

***National Webinar on Emerging New  
Business Opportunities through Model  
Bye-laws for PACS organized by NCCT on  
30th January, 2023 at 2.00 p.m.***



**NATIONAL COUNCIL FOR COOPERATIVE TRAINING  
3, Siri, Institutional Area, August Kranti Marg New Delhi - 110016**

## **WEBINAR SCHEDULE**

02.00 p.m. – 02.05 p.m.	Shri Mohan Kumar Mishra, Secretary, NCCT - Welcome address and Opening remark
02.05p.m. -02.15 p.m.	Keynote Address by Shri Mohanaiah Paladi, Chief General Manager (Retd.), NABARD
02.15p.m. -02.25 p.m	Address by - Shri Sandeep Kumar Singh, Dy. Secretary, Ministry of Cooperation
02.25p.m. -02.35 p.m	Address by – Shri Dharmendra A. Shah, Registrar Cooperative Societies, Gujarat
02.35p.m. -02.45 p.m	Address by – Shri A. Shanmugasundaram, IAS, Registrar of Cooperative Societies, Tamil Nadu.
02.45p.m. -02.55 p.m.	Address by - Shri Anil Kawade, IAS, Commissioner for Cooperation, Maharashtra
02.55p.m. -03.305 p.m.	Address by - Additional Registrar, Cooperative Societies, Jammu & Kashmir
03.05p.m. -03.10 p.m.	Address by – Shri N.R. Chakraborty, Joint Registrar, Cooperative Societies, Tripura
03.10p.m. -03.15 p.m.	Address by - Shri Jose Philip, Additional Registrar, RCS, Kerala (Retd.)
03.15p.m. -03.30 p.m.	Summing Up and Question & Answer Session
03.30 p.m. – 03.40 p.m.	Vote of Thanks

## **LIST OF SPEAKERS WHO PARTICIPATED IN THE WEBINAR**

### **Inaugural Session**

- Welcome Address by Shri Mohan Kumar Mishra, Secretary, National Council for Cooperative Training, New Delhi
- Keynote address by Shri Mohanaiah Paladi, Chief General Manager (Retd.), NABARD

### **Session addressed by**

- Shri A. Shanmugasundaram, IAS, Registrar of Cooperative Societies, Tamil Nadu.
- Shri N.R. Chakraborty, Joint Registrar, Cooperative Societies, Tripura

### **Objectives of the webinar**

- To discuss the opportunity in Application of the Model-by-Laws by the PACS
- To Explore the Emerging benefits in adoption in the by Laws
- To discuss the Issues and Challenges and Recommendation for successful Implementation

### **Participants**

BoDs of PACS, FPO's, BoDs of State Cooperative Banks, VAMNICOM/RICMs/ICMS, Officers of NABARD and its Regional Office, HODs of State Cooperative Banks, District Cooperative Banks, RBI, Participants of various Cooperative Courses in various Universities/Colleges, Research Scholars etc.

A webinar on “Emerging New Business Opportunities through Model Bye-Laws of PACS” was organized by NCCT through Webex on 30<sup>th</sup> January, 2023. The NCCT circulated the Programme Schedule and link well in time for the webinar and altogether 2893 participants joined the webinar from all over the country. The participants included the Registrars of Cooperative Societies, Officials of Department of Cooperation of State Governments, Board of Directors of State Cooperative Banks, DCCBs, PACS, Representatives of Multi-State Cooperative Societies, Directors, Deputy Directors, Faculty members and staff of VAMNICOM/RICMs/ICMs, students, research scholars of Universities & Colleges etc. The list of the participants are enclosed as Annexure-A.

Welcome address and Opening remark was delivered by Shri Mohan Kumar Mishra, Secretary, NCCT. Shri Mohanaiah Paladi, Chief General Manager (Retd.), NABARD delivered the keynote address of the webinar. Shri A. Shanmugasundaram, IAS, Registrar of Cooperative Societies, Tamil Nadu and Shri N.R. Chakraborty, Joint Registrar, Cooperative Societies, Tripura addressed the audience as Resource Persons. The deliberations was followed by question answer sessions. The summing up and vote of thanks was deliberated by Dr. N. Ranjana Devi, Senior Consultant (Programme), NCCT.

