



Ministry of Cooperation | सहकारिता मंत्रालय  
Government of India | भारत सरकार



# NCCT CO-OP NEWS BULLETIN

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The news is about Mann Deshi Mahila Sahakari Bank in Satara, Maharashtra, the first Co-operative Bank For Women In Rural India

## माणदेशी बँकद्वारे मायक्रोफायनान्स आणि प्रशिक्षणाच्या माध्यमातून हजारों महिलांचे सशक्तीकरण

**प्रतिनिधी**  
सातारा, दि. ६ : आंतरराष्ट्रीय महिला दिनाच्या निमित्ताने, वित्तीय समावेशकता आणि सर्वसमावेशक दृष्टिकोनामुळे ग्रामीण महिला उद्योजकांचे सशक्तीकरण कसे होऊ शकते, याचे एक उत्तम उदाहरण म्हणून सातार्यातील माणदेशी महिला सहकारी बँक समोर येते. १९९७ मध्ये एका साध्या नकारामुळे क्रांतीची टिणगी पडली. कांताबाई या ग्रामीण महिलेला एक साधे बचत खाते काढण्यास नकार देण्यात आला. त्यामुळे खेड्यांमधील महिला उद्योजकांना मिळणाऱ्या आर्थिक सेवांमध्ये प्रचंड अंतर अधोरेखित झाले. या घटनेने प्रेरित होऊन चेतना सिन्हा यांनी माणदेशी महिला सहकारी बँक या केवळ महिलांसाठी असलेल्या सहकारी बँकेची स्थापना केली. केवळ १३०० पेक्षा जास्त महिलांनी आपली बचत जमा

करण्यापासून सुरुवात झालेल्या माणदेशी बँकेचा ७५० गावांमधील ३०,००० पेक्षा जास्त सदस्यांना सेवा पुरविण्याएवढा विस्तार झाला आहे. तिच्या आठ शाखांमधून आर्थिक प्रगतीचे मार्ग उपलब्ध करून देण्यात येत आहेत. या बँकेच्या ८ शाखा आहेत - म्हसवड, गोंदवले, वडूज, दहिवडी, सातार, लोणंद, धायरी आणि कामोटे (नवी मुंबई). तिने २०२२-२३ मध्ये २४८.७२ कोटी रुपयांचा व्यवसाय गाठला. तो आर्थिक वर्ष २०२१-२०२२ पेक्षा २१५.६५ कोटीपेक्षा १५.३३ टक्के अधिक होता. बँकेचा निव्वळ नफा २०२१-२०२२ च्या तुलनेत २०२२-२०२३ मध्ये दुपटीने वाढून ६० लाख रुपयांवर पोचला. बँकेत




माचं २०२३ च्या अखेर ७६ कर्मचारी होते. आर्थिक साक्षरतेचे महत्त्व ओळखून माणदेशी बँकेने रोकडरहित (कॅशलेस) बँकिंगला प्रोत्साहन दिले आहे. वापरकर्त्याला अनुकूल उपाय पुरवून सोयीस्कर, सोयीस्कर, प्रतिनिधी-आधारित डिजिटल बँकिंग सेवा दिली आहे. त्यांच्या एका सर्वात परिणामकारक उपक्रमातून ग्रामीण बाजारपेठेतील महिला विक्रेत्यांच्या गरजा शेट पूर्ण

