

# NATIONAL COUNCIL FOR COOPERATIVE TRAINING

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1.	08/06/2023	Srinagar Jang	Srinagar	1	Bureau
2.	08/06/2023	Sahakar Srishti	Jaipur	1	Bureau
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4.	08/06/2023	CMG Times <a href="https://cmgtimes.com/">https://cmgtimes.com/</a>	Varanasi	Online	Shri Binay Kumar Singh
5.	08/06/2023	CMG Times <a href="https://cmgtimes.com/">https://cmgtimes.com/</a>	Varanasi	Online	Shri Binay Kumar Singh
6.	08/06/2023	CMG Times <a href="https://cmgtimes.com/">https://cmgtimes.com/</a>	Varanasi	Online	Bureau
7.	08/06/2023	News Basket <a href="https://www.thenewsbasket.com/">https://www.thenewsbasket.com/</a>	New Delhi	Online	Bureau
8.	08/06/2023	Desha Hitha	Mandya	1	Shri Kowdle Chinnappa
9.	08/06/2023	Vanglaini	Aizwal	1	Shri M. Hrahsel
10.	09/06/2023	Srishti Jagran	Muzaffarnagar	5	Shri R P Tomar
11.	09/06/2023	Public Asia	Muzaffarnagar	1	Dr. Falkumar Panwar
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15.	10/06/2023	Srishti Jagran	Muzaffarnagar	5	Bureau
16.	June, 2023	Economy India	Delhi	1	Shri Manohar Manoj
17.	June, 2023	Economy India	Delhi	28	Shri Manohar Manoj
18.	June, 2023	Economy India	Delhi	29	Shri Manohar Manoj
19.	June, 2023	Economy India	Delhi	30-31	Shri Manohar Manoj
20.	June, 2023	Economy India	Delhi	32-33	Shri Manohar Manoj
21.	June, 2023	Economy India	Delhi	34	Shri Manohar Manoj
22.	June, 2023	Economy India	Delhi	35	Shri Manohar Manoj
23.	June, 2023	Economy India	Delhi	36	Shri Manohar Manoj
24.	June, 2023	Economy India	Delhi	37	Shri Manohar Manoj
25.	11/06/2023	Daily Pioneer	Raipur	1	Bureau
26.	11/06/2023	The Hitavada	Raipur	4	Staff Reporter
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29.	14/06/2023	Dhinakaran	Chennai	3	Bureau
30.	15/06/2023	Best Voice News	Warangal	5	Prof. SLNT Srinivasan
31.	15/06/2023	Surya News Paper	Telangana	8	Prof. SLNT Srinivasan
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33.	15/06/2023	Mana Telangana	Telangana	7	Prof. SLNT Srinivasan

34.	15/06/2023	PRP News	Telangana	2	Prof. SLNT Srinivasan
35.	15/06/2023	Udayam News Paper	Telangana	7	Prof. SLNT Srinivasan
36.	15/06/2023	Indian Express <a href="https://indianexpress.com/">https://indianexpress.com/</a>	New Delhi	Online	Shri Harikishan Sharma
37.	16/06/2023	Odisha Express	Bhubaneswar	2	Bureau
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39.	17/06/2023	Dainik Jagran	Noida	3	Shri Ramesh Kumar Dubey
40.	18/06/2023	Teerth Chetna	Tihri Garhwal	6	Bureau
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43.	23/06/2023	Janani	Golaghat	4 & 8	Shri Alkesh Chakraborty
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45.	25/06/2023	The Utkal Mail	Bhubaneswar	7	Bureau
46.	25/06/2023	The Utkal Mail	Rourkela	7	Bureau
47.	July, 2023	Dashadhik Joytu Cooperative	West Bengal	1	Shri Sukanta Sarkar
48.	July, 2023	Dashadhik Joytu Cooperative	West Bengal	22-23	Shri Sukanta Sarkar
49.	27/06/2023	Himali Bela	Gangtok	1	Ms. Rupa Tamanag
50.	28/06/2023	Swadesh	Indore	6	Shri Neelmegh Chaturvedi

# CRCS کے دفتر کے کمپیوٹر انزیشن کی پیش رفت کا جائزہ لیا

26 جون 2023 تک سافٹ ویئر اور پورٹل کو لانچ کرنے کا ہدف



پی آئی بی + سرینگر جنگ نیوز

نئی دہلی/داخلی امور اور امداد باہمی کے مرکزی وزیر جناب امت شاہ نے نئی دہلی میں سینٹرل رجسٹرار آف کوآپریٹو سوسائٹیز (سی آئی ایس) کے دفتر کے کمپیوٹر انزیشن کی پیش رفت کا جائزہ لیا۔ میٹنگ میں امداد باہمی کی وزارت کے سیکرٹری، ایڈیشنل سیکرٹری اور دیگر سینئر افسران نے بھی شرکت کی۔ وزیر اعظم جناب نریندر مودی جی کے سہکار سے سمر دھنی کے وژن کو ملی جامہ پہنانے کے لیے جولائی 2021 میں اس کے قیام کے بعد سے، کوآپریٹو سیکٹر میں کاروبار کرنے میں آسانی کو فروغ دینے کے لیے امداد باہمی کی وزارت نے متعدد اقدامات کیے ہیں۔

ان اقدامات کے ایک حصے کے طور پر، کوآپریٹو سوسائٹیز کے مرکزی رجسٹرار کے دفتر، جو ملٹی اسٹیٹ کوآپریٹو سوسائٹیز (ایم آئی سی ایس) ایکٹ، 2002 کی انتظامیہ کے لیے ذمہ دار ہے، کو کمپیوٹرائز کیا جا رہا ہے تاکہ ملٹی اسٹیٹ کوآپریٹو سوسائٹیز کے لیے ایک ڈیجیٹل ایکو سسٹم بنایا جاسکے تاکہ ان کی تمام سرگرمیوں کو آسان بنایا جاسکے/2

سیکورٹی صورتحال اطمینان بخش

ناتہ از اکتفا یقیناً ز کیلئے تیار

साप्ताहिक साहकार सृष्टि

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WEEKLY SAHAKAR SRISHTI सहक

वर्ष 8 अंक 6 केन्द्र सरकार द्वारा विज्ञापनों के लिए मान्यता प्राप्त जयपुर, गुरुवार, 8 जून 2023

## ‘सहकार से समृद्धि’ की संकल्पना को पूरा करने में मीडिया की भूमिका होगी निर्णायक : ज्ञानेश कुमार



### सहकार सृष्टि / नई दिल्ली

नई दिल्ली। भारत सरकार के सहकारिता सचिव ज्ञानेश कुमार ने मीडिया प्रचारियों से आग्रह किया है। हमारे देश में प्रधानमंत्री एवं केन्द्रीय गृहमंत्री एवं सहकारिता मंत्री अमित शाह की सहकारिता से समृद्धि संकल्पना को साकार करने में मीडिया प्रचारियों की निर्णायक भूमिका अपरिहार्य है।

ज्ञानेश कुमार 7 जून को राष्ट्रीय सहकारी प्रशिक्षण परिषद नई दिल्ली द्वारा विचार चिन्तित का नव गठित सहकार मंत्रालय के संकल्पों और उपलब्धियों पर 7 जून को राष्ट्रीय कार्यशाला के कार्यक्रम उद्घाटन समारोह में संबोधित कर रहे थे।

सचिव ज्ञानेश कुमार ने कहा कि भारत का सहकारिता आंदोलन विषय का सबसे बड़ा और समय रूप से संचालित होने का वाला सहकारिता आंदोलन है। यदि हम हमारे सहकारी सदस्यों के इस आंदोलन से जुड़े सदस्यों की बात करें तो 30 करोड़ सदस्य इस आंदोलन से जुड़े हैं। जनसंख्या को दृष्टि से देखें तो चीन, भारत, अमेरिका के बाद सबसे बड़ी आबादी हमारे सहकारी सदस्यों की है। हमारा आंदोलन बहुआयामी आंदोलन है। किसी इतनी बड़ी जनसंख्या आंदोलन को विशिष्ट पहचान बनाने के लिए सहकार से समृद्धि की अवधारणा को प्रयुक्त करने की दृष्टि से ही हमारे प्रधानमंत्री नरेन्द्र मोदी ने दूर दृष्टिता को ध्यान में रखते हुए 6 जुलाई 2021 को पृथक से सहकार मंत्रालय का गठन किया और इस विभाग में जिस तेजी से

काम हो रहा है। उस पर गर्व किया जाये, तो अभिशक्ति नहीं होगी। हमारे सहकारी आंदोलन का ग्रामीण अर्थव्यवस्था में भारी योगदान है। भारी नहीं बल्कि देश की अर्थव्यवस्था में योगदान ही नहीं देश की अर्थव्यवस्था में भी योगदान है। इसी भावना और सहकारी नेतृत्व को देते हुए देश की जानता आर्थिक समृद्धि और विकास के लिए सहकार से समृद्धि की अवधारणा को ध्यान में रखते हुए ग्राम पंचायत स्तर से देश की सभी ग्राम पंचायत स्तर तक पैक्स (प्राथमिक कृषि ऋण धारी सहकारी समितियाँ) दुग्ध उत्पादक सहकारिता समितियाँ तथा मत्स्य पालन सहकारी समितियों के घटन को प्राथमिकता दी जा रही है। इस दिशा में बहुत अधिक तैयारी हो चुकी है। ये सही है कि सहकारिता राज्यों का विषय है। लेकिन हमें प्रशंसा है कि सहकारिता के माध्यम से जिन कार्यक्रमों और योजनाओं को हाथ में लेने जा रहे हैं। इस संबंध में 24-25 राज्यों की समिति काफ़ी हो चुकी है। हमारा मानना है कि पैक्स देश की ग्रामीण अर्थव्यवस्था का प्रमुख आधार बने। क्षपम और परदरशी तरीके से काम करें। इस हेतु कम्प्यूटराईजेशन एवं डिजिटलीकरण के माध्यम से इन समितियों को तैयार किया जा रहा है। साथ व्यावसायिक दृष्टि से मजबूत बनाने के लिए 25 बिन्दु निर्धारित किये गये हैं। दो स्थानीय आवश्यकताओं के रूप व्यावसायिक रूप से हाथ में लेकर ये समितियाँ आर्थिक रूप से सुदृढ़ हो सकें। इन पैक्सों को हम एकपीओ को मिलने वाली सुविधाएं प्रदान करने जा रहे हैं। आपने का की हमारे

लिए गर्व का विषय है कि हाल ही में भारत सरकार के ग्रिमिण्डल में विश्व की सबसे बड़ी अन्न भण्डारण योजना को मंजूरी दी है जो निश्चित है कि जो सहकारी सदस्यों और ग्रामीणों के लिए ये करधान सिद्ध होगी। सहकारिता सचिव ने कहा कि भारत सरकार ने मल्टीस्टेट कोआपरेटिव सोसायटी को व्यवसायिक और धरातल पर मजबूत करने और सहकार के माध्यम से छोटी छोटी आर्थिक संवर्धन प्रदान करने के लिए तीन प्रकार की मल्टीस्टेट कोआपरेटिव सोसायटी का गठन किया।

1. नेशनल मल्टी स्टेट कोआपरेटिव ओर्गेनिक सोसायटी।
2. नेशनल मल्टी स्टेट कोआपरेटिव एक्सपोर्ट सोसायटी
3. नेशनल मल्टी कोआपरेटिव सीड सोसायटी

इन तीनों सोसायटी को प्रोत्साहन देने के लिए हमारे अंदर राष्ट्र ख्याति प्रभात सहकारी संस्थाओं इको को क्रिपो अगुल, नापेड आदि के साथ जोड़ा गया है। इसी प्रकार गन्ना उत्पादन की बढ़ोतरी देने सहकारी बैंकों की बैंकिंग की मुख्यालय में स्थापित करने पुनः उनके सदस्यों/ग्राहकों के लिए और अपनी अधिक उपयोगी बनाने के लिए अनेकों प्रकार की आयकर आधी में छूट के निर्णय लिए हैं। कहने का तात्पर्य है कि सहकारिता के क्षेत्र में महत्वपूर्ण निर्वय लिये गये हैं। जिसकी जानकारी आम आवाम तक पहुंचे सहकारी सदस्य जागरूक हो युवा वर्ग और महिलाओं की रुचि बढ़े इसके लिए मीडिया स्थानीय तौर पर

अपना योगदान देगा तो सहकार से समृद्धि की संकल्पना को साकार होने में जगदा समय नहीं लगेगा। राष्ट्रीय सहकारिता प्रशिक्षण परिषद के सचिव मोहन मिश्रा ने प्रकाश डालते हुए का कि सहकारिता आंदोलन हमारे के अर्थतंत्र महत्वपूर्ण साधन है। और कृषि,किसान, ग्रामीण तथा अर्द्ध शहरी क्षेत्रों में प्रभावी भूमिका रही है। इसी 2 वर्ष भारत सरकार में सहकार मंत्रालय का पृथक से गठन हुआ है। इससे देश प्रदेश के प्रदेश के सहकारी आंदोलन में उत्साह का नया वातावरण बना है। आम आदमी के जीवन में आर्थिक समृद्धि के नये और मजबूत कार्यक्रम बनाये जा रही है। राष्ट्रीय सहकारी प्रशिक्षण भी सहकार से समृद्धि के अवधारणों को मजबूत बनाने की दिशा में मीडिया योगदान कर सके। इस विषय पर आज की कार्यशाला का आयोजन किया गया है। मीडिया इस संबंध में अपने सुझाव रखें कि हम कैसे आगे बढ़ सकते हैं।

इस अवसर पर एनसीडीसी के निदेशक वित्त गोपाल स्वामी ने प्रथम सत्र में आभार व्यक्त किया। सूत्री सुचेता शर्मा उप निदेशक भारत सरकार सहकार मंत्रालय ने प्रदेशों की नई दो लाभ बहुउद्देशीय सहकारी समिति पैक्स/डैयरी / मत्स्य पालन आदि के विषय में विस्तार से प्रकाश डाला एवं मंत्रालय की विभिन्न योजनाओं से अवगत कराया। डॉ सकिश मलहोत्रा सलहकार (पीएमयू) विस्तृत जानकारी दी। सहकारी समितियों में आयकर से संबंधितलाभों एवं विशेष कर गन्ना उत्पादन के क्षेत्र में प्रमोद माधुर एनसीडीसी एवं जितेन्द्र पारीक

उप निदेशक एनसीडीसी ने विस्तार से जानकारी दी। इसी प्रकार विश्व सबसे बड़ी अन्न भण्डारण योजना के बारे में अशोक पीलई कार्यकारी निदेशक एनसीडीसी सूचेता शर्मा उपनिदेशक भारत सरकार ने योजनाओं से अवगत कराया पैक्स के मॉडलकाउलान एवं पैक्स की 25 सूत्री कार्यक्रमों के बारे में उपसचिव कपील मोघा ने विस्तार से प्रकशडाला। शालिनी तिवारी कन्शर्टो पीडब्ल्यू सी ने कम्प्यूटराईजेशन कार्यक्रम के बारे में अवगत कराया।

मल्टी स्टेट कोआपरेटिव सोसायटियों के बारे में दिनेश वर्मा निदेशक सीडी सहकार मंत्रालय ने विस्तार जानकारी दी। राष्ट्रीय सहकार डेटा के बारे में एकेश कुमार सीडी ने जानकारी प्रदान की। कार्यशाला में मुख्य संबोधन को राजकुमार एडीसी, सहकारिता मंत्रालय पीआईपी ने आज की कार्यशाला को बहुत ही महत्वपूर्ण बताया की सहकारी आंदोलन के प्रचार प्रसार में बताया कि मीडियो कर्मियों की दूरगामी परिणाम निकलने। कार्य शाला के के विपत्ती ओएसडी गृह एवं सहकारिता मंत्री ने भी विश्वास व्यक्त किया कि आज की कार्यशाला के माध्यम से देश प्रदेश में चल रही सहकारी योजनाओं के आमजन को व्यापक जानकारी मिल सकेगी। जिसका लाभ युवा एवं महिलाओं को भी मिलेगा। समापन समारोह के मुख्य अतिथि विजय कुमार अतिरिक्त सचिव एवं सेंट्रल रजिस्ट्रार ने आज की कार्यशाला को गंभीर बलाते हुए सहकारिता आंदोलन को आगे बढ़ाने में महत्वपूर्ण भूमिका की अपेक्षा व्यक्त की।

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सहकारी  
सहकार सृष्टि

सम्पादकीय.....

## सहकारी कार्यक्रमों और योजनाओं को जन जन तक पहुंचाने में मीडिया की भूमिका

**हा**ल ही में राष्ट्रीय सहकारी परीक्षण द्वारा मीडिया कर्मियों के एक राष्ट्रीय कार्यशाला आयोजित की थी। जिसमें अपेक्षा की गई थी। कि केन्द्र सरकार के स्तर पर गत दो वर्षों में सहकार मंत्रालय के गठन के बाद राष्ट्रीय व्यापी सहकारी कार्यक्रमों गतिविधियों और योजनाओं को लागू किया गया है। इनका उद्देश्य देश की अर्थव्यवस्था में जहां एक और महत्वपूर्ण योगदान करना है। वहीं दूसरी ओर सहकारी आंदोलन को प्रत्येक ग्राम पंचायत तक पहुंचाने का लक्ष्य रखा है। ताकि देश के हर गांव ढाणी तक सहकारी आंदोलन गरीब किसान, ग्रामीण, युवा, महिलाओं को सहकार से समृद्धि का लाभ मिल सके। केन्द्र सरकार का दावा है कि केन्द्र सरकार द्वारा निर्धारित लक्ष्यों के पूर्ति के लिए 24 से 25 राज्यों की सहमति भी प्राप्त हो गई है। यहां ये उल्लेखनीय है कि सहकारी आंदोलन राज्यों का विषय है। जब हम दूसरे देशों और संस्थानों से सहकारी समन्वय स्थापित कर सकते हैं। तो केन्द्र और राज्यों में सहमति क्यों नहीं? राष्ट्रीय कार्यशाला में यह अपेक्षा व्यक्त की गई है कि केन्द्र सरकार की योजनाओं को जन जन तक पहुंचाया जाये। मीडिया स्वयं अपनी जिम्मेदारियों से जुड़ा रहता है। मीडिया का यह धर्म भी कि वह जिस क्षेत्र की पत्रकारिता कर रहा है। उसका लाभ आम जन तक पहुंचे तथा संबद्ध विषयों में आम जन कैसे लाभांवित हो। ये मीडिया कर्मियों की प्रतिबद्धता होती है। सरकार जो मीडिया कर्मियों से अपेक्षा रखती है। सरकार भी मीडिया को समुचित प्रश्रय प्रदान करे।

## राष्ट्रीय सहकारी प्रशिक्षण परिषद द्वारा सहकार से समृद्धि हेतु मीडिया की भूमिका पर राष्ट्रीय कार्यशाला की झलकिया



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## देश में 1,514 शहरी सहकारी बैंकों (UCBs) को मजबूत करने के लिए चार महत्वपूर्ण पहल की गईं

[Binay K Singh](#) Send an email 2 weeks ago

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प्रधानमंत्री नरेन्द्र मोदी के 'सहकार से समृद्धि' के विजन को साकार करने के लिए, देश में 1,514 शहरी सहकारी बैंकों (UCBs) को मजबूत करने के लिए चार महत्वपूर्ण पहल की गईं हैं। केंद्रीय गृह और सहकारिता मंत्री श्री अमित शाह की वित्त मंत्री श्रीमती निर्मला सीतारामन और भारतीय रिजर्व बैंक (RBI) के गवर्नर के साथ विस्तृत चर्चा के अनुसार RBI ने शहरी सहकारी बैंकों (UCBs) को मजबूत करने के लिए इन महत्वपूर्ण उपायों को अधिसूचित किया गया है।

### 1. अपने बिजनेस का विस्तार करने के लिए शहरी सहकारी बैंक (UCBs) अब नई शाखाएं खोल सकेंगे

UCBs अपने अनुमोदित कार्यक्षेत्र में अब RBI की पूर्वानुमति के बिना पिछले वित्तीय वर्ष की शाखाओं की संख्या के 10% तक (अधिकतम 5 शाखाएं) नई शाखाएं खोल सकते हैं। इसके लिए उन्हें अपने बोर्ड से नीति अनुमोदित करवानी होगी और वित्तीय रूप से मजबूत और सुप्रबंधित (FSWM) नॉर्म का पालन करना होगा।

### 2. शहरी सहकारी बैंक भी वाणिज्यिक बैंकों की तरह एकमुश्त निपटान कर सकेंगे

भारतीय रिजर्व बैंक ने शहरी सहकारी बैंक (UCBs) सहित सभी विनियमित संस्थाओं के लिए इस पहलू को लागू करने वाला एक प्रेमवर्क अधिसूचित किया है। अब सहकारी बैंक अपने बोर्ड द्वारा अनुमोदित नीतियों के माध्यम से ऋण लेने वालों के साथ समझौता निपटान करने के साथ-साथ तकनीकी राइट-ऑफ की प्रक्रिया प्रदान कर सकते हैं। इसने सहकारी बैंकों को अब अन्य वाणिज्यिक बैंकों के बराबर ला दिया है।

### 3. शहरी सहकारी बैंकों को दिए गए प्रायोरिटी सेक्टर लेंडिंग (PSL) लक्ष्यों के लिए संशोधित समय-सीमा

भारतीय रिजर्व बैंक ने शहरी सहकारी बैंकों के लिए PSL लक्ष्यों को प्राप्त करने के चरणबद्ध समय को दो वर्ष यानी 31 मार्च, 2026 तक बढ़ाने का निर्णय लिया है। 60% के PSL लक्ष्य को प्राप्त करने की 31 मार्च, 2023 तक की समय सीमा को भी अब 31 मार्च 2024 तक बढ़ा दिया गया है। वित्त वर्ष 2022-23 के दौरान PSL में रही कमी को दूर करने के बाद यदि कोई अतिरिक्त जमा होगी तो उसे UCBs को वापस कर दिया जाएगा। वाणिज्यिक बैंकों की शाखाएं ग्रामीण क्षेत्रों में भी होती हैं जबकि UCBs शहरी क्षेत्रों में काम करते हैं, इसलिए उन्हें इस मामले में कठिनाइयों का सामना करना पड़ रहा था।

### 4. आरबीआई में एक नोडल अधिकारी नामित करना

RBI ने निकट समन्वय और केंद्रित संवाद (Focused interaction) के लिए सहकारी क्षेत्र की अरसे से लंबित मांग को पूरा करने के लिए हाल ही में एक नोडल अधिकारी भी अधिसूचित किया है। इन पहल से शहरी सहकारी बैंकों को और मजबूती मिलेगी। प्रधानमंत्री श्री नरेन्द्र मोदी के नेतृत्व में भारत सरकार सहकारी समितियों को मजबूत करने तथा उन्हें लाभार्थी और भागीदार दोनों ही रूपों में अन्य आर्थिक संस्थाओं के बराबर लाने के लिए प्रतिबद्ध है।



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## सहारा समूह के जमाकर्ताओं को जल्द वापस मिलेगी जमा राशि

[Binay K Singh](#)

181 1 minute read

**वाराणसी:** सहारा समूह के सहकारी समितियों के जमाकर्ताओं के लिए एक सुखद समाचार, -केंद्रीय सहकारिता मंत्रालय के माध्यम से उन्हें जल्द ही अपना पैसा वापस मिल जाएगा.सहकारिता मंत्रालय सहारा समूह के सहकारी समितियों के वास्तविक जमाकर्ताओं के वैध बकाये के भुगतान के लिए एक पारदर्शी तंत्र तैयार कर रहा है। एक पोर्टल विकसित किया जा रहा है जिसके माध्यम से जमाकर्ता अपनी जमा राशि के पुनर्भुगतान के लिए ऑनलाइन दावा कर सकते हैं।

नई दिल्ली में राष्ट्रीय सहकारी प्रशिक्षण परिषद (NCCT) द्वारा सहकारी क्षेत्र के लिए नई पहल/योजनाओं पर हाल ही में आयोजित आउटरीच और प्रसार कार्यशाला में बोलते हुए, सहकारिता मंत्रालय के उप सचिव (CRCS) अनिल कुमार सिंह ने कहा कि सहारा ग्रुप ऑफ कोऑपरेटिव सोसाइटीज (सहारा क्रेडिट कोऑपरेटिव सोसाइटी लिमिटेड, सहारायन यूनिवर्सल मल्टीपर्पज सोसाइटी लिमिटेड, हमारा इंडिया क्रेडिट कोऑपरेटिव सोसाइटी लिमिटेड, और स्टार्स मल्टीपर्पज कोऑपरेटिव सोसाइटी लिमिटेड) द्वारा जमाकर्ताओं को जमा राशि का भुगतान न करने के संबंध में बड़ी संख्या में शिकायतें प्राप्त होने के बाद ), केंद्रीय रजिस्ट्रार ने सहकारी समितियों के सहारा समूह की व्यक्तिगत सुनवाई के लिए नोटिस जारी किए।

सुनवाई के दौरान, समितियों को शिकायत निवारण प्रणाली को सुव्यवस्थित करने और जमाकर्ताओं को भुगतान करने का निर्देश दिया गया। चूंकि इन सोसायटियों से कोई संतोषजनक उत्तर प्राप्त नहीं हुआ, इसलिए केंद्रीय रजिस्ट्रार ने इन सोसायटियों को नए डिपॉजिट लेने या मौजूदा डिपॉजिट का नवीनीकरण करने से रोक दिया। इन सोसायटियों ने केंद्रीय रजिस्ट्रार के आदेश को दिल्ली और तेलंगाना उच्च न्यायालय के समक्ष चुनौती दी। उच्च न्यायालयों ने केंद्रीय रजिस्ट्रार के आदेश के क्रियान्वयन पर अंतरिम रोक लगा दी।

इसके बाद, सहकारिता मंत्रालय द्वारा दायर आईए के जवाब में, पिनाक पानी मोहंती और अन्य बनाम भारत संघ और अन्य द्वारा दायर WP 191/2022 में, सुप्रीम कोर्ट ने 29.03.23 को एक आदेश पारित किया और निर्देश दिया कि रुपये। सहारा-सेबी रिफंड खाते से 5000 करोड़ केंद्रीय सहकारी समितियों के रजिस्ट्रार को हस्तांतरित किए जाएंगे, जो, बदले में, सहकारी समितियों के सहारा समूह के जमाकर्ताओं के वैध बकाये के विरुद्ध इसे वितरित करेगा, जो वास्तविक जमाकर्ताओं को सबसे पारदर्शी तरीके से और उचित पहचान पर और उनकी जमा राशि और सबूत जमा करने पर भुगतान किया जाएगा। संवितरण की निगरानी सर्वोच्च न्यायालय के पूर्व न्यायाधीश न्यायमूर्ति आर सुभाष रेड्डी द्वारा अधिवक्ता गौरव अग्रवाल की सहायता से की जाएगी।

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## प्रधानमंत्री के 'सहकार से समृद्धि' के विजन को साकार करने की दिशा में सरकार ने पांच और महत्वपूर्ण निर्णय लिए

The government takes important decisions to realize PM's vision of 'co-operation to prosperity'

[Editornews](#) Send an email 2 weeks ago

20 1 minute read

प्रधानमंत्री नरेन्द्र मोदी के 'सहकार से समृद्धि' के विजन को साकार करने की दिशा में सरकार ने पांच और महत्वपूर्ण निर्णय लिए। केन्द्रीय गृह एवं सहकारिता मंत्री अमित शाह की रसायन और उर्वरक मंत्री मनसुख एस मांडविया के साथ नई दिल्ली में हुई बैठक में यह निर्णय किये गए। बैठक में सहकारिता मंत्रालय व उर्वरक विभाग के वरिष्ठ अधिकारी भी उपस्थित थे।

### बैठक में यह 5 महत्वपूर्ण निर्णय लिए गए-

देशभर में लगभग एक लाख प्राथमिक कृषि ऋण सहकारी समितियां मौजूद हैं। मैपिंग के आधार पर उर्वरक खुदरा विक्रेता के रूप में कार्य नहीं कर रही प्राथमिक कृषि ऋण समितियों (PACS) की पहचान की जाएगी और व्यवहार्यता के आधार पर उन्हें चरणबद्ध तरीके से खुदरा विक्रेता के रूप में कार्य करने के लिए प्रोत्साहित किया जाएगा। जो PACS अभी प्रधानमंत्री किसान समृद्धि केंद्रों (PMKSK) के रूप में कार्य नहीं कर रही हैं उन्हें PMKSK के दायरे में लाया जाएगा।

जैविक उर्वरकों, विशेष रूप से फॉर्मेटेड जैविक खाद (FoM)/तरल फॉर्मेटेड जैविक खाद (LFOM) / फॉस्फेट समृद्ध जैविक खाद (PROM) के विपणन में पैक्स को जोड़ा जाएगा। उर्वरक विभाग की मार्केट डेवलपमेंट असिस्टेंस (MDA) योजना के तहत उर्वरक कंपनियों छोटे बायो-ऑर्गेनिक उत्पादकों के लिए एक एग्रीगेटर के रूप में कार्य कर अंतिम उत्पाद का विपणन करेंगी, इस आपूर्ति और विपणन श्रृंखला में थोक/ खुदरा विक्रेताओं के रूप में पैक्स को भी शामिल किया जाएगा।

उर्वरक और कीटनाशकों के छिड़काव के लिए पैक्स को ड्रोन उद्यमियों के रूप में भी कार्यरत किया जा सकेगा, साथ ही, ड्रोन का उपयोग संपत्ति सर्वेक्षण के लिए भी किया जा सकता है। इन निर्णयों के लाभ: इन महत्वपूर्ण निर्णयों से प्राथमिक कृषि ऋण समितियों के कार्य क्षेत्रों में विस्तार होगा जिससे उनकी आय में वृद्धि होगी, साथ ही ग्रामीण क्षेत्रों में रोजगार के भी अवसर बढ़ेंगे और किसानों को उर्वरक, कीटनाशक, बीज तथा कृषि मशीनरी आदि स्थानीय स्तर पर ही उपलब्ध हो सकेगी।

Publication	News Basket	Language	English
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[Home/Business/Government takes important decisions to realize PM's vision of "Sahkar Se Samridhi"](#)

## Government takes important decisions to realize PM's vision of "Sahkar Se Samridhi"

**Newsbasket Desk** 2 weeks ago

0 17 1 minute read

New Delhi: In the direction of realizing the Prime Minister Shri Narendra Modi's vision of "Sahkar Se Samridhi", the Government of India has taken five more important decisions.

These decisions were taken in a meeting of Union Home Minister and Minister of Cooperation, Shri Amit Shah with Minister of Chemicals and Fertilizers, Shri Mansukh S. Mandaviya in New Delhi. Senior officials of the Ministry of Cooperation and Department of Fertilizers were also present in the meeting.

The following 5 important decisions were taken in the meeting-

1. There are about 1 lakh Primary Agricultural Credit Cooperative Societies present across the country. On the basis of mapping, Primary Agricultural Credit Societies (PACS) which are not functioning as fertilizer retailers will be identified and they will be encouraged to function as retailers on the basis of feasibility in a phased manner.
2. PACS which are not currently functioning as Pradhan Mantri Kisan Samridhi Kendras (PMKSK) will be brought under the ambit of PMKSK.
3. PACS will be connected with the marketing of organic fertilizers, especially Fermented Organic Manure (FoM) / Liquid Fermented Organic Manure (LFOM) / Phosphate Enriched Organic Manure (PROM).
4. Under the Market Development Assistance (MDA) scheme of Department of Fertilizers, fertilizer companies will act as an aggregator for small bio-organic producers to market the end product, in this supply and marketing chain of bio-organic fertilizers PACS will also be included as wholesalers/retailers.
5. PACS can also be employed as Drone entrepreneurs for spraying fertilizers and pesticides. Drones can also be used for survey of property.

**The benefits of these decisions:** These important decisions will increase the income of Primary Agricultural Credit Societies, as well as increase the employment opportunities in rural areas and farmers will be able to get fertilizers, pesticides, seeds and agricultural machinery at the local level.

Publication Desha Hitha Language Kannada  
Edition Mandya Journalist Shri Kowdle Chinnappa  
Date 08/06/2023 Page no 1

ಸತ್ಯ ಹೇಳುವುದು ಬಂಡಾಯವಾದರೆ ನಾನೂ ಓರ್ವ ಬಂಡಾಯಗಾರ - ಜಿ.ಪಿ.

All truth we cannot write. But what we write should be the truth - Editor

'Desha Hitha' Stands for Truth

# DESHA HITHA ದೇಶ ಹಿತ देश हित

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राष्ट्रीय त्रि-भाषा साप्ताहिक

ಸಂಪಾದಕ : ಕೌಡ್ಲೆ ಚನ್ನಪ್ಪ

ಸಂಪಾದಕ : ಕೌಡ್ಲೆ ಚನ್ನಪ್ಪ

Editor : KOWDLE CHANNAPPA

ಉಪ ಸಂಪಾದಕ : ಮುನ್ನಕುಮಾರ್

ಸಹಾ ಸಂಪಾದಕ : ಮುನ್ನಕುಮಾರ್

Sub Editor : Munna Kumar

## "All 765 District's cooperative societies will get multi facilities" National Level Seminar by NCCT on New initiatives, Schemes and Achievements in Cooperative Sector

The Government of India is making the efforts to provide multi facilities to cooperative societies in all 765 districts of our country said secretary department of Co-operation Government of India. Recently on 7th July in a

function organised by National Council for Cooperating training New Delhi.

He was inaguarating out reach and dissemination workshop on new initiatives, schemes and achievement for the cooperative sector. He fur-

ther said National cooperative policy in taking a definite shape under the able leadership of the cooperation Minister for that matter.

The National council of cooperative training has arrange a National Level programme of outreach and dissemination workshop on new initiatives shemes and achievements for the cooperative sector. About 72 active participants



from different states attended the workshop.

### Discussion and question answers on the following matters

Establishing 2 lakh new multipurpose PACS/Dairy/Fishery cooperatives.

Income tax related benefits for cooperatives including sugar sector.

World's largest grain storage plan in cooperative sector.

Strengthening of PACS-Model Bye-laws for PACS

Formation of FPOs through PACS

Business like petrol Pumps, LPG Distributionship.

Computerization of 63000 PACS

National Multi State cooperative Organic Society

National Multi State cooperative Export Society.

National Multi State cooperative seed society.

Initiatives for cooperative sugar mills.

New scheme of loan Assistance of Rs.10,000/- crores to cooperative Sugar mills.

New Initiatives of Central Registrar of cooperative societies.

Computerisation of Central Registrar Office.

Refund to Depositors of Cooperative Credit Societies of Sahara Group.

### ಅತಿಯಾದ ಪ್ರಾಜೆಕ್ಟ್‌ಗಳ ಬಳಕೆಯಿಂದ ಭೂಮಿಯ ತಾಪಮಾನ ಹೆಚ್ಚಳವಾಗುತ್ತಿದೆ



ಭಾರತ ದೇಶ ವಿಷಪೂರಿತ ಪ್ರಾಜೆಕ್ಟ್ ತ್ಯಾಜ್ಯ ಬಳಕೆಯಲ್ಲಿ ಮುಂಚೂಣಿಯಲ್ಲಿದ್ದ ಎಂದು ಮೈಸೂರು ವಿವಿ ಸೆನೇಟ್ ಮಾಜಿ ಸದಸ್ಯ ಡಾ.ಈ.ಸಿ.ನಿಂಗರಾಜ್‌ಗೌಡ ಹೇಳಿದರು.

ವಿಶ್ವ ಪರಿಸರ ದಿನದ ಅಂಗವಾಗಿ ಶ್ರೀರಂಗಪಟ್ಟಣ ತಾಲೂಕಿನ ಸಿಲಿಕಾನ್ ಸಿಟಿ ಬಡಾವಣೆಯಲ್ಲಿ ರೋಟರಿ ಮೈಸೂರು ಸೌತ್ - ಈಸ್ಟ್ ಸಂಸ್ಥೆ ಆಯೋಜಿಸಿದ್ದ ವಿವಿಧ ಬಗೆಯ ಗಿಡ-ಸಸಿಗಳನ್ನು ನೆಡುವ ಕಾರ್ಯಕ್ಕೆ ಚಾಲನೆ ನೀಡಿ ಅವರು ಮಾತನಾಡಿದರು. ಅತಿಯಾದ ಪ್ರಾಜೆಕ್ಟ್‌ಗಳ ಬಳಕೆಯಿಂದ ಭೂಮಿಯ ತಾಪಮಾನ ಹೆಚ್ಚಳವಾಗುತ್ತಿದೆ. ಭೂಮಿಸೇರಿದ ವಿಷಪೂರಿತ ಪಾಸಿಕ್ ಆಹಾರ ಪದಾರ್ಥ,

Publication  
Edition  
Date

Vanglaini  
Aizwal  
08/06/2023

Language  
Journalist  
Page no

Mizo  
Shri M. Hrahsel

1



## Cooperative society zirhona buatsaih a ni Society dinah Mizoram a che tha lo



National Council for Cooperative Training (NCCT) chuan niman khan SCOPE Convention Centre, Delhi-ah Outreach & Dissemination on New Initiatives/Schemes and Achievement for the Cooperative Sector an buatsaih a cooperative society din chak lohna state tarlan zingah Mizoram a tel.

Workshop hi NCCT secretary Mohan Kumar Mishra-in a kaihruai a, Mizoram atangin Vanglaini news editor Malsawndawngzela Hrahsel leh The Zozam Times news editor H Lalchhandama te an tel a ni.

Workshop hawngdu Ministry of Cooperation secretary Gyanesh Kumar chuan, cooperative society pawtmawhna te, a tam

thei anglin a tul thu te, society-te hamghatna tura anhmakna leh hma chhawpte a tarlang.

Zirhonaah hian India ram state hrang hranga primary agriculture credit societies (PACS), dairy/fisheries cooperative societies-in a buamchin tarlan a nia, 80% chunglam, 60-80% inkar, 40-60% inkar, 20-40% inkar leh 0-20% inkarhte then a ni.

PACS din chaklohna state, 0-20% inkara awm statepali zingah Mizoram a tel a; dairy cooperative society-ah pawha hniamber (0-20%) inkara awm state li zingah a tel bawk.

Workshop-a tarlan danin, PACS-te'n hamghatna tha zawk an neih theih nan leh sundawna zau zawk an neih theih nan Model By-Laws for PACS chu state/union territory 10-in an lah mangloa, chu'ng zingah chuan Mizoram a tel. State/UT 10-te hian June 2023 chhungin hman hman an tum nia tarlan a ni.

