banks (PCARDBs) branches of SCARDBs at ground level. These banks have a total membership of 96,15,186 rural households of which 39,30,812 have outstanding loans. The total loans outstanding and borrowings outstanding of these banks as on 31st March, 2022, were Rs. 21,341.31 crore and Rs. 13,337.09 crore respectively. Fully functional SCARDBs have total deposits of Rs. 2,257.67 crore as on 31st March, 2022. The total lending stood at Rs. 5,440.76 crore. Aggregate recoveries of these banks stood at 36.67% (upto March 2022).

Main functions of the Federation are:

- Advocacy and lobbying
- Support services to member banks including assistance and guidance in resource mobilization, business development and diversification, recovery and NPA management, technology adoption in collaboration with National Informatics Centre (NIC), Government of India.
- Institutional development – constitution of state-level core groups for reform initiatives (CGRI) for functional restructuring since 2013.
- Collection, compilation and publication of statistics on operations of member banks.
- Undertaking research studies, organizing conferences, workshops, training programs.

Regular activities of the Federation include the following:

- ◆ Quarterly board meetings to deliberate on general administrative matters.
- ◆ Policy seminars for Chairpersons and CEOs of member banks in conjunction with board meetings.
- ◆ Guidance and support to CGRI at state level and organizing quarterly meetings of CGRI.
- ◆ Support for business development – formulating model schemes for new areas for lending.
- ◆ Collection and compilation of data.
- ◆ Taking up operational issues with member banks at national level with concerned agencies.

Additional activities are undertaken through planning, research and development cell with financial assistance from Government of India under Central Sector Integrated Scheme on Agricultural Cooperation.

- Undertaking studies on subjects relevant to functional areas of member banks.
- Organizing conferences, seminars, workshops/training programs.
- Publications.

MAJOR DEVELOPMENTS – 2021-22

Lobbying

❖ *Revival package for ARDBs*

Demand for revival package has been the main focus of the Federation's lobbying with Central Government in the last few years. Vaidyanathan Task Force recommended revival package for LTCCS in 2006 and the government announced its implementation in the Union Budget for 2008-09. However, no further action was taken to implement this scheme thereafter. The Federation has been taking up this matter with various authorities in the Government including Prime Minister and Finance Minister from time to time. It has also convened meetings of Parliamentarians



Delegates for workshop on Improving Risk rating of SCARDBs held on 8.9.2021 in Mumbai



Participants of the workshop on Improving Risk rating of SCARDBs held on 8.9.2021 in Mumbai



The Eminent Cooperators lighting the lamp during the felicitation program organised to felicitate Dr. Chandrapal Singh Yadav, the first Indian elected as President of ICA- AP region held on 19.12.2021 at Ahmedabad



Shri K.K. Ravindran, M.D., NCARDB Ltd., being presented with Memento by Shri V.M. Chaudhari, G.M. Gujarat SCARDB on the occasion of Federation's Board Meeting held on 19.12.2021 at Ahmedabad

on this issue. The Federation has submitted fresh memorandum on this issue to Hon'ble Prime Minister on the eve of 2022 Union Budget pointing out the need to revive institutions in LTCCS to boost capital formation in agriculture and address the credit crisis faced by their member farmers.

The delay in implementing the package aggravated financial weakness of ARDBs and drastically reduced their capacity to meet the credit requirements of about 107 lakh farmers who by and large are unable to access credit from other agencies since their lands are already mortgaged with ARDBs. Implementation of the proposed revival package is the only solution to address credit crisis faced by them. The structure which is present in all major states with a network of 2,600 outlets has the potential of expanding its annual lending at least by 5 times in the short run from the present level of about Rs.5,000 crore, if revived.

❖ **Restructuring of ARDBs into Banks**

There is consensus among institutions in LTCCS as well as their stakeholders including state government and NABARD that ARDBs should be converted as regular banks to make them resource based institutions capable of meeting the credit needs of their members adequately and restoring its relevance in the rural financial system. Another issue in licensing ARDBs is its structural pattern. In response to Federation's representation on the subject, RBI has recently informed that the suggestion could not be considered favourably without assigning any specific reasons. The Federation continues to pursue the proposal with GoI and RBI.

Refinance under Special Liquidity Facility-2 (SLF2)

NABARD vide its communication on 29 April, 2021, extended Special Liquidity Facility-2 (SLF-2) for SCARDBs to facilitate unhindered flow of credit in spite of liquidity strains on account of Covid-19 Pandemic impact. NABARD has sanctioned SLF-2 out of allocation of Rs.25,000 crore given by RBI to augment the liquidity position of financial institutions including RRBs, SCBs, SCARDBs, SFBs and NBFC-MFIS.

Refinance policy for schematic lending for 2021-22 for SCARDBs

NABARD vide circular dated 12 April, 2021, issued refinance policy for SCARDBs for FY2021-22. Following are the highlights of the policy:

- ◆ Release of refinance during the year after 30 September, 2021, will be based on audit report for 2020-21.
- ◆ Release of refinance till 30 September, 2021, will be based on audit report, risk assessment and audit classification of PCARDBs during 2019-20.
- ◆ Refinance eligibility will be based on risk assessment scores.
- ◆ Automatic refinance facility is extended to ARDBs with no ceiling on loan as well as refinance.
- ◆ Refinance is also available for certain purposes like multi-service centres under pre-sanction procedure based on project reports approved by the RO.
- ◆ Banks are asked to give preference to thrust areas, which are listed in the circular.
- ◆ Multi-service centres— refinance will be sanctioned to SCARDBs on specific projects from PCARDBs, preferably on a cluster approach.
- ◆ SCARDBs to aggregate yearly proposals for sanction to the concerned RO of NABARD.
- ◆ SCARDBs can also prepare district-wise plan indicating the cost of project at PCARDB level and submit the DPR in the prescribed format for sanction.
- ◆ Extent of refinance will be 95% for purposes coming under thrust areas and 90% for all other eligible purposes.

Guidelines on Developing PCARDBs as Multi-Service Centres

The Federation issued guidelines to SCARDBs for setting up Technical Support and Monitoring

Cell for developing PCARDBs as multi-service centres by undertaking the following functions:

- ❑ Identifying PCARDBs having capabilities to function as MSCs and identify activities suitable for each PCARDB which are identified for implementing the scheme.
- ❑ Helping PCARDBs to prepare detailed project report (DPR) for activities identified and approved by both SCARDB and PCARDBs concerned with the help of district industries centres/private consultants as may be found suitable.
- ❑ Sending proposal to NABARD, RO along with DPR of projects intended to be implemented during the next financial year for NABARD's pre-approval.
- ❑ Overseeing project implementation.

Legal opinion on whether ARDBs can use the word 'Bank' as part of their name

Reserve Bank of India on 22nd November, 2022, issued a press release cautioning against various cooperative societies using the word "bank" in their names and also accepting deposits from nominal members/associate members in violation of provisions of Banking Regulation (BR) Act 1949. This RBI has given rise to the question as to whether ARDBs can use the words "bank", "banker" or "banking" as part of its name or in connection with its business.

The Federation on the above background referred the matter to Justice (Retd.) S.S. Saron, who served as Chief Justice of High Court of Punjab and Haryana, for a legal opinion on various issues.

After examining the above points in the light of various provisions in the law and court decisions on related subjects in the past, Justice (Retd.) S.S. Saron concluded that that the BR Act 1949 is applicable to a cooperative society doing banking business but where ARDBs or cooperative societies are merely extending long-term credit to agriculturists on the guidelines issued by NABARD, which is a National Bank, and do not act a drawee of a cheque, the use of the word, "bank" would not be improper or barred in terms of Section 7 of the BR Act 1949, as submitted

by RBI in its Press Release dated 22 November, 2021."

Long-Term Refinance for Investment Credit for Agriculture – Long-Term Rural Credit Fund 2021-22 (LTRCF)

To give boost to long-term investment credit, the Government of India has set up Long-term Rural Credit Fund (LTRCF) with NABARD for providing long-term refinance support for investment credit in agriculture activities exclusively for cooperative banks and regional rural banks.

Core Group for Reform Initiatives (CGRI)

CGRI constituted by SCARDBs continues to have regular meetings in most of the banks, and 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 mobilizing resources, introduction of new products, identifying critical areas and taking corrective actions to improve the rating of SCARDBs, preparation of manuals on functional areas, etc.

PROGRAM OF ACTIVITIES DURING 2021-22 (PR&D CELL)

- ❖ Workshop on Improving Risk Rating of SCARDBs held on 8th September, 2021, in Mumbai.
- ❖ Seminar on National Policy on Cooperatives held on 19th December, 2021, at Ahmedabad, Gujarat.
- ❖ Zoom Meeting with CEOs of member Banks on 13th July, 2021.
- ❖ Zoom Meeting with Chairmen and CEOs of member banks on 7th October, 2021.
- ❖ *Azadi Ka Amrit Mahotsav (AKAM)*: online meeting held on 11th February, 2022.
- ❖ Webinar on Budget Implementation for agriculture and allied sector with theme - SMART agriculture – 24th February, 2022.

PUBLICATIONS

- **Land Bank Journal**: The Federation publishes *Land Bank Journal* since 1962. This

journal publishes research articles and news on agriculture rural credit and cooperation.

- **Annual Statistical Bulletin:** Collection and compilation of statistics relating to member banks' operations and publication of *Annual Statistical Bulletin* is also undertaken by the Cell.
- **Monthly Progress Report of ARDBs:** Federation collects and compiles data on member banks' key operations on a monthly basis for review at its level and reporting to the Government of India.

NATIONAL LABOUR COOPERATIVES FEDERATION OF INDIA LIMITED (NLCF)

MEMBERSHIP

As on 31 March, 2022, the membership of National Labour Cooperatives Federation of India Limited (NLCF) stood at 391; represented by Labour Contract/Construction and Forest Labour Cooperatives from different parts of the country, including Government of India as well as National Cooperative Development Corporation.

TRAINING PROGRAMS

(i) Leadership Development Training Programs:

- **Business Management and Leadership Development Training Program for Labour Contract Cooperative Societies of Kerala State:** NLCF organized a two-day Business Management and Leadership Development Training Program for Labour Contract Cooperative Societies of Kerala State in collaboration with Thrissur District Labour Contract Cooperative Society Ltd., with the financial assistance of Ministry of Agriculture and Farmers Welfare (now Ministry of Cooperation), Government of India, at Thrissur, Kerala from 9-10th October 2021. The program was inaugurated by Chief Guest V.V.P. Nair, Board of Director, NLCF, who addressed the participants. About 50 participants participated in the training program.
- **Leadership Development Program for Chairmen/Directors of Labour Contract and Forest Labour Cooperatives of India:** NLCF organized a three-day Leadership Development

Training Program for Chairmen/ Directors of Labour Contract and Forest Labour Cooperatives of India in collaboration with National Centre for Cooperative Education (NCCE), from 30th March to 1st April, 2022 at NCCE, New Delhi. In this program, 27 participants from the states of Haryana and Rajasthan participated. Director, NLCF, V.V.P. Nair, and Member Governing Council of NCUI inaugurated the program as Chief Guest.

(ii) Member Awareness/Training Program

■ Awareness Program for Farmers, Traders and Millers on WDRA, Sakurpur, Uttar Pradesh:

NLCF conducted one-day awareness program for farmers, traders and millers on 16th August, 2021, at village Sakurpur, block Bhojpur, near Modi Nagar, Ghaziabad, Uttar Pradesh. The program was inaugurated by Babli Chaudhary, Pardhan, Gram Panchayat, Sakurpur. Guest speakers deliberated upon the benefits of scientific storage of agricultural commodities for minimization of post-harvest loss, the electronic negotiable warehouse receipts (eNWR) and about the functioning and objectives of WDRA. A field visit was conducted at Central Warehousing Corporation, and the participation count was 50 in the program.

■ Awareness Program for Farmers, Traders and Millers on WDRA, Norojpur, Uttar Pradesh:

NLCF conducted a one-day awareness program for farmers, traders and millers on 20th August, 2021, at village Norojpur, Ammablock, Khekra, district Baghpat, Uttar Pradesh. The participants, 50 in count, of the program visited a Central Warehouse of Central Warehousing Corporation.

■ Awareness Program for Farmers, Traders and Millers on WDRA, Noorpur, Uttar Pradesh:

NLCF conducted a one-day awareness program for farmers, traders and millers on 20 September, 2021, at village Noorpur, block Rajapur, district Ghaziabad, Uttar Pradesh. The participants visited a Central Warehouse of Central Warehousing Corporation, G.T. Road, Mohan Nagar, Sahibabad, Ghaziabad, Uttar Pradesh.

■ Awareness Program for Farmers, Traders and Millers on WDRA, Tarana, Madhya Pradesh:

NLCF conducted a one-day awareness program for farmers, traders and millers on 24th

September, 2021, at Tarana, Madhya Pradesh. The participation count for the program was 50.

■ **Awareness Program for Farmers, Traders and Millers on WDRA, Ujjain, Madhya Pradesh:** NLCF conducted a one-day awareness program for farmers, traders and millers on 28 September, 2021, at Ujjain, Madhya Pradesh. The participation count for the program was 50.