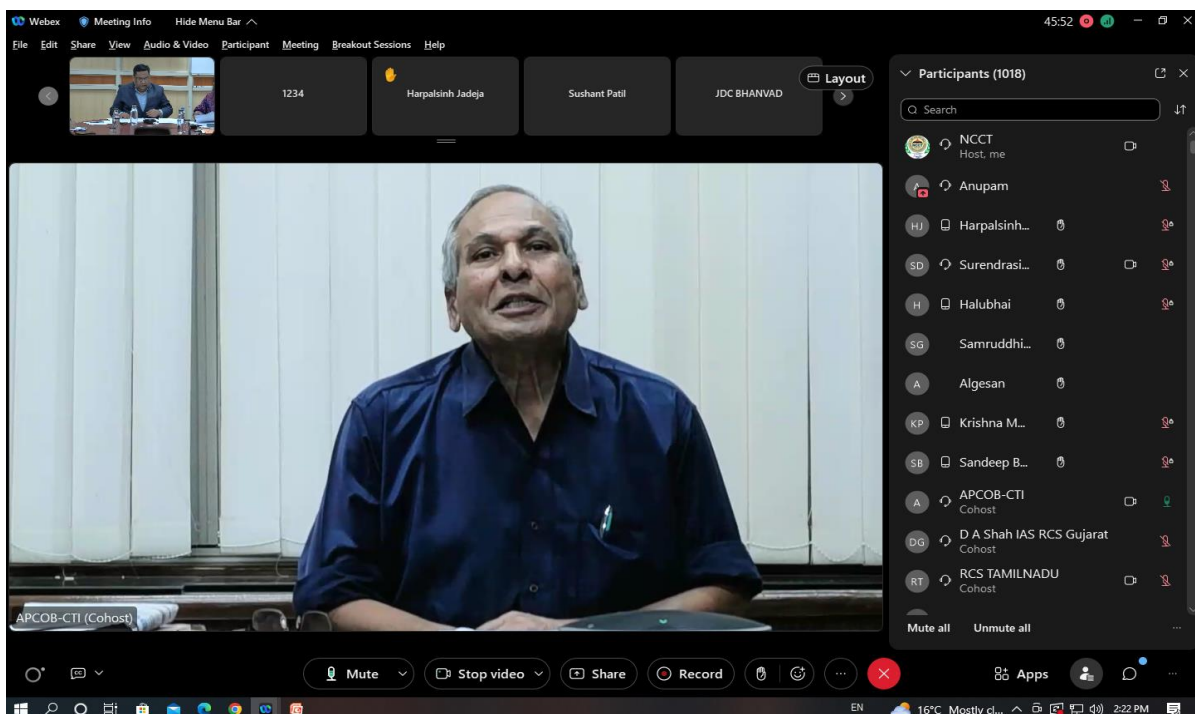


### **Welcome Address by Shri Mohan Kumar Mishra, Secretary NCCT**

At the outset, Shri Mohan Kumar Mishra, Secretary, NCCT extended a warm welcome to the distinguished resource persons, dignitaries and participants. While delivering the opening remarks he said that Ministry of Cooperation has formulated the Model Bye-laws for PACS to become multi-purpose PACS and diversify their business activities. At present there are around 95,000 Primary Agricultural Credit Societies (PACS) in the country. PACS serve as a crucial link in sustaining the rural economy of the country by providing short term and medium term credit to farmers. However, their economic activities are restricted due to their decade old Bye-laws and this needs to be revised to increase their viability. The new Bye-laws which is being formulated is also indicative in nature and PACS may adopt them after suitable modification as per their State Cooperative Acts. In order to address this issue and to transform PACS into vibrant

economic entities at village level, a Committee with representatives from NABARD, National Federations, State Cooperative Banks, National Council for Cooperative Training and Vaikunth Mehta National Institute of Cooperative Management was formed by the Ministry of Cooperation to prepare a draft Model Bye-laws for PACS. The draft Bye-laws were circulated to all the stakeholders, Central and State Government, State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) etc. for comments/feedback. Further, the Ministry of Cooperation after consultation with the stakeholders suitably incorporated suggestions and finalised the Model Bye-laws for PACS. The Model Bye-laws will enable PACS to diversify the business activities in 25 sectors in agriculture and non-agriculture, credit and non-credit and converting PACS into Multi-Purpose Cooperative Societies. Some of the activities for PACS as proposed in the Model Bye-laws are seed distribution, fisheries, poultry activities, farm machinery activities, custom hiring activities, floriculture, beekeeping, animal husbandry activities, agriculture activities, processing, cold storage, warehousing, hospital, petrol and diesel dealership, locker facility etc. He informed further that the panelist and resources of the webinar would like to share their experiences and benefits of the Model Bye-laws to us so that PACS may expand their business activities in new potential areas to become viable entities.

