

MAHARASHTRA AHEAD



Cooperation: *Synergy & Harmony*

RABHA



Co-operative Spinning Mill



Cooperatives In Maharashtra At a Glance

- Cooperative Societies- 2.24 lakh
- Turnover above Rs. 3,000 crore
- Membership- 5.50 crore
- 50% of the State population is member of cooperative societies
- Direct and indirect employment generation- 20 lakh
- District Central Cooperative Banks- 31
- Urban Cooperative Banks- 526
- Multipurpose Cooperative Societies- 21,402
- Cooperative Credit Societies- 15,575
- Cooperative Housing Societies- 85,335
- Cooperative Sugar Factories- 202
- Cooperative Marketing Societies – 1,227
- Ginning and Pressing Cooperative Societies -256
- Consumer Cooperative Societies- 3,111
- Cooperative Processing Societies – 657
- Other cooperative Societies- 86,067



Milk Societies

- Total Societies- 11,962
- Total Membership- about 40 lakh
- Per day Milk Procurement above 40 lakh liters
- Under loan waiver/ loan repayment subsidy scheme -2009 a total of 34.03 lakh farmers are benefited of Rs 4008.48 crore

Sugarcane Processing Plants with Power Cogeneration

- Total Power generation Capacity- 1126.9 MW
- Cooperative Sugar Factories Involved- 60
- Rs. 4,400 crore approved for 60 factories with 1126.9 MW projects
- Rs.108.83 crore Government share capital for 35 sugar factories
- 611.4 MW power generation from 37 factories



2012
International
Year of
Cooperatives

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Cooperative Movement: The Way Ahead



Come September and we remember 'Teacher's Day' which reminds us valuable contribution of teachers in our life. It has been our great tradition to revere teachers along with mother and father as most venerable deity. Dr. Sarvapalli Radhakrishnan who was known as an ideal teacher rose to highest post of the land 'President of India'. We celebrate his birthday on 5th September as our tribute to the 'Guru Shishya' tradition.

'Ganesh Festival', started by Lokmanya Tilak 120 years ago is very popular in the country also falls in September. The Festival is a symbol of rich social tradition of the State. With the arrival of 'Lord Ganesh', enthusiastic atmosphere is spread throughout the State. The monsoon showers are also graciously present all over the State bringing joy.

The United Nations General Assembly has declared 2012 as the International Year of Cooperatives, highlighting the contribution of cooperatives to socio-economic development. In this issue, we have tried to spell many aspects of the Cooperative movement in the State. India has a long history of Cooperative Movement. The first Act about Cooperative Societies came into existence in 1904 and the ambit of the Act was extended in 1912. In 1925 the then Bombay Provinces passed its own Cooperative law on the lines of the 1912 Act. The Maharashtra Cooperative Societies Act 1960 is the foundation of cooperative institutions in the State.

Cooperative Movement, based on democratic values has played a pivotal role in the development of rural areas of the State. The network of 2,24,000 Cooperative Societies spread across State is an important milestone in the development of the State. Various cooperative societies, sugar factories and cotton mills were set up in the rural and urban areas through Cooperative Movement have given solace to the common man and gave impetus to the economy of the State. The total deposits and loans in the Cooperative Societies are more than Rs. 1 lakh crore and created 20 lakh jobs.

District Central Cooperative Banks and Cooperative Sugar Factories are landmarks of the Cooperative movement of Maharashtra. Since last 50 years, District Central Cooperative Banks are working as a rightful and sustainable credit system for farmers. The Sugar factories played a major role in nurturing Cooperative Movement in Maharashtra. The movement teaches farmers to live with prestige and self-confidence making them the actual contributors of development and progress. With economic prosperity, changing lifestyle, employment and self-employment opportunities, advanced educational skills, the rural Maharashtra is witnessing change in every sphere of life.

Sugar industry has paved the way for ancillary units which use remnant material of the Sugar factories as raw material. The Sugar Factories, Cotton Mills are currently in transition phase due to competitive environment and changing global economy. They can survive by adopting professionalism. The new Cooperation policy comprises of increase in Crop Loan and Kisan Credit Card, change in Cooperative laws, strengthening of efficient rural and urban Cooperative banks and Credit Societies. The Government has set target of disbursement of Crop Loan upto Rs. 20,000 crore till the year 2015 which will certainly help Agro and Agro based industry.

I strongly feel the success stories spelled in this issue will inspire many. We are indebted to Rajgopal Deora, Secretary and Dinesh Oulkar, Additional Commissioner, Cooperation Department for their valuable support for this issue. Hope that readers will welcome this issue ever enthusiastically.

Pramod T. Nalawade
Editor-in-Chief, 'Maharashtra Ahead', DGIPR

Cooperative Movement: Backbone of Rural Economy

Common man and democracy are main factors of the Cooperative Movement

The changing global scenario has thrown many challenges before the Cooperative Movement, which is backbone of the rural economy. The **Chief Minister Prithviraj Chavan**, stressed that the Cooperative Movement have to face global challenges and Cooperative Societies have to find own way to empower themselves .

Maharashtra has always led the industrial growth scenario in the country, still rural Maharashtra is agro based. Cooperatives are backbone of the rural economy and it has major share in the development of the State.

The architect of modern Maharashtra Late Yashwantrao Chavan, had accorded top priority to the Cooperative Movement while building the newly constituted State because he knew that if the rural Maharashtra had to lead in political and social sectors; this movement would inculcate, nurture and groom leadership among them. A new era in the Cooperative Movement was started in his tenure. The foundation of the political leadership that led the State during that time was Cooperative Movement.

Common man was the focal point of Yashwantrao Chavan's views, policies and efforts and democracy was the core value of his life. Both are main factors of the Cooperative Movement where common man is the prime focus of development and democratic values are the base so the movement was very dear to him.

Yashwantrao Chavan gave impetus to the Cooperative Movement which was expanded by Padmashri Vikhe-Patil and Late Vasantdada Patil. With their efforts, today 70% of the Cooperatives in the country are based in the State and Maharashtra has become synonym for Cooperative



Movement. Yashwantrao Chavan explored how sugar industry can be run successfully in a cooperative manner and he created conducive environment for development of Co-operative Sugar industries in the State.

Yashwantrao Chavan also witnessed the revolution through Maharashtra State Cooperative Bank that helped to save farmers from the vicious circle of money lenders. He also encouraged Cooperative Credit Societies in urban and rural sphere. Today the industry which was raised by the Cooperative Movement in various regions of the State has played a pivotal role in development of the region.

The Cooperative Movement in the State has shown the path of economic progress to the common people, farmers, Small Scale industrialists, women working in cottage Industry.

There are 5.5 crore people in the State associated with the Cooperatives which means half of the population of the State is associated with the Cooperatives.

After 1991, the impact of globalization, Economic Liberalization and privatization brought the different picture in the co-operative sector, bringing new challenges. This year we are celebrating The International Year of Cooperatives and it is the responsibility of all concerned to see that the movement should be made more powerful, healthy and comprehensive.

The 97th Constitutional Amendment will have revamping effect on Co-operative Movement. The amendment has codified Cooperative Societies which was not incorporated in the State Act. The Cooperative Societies have to find own way to empower themselves and remove the bad elements which are ruining the movement.

I am of the opinion that the autonomy of the Cooperative Movement should be restricted and the State should have power to check and curb the malpractices in this field. the State Government is committed to help the movement in case of crisis and it had risen on the occasion previously. It is our duty to preserve this 100 year old tradition of Maharashtra which is a hope for millions of farmers, youth, industrialists and common people. ■

- As told to **Mr. Satish Lalit**

Strength of Cooperative Movement

The Cooperative Movement has become an integral part of the socio-political fabric of the country

The Cooperative Movement in this country is one of the biggest in the world and Maharashtra is leading in this movement. The movement has reached to every village, says the **Deputy Chief Minister Ajit Pawar**.

International Year of Cooperatives is being celebrated in different parts of the world, it is moment of pride for our country that the 97th amendment of the Constitution has recently been approved, now making cooperative a fundamental right of every Indian. The amendment was possible because of the consistent efforts of the Union Minister for Agriculture Sharad Pawar. I am sure the amendment will definitely boost the Cooperative movement in the country.

We are told that the origin of the Cooperative Movement began in foreign countries and the British were instrumental in bringing the concept to India. Even if it is true, the seeds of the co-operative movement were sown in country and Maharashtra from ancient times. It won't be wrong to say that the India's co-operative movement is not only 100 years old but has proud thousands year old legacy. We have long history of Cooperative farming, the barter system, 'Balutedari' tradition which had elements of Cooperative Movement and success of the movement in the country has roots penetrated into it.

The Cooperative Movement in this country is one of the biggest in the world and Maharashtra is leading in this movement in the country.



The movement has reached to every village.

The first act about Cooperative Societies which came into existence in 1904 paved the way for a systematic growth of the Cooperative Movement in the country and the movement has become an integral part of the socio-political fabric of the country. Maharashtra was also in the forefront of the movement and created a network of sugar factories, cotton mills, credit societies, banks, marketing societies, lift irrigation, water supply, transport, and housing societies across the State connecting crores of people to the movement. The movement transformed the social and political lives of all the sections of

the society.

Cooperative Banks and Cooperative Credit Societies which are backbone of the Cooperative Movement are providing low interest crop loan to the farmers, financing sugar factories, cotton mills and industries. These institutes are playing a major role in the upliftment of farmers, labourers and people in general. There are 2 to 2.5 lakh cooperative societies right from the State Cooperative Bank working in the State and the Department of Cooperation has started collecting information about them and the updated information will be made available by the end of this year at the click of the mouse.

Agricultural credit co-operative societies are envisaged as a mechanism for farmers to provide them access to credit services to enable them to carry out their agriculture and allied activities by disbursing crores of rupees every year. The Agricultural Co-operative structure in the State is three-tier with the Maharashtra State Co-operative Bank as the apex body at the State level, District Central Co-operative Banks at district level and the Primary Credit Societies at village level.

When the Nationalized and Commercial banks are somewhat reluctant in extending credit, farmers have only source of Cooperative



credit is the market. The stability of the Cooperative credit system rests on two factors – whims of the Nature and market price of the agricultural produce; which often go against it and the banks, credit societies plunge into losses. But still these institutions are helping farmers by extending

credit and farmers are also banking on them which are examples of success of the Cooperative Movement.

The recession which hit the world 4-5 years ago had major impact on many sectors sanning Cooperative sector. The growth in this sector in USA and in the Europe was 50% during the recession. The same happened

in India. Due to genuine, dedicated and transparent efforts of many Cooperative Societies; specifically from Agro and Agro based societies, marketing, Agricultural processing societies are doing consistently well. Cooperative Movement is the source of integrated growth of all the sections of the society and their lies its formula of success.

Previously few bad elements entered in this sector for ulterior motive resulting closure of few Cooperative Societies. It was an abrasion. I strongly feel that due to some bad people and corruption cases in couple of Cooperative Societies we should not put blame on the entire sector. If there are bad elements they should be weeded out but we should not discard the entire Cooperative Movement. The only system that has ability to support farmers, labourers, and have-nots of the society is the Co-operative Movement hence it should be continued. ■

- As told to **Sanjay Deshmukh**



Energizing the Cooperative Movement

The registration of Cooperative Society is now treated as a fundamental right

The committee made certain recommendations for financial assistance for accumulated losses of Primary Agricultural Cooperative Credit Societies (PACS) and strengthening them, which was adopted by the State Government Central Government had appointed Vaidyanathan Committee for revival of Short Term Rural Cooperative Credit Structure; explains Minister for Cooperation **Harshwardhan Patil**.



How the State Government is extending help to the farmers from drought hit areas of the State to get crop loan from banks?

We have given target of Rs. 24,629 crore to all the banks to disburse short term loan for Kharif and Rabi season for year 2012-13 of which

Rs. 11, 184 crore i.e. 45.41 % crop loan will be disbursed through the District Central Cooperative Bank, Rs. 12,027 crore i.e. 48.43 % will be disbursed by Nationalized Banks. The share of Regional Rural Cooperative Banks in the crop loan distribution is Rs. 1418 crore which means target is 5.76%. The target for Kharif crop

loan is Rs. 18,864 crore out of which Rs. 15,593 crore have been disbursed to the farmers and the process will continue till the end of September 2012.

In a bid to ease hardships of farmers from drought hit areas we have converted their last year's unpaid short term loan into mid

term loan due to which they will be able to qualify to get new crop loan. The farmers need to pay only interest amount to the banks on their unpaid loan and the short term loan will be converted into mid term one. The loan will get divided in the three equal yearly installments. To assist the concerned banks in this process, liabilities will be shared by NABARD to the tune of 60%, State Cooperative Bank will share 15% and the concerned Districts banks will bear 10% and the remaining 15% will be shared by the State Government in the form of loan. The State Government has declared 7000 villages as scarcity hit villages for Kharif and Rabi season of 2011-12. The directives have been issued to the banks to convert short term loans in midterm loans in these villages.

Do you foresee a revolutionary change in the cooperative sector after the certain new amendments by the Government?

Certainly. The 97th Constitution Amendment is about encouragement of economic activities of Cooperative Societies. The registration of Cooperative Society is now treated as a fundamental right. The act aims to ensure autonomous and democratic functioning of cooperatives. According to the provision, it has been decided that the maximum number of directors on the management committee of Cooperatives should be 21 and they should have fix tenure of 5 years. There is also a provision in this Act to create an independent machinery for conducting elections of management committee and tenure of management committee is also mentioned in the Act for which management committee could be kept under supersession or suspension. There is a provision in this act to create an independent body for yearly audit of the societies, which subjects to be included in the Annual General Meeting and the period in which



the meeting should be called. The members will have right to information about their societies. It has provisions about which information should be provided to the Registrar, the penalties. The State Governments have to ratify this Central Act before 15th February 2013. Accordingly, we have to make amendments in Maharashtra State Cooperatives Act 1960 and for this a committee of experts under chairmanship of Commissioner for Cooperation and Registrar for Cooperative Societies have been appointed vide Government Resolution on 5th June 2012 to study the act and suggest necessary amendments and the work is in progress.