■ NLCF organized a one-day member awareness/training program in collaboration with Mixed Labour Cooperative Society Ltd., on 17 January, 2022, at Pakyang, East Sikkim district. This program was sponsored by Ministry of Cooperation, Government of India, for SC/SP category of North Eastern states. The participation count for the program was 27.

■ NLCF organized a one-day member awareness/training program in collaboration with Samatar Women Labour Cooperative Society Ltd., South Sikkim on 21 January, 2022, at Deythang, West Sikkim. Under SC/SP category, 23 women members of North Eastern state attended the program.

■ NLCF organized a one-day member awareness/training program for members of Labour Cooperatives and Rural Youth (male and female) of Sikkim state in collaboration with Lower Sorak Women's Labour Cooperative Society Ltd., Mangsila, North Sikkim, on 23 January, 2022, at Mangsila, North Sikkim. Under SC/SP category, 34 women members of North Sikkim state participated in the program.

■ NLCF organized a one-day awareness/training program in collaboration with Kitam Women's Labour Cooperative Society Ltd., Lingee Payong, South Sikkim, on 29 January, 2022. The participation count for this program was 19.

■ NLCF organized a one-day awareness/training program in collaboration with Kaw Payong Labour Cooperative Society Ltd., South Sikkim, under general category for South district of Sikkim state. The participation count for this program stood at 83.

■ **Member Awareness/Training Program for Office Bearers of Labour Cooperatives of Haryana:** NLCF organized a member awareness/

training program for office bearers of Labour Cooperatives of Haryana state with the financial assistance of National Cooperative Union of India (NCUI) through Cooperative Education Fund. The said program was organized in collaboration with The Haryana State Cooperative Labour & Construction Federation Ltd., Panchkula (Haryana) and Regional Institute of Cooperative Management, Chandigarh, on 24 February, 2022, at Chandigarh. The program was inaugurated by Former MLA and Former NLCF Chairman, Jagjit Singh. In this program, 60 participants from various districts of Haryana participated.

■ **Member Awareness/Training Program for Rural and Tribal Women in Akodi, Maharashtra:** NLCF organized a one-day awareness/training program for rural and tribal women in Akodi village, district Gondia, Maharashtra, with the financial assistance from NCUI on 12 March, 2022, in the campus of Jilla Parishad Chettriya High School, Akodi. In this program, 133 rural and tribal women participated.

■ **One-Day Awareness/Training Program for Members of Labour Cooperative Societies of Maharashtra:** NLCF organized a one-day member awareness/training program for members of labour cooperatives of Maharashtra state sponsored by Ministry of Cooperation, Government of India, in collaboration with Maharashtra State Balutedar Cooperative Society Federation Ltd., Pune on 15 March, 2022, at Osmanabad. The program was inaugurated by Sunil Shriapurkar, District Deputy Registrar, Osmanabad, who addressed the participants. In this program, 150 directors/members from different labour cooperative societies of Osmanabad district participated.

SKILL DEVELOPMENT TRAINING PROGRAMS

■ NLCF conducted a two-month Skill Development Training program for female members of SC category at New Delhi from 15th November, 2021, to 14th January, 2022, in cutting and tailoring trade. Under this program, 30 female trainees were trained in cutting and tailoring trade.

■ NLCF conducted a two-month Skill Development Training program for female members of tribal category in collaboration with Maharashtra Rajya Jungle Kamgar Sahakari

A State level Seminar
on Labour Cooperatives of Assam
on 31st March, 2022



A view of Skill Development
Program of Women
Scheduled Tribes

A view of Azadi Ka Amrit
Mahotsav Program



Sangh, Nagpur, from 12th January to 11th March, 2022, at village Akodi, Gondia in Maharashtra. Under this program, 40 female trainees were trained in cutting and tailoring trade.

■ NLCF organized a two-month Skill Development Training Program for female members of weaker sections of the society at NLCF's campus, New Delhi, from 20th January to 19th March, 2022, in cutting and tailoring trade. Under this program, 33 trainees were trained in cutting and tailoring trade.

CONFERENCES/SEMINARS/WORKSHOPS

1. National Seminar on Labour Cooperatives: NLCF organized National Seminar on labour cooperatives at NLCF premise in hybrid mode on 30th September, 2022, with the financial assistance of Ministry of Cooperation, Government of India. The seminar was inaugurated by Chief Guest Ashoka Kumar Dabas, the then Chairman (I/C), NLCF. Pan-India, 83 participants participated in the seminar.

2. State Level Seminar on Labour Cooperatives of Assam: NLCF organized a state level Seminar on Labour Cooperatives of Assam state on 31st March, 2022, Guwahati, in collaboration with ICM, Guwahati, with the financial assistance of Ministry of Cooperation, Government of India. From different districts of Assam, 115 participants attended the seminar.

RESEARCH CONSULTANCY SERVICES and PUBLICATION

A. Consultancy Services

Being an apex organization of Indian labour cooperative movement, NLCF plays an important role in assisting state and district federations by providing consultancy services on administrative, technical and legal issues. Due to Covid-19 Pandemic, NLCF could not provide the consultancy to various district labour cooperative federations on various issues from time to time during the year.

B. Publications

During the year under reference, following publications were published by NLCF for use of members of labour cooperatives:

- ❑ Two issues of quarterly journal "*Labour Coops*".
- ❑ Updated Brochure of NLCF.
- ❑ Updated Bylaws of NLCF

PROVIDING EMPLOYMENT TO SKILLED/ UNSKILLED

During the year, the Federation continued to provide skilled and unskilled manpower to Rajiv Gandhi Institute of Petroleum Technology, Noida (Uttar Pradesh) and Rajiv Gandhi Institute of Petroleum Technology, Bengaluru (Karnataka).

INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LIMITED (IFFDC)

IFFCO promoted a multistate cooperative society named Indian Farm Forestry Development Cooperative Limited (IFFDC) in 1993. The prime objective of IFFDC is to conserve environment, mitigate and develop resilience to climate changes through sustainable natural resource management for enhancing the socio-economic status of rural poor, tribal community and women in particular. So far, 29,421 hectare wasteland has been developed as multi-purpose forests in the states of Uttar Pradesh, Madhya Pradesh, Rajasthan and Uttarakhand. These forests play an important role in conserving biodiversity and sanctuary for large number of wild animals and birds. These forests are sequestering about 1.41 lakh tonne atmospheric carbon annually, which is helping in mitigating the climate change. The afforestation is being implemented through 152 village level primary farm forestry cooperative societies (PFFCS) having 19,331 members, out of which about 38 per cent are landless, 51 per cent are small/marginal farmers. Women constitute 32 percent of total membership.

At present, IFFDC is implementing 30 projects on farm forestry, integrated watershed development, rural livelihood development, agriculture and horticulture development, women empowerment, farmer producer organizations (FPO) etc. This has helped to increase income of the farmers and rural poor community in about 10,616 villages in 12 states. About 17,740 hectare (ha) area covered under Integrated Watershed Development has resulted in increase of an

additional irrigated area of about 15,223 ha. Moreover, IFFDC has developed 8,515 *wadis* (small orchards) on 3,406 ha area under the agri-horticulture program in various states in partnership with NABARD. In sequel to watershed development projects of NABARD, climate proofing projects are being taken up. For women empowerment, IFFDC has promoted 83 FPOs, and it is nurturing 1,896 self-help groups (SHGs) through skill development, knowledge building and microenterprises development etc. The total membership of these SHGs is 19,403; of which 94 percent are women members.

Seed Production Program

Seed has an important role in crop production. Often, due to non-availability of quality and reliable seed, productivity of crop is affected, resulting in low income from the farm.

IFFCO has entrusted job of the seed production program (SPP) to IFFDC. Accordingly, IFFDC has undertaken the SPP of high yielding and promising varieties of different crops on

farmer's fields with its five state-of-art technology seed processing units (SPUs) located in the states of Haryana, Uttar Pradesh, Punjab and Rajasthan. During 2021-22, a total 4.02 lakh quintals of certified seed of paddy, hybrid paddy, moong, soybean, urad, arhar, hybrid bajra, hybrid maize, sorghum, sudan sorghum grass during kharif; and during rabi, wheat, barley, gram, mustard, hybrid mustard, cumin and berseem during rabi were made available to the farmers. Seed production of 27 crops and 73 varieties was undertaken by IFFDC. 22 new varieties of 19 crops were added to production program during 2021-22. IFFDC supplies seeds to Agricultural Department under Minikit Scheme of National Food Security Mission (NFSM), Government of India. It is expected that, about 2.61 lakh quintals of certified seed of high yielding varieties (HYV) will be available for marketing in 2022-23.

During the year 2021-22, 1,983 quintals of hybrid seed of paddy, pearl millet and mustard, and 26,785 kg of vegetable seeds of 29 different crops were also made available to the farmers.

**A view of the Gram Variety
GNG 2171 Seed Production
Field at Kota (Rajasthan)**



**Check dam constructed
in village Bilhani,
District Sagar
(Madhya Pradesh)
under IFFCO-Tokio
Integrated Rural
Development Project-
Bundelkhand**

**Poultry (Sonali bread)
rearing
by SHG members for
income generation at village
Lashkarpur, Distt. South
24 Parganas (West Bengal)**



**Seed production of
new variety SML 1827
by IFFDC at Rampuraphul,
Bhatinda (Punjab)**



**Self Help Groups under
IFFCO-Tokio Integrated
Rural Development Project-
Sunderban, Village Lashkarpur,
District South 24 Parganas
(West Bengal)**

**Sewing Skill Development
Training under NABARD -
Livelihood Entrepreneurship
Development Project,
Satna (Madhya Pradesh)**



CHAPTER

13

IMPORTANT ACTIVITIES OF STATE LEVEL
COOPERATIVE ORGANIZATIONS

DELHI

Delhi State Cooperative Union

The main function of Delhi State Cooperative Union (DSCU) is to educate the non-official elected members of the management of cooperative societies in the NCT of Delhi. The Training Centre run by DSCU conducts professional courses for the paid employees of cooperative organizations and Cooperative Department, Delhi Government. During the year 2021-22, the Union organized educational camps and conducted training programs for elected members of the managing committee and office bearers of the societies. Workshops were conducted for the newly registered thrift and credit societies on KYC norms, income tax and other management aspects. Two special workshops were organized one for the Mahila Sewa Urban Coop. Thrift & Credit (T/C) Society Ltd., and other one for leading Urban T/C Societies Federation in Rohini, Delhi, on key issues confronting the cooperative sector.

The Union publishes cooperative literature for the use of societies. Seminars and conferences are also organized on annual basis. On the concluding day of Cooperative Week Celebration, a Prize Distribution function was organized in collaboration with Cooperative Department of Delhi, where the shields were awarded by Hon'ble Minister of Cooperative or by the Registrar, Cooperative Societies of Delhi to awardees. The Union during the year published monthly magazine "*Sahkari Patrika*" containing useful information such as notifications of cooperative department on audit, election and AGM as well as judgments of Delhi High Court on joint membership disqualifications to contest elections. The topics on appeals, revision and review by the competent authorities under the Act were published in the said magazine.

The other promotional activities of Union include arrangement of sale of stationery items such as cash book, ledgers, act, rules and bylaws as well as other items as prescribed under the Rules and made available to the societies at reasonable rates. Technical guidance is provided to cooperators on various subjects such as registration of societies, election procedure, arbitration, amendment in bylaws, investment of funds, etc. The management takes keen interest in the activities of the Union. The members of the societies are satisfied with the working of the Union.

Due to Covid-19 Pandemic, the working of the Union suffered a lot. However during the year, the staff conducted 57 managing committee courses and trained 877 elected members of the societies; 624 members were trained in registration of new societies and on their role in the business of the society. Up to March 2022, 1,501 persons were trained.

The Union also conducted 13 workshops-cum-training programs for office bearers of the meeting of societies and newly registered T/C societies on subjects like maintenance of accounts, KYC norms, conducting of meetings and advancement of loans. The Union also conducted a workshop-cum-training program in collaboration with Rohini Cooperative Federation, Rohini, Delhi. The Union also conducted a workshop-cum-training program in collaboration with Delhi Fruit & Vegetables Consumers Cooperative Federation Ltd., at Mehrauli, Delhi.

The staff of the Union in the office guided member societies online as well as by personal contact in the office on different subjects such as registration procedures and submission of documents, calling of AGM, holding of elections and statutory functions of the elected management. A sufficient number of persons were guided on the various subjects pertaining to cooperatives.

ARUNACHAL PRADESH

Arunachal Pradesh State Cooperative Union

Arunachal Pradesh State Cooperative Union (APSCU) was organized and established in 1969 under the Indian Cooperative Societies Act 1912, which was subsequently replaced by Arunachal Pradesh State Cooperative Societies Act 1978 (iii) of 1979. The Union is totally non-commercial and depends on funds from the state government as per pattern of other states of the country and subscription from member cooperatives.