Model By-Laws for PACS hi January 5, 2023 khan state leh UT-te pek vek an ni a, an duh chuan an state mila ber danglamn hman phalsak an ni.

Tun dinhmunah India ramah PACS 1,01,285 awmin, member vbc. 13 chuang an awm a; dairy cooperative society 1,38,347 awmin, member vbc. 1.5 chuang an awm bawk.

Publication

Srishti Jagran

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Hindi

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Muzaffarnagar

Journalist

Shri R P Tomar

Date

09/06/2023

Page no

5

सृष्टि जागरण

मुजफ्फरनगर, शुक्रवार, 9 जून 2023

दिल्ली/मेरठ-मुरादाबाद मण्डल

# दिल्ली में सहकारिता की राष्ट्रीय कार्यशाला सम्पन्न

प्राथमिक समितियां लाभ कमाएंगी, तभी सहकारिता आगे बढ़ेगी: ज्ञानेश कुमार



कार्यक्रम को सम्बोधित करते सहकारिता प्रशिक्षण परिषद के सचिव मोहन कुमार मिश्रा पीआईबी के एडीजी राजकुमार



दीप प्रज्वलित करते अधिकारी

आर पी तोमर

नई दिल्ली। सीजीओ काम्लेक्स, टैगोर चैंबर, स्कोप कन्वेंशन सेंटर, स्कोप कॉम्प्लेक्स में सहकारिता मंत्रालय, भारत सरकार के सहयोग से एनसीसीटी द्वारा "सहकारिता क्षेत्र के लिए नई पहल, योजनाओं और उपलब्धियों पर आउटरीच और प्रसार कार्यशाला" पर राष्ट्रीय स्तर की कार्यशाला आयोजित की गई। जिसमें विभाग के बड़े अधिकारियों व अलग अलग राज्यों से आये पत्रकारों ने भाग लिया। कार्यक्रम अत्यंत सफल रहा। कार्यक्रम का शुभारंभ दीप प्रज्वलन से हुआ। सर्व प्रथम राष्ट्रीय सहकारिता प्रशिक्षण परिषद के सचिव मोहन कुमार मिश्रा ने सभी अतिथियों का स्वागत किया। उसके बाद परिचय हुआ और फिर देश की शान अशोक स्तंभ व बुके भेंटकर मुख्य अतिथियों का स्वागत किया गया। सत्र के मुख्य अतिथि संयुक्त सचिव सहकारिता ज्ञानेश कुमार ने कहा कि भारत में 8.5 लाख सहकारी समितियां हैं और 30 करोड़ सदस्य हैं। इनसे जुड़े लोग अमीर लोग नहीं हैं बल्कि ग्रामीण क्षेत्रों से जुड़े गरीब लोग हैं जिन्हें मार्ग दर्शन की जरूरत है। प्रधानमंत्री ने 6 जुलाई 2021 को नया मंत्रालय बनाकर उसमें 30 करोड़ लोगों को मुख्य धारा से जोड़ने का आह्वान किया तो केंद्रीय मंत्री अमित शाह के साथ काम करने का सहकारिता से जुड़े लोगों को सौभाग्य प्राप्त हुआ। हर मीटिंग में उनसे कुछ न कुछ सीखने

को मिला। उन्होंने कहा कि हमारा उद्देश्य है कि योजनाओं का लाभ समितियों के प्राथमिक सदस्य तक पहुंचे। जो लाभ समितियों को हो वह बराबर- बराबर बटे। यदि प्राथमिक समितियां लाभ कमाएंगी वे तभी सहकारिता आगे बढ़ेगी। उन्हें लाभ कमाने के तरीके आप व हम मिलकर इन लोगों को बताने हैं। यदि ऐसा हो पाया तो यह सहकारिता पर उपकार होगा। उन्होंने कहा कि श्री अमित शाह ने गैर जरूरी नियमों की बाँधियों को हटाकर सहकारिता का बहुत विस्तार कर दिया है। अब जो भी काम सहकारिता के माध्यम से करना चाहे वह कर सकता है। सहकारी समितियों को मल्टीपर्सन समितियों में परिवर्तन कर दिया है। उन्होंने युवाओं से आह्वान किया कि वे सहकारिता से जुड़े और अपना भविष्य उज्ज्वल करें। श्री ज्ञानेश कुमार ने यह भी कहा कि पैसे की कोई कमी नहीं है, केवल हौसला और कुछ कर गुजरने वाला होना चाहिए। उन्होंने विभिन्न प्रकार की योजनाओं की भी जानकारी दी। विभिन्न सत्रों में सम्पन्न हुए कार्यक्रम में उनके अलावा पीआईबी के एडीजी राजकुमार, सचिव गणेश कुमार, डाइरेक्टर डॉ. गोपाल स्वामी, डिप्टी डाइरेक्टर सुचेता शर्मा, डॉ. राकेश मल्होत्रा, सलाहकार प्रमोद माथुर, डीडी जितेंद्र पारीक, एक्सक्यूटिव डाइरेक्टर डॉ अशांक पिल्लई, डिप्टी सेक्रेटरी कपिल मोना, सलाहकार शालिनी तिवारी, डाइरेक्टर दिनेश वर्मा, डीडीजी राकेश कुमार, डाइरेक्टर शुभ गिरिराज

अग्निहोत्री, डिप्टी सेक्रेटरी अनिल कुमार सिंह, डिप्टी कमिश्नर जितेंद्र नागर, संयुक्त सचिव आलोक अग्रवाल, एडिशनल सेक्रेटरी विजय कुमार आदि ने भी विभिन्न विषयों पर जानकारी दी और शंका का समाधान किया। सचिव मोहन कुमार मिश्रा के नेतृत्व में हुई राष्ट्रीय प्रचार प्रसार कार्यशाला में सफलता के मुकाम को छुआ जातव्य है कि प्रधानमंत्री नरेंद्र मोदी के 'सहकार से समृद्धि' के सपने को साकार करने के लिए जुलाई 2021 में अपने गठन के बाद से, सहकारिता मंत्रालय ने सहकारी क्षेत्र में व्यापार करने में आसानी को बढ़ावा देने के लिए कई कदम उठाए हैं। इन पहलों के हिस्से के रूप में, सहकारी समितियों के केंद्रीय रजिस्ट्रार का कार्यालय, जो बहु राज्य सहकारी समितियों (एमएससीएस) अधिनियम, 2002 के प्रशासन के लिए जिम्मेदार है, को बहु राज्य सहकारी समितियों के लिए उनकी सभी गतिविधियों को सुविधाजनक बनाने के लिए एक डिजिटल पारिस्थितिकी तंत्र बनाने के लिए कम्प्यूटरीकृत किया जा रहा है। जिसमें नई सोसायटियों का पंजीकरण भी शामिल है। एक सॉफ्टवेयर और पोर्टल विकसित किया जा रहा है जिसे 26 जून 2023 तक लॉन्च करने का लक्ष्य रखा गया है। समीक्षा बैठक के दौरान, केंद्रीय गृह मंत्री और सहकारिता मंत्री अमित शाह ने निर्देश दिया कि सीआरसीएस कार्यालय द्वारा आयोजित की जाने वाली प्रतियोगिताओं के माध्यम से पोर्टल के बेहतर उपयोग और बेहतर विशेषण के लिए युवाओं को भी शामिल किया जाना चाहिए।

कम्प्यूटरीकरण परियोजना नए एमएससीएस के पंजीकरण में काफी मदद करेगी और मौजूदा एमएससीएस के काम करने को सुविधा प्रदान करेगी। कम्प्यूटरीकरण के मुख्य उद्देश्य हैं, आवेदनों की कागज रहित प्रस्तुति और प्रसंस्करण को पूरा करें। सॉफ्टवेयर के माध्यम से एमएससीएस अधिनियम और नियमों का स्वतः अनुपालन व्यापार करने में आसानी बढ़ाना अर्थात् संचार, पारदर्शी प्रसंस्करण बेहतर विश्लेषिकी और एमआरएस क्यूटगइजेशन का काम शुरू हो चुका है। सॉफ्टवेयर का संस्करण कमीजुदा एमएससीएस अधिनियम और नियमों पर आधारित है। संस्करण क्रम में एमएससीएस अधिनियम और नियमों में प्रस्तावित संशोधन शामिल होंगे और यह उपयोगकर्ता प्रतिक्रिया के आधार पर किसी भी अंतराल वा कमियों को दूर करके प्रारंभिक संस्करण को बढ़ाएगा। नए पोर्टल में निर्माता लिखित मॉड्यूल शामिल होंगे: पंजीकरण, उपाधियों में संशोधन, वार्षिक रिटर्न फाइलिंग अपील करना, अंकेक्षण निरीक्षण, जाँच करना, मध्यस्थता करना, परिसमापन और परिस मापन सॉफ्टवेयर समयबद्ध तरीके से सीआरसीएस कार्यालय में इलेक्ट्रॉनिक कार्य प्रवाह के माध्यम से आवेदन/सेवा अनुसंधानों के प्रसंस्करण को सक्षम करेगा। इसमें ओटीपी आधारित उपयोगकर्ता पंजीकरण, एमएससीएस अधिनियम और नियमों के अनुपालन के लिए सत्यापन जांच, वीसी के माध्यम से सुनवाई, पंजीकरण प्रमाण पत्र जारी करने और अन्य संचार इलेक्ट्रॉनिक रूप से करने के प्रावधान होंगे।

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# सहकारिता क्षेत्र के लिए नई पहल, योजनाओं और उपलब्धियों पर राष्ट्रीय स्तर की कार्यशाला आयोजित

## पैसे की कोई कमी नहीं है, केवल हौसला और कुछ कर गुजरने वाला होना चाहिए : ज्ञानेश



दीप प्रज्वलित करते अधिकारी



कार्यक्रम को सम्बोधित करते सहकारिता प्रशिक्षण परिषद के सचिव मोहन कुमार मिश्रा पीआईबी के एडीजी राजकुमार

पब्लिक एशिया डॉ. फलकुमार पँवार नई दिल्ली। सीजीओ काम्प्लेक्स, टैगोर चैंबर, स्कोप कन्वेंशन सेंटर, स्कोप कॉम्प्लेक्स में सहकारिता मंत्रालय, भारत सरकार के सहयोग से एनसीसीटी द्वारा "सहकारिता क्षेत्र के लिए नई पहल, योजनाओं और उपलब्धियों पर आउटरीच और प्रसार कार्यशाला" पर राष्ट्रीय स्तर की कार्यशाला आयोजित की गई। जिसमें विभाग के बड़े अधिकारियों व अलग अलग राज्यों से आये पत्रकारों ने भाग लिया। कार्यक्रम अत्यंत सफल रहा। कार्यक्रम का शुभारंभ दीप प्रज्वलन से हुआ। सर्व प्रथम राष्ट्रीय सहकारिता प्रशिक्षण परिषद के सचिव मोहन कुमार मिश्रा ने सभी अतिथियों का स्वागत किया। उसके बाद परिचय हुआ और फिर देश की शान अशोक स्तंभ व बुके भेंटरकर मुख्य अतिथियों का स्वागत किया गया। सत्र के मुख्य अतिथि संयुक्त सचिव सहकारिता ज्ञानेश कुमार ने कहा कि भारत में 8.5 लाख सहकारी समितियां हैं और 30 करोड़ सदस्य हैं। इनसे जुड़े लोग अमीर लोग नहीं हैं बल्कि ग्रामीण क्षेत्रों से जुड़े गरीब लोग हैं जिन्हें मार्ग दर्शन की जरूरत है। प्रधानमंत्री ने 6 जुलाई 2021 को नया मंत्रालय बनाकर उसमें 30 करोड़ लोगों को मुख्य धारा से जोड़ने का आह्वान किया तो केंद्रीय मंत्री अमित शाह के साथ काम करने का सहकारिता से जुड़े लोगों को सौभाग्य प्राप्त हुआ। हर मीटिंग में उनसे कुछ न कुछ सीखने

को मिला। उन्होंने कहा कि हमारा उद्देश्य है कि योजनाओं का लाभ समितियों के प्राथमिक सदस्य तक पहुंचे। जो लाभ समितियों को हो वह बराबर- बराबर बटे। यदि प्राथमिक समितियां लाभ कमाएंगी वे तभी सहकारिता आगे बढ़ेगी। उन्हें लाभ कमाने के तरीके आप व हमे मिलकर इन लोगों को बताने हैं। यदि ऐसा हो पाया तो यह सहकारिता पर उपकार होगा। उन्होंने कहा कि श्री अमित शाह ने गैर जरूरी नियमों की बंदिशों को हटाकर सहकारिता का बहुत विस्तार कर दिया है। अब जो भी काम सहकारिता के माध्यम से करना चाहे वह कर सकता है। सहकारी समितियों को मल्टीपपुंज समितियों में परिवर्तन कर दिया है। उन्होंने युवाओं से आह्वान किया कि वे सहकारिता से जुड़े और अपना भविष्य उज्वल करें। श्री ज्ञानेश कुमार ने यह भी कहा कि पैसे की कोई कमी नहीं है, केवल हौसला और कुछ कर गुजरने वाला होना चाहिए। उन्होंने विभिन्न प्रकार की योजनाओं की भी जानकारी दी। विभिन्न सत्रों में सम्पन्न हुए कार्यक्रम में उनके अलावा पीआईबी के एडीजी राजकुमार, सचिव गणेश कुमार, डाइरेक्टर डॉ. गोपाल स्वामी, डिप्टी डाइरेक्टर सुचेता शर्मा, डॉ. राकेश मल्होत्रा, सलाहकार प्रमोद माथुर, डीडी जितेंद्र पारीक, एक्सिक्यूटिव डाइरेक्टर डॉ अशोक फिल्लर्ड, डिप्टी सेक्रेटरी कपिल मीना, सलाहकार शालिनी तिवारी, डाइरेक्टर दिनेश वर्मा, डीडीजी राकेश कुमार, डाइरेक्टर शुगर गिरिराज

अग्निहोत्री, डिप्टी सेक्रेटरी अनिल कुमार सिंह, डिप्टी कमिश्नर जितेंद्र नागर, संयुक्त सचिव आलोक अग्रवाल, एडिशनल सेक्रेटरी विजय कुमार आदि ने भी विभिन्न विषयों पर जानकारी दी और शंका का समाधान किया। सचिव मोहन कुमार मिश्रा के नेतृत्व में हुई राष्ट्रीय प्रचार प्रसार कार्यशाला में सफलता के मुकाम को लुआ जातव्य है कि प्रधानमंत्री नरेंद्र मोदी के 'सहकार से समृद्धि' के सपने को साकार करने के लिए जुलाई 2021 में अपने गठन के बाद से, सहकारिता मंत्रालय ने सहकारी क्षेत्र में व्यापार करने में आसानी को बढ़ावा देने के लिए कई कदम उठाए हैं। इन पहलों के हिस्से के रूप में, सहकारी समितियों के केंद्रीय रजिस्ट्रार का कार्यालय, जो बहु राज्य सहकारी समितियों (एमएससीएस) अधिनियम, 2002 के प्रशासन के लिए जिम्मेदार है, को बहु राज्य सहकारी समितियों के लिए उनकी सभी गतिविधियों को सुविधाजनक बनाने के लिए एक डिजिटल पारिस्थितिकी तंत्र बनाने के लिए कम्प्यूटीकृत किया जा रहा है। जिसमें नई सोसायटियों का पंजीकरण भी शामिल है। एक सॉफ्टवेयर और पोर्टल विकसित किया जा रहा है जिसे 26 जून 2023 तक लॉन्च करने का लक्ष्य रखा गया है। समीक्षा बैठक के दौरान, केंद्रीय गृह मंत्री और सहकारिता मंत्री अमित शाह ने निर्देश दिया कि सीआरसीएस कार्यालय द्वारा आयोजित की जाने वाली प्रतियोगिताओं के माध्यम से पोर्टल के बेहतर उपयोग और बेहतर विश्लेषण के लिए युवाओं को भी शामिल किया जाना चाहिए।

कम्प्यूटीकरण परियोजना नए एमएससीएस के पंजीकरण में काफी मदद करेगी और मौजूदा एमएससीएस के काम करने की सुविधा प्रदान करेगी। कम्प्यूटीकरण के मुख्य उद्देश्य हैं, आवेदनों की कागज रहित प्रस्तुति और प्रसंस्करण को पूरा करें। सॉफ्टवेयर के माध्यम से एमएससीएस अधिनियम और नियमों का स्वतः अनुपालन व्यापार करने में आसानी बढ़ाना अंकीय संचार, पारदर्शी प्रसंस्करण बेहतर विश्लेषिकी और एमआइएस कंयूटराइजेशन का काम शुरू हो चुका है। सॉफ्टवेयर का संस्करण कमीजूदा एमएससीएस अधिनियम और नियमों पर आधारित है। संस्करण क्रम में एमएससीएस अधिनियम और नियमों में प्रस्तावित संशोधन शामिल होंगे और यह उपयोगकर्ता प्रतिक्रिया के आधार पर किसी भी अंतराल या कमियों को दूर करके प्रारंभिक संस्करण को बढ़ाएगा। एम पोर्टल में निम्नलिखित मांड्यूल शामिल होंगे: पंजीकरण, उपविधियों में संशोधन, वार्षिक रिटर्न फाइलिंग अपील करना, अंकिक्षण निरीक्षण, जांच करना, मध्यस्थता करना, परिसमापन और परिस मापन सॉफ्टवेयर समयबद्ध तरीके से सीआरसीएस कार्यालय में इलेक्ट्रॉनिक कार्य प्रवाह के माध्यम से आवेदन/सेवा अनुरोधों के प्रसंस्करण को सक्षम करेगा। इसमें ओटीपी आधारित उपयोगकर्ता पंजीकरण, एमएससीएस अधिनियम और नियमों के अनुपालन के लिए सत्यापन जांच, वीसी के माध्यम से सुनवाई, पंजीकरण प्रमाण पत्र जारी करने और अन्य संचार इलेक्ट्रॉनिक रूप से करने के प्रावधान होंगे।

## কোওপারেতিব সেক্তরগী মতাঙদা বার্কশোপ পাঙথোকথ্রে



পোক্লেফম নিউজ সার্বিস  
ইম্ফাল, জুন ৮ঃ কোওপারেতিব সেক্তরগী অনৌবা ইনিসিএতিবশিং/ ফিমশিং অমসুং এচিবমেন্টশিং মীয়ামদা খঙহনবগী মতাঙদা বার্কশোপ অমা (আউতরিচ এন্ড দিসসেমিনেসন বার্কশোপ ওন নিউ ইনিসিএতিবস/ ফিমস এন্ড এচিবমেন্টস ফোর দ কোওপারেতিব সেক্তর) গুৱাং নিউ দিল্লীগী প্রগতি ভিহারদা লৈবা স্লোপ কনভেন্সন সেক্তরগী তেগোর চেম্বরদা পাঙথোকথ্রে।

এন সি সি তি (নেসনেল কাউন্সিল ফোর কোওপারেতিব ট্রেনিং) না শীন্দুনা তোঙান-তোঙানবা সেসন ৯ থোক্কা পাঙথোকথিবা বার্কশোপ অদু মিনিষ্ট্রি ওব কোওপারেসনগী সেক্রেটারি, জ্ঞানেশ কুমার, আই এ এসনা চীফ গেস্ট ওইদুনা হৌদোকথি। হৌদোকথগী থৌরমদা পি আই বি (প্রেস ইনফোৰ্মেসন বুৱো) গী এ দি জি (এডিসনেল দিরেক্টর জেনরেল), রাজকুমার অমসুং মিনিষ্ট্রি ওব কোওপারেসনগী জোইন্ত সেক্রেটারি (সিডি) অমসুং এন সি সি (নেসনেল কোওপারেতিব ডিবেলপমেন্ট কোর্সোৱেসন) গী মেনেজিং দিরেক্টর, পঙ্কজ কুমার বঙ্গলনা গেস্ট ওব ওনর ওইনা শরুক য়াখি।

ইন্দিয়াগী তোঙান-তোঙানবা স্তেত অমসুং য়ুনিয়ন তেরিতরিশিং দগী লাকপা মিদিয়া পাসনেল ২৯

অমসুং অইবা ১ যাওনা মী ৫০ হেনবনা শরুক য়াখিবা বার্কশোপ অদুনা মিনিষ্ট্রি ওব কোওপারেসনগী দিপুতি দিরেক্টর, সুচেতা শর্মা অমসুং প্রোজেক্ট মোনিতরিং য়ুনিটকী কঙ্গলতেন্ত, দাঃ ৰাকেশ মালহোত্রানা অনৌবা পিএসিএস (প্রাইমারী এগ্রিকলচারেল ক্রেডিং সোসাইটি/ দেৱি/ফিসরি কোওপারেতিব লাক্ষ ২ লিংখংনবগী মতাঙদা, এন সি সি সিগী কঙ্গলতেন্ত, প্রমোদ মাথুর অমসুং এন সি সি সিগী দি দি, জিতেন্দ্র পরীকনা সুগর সেক্তর যাওনা কোওপারেতিবশিং ইনকম তেস্তকা মরী লৈনবা কান্নবশিং, এন সি সি সিগী একজিকুটিব দিরেক্টর, দাঃ অশোক পিল্লাই অমসুং মিনিষ্ট্রি ওব কোওপারেসনগী দিপুতি দিরেক্টর, সুচেতা শর্মানা কোওপারেতিব সেক্তরদা গ্ৰেন স্তোৱেজশিং শেমগংপগী মতাঙদা, মিনিষ্ট্রি ওব কোওপারেসনগী দিপুতি সেক্রেটারি, কপলি মীনাানা পিএসিএসকী মপাঙ্গল কনখংনববা অমদি পিএসিএসকী মোদেল বাই-লোজগী মতাঙদা, পি দব্লিউ সিগী কঙ্গলতেন্ত, শালিনি তিৱারীনা পিএসিএস ৬৩,০০০ কম্প্যুতরাইজেসন তৌবগী মতাঙদা, মিনিষ্ট্রি ওব কোওপারেসনগী দিরেক্টর (সিডি), দিনেশ বরমানা নেসনেল মলতি

স্তেত কোওপারেতিব ওর্গানিক সোসাইটি, নেসনেল মলতি-স্তেত কোওপারেতিব এঞ্জপোৰ্ত সোসাইটি অমসুং নেসনেল মলতি-স্তেত কোওপারেতিব সীদ সোসাইটিগী মতাঙদা, দি দি জি, ৰাকেশ কুমারনা নেসনেল কোওপারেতিব দেতাবেজ গী মতাঙদা, দিরেক্টর (সিডি), দিনেশ বরমা অমসুং এন সি সি সিগী দিরেক্টর (সুগর), গিৱাজ অগনিহোত্রানা কোওপারেতিব সুগর মিলশিং লিংখংনবা লৌখংপা খোঙথাংশিংগী মতাঙদা অমগি মিনিষ্ট্রি ওব কোওপারেসনগী দিপুতি সেক্রেটারি (সি আৰ সি এস), অনীল কুমার সিংহনা সেন্সেল ৰেজিষ্ট্ৰাৰ ওব কোওপারেতিব সোসাইটিগী অনৌবা খোঙথাংশিং গী মতাঙদা বা গুঙথি।

মিনিষ্ট্রি ওব কোওপারেসনগী দিপুতি দিরেক্টর, সুচেতা শর্মা হায়খি, ইন্দিয়াদা দিক্ৰিত ৭৬৫, জি পি (গ্রাম পঞ্চায়ত) ২,৬৯,৩৬৪ অমসুং খুঙং ৪,৪১,৭৪০ লেবগী মনুন্দা পিএসিএস ১,০১,২৮৫, দেৱিগী কোওপারেতিব সোসাইটি ১,৩৮,৩৪৭ অমসুং ফিসরিগী কোওপারেতিব সোসাইটি ২৪,৯১২ তগী হেয়া লৈত্রি। হৌজিক লৈৱিবা পিএসিএসশিংগী মেম্বৰ মশীং কোতি ১৩ নি। অদুনা দেৱি কোওপারেতিব সোসাইটিশিং অমসুং ফিসরি

কোওপারেতিব সোসাইটিশিংগী লৈৱিবা মেম্বৰ মশীংনা মথংশিংনা কোতি ১.৫ অমসুং লাক্ষ ৩৮ নি।

হৌজিক ইন্দিয়াদা পিএসিএস অমসুং দেৱিগী কোওপারেতিব সোসাইটি লৈতবা গ্রাম পঞ্চায়ত ৯৬,৪০৫, দেৱিগী কোওপারেতিব সোসাইটিদে লৈৱিবা পিএসিএস লৈতবা গ্রাম পঞ্চায়ত ২৭,৯৫৪ অমসুং ফিসরিগী কোওপারেতিব সোসাইটি লৈতবা কোস্তেল গ্রাম পঞ্চায়ত ৬৮০ লৈৱি হায়ৱদুনা সুচেতা শর্মা পিএসসি, দেৱিগী কোওপারেতিব সোসাইটি অমসুং ফিসরিগী কোওপারেতিব সোসাইটি লৈতবা গ্রাম পঞ্চায়তশিংদসু লেহদুনা গ্রাম পঞ্চায়ত খুদীংমজা পিএসসি, দেৱিগী কোওপারেতিব সোসাইটি অমসুং ফিসরিগী কোওপারেতিব সোসাইটিশিং লেহনবগী তঙাই-ফন্দা লৈ।

কোওপারেতিব সেক্তরদা গ্ৰেন স্তোৱেজশিং শেমগংপগী মতাঙদা সুচেতা শর্মা হায়খি, মালেমগী ওইবা কলতিভেবল এৱিৱায়সি হেক্তৰ কোতি ১৩৮ নি। ইন্দিয়াগীনা হেক্তৰ কোতি ১৬ নি। ইন্দিয়াগী কলতিভেবল এৱিৱায়সি মালেমগী অপুনবা কলতিভেবল এৱিৱায়সি চাদা ১১ নি। মালেমগী অপুনবা মীশীংনা কোতি ৭৯০ নি। মসিদা ইন্দিয়াগী কোতি ১৪০ যাওৱি। ইন্দিয়াগী মীশীং অসি মালেমগী অপুনবা মীশীংগী চাদা ১৮ নি। মালেমগী অপুনবা মীশীং গী চাদা ১৮ গী চীঞ্জাক মালেমগী অপুনবা কলতিভেবল এৱিৱায়সি চাদা ১১ দগী পুথোক্কা হোংনবসি অটৌবা শীখনবা অমনি।

চাইনা, যু এস এ, ব্ৰাজিল, ৰুসিয়া, আৰ্জেণ্টিনা, যুক্তেন, ফ্ৰান্স অমসুং কানাডাদা ফুদগ্ৰেন প্রদৰ্শনগী স্তোৱেজ কেপাসিতিনা য়ান্না হেল্লি। অদুৱ ইন্দিয়াদাদি ফুদগ্ৰেন প্রদৰ্শন ৰাংলগা স্তোৱেজ কেপাসিতিনা নেম্মী। ইন্দিয়াদা চহী অমদা ফুদগ্ৰেন মেট্ৰিক তন মিলিয়ন ৩১২ পুথোকপদা মেট্ৰিক তন মিলিয়ন ১৪৫ খঙগী স্তোৱেজ কেপাসিতি লৈ হায়না সুচেতা শর্মানা হোঙদোকথি।

ৰাৰ্কশোপ অদু লৌইশিল্লকপদা পাৰ্টিসিপেণ্ডশিংগী সার্টিফিকেতসু গ্ৰোস্তোকথি।



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# सहारा समूह के निवेशकों को जल्द वापस मिलेगी जमा राशि

## उत्तराखंड सहित देशभर के सहारा ग्रुप ऑफ कोऑपरेटिव सोसाइटीज में पैसा लगाने वाले लाखों लोगों को मिलेगी राहत

अमर उजाला ब्यूरो

देहरादून। उत्तराखंड सहित देशभर में सहारा समूह की सहकारी समितियों में पैसा लगाने वाले निवेशकों के लिए अच्छी खबर है। केंद्रीय सहकारिता मंत्रालय के माध्यम से अब उन्हें उनका जमा पैसा व्याज सहित वापस मिल सकेगा।

कार्यवाही शुरू हो गई है। केंद्र के स्तर पर इसके लिए एक पोर्टल विकसित किया रहा है, जिसके माध्यम से जमाकर्ता अपनी जमा राशि को वापस पाने के लिए ऑनलाइन दावा कर सकते हैं।

नई दिल्ली में राष्ट्रीय सहकारी प्रशिक्षण परिषद (एनसीसीटी) की ओर से आयोजित एक कार्यशाला में सहकारिता मंत्रालय के उप सचिव

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मार्च 2023 को सुप्रीम कोर्ट ने एक आदेश पारित कर निर्देश दिए

अनिल कुमार सिंह ने यह जानकारी दी। उन्होंने बताया कि सहारा ग्रुप ऑफ कोऑपरेटिव सोसाइटीज (सहारा क्रेडिट कोऑपरेटिव सोसाइटी लिमिटेड, सहारायन

सहकारिता मंत्रालय के माध्यम से ब्याज सहित मिलेगा पैसा

यूनिवर्सल मल्टीपर्पज सोसाइटी लिमिटेड, हमारा इंडिया क्रेडिट कोऑपरेटिव सोसाइटी लिमिटेड, और स्टार्स मल्टीपर्पज कोऑपरेटिव सोसाइटी लिमिटेड) में जमाकर्ताओं को जमा राशि वापस भुगतान नहीं करने के संबंध में बड़ी संख्या में शिकायतें मिली थीं। इसके बाद केंद्रीय रजिस्ट्रार ने सहकारी समितियों के

सहारा समूह की व्यक्तिगत सुनवाई के लिए नोटिस जारी किए। सुनवाई के दौरान, समितियों को शिकायत निवारण प्रणाली को सुव्यवस्थित करने और जमाकर्ताओं को भुगतान करने का निर्देश दिया गया।

जब इन सोसाइटियों से कोई संतोषजनक उत्तर नहीं मिला तो केंद्रीय रजिस्ट्रार ने इन सोसाइटियों को नए डिफॉजिट लेने या मौजूदा डिफॉजिट का नवीनीकरण करने से रोक दिया। इन सोसाइटियों ने केंद्रीय रजिस्ट्रार के आदेश को दिल्ली और

तेलंगाना उच्च न्यायालय के समक्ष चुनौती दी। उच्च न्यायालयों ने केंद्रीय रजिस्ट्रार के आदेश के क्रम में अंतरिम रोक लगा दी। इसके बाद सुप्रीम कोर्ट ने 29 मार्च 2023 को एक आदेश पारित कर निर्देश किए। इसमें कहा गया कि सहारा-सेबो रिफंड खाते से पांच हजार करोड़ रुपये केंद्रीय सहकारी समितियों के रजिस्ट्रार को हस्तांतरित किए जाएंगे। यह पैसा एक सुरक्षित प्रणाली के माध्यम से जमाकर्ताओं को दिया जाएगा।

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[Home/Breaking](#) Depositors of Sahara Group to get their deposits back soon

## Depositors of Sahara Group to get their deposits back soon

Newsbasket Desk 1 week ago  
0:35 1 minute read



Varanasi: A pleasant news for the depositors of Sahara Group of Cooperative societies, as they will soon get their money back through the union ministry of cooperation.

The Ministry of Cooperation is preparing a transparent mechanism for the disbursement of the legitimate dues of the genuine depositors of the Sahara Group of Cooperative Societies. A portal is being developed through which the depositors can claim online for the repayment of their deposits.

Speaking at a recently held Outreach and Dissemination Workshop on new initiatives/schemes for the cooperative sector by the National Council for Cooperative Training (NCCT) in New Delhi, Anil Kumar Singh, the deputy secretary (CRCS), Ministry of Cooperation, said after receiving a large number of complaints regarding non-payment of deposits to the depositors by four Sahara Group of Cooperative Societies (Sahara Credit Cooperative Society Ltd, Saharayan Universal Multipurpose Society Ltd, Humara India Credit Cooperative Society Ltd, and Stars Multipurpose Cooperative Society Ltd), the Central Registrar issued notices for personal hearings of the Sahara Group of Cooperative Societies.

During the hearing, the societies were directed to streamline the grievance redressal system and pay the depositors. Since no satisfactory reply was received from these societies, the Central Registrar debarred these societies from taking fresh deposits or renewing existing deposits. These societies challenged the order of the Central Registrar before the High Court of Delhi and Telangana. The High Courts put an interim stay on the operation of the order of the Central Registrar.

Thereafter, in response to IA filed by the Ministry of Cooperation, in WP 191/2022 filed by Pinak Pani Mohanty and others vs UoI and others, the Supreme Court passed an order on 29.03.23 and directed that Rs. 5000 crores from Sahara-SEBI Refund Account shall be transferred to the Central Registrar of Cooperative Societies, who, in turn, shall disburse the same against the legitimate dues of the depositors of the Sahara Group of Cooperative Societies, which shall be paid to the genuine depositors in the most transparent manner and on proper identification and on submitting proof of their deposits and proof of their claims, and to be deposited in their respective bank accounts directly, not later than nine months. The disbursement shall be supervised and monitored by Justice R Subhash Reddy, former judge of the Supreme Court with the assistance of the advocate Gaurav Agarwal, who is appointed as Amicus Curiae to assist Justice R Subhash Reddy as well as the Central Registrar of Cooperative Societies in disbursing the amount to the genuine depositors.

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## प्रधानमंत्री नरेन्द्र मोदी के 'सहकार से समृद्धि' के विजन को साकार करने के लिए, देश में 1,514 शहरी सहकारी बैंकों (यूसीबीएस) को मजबूत करने के लिए चार महत्वपूर्ण पहल की गईं

### सृष्टि जागरण ब्यूरो

नई दिल्ली। प्रधानमंत्री नरेन्द्र मोदी के 'सहकार से समृद्धि' के विजन को साकार करने के लिए, देश में 1,514 शहरी सहकारी बैंकों (यूसीबीएस) को मजबूत करने के लिए चार महत्वपूर्ण पहल की गई हैं। केंद्रीय गृह और सहकारिता मंत्री अमित शाह की वित्त मंत्री निर्मला सीतारामन और भारतीय रिजर्व बैंक (आरबीआई) के गवर्नर के साथ विस्तृत चर्चा के अनुसार आरबीआई ने शहरी सहकारी बैंकों (यूसीबीएस) को मजबूत करने के लिए इन महत्वपूर्ण उपायों को अधिसूचित किया गया है।

1. अपने बिजनेस का विस्तार करने के लिए शहरी सहकारी बैंक (यूसीबीएस) अब नई शाखाएं खोल सकेगे। यूसीबीएस अपने अनुमोदित कार्यक्षेत्र में अब आरबीआई की पूर्वानुमति के बिना पिछले वित्तीय वर्ष की शाखाओं की संख्या के 10% तक (अधिकतम 5 शाखाएं) नई शाखाएं खोल सकते हैं। इसके लिए उन्हें अपने बोर्ड से नीति अनुमोदित करवानी होगी और वित्तीय रूप से मजबूत और

सुप्रबंधित (एफएसडब्ल्यूएम) नॉर्म का पालन करना होगा। 2. शहरी सहकारी बैंक भी वाणिज्यिक बैंकों की तरह एकमुश्त निपटान कर सकेगे भारतीय रिजर्व बैंक ने शहरी सहकारी बैंक (यूसीबीएस) सहित सभी विनियमित संस्थाओं के लिए इस पहलू को लागू करने वाला एक फ्रेमवर्क अधिसूचित किया है। अब सहकारी बैंक अपने बोर्ड द्वारा अनुमोदित नीतियों के माध्यम से ऋण लेने वालों के साथ समझौता निपटान करने के साथ-साथ तकनीकी राइट-ऑफ की प्रक्रिया प्रदान कर सकते हैं। इसने सहकारी बैंकों को अब अन्य वाणिज्यिक बैंकों के बराबर ला दिया है।

3. शहरी सहकारी बैंकों को दिए गए प्रायोरिटी सेक्टर लेंडिंग (पीएसएल) लक्ष्यों के लिए संशोधित समय-सीमा भारतीय रिजर्व बैंक ने शहरी सहकारी बैंकों के लिए पीएसएल लक्ष्यों को प्राप्त करने के चरणबद्ध समय को दो वर्ष यानी 31 मार्च, 2026 तक बढ़ाने का निर्णय लिया है। 60% के पीसीएल लक्ष्य को प्राप्त करने की 31 मार्च, 2023 तक

की समय सीमा को भी अब 31 मार्च 2024 तक बढ़ा दिया गया है। वित्त वर्ष 2022-23 के दौरान ढरछ में रही कमी को दूर करने के बाद यदि कोई, अतिरिक्त जमा होगी तो उसे यूसीबीएस को वापस कर दिया जाएगा।

वाणिज्यिक बैंकों की शाखाएं ग्रामीण क्षेत्रों में भी होती हैं जबकि यूसीबीएस शहरी क्षेत्रों में काम करते हैं, इसलिए उन्हें इस मामले में कठिनाइयों का सामना करना पड़ रहा था।

4. आरबीआई में एक नोडल अधिकारी नामित करना आरबीआई ने निकट समन्वय और केंद्रित संवाद के लिए सहकारी क्षेत्र की अरसे से लंबित मांग को पूरा करने के लिए हाल ही में एक नोडल अधिकारी भी अधिसूचित किया है। इन पहल से शहरी सहकारी बैंकों को और मजबूती मिलेगी। प्रधानमंत्री नरेन्द्र मोदी के नेतृत्व में भारत सरकार सहकारी समितियों को मजबूत करने तथा उन्हें लाभार्थी और भागीदार दोनों ही रूपों में अन्य आर्थिक संस्थाओं के बराबर लाने के लिए प्रतिबद्ध है।

# Editorial

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A few days ago Ministry of Cooperation organized a national workshop cum media outreach program on the resurgent cooperative sector of the country, which revealed many optimistic steps taken by GOI. As we know the Department of Cooperation which was earlier running under the Ministry of Agriculture gotten a separate entity two years back and it was transformed into a new ministry. Since then the old cooperative movement of the country has been getting a new multidimensional turn-around. A Plethora of initiatives have been taken during the last two years; out of these, the formation of a national database pertaining to several activities of the cooperative sector is an important one. We have all around 2 lakh primary agriculture credit societies involving around 29 crore citizenry of the country as their members. Around 60 percent of gram panchayat has been covered under its ambit. Under the new initiative, these PACS have been allowed to run several economic activities and also to nurture themselves as an entrepreneur. On behalf of the ministry, a massive computerization program has been launched which has gotten handsome budgetary allocation also. Now the central registrar of the cooperative office is fully computerized and now the whole network of cooperatives is computerized. Government has also gone to add a new feather to the multi-state cooperative law which has resulted in the formation of 3 new multi-state cooperative companies in the field of dairy, seeds, and exports. It would be worthwhile to mention here cooperative is an organizational technique, which can be termed as a new sort of business organization too. Though the history of the cooperative has been more associated with agricultural activities, now the whole gamut of cooperatives tells us that we have either corporate or cooperate in the country. The way around one-fifth population has associated itself with the aura of cooperation, it shows a new parallel economy of the country, where production, processing, warehousing, distribution, marketing, employment, technical know-how so many things are getting visible. The only thing that needs to be done, is to give it an appropriate legal, financial, infrastructural, regulatory, and overall broad policy orientation, which will make this cooperative India, a real economic India. On the macroeconomic front, the country is doing extremely well with the support of an opportune economic environment prevailing in the country. With the consistent approach adopted by RBI, the country has been able to tackle the menace of inflation which had gone upto 8 percent last year, now it has come down to just 4 percent in terms of CPI and just negative in terms of WPI.