Please tell us about 'Sahakar Sanjeevani Yojana'...

Central Government had appointed

Vaidyanathan Committee for revival of Short Term Rural Cooperative Credit Structure. The committee made certain recommendations for financial assistance for accumulated losses of Primary Agricultural Cooperative Credit Societies (PACS) and strengthening them, which was adopted by the State Government. 15,053 PACS out of 20,791 were chosen for financial assistance and 5738 PACS were rejected which were either to be amalgamated or wound up as recommended by the Vaidyanathan Committee. We have segregated these PACS - one, viable for revival and another, unviable for revival and the process were started accordingly. Those unviable PACS who were from Buldhana, Amravati, Akola, Wardha, Yavatmal, Washim districts which are largely farmer suicide prone and not recommended for package according to the recommendations of the committee were given special revival package called 'Sahakar Sanjeevani Yojana' under National Agriculture Development programme on pilot basis on 20th September 2011.

According to this scheme those PACS who will disburse more loan and make more loan recovery, compare to last year's account will get incentive of 2% of the disbursement of the

Vision 2015

- Reforms in Cooperative Laws
- Distribution of Kisan Credit Card
- Encouragement to the efficient Urban Cooperative Banks
- Encouragement to the efficient Credit Societies
- Crop loan disbursement to be raised up to Rs. 20,000 crore



loan and loan recovery or Rs.50,000 whichever is less from the State Government. If the Block Secretary of the PACS has contributed for increase in loan disbursement and increase in loan recovery then he will be eligible to get incentive of 10% of the total incentive received by the PACS or Rs. 10,000 whichever is less. The scheme is being implemented from year 2011-12.

The State Government is going to felicitate societies who have done exemplary work in the field of cooperation as the year 2012 is being celebrated as ‘International Year of Cooperatives’. Please tell us about that..

It was decided on 20th April 2012 that 31 awards will be presented to the societies and the personalities who have a great contribution in the field of Cooperation. The awards will be ‘Sahakar Maharshi’, ‘Sahakar Bhushan’ and ‘Sahakar Nishth’ and we strongly feel that the felicitation will help these organizations to work more zealously and will create a benchmark for others.

‘Sahakar Maharshi’ award will be given to only one and will consist of Rs. 1,00,000 in cheque, memento,

memento and citation. There will be 10 awards under the name of ‘Sahakar Bhushan’ which will be given to selected organizations from each region and State level societies and will consist of Rs. 51,000 in cheque, memento and citation. There will be 20 ‘Sahakar Nishth’ awards which will be given to two organizations from each region and two from State level societies; it will consist of Rs.25,000 in cheque, memento and citation. A committee under the chairmanship of Minister for Cooperation has been constituted for selection of the awardees. All the societies registered under Maharashtra Cooperative Societies Act will be able to participate for this award. Agriculture Produce Marketing Committees also can recommend societies for this award.

What are the salient features of the Revival, Reform and Reconstruction package for handloom industries?

Central Government has declared Revival, Reform and Reconstruction package of Rs.3000 crores with the active participation of the State Government for the handloom industries. NABARD will bear 80% of the cost and rest will be borne

by the State Government. It will be implemented from the financial year of 2012-13.

How much employment will get generated in the new Textile Policy?

In the month of April the new Textile Policy of the State was declared. The sector has a great potential to generate employment after agriculture. The policy aims to attract investment of Rs. 40,000 crore for cotton processing and textile based industries for processing of 45 lakh bales of cotton which presently remains unprocessed. It will generate 11 lakhs jobs in this sector. Under this policy, textile projects from Vidarbha, Marathwada and Northern Maharashtra will be given 10 % incentive of their capital investment.

Please tell us about policy for cogeneration of power through bagasse?

The Government is encouraging Sugar Factories for cogeneration of power and for this Government will give 5% of the capital cost which will be generated through green cess; the factories will raise 10% of the capital and 60% will be contributed by the financial institutions in the form of loan.

How many sugar factories received pre-season loan in the year 2011-12 by the State Government?

As there is record break production of sugarcane in the year 2011-12, it has been decided to give pre season loans to 18 cooperative sugar factories to consider the additional crushing requirement.

The Government has disbursed Rs.146.83 crore to the 18 sugar factories as pre-season loan who has no unpaid loan and had 50% more crushing requirement than the previous year. This step was taken in the view of more record sugarcane production. ■

- As told to **Subodhini Gharat**

Remodelling Cooperation in a Corporate Way

Cooperative sector should adopt best management practices

The State Government is endeavouring to create a healthy environment for the seamless growth of the Cooperative Movement by various means. New initiatives should be taken with professional approach and proper planning to attract investors and consumers which will eventually strengthen the movement, explains Minister of State for Cooperation **Prakash Solanke**.

What steps you think Cooperative Movement should take to compete with the private sector?

The birth of Cooperative Movement was necessitated to set free farmers from the clutches of moneylenders. The need base movement had turned into a revolution and have spread across every field of life. The State Government is endeavouring to create a healthy environment for the seamless growth of the Cooperative Movement by various means. The planned and disciplined financial system, quick delivery of the services to the consumers is the strength of the private sector. If the Cooperative sector is to compete with private sector it needs to adopt best management practices, the workforce should have knowledge of latest technology; new initiatives should be taken with professional approach and proper planning to attract investors and consumers which will eventually strengthen the movement. The members should take active part in the affairs of the Cooperative Societies. Cooperation within the Cooperatives, democratic management, limited profit, committed approach, social responsibility, minimum dividend are the basic principles of the Cooperative Movement which needs



to be followed by the Cooperatives.

What are the schemes which can help farmers to get easy, speedy and low interest loans?

We have to create web of institutionalized credit system to check moneylenders. Accordingly, three tier cooperative credit societies are functioning in the State. At district level 31 district co-operative banks and about 22,000 Primary Agriculture

Credit Societies are working at village level which disburses 60% agriculture credit. Rs. 9,385 crores were distributed by this Cooperative credit network in 2011-12. We have to achieve target of disbursement of loan upto Rs. 20,000 crore by 2015. The State Government is aiming to provide crop loan at the rate of 6% to the farmers and for that it is giving 1% amount of the sanctioned loan to the banks as reimbursement. Those farmers who are repaying their loans within the stipulated term are getting incentives up to Rs. 3 lakh. 3% concession is given on repayment of loan upto Rs. 1,00,000 and 2% concession is being given on the repayment of subsequent loan up to Rs. 3,00,000.

In the case of drought, the State Government converts short term loan of the farmers into the mid-term loan and the liabilities will be distributed among NABARD (60%), State Cooperative Bank (15%), District Cooperative Bank (10%), and State Government (15%).

Are you going to introduce the new act to curb the problem of moneylenders?

To curb the illegal activities of moneylenders in the rural areas a bill called The Maharashtra Money-

Lending (Regulation) Act, 2010 has been passed in the Legislature and it will shortly be approved by the Central Government. It has stringent regulations compared with the Act of 1946.

How the reservation for women is helping the Cooperative Movement?

The present State Act has a provision for reservation for women and now the 97th Constitutional amendment have also provided 2 seats as members of each society as reserved seats for the women. It will increase women's participation and also increase the number of independent women societies which will strengthen the movement.

How will you meet the challenges faced by the Cooperative Sector?

The credibility is paramount and the Cooperative sector should work hard to protect it. The whole movement is based on certain principles which should get adhered by management, members, and workers. Transparency, commitment and highly trained staff, regulatory apparatus to check any illegal activity should be in place and needs to be imbibed by the movement.

What is your planning to strengthen the movement in the International Year of Cooperatives?

Changes in Cooperative laws, increased disbursement of crop loan, increase in the numbers of Kisan Credit Cards, strengthening the efficient urban and rural banks whereas liquidation of sick credit societies etc. are the few targets we have already set and working to meet these targets.

We are planning to give incentives to the textile parks situated in Vidarbha, Marathwada and North Maharashtra region, extending financial assistance to setting up new textile parks for the districts

7 Cooperative Principles

Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Co-operative Alliance in 1995. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

1 Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2 Democratic Member Control

Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

3 Members' Economic Participation

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

4 Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative's autonomy.

5 Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

6 Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7 Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of communities through policies and programmes accepted by the members.

with lower Human Development Index; under Special Component Scheme and Tribal Development Sub Plan, giving financial assistance to the powerlooms owned by Scheduled Castes, Scheduled Tribes and Minorities. With the help of the concerned department we are planning to launch new schemes to give 10% incentive on capital investment of the machinery of the project which is sanctioned by the banks for upgradation.

Have the process started to set up independent election machinery for conducting

elections of Cooperative Societies?

There are three separate institutions who are conducting elections for Cooperative Societies - the District Collector, the Cooperation Department and the Societies. Now the 97th amendment made a provision for an independent election machinery for election. Also there is a provision for reservation of SC, ST and women and limit the number of managing members. We have started a process to incorporate these provisions in the State laws. ■

- As told to **Mukta Pawar**

The Sweet Story!

Maharashtra is ahead of Uttar Pradesh in case of per hectare yield of sugar production

The Cooperative Sugar industry has been playing significant role in overall socio-economic development of the State for the past six decades, explains **Vijay Singhal**, Commissioner of Sugar, Maharashtra State, Pune.



The Co-operative sugar industry in Maharashtra constitute the important medium of comprehensive and integrated rural development and the State Government had accorded the highest priority to the industry in the policy making because of its role. The Government is helping the industry by way of share capital, loans and subsidies, counter guarantees. Due to Government help the network of sugar factories had come up in the State and is proving as the only stable source of employment in the rural area.

The business of Cooperative Sugar Industry was started in 1951 and today there are 202 registered Cooperative Sugar Factories in the State out of which 168 factories have completed their constructions; 9 factories are being constructed and will start

their production soon. Apart from these sugar factories 51 private sugar factories are also in operation in the State.

The Cooperative Sugar industry has been playing significant role in overall socio-economic development of the State for the past six decades. Following are the salient features of the growth:

- There is an assurance to the farmers that their sugarcane will get good price.
- The sugar industry and its ancillary units had created 1.5 lakh direct employment and 7 lakh indirect employment in the rural areas of the State.
- The Central and State Government is getting direct and indirect taxes from the industry making possible for Government to initiate various

development schemes including roads in the rural areas.

- The sugar industry has started educational institutes creating good educational infrastructure in the rural areas.
- Medical facilities are also being provided on the large scale in the rural region.
- The industry is producing sugar, khandsari, jaggery, power, ethanol, alcohol and paper which are useful for the common people.
- The cogeneration from the industry is contributing to the power sector to minimize effect of load shedding in the State.

INITIAL SETBACK

The sugar industry received setback in initial phase due to following reasons:

- No proper use of latest technology, advanced training skills and machinery.
- Lack of research of high yield sugar seeds and its actual implementation.
- Lack of chalking effective long term measures and its implementation.
- No targeted efforts in byproduct based industry.
- Lack of effective programme management in sugarcane cultivation, cutting and transport.
- Excessive staff and lack of professional management.
- No proper efforts for acquiring high skills, professionalism in the management, capacity building and use of latest technology.
- No suitable efforts from the sugar factories to improve production of sugarcane in their area of operation by implementation of Sugarcane Development Programme.

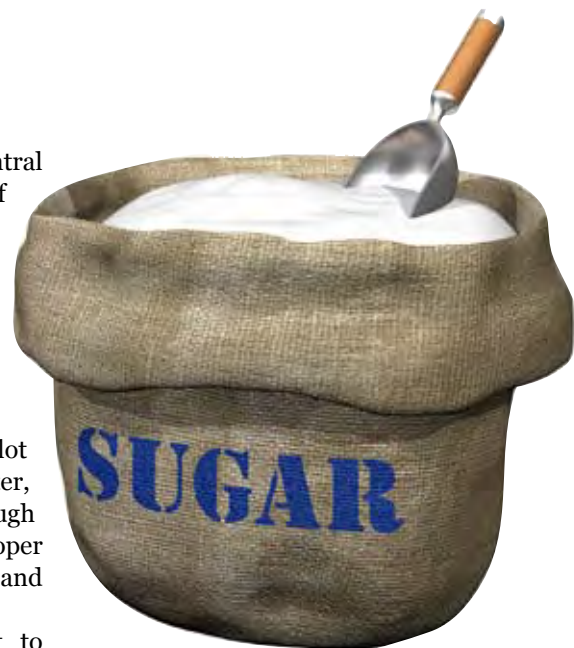
PRESENT SCENARIO IN STATE

Uttar Pradesh is number one State in terms of sugarcane production in the country but in case of per hectare yield and sugar production, Maharashtra is ahead of Uttar Pradesh. In the year

2011-12, the State and Central Government collected revenue of Rs. 1603.51 crore from the sugar factory in the form of various taxes.

CHALLENGES

- Good quality high yielding, high sugar content variety seeds
- Use of organic manures, plot system, testing of soil and water, sugarcane cultivation through single bud mechanism, proper selection of intercropping and management of ratoons crop.
- Initiative by the management to implement effective Sugarcane Development Programme by use of drip irrigation
- Lean and effective workforce and professional management.
- Implementation of Sugar Development Programme to make available enough sugarcane in the area for crushing.
- Propagation and use of latest technology and machinery.
- Regular audit of expenditure, energy and pollution.
- E-tendering and e-auction for all purchases.



- Formation of independent Sugarcane Development Department for effective implementation of sugarcane development programme.

FACILITIES TO THE INDUSTRY

About 170 cooperative and private sugar industries directly took up the crushing in 2011-12. With the help of sugar industry, cogeneration of power, alcohol, ethanol, country/foreign liquor production, paper/particle board, bio fertilizers, bio gas production is also done.