करण्यात येतात. या बँकेची अशा प्रकारची पहिलीच धरपोच रोकड प्रवाह सुविधा हजारो महिलांना खेळते भांडवल उपलब्ध करून देते. त्यातून सकाळी कर्ज घेऊन संध्याकाळी त्यातील काही भागाची परतफेड केली जाते. अशा रीतीने व्यवसाय सुरळीत चालण्याची खात्री होते. आर्थिक समावेशाच्या पलीकडे, माणदेशी फाउंडेशन ही बँकेची पालक संस्था ग्रामीण महिलांसाठी विशेष व्यवसाय शाळा चालवते. या कार्यक्रमांचा ४८०००० हून अधिक महिलांनी लाभ घेतला आहे. त्यांच्या वार्षिक उत्पन्नात लक्षणीय वाढ झाली आहे आणि त्यांना त्यांचा व्यवसाय स्थापित करण्यासाठी आणि वाढवण्यासाठी आवश्यक कौशल्ये मिळाली आहेत. बँकेचे चॅबर ऑफ कॉमर्स धोरणात्मक बदलांसाठी समर्थन देऊन महिलांचे आणखी

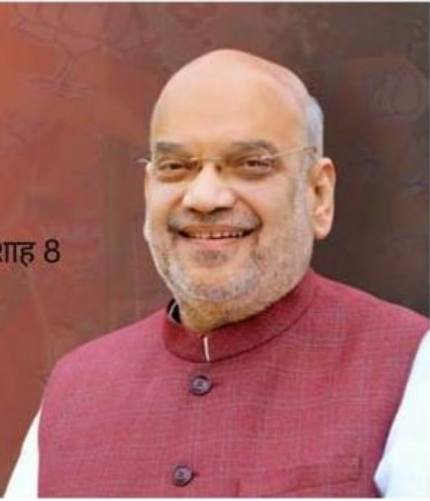
सशक्तीकरण करते. त्यांना नवीन बाजारपेठांमध्ये प्रवेश करण्यात आणि समवयस्कांसह नेटवर्कमध्ये मदत करते. तसेच महिलांच्या नेतृत्वाखालील व्यवसायांना यशस्वी होण्यासाठी सहाय्यक वातावरण वाढवते. याशिवाय त्यांचे कॅम्प्युनिटी रेडिओ स्टेशन महिला उद्योजकांच्या यशोगाथा प्रसारित करते. त्यातून इतरांना आपल्या स्वप्नांचा पाठपुरावा करण्यासाठी प्रेरणा आणि प्रोत्साहन देते. माणदेशी महिला सहकारी बँकेचा बहुआयामी दृष्टिकोन हा ग्रामीण महिलांच्या सक्षमीकरणासाठी एक आदर्श आहे. केंद्रित आर्थिक समावेशन, कौशल्य विकास आणि बाजू मांडण्याचा ग्रामीण भारतातील महिलांसाठी अधिक समावेशक आणि न्याय्य भविष्याचा मार्ग मोकळा करण्यावर कसा प्रभाव पडू शकतो, हे त्यांच्या यशोगाथेतून अधोरेखित होते.

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**National Cooperative Database Portal to be launched across the country**



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**वायस टुडे**  
ಭಾಗ್ಯಲಲಂ-ಟುಡೆ

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**केंद्रीय गृह एवं सहकारिता मंत्री अमित शाह 8  
मार्च 2024 को  
"नेशनल कोऑपरेटिव डेटा बेस पोर्टल"  
का करेंगे लोकापर्ण**

समय प्रातः 10 बजे  
स्थान: भारत रत्न सी सुब्रमण्यम सभागार, एन ए एस सी  
काम्प्लेक्स, आईसीएआर पूसा, नई दिल्ली

## దేశవ్యాప్తంగా ప్రారంభం కానున్న నేషనల్ కోపరేటివ్ డేటా బేస్ పోర్టల్

న్యూఢిల్లీలో ప్రారంభించునున్న కేంద్ర హోమ్, సహకార శాఖ మంత్రి అమిత్ షా  
వివరాలను వెల్లడించిన డాక్టర్ ఎస్ఎల్ఎన్ టి శ్రీనివాస్