### **Keynote Address by Shri Mohanaiah Paladi, Chief General Manager (Retd.), NABARD**



In the keynote address, Shri Mohanaiah Paladi, Chief General Manager (Retd.), NABARD mentioned that the activities of the PACS have been restricted by decade old Bye-Laws and there is a need to create the ecosystem in the adoption of new model bye-laws. While emphasizing the importance of the PACS he said that the USP of the PACS is that, PACS can deliver any service that a bank branch can deliver, but a bank branch cannot

do, what all the things a PACS can do. He drew the attention of the members to the major issues of the PACS as under:

- Lack of adequate, qualified, trained and professional human resources.
- Lack of technology adoption.
- Lack of business diversification, focusing only on crop loans and inadequate attention to extend credit plus services.
- Focusing only on PDS by PACS in NER.
- Lack of focus on mobilizing deposits/local resources.
- Lack of adequate infrastructure and common branding.
- Inadequate member education and member participation

In order to address the above issues, he suggested the Comprehensive Transformational Package for PACS (CTPP) which should includes the following:

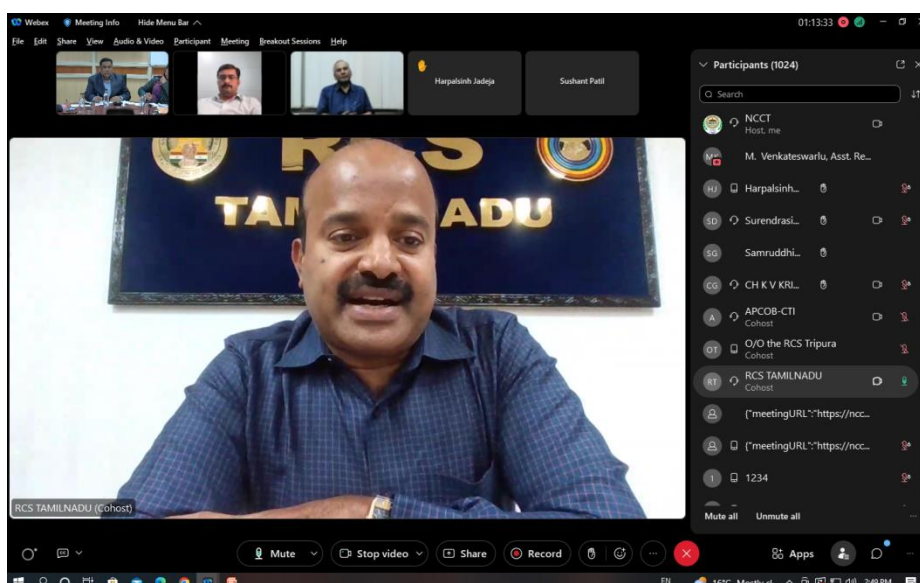
- To design an exclusive Comprehensive Transformational Package for PACS encompassing issues relating to HR, Technology, Financial Viability, Governance etc.
- PACS should transform from being mere credit delivery outlets / outlets for PDS to member owned Multi Service Centres providing all the services required by their members and non-members.
- PACS should become 'one-stop-shop' for all the requirements of their members i.e., credit and credit plus services so as to become relevant to the members and other stakeholders.
- The Comprehensive Transformational Package should address the HR, Technology, Governance, Business Plans, supporting ecosystem in terms of policy initiatives.
- Introduce a deposit guarantee scheme for PACS on the lines of the scheme existing in Kerala to facilitate raising of resources locally.
- PACS should adopt the Model Bye-laws prepared by the GoI to bring about uniformity in their governance, administration, operations etc.
- The Comprehensive Transformational Package may also address some of the long pending issues such as imbalances, dues from the State Governments, etc.
- The Comprehensive Transformational Package for PACS may also factor in and leverage the ongoing schemes of Agriculture Infrastructure Fund, Dairy Development, Food Processing, PACS as MSC etc.

He also suggested that Government of India may take steps for designing such a Comprehensive Transformational Package for PACS to address the different issues affecting their performance. This may be implemented as a Central Sector Scheme (CSS) paving way for a strong, vibrant and sustainable PACS network extending all the services required by their members.