Maharashtra Government is always helping the sugar industry by various ways.

- 5% share capital contribution for sugar factories to set up cogeneration plants.
- In the time of crisis sugarcane purchase tax gets converted into interest free loan.
- Rebate in sugarcane purchase tax for the sugar factories for setting up cogeneration plant.
- Counter guarantee to sugar factories in financial crisis, to avail short term, pre-season loan from financial institutions.
- Grant in aid to the sugar factories for the construction and maintenance of internal roads within the area of operation for transportation of sugarcane.
- Yearly financial assistance for research and training to Vasantdada



Sugar Institute, Pune.

- Special efforts to ensure total crushing of the sugarcane in case of high production in the crushing season and subsidy for uncrushed sugarcane.
- Grant for loss of sugar recovery.
- Keeping in mind the availability of less workforce in the sector, use of machinery for sugarcane cutting.
- Subsidy for the purchase of Harvester Machines upto Rs. 25 lakh for individual or organization.
- Financial grant for export of sugar.
- Workshops and training camps to impart advanced technical knowledge in the sector.
- Aerial distance has been increased from 15 KM to 25 KM for new sugar factories so as to increase the area of operation and availability of more sugarcane to the sugar factory.

It is expected that by 2020 about 150 Cooperative Sugar Factories will be able to operate effectively and taking into account the growth in the private sugar factories it is predicted that 100 to 110 private sugar factories will be in operation.

The State Government is implementing following schemes to make the cooperative sugar industry more productive and commercially viable:

- To identify commercially non-viable and sick sugar factories and amalgam them in sugar factories that are working efficiently.
- Comprehensive scheme of one time settlement of the loan to reduce the burden of loans on the financial institutions and burden of the counter guarantees of the State Government, by the sugar industry.
- The State Government will encourage 5% of the existing sugar factories to start alcohol and cogeneration plant and 50% Government share capital for such plants.
- Management Information System for sugar factories is being developed to gather all the information about them and a web portal is being developed for marketing of the



products produced by the factories. E-tendering and E-trading system is also being developed.

- A separate web portal for timely payment of sugarcane farmers and workers of the sugar factories is also being developed.



For dissemination of all the information regarding sugar industry for the common people a website www.mahasugarcom.gov.in is developed by the office of the Commissioner of Sugar. Maharashtra Sugar Information System is being developed to give support to the sugar industry for its day to day activities. A special software is being developed for online sale of sugar.

- Automation of sugar factories on the model of Brazil, demand production, making of ethanol, petrol mixed with ethanol to be used in vehicles, bio-gas and composite technology is to be used in waste management.
- Construction of Sugar Complex by providing necessary services under one roof.
- Use of drip irrigation, organic farming, use of micro nutrients and good quality of sugarcane to achieve target for raising yield up to 100 tonnes per hectare and 12.50 % sugar recovery by 2020.
- Use of various methods to reduce production cost of sugarcane to give encouragement to the research institute to find out a system where individual sugarcane payment can be made based on its sugar recovery.
- A separate system for registration of supervisors who undertake work of sugarcane cutting and transport.
- To initiate pilot project for sugarcane development in the area of operation in the sugar factories with the help of network of Agricultural Department. A memorandum of understanding will be inked with the Agricultural Universities for this project. ■

District Central Cooperative Banks: Biggest Credit Facilitators

More than 55 lakh farmers in State have been distributed Kisan Credit Cards

The Chief Minister have instructed all the commercial banks to increase flow of credit to agriculture sector. Accordingly changes are also made in Dr. Panjabrao Deshmukh Interest Rebate Scheme, says **Rajgopal Deora**, Secretary, Cooperation



Institutionalized credit is a major factor in the development of the agricultural sector of the State. The targets set from 2003-04 had been achieved. 30 District Cooperative Banks along with State Cooperative Bank, 21,313 Primary Multipurpose Central Cooperative Societies, 30 Land Development Bank including the Apex Bank, 28 Nationalized, 8 private commercial banks, 3 regional rural banks are extending credit facilities to the agro and allied sector in the State.

The 11th Five Year plan of the Central Government envisaged 4% growth in the Agriculture sector by extending more credit to the sector. The Department of Cooperation has set a target to disburse Rs. 20,000 crore credit facility earmarked in the 'Vision 2015' through DCC Banks and due to the continuous efforts of the department the credit for crop loan had been increased from Rs. 4989 crore in 2007-08 to Rs. 10,761 crore in 2011-12. The total loan disbursement through DCC

Banks and Commercial Banks was Rs. 8460 crore in 2007-08 which rose to Rs. 19,788 crore in 2011-12.

TARGETS FOR EXTENDING CREDIT FACILITIES

The Chief Minister instructed all the commercial banks to increase flow of credit to agriculture in a special statewide meeting of bankers convened on 14th June 2012. Accordingly the district level sub-committees on crop loan have completed their planning and the

State Government also made changes in Dr. Panjabrao Deshmukh Interest Rebate Scheme. If farmers repay their loan up to Rs. 1,00,000 within stipulated period then the interest of 6% on their loan will get waived off for which the Central Government and the State

Details of crop loan disbursement by the banks in 11th Five Year Plan (numbers in crore)			
Year	Target for Agricultural Loan Disbursement	Target for Crop Loan Disbursement	Loan Disbursement by District Cooperative Banks
2007-08	12,113	8460	4989
2008-09	8685	6446	3683
2009-10	20,243	10930	7981
2010-11	18,018	10756	9805
2011-12	35,667	21,606	10,761

The District Central Cooperative Banks are the biggest contributor in Institutionalized credit facility

Year 2012-13	Details	DCC Banks	Commercial Banks	Rural Banks	Total
	Target	11184	12027	1418	24629
	Achievement	9625	4727	869	15221
	Kharif Target %	110	53	75	81

Government will equally bear the burden of interest waiver. The farmers who repay their loan of Rs. 1,00,000 to 3,00,000 within stipulated period will be eligible for 3% interest waiver scheme of Central Government and 2% interest relief scheme from the State Government. That means they will have to pay only 1% interest on their loan for timely repayment.

The committee appointed by the State Government under the chairmanship of Commissioner of Cooperatives and Registrar, Cooperative Societies, Pune for fixing credit facilities on per crop per hectare basis has recommended in increase of the credit upto 20 to 22% increase in crop loan for year 2012-13. The credit rate of crop loan recommended by the Committee and the credit rate decided by the Agricultural Department are conveyed to all the districts.

KISAN CREDIT CARD SCHEME

The Kisan Credit Card, which is a source of easy and express credit has been distributed to more than 55 lakh farmers across the State by the District Central Co-operative Banks.

The State Cooperative Bank has asked for a credit of Rs. 4770 crore for refinancing on behalf of DCC banks to the NABARD for extending crop loans to the farmers. NABARD has prepared a plan outlay of Rs. 67,122 crore for

the priority sector and a plan outlay of Rs. 27186 crore has been prepared for disbursement of short term crop loan.



LOAN DISBURSEMENT

Even though the disbursement of crop loan money is increased, there is no comparative increase in number of beneficiaries. Out of 1,31,00,000 farmers 65 to 70 lakh farmers are benefiting from the institutional credit 45 lakh farmers are availing credit facilities from Cooperatives and 20 to 25 lakh are taking loans from private commercial banks. There is a scope for Cooperatives as well as private commercial banks to increase their base of creditors.

If we take into account the loan disbursement pattern of the last few years, the share of the Cooperative sector in the disbursement of crop loan is 65 to 70% and the share of private commercial bank is 30 to 35%. In year 2011-12 the share ratio of the two sectors is 54:46 per cent. The private commercial bank still has scope to widen its reach to more farmers.

To extend credit to the farmers on minimal rate, various schemes are

being implemented by the Central and State Government in unison. But the rebate money is reaching to the Multipurpose Cooperative Societies very late and they are facing losses at their end. The expenditure for mobilization of funds to the District Central Co-operative Bank (DCC Banks) is 10% but the interest subvention scheme was prepared expecting this cost of expenditure is at 9% resulting losses to the DCC Banks. The banks are demanding that advance money should be given to them in lieu of the interest subvention scheme which needs to look into.

The cut of date to avail interest subvention scheme are different for Central and State schemes which needs to be one.

The target for disbursement of short term loan is achieved by the banks but for a sustained growth and asset creation in Agricultural sector it is need to disburse mid and long term loan by the banks.

Even if we are surplus in foodgrains we still do not match the demand and supply of oilseeds and pulses. The banks should delve district wise credit pattern to help in increase the production of these two commodities. The self-help group of farmers have a good track record regarding repayment of the loans so bank should offer more credit to these groups. ■

97th Amendment : A Boost for Cooperative Movement

The Co-operative movement has been playing a major role in global economy

To establish Cooperative Society is now a fundamental right according to the 97th Constitutional amendment. By this act the Central Government has given encouragement and acknowledged to the very importance of the Cooperative sector in the country's economy. This Act is a milestone in the history of the Cooperative Movement in India explains **B.N. Mahajan**

The current year is being celebrated as 'International Year of Cooperatives' by the United Nations. A resolution was passed in the meeting of the General Assembly on 18th December 2009 proclaimed that 7th July should be celebrated as 'International Cooperative Day' every year. On this occasion a new slogan was coined – "Cooperative Enterprises Build a Better World". The President of the

General Assembly, Nassir Abdulaziz Al-Nasser said "By virtue of their organizational characteristics, cooperative enterprises are user-owned and community responsive. They continue to aggregate economic power enabling communities to compete successfully in the global economy". The Cooperative Movement is expanding its reach globally and it has been playing a major role in the global economy.

Today in the era of market based economy, the common people do not have any other source but to rely on Cooperative Movement.

97TH CONSTITUTIONAL AMENDMENT

The constitutional amendment is a major initiative in the 'International Year for Cooperatives'. The intention behind the amendment is to transform the Cooperatives - member oriented, professional and they should work in a democratic manner. The Cooperatives will get greater autonomy and less Government control. It is expected that the Cooperatives will repay the share capital of the Government either partly or fully. They should bring in experts from banking, finance, management and the experts from Cooperative sector on their director board. There are some provisions in the act which stipulates participation in the Cooperatives as well as rules about societies extending their services and products to the members.

SALIENT FEATURES OF THE CONSTITUTIONAL AMENDMENT

- Incorporation, regulation and winding up of cooperative societies based on the principles of voluntary formation, democratic member-control, member-economic



participation and autonomous functioning.

- The term of the elected members on the board of directors of a cooperative society shall be five years from the date of election and the election should be held before the expiry of the term.
- For conducting elections of the cooperative societies the State Government will set up an authority or a board. The authority will have all the rights about superintendence, direction and control of election.
- Maximum numbers of directors will be 21 on each Cooperative Society and there will be reservation of one seat for Scheduled Caste or Scheduled Tribe and two seats for women on board of every co-operative society consisting of individuals as members and having members from such class or category.
- The Cooperative Societies can take two experts from the field of banking, finance, management or specialization in any other field relating to the objects and activities undertaken by the society on the director board but the co-opted member will not have right to vote or cannot be office bearer of the society.
- The co-opted members can be made functional directors to utilize their expertise.
- Annual General Meeting should be called within period of 6 months after close of the financial year.
- The active members means the members having their interests in the working of a co-operative society. To ensure the participation of these members in the management of the co-operative society providing minimum requirement of attending meetings by the members and utilizing the minimum level of services as may be provided in such law.
- The board of directors can be suspended for maximum 6 months and after that an election should be take place.

There are 100 crore people from 96 countries are part of the Cooperative Movement. The annual turnover of these societies is 110 billion dollars. The movement who has a great legacy of 250 years has not only spread in agriculture and consumer sector but also in tourism, marketing, processing, housing, insurance, and fishing. The global recession did not deter the cooperative societies of many countries & are surviving and thriving by collective efforts in production, marketing, collection, saving and organization. Cooperative Movement has played an important role to create good infrastructure for collective livelihood. The movement is not just a movement but has become an economic system.

- In case of supersession of a board the administrator appointed to manage the affairs of such co-operative society shall arrange for conduct of elections within the period of six months.
- There is a provision for access to every member of a co-operative society to the books, information and accounts of the co-operative society kept in regular transaction of its business with such members. The member will have right to avail any information regarding day to day activities of the society. There is also provision to

9% Scheduled tribes, 21% marginal farmers and 6% rural artisans.

The Cooperative Movement could not compete with corporate and private Sector. Liberalized economy, reducing percentage of participation of the Government resulted many cooperatives became sick units. But the leadership which came from the common people has changed with the time and accepted latest technology transform the sector which



is a positive sign.

The Cooperative Movement is now at the crossroads. The rising NPA (non-performing assets), compulsion to make provision according to it, cut throat competition from the private sector had failed to keep standard of the services to the consumers are the factors affected the sector badly. But the sector will overcome it by adopting transparency, latest technology and management skills.

Keeping in view the ever growing number of cooperative societies and the crores of members associated with them it is pertinent to rejuvenate the sector and the 97th Constitutional amendment will prove helpful in this regard. ■

impart education and training to the members.

- There is a provision for the offences relating to the co-operative societies and penalties for such offences.
- This act will be applicable to the multi-state cooperative and co-operatives from the Union Territories

There are 7.8 lakh cooperative societies functioning in the country. They have 24 crore members and consists of 25% Scheduled Castes,

Cooperation in Economy

From ancient times it was found that mankind was using Cooperation as a medium of life

The economy of the villages was based on barter system which was based on cooperation. Tradition was set to undertake farming with the help of co-inhabitants. The 'Fund' system for lifting water in the hilly areas of Western Ghat region and for making jaggery in the Maharashtra was few examples of origins of Cooperative Movement, says **Prof. J.F. Patil**

In the initial days of economic liberalization and in the process of implementation of policy of liberalization the Government, leaders, experts, activists and consumers paid no heed to the economy, projects of Cooperatives, propagation of its ideals and business. The Government was planning to exit from the Cooperatives. The activists of Cooperative Movement started private business. Privatization of sick units was seen as a fate accomplished by the general public also. Proposals of public-private partnerships were brought forward in place of Cooperatives. New ideas of micro credit, banking correspondent were doing rounds. In the centenary year of the cooperative movement in 2004, there was a need to rethink about the movement, its philosophy in the country. But sans few universities, who organized seminars, nothing was happened.