*Manohar Manoj*

## Cooperative India

### Strengthening Cooperative Movement & Deepening its Reach up to the Grassroots

- Establishing new multipurpose PACS or primary dairy/ fishery cooperatives in each uncovered Panchayat/ village
  - Authorizing IMC to modify guidelines of identified schemes, including provision for social mobilization
  - Utilization of outlays provided under identified schemes
  - Project Management Unit (PMU) to be set up at NCDC
  - Action Plan to be prepared by NABARD, NDDB & NFDB
  - Convergence of GOI Schemes – • whole-of-Government' approach
- Convergence of GOI Schemes: Total 26,238 out of total 1,67,127

#### Action Taken So Far

- Inter-Ministerial Committee (IMC) constituted under the chairmanship of Hon'ble Home & Cooperation Minister
- National Level Coordination Committee (NLCC) constituted under the chairmanship of Secretary (Cooperation)
- 21 States/ UTs have constituted State & District level Committees (SCDC & DCDC)
- Project Guidelines have been shared with all the States/ UTs
- PMU has been set up at NCDC

#### Meetings Held So Far

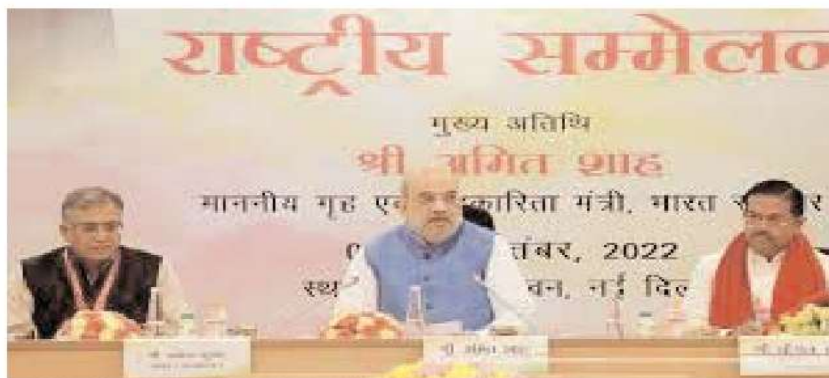
- Meetings held with all the States/ UTs by Secretary (Cooperation) on 11.4.2023 & 13.4.2023
- Discussion under the chairmanship of Secretary (Cooperation) with NABARD, NDDB, NFDB, NCDC and Ministry of Agriculture & Farmers Welfare, Fisheries, Animal Husbandry & Dairying Departments on 02.05.2023
- Training sessions on convergence of GOI Schemes at PACS Level, held with all StCBs and DCCBs on 12.05.2023 and 19.05.2023
- Meeting under the chairmanship of Joint Secretary (Cooperation) held with Principal Secretaries (Cooperation)/ Secretary (Cooperation)/ RCS of States/ UTs on 24.05.2023

#### Way Forward

- 7 target - Covering all Gram Panchayats by Multipurpose PACS/

# Establishing 2 lakh new multipurpose PACS/ Dairy/Fishery Cooperatives

Ms. Sucheta Sharma, & Dr. Rakesh Malhotra,



Union Minister for Home and Cooperation Anrit Shah, Minister of State for Cooperation R.L. Varma and Cooperation Secretary Gyansesh Kumar were on stage at National Conference of State Cooperation Ministers Dairy/ Fishery Cooperative societies coordination with each other

**Implementing Agencies** - NABARD, NDDB & NFDB

- States/ UTs to support through SCDC & DCDC
- Action Plans to be finalized by implementing agencies
- Training Programs for convergence of various selected GOI schemes
- Implementing Agencies to work in Handholding support

### Cooperative India at a Glance

<b>Total Districts</b> —	<b>765</b>
<b>Total Gram Panchayats</b>	<b>2,69,364</b>
<b>Total Villages</b> —	<b>6,41,740</b>
<b>Coop.Organ.</b>	<b>NOs.</b>
PACS	1,01,285
Dairy	1,38,347
Fishery	24,912
<b>Members</b>	
	13 crore
	1.5 crore
	38 lakh

- An essential and indispensable part of the rural ecosystem
  - Serve the needs of millions of small & marginalized farmers
  - Working at the grassroots level
- Gram Panchayats(GPs) without PACS & Dairy(Implement by NABARD)-- 96,405**
- GPs where there is Dairy but no PACS (Implement by NDDB)----- 27,954**
- Coastal GPs without fishery(Implement by NFDB)----- 680**
- Target — 1,24,359 M-PACS (NABARD + NDDB)**

#### Agenda for the Future

- To cover 1 lakh Gram Panchayats(GPs) who are without PACS and 2 lakhs (GPs) without Dairy(coop. societies,
- Diversification of business for the farmers
- Forward and backward linkages to farmers
- Economic and social upliftment in rural areas

## Convergence of GOI Schemes: Overview

S NO	Name of the Scheme	Available Subsidy/ Int.Subvention (in Rs. crore)	Total Investment (in Rs. crore)
1	Agriculture Infrastructure Fund (AIF)	7,299	83,000
2.	Agricultural marketing Infrastructure (AMI)	713	7000
3.	Sub-Mission on Agricultural Mechanization (SMAM)	1,895	7,393
4.	Mission for Integrated Development of Horticulture	3,455	10,472
5.	PM Formalization of Micro Food Processing Ent	4,184	19,500
6.	Pradhan Mantri Matsya Sampada Yojana (PMMSY)	5,872	20,050
7.	Fisheries & Aquaculture Infrastructure Dev Fund	339	7,522
8.	National programme for Dairy Development (NPDD)	1,314	2190
9.	Dairy Processing & Infrastructure Development Fund	1,167	10,000
10.	Pradhan Mantri Kisan Sampada Yojana (PMKSY)	As per availability	
	<b>Total</b>	<b>26,238</b>	<b>1,67,127</b>

## Tax applicable with cooperative

By Pramod Mathur & Jitendra Pareek

•As per Section 2(19) of the Income Tax Act, 1961, "Co-operative Society" means a co-operative society registered under

—the co-operative societies Act, 1912 (2 of 1912), or

— under any other law for the time being in force in any State for the registration of co-operative societies.

—Under Multi state cooperative societies act.

•The co-operative society is taxed as separate entity under the Income Tax Act of 1961.

upto Rs.10000 @ 10percent  
 From 10001 to 20000 20 pe  
 cent and upto 30000 @ 30 percent  
 Surcharge will be levied -

Income From 1 cr. To 10 cr -7 percent  
 and above 10 crore @12 percent  
 Section 115 BAD

Surcharge will be levied @ 10 percent  
 on all income.

•Section 115 BAD –

— Resident Cooperative society has option to pay tax at the rate of 22% (plus 10 % surcharge and 40/ocess) without claiming any deduction.

•Section 115 BAE -

—This section is newly introduced by Budget 2023 to bring parity of cooperative sector in manufacturing activities.

—As per this section Tax rate on income of certain new manufacturing

co-operative societies will be 15 % (plus 10% surcharge and 4% cess)

—Any income other than manufacturing and production shall be taxed at the rate of 22%.

—The society should be setup on or after 01.04.2023 and commences manufacturing and production on or before 31.03.2024.

•Exemptions –

—Income Tax Act provides certain tax exemptions on specific income and specific activities of business. These exemptions are defined in Chapter III (Section 10 to Section 13B) of IT Act. These exemption are available to all entities e.g

•Agriculture income

•Income of Export oriented undertaking / Undertaking in Free Trade Zone or In SEZ.

•Export of certain articles and things

•Deductions –

—IT Act provides certain tax deductions from the income of and entity. These deductions are defined in Chapter VI- A of income tax ACT from section 80C to 80U.

—Section 80P deductions are specifically provided to Cooperative Sector.

•Income of cooperative societies from lowering activities will be 100% deducted from total income

a.carrying on

the business of banking or providing credit facilities to its members,

b.a cottage industry

c.the marketing of the agricultural produce of its members

d.the purchase of agricultural implements, seeds, livestock or other articles intended for agriculture for the purpose of supplying them to its members

e.the processing, without the aid of power, of the agricultural produce of its members,

f.the collective disposal of the labour of its members

g.fishing or allies activities, that is to say, the catching, curing, processing, preserving, storing or marketing of fish or the purchase of materials and equipment in connection therewith for the purpose of supplying them to its members

**Section 80 P OF IT Act**

•Income of primary society engaged, in supplying milk, oilseeds, fruits or vegetables

—to a federal milk co-operative society,

—the Government or a local authority or

—a Government company,

•Co-operative society engaged in activities other than those specified above, so much of its profits and gains attributable to such activities as does not exceed

—Where such cooperative society is

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## Cooperative India

### Sahkar se Samridhhi

#### several steps to strengthen PACS Some steps towards food security

- ◆ New Model Bilaws      Multipurpose PACS      25 New Business opportunities
- ◆ New Centrally sponsored Projects: Common national software for 63000 functional PACS:
- ◆ New National Cooperative Database: Mapping of PACS and other coop. upto village panchayat level:
- ◆ Target to form 2 lakh new Primary Cooperative Societies in next 5 years:
- ◆ Convergence of various cooperative schemes at PACS level:
- ◆ Establishment of 3 New National Cooperative Societies:
- ◆ Promotion of Exports Seeds and organic products

consumer cooperative society – One lakh rupees

–Other cooperative societies – Fifty thousand rupees.

•Income by way of interest or dividends derived by the co-operative society from its investments with any other co-operative society,

•Income derived by the co-operative society from the letting of godowns or warehouses for storage, processing or facilitating the marketing of commodities

•in the case of a co-operative society, not being a housing society or an urban consumers' society, or a society carrying on transport business or a society engaged in the performance of any manufacturing operations with the aid of power, where the gross total income does not exceed twenty thousand rupees, the amount of any income by way of interest on securities or any income from house property.

#### INCOME TAX RELIEF THROUGH BUDGET 2022 and 2023

•Reduction in surcharge on cooperative societies

–Earlier surcharge was levied at the rate of 12% on income above 1 crore on cooperative societies however for companies it is levied at rate of 7% up to 10 crore income.

–Now it has been reduced to 7% for cooperatives.

•Reduction in Minimum Alternate Tax (MAT)

–Earlier rate of MAT for cooperatives

was 18.5% however for companies it was 15%

–Rate of MAT reduced for cooperatives from 18.5% to 15%.

#### 15 percent concession to promote new coop. manufacturing societies

•By budget 2023, new co-operative society formed on or after 01.04.2023 and commences manufacturing on or before 31.03.2024 shall be allowed to pay tax at concessional rate of 15 per cent.

•This is new announcement for cooperative sector.

•The concession will

•Provide

level playing

for new

at

with companies.

•Promote the growth of manufacturing in co-operative sector.

•Increase contribution of cooperative sector in "Make in India".

•Improvement in "Ease of Doing Business" for cooperative sector.

#### Parity for no deduction of TDS

TDS is levied at the rate of 2% on cash withdrawn in excess of Rs. 1 crore from bank

–Effect on PACS/ PCARDBs-

D TDS was also deducted on withdrawn by PACS, PCARDBs that are not liable to pay tax. It affects the rural economy as PACS are the main source of credit to farmers.

• Due to lack of banking facilities in

villages PACS are required to withdraw cash to provide credit to farmers.

–Effects on Dairy Sector –

• Dairy societies collect milks from every members located in rural areas. These societies are required to pay money in cash to its members on daily basis where banking facilities are not easily available.

–Effect on other societies-

• Once TDS is deducted, the same is refunded by Income Tax authorities to the Societies that are covered for 100% deduction

#### Increasing threshold limit for Coop.

•A higher limit of 3 Cr. for TDS on cash withdrawal is being provided to cooperative societies earlier it was 1 Cr .

•This announcement will benefit 5 1.5 lakh Primary Milk Producer Cooperative Societies / 97,000 PACSs. and 600 PCARDBs

–This will result in increasing the liquidity of cooperative societies.

–This will benefit the members of PACS, PCARDBs and dairy societies which are small and marginal farmers and landless villagers.

–This will increase cash inflows with cooperatives.

–This will unblock the fund of cooperative sector.

#### Parity for cash transaction with banking company

•269SS – This section restricts the mode of taking and accepting loan or deposit in cash if

## Cooperative India

₹ Amount of such loans or deposits AND

₹ Aggregate amount of such loan or deposit remaining unpaid on the date of taking or accepting such loan or deposit is Rs. 20000 or more.

•269T - This section restricts the mode of repayment of loan or deposit in cash if

2 Amount of such loans or deposits with interest AND

₹ Aggregate amount of such loan or deposit held by such person on the date of repayment of such loan or deposit with interest is Rs. 20000 or more.

•Penalty Liable to penalty equivalent amount taken or repaid in contravention of these sections.

•Not applicable on Government, banking company, cooperative bank and post office saving bank.

• Liable to penalty on accepting deposits and repayments of deposits from members.

•Effects on Members – Liable to penalty on accepting and repayments of loans from PACS/PCARDBs .

•Demands--Income tax departments has issued many demands

PACS/PCARDBs for contravention of these sections.

Now limit of cash transaction for PACS and PCARDBs has been increased from Rs 20000 to Rs. 2,00,000 per member. This will benefit more than 97,000 PACS; 600 PCARDBs and their 13 crore members.

•Private sector are allowed to treat full sugarcane payment to farmers as eligible business expenditure.

•Cooperative sector are allowed to claim sugarcane price that is equal to statutory price fixed by Government as eligible business expenditure from 01.04.20 16.

•IT issue pertaining to cane payment by Co-operative sugar sector after 01.04.2016 resolved after issuance of clarification dated

25.10.202 1 by Department of Revenue, Ministry of Finance, GOI by allowing cane price fixed by the State

Government as expenditure.

•Income tax department only allowed partial sugarcane payment made by cooperative sugar mills to farmers as eligible business expenditure by treating balance amount as dividend to farmer members.

•This had resulted in tax liability of T9460 Cr. for years prior to 2016 on 140 sugar cooperatives of Maharashtra, Gujarat, Karnataka, Tamil Nadu, Haryana, and Chhattisgarh, Orissa, Pondicherry & Rajasthan

•These IT Issues of cooperative sugar sector were pending since 1991.

•In budget 2023-24, sugar co-operatives have been provided opportunity

payee demand draft or use of electronic clearing system through a bank account or through such other electronic mode as may be prescribed in following cases-

(a) in aggregate from a person in a day; or

(b) in respect of a single transaction; or

(c) in respect of transactions relating to one event or occasion from a person. Earlier dealership / distributorship contract were treated as one event or occasion and every payment in respect of such dealership and distributorship were treated as transactions relating to one event.

Now it is clarified vide CBDT circular No F No 225/129/2022 dated 30th



to claim payments made to sugarcane farmers for the period prior to assessment year 2016-17 by re-computing profit after allowing such deduction.

•Sugar cooperative can claim deduction of such expenditure that has been disallowed wholly or partly in any previous years.

This is expected to provide them with a relief of almost T10,000 Cr.

Now the pending issues of sugar sector since 1991 are resolved.

As per Section 269ST, No person shall receive an amount of Two lakh or more otherwise than by way of an account

December, 2022 that in respect cooperative societies a dealer/distributorship contract by itself may not constitute an event or occasion for the purpose of clause(c) of section 269ST. Receipts related to such a dealership/distributorship contract by the cooperative society on any day in a previous year which is within the prescribed limit and compliance with clause (a) as well as clause (b) of section 269ST may not be aggregated across multiple days for purpose of clause (c) of section 269ST for that previous year. ♦



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## Cooperative India

### World Food Grain Production

Need for Increasing Storage Capacity in India

•Cultivable Area: World (138 crore hectare); India (16 crore hectare) – 11%

•Population: World (790 crore); India (140 crore) – 18%

#### Challenge:

•To meet the food requirements of 18% population from 11% cultivable land

#### Steps to be taken:

•Increasing Agricultural Productivity – use of certified seeds – Setting up new National Seed Cooperative Society, etc.

•Increasing Cultivable Land – Watershed development under Pradhan Mantri Krishi Sinchayee Yojana, etc.

•Augmenting Storage Capacity –

### World's Largest Food Grain Storage Plan in Cooperative Sector

Total use of food per day/person World – Food and Agriculture Organization, FAO (960 grams)

India – Economic Survey of India, 2022 – (500 grams)

Need for Increasing Storage Capacity in India

### Need for Decentralized Food Grain Storage in India

Integrating the Supply Chain – PACS, Private Sector, FCI, etc.

### Current Practices of Food Grain Storage in India:

Production	311 MMT
Storage capacity	145 MMT
Scarcity	166 MMT

### Benefit of Decentralised Food grain storage at PACS Level

- Reduction in post harvest losses of around 6 percent
- Drastic reduction in multiple handling and transportation cost
- Prevention of distress sale by farmers at low rates

# World's largest grain storage plan in Cooperative Sector

Shri Ashok Pillai, (Exec. Director, NCDC) & Ms. Sucheta Sharma,



ers at low rates

### d. Decentralised procurement by FCI/ State Govt.

Cabinet Approval;

The Cabinet on 31.5.2023, gave the

approval for the following:

- Formation and authorization of an Inter-Ministerial Committee (IMC) to modify guidelines/ implementation methodologies of the

### Financial Packaging for 1000 MT Flexi Integrated Modular PACS

S.No	Description	Cost (in Rs. lakh)	Subsidy (in Rs. lakh)	Margin Money and Loan (*1%) (in Rs. lakh)
1	Custom Hiring Centre	47	19	28
2	Multi-Purpose Shed-cum-Storage	114	25	89
3	Primary Processing Units	13	3	10
4	Container Storage and Silos (500 MT)	37	4	33
	<b>Total</b>	<b>211</b>	<b>51</b>	<b>160</b>

## Cooperative India

### Convergence of Various Schemes at PACS Level

S.No	Name of GOI Scheme	Available Subsidy (in Rs. crore)	Total Investment (in Rs. crore)
1	Agriculture Infrastructure Fund (AIF) – Interest Subvention	7,299	86,127
2	Agriculture Marketing Infrastructure (AMI)	713	7,000
3	Sub-Mission on Agricultural Mechanization (SMAM)	1,895	7,393
4	Mission for Integrated Development of Horticulture (MIDH)	3,455	10,472
5	PM Formalization of Micro Food Processing Enterprises Scheme	4,184	19,500
6	PM Kisan Sampada Yojana (PMKSY)		As per availability
	<b>Total</b>	<b>17,546</b>	<b>1,30,492</b>

A total of 22449 PACS in 34 states/UT already have warehouses with a total capacity of 5 MMT

identified GOI schemes as per requirement

- Implementation of the Pilot Project of the Plan in selected districts of various States/Union Territories

- Formation of three-tier Committees a National Level Coordination Committee – under the chairmanship of Secretary, MoC

- a State Cooperative Development Committee – under the chairmanship of Chief Secretary

- a Formation of District Cooperative Development Committee – under the chairmanship of DC/ DM



- Setting up of PMU at NCDC
- DPR for the Pilot Project to be prepared by NABCONS

#### Action Taken So Far

- Detailed discussions for the Pilot have been held with all the States/UTs by Secretary (Cooperation) and Joint Secretary (Cooperation)

- States/UTs have been requested to identify suitable PACS for the Pilot (> 20 States/ UTs have identified)

- Committee constituted under the chairmanship of MD, NCDC with representatives from NABARD, NABCONS, CWC, FCI, WDRA and concerned Ministries

- Detailed consultations under the chairmanship of Secretary (Cooperation) have been held with the following stakeholders for designing the outline of the Pilot Project: NABARD, NCDC, NABARD Consultancy Services Limited (NABCONS) FCI, CWC, WDRA

### Pilot Project — Roles and Responsibilities

S.No.	Name of Organization	Particulars	Way Forward
1	NABARD	Providing refinance to PACS through StCBs/ DCCBs	<ul style="list-style-type: none"> <li>•The State Government and RCS agree to the following:                             <ul style="list-style-type: none"> <li>a Adoption of Model Bye-laws by the concerned PACS</li> <li>a Giving necessary permissions/ approvals for construction work</li> <li>•The following functions to be performed by NABCONS:                                     <ul style="list-style-type: none"> <li>o Preparation of PACS-specific DPRs</li> <li>a Preparing layout plan for each identified PACS based on site survey</li> <li>o Preparing training modules for providing training to PACS</li> <li>a Ensuring linkage of identified PACS with FCI/Private agencies</li> <li>•Based on the learnings of the Pilot, the project would be expanded throughout the country ♦</li> </ul> </li> </ul> </li> </ul>
2	NCDC	•Providing margin money to PACS as per need •Project Monitoring Unit	
3	NABCONS	•Preparation of DPRs for PACS identified for Pilot •Implementation of project in EPC mode	
4	State Government	•Facilitating PACS by providing requisite clearances/ permissions	
5	NCDC/ SCDC/ DCDC	Ensuring smooth implementation of the project in identified PACS in selected Districts	
6	FCI/ CWC/ WDRA	•Providing requisite support as per requirement	

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•Model byelaws for PACS/LAMPS have been prepared by Ministry of Cooperation in consultation with all stakeholders concerned.

•More than 1500 suggestions were received from all stakeholders and all the suggestions were suitably incorporated in the Model byelaws.

•Model byelaws will enable PACS to undertake more than 25 business activities like dairy, fisheries, godowns, LPG/Petrol/Diesel Distributorship, Common Service Centers (CSC), etc.

•They will also improve the operational efficiency, transparency and accountability of PACS.

•Adequate representation has been given to women and Scheduled Castes/Scheduled Tribes.

•Circulated to all the States/UTs on 05.01.2023 for adoption as per their State Co-operative Acts.

Model Byelaws for PACS/LAMPS

•Model Byelaws have been adopted by 19 States/Union Territories.

(Meghalaya, Arunachal Pradesh, Assam, Gujarat, Haryana, Himachal Pradesh, Karnataka, Madhya Pradesh, Manipur, Nagaland, Odisha, Rajasthan, Sikkim, Tripura, Uttar Pradesh, Jammu and Kashmir, Andaman and Nicobar, Maharashtra, Ladakh)

•Existing Model Byelaws of 3 States are in line with Model Byelaws prepared by Ministry (Uttarakhand, Andhra Pradesh and West Bengal)

•Model Byelaws will be adopted by remaining 10 States/Union Territories by the end of June, 2023

(Bihar, Chhattisgarh, Goa, Jharkhand, Kerala, Telangana, Mizoram, Punjab, Tamil Nadu, Puducherry)

•No PACS in 4 Union Territories.

(Delhi, Lakshadweep, Chandigarh, Dadra Nagar Haveli and Dam an & Diu)

**Formation of FPOs through PACS**

•To benefit the farmer members by formation and promotion of FPOs in cooperative sector.

•It has been decided to allot additional 1100 FPOs to National Cooperative Development Corporation (NCDC) under the scheme.

## Model Byelaws for PACS/LAMPS

By Kapil Meena

•Financial assistance of Rs.33 lakh to FPO and Rs.25 lakh to Cluster Based Business Organization for each FPOs formation.

•PACS will now also be able to do other Agri-economic activities including agricultural production inputs, supply of agricultural equipment (such as cultivators, tillers, harvesters, etc.) and processing activities such as grain cleaning, assaying, sorting, grading, packing, storage, transportation, etc.

•PACS will also be able to take up high income earning enterprises like bee-keeping, mushroom cultivation, etc.

•This initiative will also be helpful in providing the necessary market link-



ages to the cooperatives in getting a fair price for their produce. At the same time, the business activities of PACS will also be diversified and new and sustainable sources of income will be generated.

In the meeting held b/w Hon'ble Home & Cooperation Minister and Hon'ble Minister of Petroleum & Natural Gas, following decisions have been taken –

### Priority to PACS in allotment of Petrol/ Diesel Dealership

•PACS to be given priority in allotment of new petrol/ diesel dealerships –

•to be grouped with Freedom Fighter and Sports Quota in the Combined Category 2 (CC 2)

•Existing PACS with wholesale petrol/

diesel pump license will be given a one-time option to convert into Retail Outlets

PACS to get LPG Distributorship

•Ministry of Petroleum & Natural Gas (MoPNG) will amend the rules to enable PACS to become eligible for LPG distributorship

### Convergence with PM-KUSUM Scheme

•Aims to ensure energy security for farmers in India with a target to add 30.8 GW capacity of solar energy by 2026

•Comprises three components:

Component A - Setting up of grid-connected decentralized solar power plants

Component B - Installation of stand-alone solar agricultural pumps

Component C - Solarization of existing grid connected agricultural pumps

•This would enable farmers to generate clean energy for their own use and supply excess electricity to DISCOMS alternative avenue for additional income

### Convergence of PM-XUSUM Scheme at the Level of PACS

•PACS – 1 lakh in number and having >13 crore farmers as members, spread across the country

•Their deep reach may be leveraged to converge PM-KUSUM Scheme at the level of PACS

•Proposal: Photovoltaic (PV) units can be installed along the periphery of the agricultural fields of member farmers

### Expected Benefits of the Proposal

•Installation of photovoltaic modules along the periphery of agricultural fields available with farmer members would provide farmer members with following benefits:

oEnergy Security

oAdditional and stable source of income

oDe-carbonization of agriculture – Replacement of existing diesel agri pumps with solar pumps Improving the reach of the scheme to the last mile

### Other Business Opportunities for PACS

Ministry of Cooperation is also exploring more ways to converge with various schemes of other Ministries

A Centrally Sponsored Project on 'Computerization of PACS' was approved by the Cabinet Committee on Economic Affairs (CCEA) on 20th June 2022.

Bring all functional PACS onto one ERP platform, linked with NABARD through StCBs & DCCBs, to enable in maintaining check and balance on repayment of the loan disbursed. Computerization of about 63,000 functional PACS over a period of 5 years.

*Financial inclusion and strengthening service delivery to Small & Marginal Farmers*

*Increase transparency, efficiency, enhance trustworthiness in the working staffs of PACS among farmers*

**Objectives of the facility to the PACS**

- a. Faster, transparent and accountable PACS
- b. Improved facilities (credit & non-credit) to members at PACS level
- c. Timely generation of MIS
- d. Increase in work efficiency of the PACS staffs
- e. migration Of the legacy data
- f. Enhanced financial inclusion and business opportunities for the members prevented on time (provision for g. Integration with Government agencies and departments

To provide a single point access to information on all Cooperatives working in different sectors.

A Comprehensive, Authentic and Updated data repository for about 8.5 lakh Cooperatives.

To find gaps/vacuum and establishing vertical linkages.

To help the cooperative sector for its better positioning in the business environment.

**Phases of Database Phase-I**  
Mapping of 2.64 lakh cooperative societies of three sectors i.e. PACS, Dairy & Fisheries. Data entries completed

**Phase-II (Vertical Linkage)**  
Extension of National Cooperative Database to other cooperative credit sector (SCARDB, PCARDB, StCB, DCCB, UCB), Sugar Coop, MSCS, State & District Federations/Unions.

Started in last week of March, 2023  
To be completed by 20th June, 2023

## Computerization of PACS

By Shalini Tiwari



Full Form of PACS

Primary Agricultural Credit Societies

PACS Computerization

- Ministry of Cooperation/ NLMIC
- Owner and Monitoring overall project implementation of PACS
- Computerisation
- Digitization and Migration
- Provide and Maintain Software NABARD/
- Project Implementing Agency
- Monitoring

**Benefits of computerization of PACS**

- a. Greater transparency and accountability
- b. Enabling PACs for diversified business
- c. Increased efficiency of PACS operation/functions
- d. Improved accounting with DCCBs

**Phase-III** -Extension of National Cooperative Database to other sectors of cooperatives (5.8 lakh) covering all

## National cooperative Database

By Shri Rakesh Kumar

Sector	No. of Cooperative
PACS/LAMPS/FSS	100559
Dairy	138227
Fishery	24827
<b>Total</b>	<b>263613</b>

societies in the country. Started on 20th April, 2023 To be completed by 20th June, 2023

**Outcomes of Phase-I of NC**

The mapping of about 2.64 lakh registered Primary Cooperative Societies operating in PACS, Dairy & Fisheries sectors has been completed.

About 1130 Nodal Officers were engaged at district level for monitor-

and State cooperative banks

e. lowered transaction cost  
f. reduction in imbalances in payments

g. Ensuring speedy disposal of loans

## Implementation of computerisation of PACS

1. Proposals for computerisation of 58383 PACS received from the 28 states/UTs
2. Rs. 437.17 crore has been released as govt of India share for procurement of hardware to states
3. Additional RRs. 100 crore released to NABARD for software and training expenses
4. Software developed by NATIONAL PACS software vendor/ NLPVS selected by NABARD
5. Hardware procurement & system integrator onboarding started by 28 states/UTs
6. Review meetings are held with ministry of cooperation, NABARD & State cooperative banks
7. Third National level Monitoring and implementation meeting called to review the progress
8. 82 percent PACS onboarded on software and as data in progress currently by all States//UTs.

ing and Validation of data collection. Validation of data with existing source of data. GIS Dashboard : National Cooperative Database Coverage of Gram Panchayats under PACS (Area of Operation) GIS Dashboard : National Cooperative Database

Coverage of Gram Panchayats under PACS (Area of Operation)

Phase-II (Vertical Linkages) of NCD	
<b>SCARDB</b>	<b>16</b>
<b>PCARDB</b>	<b>603</b>
<b>StCB</b>	<b>34</b>
<b>DCCB</b>	<b>351</b>
<b>UCB</b>	<b>1514</b>
<b>Sugar Cooperative Mills</b>	<b>312</b>
<b>Multi-State Coop Society</b>	<b>1522</b>
<b>Other Cooperative Soc</b>	<b>1500</b>
<b>Total</b>	<b>5852</b>

The launching of National Cooperative Database is envisaged for all Cooperative Societies on or before 6th July, 2023. ♦

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/• "Sahakar-se-Samridhhi" – Prime Minister observed that all efforts should be made to leverage the strengths of cooperatives and transform them into successful and vibrant business enterprises.

/• "Whole of Government Approach" – Integrating cooperatives with the existing schemes and programmes of different Ministries.

**BACKGROUND**

\• 8.54 lakh registered cooperatives in India.

\• 29 crore members largely from the marginalized and lower income groups in rural areas.

\• Substantial contribution in national economy but only few cooperatives involved in direct exports, seed business and organic products supply chain.

\• No exclusive national level cooperative societies to address the needs of so-operatives in export, seed and organic product related businesses.

**NECESSITY**

\• Lack of institutional support for exporting domestic surplus, promoting organic products on sustainable basis and ensuring availability of quality seeds to farmers to improve crop yield, under cooperative sector.

\• Producers are not getting the price benefits.

\• Inadequate credit support, infrastructure/logistics.

\• Lack of knowledge repository, standardization & certification, technical know-how, training and capacity building to meet market requirements.

/• Limitations of market awareness and end to end supply chain.

**Multi State Co-operative Societies under MSCS Act 2002**

• MoC moved three proposals for consideration of the Cabinet seeking

# Three New National Multi State Cooperative Societies

By : Shri Dinesh Verma

- National Multi State Cooperative Organic Society
- National Multi-State Cooperative Export Society
- National Multi-State Cooperative Seed Society



approval to set up Multi State Cooperative Societies one each for Exports, Organic Products and Seeds.

• Cabinet approved the proposals on 11.01.2023.

• Central Registrar registered these societies on 25.01.2023 under MSCS Act, 2002.

• These societies have been accorded National Status on 21.03.2023 by amending Second Schedule of MSCS Act 2002, in following names:

+• National Cooperatives Exports Limited, New Delhi ( NCEL)

+• National Cooperative Organics Limited, Anand, Gujarat ( NCOL)

+• Bharatiya Beej Sahakari Samiti Limited, New Delhi (BBSL)

\• Ministry of External Affairs

\• Ministry of Commerce and Industry

\• Ministry of Agriculture & Farmers Welfare

\• Ministry of Food Processing Industries

\• Ministry of Health & Family Welfare

\• Ministry of Development of North Eastern Region

No financial implication to Government of India

**ACTIVITIES OF SOCIETIES**

**NCEL:** Undertake direct export of products of cooperatives and related entities and other export promotional activities

**NCOL:** Undertake marketing of organic products

, produced by cooperatives and related entities by utilizing brand and marketing network of AMUL as well as developing the same on its own simultaneously. Empanel accredited

**SUPPORT FROM MINISTRIES**

For effective functioning, the Societies will work with support from all Ministries, especially from the following Ministries:-

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**PROMOTERS & CAPITAL (Rs. in Cr)**

Particulars	NCEL	NCOL	BSSSL
<b>Promoters</b>	IFFCO, KRIBHCO, NAFED, AMUL & NCDC	NDDB, AMUL, NAFED, NCCF & NCDC	IFFCO, KRIBHCO, NAFED, NDDB & NCDC
<b>Chief promoter</b>	AMUL	NDDB	KRIBHCO
<b>Regd. office Delhi</b>	AMUL Zonal oPice, Delhi	NDDB HO at Gujarat	IFFCO HO at
<b>Authorised share capital</b>	2000	500	500
<b>Initial paid up capital</b>	500	100	250
testing labs and certification bodies.	a) PACS to APEX level societies i.e.		* On satisfaction of Board that the applicant for membership is interested in activities related to or beneficial to achieve the objectives and functions of the Society.
<b>BSSSL: Undertake production,</b> procurement and distribution of quality seeds through cooperative network to improve the crop yield.	* any multi-State co-operative society * Any co-operative society registered or deemed to be registered under any law relating to co-operative societies of any State or UT; * Any other corporation owned or controlled by the Government; * Any class or classes of persons or associations of persons as may be permitted by the Central Registrar having regard to the nature and activities of the Society. * On payment of fee prescribed in bye laws of the society		<b>PROFIT DISTRIBUTION</b> * Society will work as per cooperative principle enshrined in MSCS Act, 2002. * Society will endeavour to give 50 percent of net surplus to the members from whom the products are sourced. * Aim to distribute upto 20% dividend to share holders ♦
<b>Ancillary Activities</b> Create knowledge repository facilitate members for credit support, help in providing technical know how & capacity building, develop & maintain market intelligence system, implement relevant Government related schemes			
<b>Membership of the societies</b>			

**New Scheme of loan assistance of 710,000 Cr. to Coop Sugar Mills**

3 Government Grant-in-Aid of Z1,000 crore to NCDC for strengthening of the CSMS.

\* On the basis of the grant, NCDC will be able to borrow 510,000 Cr. from the market.

\* NCDC will utilize Z1 0,000 crore for providing loans to CSMS for setting up of Ethanol plant / Cogeneration plant and for meeting their working capital requirement.

\* NCDC has so far been granted 5500 Cr. under the scheme during FY 2022- 23.

**OBJECTIVES OF THE SCHEME**

1\* To provide loan to CSMS for setting up of Ethanol plant.  
\* To provide loan to CSMS for setting up of Cogeneration plant.

7\* To provide working capital loan to CSMS for meeting their day to day requirement.

\* There is no scheme-wise ceiling limit and CSMS can avail loan from NCDC under any or all the schemes.

**BENEFITS UNDER THE SCHEME**

\* Setting up of new Ethanol plants will enable the CSMS to switch between production of sugar and Ethanol based on the market scenario and will improve the financial position of the CSMS by balancing the supply and demand.

\* The CSMS who will get Ethanol loan from NCDC under this scheme can avail interest subvention @6% per annum or 50% of the rate of interest charged by NCDC whichever is lower..



\* Setting up of new cogeneration power plant will give additional revenue to the CSMS.

\* CSMS will have easy access to avail working capital loan from NCDC without any hindrance.

**ELIGIBILITY UNDER THE SCHEME**

\* All the CSMS are eligible to avail loan under this scheme.

\* CSMS who are eligible under NCDC direct fundin;; guidelines will be provided loan directly.

\* The CSMS, which are not eligible under direct funding guidelines of NCDC would be provided loan through State Government.

**FUNDING PATTERN OF NCDC LOAN**

\* NCDC will provide term loan upto 90% of the project cost for Ethanol project subject to viability of the project.

\* 10% of the Project cost will be borne by the CSM.

\* NCDC will provide working capital loan upto 75% of the peak level sugar stock.

\* CSM will have the option of choosing the floating rate of interest on NCDC loans.

