



NAFCARD

Land Bank Journal

MONTHLY NEWS LETTER



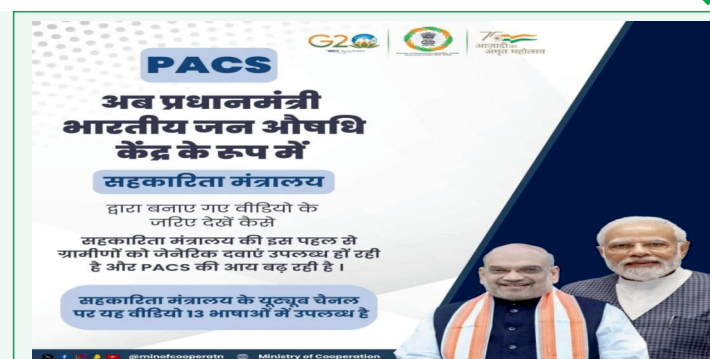
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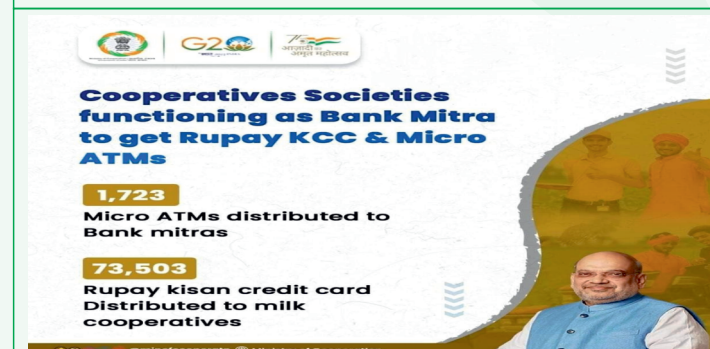
MOC NEWS



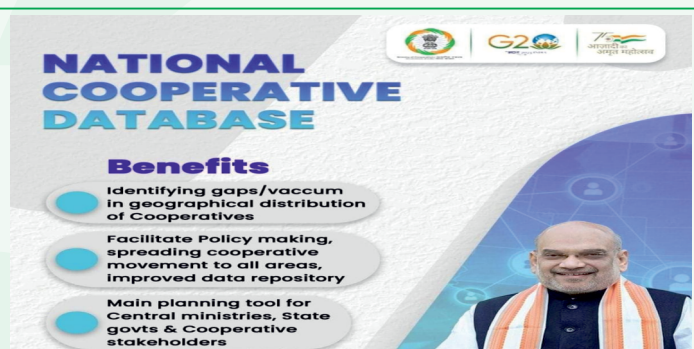
PACS as Pradhanmantri Bharatiya Jan Aushadhi Kendra. Watch how through the video made by the Ministry of Cooperation, this initiative where generic medicines are being made available to the villagers and the income of PACS are increasing by following the link :- youtu.be/O3ftt6gc65l



Ministry of Cooperation has onboarded Cooperatives onto GeM India portal, granting access to goods from 67 lakh vendors. Ensuring transparency and cost-effective purchases are guaranteed, with 45 lakh sellers on GeM contributing to economic growth. This initiative not only saves time & reduces administrative burdens but also boosts credibility by addressing funds mismanagement concerns. GeM authorities provide dedicated on-boarding, technical support, & in-field training for enhanced



Empowering Rural Economies! In Gujarat, Dairy and Fisheries cooperative societies are now serving as Bank Mitras of DCCBs and StCBs, providing doorstep financial services through 1,723 Micro-ATMs supported by NABARD. Furthermore, the introduction of Rupay Kisan CreditCard for members of Milk Cooperatives is enhancing access to credit at lower rates, contributing to Economic growth. This successful pilot project has already distributed 73,503 cards in Panchmahal and Banaskantha Districts.



With the aim of providing a single point access to authentic & updated information on about 8 lakhs cooperatives of the nation, the National Cooperative Database will act as the main planning tool for Central Ministries, State Govt. & NABARD. The cooperative database will be responsible for facilitating policy making, improving governance & transparency.

Ministry of Cooperation



Computerization of Agricultural and Rural Development Banks

Posted On: 13 DEC 2023 5:38PM by PIB Delhi

The Long-Term Cooperative Credit Structure (LTCCS) consists of Cooperative Agriculture and Rural Development Banks at State and primary levels, which are primarily engaged in providing long term finance to farmers. As on today, fully functional State Cooperative Agriculture and Rural Development Banks (SCARDBs) exist in 13 States/ UTs.

In order to improve their operational efficiency, bring uniformity in accounting practices and core aspects of the systems followed in lending, recovery and raising resources, and to aid in their business expansion, Government has approved the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) including their branches and supervisory units with a total outlay of Rs 119.40 crore.

NABARD is the implementing agency for the project and will develop a common national level software for ARDBs. Hardware, support for Digitization of legacy data, training to the employees, etc. will be provided under the project.

In this regard, this Ministry has already circulated the project related guidelines to the States/UTs on 16.11.2023 and have sought proposals from the States/ UTs concerned for this project.

This was stated by the Minister of Cooperation, Shri Amit Shah in a written reply to a question in the Rajya Sabha today.