APSCU has 13 district cooperative unions, 4 federal cooperative societies—Arunachal Pradesh State Cooperative Apex Bank Ltd., Arunachal Pradesh State Artisans & Weavers Cooperative Federation Ltd., Arunachal Pradesh Consumer Cooperative Federation Ltd., & Arunachal Pradesh Agricultural Marketing Federation Ltd., and all the cooperative societies in the state as its members.

APSCU which was organized with an objective to promote and propagate the cooperative movement in accordance with cooperative principles and practices, has been striving hard to render its services in this hilly and topographically difficult state that is abode of more than 25 major tribes and more than 105 sub-tribes despite facing financial hardship since inception.

The management of APSCU consists of 9 board of directors, i.e., 1 government nominee, 4 representative from districts, 1 RCS or his representative, 2 representatives from Cooperative Apex Bank and Consumer Cooperative Federation Ltd., and 1 Member Secretary or Chief Executive Officer, APSCU.

The Union, along with its 13 district cooperative unions, carries out member education programs, cooperative awareness programs, seminars, workshops etc., and also with benign support from NCUI, under Cooperative Education Fund (CEF) scheme, conducts Leadership Development Programs (LDP), Women and Youth Training Programs and Inter State Study Visits

(ISSV) to cooperatively developed states and also manages publicity and propaganda activities of the organization simultaneously.

To create cooperative awareness among the general public, particularly among youth, women, students of schools and colleges, or to attract and encourage the tribal people of the state to do cooperative activities for their economic and social upliftment, the education wing arranges special need-based cooperative training and education programs with suitable training materials, without charging fees.

In the same way, Arunachal Pradesh Cooperative Training Centre (APCTC), a JCTC functioning under APSCU also conducts training programs i.e., short-term course on accounts and audit, 15 days basic computer application programs, refresher course for junior level departmental officers, officers from state level cooperative organizations etc., under CSS, NCCT, as well as under financial grant of state government. In the past, it also used to conduct long-term diploma programs, but due to financial crisis, it could not continue for a long time.

After Pandemic, APSCU and its training wing APCTC started its activities gradually and conducted various training and education programs. While 5 member education programs were organized with 166 participants; 6 awareness programs were also organized with 240 participants. APCTC conducted 6 training programs with 127 participants. Also, 3 collaborative training programs were conducted with 97 participants. About 96 members participated in the 68th All India Cooperative Week.

Last but not the least, it is pertinent to mention here that the APSCU has recently published its long awaited and vital quarterly journal "*Cooperative Mirror*" comprising the important and relevant information/news regarding sector from the state and country. It is hoped that the journal will be an effective communication medium to enhance the reach of the cooperative movement to all sections of the society.

ANDHRA PRADESH
A.P. Mahesh Cooperative Urban Bank Ltd.





अखिल भारतीय सहकारी सप्ताह
14 नवम्बर, 2021 की संघ मुख्यालय
रायपुर में मनाया गया

प्राथमिक कृषि सहकारी समिति टेड़ेसरा
जिला राजनांद गांव में आयोजित
अखिल भारतीय सहकारी सप्ताह
का एक दृश्य



छत्तीसगढ़ राज्य सहकारी संघ
द्वारा आयोजित अन्तर्राष्ट्रीय सहकारिता
दिवस समारोह का एक दृश्य

छत्तीसगढ़

छत्तीसगढ़ राज्य सहकारी संघ मर्यादित, रायपुर

संस्था का पंजीयन क्र. एवं दिनांक पंजीयन क्र. 219 दिनांक 31.10.2000 छत्तीसगढ़ राज्य सहकारी संघ मर्यादित रायपुर, राज्य में सहकारिता आन्दोलन के विकास और उसके हितों की रक्षा हेतु मान्य प्रतिनिधि संस्था एवं सहकारिता विभाग के अधीनस्थ एक शीर्षस्थ सहकारी संस्था है।

संघ के मुख्य उद्देश्य

- **सदस्य सहकारी शिक्षा योजना:** इस योजना के अंतर्गत दो योजनाएं कार्य कर रही हैं। प्रथम सामान्य सहकारी शिक्षा योजना एवं दूसरी आदिवासी सदस्य सहकारी शिक्षा योजना, इन दोनों योजनाओं के अंतर्गत सहकारी संस्थाओं के सदस्यों, कार्यकारिणी सदस्यों एवं पदाधिकारियों को सहकारिता में शिक्षित करना है।

वित्तीय वर्ष 2021-22 में शिक्षा योजनान्तर्गत लक्ष्य एवं पूर्ति:

क्र.	शिक्षा योजनान्तर्गत सत्र	लक्ष्य		पूर्ति	
		वर्ग	प्रशिक्षित	वर्ग	प्रशिक्षित
1	समिति सेवक वर्ग— 5 दिवसीय	3	60	0	0
2	प्रबंधकारिणी वर्ग— 3 दिवसीय	36	720	10	172
3	सदस्य वर्ग— 2 दिवसीय	108	2160	14	254
4	संभावी सदस्य वर्ग—1 दिवसीय	108	2160	38	633
योग		255	5100	62	1059

टीप: वर्ष 2021-22 में कोरोना महामारी के अत्याधिक संक्रमण होने एवं लॉकडाऊन रहने के कारण शिक्षण वर्गों का आयोजन नहीं किया जा सका, साथ ही ग्रामीण क्षेत्रों में किसानों के द्वारा मोबाईल पर वर्चुअल प्रशिक्षण के लिए जानकारी नहीं होने एवं नेटवर्क की समस्या के कारण ऑनलाईन शिक्षण वर्ग नहीं लगा पाने के कारण लक्ष्य की पूर्ति पूर्णतः प्रभावित रही।

- **सहकारी प्रशिक्षण योजना:** संघ द्वारा संचालित सहकारी प्रशिक्षण केन्द्रों बिलासपुर एवं रायपुर द्वारा अपने वार्षिक कार्यक्रम के अंतर्गत नियमित एवं अल्पावधि दो प्रकार के सत्रों का आयोजन करता है। नियमित सत्र 16 सप्ताह का “सहकारी प्रबंध में पत्रोपाधि पाठ्यक्रम” एवं अल्पावधि सत्र 1 दिवसीय से 14 दिवसीय तक का विभिन्न विषयों में सत्र आयोजन करता है।

वित्तीय वर्ष 2021-22 में सहकारी प्रशिक्षण योजनान्तर्गत आनलाईन सत्र आयोजित किया गया, जिसका लक्ष्य एवं पूर्ति निम्नानुसार है:

क्र.	सत्र का नाम	लक्ष्य		पूर्ति	
		सत्र संख्या	प्रशिक्षित संख्या	आनलाईन सत्र संख्या	प्रशिक्षित संख्या
1	नियमित सत्र	2	60	02	222
2	अल्पावधि सत्र	30	600	04	95
योग		32	660	06	317

भारतीय राष्ट्रीय सहकारी संघ, नई दिल्ली, के सहकारी शिक्षा केन्द्र द्वारा ऑनलाईन प्रशिक्षण एवं सहकारी प्रबंध संस्थान भोपाल द्वारा आयोजित प्रशिक्षणों के लिए छत्तीसगढ़ राज्य सहकारी संघ प्रदेश की सहकारिता संस्थाओं से प्रशिक्षार्थियों का नामांकन आमंत्रित कर एवं प्रेषित कर वर्चुअल प्रशिक्षण में अपना सहयोग दे रहा है।

- उक्त के अलावा सत्र 2021-22 में राष्ट्रीय सहकारी शिक्षा केंद्र, नई दिल्ली, में प्रदेश के सहकारी पदाधिकारियों, महिलाओं, अनुसूचित जाति एवं जनजाति के सहकारी पदाधिकारियों/कर्मचारियों को आनलाईन प्रशिक्षण हेतु नामित कर एवं प्रशिक्षण दिलवाकर सहकारी आंदोलन को गति देने में महत्वपूर्ण कार्य किया गया।
- **प्रचार-प्रसार एवं प्रकाशन:** प्रचार-प्रसार के लिए संघ द्वारा प्रचार सामाग्री यथा पाम्पलेट्स, फोल्डर एवं ब्रोशर तैयार कर विभिन्न अवसरों पर वितरण कराया जाता है, साथ ही 26 जनवरी (गणतंत्र दिवस) पर सहकारिता थीम पर झांकी, राज्योत्सव के अवसर पर स्टाल लगाकर राज्योत्सव में समुदाय को सहकारिता के संबंध में जानकारी देने के साथ पाम्पलेट, फोल्डर, ब्रोशर वितरित किया जाता है।
- **सहकारी समाचार का प्रकाशन:** संघ द्वारा प्रकाशित ‘छत्तीसगढ़ सहकारी समाचार’ बहुरंगी पाक्षिक समाचार

के माध्यम से सहकारी समिति से जुड़े सदस्यों एवं आम षको के हित में राज्य शासन एवं केंद्र शासन द्वारा संचालित विभिन्न योजनाओं का प्रकाशन सहकारी समाचार पत्र के माध्यम किया जा रहा है साथ ही सहकारी बैंको के वित्तीय पत्रों का प्रकाशन किया जाता है। उक्त सहकारी समाचार पत्रिका को भारतीय राष्ट्रीय सहकारी संघ द्वारा पूर्व कई वर्षों से सर्वश्रेष्ठ सहकारी पत्रिका अवार्ड मिला।

सहकारी सप्ताह का आयोजन

छत्तीसगढ़ राज्य सहकारी संघ द्वारा भी 68वे सहकारी सप्ताह 14 से 20 नवम्बर 2021 के अवसर पर मुख्य थीम **‘सहकार से समृद्धि’** पर प्रत्येक दिवस हेतु अलग-अलग विषय अनुसार विभिन्न कार्यक्रम आयोजित किये गये:

1. 14 नवम्बर 2021 को कोविड महामारी से निपटने और स्वास्थ्य सहकारी समितियों को मजबूत करने में सहकारिता की भूमिका पर छत्तीसगढ़ राज्य सहकारी संघ एवं जिला सहकारी संघ, रायपुर ने संयुक्त रूप से कार्यक्रम आयोजित किया।
2. 15 नवम्बर 2021 को सहकारी विपणन, उपभोक्ता, प्रसंस्करण और मूल्य संवर्धन पर छत्तीसगढ़ राज्य सहकारी संघ एवं प्राथमिक कृषि साख सहकारी समिति टेडेसरा, जिला-राजनांदगांव, पैक्स टेडेसरा ने संयुक्त रूप से कार्यक्रम आयोजित किया।
3. 16 नवम्बर 2021 को सहकारिता के लिए व्यापार करने में आसानी पर छत्तीसगढ़ राज्य सहकारी संघ एवं प्राथमिक कृषि साख सहकारी समिति कुरुद, जिला धमतरी ने संयुक्त रूप से कार्यक्रम आयोजित किया।
4. 17 नवम्बर 2021 को नवाचार को बढ़ावा देने, रोजगार सृजन और व्यावसायिकता लाने में सहकारिता की भूमिका पर छत्तीसगढ़ राज्य सहकारी संघ एवं प्राथमिक कृषि साख सहकारी समिति लाटाबोड, जिला बालोद ने संयुक्त रूप से कार्यक्रम आयोजित किया।
5. 18 नवम्बर 2021 को उद्यमिता विकास और सार्वजनिक-निजी-सहकारी भागीदारी को सुदृढ़ बनाना पर छत्तीसगढ़ राज्य सहकारी संघ एवं जिला सहकारी केन्द्रीय बैंक मर्यादित, बिलासपुर बैंक ने संयुक्त रूप से कार्यक्रम आयोजित किया।

6. 19 नवम्बर 2021 को ‘युवा, महिला और कमजोर वर्गों के लिए सहकारिता’ पर छत्तीसगढ़ राज्य सहकारी संघ एवं छत्तीसगढ़ साख सहकारी समिति मर्यादित, सेक्टर-1, भिलाइ, जिला- दुर्ग ने संयुक्त रूप से कार्यक्रम आयोजित किया।
7. 20 नवम्बर 2021 को वित्तीय समावेशन, सहकारिता के माध्यम से डिजिटलीकरण और सोशल मीडिया पर छत्तीसगढ़ राज्य सहकारी संघ एवं जिला सहकारी केन्द्रीय बैंक मर्या, रायपुर बैंक के सभागार में जी.ई.रोड़, रायपुर, ने संयुक्त रूप से कार्यक्रम आयोजित किया।

अंतराष्ट्रीय सहकारी दिवस पर कार्यक्रम

अंतराष्ट्रीय सहकारिता दिवस 03 जुलाई 2021 को संघ द्वारा राज्य स्तर का कार्यक्रम आयोजित किया गया जिसमें माननीय डॉ. प्रेमसाय सिंह टेकाम, मंत्री सहकारिता छत्तीसगढ़शासन, श्री बैजनाथ चन्द्राकर, अध्यक्ष अपेक्स बैंक, श्री सत्यनारायण शर्मा, सदस्य शाषी परिषद भा.रा.स. संघ एवं विधायक रायपुर ग्रामिण, श्री अशोक अग्रवाल, अध्यक्ष छत्तीसगढ़ राज्य सहकारी आवास संघ मर्या रायपुर, श्री झुनमुन गुप्ता, अध्यक्ष छत्तीसगढ़ राज्य सहकारी संघ मर्या रायपुर, श्री रवीन्द्र सिंह भाटिया, उपाध्यक्ष छत्तीसगढ़ राज्य सहकारी संघ मर्या रायपुर उपस्थित रहे।