Education, Cooperation and Panchayat Raj which means decentralization of the democratic systems was the three founding principles adopted by the Yashwantrao Chavan for development of

agriculture and industry of the State. Yashwantrao Chavan firmly believed that the economy and organization of Cooperation Movement production and marketing has a target to work for betterment of the common man, extends its ambit of development to the last man of the society.

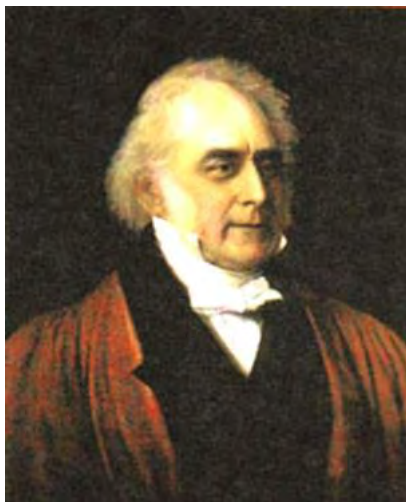
GENESIS OF COOPERATION

From ancient times it was found

During this period use of currency for financial transaction was started. The tag of price was put to the work of a person. The 'colleague' or 'associates' in Cooperative was replaced by 'labourer'.

Profiteering was the only target of industrialists. Low remuneration, increase in work hours, use of work of women and children and sell the product at the exorbitant price to the consumers became practice. The great Communist thinker Karl Marx once said the development of capitalist economy is based on exploitation of the labourers.

In the initial phase of the industrial revolution the labourers were given subsistence wages. Due to this there was no job guarantee for the labourers. Hence it was known as Iron law of Wages. Secondly the Corn Law forbade import of foodgrains and increasing its prices. Thirdly the practice of selling the production from industry only on profitable price created a scenario where labourers could not able to buy the basic needs. Robert Owen, a liberal factory owner realized the gravity of the condition of the labourers and formed a labourers cooperative society and founded a



out that the mankind was using Cooperation as a medium of life. New continents were discovered on the basis of collective efforts resulting increase in global trade. Between 1750 to 1800 many techno-scientific inventions were based on cluster system. Production was increased, machinery was accorded importance.

cooperative store where labourers could buy basic needs at cheaper price. Before that in the year 1498 the first cooperative of the world was established in Aberdeen, in England. In the year 1769 the first documented consumer cooperative society was established in Fenwick, in England which paved way for the formation of the Heart of England cooperative society which in turn after merger with another cooperative societies formed a national level cooperative society called The Cooperative Group. The Cooperative Movement was the reaction to nullify ill effects of the industrial revolution and it got consolidated over a period of time. Rochdale Society of Equitable Pioneers was established on the principles of Rochdale in England in 1844, the credit unions in the urban part of the Germany called Schulze-Delitzse, and the Raiffeisen in the rural part were all reactions against the oppression of labourers and common people in the era of industrial revolution. On 1st May 1828 Dr. William King started a monthly The Cooperator to propagate the ideals of Cooperatives initiated by the Robert Owen. After that many cooperatives

Benefits of Cooperative Economy

To create a parallel force of the marginal which can check and limit the monopoly or a cartel whose working is detrimental to their interest

- To implement principals of inclusive democracy and equitable distribution
- To check and limit economic exploitation
- For decentralization of power and financial activities

in the field of consumer, credit, processing and marketing were established all over Europe based on Economic Socialism.

DAWN OF COOPERATIVES IN INDIA

In 1892 Derrick Nicholson and in 1901 the Second Famine Commission suggested establishment of cooperative societies in the rural areas to help agriculture sector which was prone to drought and the small farmers who were in the grip of money lenders for availing credit for its farming. The first act for Cooperative Agricultural Credit Societies was promulgated in 1904 and the wider act passed in the year 1912 paved way for establishment of nonagricultural credit societies. Before independence the Cooperative Movement was a part of political activity and post-independence it was used as a vehicle to reach the steps of the power. The

middle class of the society still not reaped the benefit of the Cooperative Movement. The Urban Banks were established mainly by the traders to serve their interests.

PHILOSOPHICAL SUPPORT

- The have-nots can be exploited in isolation in the market based economy but collectively they can be able to minimize the ill effects of 'survival of the fittest' theory of the economy.
- In market based economy cartels gets formed for more profiteering and serving vested interest but the cooperatives, with the collective strength of the marginal of the society can effectively check the cartels by keeping the prices of goods and services under check simply by its turnover which is again based on the same principal of market based economy.
- Farming a small tract of land is always in loss but if the small or marginal farmers comes together and formed collective farm strength of 200-400 hectares of land then they can make the agriculture profitable by using machinery and fertilizers, timely marketing on their collective efforts.
- a competitive market community farming instead of standalone farming, cooperative spinning mills instead of weaving at family basis, dairy cooperative instead of selling milk in limited level, raising a credit society or a bank in case of individual small savings can multiply your profit.

To achieve a highest target in a business or industry and to serve the interest of common people, cooperative movement is the best possible way we have. ■

Co-operatives are significant economic factors in national economies

In Denmark, consumer co-operatives in 2007 held 36.4% of consumer retail market.

In Japan, the agricultural co-operatives report outputs of USD 90 billion with 91% of all Japanese farmers in membership. In 2007 consumer co-operatives reported a total turnover of USD 34.048 billion with 5.9% of the food market share.

In Mauritius, in the agricultural sector, co-operators play an important role in the production of sugar, vegetable, fruit and flower, milk, meat and fish. Nearly 50% of sugar-cane planters are grouped in co-operatives.

In Côte d'Ivoire, co-operatives invested USD 26 million into setting up schools, building rural roads and establishing maternal clinics in 2002.

In New Zealand, 22% of the gross domestic product (GDP) is generated by co-operative enterprise. Co-operatives are responsible for 95% of the dairy market and 95% of the export dairy market.

In Uruguay, co-operatives are responsible for 3% of the GDP. They produce 90% of the total milk production, 340% of honey and 30% of wheat. 60% of co-operative production is exported to over 40 countries around the world.

Source : Official website of the ICA for the United Nations International Year of Cooperatives



Strengthening Cooperative Sector

The International Year of Co-operatives aims at increasing awareness, promote growth and establishing appropriate policies

Strengthening of the Cooperative Movement in the State through development of financially sound and economically independent cooperative Institutions is the vision of co-operative sector of Maharashtra.

Co-operation is a movement registered under co-operative societies act, which is initiated and managed by group of people called members to carry out economic and social activity to generate profit/benefits which are shared by them. The co-operation movement in the State has shown remarkable progress in various sectors. viz. agriculture, agro-processing, dairy, fisheries, storage, sales, marketing, credit and banking, housing etc.

The United Nations General Assembly has declared 2012 as the International Year of Co-operatives (IYC) highlighting the contribution of co-operatives to socio-economic

development, particularly poverty reduction, employment generation and social integration. The IYC aims at increasing awareness, promote growth and establishing appropriate policies for this sector.

As on 31st March, 2011 there were about 2.24 lakh co-operative societies operating in the State, with about 560 lakh members. Out of the total co-operative societies, 9.6 per cent are engaged in agriculture credit, 10.4 per cent are engaged in non-agriculture credit and rest 80 per cent are engaged in marketing, production, lift irrigation, electric supply, water supply, transport, social sectors etc.

AGRICULTURAL CREDIT

Agricultural credit co-operative societies are envisaged as a mechanism for farmers to provide them access to credit services to enable them to carry out their agriculture and allied activities. The Agricultural Co-operative structure in the State is three-tier with the Maharashtra State Co-operative Bank as the apex body at the State level, District Central Co-operative Banks at district level and the Primary Credit Societies at village level.

DR. PANJABRAO DESHMUKH INTEREST REBATE SCHEME

In order to motivate farmers for

timely repayment of the short term crop loan and also to encourage them for crop production, an interest subsidy is given to them. The farmer members availing loan under three-tier co-operative credit structure are eligible. Under this scheme, four per cent interest subsidy is given for the loan upto Rs. 0.25 lakh and two per cent interest subsidy is given for loan amount exceeding Rs.0.25 lakh but less than Rs. three lakh. The farmer has to repay the loan by 30th June of each year. For this scheme, during XI FYP budget provision of Rs. 10.93 crore was made and expenditure incurred was Rs. 8.82 crore. The target was 1.91 lakh beneficiaries against which 1.59 lakh beneficiaries were covered. During the year 2011-12, the total outlay for the scheme was Rs. 84.28 crore and expenditure incurred is Rs. 69.66 crore till January, 2012. The target to cover 9.89 lakh beneficiaries was achieved.

FINANCIAL ASSISTANCE TO CO-OPERATIVE LIFT IRRIGATION SOCIETIES

To encourage the co-operative lift irrigation societies, the government approves a financial assistance of Rs. one crore or 25 per cent of project cost, whichever is less, which enables to reduce the burden on the members of these societies. Under this scheme, the societies registered after March, 1994 and which have not started the project work because of lack of funds and proposals regarding financial assistance pending in Finance Department, are the beneficiaries.

For this scheme, during XI FYP budget provision of Rs. 16.33 crore was made and expenditure incurred was Rs. 18.06 crore. The target was 130 societies against which 101 societies were covered. The budget provision as well as actual expenditure was i.e. Rs.3.43 crore for the year 2010-11. Financial assistance was provided to 15 societies against the target of 25 societies.

AGRO-PROCESSING CO-OPERATIVES

The agro-processing co-operatives provide means for reasonable returns to cultivators and also promote growth of rural industries. The State Government provides financial assistance to these societies for setting up processing units. Co-operative sugar factories, cotton ginning and pressing, spinning mills, handloom and powerloom, dairy societies and dairy unions and fisheries societies are the major constituents of agro-processing co-operatives. As on 31st March, 2011 there were 48,848 agro-processing co-operatives. The membership of all these societies together was 75.62 lakh.

SUGAR FACTORIES

After independence, co-operative sugar factories have played crucial role in improvement of socio-economic conditions in rural areas of the State. As on 31st March, 2011 there were 202 sugar factories in the State. Of the total sugar factories in the country, 32 per cent are located in the State followed by 23 per cent in Uttar Pradesh. As on 15th January, 2012 the share of State was 62.1 per cent and 66.4 per cent respectively in the total cane crushed and sugar produced at national level, which

was much higher than that for Uttar Pradesh i.e. seven per cent, and 5.2 per cent respectively.

There were 164 co-operative cotton ginning and pressing societies in the State as on 31st March, 2011. The share of State Government in share capital of these societies was 20 per cent.

There were 167 co-operative spinning mills in the State as on 31st March, 2011. The share of State Government in share capital of these societies was 64.3 per cent. Percentage of spinning mills running in loss is 43.7.

There were 685 co-operative handloom and 1,378 powerloom societies in the State as on 31st March, 2011. The contribution of State Government in share capital of co-operative handloom and powerloom societies was 8.6 and 24 per cent respectively. About 49.3 per cent co-operative handloom and 71.6 per cent powerloom societies were in loss.

DAIRY

At the end of March, 2011, there were 27,110 co-operative dairy societies and 78 co-operative dairy unions in the State. The number of Co-operative dairy societies and dairy unions in loss were 42.7 and 34.6 per cent respectively.





FISHERIES

There were 3,186 primary fisheries co-operative societies, 37 fisheries co-operative unions and two federations working in the State as on 31st March, 2011. These societies sold fish and fish products worth Rs. 399.73 crore in 2010-11. Loans are provided to societies of fisherman through National Co-operation Development Corporation for mechanisation of fishing boats. During the year 2011-12, budge provision is Rs. 42 crore and expenditure incurred is Rs. 2.54 crore. Up to February 2012, against the target of providing loan to 300 societies, the achievement is 102.

CO-OP MARKETING SOCIETIES

Co-operative marketing societies have a three-tier organizational structure. The Maharashtra State Co-operative Marketing Federation Ltd. is the apex body, the District Co-operative Marketing Societies are functioning at district level and the Primary Co-operative Marketing Societies are functioning at village level. About 43.4 per cent co-operative marketing societies were in loss at the end of

March, 2011 as compared to 46.5 per cent by the end of March, 2010.

NON-AGRICULTURAL CREDIT SOCIETIES

As on 31st March, 2011, there were 541 urban co-operative banks, 15,575 urban co-operative credit societies and 7,317 salary earners' co-operative credit societies in the State. About 23.8 per cent of the total non-agricultural credit societies were in loss.

STATUS OF URBAN CO-OPERATIVE BANKS

Out of the total urban co-operative banks in the country, 32.9 per cent are located in the State. As on 31st March, 2011 there are 86 banks which under liquidation. Of these, for 83 banks, the Deposit Insurance Credit Guarantee Corporation has approved the reimbursement of insured amount of deposits up to Rs. 1 lakh and the disbursement is in process.

OTHER CO-OPERATIVE SOCIETIES

As on 31st March, 2011, there were 85,335 co-operative housing societies

in the State with 21.61 lakh members. The total employment in these societies was 22,670. There were 11,113 labour contract societies having 5.74 lakh members. There were 300 forest labour societies with 60,868 members, of which 113 (37.6 per cent) were in profit.

Maharashtra State Co-operative Housing Finance Corporation Ltd. is the central housing credit institution functioning in the State. At the end of March, 2011 the deposits have increased by 13.3 per cent and recovery of loans is 38.5 per cent as compared to corresponding figures of previous year.