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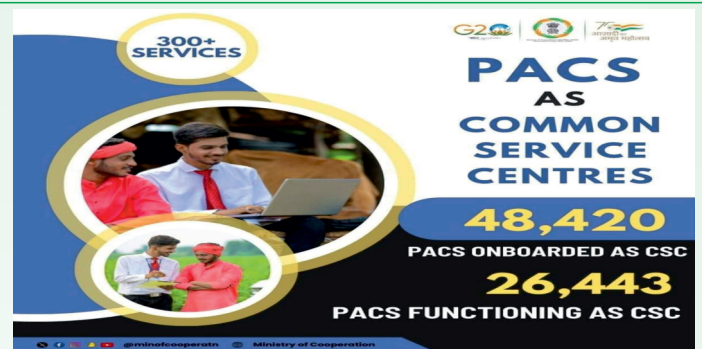
[@nafcard_world](https://www.youtube.com/@nafcard_world)



<https://www.nafcard.org>



Increment in financial transactions due to empowerment of Bank Mitra & Milk Cooperative Societies by NABARD. In June 2023, 28,400 transactions occurred via micro-ATMs in Panchmahal, the total amount of which was ₹9.59 crore. This number increased to 1.22L in Sept, with financial flows of ₹17.30Cr. There were 27,200 transactions in Banaskantha in June, the total amount of which was ₹18.17 crore. In September this number increased to 74,810, whose financial flow was ₹54.74 crore.



26,000+ PACS are actively serving as CSC. Over 13 crore farmer members of PACS now have access to 300+ CSC services. With over 48,000 PACS on boarded as CSC. We are boosting business activities & fostering self-reliance in our rural communities.

Ministry of Cooperation

75 Azadi Ka Amrit Mahotsav

National Cooperative Database

Posted On: 05 DEC 2023 3:28PM by PIB Delhi

A comprehensive National Cooperative Database is being developed under the Ministry of Cooperation, Government of India, in three phases. Keeping in view the diverse nature and size of cooperative sector, it was decided to create the database by collection of data in a three phased manner.

- Phase-I of National Cooperative Database: Under Phase-I, the mapping of about 2.64 lakh primary cooperative societies of three sectors e., Primary Agriculture Credit Societies (PACS), Dairy and Fisheries was completed in February, 2023.
- Phase-II of National Cooperative Database: Under Phase-II, Mapping of National Cooperative Societies Federations along with their General Body Members was completed. Further, their downward linkages with State Federations, District Unions and Primary Cooperative were also established. The data related to State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs), Urban Cooperative Banks (UCBs), State Cooperative Agriculture and Rural Development Banks (SCARDBs), Primary Cooperative Agriculture and Rural Development Banks (PCARDBs), Sugar Cooperative Mills, State Federations, District Unions and MSCs were collected directly from cooperative society or through their National/State Federations.
- Phase-III of National Cooperative Database: Under Phase-III, Ministry of Cooperation initiated the process of extending the National Cooperative Database to remaining more than 5 lakh cooperative societies working in all other sectors in May, 2023, through the Office of RCOs of State/UTs. Almost all States/UTs, except Kerala & Manipur, completed (97%) data entries under National Cooperative Database.

As on 24.11.2023, the total number of cooperative societies as mentioned in National Cooperative Database are 7,94,866 with 29,07,60,537 and their members details is placed in Annexure 'A'. Sector-wise and their members details is placed in Annexure 'A'.

The government administers multistate cooperative societies through Multistate Cooperative Society Act 2002. Under Section 77, 78, 108, 122, 123 of the Act the Central Registrar of Cooperative Societies monitors functioning of multistate cooperative societies through inspection, inquiry, directions etc. The functioning of State Cooperative Societies is monitored as per the State Cooperative Acts. Further, some of the cooperative societies which are functioning as banks are also regulated and monitored by the Reserve Bank of India.

This was stated by the Minister of Cooperation, Shri Amit Shah in a written reply to a question in the Lok Sabha.

Ministry of Cooperation

75 Azadi Ka Amrit Mahotsav

Model Bye-laws for PACS

Posted On: 06 DEC 2023 4:30PM by PIB Delhi

In order to improve the viability of Primary Agricultural Credit Societies (PACS) and diversify their business activities to transform them into vibrant economic entities at Panchayat/ village level, Model Bye-laws have been framed by Ministry of Cooperation.

In order to prepare the Model Bye-laws, a National Level Committee was constituted with representatives from NABARD, State Cooperative Banks, Vaikunth Mehta National Institute of Co-operative Management (VAMNCOM), National Council for Cooperative Training (NCCT), etc. The Draft Model Bye-laws prepared by the committee were circulated on July 1, 2022 to all the stakeholders such as States/Union Territories, Central Government Ministries, NABARD, National Level Federations, State Cooperative Banks, District Central Cooperative Banks and general public for their comments and were also posted on the website of the Ministry of Co-operation for feedback/suggestions.

More than 1,500 suggestions were received from various stakeholders including all the State Governments and Union Territories, which were suitably incorporated in the draft Model Bye-laws.

After incorporating the suggestions received, Model Bye-laws were circulated to all the States/ UTs on 5th January, 2023 for their adoption by PACS after making suitable changes as per respective State Cooperative Acts. Model Bye-laws have been adopted by 31 States/UTs.

The Model Bye-laws will enable PACS to diversify their business activities by undertaking more than 25 business activities, including dairy, fishery, floriculture, setting up godowns, procurement of foodgrains, fertilizers, seeds, LPG-CNG/Petrol/Diesel distributorship, short-term & long-term credit, custom hiring centers, Fair Price Shops (FPS), community irrigation, Business Correspondent activities, Common Service Centre, etc. Provisions have also been made to make the membership of PACS more inclusive and broad-based, giving adequate representation to women and Scheduled Castes/Scheduled Tribes.