Shri Mohanaiah Paladi, further suggested the following initiative as Way Forward:

- The Government of India may setup a Working Group/Committee to design an appropriate Comprehensive Transformation Package for PACS (CTPP) as discussed above as a Central Sector Scheme (CSS) with the participation of GoI and State Governments. The GoI may cause execution of MoUs amongst the major stakeholders for implementation of the CTPP. The MoUs should delineate the roles and responsibilities of different stakeholders including GoI, NABARD, NAFSCOB, NCCT, State Governments, StCBs, DCCBs etc.
- The expected outcome with in a time frame of 3 to 5 years should be transformation of all PACS into sustainable, viable, vibrant, efficient, professionalized and fully computerized entities delivering all the services required by their members and contributing significantly to the development of the local economy.
- The most fundamental issue that should be addressed without further delay is putting in place proper HR in PACS. He said that you may have best of the by-laws, best of the technology and even resources, but if you don't have well qualified, professional staff to implement them, chances of success are bleak.
- NAFSCOB has framed the HR Policy for PACS for both 3-tier and 2-tier structures a few years ago. The HR Policy for PACS is already under implementation in the states of Andhra Pradesh and Telangana. Recently, a detailed presentation was made on the subject to the Ministry of Cooperation.
- In respect of inadequate education and training, he suggested that the NCCT being a Pan India Training Structure should be engaged extensively for having cooperative personnel enlightened and trained.

### **Shri A. Shanmugasundaram, IAS, Registrar of Cooperative Societies, Tamil Nadu**





Shri A. Shanmugasundaram, IAS, Registrar of Cooperative Societies, Tamil Nadu in his address highlighted that they have received the Model Bye-laws of PACS and they have given their recommendations. He said that they have constituted a Committee and formally analysed all those aspects and taken best ones which are suitable to the socio economic conditions of Tamil Nadu. The Model Bye-laws of PACS ensure the backward as well as forward linkages besides it is paying for agricultural produce and technology on the financial support side. He highlighted that comparing to other parts of India, in Tamil Nadu all the PDS shops, fair price shops are being run by the Cooperative Department and almost 97% of the shops are being run by the cooperative institutions. Predominantly almost 34,000 shops are running by the Cooperative Department. Out of 34,000 shops, 26,440 shops are run by PACS that is the major strength of the PACS in Tamil Nadu. He said that through this fair price shops, they are not only conducting fair price shops, but also conducting mini rural markets. He informed that they are selling the non-controlled commodities with price negotiations with industry to get the commodities at the discounted rates and they are negotiating the rates with other industry so that the fast moving consumables should be available with these shops. He also said that HR Policy and Training Policy should also be the current components in the Model Bye-laws because constant training as well as technological integration should be made integral part of the policies. They are tying up with lot of government initiatives, oil marketing companies and multi various activities already started through PACS in Tamil Nadu. He mentioned that PACS are already in business; having 12 LPG outlets, 57 petrol pumps, 375 pharmacies as well as 4304 common service centres besides owning 4879 good grains storage. He informed that Tamil Nadu stands first in the Registration of Godowns with WDRA and also received award. They are entering into Insurance Business, Chit Fund and Procurement. The new Model PACS Bye-laws will ensure some kind of uniformity across the country that is the valuable input we get through the PACS Bye-law and adopting all these features will be good for Tamil Nadu. He said that the PACS computerisation are onboard with Government of India and he suggested that for PACS computerisation Aadhar back end verification and pan card verification by cibil score will strengthen the functioning of PACS. The PACS in the state already have diversified by running agri-business clinics from 2010 onwards and the Joint Registrars were sent to different states to study the best practices of cooperatives for adopting the same in Tamil Nadu.

Shri N.R. Chakraborty, Joint Registrar, Cooperative Department, Govt. of Tripura while delivering his address mentioned that a Committee has already been constituted in Tripura to go through the Model Bye-Laws of PACS and their report has also submitted. They are also focussing on member centric initiatives in the cooperatives for their active participation. Since the State having two tier credit structures, there is a dire need of availability of local facilities for the members.