Maharashtra State Co-operative Federation is the apex body which controls the functions of the wholesale consumer stores working at district level. These wholesale consumer stores distribute goods to primary consumer stores working at village level. As on 31st March, 2011, besides the apex consumer federation, there were 174 wholesale consumer stores and 2,855 primary consumer stores working in the State. ■

(Source: Economic Survey of Maharashtra -2011-12)

Cooperative Enterprises Build a Better World

Co-operatives provide an important channel for bridging market values

The year 2012 has been declared as the International Year of Cooperatives by United Nations. On this occasion **Chandragupta Amritkar** compiles some interesting information and facts on the Cooperative movement



International years are declared by the United Nations to draw attention to and encourage action on major issues. The International Year of Cooperatives is intended to raise public awareness of the invaluable contributions of cooperative enterprises to poverty reduction, employment generation and social integration. The Year will

also highlight the strengths of the cooperative business model as an alternative means of doing business and furthering socio-economic development. “Cooperatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility,” says United Nations Secretary-General

Ban Ki-moon. The theme for 2012: International Year of Cooperatives is “Cooperative Enterprises Build a Better World.”

SO WHAT EXACTLY ARE COOPERATIVES?

Cooperatives are business enterprises owned and controlled by the very members that they serve. Their

member-driven nature is one of the most clearly differentiating factors of cooperative enterprises. This fact means that decisions made in cooperatives are balanced by the pursuit of profit, and the needs and interests of members and their communities. Cooperatives take many forms and operate in all sectors of society. Most share a unique set of principles which keep them attuned with their member-driven characterization.

INTERNATIONAL LABOUR ORGANIZATION (ILO) AND ITS ROLE

As business organization, cooperatives contribute to economic development, generating more than 100 million jobs and securing the livelihoods of nearly a quarter the world's population. Cooperatives provide an important channel for bridging market values and human values.

Within the UN system, the ILO is responsible for the largest and most diversified programme for the promotion of cooperatives. Viable and self-reliant cooperatives formed by producers, consumers, workers and business, people worldwide have demonstrated their enormous potential for creating and consolidating employment opportunities, empowering people, providing protection and alleviating poverty. The ILO technical assistance programme for cooperative development focuses on policy and legal advice, capacity-building through human resource development, poverty alleviation through self-help, alternative delivery mechanisms for social services, and a special regional programme for indigenous and tribal people.

Under the theme, "Cooperative Enterprises Build a Better World", the Year is intended to raise public awareness of the invaluable contributions of cooperative enterprises to poverty reduction, employment generation and social integration. ILO will play a special role in the coordination and planning of

The UN's goals for the IYC are:

- Increase public awareness about co-operatives and their contributions to socio-economic development and the achievement of the Millennium Development Goals.
- Promote the formation and growth of co-operatives.
- Encourage Governments to establish policies, laws and regulations conducive to the formation, growth and stability of co-operatives.

the United Nations International Year of Cooperatives 2012, highlighting the strengths of the cooperative business model as an alternative means of doing business and furthering socio-economic development. A wide range of activities and events are planned in addition to making available policy briefs, training materials, guidelines and information materials for the ILO's constituents and other cooperative stakeholders.

Globally, about 1 billion women and men are involved in cooperatives which generate some 100 million jobs. The three hundred largest cooperatives generated revenues of

1.6 trillion dollars in 2008, operating in diverse sectors, including in agriculture, finance, consumer, insurance and health sectors. At the same time, cooperatives also give the smallest of operators the opportunity to improve their output and income.

Guided by the compass of social justice, cooperatives are vehicles for promoting decent work and decent lives for all. As democratic, value-driven and locally-controlled organizations, they foster social inclusion. Organization brings strength and the organization and solidarity of the cooperative movement have been highly effective in enabling disadvantaged groups to gain voice, mobilize to pursue their economic interests and to secure social protection. Indigenous people, refugees, migrants, women in rural and urban areas, unemployed persons, the elderly, and the disabled have all found possibilities for social and economic participation and advancement through cooperative action and enterprise.

Rooted in the people and communities they serve, cooperatives are well-placed to serve as guardians of

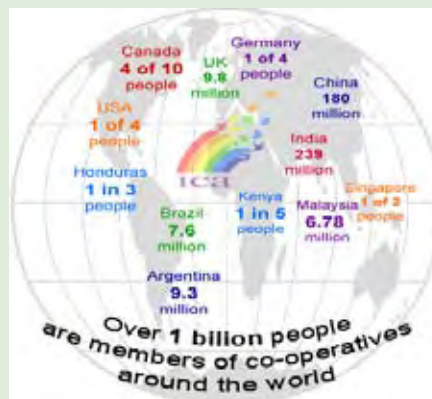




the environment and the conservation of ecosystems for the benefit of future generations. Agricultural and other rural cooperatives can play a key role in preventing ecosystem degradation and assuring food security.

“Cooperatives have a key role to play in the economic, social and environmental pillars of sustainable development. The recent Rio+20 Summit reaffirmed the role of cooperatives in contributing to social inclusion and poverty reduction. Clearly, with such an approach, cooperative enterprises are helping build a better world. Yet to thrive fully, they also need a supportive environment and the ILO’s Promotion of Cooperatives Recommendation (R.193), celebrating its 10th anniversary this year, provides sound guidance on creating such an environment. I urge all who wish to translate the cooperative ideal into action to make good use of this Recommendation. The resilience of cooperatives, including in times of crisis, testifies to the sustainability and adaptability of the cooperative

enterprise. Today, in confronting the widespread and growing income inequality, unemployment, underemployment and social exclusion that have been the corollary of prevailing inefficient patterns of growth, cooperative ideals and action are much needed,” said Juan Somavia, Director-General of the ILO.



INTERNATIONAL CO-OPERATIVE ALLIANCE

Established in 1895, the International Co-operative Alliance is the Apex organisation for co-operatives worldwide. ICA is an independent,

non-governmental organization that unites, represents and serves co-operatives worldwide. It exists to provide an effective and efficient global voice and forum for knowledge, expertise and co-ordinated action for and about co-operatives. It helps individuals, government authorities and regional and international institutions understand the co-operative model of enterprise. It channels specific information to institutions and the media showing the importance of co-operatives to a wide range of economic and social issues.

As I mentioned above not all cooperatives operate in exactly the same manner. However, most traditional cooperatives follow the seven principles of cooperative identity promoted by the International Cooperative Alliance. The first four principles – voluntary and open membership, democratic member control, member economic participation, and autonomy and independence – guarantee the conditions under which members

own, control and benefit from the business. The fifth principle focuses on education, training and information sharing. It ensures that members can contribute effectively to development of their cooperatives. The sixth principle – cooperation among cooperatives – strengthens the effectiveness and economic viability of cooperatives by increasing capacity across many spheres of operation. The seventh principle – concern for community – addresses corporate responsibility, a concept that comes more naturally to cooperatives as member-serving and member-driven enterprises.

The International Co-operative Alliance represents close to one billion individual members. These statistics are calculated from the subscription

Facts and figures on cooperatives

- Serve 1 billion member's worldwide
- Financial cooperatives serve over 857 million people – 13 per cent of the world population.
- Provide 100 million jobs around the globe
- Ensure the livelihoods of 50 per cent of the world's population
- Produce 50 per cent of global agriculture output
- The top 300 cooperatives in the world in terms of turnover exceed US\$ 1.6 trillion
- In Argentina, cooperatives provide 58% of rural electricity.
- In Colombia, Saludcoop, a health cooperative, provides healthcare services for 15% of the population.
- In Japan, 9 million family farmers are members of cooperatives.
- In India, the needs of 67% of rural households are covered by cooperatives.
- In Switzerland, the largest retailer and private employer is a cooperative.
- Some of the largest banks in the world, including Dutch Rabobank, Credit Agricole and Credit Mutuel in France, and DG Bank in Germany are cooperatives.

formula on ICA's 273 members from 98 countries. On this basis, the global representative body for co-operatives is one of the largest non-governmental organisations in the world today by the number of

people it represents, according to available figures.

COUNTRY STATISTICS

The country with the largest number of individual members indirectly represented by the ICA is the United States with 305.6 million members. There are nearly 30,000 co-operatives in the US. The next countries are in Asia, with China following next behind the US with 160.8 million individual members. And then India with 97.6 million individual members. Together these three countries account for nearly half of the members that the ICA represents indirectly.

The fourth largest number of members is in Japan with 75.8 million individual members - one in three Japanese households hold membership of a co-operative - and then Indonesia with 40.6 million individual members. All in all, four of the top five countries - by membership that the ICA represents - are in Asia.

France is the first European country with 32.4 million individual co-operative members, represented through their organisations by the ICA. Iran has 25.5 million individual co-operative members which are represented by the ICA. Canada, where one in four people are members of a co-operative, then follows with 18.1 million individual members represented by the ICA. The United Kingdom has 11.5 million individual members and Bangladesh follows not far behind with 11 million. ■



Deemed Conveyance An Opportunity for True Ownership

Maharashtra Ownership of Flat Act was enacted to protect interest of flat purchaser

Conveyance is the process of transfer of title of Land and Building by the builder or developer of the land in favour of the housing society by execution of conveyance deeds, explains **Vilas Gawde**.

The rapid growth in urban population generated need of new housing stock in the cities and buildings are growing upwards to contain maximum population in minimum space. Developers started constructing housing projects and residential complexes and the sell-purchase agreements were being made between the consumers and the builders. Therefore, to protect the interest of flat purchaser Maharashtra Ownership of Flat Act (MOFA) was enacted in 1963. This act intended to regulate the promotion of construction, sale, management and transfer of a property.

The main objective of the formation of the housing society is to obtain conveyance of the society which is also clearly mentioned in the bylaws of the cooperative housing societies. The bylaws No 155 clearly stipulates the process of conveyance and the developer and the society need to register the draft of the conveyance deed. Conveyance is the process of transfer of title of Land and Building by the builder or developer of the land in favour of the housing society by execution of conveyance deeds. Many times it is seen that the developer does not take any initiative in formation of co-operative housing society and the flat purchasers has to take initiative to



form a cooperative housing society. Therefore, Government has amended the Maharashtra Ownership Flats Act, 1963 (MOFA) and provided the procedure for the deemed conveyance.

As per the section 10 and 11 of Maharashtra Ownership Flats Act, 1963, the Deputy District Registrar has been declared as a Competent Authority in each district.

Under section 10 of the principal Act, in sub-section (1), it is clearly stated that, if the promoter or developer fails to form co-operative housing society within the prescribed period, then competent authority gives the direction to the developers regarding formation of the society. According Section 11 of Act,

designated Competent Authority passes the necessary order of deemed conveyance.

THE DOCUMENTS REQUIRED FOR DEEMED CONVEYANCES

1. Application Form 7 as under section 11 (3)
2. The Court Fee Stamp of Rs. 2000
3. Affidavit by Notary or done before the Executive Magistrate.
4. Xerox copy of Society Registration.
5. 7/12 Extract and Village Form No.6
6. Name and address of Land owner and developer
7. Completion Certificate
8. The registered Agreement for sale entered into with the promoter/opponent party

PROCESS OF DEEMED CONVEYANCE

- To deposit documents that are essential for this process.
- Appoint authorized signatory in the meeting of the Managing Committee members.
- Application for deemed conveyance. Application should be made according to the form No 7 and the court fee stamp of Rs. 2000 should be pasted on the application.

VERIFICATION OF DOCUMENTS

On receipt of an application, the office of the Competent Authority shall endorse as soon as on its receipt, examine it and satisfy itself that the person presenting it has authority to do so and that it conforms with all the provisions of the Act and the Rules made thereunder. If the Competent Authority is satisfied that the application is complete in all

the date fixed for the hearing thereof on the office notice board sufficiently in advance.

PRESENCE FOR HEARING

Both parties or lawyer or authorized person must be present before the Competent Authority on the declared date of hearing. If on the date fixed for hearing or on any other day to which the hearing may be adjourned, if the applicant do not appear either in person or by his Authorized Representative, when application is called for hearing, the Competent Authority may dismiss the application.

PRESENTATION OF DOCUMENTS

Relevant Documents and original copies required by the Competent Authority to determine the genuineness of the Application must be submitted by the applicant.

register the deed will issue ‘Index 2’ which is proof of the completion of the process on the name of the society.

PROCEDURE AFTER THE CERTIFICATE

After the issuance of the certificate the Competent Authority will ask the society to prepare deemed sale deed and after verifying the sale deed, the Competent Authority will ask the society to pay the stamp duty.

STAMP DUTY

The Registrar of the Stamp Duty office will verify the document and accept the Stamp Duty.

REGISTRATION OF THE DEEMED SALE DEED

After payment of the Stamp Duty the sale deed should be brought to the Competent Authority. The Authority will endorse the document on the behalf of builder or developer by himself or by a designated officer. The endorsed document will have to submitted again to the Sub-Registrar’s office for registration within 4 months of the date of endorsement failing which late fee will be charged accordingly. The Sub-Registrar after verifying the document will register it.

REGISTRATION FEE

If the members mentioned in the sale deed have already paid registration fee on their flats then only Rs. 100 will be charged for registration of the deemed sale deed. Else the members who have not paid the registration fee will have to pay with appropriate penalty which aggregately should not exceed Rs. 30,000 in whatever circumstances.