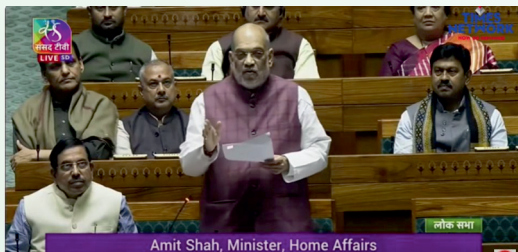
By adopting Model Bye-laws, PACS would be able to serve as multi-service centers, improve their operational efficiency, transparency and accountability and provide agricultural credit and various non-credit services, etc. in rural areas.

The Model Bye-laws will help farmers in getting short-term, medium-term and long-term credit and other services such as fertilizers, seeds, pesticides, storage facilities, banking services, etc. at one stop for meeting their varied needs. Farmers will also be able to obtain benefits of social security schemes, micro insurance, more than 300 e-services of CSC, etc. Through diversification of business activities, Model Bye-laws will also enable farmers to get additional and stable sources of income.

This was stated by the Minister of Cooperation, Shri Amit Shah in a written reply to a question in the Rajya Sabha.

COOPERATIVE NEWS

7.91 lakh co-ops with 29.8cr members in co-op database so far: Shah



Amit Shah, Minister, Home Affairs

Union Home and Cooperation Minister Shri Amit Shah informed the House that the work of

building databases for cooperatives are going in right earnest with the job almost nearing the completion. He talked of three phases of collection and how the Ministry is going about the job so that no co-op entity is left out. Replying to a query raised by a Lok Sabha MP, Union Home and Cooperation Minister said, as on 24.11.2023, the total

number of cooperative societies as mentioned in National Cooperative Database are 7,91,547 with 29,07,60,537 members. "The highest number of cooperative societies are in Maharashtra i.e. 2,22,158 with 5.80 crore members. Whereas, Gujarat with 80,992 cooperative societies with roughly 1.68 crore and Telangana with 60,122 with 1.42 crore stands at second and third position respectively. The lowest number of cooperatives is in Lakshadweep with 35 societies 84,393 members are associated. A comprehensive National Cooperative Database is being developed under the Ministry of Cooperation, Government of India, in three phases. Keeping in view the diverse nature and size of the cooperative sector, it was decided to create the database by collection of data in a three phased manner", he said. Under Phase-I- the mapping of about 2.64 lakh primary cooperative societies of three sectors i.e., Primary Agriculture Credit Societies



(PACS), Dairy and Fisheries was completed in February, 2023. Under Phase-II, Mapping of National Cooperative Societies/Federations along with their General Body Members was completed. Further, their downward linkages with State Federations, District Unions and Primary Cooperative were also established. The Minister stated that the data related to State Cooperative Banks (StCBs), DCCBs, UCBs, SCARDBs, PCARDBs, Sugar Cooperative Mills, State Federations, District Unions and MSCS were collected directly from cooperative societies or through their National/State Federations. Under Phase-III, the Ministry of Cooperation initiated the process of extending the National Cooperative Database to the remaining over 5 lakh cooperative societies working in all other sectors in May, 2023, through the Office of RCSs of State/UTs. Almost all States/UTs, except Kerala & Manipur, completed (97%) data entries under the National Cooperative Database. He further added, the government administers multi state cooperative societies through the Multistate Cooperative Society Act 2002. Under Section 77, 78, 108, 122, 123 of the Act the Central Registrar of Cooperative Societies monitors functioning of multi state cooperative societies through inspection, inquiry, directions etc. "The functioning of State Cooperative Societies is monitored as per the State Cooperative Acts. Further, some of the cooperative societies which are functioning as banks are also regulated and monitored by the Reserve Bank of India", Shri Shah replied. (Source: Indian Cooperative)

S.No	State/UT	Total no. Cooperatives	Total no. Members
1	ANDAMAN AND NICOBAR ISLANDS	2204	144470
2	ANDHRA PRADESH	17659	9592641
3	ARUNACHAL PRADESH	1166	87549
4	ASSAM	11075	4322019
5	BIHAR	26640	16012043
6	CHANDIGARH	476	49721
7	CHHATTISGARH	8971	4750760
8	DELHI	5943	1569276
9	GOA	5439	1578444
10	GUJARAT	80992	16823572
11	HARYANA	32384	5460788
12	HIMACHAL PRADESH	5095	1825071
13	JAMMU AND KASHMIR	8608	893241
14	JHARKHAND	11407	2092444
15	KARNATAKA	44024	33317652
16	KERALA	6103	27325326
17	LADAKH	267	27138
18	LAKSHADWEEP	35	84393
19	MADHYA PRADESH	51702	13422641
20	MAHARASHTRA	222158	58014708
21	MANIPUR	5580	471887
22	MEGHALAYA	2647	239822
23	MIZORAM	1224	49365
24	NAGALAND	8118	310933
25	ODISHA	6606	8645178
26	PUDUCHERRY	457	463777
27	PUNJAB	19032	3416779
28	RAJASTHAN	36816	11638406
29	SIKKIM	3789	116097
30	TAMIL NADU	21219	23490179
31	TELANGANA	60122	14299542
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	529	46622
33	TRIPURA	3142	511878
34	UTTAR PRADESH	43439	18474836
35	UTTARAKHAND	5288	1601208
36	WEST BENGAL	31191	9590131
Total		791547	290760537

As on dated :24.11.2023

NCDC disbursed ₹5,715cr; impacted lives of 1.56 crores women

National Cooperative Development Corporation (NCDC) has disbursed ₹5,714.88 Crore to Women Cooperatives benefitting more than 1.56 Crore women members, informed Union Cooperation Minister Shri Amit Shah in Lok Sabha. He further added, "Nandini Sahakar Scheme of