సైదాపూర్ మార్చి07 (వాయస్ టుడే ): భారతదేశ ఆర్థిక వ్యవస్థలో ప్రముఖ పాత్ర వహిస్తున్న సహకార రంగాన్ని అభివృద్ధి పథంలో నడిపించడానికి వీలుగా కేంద్ర సహకార మంత్రిత్వ శాఖ తీసుకున్న విధానాలలో భాగంగా ఈ నెల 8న శుక్రవారం కేంద్ర సహకార మంత్రి చేతుల మీదుగా నేషనల్ కోపరేటివ్ డేటా బేస్ పోర్టల్ ను ప్రారంభించనున్నారని డాక్టర్ శ్రీనివాస్ వెల్లడించినారు. సైదాపూర్ లో విలేకరుల సమావేశంలో డాక్టర్ శ్రీనివాస్ మాట్లాడుతూ ఈ పోర్టల్ ద్వారా సహకార వ్యవస్థలోని వివిధ రంగాల పనితీరును సమీక్షించడం ద్వారా నిర్దేశించుకున్న ఫలితాలను రాబట్టడానికి తదానగుణంగా నిర్ణయాలను తీసుకొనుట సులభతరం అవుతుందని అన్నారు. నేషనల్ కోపరేటివ్ డేటా బేస్ పాటు ద్వారా వివిధ రాష్ట్రాల్లో పనిచేస్తున్న సహకార సంస్థల్లో జరిగే వ్యాపార లావాదేవీలు అనుసరిస్తున్న బెస్ట్ ప్రాక్టీస్ అదేవిధంగా అందుబాటులో ఉన్న గణాంకాలు అధ్యయనం చేయడానికి ఆస్కారం ఉంటుందని డాక్టర్ శ్రీనివాస్ అన్నారు. భారత ప్రధానమంత్రి నరేంద్ర మోడీ ఆశిస్తున్న సహకారం ద్వారా సమృద్ధి ఆశయానికి అనుగుణంగా సహకార వ్యవస్థను మరింత సంఘటితం చేయడానికి రానున్న రోజుల్లో ఈ పోర్టల్ దోహదపడుతుందని డాక్టర్ శ్రీనివాస్ అన్నారు.

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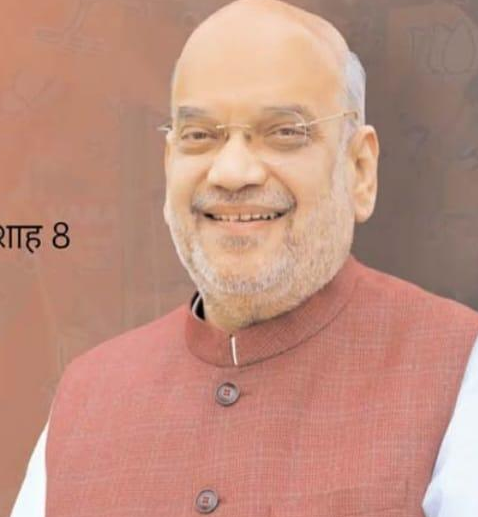
## National Cooperative Database Portal to be launched across the country



### దేశవ్యాప్తంగా ప్రారంభం కానున్న నేషనల్ కోపరేటివ్ డేటాబేస్ పోర్టల్



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काम्प्लेक्स, आईसीएआर पूसा, नई दिल्ली

**తెలంగాణ మెలుకువ**  
న్యూఢిల్లీలో ప్రారంభించునున్న కేంద్ర హోమ్, సహకార శాఖ మంత్రి అమిత్ షా వివరాలను వెల్లడించిన డాక్టర్ ఎన్ఎల్ఎన్ టి శ్రీనివాస్ కరీంనగర్ : భారతదేశ ఆర్థిక వ్యవస్థలో ప్రముఖ పాత్ర వహిస్తున్న సహకార రంగాన్ని అభివృద్ధి పథంలో నడిపించడానికి వీలుగా కేంద్ర సహకార మంత్రిత్వ శాఖ తీసుకున్న విధానాలలో భాగంగా ఈ నెల 8న శుక్రవారం కేంద్ర సహకార మంత్రి చేతుల మీదుగా నేషనల్

