

# NATIONAL COOPERATIVE UNION OF INDIA

Zonal Conference for Cooperative Development in South Zone States  
(Telangana, Karnataka, Kerala, Andhra Pradesh and Puducherry)

Wednesday, 11<sup>TH</sup> October 2023

at

KLN Prasad Auditorium  
FCCI, Hyderabad, Telangana

## REPORT AND RECOMMENDATIONS

The cooperatives in India have made a significant contribution to the overall economic growth of our country, especially in the sectors of agriculture, credit, sugar, dairy, textile, fisheries, agriculture input, storage and marketing. They are important component for inclusive growth of our economy. The presence of a large network of social organizations like cooperatives, would aid in the generation and utilization of social capital and 'greater the social capital, greater would be the possibility of development'. Cooperatives have a futuristic role of fostering collectivism and preserving the social capital base of the country. Cooperatives are the best channels to keep the spirit of collectivism and democracy afloat.

National Cooperative Union of India, (NCUI) is an apex organization representing the entire cooperative movement in the country. The main objectives of the NCUI are to promote and develop the cooperative movement in India, to educate, guide and assist the people in their efforts to build up and expand the cooperative sector and to serve as an exponent of cooperative opinion in accordance with cooperative principles



Distinguished Guests Lightening the lamp on the occasion

To engage various issues and drive the cooperative movement forward, the NCUI regularly arranges zonal conferences in all over India. These platforms serve as venues for in-depth discussions and dialogues on matters pertaining to cooperatives. The objective of the zonal conferences is to take stock of the problems and issues faced by the cooperatives and thereafter formulate effective action-plans for the overall development of the cooperative in respective zone. In the same scenario, National Cooperative of India organised a Zonal Conference for Cooperative Development in South Zone States on 11<sup>th</sup> October 2023 in accordance with its objective at Prasad Auditorium FCCI, Hyderabad, Telangana to review the growth, achievements, issues and problems before the cooperative movement in the South Zone States as well as to chalk out the strategies to overcome these issues and challenges. The objective of the zonal conferences is to take stock of the problems and issues faced by the cooperatives and thereafter formulate effective action-plans for the overall development of the cooperative in respective zone.



Shri Dileep Sanghani, President NCUI presented the memento to Dr. (Smt.) Tamilisai Soundararajan, Hon'ble Governor of Telangana & Lt. Governor of Puducherry

Dr. (Smt.) Tamilisai Soundararajan, Hon'ble Governor of Telangana & Lt. Governor of Puducherry was the Chief Guest of the conference. Shri Dileep Sanghani, President NCUI presided over the Conference. Shri Konduru Ravinder Rao, Chairman NAFSCOB and President, Telangana State Cooperative Bank, Shri Ramchandaran, Committee Member NCCE and Director, IFFCO, Shri Ramesh Kumar Bung, Chairman, Andhra Pradesh Mahesh Cooperative Urban Bank Ltd., Tmt. V. Devaki,

Additional Registrar/Administrator of the Tamil Nadu Cooperative Housing Federation, Shri M. Ganga Reddy, Chairman, Markfed, Shri Raja Varaprasad Rao, Chairman, Telangana State Cooperative Union and other senior officials of Cooperative Department, office bearers and members of various cooperative societies from the states of Telangana, Karnataka, Kerala, Andhra Pradesh and Puducherry have attended the conference. In all more than 300 delegates participated in the event.



Shri Dileep Sanghani, President, NCUI speaking on the occasion

Shri Dileep Sanghani President, NCUI has formally welcomed all the dignitaries sitting on dais, VIPs, other distinguished guests and participants. He expressed his views on the occasion and elaborated the role of NCUI for the development of cooperatives in all over the country. He further informed that NCUI has successfully organized 17<sup>th</sup> Indian Cooperative Congress, the mega event of the cooperative movement, at Pragati Maidan, New Delhi on 1-2 July 2023. The Hon'ble Prime Minister of India, Shri Narendra Modi was the Chief Guest of the programme and Shri Amit Shah, Hon'ble Home and Cooperation Minister presided over the programme. More than 3500 national and international delegates attended the 17<sup>th</sup> ICC. He highlighted the new initiatives of NCUI — NCUI Haat, NCUI Incubation Centre, Cooperative Entrepreneurship Development Cell, National Cooperative Resource Centre and collaboration with global and national-level organisations like Art of Living, HCL Foundation, PYXERA Global, NITCON Ltd and Unnat Bharat Abhiyan to utilize their expertise and resources for empowering the lesser-known cooperatives.