NCDC under Ministry of Cooperation (MOC) is a financial assistance scheme for project formulation, handholding and capacity development



of women cooperatives". The MOC has made various efforts for the betterment, empowerment and income generation for women in the cooperative sector. During the year 2022-23 Vamnicom has conducted 24 training programmes exclusively for women with 1056 participants. And in the year 2023-24 (up to Nov, 2023) the Vamnicom has conducted 29 training programmes exclusively for women with 1,010 participants. He further said, the Multi-State Cooperative Societies (Act) 2002 has been amended to mandate the requirement of women Directors in the Board of Multi-State Cooperative Societies. This will ensure representation of women in the Board of more than 1,550 Multi-State Cooperatives across the country. Besides, Model Bye Laws for the PACS have been prepared by the MOC and adopted by States/UTs across the country. It mandates the requirement of



women Directors in the Board of PACS. This will ensure representation of women and their decision making in more than 1 Lakh PACS. (Source: Indian Cooperative)

10K new PACS coming up in 24 States & UTs: Shri Amit Shah in Lok Sabha

In order to realize the vision of Sahakar-se-Samridhi, the Ministry of Cooperation is working in coordination with States and Union Territories to promote new co-operatives and to strengthen the cooperative movement in the country. To set up new multi-purpose PACS or primary dairy, fisheries cooperatives, a plan has been approved by the Government covering every Panchayat/ village in the next five years, with the support of NABARD, NFDB, NCDC and other National level Federations. As reported by States/ UTs, the process for registering 9,961 new PACS/ Dairy/ Fishery cooperative societies in 24 States/ UTs is in various stages. In addition to this, the Ministry of Cooperation has taken various initiatives to promote co-operatives and bring about economic and social development in the country. Further, NCDC is promoting new co-operatives through its Yuva Sahakar Initiative. Under this scheme, NCDC provides financial support at concessional rate of interest to the new co-operatives enterprises. NCDC provides financial assistance to cooperative societies, which also benefits the poor and the middle-class people. Sh Shah listed initiatives taken by the Ministry of Cooperation since its inception on 6.07.2021 to realize the vision of "Sahakar-se-Samridhi" and to strengthen & deepen the cooperative movement from Primary to Apex level Cooperatives in the country. The list includes Making Primary Cooperatives transparent and economically vibrant, Strengthening of PACS through Computerization, New Multipurpose PACS/ Dairy/ Fishery



Cooperatives in uncovered Panchayats, World's Largest Decentralized Grain Storage Plan in Cooperative sector, Formation of new Farmer Producer Organizations (FPOs) by PACS, PACS given permission to convert bulk consumer petrol pumps into retail outlets and PACS eligible for LPG Distributorship for diversifying their activities. Other initiatives include Micro-ATMs to Bank Mitra Cooperative Societies for providing doorsteps financial services, Rupay Kisan Credit Card to Members of Milk Cooperatives, Formation of Fish Farmer Producer Organization (FFPO), Strengthening Urban and Rural Cooperative Banks. Sh Shah said that presently, around 13 crore farmers are linked with PACS across the country. PACS serve as a crucial link in sustaining the rural economy of the country, providing short-term and medium-term credit and other input facilities such as fertilizers, pesticides, seeds, etc. to farmers. In order to strengthen PACS, project for Computerization of 63,000 functional PACS with a total financial outlay of ₹2,516 Crore has also been approved by the Government of India, which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARD through State Cooperative Banks (SCBs) and DCCBs. Computerization of PACS will help in improving the operational Efficiency of PACS, ensuring speedy disbursement of loans, lowering of transaction costs and increasing transparency. Proposals to computerize 62,318 PACS across 28 States/UTs have been sanctioned. Software has been developed by NABARD and ERP trial run has started in 5,673 PACS in the country. Hardware procurement and digitization of legacy data by the States and Union Territories are under process. Sh Shah also said that individual housing loan limit more than doubled by RBI for Rural and Urban Co-operative Banks, Rural Co-operative Banks will now be able to lend to commercial real estate/ residential housing sector, Relief to Cooperative Societies in the Income Tax Act, Tax cut for new manufacturing Cooperative societies, Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs, Revival of Cooperative Sugar Mills, Three new Multi-State Societies at the National Level, Establishment of the Cooperative University. Promotion of training and awareness through National Council for Cooperative Training (NCCT): By increasing its reach, NCCT has conducted 3,287 training programs and provided training to 2,01,507 participants in the FY 2022-23. (Source: Indian Cooperative)

IFFCO & SUMUL do co-ops proud; receive Awards from the President

Two of the cooperatives, leaders in their fields IFFCO and SUMUL in fertilizer and dairy sectors respectively, have made the Indian cooperative sector proud by winning prestigious awards at the hands of President of India Smt Droupadi Murmu. The National Energy Conservation Day is celebrated on December 14 every year, in order to spread the message on the importance of conserving energy and to showcase the achievements of the nation in energy efficiency and conservation. About 20 entities including IFFCO and SUMUL won first prize, 16 won second prize and 27 won Certificate of Merits. The fertilizer cooperative IFFCO's Odisha based Paradeep Unit and one of the milk

unions of GCMMF, SUMUL won the first prize of National Energy Conservation Award from the Ministry of Power,