కోపరేటివ్ డేటా బేస్ పోర్టల్ ను ప్రారంభించనున్నారని డాక్టర్ శ్రీనివాస్ వెల్లడించినారు. కరీంనగర్ లో విలేకరుల సమావేశంలో డాక్టర్ శ్రీనివాస్ మాట్లాడుతూ ఈ పోర్టల్ ద్వారా సహకార వ్యవస్థలోని వివిధ రంగాల పనితీరును సమీక్షించడం ద్వారా నిర్దేశించుకున్న ఫలితాలను రాబట్టడానికి తథానగుణంగా నిర్ణయాలను తీసుకొనుట సులభతరం అవుతుందని అన్నారు. నేషనల్ కోపరేటివ్ డేటా బేస్ పాటలు ద్వారా వివిధ రాష్ట్రాల్లో పనిచేస్తున్న సహకార సంస్థల్లో జరిగే

వ్యాపార లావాదేవీలు అనుసరిస్తున్న బెస్ట్ ప్రాక్టీస్ అదేవిధంగా అందుబాటులో ఉన్న గణాంకాలు అధ్యయనం చేయడానికి ఆస్కారం ఉంటుందని డాక్టర్ శ్రీనివాస్ అన్నారు. భారత ప్రధానమంత్రి నరేంద్ర మోడీ ఆశిస్తున్న సహకారం ద్వారా సమృద్ధి ఆశయానికి అనుగుణంగా సహకార వ్యవస్థను మరింత సంఘటితం చేయడానికి రానున్న రోజుల్లో ఈ పోర్టల్ దోహదపడుతుందని డాక్టర్ శ్రీనివాస్ అన్నారు.

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## Konoklata Mahila Urban co-op Bank ensuring women's financial inclusion

JORHAT, MAR 7: The Konoklata Mahila Urban co-operative Bank, Jorhat stands out as a shining example of how the cooperative movement has paved the way for women's economic independence and participation in the financial sector, making it a true inspiration on Women's Day and beyond.

Established in 1998 and named after freedom fighter Swahid Konoklota Barua, this is the only all-women bank in Assam. It has over 25,000 accounts, and more than 300 self-help groups have benefited from its credit schemes.

This unique institution serves as a true inspiration, not just on Women's Day, but for the co-operative movement as a whole. The borrow-

ing capacity of the members has been raised from Rs 1,000 to Rs 50,000 at the lowest category. The bank serves over 250 customers every day.

The Konoklata Mahila Bank prioritises women's empowerment by ensuring their financial inclusion. This includes providing services targeted towards their needs, along with the assurance of risk covers.

It has blazed a trail by harnessing the potential of an all-women workforce and member force, raising the bar for what can be achieved when the spirit of co-operatives meets the vision of women empowerment.

The bank's clear vision and commitment to ex-

pansion ensure its continued success. Additionally, regular training for board members, potentially provided by the Reserve Bank of India, strengthens the bank's governance and knowledge base.

The bank was started by 52 individuals. The key initiator was Padmashri Mrs. Lakhimi Baruah. It has branches in the three districts of the state. Serving Jorhat, Golaghat, and Sivasagar districts, over 70 per cent of its clientele are illiterate. Notably, 85 per cent of its customers belong to scheduled castes, tribes, minorities, and other backward classes. The bank has won several awards under the present 5th time Chairperson Mrs. Shakuntala Devi. The Assam Gov-

ernment has recognised the financial institution as an ideal co-operative bank.

On International Women's Day (2016), the Ministry of Women and Child Development, Government of India, conferred Nari Shakti Award to this bank for its exceptional contribution towards the empowerment of women.

Lakhimi Baruah M.D. and the initiator of the Bank received "Devi Ahilyabai Holkar Award" from the then President of India, Pranab Mukherjee, at Rashtrapati Bhawan, New Delhi on behalf of the bank.