● **शोध एवं ग्रंथालय:** संघ मुख्यालय एवं सहकारी प्रशिक्षण केंद्र में ग्रंथालय संचालित है। यहाँ पर शोधार्थी छात्रों एवं सहकारी क्षेत्र से जुड़े पदाधिकारियों/अधिकारियों/कर्मचारियों को सहकारिता एवं सहकारी योजनाओं के सन्दर्भ ग्रन्थ/अध्ययन सामग्री उपलब्ध कराकर आवश्यक मार्गदर्शन एवं सहयोग दिया जाता है।

● **सम्मेलन:** राज्य संघ की उपविधि अनुसार संघ प्रत्येक तीन वर्ष में 1 बार राज्य स्तरीय सहकारी सम्मलेन आयोजित करता है। जिसमें प्रदेश की समस्त राज्य स्तरीय, जिला स्तरीय सहकारी संस्थाओं के पदाधिकारियों प्रतिनिधियों को आमंत्रित किया जाता है। इसमें सहकारिता के विभिन्न बिन्दुओं पर चर्चा कर सहकारिता से संबंधित जानकारी दी जाती है व सम्मेलन का प्रतिवेदन शासन को भेजा जाता है।

● **नवीन सहकारी संस्थाओं के गठन हेतु मार्गदर्शन :** छत्तीसगढ़ राज्य सहकारी संघ मर्यादित, रायपुर द्वारा राज्य में नवीन सहकारी संस्थाओं/समितियों के पंजीयन कराने हेतु आवश्यक मार्गदर्शन एवं जानकारी तथा पंजीयन हेतु आवेदन एवं आवेदन के साथ लगने वाले सहप्रपत्र भी उपलब्ध कराने के साथ-साथ आदर्श उपविधियाँ भी उपलब्ध कराई जाती हैं।

**Dr. Chandra Pal Singh Yadav,
Chairman, KRIBHCO; and
Shri Dileep Sanghani,
President, NCUI are being
felicitated by Shri G.H. Amin,
President, Gujarat State
Cooperative Union being
elected as President, ICA-AP
and Chairman, IFFCO**



**A state level Women Cooperative
Seminar was organized by
Gujarat State Cooperative Union**

**A pictorial biography of
Shri G.H. Amin, Chairman,
Gujarata State Cooperative Union
was released by
Shri Bhupendrabhai Patel,
Chief Minister of Gujarat on the
occasion to commemorate
completion of 115 years of
Aslali Seva Sahakari Mandali**





Shri Dolarrai Kotecha gave cheque for Accidental Insurance for Bank on 71th Birthday of Hon'ble Prime Minister of India Shri Narendra Modi



A view on the occasion of Seminar on One Time Settlement Scheme

GUJARAT

Gujarat State Cooperative Union

Gujarat State Cooperative Union (GSCU) is a state level apex cooperative institute. It plays an important role in keeping the cooperative organizations well informed about the current trends in the cooperative movement through organizing training programs, camps, seminars, workshops and various other programs for all state societies/institutes - primary level cooperative organizations to state level cooperative organizations through district cooperative unions and cooperative management centres i.e., *Sahakari Vyavsthan Kendra*.

19th December, 2021, at Gujarat Vidyapith, Ahmedabad, Seminar and Felicitation Function

During 2021-22, a seminar on the theme "Technology in Cooperatives and the Participation of Youth" was organized by GSCU, on 19th December, 2021, at Gujarat Vidyapith, Ahmedabad, wherein chairmen of the most of the national level apex cooperative organizations were present. During this seminar, a felicitation function was organized for Dr. Chandra Pal Singh Yadav, Chairman of KRIBHCO, for being elected as President of International Cooperative Alliance – Asia-Pacific (ICA -AP) and NCUI Chairman Dileep Sanghani for being elected as Chairman of IFFCO. This seminar was attended by Dr. Bijender Singh, Chairman of NAFED; Chairman of NAFSCOB, K Ravinder Rao; Chairman of Land Mortgage Bank Federation, Shivdasan Nair; Vice Chairman of NAFED, Dr. Sunil Kumar Singh, etc.

As a part of *Azadi ka Amrit Mahotsav*, and on the occasion to commemorate the completion of 115 years of Aslali Seva Sahakari Mandli, a completely renovated building 'Ghanshyam Amin Sahakar Bhavan' was inaugurated and pictorial biography of Shri Ghanshyam Amin titled as "*Maru jeevan anjli thajo* (Let my life be dedicated to the service of mankind)" was released by Hon'ble Chief Minister of Gujarat, Bhupendra Patel, on 27th February, 2022, at Ahmedabad. This function was presided over by Chairman of Gujarat State Cooperative Union, and Aslali Seva Sahakari Mandli, Ghanshyam Amin.

Information on Education and Training Programs: Year 2021-22

S. No.	Name of Training Course	Programs Conducted	
		No. of Programs	No. of Participants Trained
1	Coop. Education Instructors- Male	982	54,414
2	Coop. Education Instructors- Female	1,007	56,107
3.	Cooperative Management Training Centres	89	5986
Total		2078	116507

8th March, 2022: Organized a State level Women Cooperative Seminar

On the occasion of International Women's Day, on 8th March 2022, a state-level Women Cooperative Seminar was organized on the theme of "Gender Equality Today for Sustainable Tomorrow" at Ahmedabad. This seminar was inaugurated by NAFCUB's Director, Alka Srivastava. This seminar was presided over by the Chairman of State Union, Ghanshyam Amin.



Gujarat State Cooperative Agriculture and Rural Development Bank Ltd. (GSCARDB), Ahmedabad

Gujarat State Cooperative Agriculture and Rural Development Bank Ltd. (GSCARDB) is an apex institution in the cooperative sector in the state of Gujarat for providing investment finance for the development of agriculture and allied activities. It has adopted unitary structure and does its business through the network of 176 branches. It has got 17 district offices to control the working of branches and to ensure the advantages of decentralized administration. Its registered office is at Ahmedabad. GSCARDB has got unitary structure having head office at the state level and branches at each taluka level. Its head office functions through 17 district offices. The bank has achieved first time finalization of Annual Accounts on 31st March, among all the LDBs in the country.

● **Membership and Share Capital:** During the year under review, the total number of members stands at 2,94,712 at the end of the year. The share capital as on 31st March, 2021, was Rs. 43,18,51,145. By considering the amount of share capital refunded on closure of loan account and added owing to enrollment of new members (loaners), the share capital at the end of the year i.e., as on 31st March, 2022, stood at Rs. 42,63,48,300.

● **Funds (Statutory Reserve Fund and other Funds):** Last year, the balance of statutory and other reserve fund was Rs. 5,90,19,38,537 and this year as on 31st March, 2022, the balance of statutory and other reserve fund is Rs. 6,00,78,95,733.

● **Fixed Deposits:** The bank has introduced the scheme of accepting fixed deposits from 1991-92. Under this scheme, the outstanding balance of fixed deposit as on 31st March, 2021, was Rs. 245.89 crore which as on 31st March, 2022, stands at Rs. 238.10 crore. An additional interest of 0.50% is given to the employees of the bank and senior citizens on their fixed deposit in the bank.

● **Advances:** During FY2021-22, total loan disbursed by the bank was Rs.151.28 crore. The bank has declared 10% interest rate for all-loan purposes with the effect from 1st April, 2022. The bank disburses loan for more than 300 activities under farm sectors and non-farm sectors.

During the financial year 2017, the bank started "Kheti Bank Cash Credit Scheme". Under this scheme, loan is disbursed to borrowers at the rate of 10% simple interest. As per amendment made in Section 116 of Gujarat Cooperative Societies Act 1961, the bank can now finance short-term loans if interest subvention is available from Government of India and Government of Gujarat. The rate of interest on refinance available from NABARD is very high. GSCARDB has therefore submitted a proposal to state

government to avail the benefit of 5% interest subvention on the loan disbursed by the bank to the farmers. The decision taken by the state government in the interest of the farmers will enable them to avail loans at low interest rates.

Total loans disbursed by the bank during FY2021-22 were Rs. 151.28 crore for various purposes like new wells, old wells, farm mechanizations, non-farm sector, rural housing, cash credit scheme, etc.

● **Review Meetings of District Managers and Branch Managers:** The bank organizes review meeting on quarterly basis at its head office at Ahmedabad for the district managers of the bank. In same manner, quarterly review meetings are also conducted at district level to review functioning of the branches. Meetings of various committees are also organized at the head office for the management of the bank.

● **Accidental Benefit for the Members of the Bank:** The bank covered accidental insurance of Rs. 2 lakh for all the loan borrowers of GSCARDB. The bank provided financial support up to Rs. 1,00,000 to those borrowers, who are regular in the repayment of their loan, under the circumstances of accidental death.

● **Tree Plantation on Hon'ble Prime Minister's Birthday:** GSCARDB had arranged tree plantation on 71st birthday of Hon'ble Prime Minister Narendra Modi. The bank planted trees across its head office, district offices, and its branches. GSCARDB organized motivational program on 24th October, 2021, for its employees.

● **One-Time Settlement Scheme (OTS) Guidance Seminar on 12th and 26th February, 2022:** The bank organized two seminars regarding guidance of one-time settlement (OTS) scheme for district managers, branch managers, assistant managers and front desk officers. During the period of two months, total recovery from OTS was Rs. 2,257.89 lakh.



A view of training program organized by HARCOFED



A view of group photo during the Essay Competition organized on the occasion

HARYANA

**Progress Reports of Haryana State Cooperative Development Federation Limited
(HARCOFED), Haryana for the year 2021-22**

S. No.	Particulars	No. of Courses	Trained person	SC/ST	Women
1.	Course for Secretaries/Managers/Employee PACS	28	884	87/293	45
2.	Member Awareness Program	474	14,429	3,064/4,933	7,860
3.	Agriculture Cooperative /Farmers Camps	36	1,546	185/475	85
4.	Cooperative Leadership Dev. Program	14	798	69/250	34
5.	Programme for Youth				
	(i) Student Awareness (School Lecture)	350	19,810	6,190/6,639	10,580
	(ii) Essay Competition (School Students)	16	672	165/265	508
	(iii) Painting/Drawing Competition (School Students)	17	694	217/246	440
	(iv) Speech Contest	10	287	38/93	187
	(v) Youth Skill Development Program	18	2,800	858/1095	706
6.	Seminars/Conferences				
	(i) Women Seminar	11	1,667	500/548	1,403
	(ii) RTI Seminar	03	387	30/81	58
	(iii) Multipurpose Seminar	07	1,405	264/498	223
	(iv) Sugar Mills Seminar	04	611	49/183	05
	(v) Workshop & Seminar	04	534	71/140	161
	(vi) GHS Seminar	01	127	05/14	17
7.	Tree Plantation Program	36	858	104/279	94
8.	Hindi Pakhwara	05	253	41/69	105
9.	Cooperative Week Celebrations	01	165	36/44	71
	Grand Total	1035	47,927	11,973/16,145	22,582

KARNATAKA

Karnataka State Cooperative Federation Ltd.

The objective of Karnataka State Cooperative Federation is to provide education and training for the development of cooperative movement in the state and also to give wide publicity for the activities of the cooperatives.

Activities

- Member education program under cooperative education with the guidance from National Cooperative Union of India (NCUI) has been successfully implemented since 1957. Under this scheme, education is provided to the secretaries, members, executive committee members, staff, women and SC/ST members of the societies.
- To increase the women participation in the cooperative movement, a separate women's wing was started in 1966.
- Federation has been running 8 cooperative training centres through which a diploma in cooperative management training is conducted for a period of 26 weeks, and also introduced correspondence course of diploma in cooperative management training is conducted for a period of 24 weeks.
- Federation has a newsweekly publication called "*Sahakara*" for the last 53 years. It provides vital information on the cooperative movement, government circulars, and progress reports of the cooperatives, interviews with cooperators, educative articles and news for the readers.

Cluster Training Program

With a view to make the member education program more effective, and also to face the global challenges in this regard, it was decided to arrange cluster type education and training programs keeping 2/3 cooperative institutions in a group at the village level and provide education and training facilities to the participants.

The cluster program has been widely appreciated. Directors of the societies, women members, members belonging to SC/ST and youth participated in this program, where 614 classes were conducted for 15,630 participants. Education and training programs pertaining to all sectors of cooperative movement were organized in all the districts of the state. Need-based training programs for secretaries, staff, office bearers, directors are being organized through district cooperative unions. As far as district-level training programs are concerned, 89 classes were conducted for 7,290 participants.

The Federation arranges state level education and training programs on different sectors of the cooperative movement. During 2021-22, 27 such programs were arranged in which 3,085 people participated.