Shri Konduru Ravinder Rao, Chairman NAFSCOB and President, Telangana State Cooperative Bank appreciated NCUI for conducting Zonal Conference for Cooperative Development in South Zone

States at Hyderabad, Telangana. He further stated that the successful cooperative stories, problem and challenges before the cooperative sector thoroughly to be discussed in this platform will certainly help the cooperative movement in the southern states.

The conference was inaugurated by Dr. (Smt.) Tamilisai Soundararajan, Hon'ble Governor of Telangana & Lt. Governor of Puducherry. She stated that this zonal conference provides an inclusive platform to discuss the achievements and major issues confronting the cooperative movement in various parts of the country. She congratulates NCUI for successful organization of 17th Indian Cooperative Congress, a mega event in Delhi, which was inaugurated by the Hon'ble Prime Minister of India and the recommendations of this conference have great relevance for strengthening the cooperative movement in India. She applauded NCUI's new initiatives taken in the past two years to align with the vision of Ministry of Cooperation and to help cooperatives and SHGs get access to new market avenues and establishment of National Cooperative Resource Centre to develop training modules for the benefit of members of cooperative societies.



*Dr. (Smt.) Tamilisai Soundararajan, Hon'ble Governor of Telangana & Hon'ble Lt. Governor of Puducherry speaking on the occasion.*

She highlighted the growth of cooperative movement in the South Zone States. The Telangana State Cooperative Bank has come up with good initiatives in digitalization of all the banks and PACS. It is the first bank in the country to issue RuPay Platinum Cards. For other cooperatives, this has emerged a role model in the country to ensure transparency and accountability. NABARD has urged all the state

cooperative banks to replicate the Telangana model for effective functioning and strengthening of PACS. Karimnagar District Cooperative Bank is on a mission mode for conversion of PACS into multi-service centres to rejuvenate the PACS and diversify their activities along with providing credit to small and marginal farmers. Telangana boasts of cooperative success stories such as Mulkanoor Cooperative Rural Bank and Marketing Society, which is a role model in several ways. It has a turnover of above Rs.100 crore with total lending in a year exceeding Rs.20 crore. It does not have a single defaulter among its thousands of borrowers. In a major diversification, Telangana State Cooperative Marketing Federation in collaboration with Bharath Petroleum Corporation has developed two petrol pumps, one at Karimnagar and the other Khammam and at present 400 litres of fuel is sold from each of these pumps.

The INDOCOSERVE of Tamil Nadu is largest tea cooperative in India, accounting for the production of 13 million kg. of tea bags annually. The Uralungal Labour Contract Cooperative Society of Kerala is the largest worker cooperative in Asia.

At the end of her speech, she said that she is eagerly waiting for the announcement of new National Cooperation Policy, in which NCUI has played an important role in various deliberations of the National Committee. The National Cooperation Policy will be a big step towards professionalization of the cooperative sector, improving governance at all levels and bringing in transparency and accountability in the cooperative sector. She also said that the policy would encourage women and youth to actively participate in the functioning of the cooperative movement. The cooperative movement in all the states will be further strengthened through the new National Cooperation Policy.

Dr. Sudhir Mahajan, Chief Executive NCUI given vote of thanks and extended sincere gratitude to the Hon'ble Governor of Telangana & Hon'ble Lt. Governor of Puducherry for her valuable presence in the conference, distinguished guest and all the participants.

After the inaugural of the conference, officials of various cooperative institutions have made their presentation during the technical session.

## **1 Presentation by Shri Ritesh Dey, Director and Shri Sumit Singh, Advisor National Cooperative Union of India**

Shri Ritesh Dey, Director and Shri Sumit Singh, Advisor, NCUI made a detailed presentation on "Role and Achievements of NCUI - An Overview". The presentation is all about the role, objective membership, NCUI setup, NCUI's new initiatives and status of cooperatives in the southern states. The main objective of NCUI is to promote and develop cooperative movement in India, to educate and assist the people in their efforts, to build up and expand the cooperative sector and to serve as an exponent of cooperative opinion in accordance with basic cooperative principles.