The Government of Assam, Co-operation Department conferred the award "Successful Co-Operative Bank of the State". NET STAFFER

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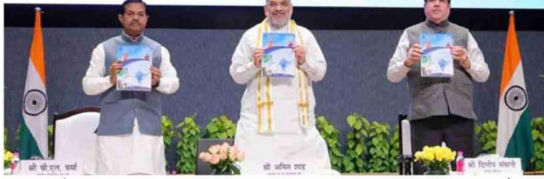
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Published Date:	March 9, 2024		

The news pertains to the inauguration of the National Cooperative Database and release of the 'National Cooperative Database 2023: A Report'



# وزیر داخلہ امت شاہ نے نئی دہلی میں نیشنل کوآپریٹو ڈیٹا بیس کا افتتاح کیا

श्री नरन्द मादा  
माननीय प्रधानमंत्री  
शुक्रवार | 08 मार्च, 2024  
भारत रत्न सी. सुब्रमण्यम सभागार आईसीएआर, पूसा, नई दिल्ली  
मुख्य अतिथि: श्री अमित शाह  
माननीय केंद्रीय वृक्ष एवं सहकारिता मंत्री



امکانات کھول سے ہیں۔ فیصلہ کیا گیا ہے کہ 2027 تک ملک کے ہر گاؤں میں بی اے سی ایس ہوگا۔ جناب شاہ نے کہا کہ اس فیصلے کے بعد ایک چیلنج پیدا ہوا کیونکہ انہیں خلا کے بارے میں یقین نہیں تھا اور اسی وقت اس ڈیٹا بیس کا خیال سامنے آیا۔ ڈیٹا بیس کا مقصد ایک جامع تجربے کے ذریعے خلا کی نشاندہی کرنا اور اسے دور کرنا ہے۔ انہوں نے کہا کہ نیشنل ڈیٹا بیس کپاس کی طرح کوآپریٹو سیکٹر کی ترقی کو سمیت دے گا۔ داخلہ اور تعاون کے مرکزی وزیر نے کہا کہ وزیر اعظم جناب نریندر مودی نے وہی معیشت اور عام لوگوں کی زندگی میں انقلابی

تبدیلیاں لانے کے لیے کام کیا ہے اور گزشتہ 10 سالوں میں 25 کروڑ لوگوں کو غربت کی لکیر سے اوپر اٹھایا ہے۔ انہوں نے کہا کہ وزارت تعاون ملک کی معیشت اور ترقی سے لاکھوں افراد کو جوڑنے کے لیے فعال طور پر کام کر رہی ہے۔ جناب شاہ نے اس بات پر زور دیا کہ کوآپریٹو ڈیٹا بیس کوآپریٹو توسیع، ڈیجیٹل ترقی اور ڈیٹا بیس کے ذریعہ ترسیل میں اہم کردار ادا کرے گا۔ انہوں نے وضاحت کی کہ اعداد و شمار ترقی کو صحیح سمت میں رہنمائی کرنے کے لیے کام کرتے ہیں اور خلا کا تجربہ کرنے میں انتہائی موثر ثابت ہوں گے۔