State-level program inauguration

The Federation has been arranging essay and debate competitions on cooperatives for the students of schools and colleges at district level through district cooperative union. Due to Covid-19, debate and essay competitions were not conducted in 2021-22.

Details of training programs conducted for LAMPS Coop. Societies in 2021-22

Under this scheme, member for education and training programs are arranged for the benefit of tribal people. In 2021-22, training programs were conducted for LAMPS cooperative societies with 106 participants. For Diploma in Cooperative Management (2021-22) and DCM (distance education courses), 4 sessions were organized in which there were 2,739 participants.

Karnataka State Cooperative Federation has been publishing "*Sahakara Weekly*" for the last 53 years. *Sahakara* weekly includes the news and views on cooperatives, government circulars, progress reports on cooperatives, interview with senior cooperators, information on best cooperators and such other news. At present, about 15,000 cooperatives and cooperators have enrolled as subscribers for the weekly.





A view of State level Training Program



A view of the release of 'Sahakara Weekly'

**Union Finance Department
Revenue Secretary Shri Taruna
Bajaj, IAS; and Central Direct Tax
Advisory Board Chairman Shri
Jagannath Bidyadhara
Mohapatra, IRS, recently visited
Union Home & Cooperation
Minister Shri Amit Shah**



**Managerial Excellence Training
for staff of KSSFCL**



**International Women's Day
Celebration at Bangaluru
and Belagavi**



Karnataka State Souharda Federal Cooperative Ltd. (KSSFCL)

Karnataka State Souharda Federal Cooperative Ltd. (KSSFCL) is a unique federal cooperative of Karnataka. It is a specialized federal cooperative in the field of training and educational activities. Training programs have been arranged for the presidents, directors, chief executives and staff of the Souharda cooperatives at the state, regional and district levels.

A total of 133 different types of training programs, 25 meetings of the Chief Executive, 81 different types of meetings, and 40 press conferences were organized during this period.

Training Programs

◆ **Cluster training:** A cluster training was organized for the Chief Executive Officers (CEOs) of Souharda Sahakaris in Raichur district by Kalaburagi regional office of Sanyakta Sahakari. A total of 28 representatives from 16 cooperatives participated in this training.

◆ **Managerial excellence training program:** A managerial excellence training was organized on 3rd and 4th April, 2021, for the staff of KSSFCL.

◆ **Administrative expertise training and consultation meeting:** Administrative Expertise training and consultative meetings were organized by Souharda sahakari regional office Kalaburagi for the Presidents/CEOs of Souharda Cooperatives of Yadgiri district. A total of 75 participants from 47 Souharda cooperatives participated.

◆ **Chintana sabhe:** A chintana sabhe was organized by the Bengaluru regional office. A total of 52 participants from 52 Souharda cooperatives participated in this meeting.

◆ **Samalochana sabhe:** A samalochana sabhe was organized for the presidents, CEOs of the state Souharda cooperatives under the leadership of the provincial offices of Karnataka State Souharda Sahakari Niyamit. A total of 884 participants from 670 Souharda cooperatives participated.

◆ **Training on preparation of compliance report for deficiencies in audit report:** Training

on preparation of compliance report for deficiencies in audit reports for the Presidents and CEOs of Bellary, Vijayanagar, Raichur districts was organized. A total of 192 participants from 170 cooperatives participated.

◆ **Promoter's meeting:** It was organized by Kalaburagi regional office regarding the formation of union of Souharda cooperatives in Bellary district. A total of 84 participants from 42 Souharda cooperatives participated in this meeting.

◆ **Samparka sabhe:** It was organized by the Bengaluru and Belgaum regional offices of Souharda Sahakari in various districts. A total of 4,062 participants from 2,110 Souharda cooperatives participated.

◆ **Training on rights and duties of directors:** Training on rights and duties of directors was organized by the Mysore regional office of Souharda Sahakari for the board members of Hassan district Souharda sahakaris. A total of 42 participants from 19 Souharda cooperatives participated.

◆ **Human resource development training:** Human resource development training was organized for Chikkodi district Souharda cooperatives by the Belgaum regional office. A total of 71 participants from 5 Souharda cooperatives participated in this training.

◆ **Training for Souharda cooperatives on ways to overcome losses and obstacles faced in not carrying out audit and their remedies:** The Belagavi regional office organized training for Souharda cooperatives in Vijayapura, Uttara Kannada and Bagalkote districts on ways to overcome losses for Souharda cooperatives and obstacles faced in not carrying out audits and their remedies. A total of 198 participants from 131 Souharda cooperatives participated.

◆ **Training on duty of CEO and recent amendment in Souharda Cooperative Act:** Based on the recent amendment in Souharda Cooperative Act, training on duties of CEO was organized from Kalaburagi regional office. A total of 24 participants from 17 Souharda cooperatives participated.

◆ **Training on preparation of audit and compliance report and its objections:** Training

on preparation of audit and compliance reports and its objections for cooperative societies of Bidar district was organized by Kalaburagi regional office. A total of 94 participants from 90 Souharda cooperatives participated in this training.

◆ **Subject based training:** Subject based training was organized by Bengaluru, Kalaburagi and Belgaum regional offices. A total of 906 participants from 417 Souharda cooperatives participated in this training.

◆ **Effective business management for Souharda cooperatives to achieve financial discipline and health training program:** This training program was organized by the Mysore regional office for the presidents/board/chief executives and staff of Dakshina Kannada district Souharda cooperatives. In this training, 176 participants from 85 Souharda cooperatives participated.

◆ **CEO training program:** CEO training program for Souharda cooperatives was organized by regional offices Bengaluru, Mysore, Belgaum and Kalaburagi. A total of 2,583 participants from 1,632 Souharda cooperatives participated in this training.

◆ **Accounts and records management and human resource development training:** This training was organized by Belgaum regional office; 58 participants from 4 Souharda cooperatives participated in this training.

◆ **Sustainable development training for district unions of Souharda cooperatives:** A sustainable development training program for district unions of Souharda cooperatives was organized for the presidents/directors of district unions of Souharda cooperatives. A total of 112 participants participated in this program.

◆ **Sustainable development of Souharda cooperatives workshop:** A workshop on sustainable development of Souharda cooperatives was organized for the Presidents/CEOs of district Souharda cooperatives from Mysore and Kalaburagi regional offices. In this training, 896 participants from 650 Souharda cooperatives participated.

◆ **Skill Development Training:** This program was conducted on 26th and 27th March, 2022, for

all the staff of Karnataka State Souharda Federal Cooperative Ltd.

Special Programs

Diploma in Cooperation and Banking Management (DCBM) Course: A six-month "Diploma in Cooperation and Banking Management" course was launched from January 2019. The course duration was for 6 months with 6 subjects in total. The course of the first batch started from 1st January, 2019, and a total of 181 candidates were admitted in this batch. The second batch course was started from 1st January, 2020, and a total of 272 candidates were admitted in this batch. The third batch course started from 1st January, 2021, and a total of 405 candidates were admitted in this batch. The fourth batch course started from 1st January, 2022, and a total of 534 candidates were admitted in this batch. In the 4th batch, contact classes were conducted at Bengaluru, Shimoga, Hospet, Bellary, Chikkodi, Mudhola, Karwar and Puttur centres. The examination of the course was conducted on 25th, 26th June and 3rd July, 2022.

Online Training Programs Organized by KSSFCL

In the context of the lockdown due to the Covid-19 pandemic in the country, various online training programs were organized which are as under:

- ❖ Training on Accounts finalization and records management with 90 participants.
- ❖ Training on pre-audit preparations and methods of preparation of supplementary documents of audit report with 190 participants.
- ❖ Training on Dawa registration procedure and required documents with 160 participants.
- ❖ Training on Planning and Strengthening of Souharda union cooperatives with 140 participants.
- ❖ Training on Latest Information on GST and Income Tax with 631 participants.
- ❖ Training on Management of cooperative accounts for Presidents/CEOs with 90 participants.

- ❖ Training on Financial Management of Friendly Co-operatives during Covid-19 with 100 participants.
- ❖ Training on Rights and Duties of Directors with 86 participants.
- ❖ Training on Loan Recovery with 151 participants.
- ❖ Training on conducting board meeting and recording Annual General meeting/proceedings with 156 participants.
- ❖ Personality Development and Professional Skill Training.
- ❖ Training on Recent Changes in Tax Acts applicable to cooperatives with 130 participants.
- ❖ Training on other income generating activities of cooperatives and characteristics of cooperative leadership with 45 participants.
- ❖ Training on Rights, Duties & Responsibilities of CEOs with 130 participants.
- ❖ Training on functioning of Souharda cooperatives in case of Pandemic with 87 participants.
- ❖ Training on GST, Income Tax and Non-Interest Activities with 81 participants.
- ❖ Samalochana Sabhe with 201 participants.
- ❖ Training on Human Resource Management with 250 participants.
- ❖ Training on Planning and Strengthening of District Union Souharda cooperatives with 46 participants.
- ❖ Customer Relationship Management (CRM) Training with 210 participants.
- ❖ Business Development Management (BDP) Training with 250 participants.
- ❖ Team building and Effective communication with 250 participants.
- ❖ Training on rights and duties of directors of Souharda cooperatives with 369 participants.
- ❖ Training on Non-Interest Income with 410 participants.
- ❖ Managerial excellence training with 110 participants.
- ❖ Training on Integrated Business Development Management for registered Souharda cooperatives for the years 2019-20 and 2020-21 with 95 Souharda cooperatives participants.
- ❖ E-StampAg Training Program for 850 participants.
- ❖ Training on Business Development Management.
- ❖ Training on Group Structure Management and Effective Communication.
- ❖ Training on Dawa and Amalzari process procedure.
- ❖ Discussion meeting on Reserve Bank of India circular on appointment of CEOs with 67 participants.
- ❖ Preliminary consultative meeting for formation of Karnataka State Souharda Cooperative Bank on Apex model.
- ❖ Online Training on Gold Valuation.
- ❖ Meeting an Amendment of Souharda Cooperatives Act with 40 participants.
- ❖ Training on preliminary preparation and formalities of election of Souharda cooperatives with 131 participants.
- ❖ Training on actions to be taken by the joint cooperative in case of misappropriation of power in Souharda cooperatives.
- ❖ Stress Management and Customer Service Management training with 153 participants.
- ❖ Souharda Cooperatives Sustainable Development Thinking Workshop with 89 participants.

Abhinandana Program

A felicitation ceremony was organized on 7th January, 2022, by KSSFCL in honour of Hon'ble

S.T. Somesekhar, Minister of Cooperation and Hon'ble Minister of Higher Education, Dr. C.N. Ashwathnarayan.

Press Conferences

A press conference was organized by the head office including the regional offices on behalf of the Karnataka State Souharda Federal Cooperative related to historic decision on the creation of a separate Ministry of Cooperation. Press conferences on Kalaburagi New Building Guddali Puja and Cone Installation; and recent Amendment of Souharda Act, were also organized.

20th Annual General Meeting

The 20th General Meeting of Karnataka State Souharda Federal Cooperative Ltd., was conducted through virtual mode due to the Pandemic. At the beginning of the general body meeting, Dr. Yashwant Dongre, the former chancellor of Mysore University, gave a lecture on the subject of "Current Issues in Cooperative Sector and Role of Cooperative Sector in Sustainable Development".

Sustainable Development workshop of District Unions of Souharda Cooperatives

KSSFCL in collaboration with the Unions of Souharda Cooperatives of all districts of the state organized a workshop on Sustainable Development of Unions of Souharda cooperatives on 15th and 16th February, 2022, at the head office in Bengaluru, for two days with 112 participants.

Other Activities

♦ **Social work activities of State Souharda cooperatives during the Covid-19 Lockdown:** Souharda cooperatives undertook the work of uplifting humanitarian value by providing food to the starving lives during the lockdown. It recognized the services of Asha workers and honoured them with food kit and honorarium.

♦ **International Cooperative Day:** International Cooperative Alliance (ICA) has called upon the world's cooperatives to celebrate the first

Saturday of July every year as the International Cooperative Day. On this day, among the cooperatives of the world, an effort has been made to create awareness about the cooperative sector among the public by organizing a program to create awareness about the cooperative sector in their organizations. ICA wishes success to the Cooperative sector by creating awareness about the cooperative sector and strengthening cooperatives and affirm that "cooperatives can building a better nation". Mission – Let's all come together and rebuild a better cooperative sector.

♦ **International Women's Day:** International Women's Day (8 March) program was organized by KSSFCL at its headquarters and also regional offices.

♦ **Release of 2022 Calendar of KSSFCL:** The 2022 calendar and table calendars of Karnataka State Souharda Federal Cooperative Ltd. were released by State's Minister of Cooperation, S.T. Somasekhara, on this occasion.

Pooja Program of KSSFCL New Building "Souharda Sahakari Soudha"

KSSFCL, the parent body of Souharda Cooperatives, which is leading the state's Souharda cooperative sector, constructed its own building "Souharda Sahakari Soudha" at Malleswaram, Bengaluru.