NCUI is regularly organizing education and training programme in all over India with the help of concerned State Cooperative Unions and Junior Training Centres. The National Centre for Cooperative Education Division of NCUI organised more than 200 Education & Training Programmes during the year. On 1<sup>st</sup> July 2023, NCUI organised its mega event 17<sup>th</sup> Indian Cooperative Congress, Hon'ble Prime of India was the Chief Guest and inaugurated the conference. Hon'ble Union Minister of Home & Cooperation presided over the 17<sup>th</sup> ICC. NCUI successfully organised 100<sup>th</sup> International Day of Cooperatives on 4<sup>th</sup> July 2022 in Vigyan Bhawan, New Delhi which was inaugurated by the Hon'ble Union Minister of Home & Cooperation.

Around 25000 students Delhi & NCR have been trained by the NCUI Coop Connect Division to sensitize the youth about "Cooperative as a Business Model". A Youth Committee has also been constituted by NCUI with the motto "to connect the Youth with Cooperatives.

NCUI recently started NCUI HAAT E-Commerce Platform for showcasing and selling of local artisans' handmade product. NCUI initiated, a first of its kind online platform, a Cooperative Extension and Advisory Service Portal - Learning Managerial System to provide the information and service required and demanded by cooperative member, leaders and managers and the general public.

National Cooperative Resource Centre (NCRC) – a research and study cell of NCUI developed 3 out of 8 generic training modules for strengthening "Cooperative as an member based Institutions" is available on e-commerce platform like Amazon.

## **2. Presentation by Dr. Nethi Muralidhar, Managing Director, Telangana State Cooperative Apex Bank**

Dr. Nethi Muralidhar briefed about the organization, he informed that the Hyderabad Co-operative Apex Bank Limited, Hyderabad and The Andhra State Co-operative Bank Limited were merged in the year 1963 and formed into The Andhra Pradesh State Co-operative Bank Limited (APCOB), with Head Office at Hyderabad.

Further, the Andhra Pradesh Co-operative Central Agricultural Development Bank Limited (APCCADB), was merged with the APCOB, during the year 1994 for providing both Short Term and Long Term through the APCOB / DCCBs / PACS.

Consequent to the reorganization of the State of Andhra Pradesh and formation of a new State of Telangana in 2014, APCOB is reorganized / reconstituted into two State Co-operative Banks, viz., Telangana State Co-operative Apex Bank Limited (Apex Bank).

Telangana State Co-operative Apex Bank Limited, Hyderabad is registered under State Cooperative Societies Act on 26.03.2015 (Registration No.TAB.321) and commenced its business from **2<sup>nd</sup> April, 2015** onwards.

To be the “Best State Co-operative Bank” in the country, providing effective leadership, guidance, training and refinance support to the Co-operative Credit Structure (CCS) for sustainable growth and all-round development of cooperatives in the State of Telangana.

TSCAB has 42 Branches, 36 ATMs, 1 Mobile ATM and 1 Cash Recycler Machine (CRM) in the twin cities of Hyderabad and Secunderabad

Further he shares some glimpse of the TSCAB, as

- Gross NPA is 0.09% being the lowest after formation of the bank.
- TSCAB introduced HRMS Portal which contains complete profile of the Staff members.
- All recruitments made to IBPS in fully transparent manner.
- The bank is having conducive HR, IT and Governance Policy for its members, staff and other stakeholders.
- The Govt. of Uttarakhand has followed the IT Policy of the bank and Gol is also finalizing the policy similar to the bank policy.
- 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 Card, which is acceptable at all e-portals as well as at Airport Lounges. The Bank has started issuance from 29-01-2018 and as on 31.03.2023 TSCAB issued 19,145 cards.
- **CKYC:** CKYC module has been implemented in the Bank from 01st Jan, 2019 and a total of 58,3981 records were uploaded with CERSAI as on 30.06.2023.
- **Mobile Banking:** APEX Bank has implemented mobile Banking from October' 2016 onwards, and further six DCCBs namely Adilabad, Karimnagar, Khammam, Medak, Nalgonda and Warangal have obtained Mobile Banking licenses and live in intra bank transactions.
- **IMPS:** APEX Bank has implemented IMPS from 06.04.2017 and about 72,218 customers have registered for Mobile Banking/IMPS services as on 30.06.2023.
- **Unified Payment Interface (UPI):** Apex Bank has soft-launched Unified Payment Interface (UPI) services to its customers from 01.08.2018. Currently UPI facility can be availed through customized UPI facilitating apps like Phone Pe, Paytm, Google pay etc.
- **Aadhar Enabled Payment System (AEPS) & 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.
- **PFMS:** TSCAB has been on-boarded onto PFMS platform along with 9 DCCBs. All the incentives of the Government Schemes are being directly credited to the customers' accounts.