ویب ڈیسک  
نئی دہلی۔ 8 مارچ: داخلہ اور تعاون کے مرکزی وزیر جناب امت شاہ نے نئی دہلی میں نیشنل کوآپریٹو ڈیٹا بیس کا افتتاح کیا اور نیشنل کوآپریٹو ڈیٹا بیس 2023: رپورٹ جاری کی۔ مرکزی وزیر مملکت برائے کوآپریٹو جناب بی ایل وراما اور وزارت تعاون کے سکرٹری ڈاکٹر آیشیش کمار جیوٹانی سمیت کئی معززین اس موقع پر موجود تھے۔ اپنے خطاب میں جناب امت شاہ نے کہا کہ آج کوآپریٹو سیکٹر، اس کی توسیع اور مضبوطی کے لیے ایک بہت ہی اہم پروگرام ہے کیونکہ بھارت کی آزادی کے بعد پہلی بار کوآپریٹو ڈیٹا بیس کا افتتاح ہو رہا ہے۔ انہوں نے کہا کہ آج کے پروگرام کا مقصد کوآپریٹو سیکٹر کی توسیع اور اسے رفتار فراہم کرنا ہے۔ جناب شاہ نے کہا کہ ہزاروں لوگوں کی برسوں کی محنت کے بعد آج ہم نے یہ کامیابی حاصل کی ہے۔ مرکزی وزیر تعاون نے کہا کہ 1960 کی دہائی کے بعد یہ محسوس کیا گیا کہ قومی پالیسی کے تحت ہر ریاست کی کوآپریٹو سیکٹروں کے درمیان ہم آہنگی کی ضرورت ہے۔ انہوں نے کہا کہ وزیر اعظم

جناب نریندر مودی نے ایک جرات مندانہ فیصلہ لیتے ہوئے وزارت تعاون کا قیام عمل میں لایا جس کے نتیجے میں اس کو عملی جامہ پہنا یا گیا۔ انہوں نے کہا کہ گزشتہ دو سالوں میں ملک کی تمام پرائمری انگریجویٹ کریڈٹ سوسائٹیز (بی اے سی ایس) کو کمپیوٹرائزڈ کیا گیا ہے اور تمام ریاستوں نے اپنے کاروبار کو بڑھانے کے لیے مشترکہ بائی لاز کو قبول کیا ہے۔ آج تمام بی اے سی ایس ترقی کی طرف بڑھ رہے ہیں۔ جناب شاہ نے کہا کہ مودی حکومت نے ماڈل بائی لاز واڈ واڈ وائزری تیار کی ہے جس کے تحت بی اے سی ایس کثیر جہتی بن گیا ہے اور مختلف کاموں کو انجام دے سکتا ہے۔ انہوں نے کہا کہ آج ملک کی تمام ریاستیں جماعتی سیاست سے اوپر اٹھ کر ان ماڈل بائی لاز کو قبول کر چکی ہیں جس سے بی اے سی ایس کی توسیع کی راہ ہموار ہوئی ہے۔ جناب امت شاہ نے کہا کہ ہم نے بی اے سی ایس سے وابستہ ہونے کے لیے 20 نئی سرگرمیاں متعارف کرائی ہیں، جس سے وہ منافع حاصل کر سکتے ہیں۔ انہوں نے کہا کہ بی اے سی ایس کی کمپیوٹرائزیشن نے ان کی ترقی کے لیے بہت سے

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Published Date:	March 9, 2024		

<https://cmgtimes.com/shah-inaugurates-unveils-national-cooperative-database-2023.html>

### **Shah inaugurates 'National Cooperative Database 2023**

08 MAR 2024 New Delhi: Union Home Minister and Minister of Cooperation, Amit Shah, inaugurated the National Cooperative Database and released the 'National Cooperative Database 2023: A Report' in New Delhi. Union Minister of State for Cooperatives, BL Verma and Secretary, Ministry of Cooperation, Ashish Kumar Bhutani, along with many dignitaries, were present on the occasion.

In his address, Amit Shah said that today marks a very important program for the cooperative sector, its expansion, and strengthening, as the inauguration of the cooperative database is taking place first time since India's independence. Top of Form

He mentioned that today's program is aimed at the expansion of the cooperative sector and providing momentum to it. Shah noted that after years of hard work by thousands of people, we have achieved this success today.

The Minister stated that after the 1960s, it was felt that there was a need for coordination among the cooperative movements of every state under a national policy. He mentioned that Prime Minister Narendra Modi, taking a bold decision, established the Ministry of Cooperation, leading it to fruition. He stated that in the last two years, all Primary Agricultural Credit Societies (PACS) in the country have been computerized, and all states have accepted common bylaws to increase their business. Today, all PACS are progressing towards development. Shri Shah mentioned that the Modi government has created model bylaws as advisories, under which PACS have become multi-dimensional and can undertake various tasks. He stated that today, all states in the country have risen above partisan politics and accepted these model bylaws, paving the way for the expansion of PACS.