Government of India at the function organized at Vigyan Bhawan on 14.12.2023. Speaking on the occasion, the President said that in the 21st century, the world community will have to remain continuously active in enhancing energy efficiency and increasing the use of renewable energy. The award was given away by President of India Smt Droupadi Murmu to the Paradeep Unit head Sh K J Patel. Besides, IFFCO's Paradeep unit won the First Prize in the category of Fertiliser (Phosphate). As soon as the awards were bestowed, IFFCO MD Dr U S Awasthi congratulated the Paradeep Unit head. Surat District Co-operative Milk Producers' Union (SUMUL) brought laurels to the cooperative sector in general and the dairy cooperative sector in particular by receiving the first prize from President of India Smt Droupadi Murmu in the National Conservation Awards 2023 in the dairy sector. The awards were presented to the SUMUL Dairy Chairman Sh Mansinh Patel and Managing Director Sh Arunbhai Purohit. SUMUL Dairy's Navi Pardi Dairy unit in Surat received the National Energy Conservation Awards. Besides, Surat main plant has received the 'Certificate of Merit' in the dairy sector, which was bestowed by Union Energy Minister Sh R.K.Singh to the SUMUL dairy representatives. SUMUL Dairy Chairman Sh Mansinh Patel extended congratulations to all the cattle breeders in Surat and Tapi districts for this achievement. "The awards acknowledge SUMUL Dairy's dedication to modern improvements, marked by active efforts in automation and energy-saving over the last three years. SUMUL Dairy has been honoured with three National Energy Conservation Awards for its outstanding energy saving performance in the past three years, and additionally, it has received nine Energy Saving Awards in the last 16 years", he added. (Source: Indian Cooperative)

Sahakar Bharati: Credit co-op show registers massive participations

Sahakar Bharati organized a national level conference on credit cooperatives at the ICAR, New Delhi on 02.12.2023, which was inaugurated by the Union Agriculture Minister Sh Narendra Singh Tomar in the presence of Union Minister of State for Cooperation Sh BL Verma. The conference was attended by Sahakar Bharati President Sh DN Thakur, National General Secretary Sh Uday Joshi, Nafcub President Sh Jyotindra Mehta, Buldana Urban founder Chairman Sh Radheshyam Chandak, BJP leaders Sh Annasaheb Shankar Jolle, Sh Kaka Koyate, Sh Prakash Velip, Sh N.S. Jayakumar and others. Addressing the participants who came from Kashmir to Kanyakumari to attend the event,





Union Agriculture Minister Sh Narendra Singh Tomar sought the help of Sahakar Bharati in giving

momentum to the Viksit Bharat Sankalp Yatra. "All the countrymen, including the cooperative sector, should join the Vikas Bharat Sankalp Yatra and take a pledge to make India fully developed in the Amrit Kaal", he said. He further added that recognizing the challenges being faced by the cooperative sector, the Prime Minister Sh Narendra Modi formed a separate Ministry of Cooperation and gave the 'Sahakar Se Samridhi' mantra. A drastic change could be seen in the cooperative sector under the leadership of Union Cooperation Minister Sh Amit Shah, he said. The cooperative sector is mainly associated with rural areas and the contributions of the cooperative sector in making everything available to farmers easily, is commendable. PACS are being computerized in the country. Besides, the World's Largest Grain Storage Scheme has been announced in the country. The new initiatives will positively bring about a revolutionary change in the cooperative sector. Lauding the efforts of Sahakar Bharati, Sh Tomar said, "Sahakar Bharti is providing dedicated services in the field of cooperation. The organization's incredible slogan "Bina Sanskar Nahi Sahakar", is becoming popular. An honest representative organization is necessary for the development of any sector and I can say with confidence that Sahakar Bharti is an



organization that has capable and strong representatives working in the field of cooperatives", the union minister remarked. In his speech, Buldana Urban Chairman Sh Radheshyam Chandak raised many issues plaguing credit cooperatives. "The credit co-operative sector is facing many problems in running their business. There are issues related to Income Tax, expansion of branch network, allowing credit co-op to recover loans under the SARFAESI Act, Platform to know CIBIL score of borrowers and others", he said. He further said, as we keep on receiving the news of the falling down of credit cooperatives, it is necessary to create a body for protecting the money of depositors on the lines of DICGC. Mainly poor and downtrodden people park their money in Patsansthas and in their interest the step should be taken. Sahakar Bharati National General Secretary Sh Uday Joshi said, the credit cooperative should get permission to invest in government securities as well as Credit Co-ops be entitled to membership of National Payment Gateway. They

should get the relief U/S 80P (2); 268 SS & ST without any discrimination, he said. Union Minister of State for Cooperation Sh BL Verma listed out the initiatives taken by the Union Ministry of Cooperative in strengthening the cooperative movement. From PACS computerization to opening of Jan Aushadhi Kendras to other initiatives were taken to make the cooperative sector viable. Nafcub President Sh Jyotindra Mehta urged the representatives of credit cooperatives to build credibility in society. Besides, these cooperatives engaged in credit business should be self-disciplined and focus on doubling the business in the next five years. (Source: Indian Cooperative)

MoS promises to get DICGC like arrangement for credit co-ops



The valedictory function of Sahakar Bharati's national level conference on credit cooperatives at the ICAR, New Delhi was held on 03.12.2023, in which Union Minister of State for finance Sh Bhagwat Karad

was the chief guest. The conference concluded on a positive note as promises were made to co-operators that the issues related to credit co-ops would be taken into consideration by the concerned authorities. He stressed on having a body for protecting the money of depositors associated with credit co-ops on the lines of Deposit Insurance and Credit Guarantee Corporation (DICGC). It was attended by the Sahakar Bharati Chairman Sh DN Thakur, National General Secretary Sh Uday Joshi, Nafcub President Sh Jyotindra Mehta, Buldana Urban Founder Chairman Sh Radheshyam Chandak, BJP Leaders Sh Annasaheb Shankar Jolle, Sh Shyam Jaju and others. Several stalwarts of credit cooperatives were present. In his speech, Sh Karad lauded the efforts of credit cooperatives in catering to the financial needs of poor people and running the business efficiently. But at the same time, he urged the cooperators to follow the rules and be disciplined in running the business. The poor and the downtrodden people of society are parking their money in the credit cooperative societies and to protect their deposits, there is a need for insurance cover as in the case of banks there is DICGC which protects the deposits up to ₹5 lakh. I will take the matter up with the central government and the concerned authorities", he assured amidst thunderous applause from the audience. He further added, the other issues related to credit co-ops would also be raised with the concerned ministries and make efforts in resolving them at the earliest. During the two-day national conference, several discussions and various technical sessions were organized for the representatives of credit co-ops. More than 5000 delegates attended the event representing 1200 credit co-ops from different states. The majority of participants were from Maharashtra, Gujarat and Karnataka. (Source: Indian Cooperative)