RECORD OF THE SOCIETY’S NAME IN THE 7/12 EXTRACT

After registration of the deemed sale deed, the document should be submitted at the Talathi office or concerned office of the Town Planning Department for record of name of the society in property card. ■

Sr. No	Flat No.	Name Of Flat Purchaser	Area of Flat	Amount paid for Stamp duty	Document registration No.	Amount paid for Registration
01	02	03	04	05	06	07

1. Receipt of 5, 6 and 7 registration
2. Notice to the builder or developer for making deemed conveyance.
3. Non-Agricultural certificate.
4. Commencement certificate.
5. Title and Search Report (report, development agreement, approved map)
6. Draft of Deemed conveyance.
7. Certificate of Architect about the entire Layout of Plot
8. Resolution of the Managing Committee for giving authority to the applicant on behalf of the Managing Committee of the society.
9. Vakalatnama of the lawyer if it is appointed by the society.

respect, it shall cause the application to be registered, as admitted, in the appropriate register maintained under act. If the application is not complete, the Competent Authority may send notice in the form VIII, to the applicant/s to rectify the defects or comply with such requirements, as it may deem fit to conform to all the provisions of the Act.

NOTICE FOR DATE OF HEARING

The Competent Authority shall issue necessary notice to all the parties regarding the date fixed for hearing the application and publish or display

PROCEDURE OF HEARING

- After receiving the written reply from the applicant and from the opponent, Competent Authority will hear stand of both the parties. Oral Arguments of the applicant, Opponents and the interested parties on the submissions made by each of them and to submit the necessary documents in support of their arguments.
- Competent Authority then appoint Authorized officer to execute the Conveyance deed and register and admit the execution before the sub-registrar and the sub-registrar after

Initiatives Towards Tribal Development

There are 938 multipurpose co-operative societies functioning in tribal areas.

Multipurpose Cooperative Societies functioning in remote areas and the Maharashtra State Co-operative Tribal Development Corporation with a sole aim of empowerment of landless tribal labourers, serves as the apex society of the units. There are many schemes being implemented by the corporation states Managing Director, Tribal Development Corporation **Vilas Thakur**.



In 1972, Maharashtra State Cooperative Tribal Development Corporation was established with a sole aim of empowerment of landless tribal laborers and end their misery.

The State has tribal population of 85.77 lakh which constitutes 8.85 % of the State's total population. 91.11% tribal population falls below poverty line which tells us the gravity of their misery. There are 938 Multipurpose Cooperative Societies functioning in remote areas and the Tribal Development Corporation serves as the apex society of the units. There are many schemes being implemented by the corporation:

AGRICULTURAL CREDIT

Per year Rs. 350 crore gets disbursed as short term, mid- term and long term crop loan to the tribal farmers



which prevents them from being fall prey to the moneylenders. Every year, these credit societies approximately distribute crop loan upto Rs. 350 crore.

MINIMUM PURCHASE GUARANTEE SCHEME

410 purchase centers were started under this scheme in the remote areas of the State. The price of the produce is given to the tribal according to the standard, quality and weight of the produce.

MONOPOLY PROCUREMENT SCHEME

In 1977-78, the Government of Maharashtra had introduced 'Monopoly Procurement Scheme' in 7 talukas and due to enormous response it was extended in 73 talukas of 15 districts.

The District Collector has been empowered to notify prices of the commodities under the scheme twice on the basis of rates prevail in the nearest Agriculture Produce Marketing Committee (APMC). Guarantee of better remunerative prices, proper weighment and prompt payment to the tribal tenderers. Operations of procurement of 21 agricultural and 31 minor forests produce commodities through 567 purchase centres opened in 71 talukas in the 15 Districts of State Prevented exploitation from the hands of private traders and landlords. The scheme was suspended by the Government on 7th March 2008 but there is a plan to bring it in a new form.

CONSUMPTION FINANCE SCHEME

Scheme was started in 1978. Under this scheme the Government makes funds available to the Tribal Development Corporation to extend 30% subsidy on loan avail by the tribal.

ELECTRIC-MOTOR PUMP SETS / OIL ENGINES SCHEME

Supply of Electric Motor Scheme was started to implement under subsidy

Sr. no.	Regional Office	Contact Number
1	Regional Office Nagpur, Gondwan, Adivasi Vikas Bhavan, 2nd Floor, Giripeeth, Amaravati Road, Nagpur -10	9422946396
2	2nd Floor, Adivasi Vikas Bhavan, 3rd Floor, Gadkari Chowk, Old Agra Road, Nashik - 422002.	9422946390
3	Regional office, Junnar, Revenue Bhavan, Near New ST Stand, Junnar Pune, msctdjnr@gmail.com	9422946388
4	Regional Office, Jawhar, Near to Panchayat Samiti, Jawhar, Thane	9975478747/ 9422946384
5	Regional Office, Nadurbar, Balajiwad Tilak Road, Nadurbar.	9637202535/ 8275022755/ 9405202143
6	Regional Office, Yavatmal, Dandwate Niwas, Darda Nagar, Near to Water Tank Yavatmal	9422946386/ 8785876933
7	Regional Office, Bhandara Saikrupa Bunglow, Near Nagpur Naka, Bhandara	9422946392
8	Regional Office, Chandrapur Jain Complex, Mulroad, Bangali Camp, Chandrapur	9422946394/ 9404343232
9	Regional Office, Gadchiroli, Charmoshi Road, Near Zilla Parishad High School, Gadchiroli.	9422946396
10	Regional Office, Dharani, Tehsil Dharni, Melghat, Amravati	9422946387
11	Deputy Regional office, Aheri, Gadchiroli	9422946392

and beneficiary participation since 1973-74. Due to the shortage of power supply in the tribal region, a new scheme of supply of Oil engines were started since 17th January 1977. The execution of this scheme was entrusted to the Corporation from 1980-81. From 1980-81 to 2009-10 there were 55,644 electric motor pumps and during 1980-81 to 2010-11 81,859 oil engine were sanctioned by the corporation.

87,616 gas units has been provided as on 30th July 2012.

DOOR STEP DELIVERY SCHEME

The scheme is started in 1992-93. Under this scheme the ration stock is ferried from the warehouse at taluka level to the concern rationing shop in the hamlet, directly by the Corporation with the assigned vehicles. This scheme ensured timely and sufficient supply of P.D.S. items at remote places.

FINANCIAL STATUS OF THE CORPORATION

The paid up capital of the Corporation is Rs. 81.76 crore as on 31st March 2012 in which Rs. 12.14 crore worth shares are owned by the Central Government, the State Government has shares worth Rs. 61.61 crore and share of Multipurpose Cooperatives is worth Rs. 1.21 lakhs. The Corporation is excelling under the able leadership of Chairman Babanrao Pachpute, Minister for Tribal Development, Vice-Chairman, Rajendra Gavit, Minister of State for Tribal Development. The Corporation is the leading light for the tribal population of the State. ■

Future schemes of the Corporation

- Increasing storage capacity of warehouses.
- Subsidy for self-employment schemes for tribal youths.
- Distribution of Solar lamps to the beneficiaries of Consumption Finance Scheme.
- Distribution of H.D.P. along with oil pumps to Tribal farmers.
- PVC pipe supply scheme

SUPPLY OF COOKING GAS UNITS TO BPL FAMILIES

1 lakh gas units, consists of a gas cylinder and a regulator, have sanctioned for the BPL families of the tribal population and out of which

Capitalizing the Development

NABARD has effectively brought in a number of innovations in the rural credit domains

NABARD refinances commercial, cooperative and regional rural banks for lending for farm and non-farm activities. Refinance is provided by NABARD for both long term investment credit as well as short term production credit for crop loans and working capital for non-farm activities.

National Bank for Agriculture and Rural Development [NABARD] is set up by the Government of India as a development bank with the mandate of facilitating credit flow for promotion and development of agriculture and integrated rural development. The mandate also covers supporting all other allied economic activities in rural areas, promoting sustainable rural development and ushering in prosperity in the rural areas.

NABARD's functions can be classified into 4 major categories viz. Credit Planning, Financial Services, Promotion and Development, and Supervision. Under Credit Planning NABARD prepares Potential Linked Credit Plan (PLP) annually for each district of the country by assessing potential available in agriculture and rural sector. This serves as a guide for banks and Government agencies to prepare their own investment and credit plans in the district and State. Under its Financial services, NABARD refinances commercial, cooperative and regional rural banks for lending to on farm and non-farm activities. Refinance is provided by NABARD for

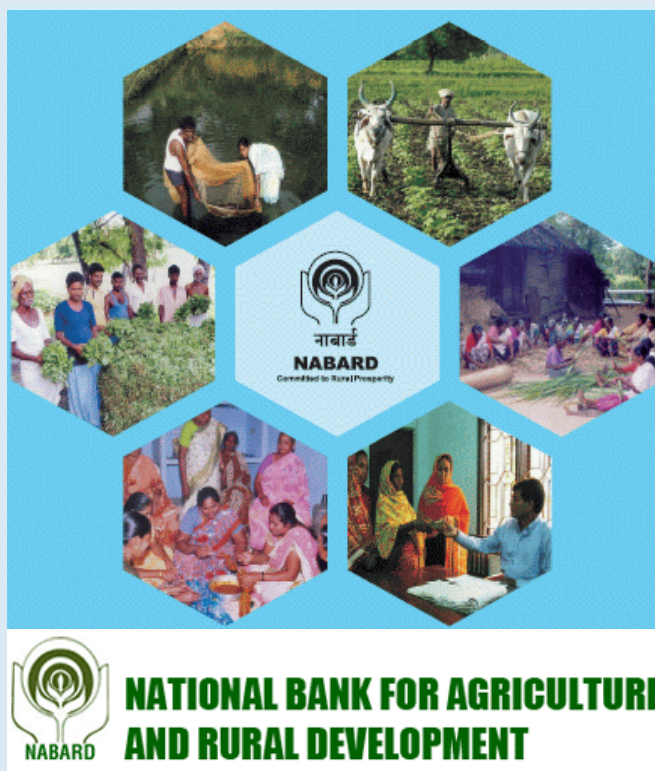
both long term investment credit as well as short term production credit for crop loans and working capital for non-farm activities. NABARD has effectively brought in a number of innovations in the rural credit domains. To quote a few:

identify, prioritize and tackle the problems they face in their socio-economic environment. By pooling their meager resources and using them for lending among themselves. During the year 2011-12, 7.3 lakh SHGs have been promoted by NABARD and linked with banking system in terms of savings accounts.

FARMERS CLUBS

A popular intervention among both farmers and Bankers, the farmers Club concept was envisaged as an experiment in social engineering, a forum to bring the rural banker and the borrower closer and to propagate the principles of development through credit. Farmers Club is an informal group of 15-20 farmers, one per village, which acts as a medium for accessing and disseminating awareness of modern methods of farming and technological advancements in agriculture in its area. Financial support is provided by NABARD for opening and maintenance of

Clubs as well as for organizing training programmes in the respective villages. With corporates and food chains looking for supply chain linkages of farm produce, Farmers Clubs may have an important role to play in joint production and marketing of farm produce. During the year, 25,238



FORMATION AND LINKAGE OF SELF HELP GROUPS

One of the major success stories of NABARD, the SHG Bank linkage programme started as a pilot project in 1992 with 500 SHGs. SHGs enable the poor, especially the women from the poor households, to collectively



Farmers' Clubs were launched by different agencies with NABARD support, taking the total number of such clubs to around 1,01,946.

RURAL INFRASTRUCTURE DEVELOPMENT FUND (RIDF)

Deficient Rural infrastructure hinders both social and economic development. Economists have explicitly emphasized on the direct correlation between the index of infrastructure development and rural development. NABARD's support to State Governments through RIDF since 1995-96 has brought about a sea change in the shape of upgraded infrastructure in rural areas. Rural roads and bridges under RIDF have improved market access to farmers; check dams and irrigation structures have augmented their water resources. Even drinking water projects and health centres have been supported under the Fund. Another all-time high was achieved by NABARD under Rural Infrastructure Development Fund (RIDF) by disbursing Rs.14,970 crore during 2011-12.

WATERSHED DEVELOPMENT

In a comprehensive effort to enhance productivity of dry land through conserving soil, rainwater and irrigation, NABARD embarked on perfecting its experiments in

creating a sustainable cost effective solution to the water harvesting techniques in rural areas. Building on its experience with the KfW funded watershed development programme in Maharashtra, NABARD established a Watershed Development Fund.

NABARD's total commitment under watershed development programme rose to Rs.1,600 crore, covering an area of about 1.78 million hectare disbursement of Rs.272 crore under watershed development programmes anchored by NABARD was made during 2011-12 and Disbursement under the Prime Minister's programme in distressed districts was Rs. 181 crore. Under Indo-German Watershed Development Programme (IGWDP) supported by KfW, an amount of Rs. 51 crore was disbursed.

TRIBAL DEVELOPMENT AND WADI APPROACH

With over 8% of the population comprising tribals largely dependent on forests, livestock and agriculture, NABARD found a holistic approach by addressing production, processing and marketing of the produce with WADI as the core of the programme. WADI (small orchard) was found to be an effective tool for arresting migration of tribals from their native habitat. The WADI model evolved out of concerted

efforts made in association with Bhartiya Agro Industries Foundation (BAIF). The project also envisages other development interventions like environment, gender and health.

During 2011-12, assistance of Rs. 290.63 crore was sanctioned for 98 projects benefiting 72,659 tribal families. The cumulative sanction stood at 415 projects in 26 states/UTs benefiting 3,23,062 tribal families, who were assisted from the Tribal Development Fund (TDF) of NABARD to the tune of Rs. 1,208 crore.

REVIVAL OF SHORT-TERM RURAL COOPERATIVE STRUCTURE (STCCS)

NABARD is implementing agency for the Revival Package for the Short Term Cooperative Credit Structure (STCCS). The STCCS comprises of the State Cooperative Banks, District Cooperative Banks and the Primary Agricultural Cooperative Societies (PACS). The Revival Package has been formulated by the Government of India based on the recommendations of the Vaidyanathan Committee. Twenty five States have signed the MoU covering 96% of the STCCS entities in the country. Apart from being on the National, State and District level implementing Committees, NABARD has designed guidelines and training manuals for the special audit of PACS under the Package. Under this, an amount of Rs. 9,003 crore has been released by NABARD as Government of India share for re-capitalization of 54,715 PACS in seventeen States and 13 CCBs.