Shah said that we have introduced 20 new activities to be associated with PACS, enabling them to generate profits. He stated that the computerization of PACS has opened up many possibilities for their development. It has been decided that by 2027, there will be a PACS in every village in the country. Shah remarked that after this decision, a challenge arose as they were unsure of the gaps and that's when the idea of this database emerged. The database aims to identify and address the gaps through a comprehensive analysis. He said that National Database will give direction to development of Cooperative sector like a Compass.

Shah stated that Prime Minister Narendra Modi has worked to bring revolutionary changes to the rural economy and the lives of common people, lifting 25 crore people above the poverty line in the last 10 years. He mentioned that the Ministry of Cooperation is actively working to connect millions of people with the country's economy and development. Shah emphasized that the cooperative database will play a crucial role in the expansion of cooperatives, digital development, and delivery through databases. He explained that data works to guide development in the right direction and will be highly effective in analyzing gaps. Shah added that we are experiencing a new trend in this era – data governance, proactive governance, and anticipatory governance. The synergy of these three leads to the establishment of a new development model.

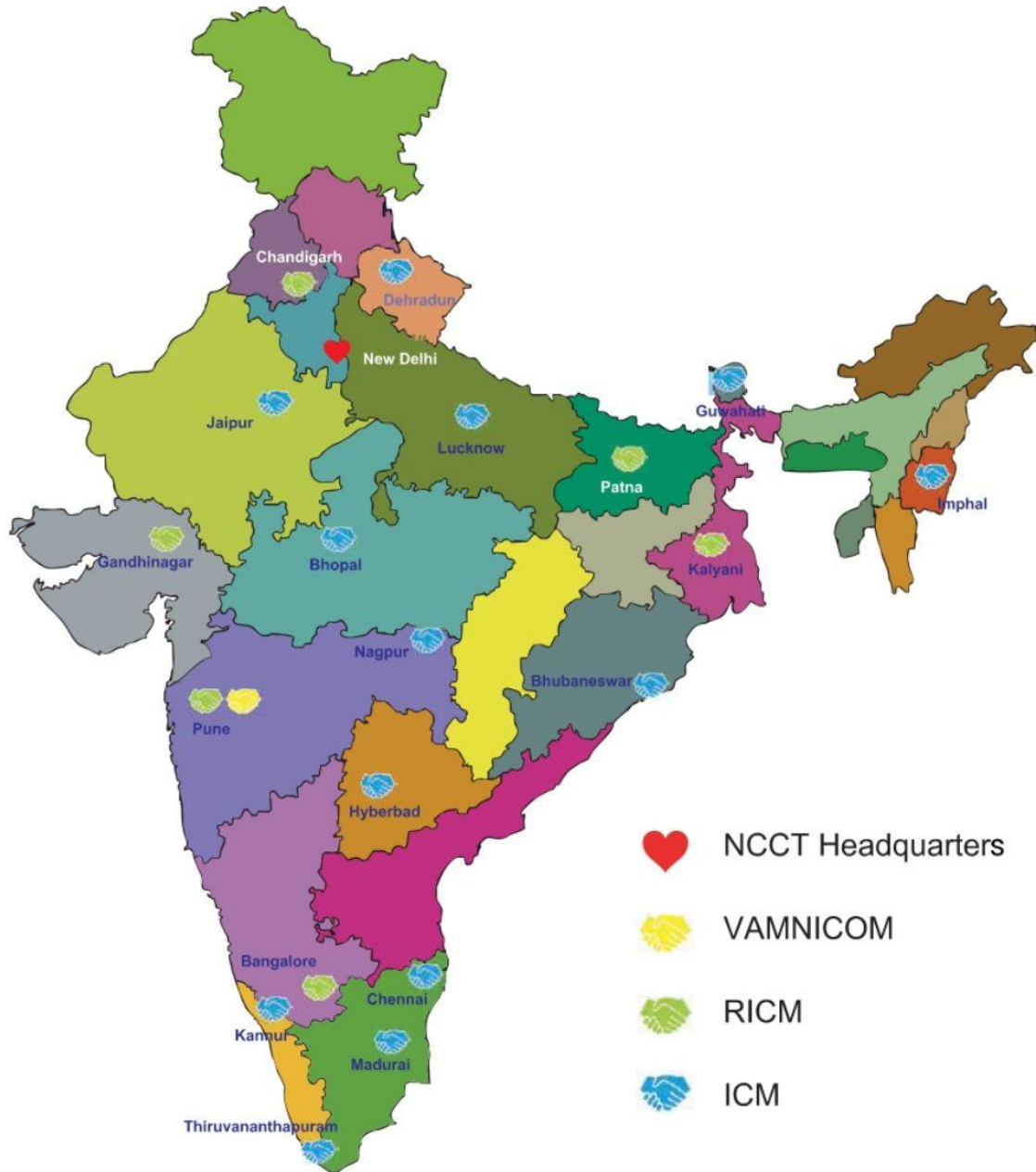
Shah mentioned that the work on the National Cooperative Database has been carried out in three phases. In the first phase, mapping of approximately 2.64 lakh societies in three sectors, namely Primary Agricultural Credit Societies, Dairy, and Fisheries, was completed. In the second phase, data from various National Federations, State Federations, State Cooperative Banks (StCB), District Central Cooperative Banks (DCCB), Urban Cooperative Banks (UCB), State Cooperative Agriculture and Rural Development Banks (SCARDB), Primary Agricultural and Rural Development Banks (PCARDB), cooperative sugar mills, district unions, and multi-state cooperative societies (MSCS) were collected/mapped. In the third phase, data mapping of all the remaining 8 lakh primary cooperative societies in other sectors was carried out. He mentioned that after this, it was revealed that there are more than 8 lakh registered societies in the country, with over 30 crore citizens connected to them. Shri Shah stated that the database