FEDERATION NEWS

173rd Board Meeting of Federation

173rd Board Meeting of the Federation was held on 13th December, 2023 at NCUI, New Delhi. The agenda for the meeting included Computerization of ARDBs under

Centrally Sponsored Project of "Strengthening of Cooperatives through IT Interventions", Study on Reforms, Restructuring and Innovations in ARDBs, NABARDs Refinance Policy, Proposal to Conduct the Study to



Expand Business Growth in 'Amrit Kaal' (2022-2047) and Compliance of Section 24 of MSCS Act, 2002, Constitution of Cooperative Election Authority by Govt. of India, Review of Performance by Fully Functional SCARDBs Under Key Operational Areas during 2023-24, Review from other administrative agendas etc. The meeting which was chaired by Shri Dolar Kotecha, Chairman was also attended by Vice chairpersons Shri Ravinder Rao, Dr. Moinul Hassan and Shri Suresh Goyal and Shri Chandra Pal Singh Yadav, Chairman, KRIBHCO.

24th Meeting of the General Assembly and 54th Meeting of the Management Assembly of CICTAB

The 24th Meeting of the General Assembly and 54th Meeting of the Management Assembly of CICTAB was

held on 14.12.2023 at Bharat Mandapam, New Delhi which was presided over by Shri Gyanesh Kumar, Cooperative Secretary and Shri Vijay Kumar, Special Secretary (Cooperative) cum Central Registrar Cooperative Societies respectively. Shri Pankaj Kumar Bansal, Additional Secretary (Cooperative Development) was also present in the meeting. Some important decisions were taken in the meeting which included efforts to increase training, technology and mutual business relations between cooperative societies among the member countries.



AGRICULTURE NEWS

CM Shri Eknath Shinde thanks centre for lifting ban on sugarcane use for ethanol

Chief Minister Shri Eknath Shinde on 17.12.2023 thanked Union minister Shri Amit Shah after the Centre lifted its ban on use of sugarcane juice to make ethanol, calling the move a "big relief" to cane growers. In a post on X, released by his office, Mr. Shinde said, "The central government has given permission to produce ethanol from sugarcane. I welcome this decision. This will give a big relief to the sugarcane farmers of the state. Heartfelt thanks to the central government and Union Cooperation Minister Shri Amit Shah." The Centre had on 07.12.2023 banned the use of sugarcane juice and sugar syrup for the 2023-24 supply year (November-October) to ensure adequate sugar supply in domestic market and check prices. Later, it reversed the decision. "This will enable sugar mills to produce ethanol," CM said.

Soon, farms to have sensors to track efficient use of resources

The government is planning installation of sensors in farms to track use of water, fertilisers, chemicals and pesticides to bring about more efficiency in their usage. It has begun work on smart farming, on the lines of the just announced drone scheme. The government expects 50-70% improvement in resource use efficiency with precision techniques, depending on the crop and scale of production. The idea is to incentivise and provide infrastructure support to farmers to undertake smart farming to maximise water efficiency and restrict the overuse of pesticides and other chemicals that often lead to health hazards. Internet of Things (IoT)-based farming sensors send signals to farmers about water, fertiliser and pesticide requirements in their fields, helping them prevent excessive watering of crops or use of other inputs. The issue of overuse of chemicals in the farm sector figures high on the government agenda, as policymakers have regularly flagged their concerns about it. Prime Minister Shri Narendra Modi had, in his Independence Day speech in 2019, made a fervent appeal to farmers to reduce the usage of chemical fertilizers and pesticides. "As a farmer, as a child of this soil, I have no right to damage its health,"

he had said. In 2015, the government had launched the soil health card scheme to assess soil health and to determine the changes in it when used over time. But it now wants to make use of technology that can be more effective on the ground, as it can also bring about efficiency in use of resources. The Union cabinet on 28.11.2023 approved a central scheme to provide drones to 15,000 progressive women self-help groups with an outlay of ₹1,261 crore for two years beginning 2024-25 to help in spraying of fertilisers and pesticides. The Indian Council of Agricultural Research is working on low-cost sensor-based technologies which can be scaled up with support quickly. The technique, which is expensive, is currently being used in horticulture, largely by the private sector, and the plan is to expand its usage and deploy it for mass consumption crops such as cereals, pulses and rice. Jammu & Kashmir made a beginning earlier this year by approving a ₹30 crore sensor-based smart agriculture project, to enable the use of hi-tech poly houses for cultivation of cash crops with the application of IoT and automation for monitoring of microclimatic parameters of plants

India's tea production rises by more than 12% in October

India's tea production increased by 12.06% to 182.84 million kilograms (kg) in October as compared to 163.15 million kg in the corresponding month last year. According to Tea Board data, production of the crop in West Bengal rose to 54.98 million kg in October, as against 49.75 million kg in the same period last year. Assam, the country's largest tea-producing state, also registered a higher crop at 104.26 million kg in October. The state produced 90.72 million kg of tea in October 2022. In south India, production was marginally lower at 18.89 million kg in October, as against 18.92 million kg in the same month of the previous calendar year. Category-wise, production of the CTC variety touched 167.72 million kg in October 2023, whereas that of orthodox tea was 12.98 million kg across both north and south India. Green tea production was at 2.14 million kg, the data said. Production by small tea growers (STGs) stood higher at 95.24 million kg in October 2023 across the country, compared to 78.19 million kg in the same month of 2022.