60 Cooperatives Honoured with "Sahakara Ratna" of 68th All India Cooperative Week

On 20 March, 2022, Sahakar Ratna Award ceremony was organized as part of the 68th All India Cooperation Week in the state capital. Hon'ble Chief Minister of Karnataka, Basavaraja S. Bommai, inaugurated the program.

Sahakari Ratna Award for Souharda Cooperatives Main Event: President of KSSFCL B. H. Krishnareddy, Mr. H.S. Manjappa, Mr. Yadagere Subramanya, Mrs. B.N. Nagamani, Mr. Chandrakatha Soma Kothiwale, Mr. Shambhuly Aga Ganapathi Hegadesekhara, etc., were honoured with the Sahakar Ratna award.



Karnataka Cooperative Milk Producers Federation (KMF)

- Formulated programs related to establishment of primary milk cooperative societies, KMF is providing guidance and financial assistance, for the plans/projects that are helpful to dairy farming, a number of centralized programs are being managed/maintained. Out of them, the major activities comprise production of semen for the reproduction of male calves/HORI/through Nandini Veeryanu Kendra/Semen Institute and its supply, arranging pots of liquid nitrogen, good quality balanced cattle feed and mineral mixture supplied to dairy farmers through the milk unions, entering into rate contract for veterinary medicine and vaccines, centralized other arrangements to provide veterinary medicine and vaccines.
- Karnataka Halu Maha Mandala has formulated necessary programs for the procurement of quality milk and production of milk.
- During 2021-22, 14 member units of Karnataka Halu Maha Mandala procured average 81.40 kg milk. When compared to 2020-21, there is 4% progress in milk procurement.
- As at the end of 2021-22, there are 15,005 working milk producers' cooperative societies. Out of them, 94% societies are making profits.
- State Government is encouraging milk producers under Kshiradhaare project, on an average 9.50 lakh milk producers are getting benefits from this.
- During 2021-22, under NPDD Project, 12 milk unions of KMF adopted 3,128 AMCU, with 60% grant from the Central Government, an amount of Rs. 2815/20 lakh has been released.
- During 2021-22, 47 uniform new milk parlours started functioning through district milk unions. For this, a total Rs. 2.6 crore grant has been given by KMF to *Okkuta*/Unions.
- For Kshira Sanjivini stage-2 project, approval

was given to adopt it in 173 mahila sangha/ women's cooperatives.

- During 2021-22, KMF has made arrangement with the banks for the working capital, improvement of basic infrastructural facilities; amount of loan is Rs.1139.26 crore. Amount of infrastructure loan is Rs. 599.51 crore, and amount of working capital loan is Rs. 739.75 crore, in this interest subsidy on infrastructural facility loan (3%) is Rs.13.74 crore and interest subsidy on working capital (1.70%) is Rs. 4.66 crore; total Rs.18.40 crore has been repaid/refinanced by KMF to the Unions.
- An amount of Rs. 600 lakh for the project formulated through INAF software, information about artificial insemination, testing pregnancy, information of birth of calves, etc., to give workers in the Sangha's coming under the milk unions - program implemented, an amount of Rs. 501.27 lakh was spent during 2021-22.
- With regard to cattle feed, 7,23,051 metric tonnes of Nandini Gold and 5,409 metric tonnes of mineral mix cattle feed has been supplied – as per the demands made by the Unions.
- Supply of 19 lakh litres of Nandini UHT milk per month has commenced, for 'Arogya Lakshmi' Yojana of the Government of Telangana.
- During 2021-22, KMF has exported Nandini products to more than 25 countries viz., Japan, UAE, Israel, Saudi Arabia, Lebanon, Yemen, Nepal, Singapore, Russia, Iran, Algeria, Bangladesh, Jordan, Syria, Pakistan, Mauritius, Senegal and Libya.
- During 2021-22, Nandini products worth Rs. 25 crore were exported.
- Under Pet bottle project which commenced at Hassan Milk Union, Nandini Good Life Badam/Pista/Strawberry flavoured milk banana/vanilla/chocolate were released. Action has been taken for the organized marketing of all these projects, on a daily basis, 25,000 litres/1.25 lakh pet bottles) have been sold.

- On the occasion of his birth centenary, a statue of Dr. Varghese Kurien, Father of Milk Revolution in India, was constructed in the premises of central office of KMF.
- Blood donation camp was organized in Central Office, KMF on the occasion of birthday of Dr. Punith Rajkumar, who worked as brand ambassador of KMF.
- Women's Day was organized to encourage women officers/staff working in KMF and its units.
- A good response has come from the customers for Nandini on Wheels, through this arrangement, and Nandini products have been delivered at the door steps of the customers. During 2021-22, more number of vehicles were deployed, and marketing transactions were undertaken with 16 vehicles. Everyday products, worth Rs. 30,000, were sold through this vehicle.
- A total number of 67 Nandini Parlors have started functioning.

KERALA

Kerala State Cooperative Housing Federation Ltd.

Kerala State Cooperative Housing Federation Ltd., is the apex institution for financing the primary cooperative housing societies in the state of Kerala which are affiliated to it. At present, 205 primary housing cooperative societies have been affiliated to the Federation. The main objective of the Federation is to finance these affiliated primary housing cooperative societies for the construction of dwelling houses at minimum possible cost on easy repayment terms to its individual members. The main sources of fund to the Federation are share capital contribution from the member societies and the government, borrowings from Life Insurance Corporation (LIC) of India, commercial banks etc.

Authorized share capital of the Federation is Rs. 10,000 lakh. Paid-up share capital is as on 31 March, 2022, is Rs. 4,043.13 lakh. The number of members is 206 including the Government. The Government of Kerala has contributed Rs.

4,823.08 lakh share capital in the Federation till date. The balance outstanding as on 31 March, 2022, is Rs. 2,044 lakh; and there are no dues outstanding.

Up to March 2022, the Federation has received Rs. 1,50,785.52 lakh from various financial agencies and advanced Rs. 2,37,470.39 lakh for the construction of 2,43,275 houses. Out of this, a sizable volume of the assistance aggregating 50% was given to economically weaker sections of the people in the society. The loan outstanding as on 31 March, 2022, from member societies is Rs. 33,764.62 lakh and to the financial agencies is Rs. 18,296.69 lakh.

The main sources of finance to the Federation are LIC of India, HUDCO, National Housing Bank, Canara Bank, Federal Bank and the Government. The Government of Kerala assists the Federation by share capital contribution. Long-term construction loans up to Rs. 15 lakh and repair loans up to Rs. 7.50 lakh at different rates of interest are advanced.

(A) The resource mobilization of the Federation during the last four years are as follows:

(Rs. in lakh)		
Year	Govt. Share	Canara Bank
2017-18	-	3,000.00
2018-19	-	-
2019-20	-	2,500.00
2020-21	-	2,000.00

(B) The achievement made by the Federation for the last five years are as follows:

(Rs. in lakh)					
S. No.	Year	Sanctioned		Disbursed	
		No.	Amount	No.	Amount
1.	2017-18	2171	9,700.54	1868	8,331.02
2.	2018-19	2294	11,174.69	2070	9,590.08
3.	2019-20	1622	8,186.31	1543	7,558.60
4.	2020-21	944	4,932.94	1076	5,420.74
5.	2021-22	970	5,495.50	1039	5,613.86

For the years 2022-2023 and 2023-2024, Federation proposes to lend Rs. 7,000 lakh and Rs. 9,475 lakh for the construction of 1,800 houses and 1,980 houses respectively.

Due to Covid-19 pandemic, the Federation disbursed fewer amounts of loans compared to previous year. Also the Federation faced a serious issue of increased overdue position in this regard; which was resolved to a great extent by waiving the penal interest due and implementing one-time settlement (OTS).

Share Capital Contribution by the Government

The Government of Kerala has contributed Rs. 4,823.08 lakh towards the share capital in the Federation till 31 March, 2022, under the plan scheme. The balance outstanding as on 31 March, 2022 is Rs. 2,044 lakh.

The details regarding share capital contribution received from the Government and refunded by the Federation for the last few years are as shown in the table.

(Rs. in lakh)					
S. No.	Year	Amount Sanctioned	Amount refunded	Share Out-standing	Divident to Govt.
1.	2017-18	NIL	189.50	3094.00	30.53
2.	2018-19	NIL	214.50	2879.50	16.03
3.	2019-20	NIL	246.50	2633.00	61.49
4.	2020-21	NIL	279.00	2354.00	57.14
5.	2021-22	NIL	310.00	44.00	52.20

MAHARASHTRA

Maharashtra Urban Cooperative Banks' Federation Ltd.

Maharashtra Urban Cooperative Banks' Federation Ltd. (MUCBF) is a parental body of all UCBs in the state of Maharashtra. It plays a developmental role in the overall upliftment of the urban cooperative banking sector. The following steps have been undertaken by the Federation for improving the financial position of the UCBs.

1. Training Programs

MUCBF conducts various training programs from time to time for the chief executive officers (CEOs), general managers, senior managers, special recovery officers, heads of various departments/cells etc., keeping in view the ultimate goal of the sector. Accordingly, the Federation has so far conducted training programs on KYC guidelines and management, CKYC, cash management, credit appraisal and scrutiny, cyber crime/frauds, cyber security, audit, inspection and stress management, investment portfolio and treasury management, NPA management etc. In order to bring awareness about various circulars issued by the RBI and to resolve various conflicting issues relating to the said circulars, the Federation has organized training programs during the year, which are discussed below:

(a) Training Program held on 9 April, 2021, on Risk Based Internal Audit: The program was attended by approximately 72 participants from 39 UCBs in Maharashtra.

(b) Training Program held on 21 August, 2021, on Treasury Management through Cisco Webex – Video Conferencing: The object of the training program was to sensitize the significance of Treasury Management and New Capital Raising Options for UCBs. The program was attended by approximately 66 participants from 55 UCBs in Maharashtra.

(c) Training Program held on 30 October, 2021, on SARFAESI – First Batch: The objective of the training program is to bring awareness about latest changes in the laws pertaining to recoveries, sharpen skills for actions to be taken under SARFAESI Act, to motivate, encourage and inspire the recovery officials to initiate the actions fearlessly with ultimate aim of recovery of banks' dues as early as possible. The program was attended by 50 participants of 30 UCBs in Maharashtra.

(d) Training Program held on 20 November, 2021, on SARFAESI Act – Second Batch: The program was attended by 63 participants of 26 UCBs in Maharashtra.

(e) Training Program held on 18 December, 2021, on Credit Management: The objective of the training program was to bring awareness about

complexity of the risks involved in creditworthiness. The faculties guided the participants on various topics related to Credit Management. The program was attended by 55 participants of 29 UCBs in Maharashtra.

(f) Training Program held on 12 February, 2022, on KYC and Anti-Money Laundering: The objective of the training program was to protect the financial system against threat of money laundering/terror financing and frauds; to preserve and report customer's account information and take all steps considered necessary to ensure compliance with the requirements of provisions of the above Act. The program was attended by approximately 71 participants from 33 UCBs in Maharashtra.

(g) Training for the College students: The Federation had organized workshop for the students of Sathaye College, Mumbai, on 17 February, 2022, on the subject 'Importance of Urban Cooperative Banking Sector'. The workshop was attended by 42 students along with their teachers.

2. Pre-TAFCUB Meeting and Workshops for UCBs

During the year, RBI held 8 TAFCUB meetings for UCBs attached to Mumbai and Nagpur regions, and 1 meeting for multistate scheduled UCBs. In order to identify the exact nature of problems faced by the UCBs appearing on TAFCUB and guide them to improve their financial performance, overcome irregularities, etc., besides defending their cases strongly before TAFCUB forum and RBI authorities, pre-TAFCUB meetings were convened by MUCBF from time to time for UCBs affiliated to Mumbai and Nagpur regions and for multistate UCBs.

3. Self Re-development Housing Projects

A Committee was constituted by the office of Divisional Joint Registrar, Cooperative Societies, Mumbai, to discuss the issue of 'granting permission to lend to cooperative housing societies for self re-development' project.

4. Recruitment Policy

The Government of Maharashtra has issued guidelines on 29th November, 2021, regarding

online implementation of recruitment process in UCBs in Maharashtra. Accordingly, to decide the criteria for conducting the online recruitment process, a committee was constituted by the office of the Commissioner of Cooperation and Registrar, Cooperative Societies, Pune.

5. Maharashtra State Election Authority

The State Election Authority had reconsidered its earlier circular dated 31 December, 2021, on election expenses and issued revised circular on 23 February, 2022, by giving relief to UCBs by reducing election expenses.

6. Books and Periodicals

The Chairman of the Federation has authored various books on cooperation and banking for spreading banking information and knowledge amongst directors, CEOs, senior management and other banking personnel. The books written include: *Bankanvishayi Sarva Kahi* (Everything about banking – FAQs), *Pravas 97 Vya Ghatana Durusticha* (Journey of 97th Constitutional Amendment), *How to Face SAF*.

7. Best Bank Award Ceremony

By taking the cognizance of outstanding business performance and achievements of UCBs, MUCBF felicitates the winner banks every year, based on the criteria such as audit class, deposit and loan growth, percentage of gross and net NPAs, cost of deposits, percentage of CASA deposits to total deposits.