The deliberations was followed by questions from the participants and answers and comments were given by the Keynote speaker Shri Mohanaiah Paladi, Chief General Manager (Retd.), NABARD. The webinar ended with a summing up note and vote of thanks by Dr. N. Ranjana Devi, Senior Consultant, NCCT. She extended her sincere thanks on behalf of the NCCT to Shri Mohanaiah Paladi, Chief General Manager (Retd.), NABARD for sparing his valuable time and sharing thoughts on the Emerging New Business Opportunities, issues and way forward through Model Bye-laws of PACS. She also extended gratitude to the Resource Persons Shri A. Shanmugasundaram, IAS, Registrar of Cooperative Societies, Tamil Nadu and Shri N.R. Chakraborty, Joint



Registrar, Cooperative Societies, Tripura for thought provoking information about the initiatives taken in their respective states. She expressed her gratitude to the Secretary, NCCT for his initiative and inspiration to organise the Webinar on the topic which the need of hour. Gratitude and thanks were expressed to all participants of the webinar who took part inspite of their pre-occupations & engagements.

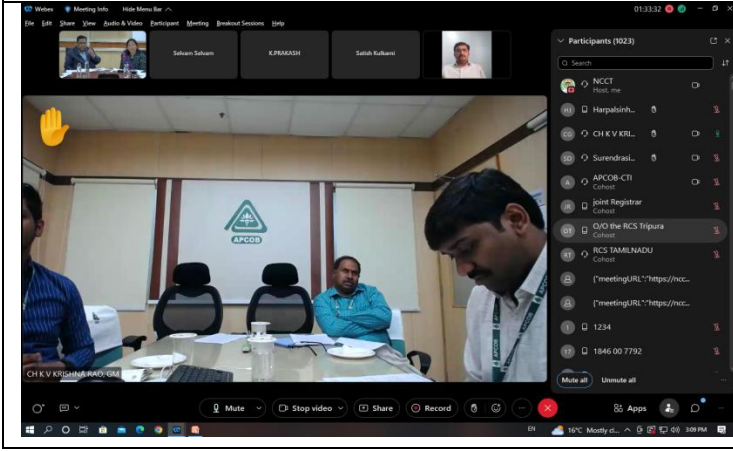
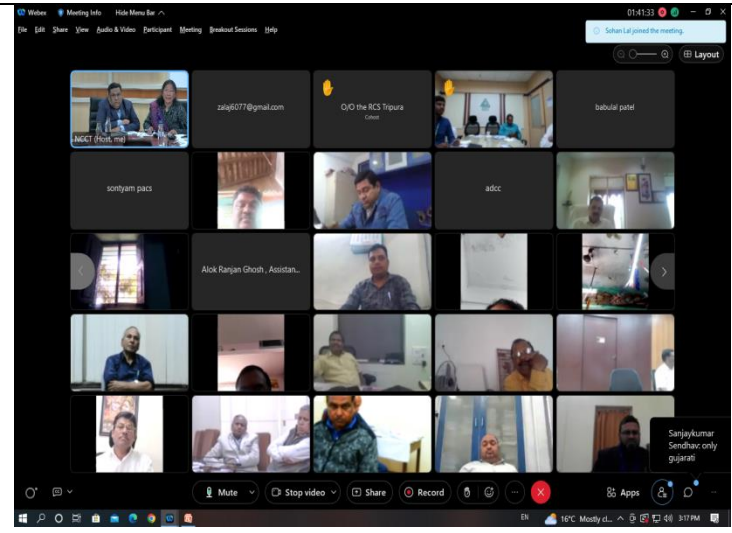
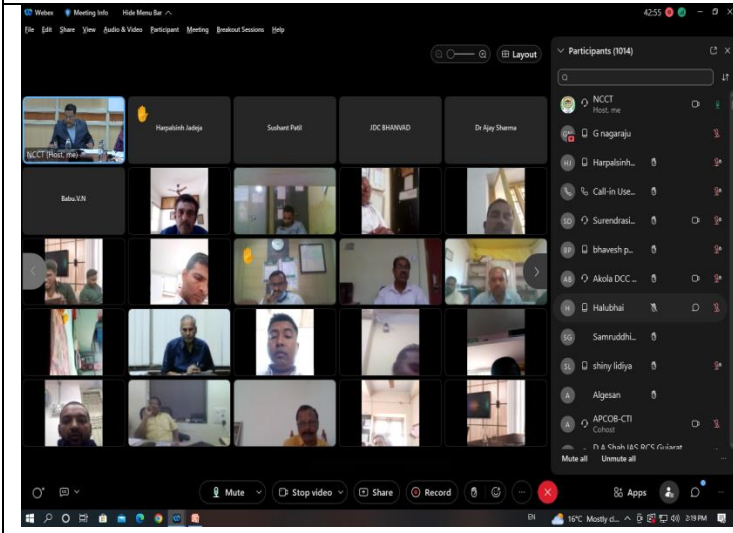
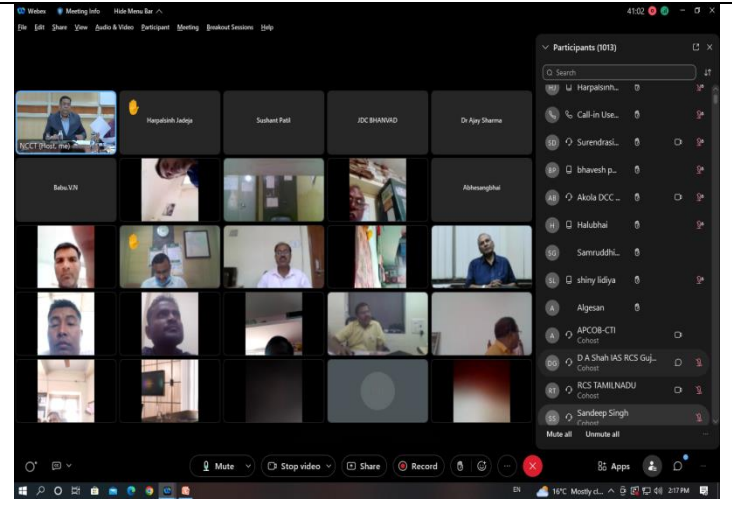
### **Recommendations of the Webinar**