Common software for accounting has been finalised by NABARD and sent to 20 States for implementation. Training has been imparted to nearly 3.5 lakh personnel from the STCCS in business development and profitability, change management, CAS/MIS and other relevant areas.

RURAL INNOVATION FUND

In association with Swiss Agency for Development and Cooperation (SDC), NABARD has constituted the

“NABARD SDC Rural Innovation Fund (RIF)” to support innovative projects in Farm, Non-Farm and Micro-Finance Sectors leading to creation of livelihood opportunities for the poor. Government and Non-Government Institutions, corporate bodies, financial institutions and individuals can avail funding support for activities involved in development of new products, processes, prototypes, technology etc. In the year, 2011-12, 80 innovative projects were sanctioned and an amount of Rs.10.18 crore has been disbursed.

NABARD CONSULTANCY SERVICES (NABCONS)

NABCONS is a wholly owned subsidiary of NABARD, which has established itself as a dependable and professional consultancy services provider in agriculture and allied activities. During the financial year 2011-12 and earned revenue income of Rs. 20.27 crore. It helped to promote private investment and financing in commercial agricultural projects by preparation of detailed project reports, techno economic feasibility reports and appraisal studies. Under the India Africa Summit Forum, NABCONS has been entrusted with the responsibility of establishing the Indo-African Institute of Agriculture and Rural Development in Africa.

SCHEMES AND REVIVAL PACKAGES IMPLEMENTED BY NABARD

A ‘Revival, Reform and Restructuring Package’ of Rs. 3,884 crore for the Handloom Sector to benefit 15,000 Weaver Societies and 3 lakh Weavers across the country was finalized by the Union Textile ministry during 2011-12. NABARD has been authorized to implement the package. In addition, the Central Government also nominated NABARD as the

channelizing agency for release of margin money and interest subsidy assistance under the Comprehensive Package for the Handloom Sector to all banks. In addition to the above, NABARD has already been implementing 16 subsidy Schemes. Besides this, an amount of Rs.486.55 crore has been released as subsidy to various banks.

DIRECT LENDING TO COOPERATIVE BANKS

The implementation of Revival Package as per Vaidyanathan Committee recommendations has enabled CCBs to raise financial resources from sources other than the State Cooperative Bank. NABARD has



designed a Short Term Multipurpose Credit Product for financing directly to CCBs. Under this line of credit Rs.1,547 crore of loan has been sanctioned to 24 CCBs and 2 SCBs and Rs.937.74 crore has been disbursed during 2011-12.

DIRECT LENDING TO PRODUCERS’ ORGANISATIONS (POS)

During 2011-12, an initiative to support Producers’ Organisation through credit and credit-plus activities and also strengthen PACS to provide multi service activities to farmers has been launched by NABARD. During the year Rs.35.49 crore of assistance has been sanctioned and Rs.7.43 crore has been disbursed to enable various type of Producers’ Organisations to

improve production systems, improve the value chain and strengthen the marketing capabilities. Around 1846 PACS have been promoted/supported as Multi Service Providers directly befitting the farmers/members of PACS.

SPECIAL SCHEME FOR WAREHOUSE PROJECTS

For the first time, a special allocation of Rs.2,000 crore was made to NABARD for warehouse financing under RIDF by the Finance Minister in the Union Budget for 2011-12.. State Governments availed of Rs. 1,240 crore and banks availed of refinance to the extent of Rs. 760 crore. This is expected to create around 9 million metric tonnes of warehousing infrastructure, particularly for storage of food grains in the country.

PROMOTIONAL ACTIVITIES

During 2011-12, NABARD released Rs. 232.57 lakh of grant support for conducting 520 marketing events like Exhibitions and Melas for rural artisans. Further, during the year, 9,852 rural entrepreneur development programmes were supported, benefiting rural youth and involving release of grant assistance of Rs. 1,309 lakh, bringing the cumulative grant assistance to Rs.96.45 crore, for conducting 27,711 such training programmes covering 6,92,775 rural youth. Also, 56 Rural Marts were established with financial assistance released from NABARD.

Apart from this, 50 Rural Haats were sanctioned grant assistance of Rs. 248.50 lakh during the year, six participatory clusters were approved with a grant assistance of Rs. 90 lakh. Sector wise, nearly 50% of the clusters are in the Handloom sector while Handicrafts have 41 clusters and the new areas brought under the cluster are rural tourism, food processing and marketing. ■

Milking the Prosperity

In 2011- 12 Gokul's recorded average collection of milk is 6.24 lakh liters per day

Gokul has introduced various innovative programmes in the district such as 'Gokul Gram Vikas Yojana' and 'Purebred Cow and Calf Rearing Scheme' making it an ideal co-operative agency not only in the Maharashtra but of the country.

The Kolhapur District Co-operative Milk Producers Union Ltd (Gokul) is one of the topmost and successful milk producing union of the country. Gokul has always maintained quality and purity of its milk products. It has enabled to create brand value and brand loyalty among their consumers. In order to enhance the milk production in the district and quality of cattle by developing the rural economy, Gokul has introduced various innovative programmes in the district such as 'Gokul Gram Vikas Yojana' and 'Purebred Cow and Calf Rearing Scheme' making it an ideal co-operative agency not only in the Maharashtra but of the country.

HISTORY OF GOKUL

The Gokul Dudh Sangh was established on 16th March 1963. It made a moderate beginning by collecting 500 liters of milk per day from different 22 milk producing societies. Year 1978 proved landmark year for Gokul when National Dairy Development Board (NDDB) selected Gokul for 'Operation Flood Programme'. With the help of fundings by NDBB, Gokul set up 3 chilling centres respectively at



Shirgaon having capacity of handling 2 lakh liters milk per day and Second at Gadhinglaj with capacity of 75,050 liters of milk per day and Bidri with capacity of 50,000 liters of milk per day.

In the third stage of 'Operation Flood Programme-3' two new chilling centers were set up at Gogave and Taavarewadi. In 1992, Gokul raised the capacity of cattle feeding factory from 100 metric tonnes to 200 metric tonnes per day. In 1985, with the efforts of NDDB Government Milk Scheme was transferred to Gokul when it was collecting 1,14,836 liters milk per day from 676 Milk Producer Societies.

In 2011-12 Gokul's recorded average collection of milk is 6.24 lakh liters per day. In flush Season it reaches to the mark of 8 lakh liters per day. Gokul has its own packaging

units at Navi Mumbai and Pune.

Gokul had bagged IS/ISO 9001: 2008 and IS/ISO 22000: 2005 certification, it has export license from Export Council of India and the Union has exported butter and milk powder to Gulf Nations and European Countries.'

SALIENT FEATURES OF GOKUL

- Winner of 14 National Productivity Awards.
- Rearing of Purebred Cow and Calf Rearing Scheme was implemented at the farmer's doorstep.
- Highest paid up capital in the Co-operative milk producing union.
- Payment within 10 days and disbursing Rs.51 crore monthly as a payment to the milk producers.
- Unique Gokul Gram Vikas Yojana, a comprehensive Community Development Programme.
- Provident Fund Scheme implemented for Milk Producers.
- Scholarships for wrestlers whose parents are milk producers.
- Gokul Shree Award for buffalo and cow producing maximum milk in a single day.
- Established 1500 Women Self-Help Groups with total paid up capital of Rs.5 crore and turnover of Rs.15

crore. Special grant to milk institutes and milk producers to increase milk production.

- Gokul has hugely contributed to socio-economic and dairy development of the district.

STRUCTURE OF ORGANIZATION

Gokul has developed strong network of the Primary Milk Producer's Societies which spreads the cooperative movement at village level.

MILK COLLECTION AND MARKETING

Proper marketing strategy of Gokul helps to secure a definite market for milk producers. Now, Milk producing union is able to sell 7 lakhs liter milk per day in Mumbai, Pune, Kolhapur, Konkan Region and Goa.

ANIMAL HUSBANDRY SERVICE

Gokul Milk Union provides health care services to the cattle through 40 mobile veterinary clinics with a team of 56 qualified and experienced veterinarians round the clock at nominal rate. This helps to reduce cost of medical expenses incurred on the animals.

INSEMINATION SERVICES

To increase the number of purebred variety and productivity of the animals, union has introduced the programme of artificial insemination services. This programme is implemented through the 425 centers by well trained persons.

FODDER DEVELOPMENT

To make available nutritious fodder, the union is providing high quality fodder of reputed companies, seeds for fodder production at subsidized rates to the milk producers. Gokul has demonstrated how quality fodder can be actually produced on plots. Union has set up two cattle food plants (capacity of 200 and 300



Calf Rearing Scheme

This ambitious scheme was launched on October 1, 2005. The objective of this scheme is to rear upgraded and crossbred calves which in near future would certainly fetch sustainable long term milk production enhancement

Till today, total 1.60 lakh female calves have been registered under the scheme and in future 1.36 calves will be able to come under milk production and livestock of Rs. 544 crore is created in the Kolhapur district. This will help in increasing milk production and income of milk producers.

MTs) to produce the quality food at low cost.

ANIMAL HUSBANDRY

In order to increase milk production in the district, animal productivity and productive life of dairy animals, the union implements de-worming programme, collective and free vaccination programme, farmers insurance package jointly with Oriental Insurance Company, insurance schemes for farmer's

families as well as for their cattle are also implemented.

To provide practical knowledge to the rural milk producers, Gokul runs three micro training centers in district. One day workshops are organized for milk producers to give them latest info on rearing animals. From October 2009 till March 2012 32,000 milk producers have availed the benefit of this training. ■

- Arun Narke

Warana: Epitome of Cooperative Movement

Warana Cooperative movement has set a benchmark in the field of Agro Industry

Tatyasaheb Kore established the Warana Sahakari Bank Ltd. to provide loan at low Interest rate to the financially weaker sections of the society and free them from the clutches of moneylenders.



The visionary Tatyasaheb Kore, dreamt of green and white revolution for the overall development of Warana region. He sowed the seeds of industrialization which is not only serving the populace of Maharashtra but exporting dairy and sugar products abroad. Warana Cooperative movement has set a benchmark in the field of Agro Industry.

The historic Warana Sugar Co-operative Factory was started at the hands of the first Chief Minister of Maharashtra Yashwantrao Chavan on 1st November 1969. This step brought

moments of joy in the life of only 20% Sugarcane farmers. But Tatyasaheb Kore was concerned about remaining 80% who were marginal farmers and landless labourers. So, Tatyasaheb Kore had introduced the projects like poultry farming, Co-operative Dairy Project at Warana.

In 1966, Tatyasaheb Kore established the Warana Sahakari Bank Ltd. to provide loan at low Interest rate to the financially weaker sections of the society and free them from the clutches of moneylenders. Alongwith Co-operative Banks, he started the Warana Bazar. The villagers who were

not privileged for goods which are value for money and services of polite salespersons were able to purchase goods by actually handling them. To promote educational activities in Warananagar, Shree Warana Vibhag Shikshan Mandal, was established by Tatyasaheb himself.

The Establishment of Warana Sugar Co-operative factory was a firm step taken by Tatyasaheb Kore. He believed in Social welfare and development. Dam and Lift Irrigation Schemes on Warana River, Mahatma Gandhi Hospital, Satkarya Sanwardhan Mandal, Sharada Vachan



Mandir, Warana Vyayam Mandal and World famous Children's Orchestra were examples of Tatyasaheb Kore's vision. Vilasrao Kore followed the footsteps of his father and Savitri Akka Kore initiated work of women empowerment in the region which is rightly being followed up by Mrs. Shobha Kore.

Vinay Kore, Member of Assembly, has propelled the globally renowned brand 'Warana', qualitatively and quantitatively. Warana Sugar Co-operative Factory was started with crushing capacity of 1000 tonnes in 1959. This crushing capacity had been increased from 1000 to 2000 tonnes in 1969-70, 2000 to 2500 tonnes in 1979, 2500 to 3000 tonnes in 1981-82, 3000 to 4000 tonnes in 1989-90, 4000 to 5000 in 1998 and capacity increased from 5000 to 7500 tonnes in 2003-04. Currently the factory has crushing capacity of 9000 tonnes.

The biggest cogeneration power plant in the cooperative sector of the country, which has capacity of 44 MW, paper factory, sugar refinery, distillery, compressed biogas (CNG) which is based on German Technology, Lignosulphonate Project, Warana Jute, Bio Earth project, Soil Testing Center, Varmiculture Project are the few feathers in the cap of the brand 'Warana'. Five sick sugar factories were taken up by the 'Warana Sugar' and has given impetus to the progress of the area.

The first wired village in Asia 'Warana Wired Village', 20,000 acre land was irrigated with the help of 67 Lift Irrigation Schemes on Cooperative basis, construction of 4 dams from the sugar factory funds are the few pride works done by brand 'Warana'. It has

bagged 'Star Export House' standard from Government of India, Koshar Certification for direct sugar export in European Countries and Halal Certification direct sugar export in Countries where Muslim population is in majority. You can visit to its website at www.warnasugar.com

WARNA BAZAR

The Warana Bazar is the first super bazaar in the rural India. Registered as Shree Warana Vibhag Sahakari Grahak Mandal Limited, the Warana Bazar started its operations in 1978. It has now two big departmental stores, 57 branches and three franchisee. With 555 employees, this year the annual sales are likely to cross Rs. 132 crore. This Consumer Co-operative has proved to be a grand success because of several innovative ideas put into action. The number of shareholder-members is a little over 20 thousand out of which about 80 per cent are women. This co-operative makes consumers aware in the matter of spurious goods. They get goods cheaper at the Warana Bazar than anywhere else. With the advent of the mall culture, the consumer co-operatives in the metropolitan areas are crumbling down while Warana Bazar is growing up from strength to strength. In the States of Maharashtra, Karnataka and Goa, the Warana Bazar is taken as the model consumer co-operative. The consumer co-operative movement in these States gets active help from the Warana Bazar. A notable feature of the Warana Bazar is that it felicitates the mothers in the vicinity of Warananagar who give birth to a girl child. This is a humble effort to arrest the dwindling sex ratio.