NEWS & NOTES

RBI hikes limits for UPI payments & e-mandates, To set up cloud facility, FinTech repository

Enhancing the payment limits for Unified Payments Interface (UPI), electronic mandates, setting up of cloud facilities, the financial sector and FinTech repository were some of the major announcements made by the Reserve Bank of India Governor, Shaktikanta Das on 08.12.2023. Das announced these measures after declaring the Monetary Policy Committee's decision to retain the repo rate at 6.5% and predicting the gross domestic product (GDP) growth rate at 7% and inflation rate at 5.4% for FY24. "To encourage the use of UPI for medical and educational services, it is proposed to enhance the limit for payments to hospitals and educational institutions from ₹1 lakh to ₹5 lakhs per transaction. Separate instructions will be issued shortly," he said. According to Das, the UPI is becoming popular and the transaction limit was set at ₹1 lakh barring categories like Capital Markets (AMC, Broking, Mutual Funds and others), Collections (Credit card payments, Loan repayments, EMI), Insurance and others where the transaction limit was set as ₹2 lakh. In December 2021, the transaction limit for UPI payments for Retail Direct Scheme and for IPO subscriptions was increased to ₹5 lakhs. As regards the electronic mandates, Das also said the RBI has decided to exempt the additional factor of authentication (AFA) for transactions up to ₹1 lakh for the following categories, viz., and subscription to mutual funds, payment of insurance premium and payments of credit card bills. The other existing requirements such as pre- and post-transaction notifications, opt-out facility for users, etc., shall continue to apply to these transactions. The RBI Governor said the number of electronic mandates registered currently stands at 8.5 crore, processing nearly ₹2,800 crore of transactions per month. In order to ensure the security, integrity and privacy of financial sector data, the RBI has decided to set up a cloud facility for the sector and will be operated by Indian Financial Technology & Allied Services (IFTAS) a wholly-owned subsidiary of RBI. "Eventually, the cloud facility will be transferred to a separate entity owned by the financial sector participants. This cloud facility is intended to be rolled out in a calibrated fashion in the medium term," Das said. Banks and financial entities are maintaining an ever-increasing volume of data utilising various public and private cloud facilities. Similarly, for better understanding of the developments in the FinTech ecosystem with an objective to appropriately support the sector, Das said it is proposed to set-up a Repository for capturing essential information about FinTechs, encompassing their activities, products, technology stack, financial information and others. FinTechs would be encouraged to provide relevant information voluntarily to the Repository which will aid in designing appropriate policy approaches. The Repository will be operationalised by the Reserve Bank Innovation Hub in April 2024 or earlier.

Subsidised moong dal under Bharat dal

After initiating sales of wheat flour, chana and onion at subsidised rates to tame food inflation, the government

has started to sell moong dal at a subsidised rate at retail outlets of various agencies. Moong dal is being sold at a discount of ₹15/kg through retail outlets of farmers' cooperative Nafed and will be available at several other outlets and mobile vans of National Cooperative Consumers Federation (NCCF) and Kendriya Bhandars. The centres have started to sell moong dal at ₹107/kg and raw dal at ₹93/kg through various outlets, without a discount, the cost of moong procured this year by the farmers' cooperative Nafed is at Minimum Support Price (MSP) of ₹7,755/ quintal translated into ₹123/kg. This is against the all-India average retail prices of pulses variety at ₹120/kg on 14.12.2023. Currently the farmers' cooperative Nafed has 0.5 million tonne (MT) of moong stock against a buffer of 0.1 MT. Nafed would continue to sell moong dal and chana dal from the stock in the wholesale market as well as through retail outreach programme. In July, the government had commenced selling chana dal in retail packs under brand name Bharat Dal at highly subsidized rates of ₹60/kg pack and ₹55/kg for 30 kg pack to make pulses available to consumers at affordable prices. However, Nafed on 14.12.2023 has sold chana in the open market at ₹59.25/kg for Gujarat while the federation is selling chana from buffer of around 2 million tone (MT) the price band of ₹58 – ₹60/kg for the other locations in the last few weeks, which is above the MSP for 2024-25 season of ₹54.4/kg. Inflation in 'pulses' category rose to 20.23% in November from 18.7% in October this year. The moong and chana split varieties of pulses reported a price rise of 13.33% and 13.5% respectively last month on year. In November, the government had launched sale of wheat flour at a subsidised rate of ₹27.50/kg under the brand name 'Bharat Atta' across the country to provide relief to consumer from high prices. So far, 84,519 tonne of wheat has been lifted by Kendriya Bhandar, farmers' cooperatives Nafed and NCCF from the Food Corporation of India (FCI) at MSP rate for converting into 'Bharat Atta'. The corporation has allocated 0.4 MT of grain to these agencies till January 2024. Nafed and NCCF are currently selling onion from the buffer stock at a highly subsidised rate of ₹25/kg to consumers in various towns. Both the agencies had purchased 0.51 MT of onion mostly from the rabi harvest from the farmers and 0.27 MT has been sold through retail intervention so far. Retail onion inflation rose by a steep 86.46% in November. The two agencies will procure 0.2 MT of kharif onions from the farmers and sell it through wholesale and retail interventions.