- **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 acquirer license for extending BBPS services to its customers. In future these services will be extended to the entire state through its 9 DCCBs.
- **Prepaid Payment Instrument services:** 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 18.02.2019.

### **3 Presentation by Smt. B. Aruna, Managing Director, Telangana State Cooperative Union Ltd., Hyderabad, Telangana**

She briefed about the objective, challenges and short comings before the Telangana State Cooperative Union Ltd. The main function of the State Cooperative Union is to impart Education and Training to Members and Office Bearers and Employees of Cooperative Societies and Officials/Employees of Cooperative Department. The objectives of the Union are "to promote and develop the cooperative movement in Telangana to educate, guide and assist the people in their efforts, to build up and expand the cooperative sector and to save as an exponent of cooperative opinion in accordance with cooperative principles". There are 2175 Cooperative societies are the members in the Telangana State Cooperative Union.

Further, she thanked NCUI for sponsoring Five (5) short training programmes through JCTCs, one (LDP) Leadership Development Program for the Chairmen and Managing Committee Members of LCCS, IFCS, JFCS. Totally, 234 members have participated in the said training programmes.

She informed that the main source of income to the State Cooperative Union is Cooperative Education Fund. Every cooperative society, should earmark one percent (1%) of its Gross Profit towards Cooperative Education Fund.

She informed that there only two training centers with us whereas the need of atleast 10 training centers. She also highlighted the poor infrastructure available with the Cooperative Training Centers and shortage of manpower, which needs to be strengthened for the development of cooperative movement in the state. She further told that in the state the handloom sector is in very poor condition which require to be strengthened with providing of branding and marketing facilities as well as credit inputs on low cost.

She requested for appropriate policy and financial support from the state of Telangana, NCUI and Govt. of India.

#### **4. Presentation by Shri Anand Babu Rao, Addl RCS, Andhra Pradesh**

He briefed about the status of Cooperative Sector of Andhra Pradesh in detail. He informed that there are about 66 thousand cooperative societies are existing the state who are functioning in credit, marketing etc. The credit societies are providing credit to its members on lower rates of interest whereas marketing societies are procuring the agricultural commodities on MSP. Computerization of PACs and conversion of PACs into CSC is under process. The Department of Cooperation, Government of Andhra Pradesh had played a profound role in the past 45 years of Andhra Pradesh Statehood, in shaping the functioning of the Cooperative Societies in the state. There are three Acts in existence pertaining to the regulation of the Cooperatives in the state of Andhra Pradesh viz one is the old Act, i.e., A.P. Cooperative Societies Act VII of 1964 and the second Act is A.P. Mutually Aided Cooperative Societies (MACS) Act of 1995 and third Act is Andhra Pradesh Reorganisation Act 6 of 2014.

He further informed that The Andhra Pradesh State Cooperative Union not receiving sufficient funds from the Government to conduct or promote Cooperative Movement in the state and the main source of income for Cooperative Union is from the Cooperative Education Fund collected from Cooperative Societies working under APCS Act 1964. The APSCU Ltd., Vijayawada received grant from Andhra Pradesh State to disburse the salaries of employees through Grant-in-Aid under 310-311 head of Accounts.

#### **5. Presentation by Shri Pittala Ravinder, Chairman, Telangana State Fishermen Co-operative Societies Federation Ltd. (TSCOF), Hyderabad, Telangana**

Shri Pittala Ravinder stated that three tier system is in force in Telangana State i.e. (1) Primary Fishermen Cooperative Society at Villages level (2) District Fishermen Cooperative Society at District Level (3) Apex society at State Level. Around 5600 fisheries cooperatives societies have been registered in the state.