8. Writ Petition Filed with respect to the Banking Regulation Act 2020

The Federation has filed a writ petition (WP No. 1383 of 2022) Petition in Mumbai High Court on 28 February, 2022, in the matter of Article 226 of the Constitution of India 1950; challenging the constitutional validity of the Banking Regulation (Amendment) Act 2020, and validity of circular dated 25 June, 2021, issued by the Reserve Bank of India.





**A view of training program
on Risk Based Internal Audit**



A view of training program for the college students

Mahesh Nagari Multistate Cooperative Credit Society Ltd., Pune

Vaccination Campaign

A vaccination camp was arranged by the organization with permission of Pune Municipal Corporation for all the employees, daily deposit agents, members and account holders of the Sanstha for their safety in pandemic. During Covid-19 period, grocery kits were distributed by the organization to needy families across Pune city and other areas nearby. Around 5,000 kits of sanitizer bottles and water bottles, along with masks, were distributed. Financial aid was provided to poor and needy like every year for different types of critical operations for medical purpose. Various social activities for children were started. Grocery kits were distributed by the organization to the Mamta Bal Sadan Orphanage at Kumbharvalan.

MIZORAM

Mizoram State Agriculture, Horticulture, Forestry and Marketing Cooperative Federation Ltd. (MAHFED)

Mizoram State Agriculture, Horticulture, Forestry and Marketing Cooperative Federation Ltd. (MAHFED), set up by the Government of Mizoram on 23 May, 1989, is a state-level apex and federating body of primary cooperative societies under the aegis of the Department of Cooperation, Government of Mizoram. The basic objective of MAHFED is to unite/organize tribal minor forest product gatherers, fruit growers and vegetable farmers through cooperative initiatives and to provide them with services and supplies to augment their income-base production by procurement, storage, processing, diversification and marketing of the products so as to ensure maximum benefit for the tribal farmers and labourers.

During 2021-22, as many as 110 primary cooperative societies of different natures such as agro-farming, horticulture, forestry/forest products/social forestry, etc., from the four corners of the state have federated in MAHFED. MAHFED's Chairman is Vanlalruata Aibawk and its Managing Director is Ngurthansanga Sailo.

Activities and Programs

During FY 2021-22, annual general body meeting was held; 6 board of directors' meeting and 2 selection committee meetings were conducted. Fertilizer official meeting was also held. MAHFED is involved in marketing of tribal minor forest product like dry and green grass brooms made by the farmers which enhances their income. Broom marketing has been used for various companies. MAHFED has 1 on-going project for construction of warehouse at Bairabi (Rail Head), which is expected to be commissioned in the month of September, 2022.

Fertilizer marketing is one of major sources of income for MAHFED, which has different kinds of fertilizers such as DAP, MOP, SSP and urea from BVFCL, IFFCO and IPL. The society members and farmers from different parts of the state make use of fertilizers from MAHFED outlet and as a result, there has been increase in farm production. MAHFED has set up sale emporium to increase its business activities, agriculture inputs, insecticide, micro nutrients, weedicides, fertilizers and broomstick etc. Due to scarcity of food, the Government of Mizoram implemented vegetable supply chain undertaken by commerce and industries department and horticulture department. During the Pandemic, Re. 1 lakh has been given out in aid of Covid-19 victim Charity Fund.

NAGALAND

Nagaland State Cooperative Union

Nagaland State Cooperative Union (NSCU), Dimapur, Nagaland, is an apex level institution, established under the sponsorship of the state cooperative department in 1967. The main objective of NSCU is to impart cooperative education and training to the members, board of directors of the cooperatives, prospective members, and employees of cooperative societies.

The administration set-up of NSCU consists of 14 board of directors, and the head of the management is its President, who is assisted by the supporting staffs. During 2021-22, NSCU along with the departmental officers and under the

sponsorship of the Registrar of Cooperative Societies, Nagaland, conducted seminars and imparted training on various topics on cooperative education in all districts of the state.

PUDUCHERRY

Family Development Cooperative Thrift and Credit Society Ltd. (FAMCO), Puducherry

FAMCO was registered by the Central Registrar of Cooperatives, New Delhi, on the 23rd July, 2009, as a multi-state cooperative society. Its areas of operation are in the states of Puducherry, Tamil Nadu and Karnataka with the registration number MSCS/CR/307/2009.

In order to attain its vision, FAMCO has been working very hard to achieve the principal objective of the Society i.e., 'to promote the interests of all its members to attain their social and economic betterment through self-help and mutual aid in accordance with the cooperative principles'.

As on 31st March, 2022, FAMCO total membership stood at 447 members (115 individual members and 332 group members). The total paid-up share capital is Rs. 12,86,500. The total number of members as on 31st March, 2021, was 433 (114 individual members and 329 group members) and the total paid-up share capital was Rs. 12,82,500. The total shares increase during this reporting period is Rs. 4,000.

As on 31st March, 2022, FAMCO has total deposits of Rs.1.96 crore. During the year, 24 member SHGs were given a total loan of Rs. 74,00,000 for small income generation activities. The loans are repaid 100%. Since inception, FAMCO has granted a total loan of Rs. 12.22 crore to 467 SHGs covering 6,760 families.

The 12th Annual General Body Meeting of FAMCO was held on 20th November, 2021, at Reveil. Only 2 board meetings were conducted in the 3rd and 4th quarters of the financial year. As the result of Covid-19 pandemic restrictions during the first and second quarters, the board meetings could not be conducted.

The 17th goal of the UN SDG is, "partnerships to achieve the goal". In order to put into practice

this 17th SDG goal, FAMCO, under the leadership of its Founder Rev. Fr. A.S. Antonisamy, FAMCO, initiated a joint venture with St. Joseph's College of Arts and Science (autonomous), Cuddalore, Tamil Nadu, for a training program on "Organizing Cooperatives for the benefit of students and Community" on 6th September, 2021, under the "Staff Development Program". As a first step, orientation to the faculty was conducted, and 60 staff members participated in the training. The training was conducted in order to partner with private/government institutions/organizations to achieve the other 16 SDGs.

TELANGANA

Telangana State Cooperative Apex Bank Ltd. (Apex Bank), Hyderabad

Vision

To be the "Best State Cooperative Bank" in the country, providing effective leadership, guidance, training and refinance support to the cooperative credit structure (CCS) for sustainable growth and all-round development of CCS and also the state of Telangana.

Functions of the Bank

The Bank, as a leader of the CCS in the Telangana state, provides leadership and refinance support to the (9) DCCBs affiliated to it, to fulfill the objective of making available timely and adequate credit facilities to the farmers and other rural population of the state, through PACS affiliated to the DCCBs. As an Apex Bank, TSCAB acts as a balancing centre for the resources of the cooperatives in the state and also investment agency for DCCBs. The Apex Bank is the Nodal Agency for channelization of funds from NABARD to DCCBs and farmers through PACS.

Network of the Bank

The CCS has a wide network in Telangana state as under:

- 818 primary agriculture cooperative societies (PACS) located in all Mandal Headquarters and major villages of Telangana state.
- 9 district cooperative central banks (covering 33 districts) with 371 branches located in district headquarters and small towns.



A view of Staff Development Program



A view of activity undertaken by FAMCO

- TSCAB has 42 Branches, 37 ATMs, 1 mobile ATM and 4 ATMs in metro stations of Hyderabad and Secunderabad, and 1 cash recycler machine (CRM).

Services of the Bank

The Bank accepts various types of deposits which are insured with deposit insurance and credit guarantee corporation. The apex bank is extending various retail loans viz., gold loans, personal loans, vehicle loans, housing loans, SME loans, etc., through its branches.

The gross profit of the Bank as on 31st March, 2022, is Rs. 100.89 crore, while business turnover is Rs. 16,276.71 crore.

Credit Services

Short Term – Crop Loans

For 2017-18, the crops loans issued by DCCBs/PACs in the state for kharif and rabi crops was Rs. 5,243.06 crore, which went up to Rs. 6,952.89 crore in 2021-22.

Long-Term (Investment) Credit

The Apex Bank is providing agricultural investment credit through its member DCCBs and PACS to the farmers in the state for asset creation, increasing their income generation capacity and accelerating rural development. The major purposes which are financed by Apex Bank under investment credit are— farm mechanization, minor irrigation, land development, plantation and horticulture, dairy, poultry, sheep/goat/piggery etc.

The disbursements made under investment credit by the DCCBs in the state was Rs. 371.60 crore in 2017-18, which went up to Rs. 671.04 crore in 2021-22.

Financing under SHG Bank Linkage Programme at DCCB level

Finance is provided by the DCCBs under self-help groups (SHGs). For 2017-18, 2,816 groups were financed amount of Rs. 100.47 crore which went up to Rs. 672.73 crore in 2021-22.

Weavers Finance

The bank sanctioned cash credit limits to the primary handloom weaver societies in the state

through DCCBs. For 2017-18, Rs. 3.15 crore was sanctioned, which went up to Rs. 4.34 crore in 2021-22.

Gold Loans to DCCBs

Refinance limits to DCCBs of Telangana region under 'Non-Agricultural Gold Loans' in 2017-18 was Rs. 336.59 crore for loans sanctioned which went up to Rs. 650.36 crore in 2021-22.

Working Of DCCBs in Telangana State

- ◆ All DCCBs are complying with the CRAR requirement of minimum of 10.17% by 31st March, 2020, as stipulated by the RBI.
- ◆ All DCCBs, except Khammam DCCB, have earned operational profit as on 31st March, 2020.
- ◆ The resource base of DCCBs has been increasing from year to year.
- ◆ Loans & Advances of DCCBs have been increasing from year to year.
- ◆ All DCCBs and their branches are functioning on CBS Platform, providing RTGS and NEFT facilities to their customers.
- ◆ The SCB is providing 70% of the ground level disbursements as refinance under SAO/Crop loans to DCCBs [as against the 40% of refinance provided by NABARD], by involving its own funds to ensure the flow of credit by DCCBs to PACS.

Recovery of Loans

DCC Banks - Demand, Collection and Balance

As far as the recovery performance of DCC banks at bank level is concerned, the percentage of collection to demand was 78.87% in 2021-22.

Technology Upgradation

TSCAB is functioning on a Core Banking Solution (CBS) platform since 2002, and all its 42 branches are online with 37 ATMs, 4 ATMs in metro stations, mobile ATM and 1 cash recycler machine(CRM). It has brought all 9 DCCBs and their all 371 branches on to the common CBS platform. All

DCCBs are functioning on a virtual single database.

TSCAB and all DCCBs in the Telangana state are implementing RTGS/NEFT, Direct Benefit Transfer (DBT), and Aadhaar Based Payment Bridge System (ABBS) facilities for their clientele. TSCAB is also implementing cheque truncation system (CTS) to reduce the delay in process of clearance of cheques.

Other Important Activities

Conversion of PACS into Multi-service Centres (MSCs)

Under NABARDs new initiative, TSCAB has taken up the scheme of transforming the PACS into MSCs by providing financial support for developing the PACS into “One Stop Shop” with all types of products and services, particularly in the areas of input distribution, warehousing and marketing services, to make them viable and strong self-sustainable business entities.

NABARD provides financial support and other forms of support under its Producers Organization Development Fund (PODF).

CCB Development Fund

The apex bank is also supporting several developmental initiatives of DCCBs and PACS through various development funds created out of its annual profits, besides paying dividend to its shareholders. During 2021-2022, an amount of Rs. 140.89 lakh grant support was released to DCCBs towards infrastructure to PACS and DCCBs from CCB Development Fund.

Agri Infra Fund and Conversion of PACS as Multi-service Centres

NABARD through circular dated 9 July, 2020, has introduced a Special Refinance Facility for transforming PACS as MSCs through StCBs. Under the said scheme, refinance will be sanctioned to StCB, for creation of infrastructure facilities by PACS. The interest rate will be at 3% per annum and the ultimate interest rate to be charged from PACS should not be more than 4%. The repayment period shall be a maximum of 7 years including a moratorium period of 6-24 months.

The Central Government through letter dated 17th July, 2020, has launched Central Sector Scheme of Financing facility under ‘Agriculture Infrastructure Fund’. Under the said scheme interest subvention, up to 3% per annum, up to a limit of Rs. 2 crore for a maximum period of 7 years will be provided to lending institutions for financing post harvest management projects.

Cooperative Training Institute (CTI)

Telangana State Cooperative Apex Bank Ltd., is owning a Cooperative Training Institute (TSCAB-CTI) located at Rajendranagar providing comprehensive training both in the short-term and long-term credit, non-credit and banking activities and computer training encompassing the whole gamut of working of PACS, DCCBs and State Cooperative Bank. The Institute has emerged as a premier cooperative training institute in the state for human resources development in the cooperative sector for integrated rural development.

ISO 9001:2008 Certification

The Institute is an ISO 9001:2008 Certified organization and is committed to comply with the requirement of international standards on Quality Management System.

Accreditation by C-PEC, BIRD, Lucknow

The Institute is accredited by the Centre for Professional Excellence in Cooperatives, BIRD, Lucknow, to promote professional excellence in Cooperative Credit Structure.