Centre to provide drones to 15,000 women's groups for use in agriculture

The Centre will provide 15,000 progressive women self-help groups (SHG) to be rented out to farmers for agricultural purposes. The drone services are envisaged to be used by the farmers for Nano fertilizer and pesticide applications. The decision was taken at a meeting of the Union Cabinet, chaired by Prime Minister Shri Narendra Modi, Union Information and Broadcasting Minister Anurag Thakur told on 29.11.2023. The scheme will have a



financial outlay of ₹1,261 crore for two years beginning 2024-25. The self-help groups would be identified from the total 89 lakhs SHGs formed under the Deendayal Antyodaya Yojana, Mr. Thakur said adding that appropriate clusters where usage of drones is economically feasible will be identified. The women's groups would get a Central financial assistance at 80% of the cost of drone. The total expense of a drone and its accessories is about ₹10 lakhs. About 80% of the cost or up to ₹8 lakh, will be provided by the Centre, the Minister said. Around 500 drones will be provided by fertilizer companies. The rest 14,500 drones will be made available

through the Central assistance in the next two years. The drone pilot will get an honorarium of ₹15,000 and a co-pilot about ₹10,000. A well-qualified member of the SHG, aged 18 and above, will be elected for a 15-day training, comprising 5-day mandatory drone pilot training and additional 10-day training for agriculture purpose of nutrient and pesticide application, while another member of the group will be selected for training as technician or assistant. The approved initiatives under the scheme is expected to provide sustainable business and livelihood support to 15,000 SHGs and help them earn an additional income of at least ₹1 lakh per annum.

INTERNATIONAL NEWS

Centre clears export of non-basmati rice to 5 African nations

The government on 07.12.2023 approved exports of about 0.24 million tonne (MT) of non-basmati white rice to five African countries through National Cooperative Export Ltd (NCEL). According to a Directorate General of Foreign Trade (DGFT) notification, broken rice exports have been approved for Kenya (0.1 MT), Egypt (0.06 MT), Madagascar (0.05 MT), Comoros (0.02 MT) and Equatorial Guinea (0.01 MT). In October, the government had given nod for exports of 1.34 MT of non-basmati white rice to Philippines, Cameroon, Malaysia, Ivory Coast, republic of Guinea, Nepal and Seychelles through NCEL. Last month, the government had allowed exports of about 0.9 MT of broken rice to five African and Asian countries Senegal, Mali, Gambia, Indonesia and Bhutan through NCEL. On July 20, while the government banned shipment of white rice to boost domestic supplies, the exports are allowed to meet the food security needs of the developing countries through a government to government (G2G) route. It had imposed 20% export duties on par-boiled rice to improve domestic supplies till 31.03.2024. Retail rice prices rose by 11.64% in October, marginally lower from previous month. Rice inflation has been rising in double digits since the beginning of the year. India has been the world's largest exporter of rice over the last decade with more than 40% share in annual global rice trade of 55 MT. In FY23, India exported a record 17.78 MT of non-basmati rice worth of \$ 6.35 billion. During the April-September period of the current fiscal, the country has exported 6.8 MT of non-basmati rice, a decline of 23% from the same period previous fiscal.

India seeks deal with Argentina & Brazil for pulses imports

After signing memorandum of understandings (MoUs) with Mozambique, Malawi and Myanmar for importing pulses, India has approached Argentina and Brazil for deals under which the South American countries will undertake to grow tur and urad varieties with an obligation to export the products to India. Discussions have been initiated with Argentinian authorities for growing pulses varieties which India imports in

substantial quantities. Rohit Kumar Singh, secretary, department of consumer affairs recently held discussion with Argentina ambassador in India Hugo Javier Gobbi for growing pulses in the South American country. In a recent visit of Brazilian officials from the agriculture ministry to the country, India urged Brazilian authorities to explore the possibility of the deal. The government is aiming to reduce the import dependence of pulses varieties from a few countries. The domestic consumption of pulses in South American countries is small while pulses such as urad and tur can be grown in these countries because of conducive weather conditions and are likely to be grown there for the purpose of exports to India. This year, India has imported 2.28 million tonne (MT) of pulses, 1.08 MT (lentil), 0.77 MT (tur or pigeon pea) and 0.42 MT (urad or black gram) mostly from Australia, Canada, Myanmar, Mozambique, Tanzania, Sudan and Malawi so far. Brazil annually produces 3 MT of varieties of beans - black, copea and mungo which is enough to meet domestic demand as well as some exports to Vietnam, Pakistan and Egypt. In addition, India is also exploring the possibility of growing pulses, especially tur and urad in Ethiopia and Tanzania to boost domestic supplies. Earlier, India had signed a MoU with Mozambique for import of 0.2 MT of arhar annually for five years when the retail prices of tur skyrocketed to ₹200 a kg in 2016. This MoU was extended for another five years in September, 2021. In 2021, India entered into MoUs with Malawi and Myanmar for the import of 50,000 tonne and 0.1 MT of tur per annum, respectively, till 2025. Out of a record pulses production of 26.05 MT in 2022-23 crop year, chana (gram) has a share of 50%. The country has been self-sufficient in chana and moong varieties of pulses. Despite record production of pulses, there has been a gap between demand and supply of pulses in the country as its key source of protein for a large vegetarian population. Currently, the government has abolished import duties on three varieties of pulses – tur, lentil and urad for curbing rise in prices due to domestic shortfall in production. According to an estimate about 15% of domestic consumption of pulses is met through imports. The retail inflation in 'pulses and products' category in October rose to 18.79% year-on-year mainly due to sharp spike in prices of arhar (40.94%), gram (11.16%) and moong (12.75%).

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