The following issues have been faces by the Fisheries Cooperative in the State:

1. Poor participation of members in society activity as all the members are semi-literate/illiterate.
2. Inadequate knowledge with regard to society management like conducting managing committee meeting, general body meeting, managing committee elections and book keeping etc.
3. No transparency in maintenance of harvesting, sale price.
4. Fishing is a seasonal activity in Telangana State, hence during lean period fishermen are compelled to migrate to other places for livelihood

Further, he highlighted the role of Telangana State Fishermen Co-operative Societies Fedn. Ltd (TSCOF) in the development of fisheries cooperative in the state. The Telangana State Fishermen Cooperative Societies Federation Ltd, Hyderabad is the apex federation of fisheries cooperatives in the state and is under the administrative control of Department of Animal Husbandry, Dairy Development and Fisheries, Government of Telangana. The mandate is to carry out activities for promotion, procurement, processing and marketing of fish and fishery products and services to the district and primary cooperatives.

TSFCOF is operating (5) fish retail outlets, one Fish Canteen and 2 mobile units in Hyderabad for supplying fresh fish in hygienic condition at reasonable to the consumers. The total turnover of the TSFCOF is Rs.720.76 crore for 2022-23 and Gross Income is Rs.129.29 crore.

The Govt. of Telangana sanctioned the Integrated Fisheries Development Scheme (IFDS) with an outlay of Rs. 1,000 Cr. from 2017-18 to 2022-23 and was implemented by the Telangana State Fishermen Cooperative Societies Federation Ltd (TSFCOF), Hyderabad for the benefit of members of the Primary Fishermen Cooperative Societies (PFCSs), Fisherwomen co-operative Societies, Fishermen Marketing Societies, District Fishermen Co-operative Societies and TSFCOF in all 33 districts of Telangana State.

**Outcome:**

- The fish production has increased from 1.97 lakh ton in 2016-17 to 4.38 lakh ton in 2022-23 due to supply of fish seed to all water bodies and juvenile prawn with 100% subsidy.
- The availability of fish has increased in the state and is available round the year.
- The average income of fishers has doubled in 5 years. The migrations have come down.

**6. Presentation by Shri Venkat Reddy, DGM, Stree Nidhi Credit Co-operative Federation Ltd., Hyderabad**

The Stree Nidhi Credit Cooperative Federation Ltd. is an umbrella organisation of all the SHGs in Telangana. Established in 2011 with the total membership about 30 lakh members from 4 Lakh SHGs, is promoted by the Government and the Mandal Samkahas to supplement credit flow from banking sector and is a flagship programme of the Government. Stree Nidhi provides timely and affordable credit to the poor SHG members as a part of the overall strategy of SERP for poverty alleviation.

SHGs are comfortable to access hassle free credit from Stree Nidhi as and when required using their mobile and therefore do not see any need to borrow from other sources at usurious rates of interest.

He informed that the Govt. of Telangana in association with the Federations of SHGs have promoted Stree Nidhi Credit Co-operative Federation Ltd. (Stree Nidhi) registered under the State Cooperative Societies Act, 1964 with an objective to ensure affordable, adequate and timely credit to

SHG members for livelihood enterprises, to augment their income on a sustainable basis and insulate them from high-cost borrowings.

The present assets Under Management are at Rs.5355.43 Cr. The resources of Stree Nidhi mainly consist of savings from community and bank borrowings apart from share capital of SHGs, Federation and Govt. Stree Nidhi has been earning net profit since inception and for f.y. 2021-22, Rs.115 Cr earned as net profit with net NPA at 0.19%. It consistently paying dividends to SHG Federation and State Govt.

The Audit Department of the Telangana awarded “A” rated agency to the Stree Nidhi Credit Cooperative Federation Ltd. x

Further, he stated that a high-level Expert Group constituted by MoRD, GOI with Secy, DFS, GOI; ED, RBI; Chairman, NABARD; IBA, as members under the Chairmanship of G.C Chaturvedi Ex. Secy, GOI to study the model of Stree Nidhi and the said Committee recommended for replication of this model in other States.