**PROCESS OF SUBMISSION OF LOAN APPLICATION**

\* Loan application form is available online at <https://www.ncdc.in>

\* The loan application complete in all respect may be submitted in any of the NCDC Regional oPices across the country or at NCDC Head OPice, New Delhi. The detail of NCDC Regional oPices is available at NCDC website at <https://www.ncdc.in> ♦

## दिल्ली में आयोजित भारत सरकार के एनसीसीटी राष्ट्रीय वर्कशॉप में शामिल हुए छत्तीसगढ़ के पत्रकार सोमेश पटेल



प्रायोज्यर संवावदाता < बई दिल्ली  
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सीजीओ काम्प्लेक्स, टैगोर चैंबर, स्कोप कन्वेंशन सेंटर, स्कोप कॉम्प्लेक्स में सहकारिता मंत्रालय, भारत सरकार के सहयोग से एनसीसीटी द्वारा सहकारिता क्षेत्र के लिए नई पहल, योजनाओं और उपलब्धियों पर आउटरीच और प्रसार कार्यशाला पर राष्ट्रीय स्तर की कार्यशाला आयोजित की गई। जिसमें विभाग के बड़े अधिकारियों व अलग अलग राज्यों से आये पत्रकारों ने भाग लिया। कार्यक्रम अत्यंत सफल रहा। वहीं छत्तीसगढ़ के वरिष्ठ पत्रकार भी भारत सरकार के एनसीसीटी कार्यक्रम में शामिल हुए। इस कार्यक्रम में शामिल होने के लिए भारत के अलग-अलग राज्यों से पत्रकार पहुंचे, छत्तीसगढ़, उड़ीसा, झारखंड जम्मू-कश्मीर, पंजाब, चंडीगढ़ हरियाणा अरुणाचल प्रदेश सिक्किम, असम सर्व प्रथम राष्ट्रीय सहकारिता प्रशिक्षण परिषद के सचिव मोहन कुमार मिश्रा ने सभी अतिथियों का स्वागत किया। उसके बाद

परिचय हुआ और फिर देश की शान अशोक स्तंभ व बुके भेंटरकर मुख्य अतिथियों का स्वागत किया गया। सत्र के मुख्य अतिथि संयुक्त सचिव एवं प्रबंध निदेशक आईएसएस ज्ञानेश कुमार ने कहा कि भारत में 8.5 लाख सहकारी समितियां हैं और 30 करोड़ सदस्य हैं। इनसे जुड़े लोग अमीर लोग नहीं हैं बल्कि ग्रामीण क्षेत्रों से जुड़े गरीब लोग हैं जिन्हें मार्ग दर्शन की जरूरत है। प्रधानमंत्री ने 6 जुलाई 2021 को नया मंत्रालय बनाकर उसमें 30 करोड़ लोगों को मुख्य धारा से जोड़ने का आह्वान किया तो केंद्रीय मंत्री अमित शाह के साथ काम करने का सहकारिता से जुड़े लोगों को सौभाग्य प्राप्त हुआ। हर मीटिंग में उनसे कुछ न कुछ सीखने को मिला। उन्होंने कहा कि हमारा उद्देश्य है कि योजनाओं का लाभ समितियों के प्राथमिक सदस्य तक पहुंचे। जो लाभ समितियों को हो वह बराबर- बराबर बटे। यदि प्राथमिक समितियां लाभ कमाएंगी वे तभी सहकारिता आगे बढ़ेगी। मोहन कुमार मिश्रा ने कहा समीक्षा बैठक के दौरान, केंद्रीय गृह मंत्री और

सहकारिता मंत्री अमित शाह ने निर्देश दिया कि सीआरसीएस कार्यालय द्वारा आयोजित की जाने वाली प्रतियोगिताओं के माध्यम से पोर्टल के बेहतर उपयोग और बेहतर विश्लेषण के लिए युवाओं को भी शामिल किया जाना चाहिए। कम्प्यूटरीकरण परियोजना नए एमएससीएस के पंजीकरण में काफी मदद करेगी और मौजूदा एमएससीएस के काम करने की सुविधा प्रदान करेगी इस कार्यक्रम में वरिष्ठ अतिथि के रूप में शामिल होने पीआईबी के एडीजी राजकुमार, सचिव गणेश कुमार, डायरेक्टर डॉ. गोपाल स्वामी, डिप्टी डायरेक्टर सुचेता शर्मा, डॉ. राकेश मल्होत्रा, सलाहकार प्रमोद माथुर, डीडी जितेंद्र पारीक, एक्सिक्यूटिव डायरेक्टर डॉ. अशोक पिह्लई, डिप्टी सेक्रेटरी कपिल मीना, सलाहकार शालिनी तिवारी, डायरेक्टर दिनेश वर्मा, डीडीजी राकेश कुमार, डायरेक्टर शुगर गिरिराज अग्निहोत्री, डिप्टी सेक्रेटरी अनिल कुमार सिंह, डिप्टी कमिश्नर जितेंद्र नागर, संयुक्त सचिव आलोक अग्रवाल, एडिशनल सेक्रेटरी विजय कुमार पहुंचे।

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## Workshop on New Initiatives, Schemes and Achievements for Cooperative Sector held

■ Staff Reporter

RAIPUR, June 11

A NATIONAL-LEVEL 'Outreach and Dissemination Workshop on New Initiatives, Schemes and Achievements for Cooperative Sector', was organised by the National Cooperative Training Council (NCTC) in association with the Ministry of Cooperation, Government of India, senior officers of the department and journalists from various states including Somesh Patel from Chhattisgarh attended the programme at the Tagore Chamber, SCOPE Convention Centre in New Delhi.

The event commenced with a warm welcome extended by Mohan Kumar Mishra, Secretary of NCTC, who introduced the distinguished guests. The chief guests were honored with the presentation of the national emblem, Ashok Stambh, and bouquets. During the session, the Joint Secretary and Managing Director, IAS Gyanesh Kumar, highlighted that India has 8.5 lakh cooperative societies with 30 crore members, mostly comprising individuals from rural areas who require guidance and support. He mentioned about the goal of ensuring equal distribution of scheme benefits among primary committee members for cooperative progress.

Mishra further revealed that Union Home Minister and Cooperation Minister Amit Shah



Somesh Patel from Chhattisgarh receiving the certificate.

emphasised the involvement of youth in utilising and analysing the portal effectively. Competitions organised by the CRCS office would facilitate this, along with the computerisation project aiding new MSCS registrations and the functioning of existing ones.

The event was graced by several esteemed guests, including PIB's ADG Rajkumar, Secretary Ganesh Kumar, Director Dr Gopal Swami, Deputy Director Sucheta Sharma, Dr Rakesh Malhotra, Advisor Pramod Mathur, DD Jitendra Pareek, Executive Director Dr Ashok Pillai, Deputy Secretary Kapil Meena, Advisor Shalini Tiwari, Director Dinesh Verma, DDG Rakesh Kumar, Director Sugar Giriraj Agnihotri, Deputy Secretary Anil Kumar Singh, Deputy Commissioner Jitendra Nagar, Joint Secretary Alok Agarwal, and Additional Secretary Vijay Kumar.



तेयरी

केंद्रीय सहकारिता सचिव बोले, आने वाला समय सहकारिता का

# रिटेल मार्केट में भी उतरेंगी पैक्स समितियां, बढ़ाएंगी व्यापार

विनोद मुसन

देहरादून। केंद्र सरकार ने 'सहकार से समृद्धि' के विजन को सकार करने की दिशा में पांच महत्वपूर्ण निर्णय लिए हैं। इसके तहत पैक्स समितियों को रिटेल बाजार में उतारा जाएगा। इसके अलावा स्थानीय समितियों को प्रधानमंत्री किसान समृद्धि केंद्रों के दायरे में लाना जाएगा। प्राथमिक कृषि ऋण समितियों के कार्य क्षेत्रों में विस्तार किया जाएगा।

इस संबंध में केंद्रीय सहकारिता सचिव जगेश कुमार ने अमर उजाला से विशेष बातचीत में बताया कि आने

## जैविक उर्वरक के विपणन से जुड़ेंगी पैक्स

पैक्स समितियों को जैविक उर्वरकों, विशेष रूप से फर्मेंटेड जैविक खाद, तरल फर्मेंटेड जैविक खाद, फ्रैक्टेड समृद्ध जैविक खाद के विपणन से जोड़ा जाएगा। उर्वरक विभाग को मार्केट डेवलपमेंट अिसस्टेंस योजना के तहत उर्वरक कंपनियों छोटे ग्रामीण-ऑर्गेनिक उत्पादकों के लिए एक एग्रीगटर के रूप में कार्य कर अंतिम उत्पाद का विपणन करेंगी। इस आपूर्ति और विपणन मूल्यल में खुदरा विक्रेताओं के रूप में पैक्स को भी शामिल किया जाएगा। बताया, उर्वरक और कीटनाशकों के लिहकाव के लिए पैक्स को ड्रोन उपकरणों के रूप में भी कार्यरत किया जा सकेगा। साथ ही ड्रोन का उपयोग संपत्ति सर्वेक्षण के लिए भी किया जा सकता है।

वाला समय सहकारिता का है। वर्तमान में देश में एक लाख एक हजार 285 सहकारी समितियों से 13 करोड़ से अधिक लोग जुड़े हैं। इसी तरह से तेयरी के क्षेत्र में एक लाख 38 हजार 347

समितियां पंजीकृत हैं, इन समितियों में देश में एक लाख एक हजार 285 करोड़ लोग जुड़े हैं। वहीं, 24 हजार 912 समितियां मछली पालन के क्षेत्र में कार्य कर रही हैं, इनसे 38 लाख लोग जुड़े हैं। बताया,

## 'सहकार से समृद्धि' के विजन को आगे बढ़ाएंगी सरकार : जगेश

आने वाले पांच वर्षों में सभी समितियों की संख्या को दोगुना करने का लक्ष्य रखा गया है। केंद्रीय सचिव ने बताया कि देशभर में लगभग एक लाख प्राथमिक कृषि ऋण सहकारी समितियां हैं, जो बैंकिंग पर उर्वरक खुदरा विक्रेता के रूप में कार्य नहीं कर रही हैं।

कहा, ऐसी प्राथमिक कृषि ऋण समितियों (पैक्स) को पहचान को बढ़ाएंगी और उन्हें चरणबद्ध तरीके से बैंक विक्रेता के रूप में कार्य करने के

लिए प्रोत्साहित किया जाएगा। उन्होंने बताया, जो पैक्स समितियां अभी प्रधानमंत्री किसान समृद्धि केंद्रों (पीएमकेएसके) के रूप में कार्य नहीं कर रही हैं, उन्हें इनके दायरे में लाना जाएगा।

बताया, इन महत्वपूर्ण निर्णयों से प्राथमिक कृषि ऋण समितियों के कार्य क्षेत्रों में विस्तार होगा, जिससे उनकी आय में वृद्धि होगी। इसके साथ ही ग्रामीण क्षेत्रों में रोजगार के भी अवसर बढ़ेंगे। किसानों को उर्वरक, कीटनाशक, बीज और कृषि मशीनरी स्थानीय स्तर पर ही उपलब्ध हो सकेगी।

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**ఇంటిటబ్**

**బుధవారం 14-06-2023**

# ఆర్థిక స్వాల్ంబన దిశగా సహకార సంస్థలు...

**కేంద్ర సహకార మంత్రిత్వ శాఖ కేంద్ర కేబినెట్ ఆమోదం...  
మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్...**

కరీంనగర్ (ఇంద్రప్రభ): కేంద్ర ప్రభుత్వం ప్రవేశపెట్టనున్న సంస్కరణలు, సహకార సంస్థలను ఆర్థిక స్వాల్ంబన దిశగా బలోపేతం చేయనున్నాయని ప్రొఫెసర్ శ్రీనివాస్ తెలిపారు. కరీంనగర్ లో మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్ మాట్లాడుతూ కేంద్ర సహకార మంత్రిత్వ శాఖ, కేంద్ర కేబినెట్ ఆమోదిత ప్రతిపాదిత విధానాల ద్వారా సహకార సంస్థలలో నిర్వహణ, వ్యాపార సామర్థ్యం పెంపుకు, అవసరమగు మౌళిక సదుపాయాలు కల్పించనుందన్నారు. ఇటీవల జరిగిన జాతీయ సదస్సులో కేంద్ర ప్రభుత్వం తీసుకున్న నిర్ణయాలు వారు ఆమోదించిన పథకాల గురించి కేంద్ర ప్రభుత్వ అధికారులు వివరించినట్లు తెలిపారు. అధిక శాతం వ్యవసాయ అనుబంధ పరిశ్రమలను పటిష్ట పరచుటకు, పూర్తి స్థాయిలో యాంత్రికరణ కల్పించాలని నిర్ణయించారు. పేర్కొన్నారు. ఇందులో భాగంగా 6,3000 సంఘాలలో కంప్యూటరీకరణ చెయ్యడంతో పాటు, రైతుకు భరోసా ఇచ్చే విధముగా సహకార సంఘం అన్ని రకాల సేవలు అందించే సామర్థ్యం పెంపుకు కేంద్రం సహకార చట్టం అమలుకు సంబంధించి అనేక నియమ నిబంధనలను రాష్ట్ర ప్రభుత్వాలకు సూచించడం జరిగిందన్నారు. ఈ పథకాల అమలుకు 1,67,127 కోట్ల రూపాయలు కేటాయింపుకు కేంద్రం

అనుమతి ఇచ్చిందన్నారు. సహకార సంస్థల కంప్యూటరీకరణకు 2,516 కోట్ల బడ్జెట్ ను ఆమోదించిందని, రానున్న 5 సంవత్సరాలలో 1,24,359 గ్రామ పంచాయతీల్లో మల్టీ పర్పస్ వ్యవసాయ సహకార సంస్థలను ఏర్పాటు చేయాలని నాబార్డ్, %చీజిజి% లను ఆదేశించడం జరిగిందన్నారు. సహకార రంగంలో ఉన్న సహకార షుగర్ ఫ్యాక్టరీల సామర్థ్యం పెంపునకు కేంద్రం %చీజిజి%కి 1000కోట్లను గ్రాంట్ గా ఇవ్వడం జరిగిందని వెల్లడించారు. షుగర్ ఫ్యాక్టరీలలో ఎతనాల్ ప్లాంట్, కోజినరేషన్ ప్లాంట్ లు ఏర్పాటుకి ఈ గ్రాన్ట్ ను లోన్ రూపంలో ఇవ్వడం జరుగుతుందని పేర్కొన్నారు. విత్తనాలు, ఆర్గానిక్, ఎగుమతుల రంగాలలో 3జాతీయ సహకార సమాఖ్యల ఏర్పాటు సంసిద్ధతకు కేంద్రం అనుమతి ఇచ్చిందని, ఆహార భద్రత కోసం సహకార రంగంలో ప్రపంచలోనే పెద్దదైన ధాన్యా భాండాగారం ఏర్పాటుకు కేంద్రం సంసిద్ధత వ్యక్తం చేసిందన్నారు. కేంద్ర స్థాయిలో సహకార సంస్థల స్వాల్ంబన కోసం వివిధ మంత్రిత్వ శాఖల సమన్వయంతో ప్రధాన మంత్రి అధ్యక్షతన కేంద్ర సహకార మంత్రిత్వ శాఖ వివిధ పథకాల అమలుకు కొన్ని కీలక నిర్ణయాలు



తీసుకుందన్నారు. పథకాల వివరాలు, వ్యవసాయ మౌళిక సదుపాయాలు నిధి, వ్యవసాయ ఉత్పత్తుల మార్కెటింగ్, మౌళిక సదుపాయాలు, వ్యవసాయ అనుబంధ పరిశ్రమలు యాంత్రికరణ, ప్రధాన మంత్రి సూక్ష్మ ఆహార ప్రాసెసింగ్, ప్రధాన మంత్రి మత్స్య సంపద పథకం, జాతీయ పాడి పరిశ్రమ అభివృద్ధి పథకం, పాడి పరిశ్రమ మౌళిక సదుపాయాల కల్పన, ప్రధాన మంత్రి కిసాన్ సంపద పథకం అమలుకు సంబంధించి అనేక నిర్ణయాలు తీసుకుందని ప్రొఫెసర్ శ్రీనివాస్ వివరించారు.



గురువారం | 15-06-2023

# బెస్ట్ వాయిస్

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## ఆర్థిక స్థాయిలంబన దిశగా సహకార సంస్థలు

**కేంద్ర సహకార మంత్రిత్వ శాఖ  
కేంద్ర కేబినెట్ ఆమోదం...  
మీడియా సమావేశంలో  
ప్రాఫెసర్ శ్రీనివాస్...**

బెస్ట్ వాయిస్, కరీంనగర్: కేంద్ర ప్రభుత్వం ప్రవేశ పెట్టనున్న సంస్కరణలు, సహకార సంస్థలను ఆర్థిక స్థాయిలంబన దిశగా బలోపేతం చేయనున్నాయని ప్రొఫెసర్ శ్రీనివాస్ తెలిపారు. కరీంనగర్ లో మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్ మాట్లాడుతూ కేంద్ర సహకార మంత్రిత్వ శాఖ, కేంద్ర కేబినెట్ ఆమోదిత ప్రతిపాదిత విధానాల ద్వారా సహకార సంస్థలలో నిర్వహణ, వ్యాపార సామర్థ్యం పెంపుకు, అవసరమగు మౌళిక సదుపాయాలు కల్పించనుందన్నారు. ఇటీవల జరిగిన జాతీయ సదస్సులో కేంద్ర ప్రభుత్వం తీసుకున్న నిర్ణయాలు వారు ఆమోదించిన పథకాల గురించి కేంద్ర ప్రభుత్వ అధికారులు వివరించినట్లు తెలిపారు. అధిక శాతం వ్యవసాయ అనుబంధ పరిశ్రమలను పటిష్ట పరచుటకు, పూర్తి స్థాయిలో యాంత్రీకరణ కల్పించాలని నిర్ణయించారు.



చ్చారాని పేర్కొన్నారు. ఇందులో భాగంగా 6,3000 సంఘాలలో కంప్యూటరీకరణ చెయ్యడంతో పాటు, రైతుకు భరోసా ఇచ్చే విధముగా సహకార సంఘం అన్నిరకాల సేవలు అందించే సామర్థ్యం పెంపుకు కేంద్రం సహకార చట్టం అమలుకు సంబంధించి అనేక నియమ నిబంధనలను రాష్ట్ర ప్రభుత్వాలకు సూచించడం జరిగిందన్నారు. ఈ పథకాల అమలుకు 1,67,127 కోట్ల రూపాయలు కేటాయింపుకు కేంద్రం అనుమతి ఇచ్చిందన్నారు. సహకార సంస్థల కంప్యూటరీకరణకు 2,516 కోట్ల బడ్జెట్ ను ఆమోదించిందని,

రాసున్న 5 సంవత్సరాలలో 1,24,359 గ్రామ పంచాయతీల్లో మల్టీ పర్పస్ వ్యవసాయ సహకార సంస్థలను ఏర్పాటు చేయాలని నాబార్డ్, NCDC లను ఆదేశించడం జరిగిందన్నారు. సహకార రంగంలో ఉన్న సహకార షుగర్ ఫ్యాక్టరీల సామర్థ్యం పెంపునకు కేంద్రం NCDCకి 1000 కోట్లను గ్రాంట్ గా ఇవ్వడం జరిగిందని వెల్లడించారు. షుగర్ ఫ్యాక్టరీలలో ఎతనాల్ ప్లాంట్, కోజీనరేషన్ ప్లాంట్ లు ఏర్పాటుకి ఈ గ్రాంట్ ను లోన్ రూపంలో ఇవ్వడం జరుగుతుందని పేర్కొన్నారు. విత్తనాలు, ఆర్గానిక్, ఎగుమతుల రంగాలలో

3 జాతీయ సహకార సమాఖ్యల ఏర్పాటు సంసిద్ధతకు కేంద్రం అనుమతి ఇచ్చిందని, ఆహార భద్రత కోసం సహకార రంగంలో ప్రపంచంలోనే పెద్దదైన ధాన్యాభాండాగారం ఏర్పాటుకు కేంద్రం సంసిద్ధత వ్యక్తం చేసిందన్నారు. కేంద్ర స్థాయిలో సహకార సంస్థల స్థాయిలంబన కోసం వివిధ మంత్రిత్వ శాఖల సమన్వయంతో ప్రధాన మంత్రి అధ్యక్షతన కేంద్ర సహకార మంత్రిత్వ శాఖ వివిధ పథకాల అమలుకు కొన్ని కీలక నిర్ణయాలు తీసుకుందన్నారు. పథకాల వివరాలు, వ్యవసాయ మౌళిక సదుపాయాలు నిధి, వ్యవసాయ ఉత్పత్తుల మార్కెటింగ్, మౌళిక సదుపాయాలు, వ్యవసాయ అనుబంధ పరిశ్రమలు యాంత్రీకరణ, ప్రధాన మంత్రి సూక్ష్మ ఆహార ప్రాసెసింగ్, ప్రధాన మంత్రి మత్స్య సంపద పథకం, జాతీయ పాడి పరిశ్రమ అభివృద్ధి పథకం, పాడి పరిశ్రమ మౌళిక సదుపాయాల కల్పన, ప్రధాన మంత్రి కిసాన్ సంపద పథకం అమలుకు సంబంధించి అనేక నిర్ణయాలు తీసుకుందని ప్రొఫెసర్ శ్రీనివాస్ వివరించారు.

# సూర్య

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## ఆర్థిక స్వాలంబన దిశగా సహకార సంస్థలు

### ప్రాఫెసర్ శ్రీనివాస్ కేంద్ర సహకార మంత్రిత్వ శాఖ కేంద్ర కేబినెట్ ఆమోదం

#### సూర్య కరీంనగర్ ప్రతినిధి

కేంద్ర ప్రభుత్వం ప్రవేశపెట్టనున్న సంస్కరణలు, సహకార సంస్థలను ఆర్థిక స్వాలంబన దిశగా బలోపేతం చేయనున్నాయని ప్రాఫెసర్ శ్రీనివాస్ తెలిపారు. కరీంనగర్ లో మీడియా సమావేశంలో ప్రాఫెసర్ శ్రీనివాస్ మాట్లాడుతూ కేంద్ర సహకార మంత్రిత్వ శాఖ, కేంద్ర కేబినెట్ ఆమోదిత ప్రతిపాదిత విధానాల ద్వారా సహకార సంస్థలలో నిర్వహణ, వ్యాపార సామర్థ్యం పెంపుకు, అవసరమగు మౌళిక సదుపాయాలు కల్పించనుందన్నారు. ఇటీవల జరిగిన జాతీయ సదస్సులో కేంద్ర ప్రభుత్వం తీసుకున్న నిర్ణయాలు వారు ఆమోదించిన పథకాల గురించి కేంద్ర ప్రభుత్వ అధికారులు వివరించినట్లు తెలిపారు. ఆర్థిక శాతం వ్యవసాయ అనుబంధ పరిశ్రమలను పటిష్ట పరచుటకు, పూర్తి స్థాయిలో యాంత్రికరణ కల్పించాలని నిర్ణయించారని పేర్కొన్నారు. ఇందులో భాగంగా 6,3000 సంఘాలలో కంప్యూటరీకరణ చెయ్యడంతో పాటు, రైతుకు భరోసా ఇచ్చే విధముగా సహకార సంఘం అన్ని రకాల సేవలు అందించే సామర్థ్యం పెంపుకు కేంద్రం సహకార చట్టం అమలుకు సంబంధించి

అనేక నియమ నిబంధనలను రాష్ట్ర ప్రభుత్వాలకు సూచించడం జరిగిందన్నారు. ఈ పథకాల అమలుకు 1,67,127 కోట్ల రూపాయలు కేటాయింపుకు కేంద్రం అనుమతి ఇచ్చిందన్నారు. సహకార సంస్థల కంప్యూటరీకరణకు 2,516 కోట్ల బడ్జెట్ ను ఆమోదించిందని, రానున్న 5 సంవత్సరాలలో 1,24,359 గ్రామ పంచాయతీల్లో మల్టీ పర్పస్ వ్యవసాయ సహకార సంస్థలను ఏర్పాటు చేయాలని నాబార్డ్, NCDC లను ఆదేశించడం జరిగిందన్నారు. సహకార రంగంలో ఉన్న సహకార షుగర్ ఫ్యాక్టరీల సామర్థ్యం పెంపునకు కేంద్రం %చీజణజ%కి 1000కోట్లను గ్రాంట్ గా ఇవ్వడం జరిగిందని వెల్లడించారు. షుగర్ ఫ్యాక్టరీలలో ఎతనాల్ ప్లాంట్, కోజనరేషన్ ప్లాంట్ లు ఏర్పాటుకి ఈ గ్రాంట్ ను లోన్ రూపంలో ఇవ్వడం జరుగుతుందని పేర్కొన్నారు. కేంద్ర స్థాయిలో సహకార సంస్థల స్వాలంబన కోసం వివిధ మంత్రిత్వ శాఖల



సమన్వయంతో ప్రధాన మంత్రి అధ్యక్షతన కేంద్ర సహకార మంత్రిత్వ శాఖ వివిధ పథకాల అమలుకు కొన్ని కీలక నిర్ణయాలు తీసుకుందన్నారు. పథకాల వివరాలు, వ్యవసాయ మౌళిక సదుపాయాలు నిధి, వ్యవసాయ ఉత్పత్తుల మార్కెటింగ్, మౌళిక సదుపాయాలు, వ్యవసాయ అనుబంధ పరిశ్రమలు యాంత్రికరణ, ప్రధాన మంత్రి సూక్ష్మ ఆహార ప్రాసెసింగ్, ప్రధాన మంత్రి మత్స్య సంపద పథకం, జాతీయ పాడి పరిశ్రమ అభివృద్ధి పథకం, పాడి పరిశ్రమ మౌళిక సదుపాయాల కల్పన, ప్రధాన మంత్రి కిసాన్ సంపద పథకం అమలుకు సంబంధించి అనేక నిర్ణయాలు తీసుకుందని ప్రా.పె. సర్ శ్రీనివాస్ వివరించారు.

20, 3

పాలిత

సూర్య

ముత్తారం

విచ్చలవిడిగా

స్తున్నారు. పట్టి

# ఆర్థిక స్వాల్ంబన దిశగా సహకార సంస్థలు

**కేంద్ర సహకార మంత్రిత్వ శాఖ కేంద్ర కేబినెట్ ఆమోదం... మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్...**



ందని వెల్లడించారు. షుగర్ ఫ్యాక్టరీలలో ఎతనాల్ ప్లాంట్,కోజనరేషన్ ప్లాంట్ లు ఏర్పాటుకి ఈ గ్రాన్ట్ సు లోన్ రూపంలో ఇవ్వడం జరుగుతుందని పేర్కొన్నారు.విత్తనాలు, అర్ధానిక, ఎగుమతుల రంగాలలో కిజాతీయ సహకార సమాఖ్యల ఏర్పాటు సంసిద్ధతకు కేంద్రం అనుమతి ఇచ్చిందని, ఆహార భద్రత కోసం సహకార రంగంలో ప్రపంచలోనే పెద్దదైన ధాన్యా భాండాగారం ఏర్పాటుకు కేంద్రం సంసిద్ధత వ్యక్తం చేసిందన్నారు.కేంద్ర స్థాయిలో సహకార సంస్థల స్వాల్ంబన కోసం వివిధ మంత్రిత్వ శాఖల సమన్వయంతో ప్రధాన మంత్రి అధ్యక్షతన కేంద్ర సహకార మంత్రిత్వ శాఖ వివిధ పథకాల అమలుకు కొన్ని కీలక నిర్ణయాలు తీసుకుందన్నారు. పథకాల వివరాలు, వ్యవసాయ మౌళిక సదుపాయాలు నిధి, వ్యవసాయ ఉత్పత్తుల మార్కెటింగ్, మౌళిక సదుపాయాలు, వ్యవసాయ అనుబంధ పరిశ్రమలు యాంత్రిక కరణ, ప్రధాన మంత్రి సూక్ష్మ ఆహార ప్రాసేసింగ్, ప్రధాన మంత్రి మత్స్య సంపద పథకం, జాతీయ పాడి పరిశ్రమ అభివృద్ధి పథకం, పాడి పరిశ్రమ మౌళిక సదుపాయాల కల్పన, ప్రధాన మంత్రి కిసాన్ సంపద పథకం అమలుకు సంబంధించి అనేక నిర్ణయాలు తీసుకుందని ప్రొఫెసర్ శ్రీనివాస్ వివరించారు.

దిగుమతిమీడి.జూన్ 14(విజన్ ఆంధ్ర): కేంద్ర ప్రభుత్వం ప్రవేశపెట్టనున్న సంస్కరణలు,సహకార సంస్థలను ఆర్థిక స్వాల్ంబన దిశగా బలోపేతం చేయనున్నాయని ప్రొఫెసర్ శ్రీనివాస్ తెలిపారు. దిగుమతి మామిడిలో మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్ మాట్లాడుతూ కేంద్ర సహకార మంత్రిత్వ శాఖ, కేంద్ర కేబినెట్ ఆమోదిత ప్రతిపాదిత విధానాల ద్వారా సహకార సంస్థలలో నిర్వహణ, వ్యాపార సామర్థ్యం పెంపుకు, అవసరమగు మౌళిక సదుపాయాలు కల్పించనుందన్నారు. ఇటీవల జరిగిన జాతీయ సదస్సులో కేంద్ర ప్రభుత్వం తీసుకున్న నిర్ణయాలు వారు ఆమోదించిన పథకాల గురించి కేంద్ర ప్రభుత్వ అధికారులు వివరించినట్లు తెలిపారు.ఆధిక శాతం వ్యవసాయ అనుబంధ పరిశ్రమలను పదిష్ట పరచుటకు, వూర్తి స్థాయిలో యాంత్రికరణ కల్పించాలని నిర్ణయించారని పేర్కొన్నారు.ఇందులో భాగంగా 6,3000 సంఘాలలో

కంప్యూటరీకరణ చెయ్యడంతో పాటు, రైతుకు భరోసా ఇచ్చే విధముగా సహకార సంఘం అన్ని రకాల సేవలు అందించే సామర్థ్యం పెంపుకు కేంద్రం సహకార చట్టం అమలుకు సంబంధించి అనేక నియమ నిబంధనలను రాష్ట్ర ప్రభుత్వాలకు సూచించడం జరిగిందన్నారు. ఈ పథకాల అమలుకు 1,67,127 కోట్ల రూపాయలు కేటాయింపుకు కేంద్రం అనుమతి ఇచ్చిందన్నారు. సహకార సంస్థల కంప్యూటరీకరణకు 2,516 కోట్ల బడ్జెట్ ను ఆమోదించిందని, రానున్న ఏసంవత్సరాలలో 1,24,359 గ్రామ పంచాయతీల్లో మళ్ళీ వర్కస్ వ్యవసాయ సహకార సంస్థలను ఏర్పాటు చేయాలని నాబార్డ్,ఎన్ సి డి సి లను ఆదేశించడం జరిగిందన్నారు.సహకార రంగంలో ఉన్న సహకార షుగర్ ఫ్యాక్టరీల సామర్థ్యం పెంపునకు కేంద్రం ఎన్ సి డి సి కి 1000కోట్లను గ్రాంట్ గా ఇవ్వడం జరిగి

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మన తెలంగాణ  
తెలంగాణ ప్రజల మాటలు

# ఆర్థిక స్వావలంబన దిశగా సహకార సంస్థలు



\* కేంద్ర సహకార మంత్రిత్వ శాఖ కేంద్ర కేబినెట్ ఆమోదం  
\* మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్

మన తెలంగాణ/చిగురుమామిడి : కేంద్ర ప్రభుత్వం ప్రవేశపెట్టనున్న సంస్కరణలు, సహకార సంస్థలను ఆర్థిక స్వావలంబన దిశగా బలోపేతం చేయనున్నారని ప్రొఫెసర్ శ్రీనివాస్ తెలిపారు. చిగురుమామిడిలో మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్ మాట్లాడుతూ కేంద్ర సహకార మంత్రిత్వ శాఖ, కేంద్ర కేబినెట్ ఆమోదిత ప్రతిపాదిత విధానాల ద్వారా సహకార సంస్థలలో నిర్వహణ, వ్యాపార సామర్థ్యం పెంపునకు, అవసరమగు మౌళిక సదుపాయాలు కల్పించనుందన్నారు. ఇటీవల జరిగిన జాతీయ సదస్సులో కేంద్ర ప్రభుత్వం తీసుకున్న నిర్ణయాలు వారు ఆమోదించిన పథకాల గురించి కేంద్ర ప్రభుత్వ అధికారులు వివరించినట్లు తెలిపారు. అధిక శాతం వ్యవసాయ అనుబంధ పరిశ్రమలను పటిష్ట పరుచుటకు పూర్తి స్థాయిలో యాంత్రికరణ కల్పించాలని నిర్ణయించారని పేర్కొన్నారు. ఇందులో భాగంగా 63000 సంఘాలలో కంప్యూటరీకరణ చేయడంతో పాటు, రైతుకు భరోసా ఇచ్చే విధంగా సహకార సంఘం అన్ని రకాల సేవలు అందించే సామర్థ్యం పెంపునకు కేంద్రం సహకార చట్టం అమలుకు సంబంధించి అనేక నియమ నిబంధనలను రాష్ట్ర ప్రభుత్వాలకు సూచించడం జరి

గిందన్నారు. ఈ పథకాల అమలుకు 1,67,127 కోట్ల రూ.ల కేటాయింపునకు కేంద్ర అనుమతి ఇచ్చిందన్నారు. సహకార సంస్థల కంప్యూటరీకరణకు 2,516 కోట్ల బడ్జెట్ను ఆమోదించిందని, రానున్న 5 సంవత్సరాలలో 1,24,359 గ్రామ పంచాయతీల్లో మల్టీపర్పస్ వ్యవసాయ సహకార సంస్థలను ఏర్పాటు చేయాని నాబార్డ్, ఎన్సిడిసీలను ఆదేశించడం జరిగిందన్నారు.

సహకార రంగంలో ఉన్న సహకార షుగర్ ఫ్యాక్టరీల సామర్థ్యం పెంపునకు కేంద్రం ఎన్సిడిసీకి 1000 కోట్లను గ్రాంట్ గా ఇవ్వడం జరిగిందని చెప్పడం చారు. షుగర్ ఫ్యాక్టరీలలో ఎతనా ల్ ప్లాంట్, కో జనరేషన్ ప్లాంట్లు ఏర్పాటుకు ఈ గ్రాంట్ను లోన్ రూపంలో ఇవ్వడం జరుగుతుందని పేర్కొన్నారు. విత్తనాలు, ఆర్గానిక్, ఎగుమతుల రంగాల లో మూడు జాతీయ సహకార సమాఖ్యల ఏర్పాటు సంసిద్ధతకు కేంద్రం అనుమతి ఇచ్చిందని, ఆహార భద్రత కోసం సహకార రంగంలో ప్రపంచంలోనే పెద్దదైన ధాన్యాభాండాగారం ఏర్పాటుకు కేంద్రం సంసిద్ధత వ్యక్తం చేసిందన్నారు. కేంద్ర స్థాయిలో సహకార సంస్థల స్వావలంబన కోసం వివిధ మంత్రిత్వ శాఖల సమన్వయంతో ప్రధాన మంత్రి అధ్యక్షతన కేంద్ర సహకార మంత్రిత్వ శాఖ వివిధ పథకాల అమలుకు కొన్ని కీలక నిర్ణయాలు తీసుకుందన్నారు. పథకాల వివరాలు, వ్యవసాయ మౌళిక సదుపాయాలు నిధి, వ్యవసాయ ఉత్పత్తుల మార్కెటింగ్, మౌళిక సదుపాయాలు, వ్యవసాయ అనుబంధ పరిశ్రమలు, యాంత్రికరణ, ప్రధాన మంత్రి సూక్ష్మ ఆహార ప్రొసెసింగ్, ప్రధాన మంత్రి మత్స్య సంపద పథకం సంబంధించి అనేక నిర్ణయాలు తీసుకుందని ప్రొఫెసర్ శ్రీనివాస్ వివరించారు.

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# ఆర్థిక స్థూలంబన దిశగా సహకార సంస్థలు

- కేంద్ర సహకార మంత్రిత్వ శాఖ కేంద్ర కేబినెట్ ఆమోదం
- మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్

**చిగురుమామిడి (పీఆర్పీ స్కూప్ ప్రతినిధి):**  
కేంద్ర ప్రభుత్వం ప్రవేశపెట్టనున్న సంస్కరణలు, సహకార సంస్థలను ఆర్థిక స్థూలంబన దిశగా బలోపేతం చేయనున్నాయని ప్రొఫెసర్ శ్రీనివాస్ తెలిపారు. చిగురు మామిడిలో మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్ మాట్లాడుతూ కేంద్ర సహకార మంత్రిత్వ శాఖ, కేంద్ర కేబినెట్ ఆమోదిత ప్రతిపాదిత విధానాల ద్వారా సహకార సంస్థలలో నిర్వహణ, వ్యాపార సామర్థ్యం పెంపుకు, అవసరమగు మౌళిక సదుపాయాలు కల్పించనుందన్నారు. ఇటీవల జరిగిన జాతీయ సదస్సులో కేంద్ర ప్రభుత్వం తీసుకున్న నిర్ణయాలు వారు ఆమోదించిన పథకాల గురించి కేంద్ర ప్రభుత్వ అధికారులు వివరించినట్లు తెలిపారు. అధిక శాతం వ్యవసాయ అనుబంధ పరిశ్రమలను పటిష్ట పరచుటకు, పూర్తి స్థాయిలో యాంత్రికీకరణ కల్పించాలని నిర్ణయించారాని పేర్కొన్నారు. ఇందులో భాగంగా 6,3000 సంఘాలలో కంప్యూటరీకరణ చెయ్యడంతో పాటు, రైతుకు భరోసా ఇచ్చే విధముగా సహకార సంఘం అన్ని రకాల సేవలు అందించే సామర్థ్యం పెంపుకు కేంద్రం సహకార చట్టం అమలుకు సంబంధించి అనేక నియమ నిబంధనలను రాష్ట్ర ప్రభుత్వాలకు సూచించడం జరిగిందన్నారు. ఈ పథకాల అమలుకు 1,67,127 కోట్ల రూపాయలు కేటాయింపుకు కేంద్రం అనుమతి ఇచ్చిందన్నారు. సహకార సంస్థల కంప్యూటరీకరణకు

2,516 కోట్ల బడ్జెట్ ను ఆమోదించిందని, రానున్న 5 సంవత్సరాలలో 1,24,359 గ్రామ పంచాయతీల్లో మల్టీ పర్పస్ వ్యవసాయ సహకార సంస్థలను ఏర్పాటు చేయాలని నాబార్డ్, %చీజులు% లను ఆదేశించడం జరిగిందన్నారు. సహకార రంగంలో ఉన్న సహకార షుగర్ ఫ్యాక్టరీల సామర్థ్యం పెంపునకు కేంద్రం %చీజులు%కి 1000 కోట్లను గ్రాంట్ గా ఇవ్వడం జరిగిందని వెల్లడించారు. షుగర్ ఫ్యాక్టరీలలో ఎతనాల్ ప్లాంట్, కోజనరేషన్ ప్లాంట్ లు ఏర్పాటుకి ఈ గ్రాంట్ ను లోన్ రూపంలో ఇవ్వడం జరుగుతుందని పేర్కొన్నారు. విత్తనాలు, ఆర్గానిక్, ఎగుమతుల రంగాలలో 3 జాతీయ సహకార సమాఖ్యల ఏర్పాటు సంసిద్ధతకు కేంద్రం అనుమతి ఇచ్చిందని, అహోర భద్రత కోసం సహకార రంగంలో ప్రపంచలోనే పెద్దదైన ధాన్యా భాండాగారం ఏర్పాటుకు కేంద్రం సంసిద్ధత వ్యక్తం చేసిందన్నారు. కేంద్ర స్థాయిలో సహకార సంస్థల స్థూలంబన కోసం వివిధ మంత్రిత్వ శాఖల సమన్వయంతో ప్రధాన మంత్రి అధ్యక్షతన కేంద్ర సహకార మంత్రిత్వ శాఖ వివిధ పథకాల అమలుకు కొన్ని కీలక నిర్ణయాలు తీసుకుందన్నారు. పథకాల వివరాలు, వ్యవసాయ మౌళిక సదుపాయాలు నిధి, వ్యవసాయ ఉత్పత్తుల మార్కెటింగ్, మౌళిక సదుపాయాలు, వ్యవసాయ అనుబంధ పరిశ్రమలు యాంత్రికీకరణ, ప్రధాన మంత్రి సూక్ష్మ అహోర ప్రాసేసింగ్, ప్రధాన మంత్రి మత్స్య సంపద పథకం,



జాతీయ పాడి పరిశ్రమ అభివృద్ధి పథకం, పాడి పరిశ్రమ మౌళిక సదుపాయాల కల్పన, ప్రధాన మంత్రి కిసాన్ సంపద పథకం అమలుకు సంబంధించి అనేక నిర్ణయాలు తీసుకుందని ప్రొఫెసర్ శ్రీనివాస్ వివరించారు.