1. A Comprehensive Transformational Package for PACS (CTPP) should be prepared with the following aspects:
  - To design an exclusive Comprehensive Transformational Package for PACS encompassing issues relating to HR, Technology, Financial Viability and Governance etc.
  - PACS should transform from being mere credit delivery outlets / outlets for PDS to member owned Multi Service Centres providing all the services required by their members and non-members.
  - PACS should become 'one-stop-shop' for all the requirements of their members i.e., credit and credit plus services so as to become relevant to the members and other stakeholders.
  - The Comprehensive Transformational Package should address the HR, Technology, Governance, Business Plans, supporting ecosystem in terms of policy initiatives.
  - Introduce a deposit guarantee scheme for PACS on the lines of the scheme existing in Kerala to facilitate raising of resources locally.
  - PACS should adopt the Model Bye-laws prepared by the GoI to bring about uniformity in their governance, administration, operations etc.
  - The Comprehensive Transformational Package should address some of the long pending issues such as imbalances, dues from the State Governments, etc.
  - The Comprehensive Transformational Package for PACS should also factor in and leverage the ongoing schemes of Agriculture Infrastructure Fund, Dairy Development, Food Processing, PACS as MSC etc.
2. The Government of India should take steps for designing such a Comprehensive Transformational Package for PACS to address the different issues affecting their performance. This may be implemented as a Central Sector Scheme (CSS) paving way for a strong, vibrant and sustainable PACS network extending all the services required by their members.

3. The Government of India should setup a Working Group/Committee to design an appropriate Comprehensive Transformation Package for PACS (CTPP) as discussed above as a Central Sector Scheme (CSS) with the participation of GoI and State Governments.
4. The expected outcome within a time frame of 3 to 5 years should be transformation of all PACS into sustainable, viable, vibrant, efficient, professionalized and fully computerized entities delivering all the services required by their members and contributing significantly to the development of the local economy.
5. The PACS should have well qualified and professional Human Resources. For this HR Policy for PACS for three tier and two tier structure be framed in all the States.
6. Constant training as well as technological integration should be made integral part of the policies
7. The NCCT being a Pan India Cooperative Training Structure should be engaged extensively in education and training of cooperative members, BoDs, employees for having enlightened and trained cooperative personnel.
8. PACS computerisation is onboard with Government of India. For PACS computerisation Aadhar back end verification and pan card verification by cibil score will strengthen the functioning of PACS.
9. Sharing of success stories should be initiated in an extensive way so as to enable weak cooperative to learn from the success stories of successful cooperatives.

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# Glimpses of the Webinar



## Annexure A List of Participants of the Webinar

### Participants List

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