has the potential to connect PACS to Apex, villages to cities, mandis to the global market, and state databases to international databases. He mentioned that in the campaign for the expansion of cooperatives initiated by the Narendra Modi government with the Whole of Government Approach, this database will play a crucial role in paving the way.

Amit Shah stated that the Modi government has undertaken several initiatives related to computerization in the cooperative sector. He mentioned that under the leadership of Prime Minister Modi, the entire cooperatives, from PACS to Apex, have been computerized to enhance their efficiency. He stated that this database is the answer to all cooperative activities in India. Shah mentioned that this National Database is created using state-of-the-art technology, featuring a dynamic web-based platform. With the help of this platform, all information about registered cooperative societies across the country will be available at the click of a button.

Shah mentioned that this cooperative database will serve as an invaluable resource for policymakers, researchers, and stakeholders. He added that the authenticity of the data in this database and its regular updates are ensured through a comprehensive scientific system. He assured that the Ministry of Cooperation will ensure that only verified data is regularly uploaded to this database. Shah explained that after 1975, the pace of the cooperative movement in the country slowed down due to geographical imbalances in development. Along with this, across sector imbalance, across community imbalance and functional imbalance also increased. However, tools to address these four issues have been incorporated into this database. He mentioned that today, thousands of people, organizations, and states have collectively accomplished a monumental task. He added that today marks the foundation of a strong cooperative structure that will stand for the next hundred and fifty years on this foundation in the coming years.

# LOCATIONS OF NCCT INSTITUTES



## NATIONAL COUNCIL FOR COOPERATIVE TRAINING

(AN AUTONOMOUS SOCIETY PROMOTED BY MINISTRY OF COOPERATION, GOVERNMENT OF INDIA)

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