Infrastructure

Training Institute is located in ICT complex at Rajendranagar, near NIRD and APARD, spread over a sprawling area of 2.5 acres, having 6 modern training halls. The institute is equipped with an auditorium and full-fledged hostel accommodation.

Progress on Computerization of PACS

The expectations and the time frame given for completing the task of computerizing all the PACS in the state place a very huge responsibility on all the stakeholders. The Bank has constituted a committee on Standard Operating Procedures to

enable the PACS to follow a common accounting as well as operating procedures across all the PACS in the State of Telangana. The Government has directed the appointment of 4-member committee to oversee the progress on the computerization of PACS.

As against 822 PACS, 803 PACS were handed over to PACS staff to carry out daily transactions through PACS Software i.e., UNITE ERP. Further, as against 803 PACS, 764 PACS are in Go-Live stage performing daily transactions through PACS software and remaining PACS are in the process of completion of daybooks.

Further, CTI too is playing an active role by imparting regular training to the PACS staff, by conducting special sessions to train the PACS staff for technology adoption. During 2017-18 – 639 participants, 2018-19 – 185 participants, 2019-20 – 332 participants, 2020-21 – 117 participants have been trained from PACS.

Rupay KCC Cards

TSCAB and DCCBs of Telangana state initiated the process of issuance of Rupay Kisan Credit Cards (KCC) cards for all the borrowing members of the PACS in the State of Telangana, as per the directions of NABARD and Government of India. As of now, 7.91 lacs Rupay KCC cards have been delivered to DCCBs, out of which 6.52 lakh cards have been issued to borrowing members of PACS.

Performance Highlights of TSCAB

- Gross NPA is 0.11% being the lowest after formation of the Bank.
- It is noteworthy that almost all the key financial indicators have shown a growing trend since the Inception of the bank and the net NPA is being maintained at 0% quite judiciously.
- TSCAB introduced HRMS portal which contains complete profile of the staff members.
- It has become easier to generate daily attendance reports indicating the in-time/out-time of the employees ensuring their discipline.
- Keeping in view of the security risks in banks, TSCAB has implemented electronic security system with centralized CCTVs, fire alarm systems and access control with issuing HID (High Security) cards to all the employees and visitors.
- TSCAB is the first State Cooperative Bank in the country to issue Rupay Platinum Cards. The Bank has started issuance from 29th January, 2018, and as on 31st March, 2022, TSCAB issued 14,3933 cards.
- Greater Hyderabad Municipal Corporation (GHMC) developed GHMC Mosquito application to bring awareness in the public to control the growth of mosquitoes in the city and the diseases caused by mosquitos' bite.
- **CKYC:** CKYC module has been implemented in the Bank from 1st January, 2019, and a total of 50,079 records were uploaded with CERSAI as on 31st March, 2022.
- **Mobile Banking:** APEX Bank has implemented mobile banking from October 2016 onwards, and further four DCCBs namely Karimnagar, Khammam, Nizamabad and Medak have obtained Mobile Banking licenses and live in intra bank transactions.
- **IMPS:** APEX Bank has implemented IMPS from 6th April, 2017, and about 11,233 customers have registered for mobile banking/IMPS services as on 31st March, 2022.
- **Unified Payment Interface (UPI):** Apex Bank has soft-launched Unified Payment Interface (UPI) services for its customers from 1st August, 2018.
- **Aadhar Enabled Payment System (AEPS) and e-KYC:** The Bank has completed Pre-requisites to launch AePS and e-KYC services to its customers and required documentation with UIDAI is completed. We are expecting to go live for AePS services shortly.
- **Direct Membership:** The APEX Bank is live for the direct membership on NFS. APEX

Bank is in the process of Joining DCCBs and is contemplating to include other CUBs as sub-members.

- **Bharat Bill Payment Service (BBPS):** APEX Bank has applied with RBI for acquiring license for extending BBPS services to its customers.
- **Prepaid Payment Instrument services:** The Apex Bank has applied with RBI for obtaining Prepaid Payment Instrument license for extending services like National FAST-tag to its customers, a device developed by the NPCI through its program called National Electronic Toll Collection.
- **Merchant Acquiring License:** With a view to get ready for entering into credit card business of our own or co-branding arrangement with other banks, APEX bank has applied for Merchant Acquiring License with RBI.
- TSCAB launched “Internet Banking” with “View only” facility on 18th February, 2019.

TSCAB in Technology

- A New initiative “Technology Umbrella for Cooperatives” has been launched.
- TSCAB Technology Excellence Centre (TTEC)* is managing the Core Banking Applications, 200+ ATMS, 9 Mobile ATMS, 1125 Micro ATMS, all digital channels, all payment systems, transaction processing, IS audits, data centers, disaster recovery Centres and guiding all the DCCBs in Information/Cyber Security related matters.
- **Cyber security Operations Centre (C-SOC):** C-SOC is being launched in TSCAB in October 2019, which has the capability to meet the C-SOC requirements of at least 200 cooperative institutions, which can be scaled up subsequently.
- **Digital Document File System (DDFS) (e-office)** is introduced in TSCAB.

Best Performance Awards:

- ◆ For the year 2015-16, Karimnagar DCCB was adjudged by NAFSCOB as *Second Prize*

Winner for “Overall Best Performance” among the DCCBs in the Country.

- ◆ Managing Director of the Bank received the Best Performance Employee of the State Award for the year 2016-17.
- ◆ For the year 2016-17 & 2017-18, Telangana State Cooperative Apex Bank Ltd (Apex Bank) was adjudged as Winner of the *First Prize* and Karimnagar DCCB as winner of *Second Prize* by NAFSCOB for “Overall Best Performance” among the SCBs in three tier structure in the Country.
- ◆ For the year 2017-18, TSCAB-CTI was adjudged as *Third Prize Winner* for Best Performance among the Agricultural Cooperative Staff Training Institutes (ACSTI) in the country. The Awards were presented during the NAFSCOB Board Meeting convened in Hyderabad.
- ◆ Sri. Konduru Ravinder Rao, President of TSCAB was unanimously elected as *Chairman of the National Federation of State Cooperative Banks (NAFSCOB)* on 29.12.2020 and assumed the charge of the Chairman of NAFSCOB w.e.f 29.12.2020.
- ◆ For the Year 2018-19 TSCAB was adjudged as the winner of the special prize for “*Leadership Role of SCB*” under III Tier structure.
- ◆ **TSCAB-CTI** was adjudged as the Winner of *Third Prize* for Best Performance among Agricultural Cooperative Staff Training Institutes (ASCTIs) in the country. The Awards were presented during the NAFSCOB Board Meeting convened in Mumbai during the year 2018-19.
- ◆ TSCAB has been adjudged the “*Best State Cooperative Bank (SCB) in the Country by NABARD* for the year 2020-21.
- ◆ On the occasion of 40th Foundation Day of NABARD on 12th July, 2021, TSCAB had won “*Special Commemorative award*” for *Achievements in Development Banking* in SCBs category and Karimnagar DCCB had won “*Special Commemorative award* in



A view of Seminar on Umbrella Organization organized by Telangana State Cooperative Urban Banks Federation

Southern Region” for outstanding achievement in the development banking under the category of District Cooperative Banks.

- ◆ In October, 2021, TSCAB won four prestigious National Level Awards from the Banking Frontiers magazine for the Best Cooperative Bank, Best NPA Management, Best Investment Initiative & Best HR innovation.
- ◆ TSCAB has been adjudged as the winner of the *third prize* for “*Overall Best Performance*” under III Tier Structure for the year 2019-20.
- ◆ The Karimnagar DCCB Ltd. has been adjudged as the winner of the *First prize for Annual Performance* for the year 2019-20.



Telangana State Cooperative Urban Banks Federation Ltd.

Telangana State Cooperative Urban Banks Federation organized several programs regularly to upgrade the skills of officers and staff

of UCBs. In this direction, the following training programs, seminars, and CEOs interactive sessions were organized by the Federation during 2021-22.

- One-day online webinar on Ordinance to amend Banking Regulation Act 1949 on 30th July 2020.
- One-day online webinar on SARFAESI Act on 29th August, 2020.
- One-day online webinar on Cyber Security on 29th January, 2022.

CEOs Interactive Sessions

Interactive meeting of CEOs on appointment of MD/whole-time Directors/CEOs and appointment of Statutory Auditors and other important matters on 7th July, 2021, was conducted at the Federation office.

Seminars

Seminar on Umbrella Organization, Information & Cyber Security and RBI Compliances was held on 14th March, 2022, at Central Court Hotel, Lakdikapul, Hyderabad.

NATIONAL COOPERATIVE UNION OF INDIA
List of Members of the Governing Council
(As on 31st March, 2022)

- | | | |
|----|---|----------------|
| 1. | Shri Dileep Sanghani (Ex-MP & Ex-Minister of Govt. of Gujarat)
President,
National Cooperative Union of India,
3, Siri Institutional Area,
August Kranti Marg,
New Delhi 110 016 | President |
| 2. | Dr. Bijender Singh, Ex-MLA
Chairman, National Agricultural Coop. Mktg. Fedn of India (NAFED) and
Delhi State Cooperative Bank Ltd.,
31, Netaji Subhash Marg, Daryaganj,
New Delhi – 110 002 | Vice-President |
| 3. | Shri K. Sivadasan Nair, Ex-MLA
Chairman, 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, Ex-MP
Chairman, Krishak Bharati Cooperative Ltd.,
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 (Guj) | Member |
| 6. | Shri Satyanarayan Sharma, MLA
Director, Chhatisgarh Rajya Sahakari Sangh Ltd.,
Sharma Sadan, Ganeshram Nagar, Banstal Raipur,
Chhatisgarh- 492 001 | Member |
| 7. | Shri H.K. Patil, MLA
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 V.P. Singh
President, Delhi State Coop. Union Ltd.,
9/3, Sarve Priya Vihar,
New Delhi- 110 017 | Member |
| 9. | Shri Swarna Kamal Saha, MLA
Chairman, West Bengal State Coop. Union,
Acharya Prafulla Chandra Samabaya Bhavan,
DD-18/6, Bidhannagar, Sector-1, Kolkata- 700 064 (W.B.) | Member |

10.	Dr. Sunil Kumar Singh Chairman, Bihar State Coop. Mktg Union Ltd. (Biscomaun) 1st Floor, Biscomaun Bhawan, Bank Road, West Gandhi Maidan, Beside, Dujra Diara, Patna – 800001 (Bihar)	Member
11.	Shri Koliakode N. Krishnan Nair Chairman, Kerala State Cooperative Union, Samstana Sahakarana Bhavan, Oottukuzhi, Chengalchoola, Thiruvananthapuram-695 001 (Kerala)	Member
12.	Shri Mangal Jit Rai Chairman, National Coop. Dairy Federation of India Ltd., NDDB D-Lab Campus, Anand- 388 001	Member
13.	Shri Manvendra Singh Managing Director, Farmer's Agril. Business Coop. Society Ltd., 53/11, Rajpur Road, Dehradun – 248 001 (Uttarakhand)	Member Member
14.	Shri Mudit Verma Director, National Cooperative Housing Federation of India Ltd., C/o, 28, Park Road, Bijwa House, Lucknow -226 027	
15.	Shri Sanjiv Rajaram Kusalkar Director, Maharashtra Rajya Sahakari Sangh Maryadit C/o Maharashtra Rajya Majur Sahakari Sangh Ltd., 656-657, Labour Federation Bulding, Gultekdi, Market Yard, Pune- 411 037	Member
16.	Shri V.V. Pankajakshan Nair Chairman, State Fedn. of Labour Coop. Society Ltd. Goa, G-3, Eden Garden Airport Road, Adarsh Nager Chicalim Vasco Da Gama, Goa- 403711	Member
17.	Shri Pradeep Kumar Director, Uttarakhand Pradeshik Cooperative Union, Gram-Tejupur, P.O. Chudiyala, Janpad, Haridwar	Member
18.	Smt. Jeena Potsangbam Vice-President, Manipur State Cooperative Union, Cooperative Complex, Lamphelpat - 795 004, Imphal (Manipur)	Member
19.	Shri Arun Singh Tomar Director, Indian Labour Coop. Society Ltd., 3-A/8, New Colony, Birla Nagar, Gwalior-474004 (M.P.)	Co-opted Member
20.	Shri Vishal Singh Director, Bihar Coop. Federation Ltd., Budh Marg, Patna (Bihar)	Co-opted Member
21.	Shri Gurpratap Singh Khushalpur Director, The Punjab State Coop. Labour & Construction Federation Ltd., S.C.O. No. 2, Industrial Area, Phase II, Chandigarh 160 001	Permanent Special Invitee
22.	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



Shri Dileep Sanghani, President, NCUI, greeting Shri B.L. Verma, Hon'ble Union Minister of State for Cooperation



Felicitation of Dr. Chandra Pal Singh Yadav, on being elected as President, ICA-AP, by Shri Dileep Sanghani, President, NCUI



NATIONAL COOPERATIVE UNION OF INDIA

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