# ఆర్థిక స్వాల్ంబన దిశగా సహకార సంస్థలు

- కేంద్ర సహకార మంత్రిత్వ శాఖ కేంద్ర కేబినెట్ ఆమోదం  
- మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్



కరీంనగర్(వాయిస్ న్యూస్)జూన్ 14

కేంద్ర ప్రభుత్వం ప్రవేశపెట్టనున్న సంస్కరణలు, సహకార సంస్థలను ఆర్థిక స్వాల్ంబన దిశగా బలోపేతం చేయనున్నాయని ప్రొఫెసర్ శ్రీనివాస్ తెలిపారు. కరీంనగర్ లో మీడియా సమావేశంలో ప్రొఫెసర్ శ్రీనివాస్ మాట్లాడుతూ కేంద్ర సహకార మంత్రిత్వ శాఖ, కేంద్ర కేబినెట్ ఆమోదిత ప్రతిపాదిత విధానాల ద్వారా సహకార సంస్థలలో నిర్వహణ, వ్యాపార సామర్థ్యం పెంపుకు, అవసరమగు మౌళిక సదుపాయాలు కల్పించనుందన్నారు. ఇటీవల జరిగిన జాతీయ సదస్సులో కేంద్ర ప్రభుత్వం తీసుకున్న నిర్ణయాలు వారు ఆమోదించిన పథకాల గురించి కేంద్ర ప్రభుత్వ అధికారులు వివరించినట్లు తెలిపారు. అధిక శాతం వ్యవసాయ అనుబంధ పరిశ్రమలను పటిష్ట పరచుటకు, హార్టి స్ట్రాయిలో యాంత్రికరణ కల్పించాలని నిర్ణయించారని పేర్కొన్నారు. ఇందులో భాగంగా 6,3000 సంఘాలలో కంప్యూటరీకరణ చెయ్యడంతో పాటు, రైతుకు భరోసా ఇచ్చే విధముగా సహకార సంఘం అన్ని రకాల

సేవలు అందించే సామర్థ్యం పెంపుకు కేంద్రం సహకార చట్టం అమలుకు సంబంధించి అనేక నియమ నిబంధనలను రాష్ట్ర ప్రభుత్వాలకు సూచించడం జరిగిందన్నారు. ఈ పథకాల అమలుకు 1,67,127 కోట్ల రూపాయలు కేటాయింపుకు కేంద్రం అనుమతి ఇచ్చిందన్నారు. సహకార సంస్థల కంప్యూటరీకరణకు 2,516 కోట్ల బడ్జెట్ ను ఆమోదించిందని, రానున్న 5 సంవత్సరాలలో 1,24,359 గ్రామ పంచాయతీల్లో మల్టీ పర్పస్ వ్యవసాయ సహకార సంస్థలను ఏర్పాటు చేయాలని నాబార్డ్, ఎన్ సీ డీసీ లను ఆదేశించడం జరిగిందన్నారు. సహకార రంగంలో ఉన్న సహకార షుగర్ ఫ్యాక్టరీల సామర్థ్యం పెంపుకు కేంద్రం ఎన్ సీ డీసీ కి 1000 కోట్లను గ్రాంట్ గా ఇవ్వడం జరిగిందని వెల్లడించారు. షుగర్ ఫ్యాక్టరీలలో ఎతనాల్ ప్లాంట్, కోజనరేషన్ ప్లాంట్ లు ఏర్పాటుకి ఈ గ్రాంట్ ను లోన్ రూపంలో ఇవ్వడం జరుగుతుందని పేర్కొన్నారు. విత్తనాలు, ఆర్గానిక్, ఎగుమతుల రంగాలలో 3 జాతీయ సహకార సమాఖ్యల ఏర్పాటు సంసిద్ధతకు కేంద్రం అనుమతి ఇచ్చిందని, ఆహార భద్రత కోసం సహకార రంగంలో ప్రపంచలోనే పెద్దదైన ధాన్యా భండాగారం ఏర్పాటుకు కేంద్రం సంసిద్ధత వ్యక్తం చేసిందన్నారు. కేంద్ర స్థాయిలో సహకార సంస్థల స్వాల్ంబన కోసం వివిధ మంత్రిత్వ శాఖల సమన్వయంతో ప్రధాన మంత్రి అధ్యక్షతన కేంద్ర సహకార మంత్రిత్వ శాఖ వివిధ పథకాల అమలుకు కొన్ని కీలక నిర్ణయాలు తీసుకుందన్నారు. పథకాల వివరాలు, వ్యవసాయ మౌళిక సదుపాయాలు నిధి, వ్యవసాయ ఉత్పత్తుల మార్కెటింగ్, మౌళిక సదుపాయాలు, వ్యవసాయ అనుబంధ పరిశ్రమలు యాంత్రి కరణ, ప్రధాన మంత్రి సూక్ష్మ ఆహార ప్రాసేసింగ్, ప్రధాన మంత్రి మత్స్య సంపద పథకం, జాతీయ పాడి పరిశ్రమ అభివృద్ధి పథకం, పాడి పరిశ్రమ మౌళిక సదుపాయాల కల్పన, ప్రధాన మంత్రి కిసాన్ సంపద పథకం అమలుకు సంబంధించి అనేక నిర్ణయాలు తీసుకుందని ప్రొఫెసర్ శ్రీనివాస్ వివరించారు అని అన్నారు

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Date	15/06/2023	Page no	-

## What is the massive grain storage plan the govt has unveiled, how it'll help farmers

India runs the world's largest food programme under the National Food Security Act, 2013, that covers about 81 crore people. Therefore, to ensure food security of a billion plus population, a robust network of foodgrain storage facilities becomes essential.

Written by **Harikishan Sharma**

New Delhi | Updated: June 15, 2023 18:26 IST



Wheat damaged by rain, at the Anaj Mandi in Punjab's Kharar in May. (Express photo by Jasbir Malhi)

The Union Cabinet recently approved the constitution of an Inter-Ministerial Committee (IMC) to facilitate the “world's largest grain storage plan in the cooperative sector”. What is the plan and how will it be implemented?

### Why does India need a grain storage plan?

India, the most populous country in the world, accounts for 18 per cent (1.4 billion) of the global population (7.9 billion). However, it accounts for only 11 per cent (160 million hectare) of the arable land (1,380 million hectare) in the world. Also, India runs the world's largest food programme under the National Food Security Act, 2013, that covers about 81 crore people. Therefore, to ensure food security of a billion plus population, a robust network of foodgrain storage facilities becomes essential. At present, India has a foodgrain storage capacity of 145 million metric tonnes (MMT) against the total food production of 311 MMT—leaving a gap of 166 MMT. In the absence of sufficient storage facilities, foodgrains are sometimes stored in the open, which results in damage.

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Journalist  
Page no

Odiya  
Bureau  
2

# ଓଡ଼ିଶା ଏକସପ୍ରେସ୍

ଭୁବନେଶ୍ୱର ଓ କେନ୍ଦ୍ରାପଡ଼ା ରୁ ଏକସପ୍ରେସ୍ ପ୍ରକାଶିତ  
ଭୁବନେଶ୍ୱର ୧୬ ଜୁନ୍, ୨୦୨୩, ଶୁକ୍ରବାର

**ପୃଷ୍ଠା: ୨**

## ସମବାୟ କ୍ଷେତ୍ରରେ ନୂତନ ଯୋଜନା ଓ ସଫଳତା ଶୀର୍ଷକ ଜାତୀୟ କର୍ମଶାଳା

**ଦୁଆଦିଲ୍ଲୀ: ଏକସପ୍ରେସ୍ ରୁଏଲ୍**

ଦୁଆଦିଲ୍ଲୀର ଷୋପାନ ଭେନିଉରସନ ସେକ୍ଟର ଜାତୀୟ ସମବାୟ ପ୍ରଶିକ୍ଷଣ ପରିଷଦ ଆନୁକୁଲ୍ୟରେ ସମବାୟ କ୍ଷେତ୍ରରେ ନୂତନ ଯୋଜନା ଓ ସଫଳତା ଶୀର୍ଷକ ଜାତୀୟ କର୍ମଶାଳା ଆୟୋଜିତ ହୋଇଯାଇଛି । ଭାରତ ସରକାରଙ୍କ ସମବାୟ ମନ୍ତ୍ରାଳୟର ଶାସନ ସଚିବ ଜ୍ଞାନେଶ କୁମାର ପ୍ରଦୀପ ପ୍ରସ୍ତୁତ କରି କର୍ମଶାଳାକୁ ଉଦ୍ଘାଟନ କରିଥିଲେ । ସୂଚନା ଓ ପ୍ରସାରଣ ମନ୍ତ୍ରାଳୟର ଅତିରିକ୍ତ ମହାନିର୍ଦ୍ଦେଶକ ରାଜକୁମାର, ସମବାୟ ମନ୍ତ୍ରାଳୟର ସୁକୁମାର ଶାସନ ସଚିବ ତଥା ଜାତୀୟ ସମବାୟ ବିକାଶ ନିଗମର ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ପଦ୍ମକ କୁମାର ବଂଶୀଲ ସମାପନୀୟ ଅଟେ ଭାବେ ଉଦ୍ଘୋଷଣା କଲେ । ଜାତୀୟ ସମବାୟ ପ୍ରଶିକ୍ଷଣ ପରିଷଦର ପୁଷ୍ପ କାର୍ଯ୍ୟ ନିର୍ବାହୀ ମୋହନ କୁମାର ମିଶ୍ର ସ୍ୱାଗତ ଭାଷଣ ପ୍ରଦାନ କରିଥିଲେ ।

ଶାସନ ସଚିବ ଜ୍ଞାନେଶ କୁମାର ଟାଙ୍କ ଅଭିଭାଷଣରେ ନୂତନ ଯୋଜନା



ଓ ପ୍ରତ୍ୟାସ ମାଧ୍ୟମରେ ପ୍ରାଥମିକ କୃଷି ସମବାୟ ସମିତି ମାନଙ୍କୁ ଡିପରି ସଶକ୍ତି କରଣ କରାଯାଇଛି ତାହାଉପରେ ଆଲୋଚନା କରାଯାଇଥିଲା । ଭାରତର ବିଭିନ୍ନ ପ୍ରାନ୍ତରୁ ବିଶିଷ୍ଟ ସମବାୟ ଲେଖକ ଓ ସମବାୟରେ ରୁଚିରଖୁଥିବା ସାମାଜିକ ସଂଗଠନ ଆଂଶଗ୍ରହଣ କରିଥିଲେ । ନୂତନ ଭାବେ ସମବାୟ ମନ୍ତ୍ରାଳୟ ଗଠନ ହେଲା ପରେ ଦୁର୍ଗମ ଅଞ୍ଚଳରେ କାର୍ଯ୍ୟ କରୁଥିବା ପ୍ରାଥମିକ କୃଷି ସମବାୟ ସମିତିରୁଟିକୁ

ବହୁମୁଖୀ ସେବା ପ୍ରଦାନକାରୀ ସଂସ୍ଥା ଭାବେ ପରିଣତ କରି ସେଗୁଡ଼ିକର କାର୍ଯ୍ୟ ସମ୍ପର୍କ ଦୃଷ୍ଟି କରିବା ଓ ପର୍ଯ୍ୟାପ୍ତ ଭିତ୍ତିଭୂମି ସୃଷ୍ଟି କରି ସମବାୟ ଆୟୋଜନକୁ ଶକ୍ତିଶାଳୀ କରିବା ଲକ୍ଷ୍ୟ ନେଇ ୪୦ଟି ନୂତନ ଯୋଜନା କାର୍ଯ୍ୟକାରୀ କରାଯାଇଛି । ଏହି କାର୍ଯ୍ୟକ୍ରମକୁ ସଫଳ କରିବା ପାଇଁ ଓ ଦୁର୍ଗମ ଅଞ୍ଚଳରେ ସାଧାରଣ ଜନତାଙ୍କୁ ସଚେତନ କରିବା ଦିଗରେ ଉପସ୍ଥିତ ସାମାଜିକ ଓ ସମବାୟ ଲେଖକମାନଙ୍କ ସହଯୋଗ କାମନା କରିଥିଲେ ।

## ବାଙ୍କୀ ଏନ୍ଏସି ପକ୍ଷରୁ ରୁଚିକା ହାଟରେ ଶିଶୁ ଉଦ୍ୟାନ ଉଦ୍ଘାଟିତ

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ആർ.ബി.ഐ. സഹകരണനയം മാറ്റി

# അർബൻ ബാങ്കുകളുടെ പരിധിനിയന്ത്രണം നീക്കുന്നു

## ബിജു പരവത്ത് തിരുവനന്തപുരം

► സഹകരണ അർബൻ ബാങ്കുകൾക്ക് സ്വതന്ത്രപ്രവർത്തനം സാധ്യമാകുന്ന വിധത്തിൽ നിയന്ത്രണരീതികളിൽ റിസർവ് ബാങ്ക് ഇളവുവരുത്തി. നല്ല സാമ്പത്തികാടിത്തറയും മാനേജ്മെന്റ് സംവിധാനവുമുള്ള അർബൻ ബാങ്കുകൾക്ക് മുൻകൂർ അനുമതിയില്ലാതെ ശാഖകൾ തുടങ്ങാം. ഇത് ഓരോ സഹകരണ അർബൻ ബാങ്കിന്റെയും പ്രവർത്തന പരിധിയിൽത്തന്നെയാവണമെന്ന നിബന്ധനയും റിസർവ് ബാങ്കിന്റെ നിർദ്ദേശത്തിലില്ല. ഓരോവർഷവും പത്തുശതമാനം ശാഖകൾ ബാങ്ക് ഭരണസമിതിക്ക് തീരുമാനിച്ചു തുടങ്ങാമെന്നാണ്

ആർ.ബി.ഐ.യുടെ പരിഷ്കരിച്ച നയത്തിൽ പറയുന്നത്.

സംസ്ഥാന സഹകരണനിയമം, മൊട്ടി സ്റ്റേറ്റ് സഹകരണനിയമം എന്നീ രണ്ട് നിയമങ്ങളനുസരിച്ചും സഹകരണ അർബൻ ബാങ്കുകൾ പ്രവർത്തിക്കുന്നുണ്ട്. ഇവ രണ്ടിനും പ്രവർത്തനപരിധിയുണ്ട്. 60 അർബൻ ബാങ്കുകളാണ് സംസ്ഥാനത്ത് പ്രവർത്തിക്കുന്നത്. ഇവയെല്ലാം സംസ്ഥാനനിയമപ്രകാരം രജിസ്റ്റർ ചെയ്തവയാണ്. ഒരു ജില്ലയിൽ കൂടുതൽ പ്രവർത്തനപരിധി ഇവയ്ക്കില്ല. ഒന്നിലേറെ സംസ്ഥാനങ്ങളിൽ പ്രവർത്തിക്കുന്ന

അർബൻ ബാങ്കുകളാണ് മൊട്ടി സ്റ്റേറ്റ് നിയമം അനുസരിച്ച് രജിസ്റ്റർ ചെയ്തിട്ടുള്ളത്. ഈ രണ്ടുതലത്തിലുമുള്ള അർബൻ ബാങ്കുകൾക്കും പൊതുനിർദ്ദേശമായാണ് പുതിയ നയം റിസർവ് ബാങ്ക് പ്രഖ്യാപിച്ചിട്ടുള്ളത്.

ആർ.ബി.ഐ. നിർദ്ദേശിക്കുന്ന വ്യവസ്ഥകൾ പാലിക്കുന്ന അർബൻ ബാങ്കുകൾക്ക് അവർക്ക് ഇഷ്ടമുള്ള സ്ഥലത്ത് ശാഖകൾ തുടങ്ങാം. ശാഖ പൂർണരീതിയിൽ പ്രവർത്തിച്ചു 15 ദിവസത്തിനുള്ളിൽ ഇക്കാര്യം റിസർവ് ബാങ്കിനെ അറിയിച്ചാൽ മതിയെന്നാണ് വ്യവസ്ഥ.



## ശാഖ തുടങ്ങാനുള്ള വ്യവസ്ഥകൾ

- മൂലധനപര്യാപ്ത 10 ശതമാനത്തിൽ കൂടുതലായിരിക്കണം
- അറ്റ നിഷ്ക്രിയ ആസ്തി അഞ്ചുശതമാനത്തിൽ താഴെയാവണം
- ഭരണസമിതിയിൽ റിസർവ് ബാങ്ക് നിർദ്ദേശിക്കുന്ന യോഗ്യതയുള്ള പ്രൊഫഷണൽ ഡയറക്ടർമാർ ഉണ്ടാകണം
- കാഷ് റിസർവ് റേഷ്യോ, സ്റ്റാറ്റൂട്ടറി ലിക്വിഡിറ്റി റേഷ്യോ എന്നിവയിൽ ആർ.ബി.ഐ. നിർദ്ദേശം പാലിക്കണം.
- നാലിൽ മൂന്നുവർഷവും ലാഭത്തിലായിരിക്കണം.
- ആർ.ബി.ഐ.യുടെ പൊതുമാനദണ്ഡങ്ങൾ ലംഘിക്കാൻ പാടില്ല

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# सहकारिता में नए युग का सूत्रपात

आज देश में 91 प्रतिशत गांव ऐसे हैं, जहां कोई न कोई सहकारी संस्था काम करती है। मोदी सरकार सहकारिता के इस विशाल ढांचे से हर परिवार को जोड़ने में जुटी है, ताकि परिवार की समृद्धि से देश समृद्ध बने। प्रधानमंत्री मोदी ने 'सहकार से समृद्धि' का मूल मंत्र दिया है। इसी के तहत जुलाई 2021 में अलग सहकारिता मंत्रालय के गठन के बाद सरकार नई सहकारी नीति तैयार कर रही है। नई राष्ट्रीय सहकारी नीति का मसौदा तैयार करने के लिए पूर्व केंद्रीय मंत्री सुरेश प्रभु की अध्यक्षता में एक समिति का गठन किया गया था। आशा है कि समिति द्वारा सौंपी रिपोर्ट पर विचार-विमर्श के बाद जुलाई तक नई सहकारी नीति घोषित हो जाएगी। सहकारिता को जन-जन तक पहुंचाने के क्रम में मोदी सरकार प्राथमिक कृषि ऋण समितियों (पैक्स) को 2,000 जन औषधि केंद्र खोलने की अनुमति देने के साथ-साथ सहकारिता क्षेत्र में विश्व की सबसे बड़ी अन्न भंडारण योजना शुरू कर रही है। पैक्स के तहत ग्रामीण क्षेत्रों में जन औषधि केंद्र खोलने से न केवल पैक्स से जुड़े लोगों की आय बढ़ेगी, बल्कि ग्रामीण क्षेत्र में रहने वालों को कम कीमत पर दवाइयों मिल पाएंगी। इनमें से 1,000 जन औषधि केंद्र इस साल अगस्त तक और 1,000 दिसंबर तक खोले जाएंगे। अभी तक 9,400 से अधिक जन औषधि केंद्र खोले जा चुके हैं। इनमें 1,800 प्रकृति की दवाइयों और 285 अन्य चिकित्सा उपकरण उपलब्ध हैं। डॉटिड दवाइयों की तुलना में जन औषधि केंद्रों पर दवाइयों 50-90 प्रतिशत तक सस्ती हैं।

भारत में खेती-किसानी की एक विडंबना यह रही कि यहां जितना जोर उत्पादन पर दिया गया, उतना उपज के भंडारण-विपणन-प्रसंस्करण पर नहीं। यही कारण है कि न केवल बड़े पैमाने पर अनाज की बर्बादी होती है, बल्कि किसानों को उनकी उपज की बाजिब कीमत भी नहीं मिल पाती है। इस कमी को दूर करने के लिए मोदी सरकार सहकारिता क्षेत्र में विश्व की सबसे बड़ी अन्न भंडारण योजना शुरू कर रही है। एक लाख करोड़ रुपये की इस योजना का मुख्य उद्देश्य देश की खाद्य सुरक्षा सुनिश्चित करना, फसलों के नुकसान को कम करने के साथ-साथ फसलों की खरीद-बिक्री का विवेकित तंत्र स्थापित करना है। अब तक देश की अनाज भंडारण व्यवस्था चुनिंदा फसलों और



रमेश कुमार दुबे

समय की मांग है सहकारिता क्षेत्र में विश्व की सबसे बड़ी अन्न भंडारण योजना शुरू किया जाना



भंडारण बढ़ने से सुनिश्चित होगी खाद्य सुरक्षा। फसल क्षेत्रों तक हो सिमटी है। उदाहरण के लिए पंजाब में भारतीय खाद्य निगम द्वारा संचालित गोदामों की संख्या 611 है तो ओडिशा में इनकी संख्या 46 और बंगाल में मात्र 30 है। इसी तरह भंडारण व्यवस्था भी गेहूँ-धान तक सिमटी है।

नई भंडारण योजना के जरूरे पांच वर्षों में सात करोड़ टन अतिरिक्त भंडारण क्षमता विकसित होगी। अभी देश की अन्न भंडारण क्षमता 14.5 करोड़ टन है। इस योजना के क्रियान्वयन के बाद कुल भंडारण क्षमता 21.5 करोड़ टन हो जाएगी। यह सहकारी क्षेत्र में दुनिया की सबसे बड़ी अनाज भंडारण योजना है। इस योजना के तहत प्रत्येक ब्लॉक में 2,000 टन क्षमता का गोदाम स्थापित किया जाएगा और इसके लिए प्रत्येक पैक्स को वित्तीय सहायता दी जाएगी। इन गोदामों में केवल गेहूँ-धान ही नहीं मोटे अनाज और दलहन-तिलहनो उपज भी भंडारित की जाएगी। पैक्स केवल गोदाम निर्माण नहीं करेंगी, बल्कि भारतीय खाद्य निगम और राज्य एजेंसियों के लिए खरीद का काम भी करेंगी। वास्तव में मोदी सरकार पैक्स को बहुउद्देशीय बना रही है, ताकि वह न केवल उचित दर की दुकान के रूप में कार्य करे, बल्कि प्रसंस्करण इकाइयों स्थापित करे, जिसमें कृषि उपज की जांच, छंट्टाई और ग्रेडिंग आदि का कार्य शामिल है।

सरकार खेती को गेहूँ-धान जैसी चुनिंदा फसलों से बाहर निकालकर बहुफसली बनाना चाहती है। स्थानीय स्तर पर विकेंद्रित खरीद से खाद्यान्न की बर्बादी रुकेगी और खाद्य सुरक्षा को मजबूती मिलेगी। किसान बहुत कम मूल्य पर उपज की आकस्मिक बिक्री नहीं करेगा। किसान अपनी उपज का भंडारण पैक्स द्वारा प्रबंधित गोदाम में कर सकेंगे और अपनी सुविधा से बेच सकेंगे। इस योजना का सबसे बड़ा लाभ यह होगा कि खरीद केंद्रों से गोदाम तक और उसके बाद गोदाम से उचित दर की दुकानों तक खाद्यान्न ले जाने वाले भारी-भरकम खर्च में काफी कमी आएगी। मौजूदा व्यवस्था में धान खरीदकर पंजाब ले जाया जाता है और फिर धान से चावल निकालकर उसकी आपूर्ति बिहार को की जाती है। इससे न केवल दुलाई लागत बढ़ती है, बल्कि अनाज की बर्बादी भी होती है।

सहकारी संस्थाओं को पारदर्शी बनाने और हर स्तर पर जवाबदेही सुनिश्चित करने के लिए सरकार 63,000 प्राथमिक कृषि ऋण समितियों का कंप्यूटरीकरण कर रही है। इन समितियों से 13 करोड़ किसान जुड़े हैं, जिनमें अधिकांश लघु एवं सीमांत किसान हैं। पांच वर्षों में इन समितियों की संख्या बढ़ाकर तीन लाख करने का लक्ष्य है। इससे हर दूसरे गांव में प्राथमिक कृषि ऋण समितियों की पहुंच हो जाएगी। अमूल की भांति स्वयं सहायता समूह अपनी सोसायटी बनाकर काम का सफेक, इसके लिए मोदी सरकार कानूनी ढांचा बना रही है। सहकारिता मंत्रालय पैक्स से संबंधित उपनियम तैयार कर रहा है, ताकि पैक्स की उपयोगिता बढ़े। इसके तहत 25 से अधिक व्यावसायिक गतिविधियां चिह्नित की गई हैं। इनमें ऋण, डेरी, मत्स्य के साथ-साथ गोदामों की स्थापना, खाद्यान्न, जैक, शीटमशीनों की खरीद, पीएनजी-सीएनजी-पेल-डीजल वितरण, कामन सर्विस सेंटर, उचित र की दुकान, सामूहिक सिंचाई योजना और सामूहिकड्रीन जैसी गतिविधियां शामिल हैं। सरकार सभी वस को प्रधानमंत्री किसान समृद्धि केंद्र में बदली। इसके साथ-साथ जैव उर्वरकों के विपणन में पैस को भागीदार बनाया जाएगा, ताकि रासायनिक उर्वरकों पर निर्भरता में कमी आए। जैव उर्वरकों का विपणन भी पैक्स के माध्यम से किया जाएगा।

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**श्री केदारनाथ मंदिर: क्या है सोने की दीवार का पीतल हो जाना**

रुद्रप्रयाग हिन्दुओं की आस्था के प्रतीक श्री केदारनाथ मंदिर में स्वर्णमंडित गर्भगृह की दीवारों का पीतल को हो जाने की चर्चा है। इस पर श्री बदरीनाथ केदारनाथ मंदिर समिति सचवाई देकर अभ्यवाह बता रही है।  
उल्लेखनीय है कि करीब साल भर पूर्व एक यानीवाता ने श्री केदारनाथ मंदिर की गर्भगृह की दीवारों को स्वर्णमंडित कराया था। इसे विभिन्न स्तरों पर उपलब्धि के तौर पर भी प्रचारित किया गया था। दो दिन पूर्व ये बात सामने आई कि उक्त दीवारों स्वर्णमंडित नहीं बल्कि पीतल की हैं। इससे हड़कंप मंच गया। सोशल मीडिया में एक पुरोहित ने इसका दावा करते हुए जंच की मांग कर डाली।  
अब सवाल उठ रहा है कि वास्तव में स्वर्णमंडित कही जाने वाली दीवारों पर पीतल लगा हुआ है। या दीवारों पर सोना पीतल हो गया। सोशल मीडिया में तमाम सवाल खड़े किए जा रहे हैं। इसको लेकर देश भर में श्रुतानु जानकारी ले रहे हैं। इस बीच, श्री बदरीनाथ केदारनाथ मंदिर समिति ने इस मामले में सचवाई दी है। मंदिर समिति के कार्यधिकारी की ओर से जारी सचवाई में कहा गया है सोशल मीडिया में कही जा रही बातें भ्रामक हैं। सचवाई में समिति के अधिकारी ने बताया कि दीवार पर करीब २४ किलो सोना क्लॉपर प्लेटों के साथ जड़ा गया है। इसका वाजार मूल्य करीब साढ़े १४ करोड़ है। कहा कि भ्रामक जानकारी फैलाकर श्रुतानुओं की भावनाओं को आहत करने वालों के खिलाफ विधिक कार्यवाही की जाएगी।

## सहकारी क्षेत्र हो नई पहल योजनाओं पर राष्ट्रीय कार्यशाला पत्रकारों ने दिए राज्यों में हो रहे कार्यों की जानकारी और सुझाव

तीर्थ चेतना न्यूज

देहरादून। सहकारी क्षेत्र के लिए नई पहल योजनाओं और उपलब्धियों पर प्रचार और प्रसार के लिए राष्ट्रीय स्तर की कार्यशाला में विभिन्न राज्यों के विशेषज्ञों और पत्रकारों ने शिरकत की। उत्तराखंड का प्रतिनिधित्व वरिष्ठ पत्रकार शीशपाल गुसाई ने किया।  
राष्ट्रीय राजधानी, नई दिल्ली में आयोजित कार्यशाला नौ सत्रों में चली। भारत सरकार में सहकारिता के सचिव ज्ञानेश कुमार, एडीशनल सेक्रेट्री विजय कुमार संयुक्त सचिव आलोक अग्रवाल, एनसीसीआई के सेक्रेटरी मोहन कुमार मिश्रा और अन्य अधिकारियों ने शिरकत की।

देश के विभिन्न प्रांतों से आए पत्रकारों व विशेषज्ञों को संबोधित किया तथा प्रांतों से आए पत्रकारों से सुझाव भी लिए गए।  
उत्तराखंड से वरिष्ठ पत्रकार शीशपाल गुसाई ने भी सहकारिता की बेहतरी से संबंधित सुझाव दिए। साथ राज्य में हो



रहे कार्यों पर भी प्रकाश डाला।  
गुसाई ने भारत सरकार के सचिव ज्ञानेश कुमार उत्तराखंड में धरातल पर चल रही योजनाओं से संबंधित पत्रिका भेंट की। पत्रिका में उल्लेखित योजनाओं के बारे में सचिव ज्ञानेश कुमार ने कहा कि

उत्तराखंड में कहपरेटिव अच्छा कार्य कर रहा है और समितियों को बढ़ाने की आवश्यकता है।  
इस पर नए केंद्रीय सहकारिता मंत्रालय का विजन और उत्तराखंड में सहकारिता के कार्य पर एक बुकलेट प्रकाशित की

जा रही है। सहकारिता मंत्रालय भारत सरकार के ज्वाइंट सेक्रेटरी आलोक अग्रवाल ने नई दिल्ली में गुसाई को उत्तराखंड राज्य से बेहतरीन को-ऑपरेटिव की रिपोर्टिंग के लिए प्रतिभाग सम्मान दिया गया।

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[Home/Cooperation/](#)Initiatives taken by the Ministry of Cooperation highlighted by eminent resource persons  
**Initiatives taken by the Ministry of Cooperation highlighted by eminent resource persons**

[Newsbasket Desk](#) 2 days ago  
0 18 2 minutes read

New Delhi: In a recently held 'Outreach and Dissemination Workshop on New Initiatives/Schemes and Achievements for the Cooperative Sector' by NCCT on behalf of the Ministry of Cooperation, Government of India, many eminent resource persons highlighted different schemes/initiatives taken by the Ministry of Cooperation for the Cooperative Sector.

The resource persons explained the initiatives of the Ministry, including the establishment of new multi-purpose PACS (Primary Agricultural Credit Societies) over a period of five years. They discussed the convergence of various government schemes through cooperatives and highlighted the training sessions conducted for PACS at the grassroots level.

During Session I, Sucheta Sharma, Deputy Director, Ministry of Cooperation, and Dr. Rakesh Malhotra, Consultant, PMU, discussed the establishment of two lakh new Multi-Purpose Primary Agricultural Credit Societies (M-PACS) in the areas of dairy and fishery cooperatives.

The session commenced by highlighting various initiatives of the Ministry of Cooperation in promoting cooperative societies. The goal is to establish two lakh new M-PACS within five years, based on a gap analysis conducted using the data from the National Database.

The session emphasized the need for integrating and utilizing the underutilized outlay of various Government of India schemes through cooperatives, particularly M-PACS, to benefit the grassroots level. More than 86 Detailed Project Reports (DPRs) have been prepared, focusing on 10 schemes for convergence through MPACS. A dedicated Project Management Unit (PMU) has been set up by the National Cooperative Development Corporation (NCDC) to support the implementation of these initiatives. M-PACS are envisioned to undertake various activities, including backward and forward linkages, integration of government schemes, and economic viability, supported by the Model Bye-laws.

National Level Coordination Committee has been constituted, along with the formation of State and District Level Committees in 21 states and union territories. Implementation agencies such as NABARD (National Bank for Agriculture and Rural Development), NDDB (National Dairy Development Board), and NFDB (National Fisheries Development Board) are involved in the implementation of these initiatives. Training sessions on the convergence of Government of India schemes at the PACS level have already been conducted. The session highlighted the provision of hand-holding support to ensure the successful establishment and functioning of M-PACS. These initiatives aim to promote agricultural and rural development through the establishment of M-PACS, integrating government schemes, and strengthening cooperative societies in the dairy and fishery sectors.

The second session focused on the income tax benefits available to cooperatives, particularly PACS and sugar cooperatives. The resource persons discussed the provisions introduced in the latest budget and the efforts to bring parity for cooperatives in the manufacturing sector. Pramod Mathur, Consultant at NCDC, and Jitendra Pareek, Deputy Director at NCDC, discussed income tax-related benefits for cooperatives, including the sugar sector.

The session provided an understanding of what constitutes a cooperative society under the Income Tax Act. The presentation highlighted the different tax rates applicable to cooperative societies. Various income tax benefits available to cooperatives were discussed, emphasizing the provisions introduced in the latest budget to support PACS (Primary Agricultural Credit Societies) and sugar cooperatives.

In the budget 2023, Section 115 BAE was introduced to bring parity for the cooperative sector in manufacturing activities, reducing the tax rate from 22% to 15%. Under Section 80P of the Income Tax Act, certain activities have been made 100% eligible for deduction, including banking business, cottage industry, marketing and processing of agricultural produces, and purchase of agricultural implements. The surcharge on cooperative societies has been reduced from 12% to 7%, and the MAT has been reduced from 18.5% to 15%.

The session highlighted the parity achieved for PACS with their counterparts in the banking industry, such as no deduction of Tax Deducted at Source (TDS) on cash withdrawals up to Rs. 3 crore. The limit on cash deposits without deduction under Section 269T of the IT Act has been increased from Rs. 20,000 to Rs. 2,00,000 for PACS, bringing them at par with the banking industry. An IT issue related to cane payment by cooperative sugar sectors after April 1, 2016, has been resolved, resulting in a tax liability saving of Rs. 9,460 crore. Sugar cooperatives can now claim a deduction of expenditure disallowed earlier, amounting to Rs. 10,000 crore, following the budget for 2023-24. These income tax-related benefits and amendments aim to provide support and incentives to cooperative societies, particularly in the sugar sector, to facilitate their growth and development.

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Shri M. Hrahsel

**NGAIHDAN**

AIZAWL TUESDAY JUNE 20, 2023

# Delhi-ah cooperative society kan zirho

National Council for Cooperative Training (NCCT) chuan June 7, 2023 khan SCOPE Convention Centre, Delhi-ah Outreach & Dissemination on New Initiatives/Schemes and Achievement for the Cooperative Sector an buatsaih a, he hun hi ka zuk chhim ve a, hlawkthlak ka ti hle.

Min rawn sawm tirh chuan ka phur tehchiam lo a, zep thu cheng lo ,cooperation, cooperative society tih vel hi ka tui lem lo a, a hriat pawh ka hre thui lo hle. A tirah chuan kalloh ka rilruk deuh a, an programme min rawn thawn phei chuan min tiphur lo zual hle. Mahse, min rawn sawm ngawrh der ve em avang leh senso a tum vek tur a ni tho nen, kal turin thutlukna ka siam ta a ni. Ka kal erawh ka inchhir ta lo hle.

Min thlentirna hotel atangin zing dar 9 velah min hruai chhuak a, kan hun hmanna tur SCOPE Convention Centre min panpui a, dar 9:45 velah thlengin dar 10 velah kan tan a ni. Thupui hrang hrang hmangin mithiam tak takten thu an rawn sawi a, an subject theuh an hmehsawh hle. Session IX zet a awm bawk a, zing dar 10 vela tan khan kan hotel kan let meuh chuan zan dar 8:30 a ri tep tawh.

A tir lama sawi awm tak a ni na a, zirhona hi Ministry of Cooperation secretary Gyanesh Kumar-in a rawn hawng a, Ministry of Cooperation jt. secretary Gyanesh Kumar, IAS-in a rawn hawng a, NCCT secretary Mohan Kumar Mishra-in nilenga hun min hmanpuiin, Ministry of Cooperation Addl. Secretary-in a tawp kharna hun a rawn hman. India ram state tin atangin journalist kan tel kimin kahria a, chubakah chuan cooperative society lama tawnhriat ngah tak tak eng emaw zat sawm tel an ni.

**Mizoram kan hniam**

Thupui hrang hrang sawitute chuan data tha tak tak an rawn nei zel a, state wise data an rawn neihhoah chuan Mizoram kan dinhmun a tha lem lo hle. Cooperative society lamah Mizoram in tan kan lak thar a ngai hlein ka hria a, cooperative society hmangin state tam takin hmasawna kawng an zawh mek a, sorkar laipui pawhin a ngai pawimawh hle.

Zirhonaah hian India ram state hrang hranga primary agriculture credit societies (PACS), dairy/fisheries cooperative societies-in a huam chin tarlan a ni a, 80% chung lam, 60-80%

inkar, 40-60% inkar, 20-40% inkar leh 0-20% inkarahte then a ni.

PACS din chak lohna state, 0-20% inkara awm state pali zingah Mizoram a tel a; dairy cooperative society-ah pawh a hniam ber (0-20%) inkara awm state 11 zingah a tel.