#### **7. Presentation by Ms. Reshma Mallya, General Manager, CAMPCO Ltd, Mangalore**

The Central Arecanut and Cocoa Marketing and Processing Cooperative Limited (CAMPCO) is a Multi-State Cooperative Society registered on 11th July 1973, with area of operation being the two states of Karnataka and Kerala and headquartered in Mangalore, D K District, Karnataka.

She informed that the CAMPCO has been functioning effectively with the main objectives of Procuring Arecanut and Cocoa grown by member cultivators. However, today CAMPCO deals in procurement and marketing of Rubber and Pepper also.

As on 31.03.2023, the total paid Share Capital of CAMPCOA is 5955.07 lakh and the total members of the society are 1,40,360. The total turn-over of the society is 2820.48 crore with a Reserve and Surplus of Rs.497.88 crore. The society received the overall rating is CRISIL A (stable).

CAMPCO is exporting its chocolate products to various African countries, thus contributing to Indian Forex reserves from the past many years. She is also informed that considering the importance of training for increasing the knowledge and productivity of the employee various in-house as well as external training sessions were conducted.

#### **8. Presentation by Shri Mahantappa, Senior Officer Karnataka State Souharda Federal Cooperative Ltd.**

Karnataka State Souharda Federal Cooperative Ltd, the first Apex Body of New generation cooperatives in India. Souharda Federal Cooperative is a democratically elected self-regulatory organization of the cooperatives registered under Karnataka Souharda Sahakari Act, 1997. All the

cooperatives registered under the Act are the members of Federal cooperative. The membership to Federal cooperative is mandatory.

The apex body of the organization is the General Body consisting of representatives of member cooperatives. The objective of the organization is not to control the members but to act as friend, philosopher and guide to the members in discharge of their fiduciary functions. Being the first of its kind in the country, the Federal Cooperative is striving to set standards for such organizations and hence welcomes all suggestions to help it become a role model.

When the Souharda Cooperatives get registered, the Membership to this Federal is automatic along with registration and there is no need not separate application for membership to KSSFCL. The exiting 'Federation' concept of cooperatives becoming members has not been successful on many dimensions, whereas Souharda Cooperatives getting directly nurtured under 'Federal Structure' has been a successful experiment and it has been replicated already in 13 states of India.

The KSSFCL has been successfully working through its one Head Office at Bangalore and four Divisional Offices at Belgaum, Gulbarga, Bangalore & Mysore.

The Federal Co-operative has in its fold over 3300 co-operatives that include credit co-operatives, urban cooperative banks, multipurpose co-operatives, self-help co-operatives, house building co-operatives, consumer co-operatives, education cooperatives and others from diverse fields. Over 80% of these co-operatives have been registered under the new Souharda act and the rest were converted from the old act.

**9. Presentation by Smt. V. Deveki, Addl. RCS & Managing Director, Tamil Nadu Cooperative Housing Federation, Chenna, Tamil Nadu**

She informed the house about the current status of the cooperative housing societies in the state of Tamil Nadu. She said that TN Housing Federation is a pioneering agency in the state which is providing housing loan to the weaker section of the society at much lower rates. It selling various construction material and running a special college. She further told that one time settlement scheme extended to the borrowers through which 10000 borrowers were benefitted with the waiver of 350 crores of rupees.

**10. Presentation by Shri Ranganathan P, OSD to MD, Puducherry State Cooperative Union.**

Shri Ranganathan extended his heartfelt gratitude to the NCUI for inviting the Puducherry State Cooperative Union to this important event and also permit to placed his views before the conference.

He informed that there are about 800 cooperative societies are in existence in the Puducherry. The main function of the union is to provide education and training to the members and employees of various cooperatives. He said that the union has also tie-up with the Tamil Nadu State Coop. Union for conducting Diploma and other long-term programme in the state of Puducherry. He suggested that PM Health Scheme may also be implemented for the cooperative workers and a Recruitment Policy may also be formulated in the state.



*A view of distinguished participants who joined the Conference*

Sh. Ved Prakash Setia, Executive Director, NCUI moderated and presented closing remarks of the conference. At the end he has given vote of thanks and extended a sincere gratitude to all distinguished speakers of the various technical sessions. He also conveyed his heartfelt gratitude to all the participants.