Workshop-a tarlan danin, PACS-te'n hamthatna tha zawk an neih theih nan leh sumdawna zau zawk an neih theih nan, Model By-Laws for PACS chu state/ union territory 10-in an la hmang lo a, chu'ng zingah chuan Mizoram a tel. State/ UT 10-te hian June 2023 chhungin hman hman an tum.

Model By-Laws for PACS hi January 5, 2023 khan state leh UT-te pek vek an ni a, an duh chuan an state mila her

pawh a ni lo ang. Chuvangin, Mizoram sorkar hnuai Cooperation Department hian heng scheme hrang hrangte hi zirchiangin, hai chhuah ve dan dap se a duhawm hle. A lo hai chhuah tawh thin a nih pawhin a tam zawk hai chhuah dan dap mawlh teh se.

Tin, cooperative society-te tana hamthatna hrang hrang pawh hi tun aia nasa zawkin hai chhuah tum ila, kan ramin hma a sawn phah ngei ang. A tam thei ang cooperative society dinin, chu'ngte chu tha taka an function theihna atan Cooperation Department hian an tana scheme tha tak tak awmte haichhuah a nih theihna atan pui thin se, kan state budget pawn lam atangin sum thahnem tak kan ramah hailuh a



danglamin hman phalsak an ni.

Tun dinhmunah India ramah PACS 1,01,285 awmin, member vbc. 13 chuang an awm a; dairy cooperative society 1,38,347 awmin, member vbc. 1.5 chuang an awm bawk.

**Sum a tam dawn**

Ministry of Cooperation hi July 6, 2021 a ministry anga ding chauh a ni a, sorkar laipui hian he ministry hi a hlamchhiah hauh dawn lo tih a chiang. A chhan chu Amit Shah-a'n he department hi a chang chat a, sum pawh a tam lo thei lo.

Ministry of Cooperation hnuai hian scheme hrang hrang a tam em em a, a bik takin cooperative society-te hamthatna tur chi hrang hrang a tam hle, ziah sen a

ni ang a, mipuiin nasa takin kan chhawr dawn a ni.

Scheme thenkhatah state matching share (SMS) a lo ngai a nih pawhin, a hlawkpui tur chu kuthnathawktute an nih miao avangin kan sorkar hian sum ui lo se a duhawm hle.

Pakhat chiah han tarlang ila, Mizoramah fu ching tam tak an awm a, ka hriatsual loh chuan sugar mills mumal tak kan nei lo. India ram state hrang hrang chuan Cooperative Sugar Mills (CSMs) an din a, chu'ngte tan chuan tanpuina tur cheng vbc. 1,000 sorkar laipui chuan a dah a ni. Hengte hi CSMS din ve a, a chhawr dan tur zuk dap ve a chakawm hle.

- Malsawmdawngzela Hrahsel



## ভাৰতৰ সমবায় আন্দোলন ইতিহাসৰ পম খেদি

(দুই)

সমবায় আন্দোলনৰ সম্প্ৰসাৰণ পৰ্যায় (১৯১৯-২৯) মৰ্কেণ্ড-চেমছফৰ্ড সংস্কাৰণঃ

১৯১৯ চনৰ মৰ্কেণ্ড-চেমছফৰ্ড সংস্কাৰণৰ জৰিয়তে সহযোগিতা এক প্ৰাদেশিক বিষয়ত পৰিণত হয় যিয়ে সমবায় আন্দোলনটোক আৰু অধিক গতি প্ৰদান কৰে। সমবায় আন্দোলনক সফল কৰি তুলিবলৈ বিভিন্ন ৰাজাই নিজা বৰীয়া আহিন প্ৰণয়ন কৰিছিল। এই সময়ছোৱাত সমবায় সমিতিসমূহৰ সদস্য সংখ্যা যথেষ্ট বৃদ্ধি পাবলৈ ধৰিছিল। ১৯২৯ চনত দেশত মহা অৰ্থনৈতিক মন্দাৱস্থাৰ সৃষ্টি হৈছিল। কৃষিজাত সামগ্ৰীৰ দাম বৃদ্ধি পৰিমাণে হ্ৰাস পাবলৈ ধৰিলে আৰু দেশত অন্যান্য অৰ্থনৈতিক সংকটৰ লগতে নিবনুৱা সমস্যাও বৃদ্ধি পাবলৈ ধৰিলে ফলত কৃষকে সমিতিৰ পৰা গ্ৰহণ কৰা ঋণৰ বোজা পৰিশোধ কৰিব নোৱাৰিলে যাৰ ফলত অভাৱনীয়ভাৱে সমবায় সমিতিসমূহ ধ্বংসৰ গৰাহত পৰিল। ১৯১২ চনৰ আইনৰ পিছত প্ৰথম সমবায় গৃহ নিৰ্মাণ সমিতি, ১৯১৪ চনত মাদ্ৰাজ সমবায় সংঘ, ১৯১৮ চনত বম্বে কেন্দ্ৰীয় সমবায় প্ৰতিষ্ঠান আৰু বংগ, বিহাৰ, উৰিষ্যা, পাঞ্জাব আদিৰ অনুৰূপ প্ৰতিষ্ঠানৰ কথা আহিল। গ্ৰাহক সমবায় আৰু তাঁতী সমবায়ৰ বাহিৰেও অন্যান্য অকৃষি ঋণ সমবায়সমূহে সাধাৰণতে ভাল প্ৰদৰ্শন কৰিছিল আৰু শক্তি বৃদ্ধি কৰিছিল। **ভাৰত চৰকাৰৰ আইন, ১৯১৯ঃ** ১৯১৯ চনত সংস্কাৰ আইন গৃহীত হোৱাৰ লগে লগে প্ৰদেশ সমূহে সহযোগিতাক বিষয় হিচাপে হস্তান্তৰ কৰা হয়। ১৯২৫ চনৰ বম্বে সমবায় সমিতি আইন গৃহীত হোৱা প্ৰাদেশিক আইন আৰু আন কিছুমানৰ লগতে এজন মানুহৰ এটা ভোটৰ নীতি প্ৰৱৰ্তন কৰে। এই ক্ষেত্ৰত কৃষি ঋণৰ পৰিস্থিতি চিত্ৰাৰ বিষয় হৈ পৰিছিল আৰু বিভিন্ন সমিতিয়ে এই সম্বন্ধে এক স্থিৰ সিদ্ধান্তত উপনীত হ'ব পৰা নাছিল। বিভিন্ন প্ৰদেশৰ বিভিন্ন সমবায় বেংকৰ সমস্যাই মূৰ দাঙি উঠিছিল। বহুতো সমবায় সমিতিয়ে বেংকিং ব্যৱসায় আৰম্ভ কৰিছিল আৰু কম সময়ৰ ভিতৰত যথেষ্ট উন্নতি কৰিছিল। ৰয়েল কমিছন অন এগ্ৰিকালচাৰ বেংকক ১৯২৮ চনত সমবায় খণ্ডৰ পৰ্যালোচনাটো অন্তৰ্ভুক্ত কৰা হয় আৰু অন্যান্যৰ লগতে ভূমি স্থাপনৰ পৰামৰ্শ দিয়া হয়। ১৯৩৯-১৯৪৫ চনৰ মাজৰ সময়ছোৱাই নগৰীয়া সমবায় ঋণৰ গাঁথনিৰ বৃদ্ধিৰ বাবে আৰু অধিক উৎসাহ প্ৰদান কৰিছিল সেই সময়ত কৃষি ঋণৰ পৰিস্থিতি চিত্ৰাৰ বিষয় হৈ পৰিছিল আৰু বিভিন্ন সমিতিয়ে বিভিন্ন প্ৰদেশৰ সমবায় বেংকৰ সমস্যাৰ ওপৰত চকু ৰাখিছিল। ১৯২৮ চনত **Royal Commission of Agriculture** য়েও সমবায় খণ্ডৰ পৰ্যালোচনা কৰিছিল আৰু অন্যান্যৰ লগতে ভূমি বন্ধকী বেংক স্থাপনৰ পৰামৰ্শ দিছিল। কৃষি আৰু অকৃষি অৰ্থাৎ **Non-Credit** খণ্ড দুয়োটাতে সমাজ সংগঠিত আছিল যদিও ব্যক্তিগত বিপন্ন সংস্থাৰ বিৰোধিতা আৰু লগতে তেওঁলোকৰ কৰ্মচাৰী অংশীদাৰ সকলৰ অনভিজ্ঞতাৰ ফলত বেছিভাগেই এনে পৰিচালনা অসুবিধাৰ সম্মুখীন হৈছিল। ইয়াৰ দ্বাৰা শিক্ষা আৰু প্ৰশিক্ষণৰ বাবে সমবায় প্ৰতিষ্ঠান আৰু সংঘসমূহ শক্তিশালী কৰাৰ ওপৰত মনোযোগ কেন্দ্ৰীভূত হৈছিল।

**শিক্ষা আৰু প্ৰশিক্ষণৰ বাবে প্ৰতিষ্ঠান আৰু সংঘঃ** এই সময়ৰ এটা বিশিষ্ট উন্নয়ন আছিল শিক্ষা আৰু প্ৰশিক্ষণৰ বাবে সমবায় সংঘ প্ৰতিষ্ঠা কৰা। ১৯২৯ চনত অল ইণ্ডিয়া এচ'চিয়েশ্যন অৱ ক'অপাৰেটিভ ইনষ্টিটিউট গঠন কৰা হয়। ১৯৩৪ চনত কৃষি ঋণৰ বাবে ভাৰতীয় বিজাৰ্ড বেংক (RBI) স্থাপন কৰাটো ভাৰতবৰ্ষৰ নিচিনা দেশৰ বাবে ডাঙৰ বিকাশ আছিল। ভাৰতীয় বিজাৰ্ড বেংক আইন-১৯৩৪ অনুসৰি আৰ বি আইয়ে নিজেই এটা কৃষি ঋণ বিভাগ। যিহেতু সমবায় সমূহ গ্ৰাম্য উন্নয়নৰ

বাটকটীয়া হ'ব লাগিব। ১৯৩৫ চনত জনপ্ৰিয়ভাৱে নিৰ্বাচিত চৰকাৰ স্থাপনৰ সময়ত কাৰ্যসূচী প্ৰস্তুত কৰা হয় যিটো গ্ৰাম্য ঋণে অগ্ৰাধিকাৰ লাভ কৰিছিল। ১৯৩৭ চনত বিশেষভাৱে নিযুক্তি দিয়া মেহতা কমিটিয়ে সমবায় ঋণ সমিতিসমূহক বহুমুখী সমবায় হিচাপে পুনৰ্গঠনৰ পৰামৰ্শ দিছিল। ইফালে দ্বিতীয় বিশ্বযুদ্ধই কৃষিজাত সামগ্ৰীৰ দাম বৃদ্ধি কৰাৰ ফলত বৃদ্ধি পালে কৃষকসকলক লাভ কৰা ধন আৰু ফলস্বৰূপে সমবায়সমূহৰ অতিৰিক্ত মূল্য হ্ৰাস কৰা এয়াই আছিল এই সময়ৰ সমিতি গঠনৰ মূল উদ্দেশ্য। ঘৰুৱা ব্যৱহাৰৰ উপৰিয়ো অত্যাবশ্যকীয় সামগ্ৰীৰ লগতে কেঁচামালৰ নাটনি আৰু চৰকাৰে উৎপাদকৰ পৰা সামগ্ৰী ক্ৰয় আৰু ৰেচনৰ আশ্ৰয় লৈছিল যাৰ বাবে ইয়াক সমবায় সমিতি সমূহৰ জৰিয়তে ব্যৱহাৰ কৰাৰ সিদ্ধান্ত গ্ৰহণ কৰিছিল আৰু ইয়াৰ ফলত সমবায় সমিতি সমূহে বহুমুখিতাৰে বিকাশৰ গতি লাভ কৰিছিল। ১৯৩৯-১৯৪৫ চনৰ মাজৰ সময়ছোৱাই জীৱনৰ চাহিদা বৃদ্ধিৰ বাবে আৰু অধিক উদ্ভীপ্তা যোগাইছিল সমবায়ৰ ঋণৰ গাঁথনিৰ যোগেদি। বহুকেইখন সমবায় সমিতিয়ে পোনতে বেংকিং ব্যৱস্থাৰ কাম আৰম্ভ কৰিছিল আৰু কালক্ৰমত ইয়াৰ পৰিসৰো বৃদ্ধি পাইছিল।

### আলোকপাত অনুক্ৰমিক চৰণবৰ্তী

সেই অনুসৰি ব্যৱহাৰিক উদ্দেশ্যৰ বাবে ১৯৪২ চনত সমবায় সমিতি আইন গৃহীত হয় য'ত কেন্দ্ৰৰ ক্ষমতা অৰ্পণ কৰা হয় সমবায়ৰ পঞ্জীয়কক। ১৯৪৪ চনত গাড়গিল কমিটিয়ে ঋণৰ বাধ্যতামূলক সালসলনি আৰু স্থাপনৰ পৰামৰ্শ প্ৰদান কৰে কাৰণ সমবায় সংস্থাসমূহ যথেষ্ট শক্তিশালী নাছিল।

**সমবায় পৰিকল্পনা সমিতি (১৯৪৫)ঃ** ১৯৪৫ চনত শ্ৰী আব.জি.ৰ শহীকীয়াৰ অধ্যক্ষতাত সমবায় পৰিকল্পনা সমিতিয় গঠন কৰা হয়। সমবায় পৰিকল্পনা সমিতিখনে অৰ্থনৈতিক পৰিকল্পনাৰ গণতান্ত্ৰিক কৰণৰ বাবে সমবায় সমিতিক আটাইতকৈ উপযুক্ত মাধ্যম বুলি বিবেচনা কৰিছিল আৰু অৰ্থনৈতিক উন্নয়নৰ প্ৰতিটো ক্ষেত্ৰ তন্ন তন্ন কৈ পৰীক্ষা কৰিছিল।

**স্বাধীনতাৰ পূৰ্বৰ উন্নয়নঃ** ১৯৪৬ চনত চৰ্দাৰ বল্লভ ভাই পেটেলৰ দ্বাৰা অনুপ্ৰাণিত হৈ আৰু মোৰাৰজী দেশাই আৰু ত্ৰিভুৱন দাস পেটেলৰ নেতৃত্বত গুজৰাটৰ খেৰা জিলাৰ গাখীৰ উৎপাদকসকলে পোন্ধৰ দিনীয়া ধৰ্মঘট কৰে। তেওঁলোকে গাখীৰ যোগান ধৰিবলৈ অস্বীকাৰ কৰাৰ বাবে বম্বে চৰকাৰে ব্যক্তিগত দুগ্ধ প্ৰতিষ্ঠান পলালক একচেটিয়া ক্ৰয়ৰ অধিকাৰ প্ৰদান কৰা নিৰ্দেশ প্ৰত্যাহাৰ কৰিবলৈ বাধ্য হয়। ১৯৪৬ চনৰ অক্টোবৰ মাহত দুখন প্ৰাথমিক গাঁও গাখীৰ উৎপাদক সমিতিৰ পঞ্জীয়ন হোৱাৰ পিছত ইতিহাস ৰচনা কৰা হয়। তাৰ পিছত ১৯৪৬ চনৰ ১৪ ডিচেম্বৰত আমুল নামেৰে পৰিচিত খেৰা জিলা সমবায় গাখীৰ উৎপাদক গাখীৰ সংঘৰ পঞ্জীয়ন হয়। সমবায় সমিতি সমূহৰ বাবে বৃহৎ সংখ্যক গুদাম আৰু প্ৰচেছিং প্লাণ্ট স্থাপনৰ বাবে ৰাজসাহায্য প্ৰদান কৰা হৈছিল। ১৯৪৭ চনৰ পঞ্জীয়ক সমিতিয়ে পৰামৰ্শ দিছিল যে প্ৰাদেশিক সমবায় বেংকসমূহক পূৰ্ণৰ কেন্দ্ৰীয় বেংকৰ জৰিয়তে প্ৰাথমিক পৰ্যায়ৰ সমবায় সমিতি সমূহক অধিক সহায় আগবঢ়াবলৈ প্ৰথমবাৰৰ বাবে সংগঠিত কৰা হৈছে। ঋণৰ বিপন্নৰ সৈতে ফলপ্ৰসূ সংযোগ আৰু উদাৰ ঋণৰ জৰিয়তে সহায় আগবঢ়োৱা আৰু বৃহৎ সংখ্যক গুদাম আৰু প্ৰচেছিং প্লাণ্ট স্থাপনৰ বিবেচনা কৰি ৰাজসাহায্য প্ৰদান কৰা হৈছিল। ইয়াত সমবায়ৰ বিপন্নীতে বম্বেল কিছু পৰিঘটনা উল্লেখ কৰাটো উপযুক্ত হ'ব আৰু যাৰ প্ৰভাৱ সমবায় খণ্ডত পৰিল। শ্ৰী বৈকুণ্ঠ ভাই মেহতাই বম্বেত সমবায় মন্ত্ৰী হিচাপে দায়িত্ব গ্ৰহণ কৰে আৰু ইয়াৰ লগে লগেই সহযোগিতাৰ দায়িত্বত থকাৰ পিছত বম্বেত সমবায় আন্দোলনে এক উত্থান লাভ কৰে। ছাৰ জনাৰ্দন মদনৰ অধ্যক্ষতাত সমবায় শিক্ষা আৰু প্ৰশিক্ষণ সমিতিয়ে সমবায় শিক্ষা কাৰ্যসূচী আৰু শিক্ষা পূৰ্জি গঠনৰ বাবে পৰামৰ্শ আগবঢ়ায়। কৃষি ঋণ সংস্থা সমিতিয়ে ছাৰ মনিনালা নানৱতীক অধ্যক্ষ হিচাপে লৈ কৃষি বিত্ত আৰু সকলো ঋণ সমবায়ক বহুমুখী সমবায়লৈ ৰূপান্তৰিত কৰাৰ ক্ষেত্ৰত ৰাজ্যিক সাহায্যৰ পৰামৰ্শ আগবঢ়ায়। ইয়াৰ উপৰিও তিনি স্তৰৰ সমবায় ঋণ বেংকিং ব্যৱস্থা, আৰু বিভিন্ন ৰাজসাহায্য আদিৰ পৰামৰ্শ দিয়া হৈছিল।

**স্বাধীনতাৰ পূৰ্বৰ উন্নয়নঃ** ১৯৪৭ চনত ভাৰতে স্বাধীনতা লাভ কৰাৰ পিছত সমবায় উন্নয়নে এক উত্থান লাভ কৰিছিল, পৰিকল্পনা আয়োগে প্ৰণয়ন কৰা বিভিন্ন পৰিকল্পনাত সমবায়সমূহক এক গুৰুত্বপূৰ্ণ ভূমিকা প্ৰদান কৰা হৈছিল। প্ৰথম পঞ্চবাৰ্ষিক পৰিকল্পনা (১৯৫১-৫৬), ভাৰতৰ সমবায় আন্দোলনৰ দৃষ্টিভংগী আৰু সমবায় আৰু পঞ্চায়তসমূহক অৰ্থনৈতিক আৰু ৰাজনৈতিক উন্নয়নৰ বাবে পছন্দৰ সংগঠন হিচাপে গুৰুত্ব দিয়াৰ যুক্তিৰ বিশদ ৰূপৰেখা দাঙি ধৰিছিল এই প্ৰথম পঞ্চবাৰ্ষিক পৰিকল্পনাত। লগতে বিভিন্ন সম্প্ৰদায় উন্নয়নৰ সকলো দিশ সামৰি ল'ব পৰাকৈ সংগঠনৰ সমবায় পদ্ধতি গ্ৰহণ কৰাত বেছি গুৰুত্ব আৰোপ কৰা হৈছিল। ইয়াত নগৰীয়া সমবায় বেংক, শ্ৰমিকৰ উদ্যোগিক সমবায়, গ্ৰাহক সমবায়, গৃহ নিৰ্মাণ সমবায়, সমবায় প্ৰশিক্ষণ আৰু শিক্ষাৰ জৰিয়তে জ্ঞান প্ৰসাৰ আৰু প্ৰতিটো চৰকাৰী বিভাগে সমবায় গঠনৰ নীতি অনুসৰণ কৰিবলৈ পৰামৰ্শ দিয়া হৈছিল।

**সৰ্বভাৰতীয় গ্ৰাম্য ঋণ জৰীপ সমিতি (১৯৫১)ঃ** এই সময়ত এটা ডাঙৰ পদক্ষেপ আছিল চৰকাৰে সৰ্বভাৰতীয় গ্ৰাম্য ঋণ জৰীপ সমিতি নামেৰে জনাজাত গৌৰবালা সমিতিখনক কাৰ্যকৰী কৰি তোলা। ১৯৫১ চনৰ এই গ্ৰাম্য ঋণ জৰীপ সমিতিখনে ১৯৫৪ চনত প্ৰতিবেদন দাখিল কৰে যে দেশৰ বৃহৎ অংশ সমবায়ৰ অন্তৰ্ভুক্ত নহয় আৰু এনে অঞ্চলত কৃষিজীৱী জনসংখ্যাৰ এটা বৃহৎ অংশ সদস্যৰ বাহিৰত ৰৈ যায় আনকি য'ত সদস্যপদ আছিল, তাতে ঋণৰ প্ৰয়োজনীয়তাৰ ডাঙৰ অংশ (৭৫.২ শতাংশ) অন্য উৎসৰ পৰা পূৰণ কৰা হৈছিল। কমিটিয়ে গ্ৰাম্য ঋণৰ এক সংহত ব্যৱস্থা প্ৰৱৰ্তনৰ বাবে সমবায়সমূহৰ অংশগ্ৰহণ মূলধনত চৰকাৰৰ অংশীদাৰীত্ব আৰু লগতে চৰকাৰী ভাৱে মনোনীত সকলক তেওঁলোকৰ পৰিঘটন নিযুক্তি দিয়াৰ পৰামৰ্শ দিয়ে, যাৰ ফলত তেওঁলোকৰ পৰিচালনাত পৰিঘটে প্ৰশিক্ষণ ব্যৱস্থাৰ গুৰুত্বৰ ওপৰত গুৰুত্ব আৰোপ কৰে। ভাৰতীয় ষ্টেট বেংক গঠন কৰাটোও সেই সময়ৰ এটা ডাঙৰ পৰামৰ্শ আছিল আৰু ১ জুলাই ১৯৫৫ চনত ভাৰতীয় ষ্টেট বেংক গঠন হয়। চৰকাৰ আৰু নিৰ্বাচিত প্ৰতিনিধিসকলে

(শেষাংশ ৮ পৃষ্ঠাত)

চতুর্থ পৃষ্ঠাৰ পৰা.....

ভাৰতৰ সমবায় আন্দোলন ইতিহাসৰ পম খেদি

মৌলিক পস্থা অনুযায়ী গোবৰালা সমিতিৰ মূল পৰামৰ্শসমূহ মানি লৈছিল। Imperial Bank যিটো পৰবৰ্তী সময়ত ভাৰতীয় ষ্টেট বেংকলৈ ৰূপান্তৰিত হয় আৰু ইয়াৰ পাছত A National Cooperative Development & Warehousing Board গঠনৰ সিদ্ধান্ত গ্ৰহণ কৰা হয় আৰু এনেদৰেই পৰবৰ্তী সময়ত ভাৰতীয় বিজাৰ্ড বেংক আইনখন সংশোধন কৰি সমবায় ঋণ প্রতিষ্ঠান গঢ়ি তোলাত সক্ৰিয় ভূমিকা গ্ৰহণ কৰিবলৈ সক্ষম হয়। ১৯৫৬ চনত পাটনাৰ অন্তৰ্গত সৰ্বভাৰতীয় সমবায় সংঘৰ পৰিচালনা সমিতিয়ে ৰাষ্ট্ৰৰ অংশগ্ৰহণ আৰু চৰকাৰী প্ৰতিনিধিত্ব নীতি মানি লৈছিল। ইয়াত সিদ্ধান্ত লোৱা হৈছিল যে এনে মনোনীত ব্যক্তিৰ সংখ্যা মুঠ সঞ্চালকৰ এক তৃতীয়াংশ বা তিনিজনতকৈ বেছি হ'ব নালাগে, যিটো কম আৰু আনকি মুঠ Share Capital ৰ ৫০%তকৈ অধিক Govt.Share Capital থকা সমবায়ৰ ক্ষেত্ৰতো প্ৰযোজ্য হ'ব আৰু এই পৰামৰ্শ কেন্দ্ৰীয় চৰকাৰে মানি লৈছিল।

১৯৫৩ চনত ভাৰত চৰকাৰ আৰু বিজাৰ্ড বেংক যৌথভাৱে সমবায় কৰ্মীৰ বাবে প্ৰয়োজনীয় প্ৰশিক্ষণৰ সুবিধা স্থাপনৰ বাবে সমবায় প্ৰশিক্ষণৰ বাবে কেন্দ্ৰীয় সমিতি গঠন কৰি দিয়ে। নিখিল ভাৰত সমবায় সংঘ আৰু ৰাজ্যিক সমবায় সংঘক সমবায় সংগঠনৰ সদস্য আৰু বিষয়ববীয়াৰ প্ৰশিক্ষণৰ দায়িত্ব অৰ্পণ কৰা হয়। দ্বিতীয় পঞ্চবাৰ্ষিক পৰিকল্পনা (১৯৫৬-১৯৬১) ৰাষ্ট্ৰীয় নীতিৰ অন্যতম কেন্দ্ৰীয় লক্ষ্য হিচাপে 'পৰিকল্পিত উন্নয়নৰ আঁচনিৰ অংশ হিচাপে সমবায় খণ্ডক গঢ়ি তোলা'ৰ ওপৰত গুৰুত্ব আৰোপ কৰা হৈছিল। ইয়াৰ লক্ষ্য আছিল সমবায়সমূহক অৰ্থনৈতিক কাৰ্যকলাপৰ সংগঠনৰ বাবে ক্ৰমান্বয়ে প্ৰধান ভিত্তি হিচাপে গঢ়ি তোলা। এই পৰিকল্পনাত সৰ্বভাৰতীয় গ্ৰাম্য ঋণ জৰীপ সমিতিৰ পৰামৰ্শৰ ভিত্তিত সমবায় উন্নয়নৰ কাৰ্যসূচী প্ৰস্তুত কৰা হৈছিল। পৰিকল্পনা কৰা হৈছিল যে এখন গাঁৱৰ প্ৰতিটো পৰিয়ালে অন্ততঃ এখন সমবায় সমিতিৰ সদস্য হ'ব লাগিব। Credit or Non-Credit ছ'চাইটিৰ সৈতে সংযোগ স্থাপন কৰি কৃষকসকলক উন্নত সেৱা প্ৰদান কৰা। বিভিন্ন পৰ্যায়ৰ সমবায় প্ৰতিষ্ঠানসমূহৰ সৈতে ৰাজ্যিক অংশীদাৰীত্বৰ পৰামৰ্শ দিয়া হৈছিল, য'ব অপবিহাৰ্য ভিত্তি আছিল সহায় আৰু হস্তক্ষেপ কৰা আৰু সমবায়সমূহক ৰাজ্যিক অংশীদাৰিত্বৰ সুবিধাৰ বাবে অন্তৰ্ভুক্ত কৰাৰ পৰামৰ্শ দিয়া হৈছিল।

কৃষি ঋণৰ বাবে দীৰ্ঘম্যাদী পৰিচালনা পুঁজি, ৰাষ্ট্ৰীয় সমবায় উন্নয়ন পুঁজিঃ এই সময়ছোৱাত ৰাজ্যসমূহে দেশৰ সমবায় প্ৰতিষ্ঠানসমূহক অংশ প্ৰাপ্ত মূলধন গ্ৰহণ কৰাৰ উদ্দেশ্যে ঋণ ল'ব পৰাকৈও কেন্দ্ৰীয় চৰকাৰে স্থাপন কৰিছিল। ১৯৫৬ চনৰ উদ্যোগিক নীতিৰ প্ৰস্তাৱত উদ্যোগ আৰু কৃষি উদ্দেশ্যৰ বাবে সমবায় ভিত্তিত সংগঠিত উদ্যোগসমূহক ৰাজ্যিক সাহায্যৰ প্ৰয়োজনীয়তা আৰু 'এটা বৃহৎ আৰু বৃদ্ধি পোৱা সমবায় খণ্ড গঢ়ি তোলা'ৰ ওপৰত গুৰুত্ব আৰোপ কৰা হৈছিল।

ম'ডেল বিল শ্ৰী এছ.টি.ৰাজাৰ অধ্যক্ষতাত সমবায় আইন সমিতিখনে ১৯৫৬ চনত ৰাজ্য চৰকাৰসমূহৰ বিবেচনাৰ বাবে আৰ্হি বিধেয়কৰ পৰামৰ্শ আগবঢ়ায়। এই আৰ্হি বিধেয়ক আছিল সমবায়ৰ উন্নয়নৰ আন এটা গুৰুত্বপূৰ্ণ অধ্যায়। এই সময়ত যিয়ে সমবায় খণ্ডক প্ৰভাৱিত কৰিছিল সেয়া আছিল ১৯৫৮ চনৰ ৰাষ্ট্ৰীয় উন্নয়ন পৰিষদৰ প্ৰস্তাৱ। এই প্ৰস্তাৱত সমবায় নীতিৰ বিষয়ে গুৰুত্ব আৰোপ কৰা হৈছে আৰু সমবায়সমূহক প্ৰাথমিক গোট হিচাপে গাঁও সম্প্ৰদায়ৰ ভিত্তিত সংগঠিত হ'ব লাগে আৰু গাঁও পৰ্যায়ৰ সমবায় আৰু পঞ্চায়তৰ মাজত ঘনিষ্ঠ সমন্বয় থাকিব লাগে। বৰ্তমানৰ সমবায় আইনসমূহৰ প্ৰতিবন্ধকতা আৰু নিষেধাজ্ঞা তথা বৈশিষ্ট্যসমূহ আঁতৰাই পেলাব লাগে বুলিও প্ৰস্তাৱটোত পৰামৰ্শ দিয়া হৈছে। এই আৰ্হি বিধেয়কখনৰ পৰামৰ্শৰ ফলত বহু কেইখন ৰাজ্য চৰকাৰে নিজৰ আইন সংশোধন কৰিছিল।

কৃষিজাত সামগ্ৰী সমূহৰ সমবায় বিপণন আৰু প্ৰক্ৰিয়াকৰণৰ এটা গুৰুত্বপূৰ্ণ অংশ গঠন কৰিছিল দ্বিতীয় পঞ্চবাৰ্ষিক পৰিকল্পনাত সমবায় উন্নয়নৰ সংহত আঁচনি গ্ৰহণ কৰা হৈছিল। ১৯৬০ চনত প্ৰাথমিক বিপণন সমিতি গঠন কৰা হৈছিল আৰু সকলোতে ৰাজ্যিক বিপণন ফেডাৰেচন স্থাপন কৰা হৈছিল ৰাজ্যসমূহৰ লগতে কেন্দ্ৰটোত থকা ৰাষ্ট্ৰীয় সমবায় বিপণন ফেডাৰেচনৰ জৰিয়তে বিপণন কৃষি সমবায়ৰ লগতে সমবায়সমূহে সেউজ বিপ্লবৰ প্ৰচাৰ কৰাত মুখ্য ভূমিকা পালন কৰিছিল। ইয়াৰ জৰিয়তে কৃষকসকলে ঋণৰ ক্ষেত্ৰত আভ্যন্তৰীণ আৰু বাহ্যিক দুয়োটা সুবিধা লাভ কৰিছিল।

তৃতীয় পঞ্চবাৰ্ষিক পৰিকল্পনাত (১৯৬১-১৯৬৬) 'সহযোগিতাৰ ওপৰত বেছিকৈ গুৰুত্ব প্ৰদান কৰা হৈছিল। সহযোগিতাৰ জৰিয়তে অৰ্থনৈতিক সংগঠনৰ প্ৰধান ভিত্তি বিশেষকৈ কৃষি, ক্ষুদ্ৰ জলসিঞ্চন, ক্ষুদ্ৰ উদ্যোগ আৰু প্ৰক্ৰিয়াকৰণ, বিপণন, বিতৰণ, গ্ৰাম্য বৈদ্যুতিকৰণ, গৃহ নিৰ্মাণ আৰু স্থানীয় জনগোষ্ঠীসমূহৰ বাবে অত্যাবশ্যকীয় সুবিধাসমূহৰ নিৰ্মাণ আৰু ব্যৱস্থা কৰা। যাঠিৰ দশকৰ মাজভাগৰ পৰা কৃষি প্ৰক্ৰিয়াকৰণ সমবায় সমিতি সমূহে বিশেষকৈ চেনি আৰু সমবায় খণ্ডত বৃহৎ পৰিসৰৰ উদ্যোগসমূহক উৎসাহিত কৰা আৰু ম্যাদী ঋণৰ সহায়ৰ পৰা ৰেহাই দিয়াৰ ব্যৱস্থা কৰিছিল।

যাঠিৰ দশকৰ মাজভাগৰ পৰা বিশেষকৈ চেনি আৰু কৃষিৰ জৰিয়তে সূতা উৎপাদন খণ্ডৰ প্ৰক্ৰিয়াকৰণৰ জৰিয়তে সমবায় সমিতি সমূহৰ সংখ্যা বৃদ্ধি পাইছিল। মূলতঃ সমবায় খণ্ডত বৃহৎ পৰিসৰৰ উদ্যোগসমূহক উৎসাহিত কৰিবলৈ চৰকাৰৰ নীতি আৰু বিত্তীয় প্ৰতিষ্ঠানসমূহ ম্যাদী ঋণৰ সহায়ৰ দ্বাৰা পৰিচালিত হৈছিল। দুগ্ধ সমবায়ৰ ক্ষেত্ৰত আনন্দ আৰ্হিৰ প্ৰকল্পৰ বাবে NDDB অৰ্থাৎ ৰাষ্ট্ৰীয় দুগ্ধ উন্নয়ন পৰিষদ স্থাপনৰ লগে লগে ভাৰতীয় অৰ্থনীতিৰ জগত খনত এক সুদূৰ প্ৰসাৰী প্ৰভাৱ বিস্তাৰ কৰিলে। পৰবৰ্তী সময়ত NDDB এই ক্ষেত্ৰখনত যোজ পেলাই খোৱা তেজ উৎপাদনত হাত উজান দিয়ে।

১৯৬২ চনত ভাৰত-চীন যুদ্ধৰ পাছত গ্ৰাহক সমবায় গাঁথনি আৰু ৰাজহুৱা বিতৰণ ব্যৱস্থা (PDS) দুয়োটাৰে শক্তিশালী কৰা হয়। নীতিগতভাৱে চৰকাৰে উচিত মূল্যৰ দোকান আৱণ্টন দিয়াৰ ক্ষেত্ৰত গ্ৰাহক বা অন্যান্য সমবায়ক অগ্ৰাধিকাৰ দিয়াৰ সিদ্ধান্ত গ্ৰহণ কৰে আৰু কিছুমান ৰাজহুৱা নতুন আৰু উচিত মূল্যৰ (সুলভ মূল্য)দোকান সমূহ সমবায়ক আৱণ্টন দিয়ে। আনহাতে নগৰীয়া সমবায় ঋণ সমিতিসমূহত ৰাজহুৱা জমা ধনৰ বৃদ্ধিৰ লগে লগে ভাৰতীয় বিজাৰ্ড বেংকৰ জমা বীমা আঁচনিৰ অধীনত এইবোৰৰ বীমা কৰাটো প্ৰয়োজনীয় বুলি অনুভৱ কৰা হৈছিল। RBI Act-১৯৩৯ আৰু পিছলৈ Banking Regulatory Act-1949 ৰ নিৰ্বাচিত বিধানসমূহ সমবায় বেংকসমূহৰ ক্ষেত্ৰত প্ৰযোজ্য কৰা হৈছিল আৰু ১৯৬৬ চনৰ মাৰ্চ মাহৰ ১ তাৰিখেৰ পৰা ইয়াক কাৰ্যকৰী কৰা হৈছিল। এইদৰে তেওঁলোক দেশৰ বেংকিং ব্যৱস্থাৰ অবিচ্ছেদ্য অংগ হৈ পৰিল। (ক্ৰমশঃ....)





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# “Prosperity through Cooperation”

## Major initiatives of Ministry of Cooperation

(6th July 2021 - 14th June 2023)



(A) Economic strengthening of Primary Co-operative Societies

1. Model Bye-Laws for making PACS Multipurpose. The Model Bye-Laws for PACS were prepared by Ministry of Cooperation after consultation with all States/UTs, National Federations and other stakeholders and were circulated on 05 January 2023. This will increase the sources of income of PACS/LAMPs and create new employment opportunities in more than 25 new sectors like dairy, fisheries, storage, etc. So far, they have been adopted by 23 States/Union Territories and the work of adoption in other States is in progress.

2. Strengthening of PACS through Computerization. Total 63,000 functional PACS/LAMPs are being linked with NABARD through a single National Software Network. So far, proposals for computerization of a total of 58,383 PACS have been received from 24 States and 4 Union Territories. For this, a total of Rs-471.17 crore has been released by the Central government to the States for hardware purchase, digitization and setting up support systems. National Integrated Software has been prepared by NABARD. Computerization will start after the procurement of hardware and finalization of System Integrator by the States. This initiative will enhance efficiency and transparency in PACS.

3. Establishment of Multipurpose PACS/Dairy/Fisheries Cooperative Societies (2 lakh new societies in every Panchayat/Village This scheme, approved by the Cabinet on February 15, 2023, has a target of setting up 2 lakh new Multi-purpose PACS/Dairy/Fisheries Cooperative Societies in the Panchayats/Villages not covered so far, in the next 5 years. Under this, various schemes of the Government of India will be converged at the level of primary Cooperative Societies. Inter-Ministerial Committee, National Level Coordination Committee, State Level Cooperative Development Committees at District Level Cooperative Development Committees have been formed for the implementation of this scheme. Meetings are being held by the Ministry with all the States. Action plan related to the establishment of new Societies has been prepared by NABARD, NDDB and NFDB and work has already started on this plan.

4. World's largest Decentralized Grain Storage Program in Cooperative sector to ensure food security. Under this scheme, approved by the Cabinet on May 2023, different types of agricultural infrastructure such as godowns, custom hiring centers, processing units, fair price shops, etc. will be created by convergence of various schemes of the Government of India at the PACS level. This scheme will ensure country's food security, reduce wastage of food grains, result in better price for farmers for their produce and meet various agricultural needs at the PACS level itself. The implementation of this scheme is being started through a Pilot project with the cooperation of the States, and will be coordinated by the Inter-Ministerial Committee, National Level Coordination Committee, State Level Cooperative Development Committee and District Level Cooperative Development Committee.

5. PACS as Common Service Centers (CSCs) for better access to e-Services MoU has been signed on 02.02.2023 between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited for providing CSC services through PACS, after which more than 300 e-services provided by CSC will not be provided by PACS also. Till date more than 15,000 PACS have been onboarded as CSC and the work on onboarding of other PACS is also in progress. The onboarded PACS are also being provided training by CSC-SPV and NABARD.

6. Formation of New Farmer Producer Organizations (FPOs) by PACS. Under the FPO scheme, it has been decided to allot 1100 additional FPOs to the National Cooperative Development Corporation (NCDC) in cooperative sector. Now, PACS will be able to do other economic activities related to agriculture as FPOs. This initiative will also be helpful in providing the members of the cooperative societies with the necessary market linkage to get fair and remunerative prices for their produce.

7. Eligibility of PACS for LPG Distributorship. Petroleum Ministry is amending rules to make PACS eligible for LPG distributorship, after which PACS will be able to take advantage of this scheme. With this, an option to increase their economic activities and create new employment opportunities in rural areas.

8. Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlets. The Union Minister of Petroleum and Natural Gas has agreed to convert existing bulk consumer licence PACS into retail outlets. PACS will also be given priority for new petrol pump dealership. These provisions will increase the profit of PACS and create new employment opportunities in rural areas.

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11. Convergence of PM-KUSUM Scheme at PACS Level. The structure and reach of PACS, which have direct linkage with 13 Crore farmer members, can be leveraged to set up decentralized solar power plants at the Panchayat level. With this, farmers connected to PACS can replace Agricultural Diesel Pumps with Solar Agricultural Water Pumps and ensure their energy security by installing Photovoltaic Modules on the periphery of their land, thereby extending their reach to the last mile. Further, PACS and its member farmers will get alternative sources of income. A concept note has been prepared by the Ministry of Cooperation and sent to MNRE on this subject and a meeting of the Secretary (Cooperation) with the Hon'ble Minister of New and Renewable Energy has been held on this proposal. (B) Relief in Income Tax Law for Co-operative Societies. 12. Reduction in surcharge on Income Tax for Cooperative Societies. The surcharge on Income Tax for Cooperative Societies with income from Rs.1 Crore to Rs.10 Crore has been reduced from 12% to 7% at par with Companies. This will reduce the burden of Income Tax on Cooperative Societies and

more capital will be available with the societies to work for the benefit of the members.

13. Reduction in Minimum Alternate Tax (MAT) on Cooperative Societies. The Minimum Alternate Tax rate for Cooperative Societies has been reduced from 18.5% to 15%. With this provision, now there is parity between Cooperative Societies and Companies in this regard. This will strengthen cooperative societies and Cooperative Sector will expand.

14. Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs. The limit for Cash Deposits and Cash Loans by PACS and Primary Cooperative-Agriculture and Rural Development Banks (PCARDBs) has been increased from Rs 20,000 to Rs 25 lakh per member. This provision will facilitate their activities, increase their business and benefit the members of societies.

15. Tax cut for New manufacturing Cooperative Societies. New manufacturing cooperative societies commencing manufacturing operations by March 31, 2024, will be taxed at a flat rate of 15% against the existing tax rate of up to 30% with surcharge. With this provision, now there is parity between Cooperative Societies and Companies in this regard. This will encourage the formation of new cooperative societies in the manufacturing sector.

16. Increase in limit of Tax Deducted at Source (TDS) in Cash Withdrawal Through the Union Budget 2023-24, the cash withdrawal limit of cooperative societies without deduction of tax at source has been increased from Rs.1 crore to Rs.3 crore per year. This provision will save Tax Deducted at Source (TDS) for cooperative societies, which they will be able to use for the benefit of their members.

17. Relief in cash transactions under section 269ST of the Income Tax Act. Cooperative societies earlier treated the 'Contract' with their distributors as 'one event' and in all the transactions with that distributor in the entire year, if the cash receipt was more than two lakh rupees, it was considered taxable and income tax penalty was imposed on it. The Income Tax Department has issued a circular making it clear that now the 'Contract' made by cooperative societies with their distributors will not be considered as 'an event'. With this clarification, each cash transaction of more than 2 lakhs done by the cooperative societies with their distributor will be considered separately, so that they will not be charged with income tax penalty. With this, State and District milk unions will now be able to pay in cash to member milk producers by receiving payment in kind for their produce during the peak season/holidays. (C) Redressal of difficulties faced by Co-operative Banks.

18. Urban Co-operative Banks (UCBs) will now be able to open new branches to expand their business.

19. A Nodal Officer has been designated in RBI for regular interaction with UCBs.

20. Additional time limit has been given to achieve the Priority Sector Lending (PSL) targets given to UCBs.

21. RBI will now be designated in RBI for regular interaction with UCBs.

22. RBI has permitted UCBs to provide door-step banking services to their customers.

23. RBI will now more than doubled the individual housing loan limit for Rural and Urban Co-operative Banks.

24. Rural Co-operative Banks will now be able to lend to commercial real estate - residential housing sector, thereby diversifying their business.

25. Co-operative Banks have been included as Member Lending Institutions (MLIs) of CGTMSE. With this, now the member Co-operative Banks will be able to take advantage of risk coverage up to 85 percent on the loans given. Along with this, the cooperative sector enterprises will also now be able to get collateral free loans up to Rs 5 crore from Co-operative Banks.

26. License fee for onboarding Co-operative Banks to the modern 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Apart from this, cooperative financial institutions will also be able to get the facility free of cost for linking their accounts to the AePS. With this, farmers will now be able to get the facility of banking at their home with their fingerprints. (D) Revival of Cooperative Sugar Mills

27. Relief from Income Tax to Cooperative Sugar Mills. Cooperative Sugar Mills will now be able to pay additional income tax payment of higher sugarcane prices to farmers up to the fair and remunerative price or the State advised price. With this provision, Cooperative Sugar Mills will now be able to give higher price of sugarcane to their members and they will get income tax deduction on this higher expenditure.

28. Resolving decades old pending issues related to income tax of Cooperative Sugar Mills. Provision has been made through the Union Budget 2023-24 that the payments made by Cooperative Sugar Mills to sugarcane farmers before the assessment year 2016-17 will be allowed to be claimed as expenditure. By this, they will be able to get relief of about 10,000 crore rupees, thus resolving the income tax issues pending for decades.

29. Rs 10,000 crore loan scheme through NCDC for strengthening of Cooperative Sugar Mills. Ministry of Cooperation has launched a new scheme named 'Grant-in-aid to NCDC for Strengthening of Cooperative Sugar Mills' under which Government of India would give grant of Rs.1,000 crore to NCDC during Financial Year 2022-23 and 2023-24. NCDC will use this grant to provide loans up to Rs 100 crore to Cooperative Sugar Mills, which they will be able to use for setting up ethanol plants or for setting up cogeneration plants or for working capital or for all three purposes.

30. Preference in purchase of ethanol to Cooperative Sugar Mills and establishment of Cogen Power Plants. Cooperative Sugar Mills will be given preference in purchase of ethanol for power generation by the Ministry of Petroleum under the Ethanol Blending Programme (EBP). There are also plans to set up Cogeneration Power Plants from sugarcane bagasse. With these steps, the business of Cooperative Sugar Mills will expand and in result their profits will also increase. (E) Three new Multi-State Societies at the National Level.

31. New National Level Multi-State Cooperative Society for Exports Under the Multi-State Cooperative Societies Act, 2002, a new National Cooperative Exports Limited has been set up as an Umbrella organization to promote exports from the cooperative sector. Cooperative societies from Primary to National level including District, State, National level federations and Multi-State Cooperative Societies can become its members. Through this Society, the Export of farmers' products will be facilitated and the farmers will get better price for their products.

32. New National Level Multi-State Cooperative Society for Certified Seeds Under the Multi-State Cooperative Societies Act, 2002, a new Bhattarji Beej Sahakari Samiti Limited has been set up

as an Umbrella organization for cultivation, production and distribution of improved seeds under a single brand name. Cooperative Societies (Primary, District, State level) of States/Union Territories can become its members. This Society will increase availability of improved seeds to the farmers, boost productivity of crops and enhance the income of the farmers.

33. New National Level Multi-State Cooperative Society for Organic Farming. The National Cooperative Organics Limited has been established under the Multi-State Cooperative Societies Act, 2002 as an Umbrella organization which will work for production, distribution and marketing of certified and authentic organic products. Primary to National level cooperative societies including District, State, National level federations, Multi-State Cooperative Societies, and Farmer Producer Organizations (FPOs) can become its members. This will increase production of organic products and increase the profit of the farmers. (F) Education and Training in the Cooperative Sector

34. Establishment of the World's Largest Cooperative University. It is being planned to establish National Cooperative University for Cooperative education, training, consultancy, research and development. This University will ensure a sustainable, adequate and quality supply of trained manpower and work for capacity building of the existing personnel. This University will be first of its kind, a specialized University in cooperative sector.

35. New Scheme of Cooperative Education and Training. This scheme is intended to make cooperative societies a strong economic institution, broaden and strengthen the cooperative movement, build capacity of faculty of VAMNCOM, NCCT and JCTC, promote quality research and studies on important areas of cooperative societies, etc. In this regard, initial stakeholder consultations are being held and formulation of scheme is targeted in the next three months.

36. Promotion of training and awareness through NCCT. The National Council for Cooperative Education (NCCE), an autonomous society under the Ministry of Cooperation, organizes cooperative education and training programs for personnel, members and board members of Cooperative Societies across the country, including personnel from Cooperative Departments of States/UTs. It conducts these programs through its 20 constituent training institutes spread across the country, out of which VAMNCOM (Vaikunth Mehta National Institute of Cooperative Management) is a National level institute. In addition, there are 14 State level and five Regional level institutes. NCCT conducted 3287 training programs in the year 2022-23 against the target of 1740 training programs for cooperative participants, and 1000 training programs for cooperative societies, etc. In this regard, additional stakeholder consultations are being held and formulation of scheme is targeted in the next three months.

37. Formulation of New National Cooperation Policy. A Multidisciplinary and National level committee consisting of 49 members comprising experts and stakeholders from different States and across the Country has been constituted under the leadership of former Union Minister Shri Suresh Prabhu to formulate a new Cooperation Policy to realize the concept of 'Prosperity through Cooperation'. So far, 9 meetings of the Expert Committee have been held, during which detailed discussions were held with the stakeholders and the new National Cooperation Policy is expected to be ready soon.

38. New National Cooperative Database. The work on developing a comprehensive, authentic and updated National Cooperative Database being done in a phased manner by the Ministry of Cooperation with the assistance of State Governments. Under the First Phase, mapping of about 2.64 lakh societies of PACS, Dairy and fisheries has been completed on February 28, 2023. In the Second Phase, mapping of National Cooperative Societies and Federations has been done. Under the Third Phase, about 5.8 lakh Cooperative Societies of all other sectors are being included in the database, which has been targeted to be completed by June, 2023. (H) Inclusion of Cooperative Societies as 'Buyer' on GeM Portal

39. The Union Cabinet has approved Cooperative Societies to be registered as 'Buyer' on Government e Marketplace (GeM) on 1st June, 2022. Cooperative Societies will now be able to buy from around 60 lakh authentic sellers/service providers available across the country on the single platform of GeM. So far more than 550 Cooperative Societies have been onboarded as buyers on the GeM portal. Further, Cooperative Societies are also being motivated to register as sellers on GeM.

40. Expansion of National Cooperative Development Corporation (NCDC)

40. New schemes for Cooperative Societies have been started by NCDC in various sectors such as 'Swahayamshakti Sahakar' for self-help groups; 'Dirghavadi Krishak Sahakar' for long term agricultural credit; 'Dairy Sahakar' for dairy and 'Nandini Sahakar' for women's cooperative institutions etc. In the financial year 2022-23, NCDC disbursed financial assistance of Rs.41,025 crore (provisional) which is almost 20% higher than the disbursement of Rs.34,221 crore in 2021-22. To enhance the flow of much needed funds to the cooperative sector, NCDC has increased lending loan disbursements to about Rs 3 lakh crore per year over the next five years by increasing its efficiency and geographical spread. All States and State Cooperative Societies can avail loan schemes of NCDC. (I) Strengthening of Central Registrar's Office

41. Computerization of Central Registrar's Office. The office of the Central Registrar is responsible for administering the Multi State Co-operative Societies (MSCS) Act, 2002. The office of the Central Registrar is being computerized under the Multi State Co-operative Societies Act, 2002. The software will assist in processing applications and service requests in a time bound manner through electronic work flow at the Central Registrar's Office. It will have provisions for OTP based user registration, verification check for compliance with MSCS Act and Rules, hearing through VC, etc. of cooperative societies and other communication, electronically. This computerization project will help significantly in registering new MSCS and will also promote their ease of doing business.

42. The Multi-State Co-operative Societies (Amendment) Bill, 2022. The Multi-State Co-operative Societies (Amendment) Bill, 2022 aims to amend Multi-State Co-operative Societies Act, 2002 to incorporate the provisions of the 97th Constitutional Amendment and to strengthen governance, increase transparency, increase accountability, improve election process, etc. in Multi-State Cooperative Societies. This Bill was introduced in the Lok Sabha on December 7, 2022, and was referred to a Joint Parliamentary Committee of both the Houses on December 20, 2022. Notice of consideration and passing of the Bill, as reported by the Joint Committee has been given in the Lok Sabha on 22.03.2023. The Bill is to be introduced for consideration and passing in the upcoming session of the Parliament. (K) Other Initiatives

43. Computerization of Agriculture and Rural Development Banks (ARDBs). To strengthen the Long-term Cooperative Credit structure, the Ministry of Cooperation is taking up the project of computerization of Agriculture and Rural Development Banks (ARDBs). It will have various components such as hardware procurement, comprehensive Enterprise Resource Planning (ERP) solutions, digitization, providing training and support, and maintenance of software, etc. 25 percent of the expenditure incurred in this scheme will be borne by the ARDBs and the remaining 75 percent by the Central and State governments. Computerization will provide various benefits to ARDBs, such as increased efficiency, faster loan disbursement, reduced transaction costs, increased transparency and lower imbalances of payments, etc.

44. Refund to Investors of Sahara Group of Societies. On the petition of the Ministry of Cooperation, the Hon'ble Supreme Court vide order dated 29.03.2023, directed to transfer Rs 5000 crore from Sahara-SEBI refund account to the Central Registrar of Multi-State Co-operative Societies for disbursement of valid dues of the depositors of 4 Cooperative Societies of Sahara Group (Sahara Credit Cooperative Society Ltd., Saharavani Universal Multipurpose Society Ltd., Hamara India Credit Cooperative Society Ltd. and Stars Multipurpose Cooperative Society Ltd.). Stockholding Documents Management Services Ltd. (SDMSL)'s has been engaged to develop a transparent digital system (portal) under the supervision and monitoring of Justice Shri R. Subhash Reddy (Retd.) and Advocate Shri Gaurav Agrawal, amicus curiae, for disbursement by the Central Registrar in compliance with the order of the Hon'ble Supreme Court. Four Officers on Special Duty (OSDs) have also been appointed by the Central Registrar for each of the above committees to supervise the refund process. Through the portal, payment will be made to the concerned Bank account of the bona fide depositors after identification and submission of proof of their deposits and claims. The Central Registrar's Office is shortly going to issue a press note to inform the investors of these societies to apply for refund through the portal.

45. Scheme for computerization of office of Registrar of Cooperative Societies in States/Union Territories. To improve ease of doing business for Cooperative Societies and create a digital ecosystem for transparent paperless regulation in all States/Union Territories, a scheme for computerization of State Registrar Offices is being prepared by the Ministry of Cooperation. The software developed under this scheme will be based on the Multi-State Cooperative Societies Act/UT. The Ministry is in dialogue with the Registrars of all the States/UTs to formulate this scheme and soon it will be proposed as a Centrally Sponsored Scheme.

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# “Prosperity through Cooperation” Major initiatives of Ministry of Cooperation (6th July 2021 - 14th June 2023)

**(A) Economic strengthening of Primary Co-operative Societies**  
**1. Model Bye-Laws for making PACS Multipurpose**  
The Model Bye-laws for PACS were prepared by Ministry of Cooperation after consultation with All States/UTs, National Federations and other stakeholders and were circulated on 05 January 2023. This will increase the sources of income of PACS/LAMPs and create new employment opportunities in more than 75 new sectors like dairy, fisheries, storage, etc. So far, they have been adopted by 23 States/Union Territories and the work of adoption in other States is in progress.

**2. Strengthening of PACS through Computerization**  
Total 63,000 functional PACS/LAMPs are being linked with NABARD through a single National Software Network. So far, proposals for computerization of a total of 58,383 PACS have been received from 24 States and 4 Union Territories. For this, a total of Rs 437.17 crore has been released by the Central government to the States for hardware purchase, digitization and setting up support systems. National Integrated Software has been prepared by NABARD. Computerization will start after the procurement of hardware and finalization of System Integrator by the States. This initiative will enhance efficiency and transparency in PACS.

**3. Establishment of Multipurpose PACS/Dairy/Fisheries Cooperative Societies (2 lakh new societies) in every Panchayat/Village**  
This scheme, approved by the Cabinet on February 15, 2023, has a target of setting up 2 lakh new Multi-purpose PACS/Dairy/Fisheries Cooperative Societies in the Panchayats/Villages not covered so far, in the next 5 years. Under this, various schemes of the Government of India will be converted into Cooperative Societies. Inter-Ministerial Committee, National Level Coordination Committee, State Level Cooperative Development Committees and District Level Cooperative Development Committees have been formed for the implementation of this scheme. Meetings are being held by the Ministry with all the States/Union Territories. The implementation of this scheme has been prepared by NABARD, NDDB and NFDDB and work has already started on this plan.

**4. World's largest Decentralized Grain Storage Program in Cooperative sector to ensure food security**  
Under this scheme, approved by the Cabinet on May 31, 2023, different types of agricultural infrastructure such as godowns, custom hiring centres, processing units, fair price shops, etc. will be created by convergence of various schemes of the Government of India at the PACS level. This scheme will ensure country's food security, reduce wastage of food grains, result in better price for farmers for their produce and meet various agricultural needs at the PACS level itself. The implementation of this scheme is being started through a Pilot project with the cooperation of the States, and will be coordinated by the Inter-Ministerial Committee, National Level Coordination Committee, State Level Cooperative Development Committee and District Level Cooperative Development Committee.

**5. PACS as Common Service Centres (CSCs) for better access to Services**  
MoU has been signed on 02.02.2023 between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited for providing CSC services through PACS, after which more than 300 services provided by the members of PACS will be provided by PACS also. 1 lakh date more than 1,50,000 PACS have been onboarded as CSC and the work on onboarding of other PACS is also in progress. The onboarded PACS are also being provided training by CSC-SP and NABARD.

**6. Formation of new Farmer Producer Organizations (FPOs) by PACS**  
Under the FPO scheme, it has been decided to allot 1100 additional FPOs to the National Cooperative Development Corporation (NCDC) in cooperative sector. Now, PACS will be able to do other economic activities related to agriculture as FPOs. This initiative will also be helpful in providing the members of PACS with the necessary market with the necessary market linkage to get fair and remunerative prices for their produce.

**7. Eligibility of PACS for LPG Distributorship**  
Petroleum Ministry is amending rules to make PACS eligible for LPG distributorship, after which PACS will be able to distribute LPG. This will give PACS an option to increase their economic activities and create new employment opportunities in rural areas.

**8. Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlet**  
The Ministry of Petroleum and Natural Gas has agreed to convert existing bulk consumer license PACS into retail outlets. PACS will also be given priority for new petrol pump dealership. These provisions will increase the profit of PACS and create new employment opportunities in rural areas.

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**(B) Relief in Income Tax law for Co-operative Societies**  
**12. Reduction in surcharge on Income Tax for Cooperative Societies**  
The surcharge on Income Tax for Cooperative Societies with income from Rs 1 Crore to Rs 10 Crore has been reduced from 12% to 7% at par with Companies. This will reduce the burden of Income Tax on Cooperative Societies and more capital will be available with the societies to work for the benefit of the members.

**13. Reduction in Minimum Alternate Tax (MAT) on Cooperative Societies**  
The Minimum Alternate Tax rate for Cooperative Societies has been reduced from 18.5% to 15%. With this provision, now there is parity between Cooperative Societies and Companies in this regard. This will strengthen cooperative societies and Cooperative Sector will expand.

**14. Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs**  
The limit for Cash Deposits and Cash Loans by PACS and PCARDBs (Panchayat Agriculture and Rural Development Banks) has been increased from Rs 20,000 to Rs 2 lakh per member. This provision will facilitate their activities, increase their business and benefit the members of societies. 15. Tax cut for New manufacturing Cooperative Societies-New manufacturing cooperative societies commencing manufacturing operations by March 31, 2024, will be taxed at a flat rate of 15% against the existing tax rate of up to 30% with surcharge. With this provision, now there is parity between Cooperative Societies and companies in this regard. This will encourage the formation of new cooperative societies in the manufacturing sector.

**16. Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal**  
Through the Union Budget 2023-24, the cash withdrawal limit of cooperative societies without deduction of tax at source has been increased from Rs.1 crore to Rs.3 crore per year. This provision will save Tax Deducted at Source (TDS) for cooperative societies, which they will be able to use to work for the benefit of their members.

**17. Relief in cash transactions under section 269ST of the Income Tax Act**  
Co-operative societies earlier treated the 'Contract' with their distributors as 'one event' and in all the transactions with that distributor in the entire year, if the cash receipt was more than two lakhs, they were considered taxable and income tax penalty was imposed on it. The Income Tax Department has issued a circular making it clear that now the

'Contract' made by cooperative societies with their distributors will not be considered as 'one event'. With this clarification, each cash transaction of more than 2 lakhs done by the cooperative societies with their distributor will be considered separately, so that they will not be charged with income tax penalty. With this, State and District milk unions will now be able to pay in cash to member milk producers by receiving payment in cash from their distributors through Bank holidays.

**(C) Cancellation of difficulties faced by Co-operative Banks**  
**18. Urban Co-operative Banks (UCBs) will now be able to open new branches to expand their business.**  
**19. UCBs will also be able to make one-time settlement of outstanding loans, like Commercial Banks.**  
**20. Additional time limit has been given to achieve the Priority Sector Lending (PSL) targets given to UCBs.**  
**21. A Nodal Officer has been designated in RBI for regular interaction with UCBs.**  
**22. RBI has permitted UCBs to provide doorstep banking services to their customers.**  
**23. RBI has more than doubled the individual housing loan limit for Rural and Urban Co-operative Banks.**  
**24. Rural Co-operative Banks will now be able to lend to commercial real estate - residential housing sector, thereby diversifying their business.**  
**25. Co-operative Banks have been included as Member Lending Institutions (MLIs) of CGTMSE. With this, now the member Co-operative Banks will be able to take advantage of risk coverage up to 85 percent on the loans given. Along with this, the cooperative sector enterprises will also now be able to get collateral free loans up to Rs. 5 crore from Co-operative Banks.**  
**26. License fee for onboarding Co-operative Banks to the modern 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions.**  
**27. NCDC will also be able to provide loans up to Rs. 10,000 crore to Cooperative Sugar Mills, which they will be able to get for the first three months of the pre-production phase. With this, farmers will now be able to get the facility of banking at their home with their fingerprints.**  
**(D) Revival of Cooperative Sugar Mills**  
**28. Revival of Cooperative Sugar Mills**  
Cooperative Sugar Mills will not have to pay additional income tax on payment of higher sugarcane prices to farmers up to the fair and remunerative price or the State advised price. With this provision, Cooperative Sugar Mills will now be able to give higher price of sugarcane to their members and they will get income tax deduction on this higher expenditure.

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Ministry of Cooperation has launched a new scheme named 'Grant-in-aid to NCDC for Strengthening of Cooperative Sugar Mills' under which Government of India would give grant of Rs. 500 crore to NCDC during Financial Year 2022-23 and 2023-24. NCDC will use this grant to provide loans up to Rs. 10,000 crore to Cooperative Sugar Mills, which they will be able to use for setting up ethanol plants or for setting up cogeneration plants or for working capital or for all three purposes.

**30. Preference in purchase of ethanol to Cooperative Sugar Mills and establishment of Cogeneration Plants**  
Cooperative Sugar Mills will be put at par with private companies for ethanol procurement by the Ministry of Petroleum under the Ethanol Blending Programme (EBP). There are also plans to set up Cogeneration Power Plants from sugarcane bagasse. With these steps, the members of Cooperative Societies will expand and in result their profits will also increase.

**(E) Three new Multi-State Societies at the National Level**  
**31. New National Level Multi-State Cooperative Society for Exports**  
Under the Multi-State Cooperative Societies Act, 2002, a new National Cooperative Exports Limited has been set up as an Umbrella organization to promote exports from the cooperative sector. Cooperative societies from Primary to National level including District, State, National level federations and Multi-State Cooperative Societies can become its members. Through this Society, the Export of farmers' products will be facilitated and the farmers will get better price for their products.

**32. New National Level Multi-State Cooperative Society for Certified Seeds**  
Under the Multi-State Cooperative Societies Act, 2002, a new Bhartiya Beej Sahakar Samiti Limited has been set up as an Umbrella organization for cultivation, production and distribution of improved seeds under a single brand name. Cooperative Societies (Primary, District, State level) of States/Union Territories can become its members. This Society will increase availability of improved seeds to the farmers, boost productivity of crops and enhance the income of the farmers.

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The National Cooperative Organics Limited has been established under the Multi-State Cooperative Societies Act, 2002 as an Umbrella organization which will work for production, marketing and distribution of certified and authentic organic products. Primary to National level cooperative societies including District, State, National level federations, Multi-State Cooperative Societies, and Farmer Producer Organizations (FPOs) can become its members. This will increase production of organic products and increase the profit of the farmers.

**(F) Education and Training in the Cooperative Sector**  
**34. Establishment of the World's Largest Cooperative University**  
It is being planned to establish National Cooperative University for Cooperative education, training, consultancy, research and development. This University will ensure a sustainable, adequate and quality supply of trained manpower and work for capacity building of the existing personnel. This University will be first of its kind, a specialized University in cooperative sector.

**35. New Scheme of Cooperative Education and Training**  
This scheme is needed to make cooperative societies a strong economic institution, broaden and strengthen the cooperative movement, build capacity of faculty of VAMNICO, NCCT and JCTC, promote quality research and studies on important areas of Cooperative Societies, etc. In this regard, initial stakeholder consultations are being held and formulation of scheme is targeted in the next three months.

**36. Promotion of training and awareness through NCCT**  
The National Council for Cooperative Training (NCCT), an autonomous society under the Ministry of Cooperation, organizes cooperative education and training programs for personnel, members and board members of Cooperative Societies across the country. NCCT conducted 2387 training programs in the year 2022-23 against the target of 1740 training programs for cooperative participants, workers and professionals across the country. In addition, during this period, the Council provided training to about 2,01,507 participants, which is five times more than the scheduled 43,500 participants. Vocational Development Plans (based on existing DPRs) in local languages for Cooperative Societies are being prepared through NCCT.

**(G) New National Cooperation Policy and New National Cooperative Database**  
**37. Formulation of New National Cooperation Policy**  
The Ministry of Cooperation has constituted a committee consisting of 49 members comprising experts and stakeholders from different States and across the Country has been constituted under the leadership of former Union Minister Shri Suresh Prabhu to formulate a new Cooperation Policy to realize the concept of 'Prosperity through Cooperation'. So far, 9 meetings of the Expert Committee have been held, during which detailed discussions were held with the stakeholders and the new National Cooperation Policy is expected to be ready soon.

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The work on developing a comprehensive, authentic and updated National Cooperative Database is being done in a phased manner by the Ministry of Cooperation with the assistance of State Governments. Under the First Phase, mapping of about 2.64 lakh

societies of PACS, dairy and fisheries has been completed on February 28, 2023. In the Second Phase, mapping of National Cooperative Societies and Federations has been done. Under the Third Phase, about 5.8 lakh Cooperative Societies of all other sectors are being included in the database, which has been targeted to be completed by June, 2023.

**(H) Inclusion of Cooperative Societies as 'Buyer' on GeM Portal**  
**39. The Union Cabinet has approved Cooperative Societies to be registered as 'Buyer' on Government e Marketplace (GeM) on 1st June, 2022. Cooperative Societies will now be able to buy from around 60 lakh authentic sellers/service providers available across the country on the single platform of GeM. So far more than 350 Cooperative Societies have been onboarded as buyers on the GeM portal. Further, Cooperative Societies are also being motivated to register as sellers on GeM.**

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**40. New schemes for Cooperative Societies have been started by NCDC in various sectors such as 'Swachh Bharat Mission', 'Sahakar' for self-help groups, 'Dirghavathi Krishak Sahakar' for long term agricultural credit, 'Dairy Sahakar' for dairy and 'Nandini Sahakar' for women's cooperative institutions etc. In the financial year 2022-23, NCDC has provided financial assistance of Rs. 1,025 crore (provisional) which is almost 20% higher than the disbursement of Rs. 34,221 crore in 2021-22. To enhance the flow of much needed funds to the cooperative sector, NCDC has initiated a new scheme of 'Disbursement of Rs. 3 lakh crore per year over the next five years by increasing its efficiency and geographical spread. All States and State Cooperative Societies can avail loan schemes of NCDC.**

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The Office of the Central Registrar is responsible for administering the Multi State Co-operative Societies (MSCS) Act, 2002. The office of the Central Registrar is being computerized to create a digital ecosystem for Multi-State Cooperative Societies. The software will assist in processing applications and service requests in a time bound manner through electronic work flow at the Central Registrar's Office. It will have provisions for OTP based user registration, verification check for compliance with MSCS Act and Rules, hearing through VC, issue of registration certificate and other communication. This computerization initiative will help significantly in registering new MSCS and will also promote their ease of doing business.

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The Multi-State Co-operative Societies (Amendment) Bill, 2022 aims to amend Multi-State Co-operative Societies Act, 2002 to incorporate the provisions of the 97th Constitutional Amendment. This computerization initiative will increase transparency, increase accountability, improve election process, etc. in Multi-State Cooperative Societies. This Bill was introduced in the Lok Sabha on December 7, 2022, and passed by a Joint Parliamentary Committee of both the Houses on December 20, 2022. Notice of consideration and passing of the Bill, as reported by the Joint Committee has been given in the Lok Sabha on 22.03.2023. The Bill is to be introduced for consideration and passing in the upcoming session of the Parliament.

**(K) Other Initiatives**  
**43. Computerization of Agriculture and Rural Development Banks (ARDBs)**  
To strengthen the Long-term Cooperative Credit structure, the Ministry of Cooperation is taking up the project of computerization of Agriculture and Rural Development Banks (ARDBs). It will have provisions for online loan disbursement, comprehensive Enterprise Resource Planning (ERP) solutions, digitization, providing training and support, and maintenance of software, etc. percent of disbursement (including the loan schemes) will be borne by the ARDBs and the remaining 75 percent by the Central and State governments. Computerization will provide various benefits to ARDBs, such as increased efficiency, faster loan disbursement, reduced transaction costs, increased transparency, and lower imbalances of payments, etc.

**44. Refund to Investors of Sahara Group of Societies**  
On the petition of the Ministry of Cooperation, the Hon'ble Supreme Court vide order dated 29.03.2023, directed to transfer Rs 5000 crore from Sahara-SEBI refund account to the Central Registrar of Multi-State Co-operative Societies for disbursement of valid dues of the depositors of 4 Cooperative Societies of Sahara Group (Sahara Credit Cooperative Ltd., Sahara University Multipurpose Society Ltd., Hamara India Credit Cooperative Society Ltd. and Stars Multipurpose Cooperative Society Ltd.). Stockholding Documents Management Services Ltd. (SDMS) has been engaged to develop a transparent digital system (portal) under the supervision and monitoring of Justice Shri R. Subhash Reddy (Retd.) and Advocate Shri Gaurav Agrawal, amicus curiae, for disbursement by the Central Registrar in compliance with the order of the Hon'ble Supreme Court. Four Officers on Special Duty (OSDs) have also been appointed by the Central Registrar for each of the above committees to supervise the refund process. Through the portal, systems will be used to the concerned Bank account of the bona fide depositors in a transparent manner after proper identification and submission of proof of their deposits and claims. The Central Registrar's Office is shortly going to issue a press release to inform the investors of these societies to apply for refund through the portal.

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## “Prosperity through Cooperation”

### Major initiatives of Ministry of Cooperation (6th July 2021 - 14th June 2023)

#### (A) Economic strengthening of Primary Co-operative Societies

**1. Model Bye-Laws for making PACS Multipurpose**  
The Model Bye-laws for PACS were prepared by Ministry of Cooperation after consultation with all States/UTs, National Federations and other stakeholders and were circulated on 05 January 2023. This will increase the sources of income of PACS/LAMPS and create new employment opportunities in more than 75 new sectors like dairy, fisheries, storage, etc. So far, they have been adopted by 23 States/Union Territories and the work of adoption in other States is in progress.

**2. Strengthening of PACS through Computerization**  
Total 63,000 functional PACS/LAMPS are being linked with NABARD through a single National Software Network. So far, proposals for computerization of a total of 58,383 PACS have been received from 24 States and 4 Union Territories. For this, a total of Rs 437.17 crore has been released by the Central government to the States for hardware purchase, digitization and setting up support systems. National Integrated Software has been prepared by NABARD. Computerization will start after the procurement of hardware and finalization of System Integrator by the States. This initiative will enhance efficiency and transparency in PACS.

**3. Establishment of Multipurpose PACS/Dairy/Fisheries Cooperative Societies (2 lakh new societies) in every Panchayat/Village**  
This scheme, approved by the Cabinet on February 15, 2023, has a target of setting up 2 lakh new Multi-purpose PACS/Dairy/Fisheries Cooperative Societies in the Panchayats/Villages not covered so far, in the next 5 years. Under this, various schemes of the Government of India will be converged at the level of Cooperative Societies. Inter-Ministerial Committee, National Level Coordination Committee, State Level Cooperative Development Committees and District Level Cooperative Development Committees have been formed for the implementation of this scheme. Meetings are being held by the Ministry with all the States/UTs to discuss the details of this scheme. The scheme has been prepared by NABARD, NDDB and NDFB and work has already started on this plan.

**4. World's largest Decentralized Grain Storage Program in Cooperative sector to ensure food security**  
Under this scheme, approved by the Cabinet on May 31, 2023, different types of agricultural infrastructure such as godowns, custom hiring centers, processing units, fair price shops, etc. will be created by convergence of various schemes of the Government of India at the PACS level. This scheme will ensure country's food security, reduce wastage of food grains, result in better prices for farmers and meet various agricultural needs at the PACS level itself. The implementation of this scheme is being started through a Pilot project with the cooperation of the States, and will be coordinated by the Inter-Ministerial Committee, National Level Coordination Committee, State Level Cooperative Development Committees and District Level Cooperative Development Committees.

**5. PACS as Common Service Centers (CSCs) for better access to e-Services**  
MOU has been signed on 02.02.2023 between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited for providing CSC services through PACS, after which more than 300 e-services provided by CSC will now be available through PACS also. About 1.1 lakh more than 15,000 PACS have been onboarded as CSC and the work on onboarding of other PACS is also in progress. The onboarded PACS are also being provided training by CSC-SPV and NABARD.

**6. Formation of Farmer Producer Organizations (FPOs) by PACS**  
Under the FPO scheme, it has been decided to allot 1100 additional FPOs to the National Cooperative Development Corporation (NCDC) in cooperative sector. Now, PACS will be able to do other economic activities related to agriculture as FPOs. This initiative will also be helpful in the process of FPO formation by the societies with the necessary market linkage to get fair and remunerative prices for their produce.

**7. Eligibility of PACS for LPG Distributorship**  
Petroleum Ministry is amending rules to make PACS eligible for LPG distributorship, after which PACS will be able to distribute LPG. This will give PACS an option to increase their economic activities and create new employment opportunities in rural areas.

**8. Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlet**  
The Ministry of Petroleum and Natural Gas has agreed to convert existing bulk consumer license PACS into retail outlets. PACS will also be given priority for new petrol pump dealership. These provisions will increase the profit of PACS and create new employment opportunities in rural areas.

**9. PACS as Jan Aushadhi Kendra for access to generic medicines at Rural level**  
In a meeting held on June 06, 2023 under the chairmanship of the Hon'ble Home and Cooperation Minister with the Hon'ble Minister of Chemicals and Fertilizers, it was decided to open 1,000 Jan Aushadhi Kendras by August, 2023 and 2,000 Jan Aushadhi Kendras by December, 2023 at identified PACS. With this initiative, cheaper generic medicines will be available to the common people at the Village/Block level and PACS will get additional employment opportunities. Interested PACS are to be identified and encouraged by the State Government to apply online.

**10. PACS as Fertilizer Distribution Centre**  
In a meeting held on June 06, 2023 under the chairmanship of the Hon'ble Minister of Home Affairs and Cooperation with the Hon'ble Minister of Chemicals, decision has been taken to make functional PACS eligible to act as fertilizer retailers. Pradhan Mantri Kisan Samridhi Yojana (PMKSY) scheme is being implemented for spraying fertilizer. Cooperative Societies, drones can also be used for spraying. This will ensure availability of fertilizers to the farmers at the PACS level and will create new business opportunities in PACS.

**11. Convergence of PM KUSUM Scheme at PACS Level**  
The structure and reach of PACS, which has direct linkage with 13 Crore farmer members, can be leveraged to set up decentralized solar power plants at the Panchayat level. With this, farmers connected to PACS can replace Agricultural Diesel Pumps with Solar Agricultural Water Pumps and ensure their energy security by installing Photovoltaic Modules on the periphery of their land, thereby extending the reach of the scheme up to the last mile. Further, PACS and its member farmers will get alternative sources of income. A concept note has been prepared by the Ministry of Cooperation and sent to MNRE on this subject and a meeting of the Secretary (Cooperation) with the Hon'ble Minister of New and Renewable Energy has been held on this proposal.

**(B) Relief in Income Tax Law for Co-operative Societies**  
**12. Reduction in surcharge on Income Tax for Cooperative Societies**  
The surcharge on Income Tax for Cooperative Societies with income from Rs 1 Crore to Rs 10 Crore has been reduced from 12% to 7% par with Companies. This will reduce the burden of Income Tax on Cooperative Societies and more capital will be available with the societies to work for the benefit of the members.

**13. Reduction in Minimum Alternate Tax (MAT) on Cooperative Societies**  
The Minimum Alternate Tax rate for Cooperative Societies has been reduced from 18.5% to 15%. With this provision, now there is parity between Cooperative Societies and Companies in this regard. This will strengthen cooperative societies and Cooperative Sector will expand.

**14. Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs**  
The limit for Cash Deposits and Cash Loans by PACS and PCARDBs in Agriculture and Rural Development Banks (PCARDBs) has been increased from Rs 20,000 to Rs 2 lakh per member. This provision will facilitate their activities, increase their business and benefit the members of societies. 15. Tax cut for New manufacturing Cooperative Societies/New manufacturing cooperative societies commencing manufacturing operations by March 31, 2024, will be taxed at a flat rate of 15% as against the existing tax rate of up to 30% with surcharge. With this provision, now there is parity between Cooperative Societies and companies in this regard. This will encourage the formation of new cooperative societies in the manufacturing sector.

**16. Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal**  
Through the Union Budget 2023-24, the cash withdrawal limit of cooperative societies without deduction of tax at source has been increased from Rs. 1 crore to Rs. 3 crore per year. This provision will save Tax Deducted at Source (TDS) for cooperative societies, which they will be able to use to work for the benefit of their members.

**17. Relief in cash transactions under section 269S of the Income Tax Act**  
Co-operative societies earlier treated the 'Contract' with their distributors as 'one event' and in all the transactions with that distributor in the entire year, if the cash received was more than two lakh rupees, they were considered taxable and income tax penalty was imposed on it. The Income Tax Department has issued a circular making it clear that now the

'Contract' made by cooperative societies with their distributors will not be considered as an event. With this clarification, each cash transaction of more than 2 lakhs done by the cooperative societies with their distributor will be considered separately, so that they will not be charged with income tax penalty. With this, State and District milk unions will now be able to pay in cash to member milk producers by receiving payment in cash from their distributors during Bank holidays.

**(C) Redress of difficulties faced by Co-operative Banks**  
18. Urban Co-operative Banks (UCBs) will now be able to open new branches to expand their business.

19. UCBs will also be able to make one-time settlement of outstanding loans, like Commercial Bankers' priority. 20. Additional time limit has been given to achieve the Priority Sector Lending (PSL) targets given to UCBs.

21. A Nodal Officer has been designated in RBI for regular interaction with UCBs. 22. RBI has permitted UCBs to provide door-step banking services to their customers. 23. RBI has more than doubled the individual housing loan limit for Rural and Urban Co-operative Banks.

24. Rural Co-operative Banks will now be able to lead to commercial real estate-residential housing sector, thereby diversifying their business. 25. Co-operative Banks have been included as Member Lending Institutions (MLIs) of CGTME. With this, now the member Co-operative Banks will be able to take advantage of risk coverage up to 85 percent on the loans given. Along with this, the cooperative sector enterprises will also now be able to get collateral free loans up to Rs 5 crore from Co-operative Banks.

26. License fee for onboarding Co-operative Banks to the modern 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Apart from this, cooperative financial institutions will also be able to get the facility free of cost for the first three months of the pre-production phase. With this, farmers will now be able to get the facility of banking at their home with their fingerprints.

**(D) Revival of Cooperative Sugar Mills**  
The Ministry of Cooperation has launched a new scheme named 'Grant-in-aid to NCDC for Strengthening of Cooperative Sugar Mills' under which Government of India would give grant of Rs. 1,000 crore to NCDC during Financial Year 2022-23 and 2023-24. NCDC will use this grant to provide loans up to Rs. 1,000 crore to Cooperative Sugar Mills, which they will be able to use for setting up ethanol plants or for setting up cogeneration plants or for working capital or for all three purposes.

**28. Resolving decades old pending issues related to income tax of Cooperative Sugar Mills**  
Provision has been made through the Union Budget 2023-24 that the payments made by Cooperative Sugar Mills to sugarcane farmers before the assessment year 2016-17 will be allowed to be claimed as expenditure. By this, they will be able to get relief of about 10,000 crore rupees, thus resolving the income tax issues pending for decades.

**29. Rs 10,000 crore loan scheme through NCDC for strengthening of Cooperative Sugar Mills**  
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Shri Sukanta Sarkar

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সম্পাদকীয়

### সমবায়ের পথে সমৃদ্ধি দুরাশা নয়

‘সকল দেশেই পরিব বৈশি, ধনী কম। তাই যদি হয় তবে কোন দেশকে বিশেষ করিয়া পরিব বলিব। এ কথাই জবাব এই, যে দেশে পরিবের পক্ষে রোজগার করিবার উপায় অল্প, রাস্তা বন্ধ। যে দেশে পরিব ধনী হইবার ভরসা রাখে সে দেশে সেই ভরসাই একটা মস্ত ধন। আমাদের দেশে টাকার অভাব আছে, এ কথা বলিলে সবটা বলা হয় না। আসল কথা, আমাদের দেশে ভরসার অভাব। তাই, যখন আমরা শেটের জ্বালায় মরি তখন কৃষকের পোষ নিই; বিধাতা কিম্বা মানুষ যদি বাহির হইতে দয়া করেন তবেই আমরা রক্ষা পাইব, এই বলিয়া খুলার উপর আশা হইয়া পড়িয়া থাকি। আমাদের নিজের হাতে যে কোনো উপায় আছে, এ কথা ভাবিতেও পারি না।’ এ কথাগুলি যার তার নয়, স্বয়ং রবীন্দ্রনাথ ঠাকুর তাঁর সমবায় জননা গ্রন্থে ১৩২৫ বঙ্গাব্দে লিখেছিলেন।

সমবায়ের প্রতি তাঁর বিশেষ আস্থা র কথা একাধিকবার রবীন্দ্রনাথ ব্যক্ত করেছেন। ১৩২৯ বঙ্গাব্দে এই গ্রন্থে লেখা প্রবন্ধের এক জায়গায় তিনি লিখেছেন, যথেষ্ট পরিমাণ স্বাধীনতাকে সর্বসাধারণের সম্পদ করে তোলাবার মূল উপায় হচ্ছে খন-অর্জনে সর্বসাধারণের শক্তিকে স্মরণিত করা। তা হলে ধন টাকার আকারে কোনো এক জনের বা এক সম্প্রদায়ের হাতে জমা হবে না; কিন্তু লক্ষপতি ক্রোরপতিরা আজ ধনের যে ফল ভোগ করবার অধিকার পায় সেই ফল সকলেই ভোগ করতে পারে। সমবায়-প্রণালীতে অনেকেরাণ শক্তিকে যখন ধনে পরিণত করতে শিখবে তখনই সর্বমানবের স্বাধীনতার ভিত্তি স্থাপিত হবে। ‘..... আমাদের দেশে এর প্রয়োজন অত্যন্ত বেশি। দরিদ্র থেকে রক্ষা না পেলে আমরা সকল রকম যম্মুতের হাতে মার খেতে থাকব। আমাদের প্রত্যেকের মধ্যেই ধন নিহিত আছে, এই সহজ কথাটি বুঝলে এবং কাজে খাটলে তবেই আমরা দরিদ্র থেকে বাঁচব।’ আজ, ১৪৩০ বঙ্গাব্দ। বাস্তবিকই ‘খাজি হতে শতবর্ষ’ আগে রবীন্দ্রনাথ ঠাকুর আমাদের দেশে সমবায়ের প্রয়োজনীয়তা ও গুরুত্ব যে ভাবে উপলব্ধি করেছিলেন আজও তার মারা এতটুকুও কমেনি। রবীন্দ্রনাথের জীৱনচরিত্রে দেশে সমবায় আন্দোলন শুরু হলেও তা মূলত গাছীর উৎসাহে ও অনুপ্রেরণায় স্বদেশীদের দ্বারা পরিচালিত হত।

স্বাধীনতার পর বিভিন্ন রাজ্য সরকার সমবায় দপ্তর চালু করলেও কেন্দ্রীয় সরকার কিছু সমবায় নিয়ে একেবারেই মাথা ঘামায়নি। উন্নয়ন, বিশেষ করে গ্রামোন্নয়নের ক্ষেত্রে সমবায় আন্দোলন যে গুরুত্বপূর্ণ ভূমিকা পালন করতে পারে তা বোধ হয় কেন্দ্রীয় সরকারের মাথায় আনেনি। ফল স্বরূপ দেশে বেশ কিছু সমবায় গড়ে উঠলেও তার সুফল সেখানে পৌঁছায় যানি। বিভিন্ন রাজ্য সরকার সমবায় দপ্তর চালু করলেও এই দপ্তরকে যথেষ্ট গুরুত্ব প্রায় কোনও রাজ্যই দেয়নি। বেশির ভাগ রাজ্যই সমবায় দপ্তর নামকাওয়াতেই ছিল এবং রয়েছে। কেন্দ্রীয় ত্তরে কেন্দ্রও মন্ত্রক না থাকার ফলে বেশির ভাগ রাজ্যই বলা যায় কিটা দিশাহীন ভাবে সমবায় দপ্তর চলে। যাইহোক, স্বাধীনতার ৭৩ বছর পরে হলেও বর্তমান কেন্দ্রীয় সরকার বিশেষ করে গ্রামোন্নয়নের ক্ষেত্রে সমবায়ের গুরুত্ব অনুধাবন করে ২০১১ সালের ৬ জুলাই সমবায় বিধায়ক মন্ত্রক গঠনে। নাম দেওয়া হয় সহকারিতা মন্ত্রক। মাত্র ২ বছর বয়স এই মন্ত্রকের। তবে, এই স্বল্প সময়ের মধ্যেই বেশ কিছু গুরুত্বপূর্ণ পদক্ষেপ করেছে কেন্দ্রীয় সহকারিতা মন্ত্রক। একটা কথা মাথায় রাখা দরকার, এখনও সমবায় দপ্তর রাজ্য তালিকাভুক্ত। তাই, রাজ্যের সমবায় দপ্তরগুলির সঙ্গে সমন্বয় রেখে কেন্দ্রীয় সহকারিতা মন্ত্রক কাজ করবে বলেই মন্ত্রক সূত্রে জানানো হয়েছে। তা যদি বাস্তবে ঘটে তা হলে রূপ সমবায় আন্দোলন যে গতি পাবে অতে শুধুমাত্র গ্রামীণ বিকাশ ত্বরান্বিত হবে তাই নয়, সার্বিক ভাবে গোটা দেশ সফল হবে এই আশা করা যেতেই পারে।

ভক্তেশ্বরে,  
সম্পাদক

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## প্রাথমিক কৃষি সমবায়কে গুরুত্ব দিয়ে গ্রামোন্নয়নে দিশা দেখাতে চাইছে সহকারিতা মন্ত্রক

সম্প্রতি নয়াদিল্লিতে ন্যাশনাল কাউন্সিল ফর কো-অপারেটিভ ট্রেনিং-এর উদ্যোগে জাতীয় স্তরে একটি কর্মশালা অনুষ্ঠিত হয়। সেখানে মূলত কেন্দ্রের নতুন গঠিত সহকারিতা মন্ত্রকের সাফল্য ও ভবিষ্যত কর্মসূচি নিয়ে আলোচনা হয়। ওই কর্মশালার অভিজ্ঞতার ভিত্তিতে লিখছেন সুকান্ত সরকার

‘সহকার সে সমৃদ্ধি’। প্রধানমন্ত্রী তথা কেন্দ্রীয় সরকারের এই উপলব্ধিতে পৌঁছতে সময় লাগল স্বাধীনতার পর ৭৩ বছর। তবু, দেহরীতে হলেও ভালো। স্বাধীনতার অনেক আগে আজ থেকে ঠিক একশো বছর আগে এ দেশে এই উপলব্ধির কথা প্রথম বলেছিলেন স্বয়ং রবীন্দ্রনাথ ঠাকুর। শুধু বলই নয়, তিনি বাংলার তিনটি জায়গায় সমবায় গঠন করে কাজ শুরু করেন। এরপর গার্বাজীও সমবায় আন্দোলনের উপর জোর দেন এবং দেশের নানা প্রান্তে ধীরে ধীরে সমবায় গড়ে ওঠে। স্বাধীনতার পর বিভিন্ন রাজ্য সরকার সমবায় দপ্তর চালু করলেও কেন্দ্রীয় সরকার কিন্তু সমবায় নিয়ে একেবারেই মাথা ঘামায়নি। উন্নয়ন, বিশেষ করে গ্রামোন্নয়নের ক্ষেত্রে সমবায় আন্দোলন যে গুরুত্বপূর্ণ ভূমিকা পালন করতে পারে তা বোধ হয় কেন্দ্রীয় সরকারের মাথায় আসেনি। ফল স্বরূপ দেশে বেশ কিছু সমবায় গড়ে উঠলেও তার সুফল সেভাবে পাওয়া যায়নি। বিভিন্ন রাজ্য সরকার সমবায়

দপ্তর চালু করলেও এই দপ্তরকে যথেষ্ট গুরুত্ব প্রায় কোনও রাজ্যই দেয়নি। বেশির ভাগ রাজ্যেই সমবায় দপ্তর নামক গোয়েছেই ছিল এবং রয়েছে। কেন্দ্রীয় স্তরে কোনও মন্ত্রক না থাকার ফলে বেশির ভাগ রাজ্যেই বলা যায় কিছুটা দিশাহীন ভাবে সমবায় দপ্তর চলে। যাইহোক, স্বাধীনতার ৭৩ বছর পরে হলেও বর্তমান কেন্দ্রীয় সরকার বিশেষ করে গ্রামোন্নয়নের ক্ষেত্রে সমবায়ের গুরুত্ব অনুধাবন করে ২০২১ সালের ৬ জুলাই সমবায় বিষয়ক মন্ত্রক খোলে। নাম দেওয়া হয় সহকারিতা মন্ত্রক। মাত্র ২ বছর বয়স এই মন্ত্রকের। তবে, এই স্বল্প সময়ের মধ্যেই বেশ কিছু গুরুত্বপূর্ণ পদক্ষেপ করেছে কেন্দ্রীয় সহকারিতা মন্ত্রক। ভারত কৃষি- প্রধান দেশ। তাই, সর্বশ্রেষ্ঠ কৃষি ক্ষেত্রেই নজর দেওয়া প্রয়োজন। দেশে এই মুহূর্তে ১ লক্ষের সামান্য কিছু বেশি প্রাথমিক কৃষি ঋণ সমবায় বা গ্রাইমারি এগ্রিকালচারাল ক্রেডিট সোসাইটি (প্যাকস) রয়েছে। যার সঙ্গে মূল ১৩ কোটি কৃষক।

এই সংখ্যাতন্ত্রই বলে দিচ্ছে ১৪০ কোটি মানুষের দেশে যার ৭৫ শতাংশই কৃষিজীবী, প্যাকস-এর সংখ্যা প্রয়োজনের তুলনায় কিছুই নয়। কেন্দ্রীয় সহকারিতা মন্ত্রক সিদ্ধান্ত নিয়েছে, দেশে আপাতত দ্রুত আরও ২ লক্ষ প্যাকস গঠন করতে হবে। তা হলে আরও অন্তত ২৫-২৬ কোটি কৃষককে সমবায়ের আওতায় নিয়ে আসা যাবে। পাশাপাশি, মন্ত্রক প্যাকস- এর কর্মকাণ্ডের পরিধি বৃদ্ধি এবং প্যাকস-এর কাজকর্ম পরিচালনায় শ্রুয়ঙ্কর সাহায্য নেওয়ারও সিদ্ধান্ত নিয়েছে।

প্যাকস-কে তেলে সাজানোর জন্য কেন্দ্রের এই নয়া মন্ত্রক মডেল বাই-ল-তে তৈরি করেছে। এতদিন কৃষি কাজের জন্য কৃষকদের ঋণ দেওয়া ছাড়া অন্য তেমন কিছু কাজ প্যাকস করত না। মডেল বাই-ল-তে প্যাকস-গুলিকে ২৫টিরও ব্যবসায়িক কাজকর্মের সুযোগ করে দেওয়ার কথা বলা হয়েছে। এখন থেকে চাইলে যে কোনও প্যাকস স্থানীয় চাহিদা অনুযায়ী বিভিন্ন ব্যবসা করতে পারবে। শুধু চানের জন্য ঋণ নয়, পাশাপাশি প্যাকস সার এবং বীজের ব্যবসাও করতে পারবে। কৃষির সঙ্গে যুক্ত এবং কৃষকের জীবনের সঙ্গে সম্পর্কযুক্ত ব্যবসাও করতে পারবে। মেদ, গুদামঘর নির্মাণ, এলপিজি, পেট্রোল, ভিজেলের ডিলারশিপ নিতে পারবে প্যাকস। এর ফলে, একদিকে মেদন চানের কাজে সেচের জন্য কৃষকরা বেশ কিছুটা কম দামে জ্বালানি পাবে, উল্টোদিকে প্যাকস-গুলির আয় বাড়বে এবং গ্রামীণ কর্মসংস্থানও বৃদ্ধি পাওয়ার সুযোগ থাকবে। এলপিজি, পেট্রোল, ভিজেলের ডিলারশিপ নেওয়ার ক্ষেত্রে কৃষক পরিবারের মহিলা, দলিত এবং জনজাতি-ভুক্ত কৃষকদের গ্রাধান্য দেওয়া হবে বলে মডেল বাই-ল-তে বলা হয়েছে।

এই সব কাজকর্ম করার জন্য প্যাকস টাকা পাবে কোথা থেকে? মডেল বাই-ল-তে প্যাকস-কে ফ্লো-অন পারলিট অফার বা এফপিও গঠন করার কথা বলা হয়েছে। ন্যাশনাল কো-অপারেটিভ ডেভেলপমেন্ট কর্পোরেশন বা এনসিডিসি সিদ্ধান্ত নিয়েছে অতিরিক্ত ১১ হাজার এফপিও তারা বরাদ্দ করবে প্যাকস-এর জন্য। প্রতিটি এফপিও-কে ৩৩ লক্ষ টাকা আর্থিক সহায়তা দেওয়া হবে এবং ২৫ লক্ষ টাকা দেওয়া হবে রুস্টার ভিত্তিক প্রতিটি ব্যবসায়িক সংগঠনকে।

এ ছাড়াও, প্যাকস এখন থেকে কৃষিকাজে ব্যবহৃত যন্ত্রপাতি উৎপাদন থেকে কৃষিজাত দ্রব্যের প্যাকেজিং এবং পরিবহনের ব্যবসাও করতে পারবে বলে মডেল বাই-ল-তে বলা হয়েছে।

এ আবে প্যাকস-এর ব্যবসায়িক কর্মকাণ্ড বৃদ্ধি পেলে আশেছে গ্রামীণ অর্থনীতির উন্নতি হবে বলে কেন্দ্রীয় সহকারিতা মন্ত্রক মনে করছে।

সম্প্রতি সহকারিতা মন্ত্রক সিদ্ধান্ত নিয়েছে, দেশের সমস্ত প্রাথমিক কৃষি ঋণ সমবায়কে অর্থাৎ, সমস্ত প্যাকস-কে প্রধানমন্ত্রী কিরণ সচ্চিদ্রি কেন্দ্র বা পিএমকেএসকে-র আওতায় আনা হবে। এর ফলে, সারা দেশেই প্যাকস-এর কাজকর্ম আরও গতি পাবে এবং গ্রামীণ বিকাশ দ্রুত ত্বরান্বিত হবে বলে কেন্দ্রীয় সহকারিতা মন্ত্রক মনে করছে।

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## प्राथमिक कृषि समवायके गुरुत्व दिये ग्रामोन्नयन दिशा देखाते चाहेछे सहकारिता मन्त्रक

सम्प्रति नयादिप्रतिष्ठित न्याशनल काउन्सिल फर को-अपारेटिभ ट्रेनिंग-एर उद्वेगसे  
जातीय स्तरे एकटि कर्मशाला अनुष्ठित हय। सेखाने मूलत केन्द्रे नव नव गठित  
सहकारिता मन्त्रकेर साफल्य ओ उद्वेग्यत कर्मसूचि निरुणे आलोचना हय। ओइ कर्मशालार  
अभिज्ञतार भित्तिते लिखहेन सुकाञ्च सरकार

‘सहकार से समृद्धि’। प्रधानमन्त्री तथा केन्द्रीय सरकारकेर एइ  
उपलक्षिते पौष्टत समय लागल खादीनतार पर १० बरह। तब,  
देरीके हलेओ जाले। खादीनतार अनेक आगे आज थेके  
ठिक एकशे बरह आगे ए देशे एइ उपलक्षिते कथा प्रथम  
बलेहिलेन सय रबीन्द्रनाथ ठाकुर। ओषु बलहै नय, तिनि बालार  
तिनटि जायगय समवाय गठन करे काजओ शुरु करेन। एरपर  
गादीजीओ समवाय आपोलानेकेर उपर जोर देन एव देशेके  
नाना प्राञ्चे धीरे धीरे समवाय गठे ओठे। खादीनतार पर विभिन्न  
राज्य सरकार समवाय दण्डर चालु करणेओ केन्द्रीय सरकार किञ्च  
समवाय निरुणे एकेबारेइ माथा धामयानि। उद्वेगन, विशेष करे  
ग्रामोन्नयनकेर केन्द्रे समवाय आन्दोलन थे ओरुत्तुपुर्ण भूमिका  
पानन करत पारे त ओ बेष हय केन्द्रीय सरकारकेर माथाय  
आसेनि। फल स्वरुप देशे बेष किञ्च समवाय गठे उठलेओ  
तार सुफल सेबारे पाओया यानि। विभिन्न राज्य सरकार समवाय

दण्डर चालु करणेओ एइ दण्डके यथेष्ट ओरुत्तु प्राय कोनओ राजाई  
देयनि। बेषिण भाग राजाई समवाय दण्डर नामकाओवाहेइ छि  
एव रयेछे। केन्द्रीय स्तरे कोनओ मन्त्रक ना धाकार फले बेरि  
भाग राजाई बला यय किञ्चुता दिशाहीन आवे समवाय दण्डर  
चले। यथेष्टके, खादीनतार १० बरह पर हलेओ वर्तमान  
केन्द्रीय सरकार विशेष करे ग्रामोन्नयनकेर केन्द्रे समवायकेर  
ओरुत्तु अनुधावन करे २०२१ सालके ६ जुलाई समवाय विषयक  
मन्त्रक खोले। नाम देओया हय सहकारिता मन्त्रक। मात्र २ बरह  
वयस एइ मन्त्रकेर। तबे, एइ यत्न समयेर मन्त्रेइ बेष किञ्च  
ओरुत्तुपुर्ण पन्देप करेछे केन्द्रीय सहकारिता मन्त्रक।  
अरुत कृषि- प्रधान देश। तहै, सर्वथे कृषि केन्द्रेइ नजर  
देओया प्रायोजन। देशे एइ मुहुर्ते १ लक्षेक सामान्य किञ्च बेषि  
प्राथमिक कृषि षण समवाय वा प्राइमरि एग्रिकलचराल केन्डिटि  
सोसाइटी (पाकस) रयेछे। यर सके मूत् १० कोटि कृषक।

एइ संख्यातद्धै बने दिछे १४० कोटि मानुसेर देशे यर  
१५ शतांशेइ कृषिजीवी, पाकस-एर संख्या प्रायोजनकेर तुलनाय  
किञ्चु नय। केन्द्रीय सहकारिता मन्त्रक सिद्धान्त निरुणेछे, देशे  
आपातत क्रत आरओ २ लक्ष पाकस गठन करत हबे। त हले  
आरओ अतत २५-२६ कोटि कृषकके समवायकेर आओतार निरुणे  
आसा यबे। पाशापशि, मन्त्रक पाकस- एर कर्मकाञ्चेर परिधि  
वृद्धि एव पाकस-एर काञ्चक परिचालनाय प्रयुञ्जत साहाय  
नेओयारओ सिद्धान्त निरुणेछे।  
पाकस-के तले साजानेकेर ज्या केन्द्रे एइ नया मन्त्रक  
मडेल बाई-ल तैरि करेछे। एतदिन कृषि काञ्चेर ज्या  
कृषककेर षण देओया छात्ता अना तेमन किञ्चु काज पाकस करत  
ना। मडेल बाई-ल-ते पाकस-ओलिके २५टिओर वारसायिक  
काञ्चककेर सुयोग करे देओयार कथा बला हयेछे। एखन थेके  
चहिले ये कोनओ पाकस स्थानीय चहिला अनुयायी विभिन्न बरसा  
करत पारबे। ओषु चासेर ज्या षण नय, पाशापशि पाकस  
सार एव बीजेर बरसाओ करत पारबे। कृषि सके यञ्च  
एव कृषकेर जीवनेकेर सके संपर्कमुक्त बरसाओ करत पारबे।  
मेहन, ओदामयेर निर्माण, एलपिञ्चि, पेन्ट्रोल, डिजेलेकेर डिलारशिप  
निते पारबे पाकस। एर फले, एकदिके मेहन चासेर काजे  
सेकेर ज्या कृषकरा बेष किञ्चुता कम दामे ज्वालनि पारबे,  
उठेदिके पाकस-ओलिके आय बाडुबे एव ग्रामीण कर्मसंस्थानओ  
वृद्धि पाओयार सुयोग थाकबे। एलपिञ्चि, पेन्ट्रोल, डिजेलेकेर  
डिलारशिप देओयार केन्द्रे कृषक परिवारेकेर महिला, दलित एव  
जनजाति-ओषु कृषककेर प्राधान्य देओया हबे बले मडेल बाई-  
ल-ते बला हयेछे।  
एइ सब काञ्चक करार ज्या पाकस टाका पाबे कोथा  
थेके? मडेल बाई-ल-ते पाकस-के यत्न-अन पारलिक अङ्कार  
वा एरुपिओ गठन करार कथा बला हयेछे। न्याशनल को-  
अपारेटिभ डेवेलपमेन्ट कोर्पोरेशन वा एनसिडिस सिद्धान्त  
निरुणेछे अतिरिक्त ११ हजार एरुपिओ तारा बरान करबे  
पाकस-एर ज्या। प्रतिटि एरुपिओ-के ३० लक्ष टाका आर्थिक  
सहायता देओया हबे एव २५ लक्ष टाका देओया हबे रूस्टार  
डिडिके प्रतिटि वारसायिक संघसके।  
ए छात्ताओ, पाकस एखन थेके कृषिके बरबत यत्नपाति  
उंगपानन थेके कृषिजात ष्रवणेकेर पारकेञ्चि एव परिवहनेकेर  
बरसाओ करत पारबे बले मडेल बाई- ल -ते बला हयेछे।



ए आवे पाकस-एर वारसायिक कर्मकाओ वृद्धि पसेले आथेछे  
ग्रामीण अर्थनीतिकर उओगति हबे बले केन्द्रीय सहकारिता मन्त्रक  
मने करछे।  
सम्प्रति सहकारिता मन्त्रक सिद्धान्त निरुणेछे, देशेकेर समत  
प्राथमिक कृषि षण समवायके अर्थ, समत पाकस-के प्रधानमन्त्री  
किथाय समृद्धि केन्द्र वा पिएमके-एसके-र आओतार आना हबे।  
एर फले, सारा देशेइ पाकस-एर काञ्चक आरओ गति पारबे  
एव ग्रामीण विकास क्रत दुराधिकत हबे बले केन्द्रीय सहकारिता  
मन्त्रक मने करछे।



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## सहकारिता से अपेक्षित लक्ष्यों का संधान सरल

डॉ. नीलमेष चतुर्वेदी

देश में अन्ना का उत्पादन अधिक है और भंडारण क्षमता कम। फलस्वरूप हर साल उत्पादन का एक भाग नष्ट हो जाता है। या तो बाज़ार में अन्ना धीमा है, चूहे का जाते हैं, या धीमे के बाद गुणवत्ता खाने योग्य नहीं रहती और किण्वन (फर्मेंटेशन) प्रक्रिया शुरू हो जाती है। किसान का पसोना खेत में टपकता है, अन्ना उपजता है और एक भाग यू ही नष्ट होता है। हर साल अनाज उत्पादन में बढ़ोतरी पर ज़ोर है। किंतु उस गति से भंडारण क्षमता में वृद्धि नहीं होती। केंद्र सरकार ने इस विसेंगति के दूर करने के प्रयास किए हैं। सहकारी क्षेत्र में विश्व की सबसे बड़ी और विकेंद्रीकृत भंडारण सुविधा स्थापित करने का फैसला किया है। इससे न केवल अन्न की बर्बादी रुकेगी अपितु आपातकालीन भंडारण सुविधा सुदृढ़ होगी। देश के किसान निर्यात बाजार की आकर्षक कीमतों से भी लाभान्वित होंगे। साथ ही रोजगार के विकेंद्रीकृत अवसर भी उपलब्ध होंगे। विकसित देशों में उत्पादन से अधिक भंडारण सुविधा है। भारत भी 5 से 10 सालों के भीतर इस स्थिति में होगा। तब भारत विकसित अर्थव्यवस्था की एक औपचारिकता पूर्ण कर लेगा। खेती-बाड़ी और बागवानी का विश्व परिदृश्य स्थिति को और स्पष्ट करता है। विश्व में कुल 138 करोड़ हेक्टेयर क्षेत्रफल खेती और बागवानी योग्य है। भारत में यह क्षेत्रफल 16 करोड़ है। इस प्रकार विश्व की कुल खेती योग्य जमीन का 11 प्रतिशत भारत में है। विश्व की कुल आबादी 790 करोड़ है, जबकि भारत में 140 करोड़ आबादी है। इस प्रकार विश्व की 18 प्रतिशत आबादी भारत में निवास करती है। भारत विश्व की कुल 11 प्रतिशत कृषि योग्य भूमि से विश्व की 18 प्रतिशत आबादी को खाद्यान्ना उपलब्ध करने की जिम्मेदारी भारत पर है। ऐसे में भंडारण क्षमता का विस्तार महत्वपूर्ण है। देश में भंडारण सुविधा के साथ उत्पादन बढ़ोतरी पर भी ध्यान केंद्रित है और हर साल बढ़ोतरी के आंकड़े सामने आते हैं। केंद्र सरकार ने केंद्रीय सहकारिता मंत्रालय की अगुआई में भंडारण क्षमता आगामी पांच वर्षों में सात करोड़ टन बढ़ाने का लक्ष्य रखा है। उत्पादन के लिए प्रति हेक्टेयर उत्पादन वृद्धि पर कार्य जारी है। गुणवत्तापूर्ण और प्रमाणित बीज उलब्धता के लिए बहुगुण्य सहकारी संस्थाएं अधिनियम 2002 के तहत राष्ट्रीय बीज उत्पादक सहकारी संस्था का गठन और पंजीयन हो चुका है। खेती योग्य जमीन का रकबा बढ़ाने के लिए प्रधानमंत्री कृषि सिंचाई योजना के तहत जलग्रहण क्षेत्र विकास जारी है। केंद्रीय मंत्रिमंडल ने 31 मई 2023 को देश के सहकारी क्षेत्र में विश्व की सबसे बड़ी भंडारण क्षमता विकसित करने की योजना स्वीकृत की है। योजना में एक तीसरे से अनेक लक्ष्यों का संधान है। सहकारिता मंत्रालय के नेतृत्व में योजना क्रियान्वित होगी। 5 वर्षों में क्रियान्वयन पश्चात यह विश्व की सबसे बड़ी सहकारी अनाज भंडारण क्षमता होगी। योजना द्वारा भारत ने विकसित अर्थव्यवस्था के रूप में स्थापित होने की दिशा में कदम रखा है। विकसित देशों में भंडारण क्षमता उत्पादन से अधिक है। भारत में उत्पादन अधिक और भंडारण क्षमता कम। इस कमी को दूर करने की दिशा में उद्योग गया कदम भारत सरकार का महत्वाकांक्षी स्वप्न है।

देश में कृषि उत्पादन 31 करोड़ टन है, जबकि भंडारण क्षमता 14.50 करोड़ टन। नवखंडोषित योजना में भंडारण क्षमता सात करोड़ टन और बढ़ाने

का प्रावधान है। इस प्रकार पांच सालों में देश की भंडारण क्षमता 21.50 करोड़ टन होगी। फिर भी 31 करोड़ टन उत्पादन की तुलना में 9.50 करोड़ टन भंडारण क्षमता तथा आगामी पांच वर्षों के दौरान उत्पादन में होने वाली वृद्धि के आधार पर क्षमता विकास की चुनौती सामने होगी। इसके बाद ही भारत वर्तमान उत्पादन आंकड़ों के अनुसार उत्पादन से अधिक भंडारण क्षमता विकसित कर, खाद्यान्ना भंडारण में विकसित अर्थव्यवस्था के रूप में स्थापित होगा। इधर खाद्यान्ना उत्पादन में प्रतिवर्ष वृद्धि का लक्ष्य रहता है। इसलिए पांच वर्ष बाद भंडारण क्षमता में इसी अनुसार बढ़ोतरी लक्ष्य निर्धारित

सबसे बड़ा सहकारी आंदोलन है। 30 करोड़ सभासदों की संख्या को ही लें तो यह विश्व की तीसरे नंबर की आबादी है। आंदोलन विविधिकृत है। वेद-उपनिषदों में प्रत्यक्ष-परोक्ष रूप से सहकारी प्रणाली वर्णित है। नवपोषित योजना 'भारतीय सहकारी आंदोलन का विश्व गौरव' है। योजना की सबसे महत्वपूर्ण बात राजकोष पर इसका अतिरिक्त भाररहित होना है। वर्ष 2023-24 के बजट में सहकारी क्षेत्र में विश्व की सबसे बड़ी अनाज भंडारण योजना प्रारंभ सम्मिलित थी। योजना क्रियान्वयन में केंद्र द्वारा चार मंत्रालयों के लिए वर्ष 2023-24 में दिया बजट आवंटन उपयोग होगा।

### प्रसंग

सहकारिता मंत्रालय देश का सबसे युवा मंत्रालय है। 16 जुलाई 2021 को इसके गठन की घोषणा केंद्रीय अधिसूचना द्वारा की गई। देश के गृहमंत्री अमित शाह को प्रथम सहकारिता मंत्री बनाया गया। उनके नेतृत्व में प्रशासनिक टीम के कर्मठता के साथ 8 सहकारी योजनाएं जमीन पर उतारीं। लगभग 30 करोड़ सहकारी सभासदों के समाजार्थिक और सांस्कृतिक उत्थान में इन योजनाओं का बड़ा महत्व है। योजनाओं की तैयारी, घोषणा और क्रियान्वयन की गति को दृष्टिगत रख केंद्र ने विश्व सहकारी क्षेत्र की इस सर्वाधिक बड़ी खाद्यान्ना भंडारण योजना का क्रियान्वयन दायित्व भी केंद्रीय सहकारिता मंत्रालय को सौंपा।

### भंडारण क्षमता का विकास



करना होगा। वैसे भी पांच साल में भंडारण में सात करोड़ टन की बढ़ोतरी की योजना अत्यंत ही महत्वपूर्ण है। कारण, स्वाधीनता के 75 वर्षों में जितनी भंडारण क्षमता (14.50 करोड़ टन) विकसित की गई, उसका लगभग आधा भाग पांच सालों में निर्मित होगा। योजना केंद्र में सतारूढ़ नरेन्द्र मोदी सरकार के हिमालयीन दृष्टिकोण की परिचायक है। एक अन्य महत्वपूर्ण तथ्य केंद्रीय सहकारिता मंत्रालय को कार्योन्वयन की जिम्मेदारी सौंपना है। इसका कारण भी स्पष्ट है। इस मंत्रालय ने गठन के बाद से श्रेष्ठ कार्यदक्षता प्रदर्शन किया है। सहकारिता मंत्रालय देश का सबसे युवा मंत्रालय है। 6 जुलाई 2021 को इसके गठन की घोषणा केंद्रीय अधिसूचना द्वारा की गई। देश के गृहमंत्री अमित शाह को प्रथम सहकारिता मंत्री बनाया गया। उनके नेतृत्व में प्रशासनिक टीम के कर्मठता के साथ 8 सहकारी योजनाएं जमीन पर उतारीं। लगभग 30 करोड़ सहकारी सभासदों के समाजार्थिक और सांस्कृतिक उत्थान में इन योजनाओं का बड़ा महत्व है। योजनाओं की तैयारी, घोषणा और क्रियान्वयन की गति को दृष्टिगत रख केंद्र ने विश्व सहकारी क्षेत्र की इस सर्वाधिक बड़ी खाद्यान्ना भंडारण योजना का क्रियान्वयन दायित्व भी केंद्रीय सहकारिता मंत्रालय को सौंपा। भारतीय सहकारी आंदोलन विश्व का

इसके लिए अंतरमंत्रालयीन समिति गठित की गई है। केंद्रीय सहकारिता मंत्री अंतरमंत्रालयीन समिति अध्यक्ष होंगे। समिति में कृषि और किसान कल्याण मंत्री, उपभोक्ता मामलों के मंत्री, खाद्य और सार्वजनिक वितरण प्रणाली मंत्री, खाद्य प्रसंस्करण और उद्योग मंत्री और संबंधित मंत्रालयों के सचिव दिशा-निर्देशों में आवश्यक संशोधन के लिए सदस्य होंगे। केंद्रीय सहकारिता सचिव सदस्य संयोजक होंगे। योजना चरणबद्ध रूप में क्रियान्वित होगी। प्रारंभ में देश के सभी राज्यों और केंद्र शासित प्रदेशों के चयनित 10 जिलों में मार्गदर्शक स्वरूप में इसका श्रीगणेश होगा। प्राप्त प्रतिमाद (फोडबैक) योजना के अखिल भारतीय स्तर पर क्रियान्वयन में सहायक होगा। योजना के तहत 1 लाख करोड़ रूपय का व्यय प्रस्तावित है। प्रत्येक विकास खंड (ब्लॉक) में 2 हजार टन भंडारण क्षमता विकसित होगी। भंडारण विकेंद्रीकृत स्वरूप में होगा। खेतों से भंडारण केंद्र तक उपज ले जाने में समय, ईंधन और खर्च की बचत होगी। अभी केंद्रीयकृत भंडारण प्रणाली के कारण परिवहन और श्रम लागत बढ़ती है। साथ ही मोटे तौर पर भारतीय खाद्य निगम (एफसीआई) पर भंडारण प्रणाली का भार आता है।

(लेखक वरिष्ठ पत्रकार एवं सहकारिता के विशेषज्ञ हैं)