WARNA BANK

Established in 1966, the Warana Sahakari Bank Ltd. is a primary co-operative bank with 28 branches now mostly in the rural areas. All of them are computerized and connected with each other by adopting core banking solution. The deposits with this bank have now reached Rs. 515 crore and business of more than Rs.580 crore.

WARNA BHAGINI MANDAL

Warana Bhagini Mandal, registered as a trust provides gainful employment to hundreds of ladies in various trades. A notable programme undertaken by this trust is of providing training to girls who have failed in their SSC Examination. In such a situation, the parents immediately opt for girl's marriage. Here, the Bhagini Mandal gives them training of a very short duration in several trades enabling them to become self employed and making them confident to face the life.

WARNA MILK

Warana Dairy which is registered as a co-operative society by the name Shree Warana Sahakari Dudh Utpadak Prakriya Sangh Limited. It daily collects about seven lakh litres of milk. It sells milk and various milk products and also exports the same. Cadbury gets some of their products manufactured here. Thus, Warana is one of the major players in the Indian dairy sector. Its products are fruit pulp, shrikhand, butter, lassi, chaas, dahi, ghee, cheese, paneer, fruit jam, flavoured milk, milk powder, tetra pack cane juice, etc. It has received Export House status from Government of India. ■

- *Jeevankumar Shinde*

Master Key to Cooperation

The bank has played a role as 'a friend in need....' to its needy members

Shikshak Sahakari Bank is the first bank to bag the prestigious class of Scheduled Bank in just 20 years. In the year 1999-2000 the bank was on 20th rank in the country and 1st in Vidarbha region in terms of deposits.

A school teacher who took loan of Rs. 675 from a private moneylender could not repay it in six months and the moneylender barged in the school and insulted the teacher. Not withstanding the humiliation the teacher later committed suicide. The incident shook the entire teaching fraternity and few teachers from Nagpur came together and resolved to set up a bank. Annaji Mendjoge appointed to lead the initiative as Chief Promoter. The capital was raised with contributions from teaching and non-teaching staff and the bank started functioning from January 1, 1979 with a firm resolve to work only for the teaching fraternity.

But soon the banks started catering to all and in 1987 the bank started offering commercial loans. Then another milestone was set to achieve target of Rs. 100 crore deposits to bag the title of 'Scheduled Bank'. The feat was achieved on 22nd May 1999! Now the bank is having 19 branches in Nagpur and Chandrapur districts and the target area of the banks comprises Nagpur, Chandrapur, Gadchiroli, Bhandara, Yavatmal and Wardha districts.

The bank extended credit facilities to numerous units in small scale and cottage industries, transport, self-employment, small artisans and traders, employees and marginal sections of the society. The bank is helping small business by way of giving loans and is doing its bit in alleviating economically weaker sections of the society. The bank has played a role as 'a friend in need....' to its needy members in the time of natural calamity. The stringent

measures initiated by the Reserve Bank for prudent health of the banks did cause some difficulty to the bank to maintain NPA provision in lieu of the loans given by the bank and the balance sheet of the banks posted loss but the dignity was salvaged after recovery of loans on war footing.

The rumor mongers struck the bank in a very willful way on 11 August 2006 and total Rs.14000 crore deposits were withdrawn but due to big brotherly and timely help



The turnover of the bank in year 2011-12 is Rs. 1200 crores & the recovery of loan is pegged at Rs. 13 crores. It was a result of the combined efforts of management & staff of the bank because of which the bank has a healthy balance sheet. The bank posted the net profit of Rs. 16.04 crore & it is expected that in the year 2012-13 the deposits with the bank will be Rs. 750 crore & the loans will be Rs. 525 crore.

of the Maharashtra State Cooperative Bank and the undeterred resolve of the board of directors, management and staff of the bank cleared the rumors and reinfused the confidence among the depositors.

From 23 September to 2nd October 2006 a special initiative called 'Sahakar Vishwas Parv' was launched by the bank and attracted 10,000 new accounts. The incident clearly demonstrated the faith of the people on the bank. Another drive

was organized to give stability to the bank on 12th July 2007 which fetched Rs. 1.50 crores as share capital.

The bank initiated drive to collect long term deposits scheme SSB Sahbhag from 13th February to 31st March 2009 with permission of the Reserve Bank and Department of Cooperation and collected Rs. 19.15 crore against the target of Rs. 20 crore. It was the first of its kind drive in Vidarbha region. The bank is offering RTGS/NEFT facilities and competitive interest to its customers.

To cater self-help group 'SSB Swayamsiddha' scheme is being offered and for extending credit facilities to the people from lower income group 'SSB Adhar' scheme is run by the bank. There are also many schemes catering to different sections of the society like- 'SSB Suvridha' for educational loan, 'SSB Sarathi' for Salaried class, 'SSB Sathi' for pensioners, 'SSB Sahayog' for pigmy depositors, 'SSB Bhu Swami' for purchase of plots and 'SSB Sobti' for credit facilities for the creditors of the bank.

The turnover of the bank in year 2011-12 is Rs. 1200 crore and the recovery of loan is pegged at Rs. 13 crore. It was a result of the combined efforts of management and staff of the bank because of which the bank has a healthy balance sheet. The bank posted the net profit of Rs. 16.04 crore and it is expected that in the year 2012-13 the deposits with the bank will be Rs. 750 crore and the loans will be Rs. 525 crore. Let us hope that the bank will achieve more feats in future. ■

- Pradeep Dikshit

Banking with Social Responsibility

The bank, started with a share capital of Rs. Two lakh now have share capital of Rs. 7596.56 lakh

The web of banking and credit facilities created by the bank helped in increase in crop production alleviating the economic condition of the famers in the region. The helping nature of Primary Agricultural Credit Societies created a warm relationship between the societies and the farmers Says CEO, **Ankushrao Nalawade**



The Satara District Cooperative Bank, which was founded by Late Yashwantrao Chavan, the architect of modern Maharashtra; is parenting institute of about 6000 Cooperative Societies in the district and is on the verge of celebrating its diamond jubilee. The bank was started on 11th November 1950 with a sole aim to empower the famers by extending credit facility on low interest so that they will not have to

surrender themselves to the willy moneylenders for loans.

The bank, once started with a share capital of Rs. Two lakh now having share capital of Rs. 7596.56 lakh as on the 31st March 2012. The deposits which were Rs. 8.72 lakh in the first financial year of the bank has now rose to Rs. 289434.37 lakh. The loan advances which was Rs. 6 lakh in the first year is now Rs. 193530.22 lakh. The bank posted Rs.6784 lakh net

The Satara District Cooperative Bank has been honored by national award for Best Performance from NABARD for 6 consecutive years. Late Vaikunth Mehta Best District Cooperative Bank award constituted by the Maharashtra State Banks Association was fetched by the bank continuously for 9 years. The bank had its sleeves 'ISO 9001-2008' gradation for best services. Banking Frontier, Mumbai, which is working in the banking sector, has awarded the banks for 4 times

profit before tax and Rs.1600 lakh net profit after tax on 31st March 2012. It has membership of 2771 and the loan recovery is 100%.

The bank has 257 branches and 23 extension counters in the 11 tehsils of the district and a strong workforce of 1557 officers and other staff. Because of the sound financial position the bank is accorded 'A' class in the audit and the NABARD has always conferred 'A' rating in its inspection.

The web of banking and credit facilities created by the bank had helped in increase in crop production which alleviated the economic condition of the farmers in the region. The Cooperative Water Supply Societies funded by the bank had been able to irrigate thousands of acres of land. The effective implementation of various welfare schemes and helping nature of Multipurpose Cooperative Societies in rural areas created a warm relationship with the farmers.

The scale of finance is fixed by taking into account the cost of the production of the various crops. To minimize the hassles of obtaining loans, use of Kisan Credit cards is being encouraged by the bank. Membership had been given to the maximum farmers of the districts so that they can avail the fruits of the Cooperative Movement. The bank has made changes in its rule to extend credit to the farmers to cultivate strawberry, which has a high production cost. Now besides Mahabaleshwar, which is famous for Strawberry cultivation, other parts of the district are also started taking the crop and now the district is being called 'Strawberry District'. The sugar co-operatives took initiatives to set up water upliftment and water Users Association. This helped to bring green revolution and extending sugarcane area in turn helping to solve sugarcane problem being faced by sugar factories. Dry lands became green. The Sugar Co-operatives have large share in the progress of this bank. The bank is working on the

A high-tech department, inspired by technological upgradation done in Israel had set up by the bank to finance and extend consultancy services for project of Green House, development of wasteland and Agro engineering. The idea to fund Green House project was suggested by farmers in a farmers gathering organized by the bank to disseminate technical knowhow. The idea was adopted by the board of directors of the bank and then onwards financing was started for these projects. Now Satara district is famous for its 'Green Houses'.

Social Responsibility of the Bank

- Formation of self-help groups
- Formation of 'Shetkari Mandal' (Farmers Board)
- Formation of an Farmers Association -Vichar Manch
- Formation of Ajinkyatara Fruits, Flowers, Vegetables Co-operative Society
- Loan for water supply for Grapes gardens in scarcity areas
- Financial assistance to control White Wolly Aphid
- Financial assistance for fodder depots in scarcity areas
- Blood donation
- Financial assistance for natural disaster and Kargil war

principle of social duty with economic prosperity.

BACHAT GAT GRAM

For empowering women, the bank has initiated a special drive to open savings accounts of women by reaching door to door in the district under the concept of Bachat Gat Gram. The bank is helping 15,000 women self help groups formed on the cooperative basis by making them available vocational training and finance at the 4% rate of interest.

The scientific training is being imparted to the farmers for apprising them the new techniques of fruit crops and is helping in implementation of schemes of National Horticultural Mission and National Horticulture Board in the district.

The system of doorstep banking is introduced by the bank for its depositors and members and all the branches have been computerized. The

core banking facility will be introduced soon and facilities like RTGS/Voice/ Net Banking/ Telephone Banking/ ATM/SMA Banking will be making available for all the stakeholders.

KISAN CREDIT CARD

Those farmers who repay their loan within the stipulated period will get new loan upto Rs. 1 lakh on zero interest rate according to the policy of the Central and State Government. Those who have taken loans up to Rs.3 lakh repay their loan within stipulated period will get another loan of Rs. 3 lakh at zero percent interest. Those who repay their short term or long term loan in time will get 10% rebate on the interest on the due installment for the current year.

There are 2,20,000 creditors who are repaying their loan on time and the bank is offering them and their families a free mediclaim cover upto Rs. 50,000 under the Farmers Group Insurance Scheme. 14,104 persons availed benefit of this scheme and Rs. 1054.18 lakh have been spent. The Kisan credit card holder will get Personal Accident cover upto Rs. 50,000.

The permanent student residents of the district will be given interest free loan upto three years for pursuing higher education. The scheme of concession in interest scheme is also implemented for working members of the Gramudyog Board.

SPECIAL SCHEME

As a social responsibility under the Farmers Group Medical Insurance the bank has taken out mediclaim policy for farmers of the district. Under the scheme the member who has taken loan and his wife or one family member have been covered for mediclaim of upto Rs.50,000. Under the scheme so far, 14,104 members have claimed Rs.1054.18 lakh. Also, Under the Kisan Credit Card Scheme, the eligible loanee members have been given cover of Rs.50,000 under Personal Accident Insurance Scheme. ■

Vasantdada Sugar Institute: Setting the High Standards

The institution provides education for know-how of sugar factory

Vasantdada Sugar Institute is a tribute to Vasantdada Patil for his immense contribution in the field of sugar cooperative. His vision led to the development of an organization that was to symbolize a unique partnership between the Sugar Industry, the scientific community and the sugarcane growers

Vasantdada Sugar Institute (VSI) formerly known as Deccan Sugar Institute is famous for developing quality series of sugarcane varieties and was established in 1975 by sugarcane grower farmers under the leadership of the then Chief Minister of Maharashtra late. Vasantdada Patil.

Deccan Sugar Institute was renamed in 1989 as the Vasantdada Sugar Institute (VSI) as a tribute to Vasantdada Patil for his immense contribution in the field of sugar cooperative. His vision led to the development of an organization that was to symbolize a unique partnership between the Sugar Industry, the scientific community and the sugarcane growers. The institution has introduced programmes to provide education for know-how of sugar factory and business of its related bi-product, introducing good agricultural practices to farmers and imparting knowledge about sugarcane development, is set to provide its consultancy to sugarcane cultivators from other States as well. Perhaps it is the only organization of its kind in the World.

It offers a large amount of academic programmes both short-term and long-term designed to upgrade and improve the skills of Sugar Industry, human resources. These comprise Sugar Technology, Alcohol and



Fermentation Technology, Sugar Engineering, Environmental Science, Sugar Manufacturing certificate, Sugar Boiling certificate, Juice Supervision Diploma, Computer and Microprocessor and Instrumentation. Special need-based programmes are being arranged at the request of patrons.

Thousands of professionals from India and abroad have so far been bestowed with VSI diplomas and certificates. Beside this VSI organizes various short term workshops, Special training workshop, and 'Gyanyog' workshop for farmers and 'Gyan Lakshmi training camp' for female farmers.

The institute is recognized as a Center of Research for undertaking studies leading to Ph.D. degrees of

University of Pune, Shivaji University (Kolhapur). University of Pune has affiliated courses of Environmental Science and Wine Technology. The management of the institution and factory has maintained balanced relationship. Continues upgradation of educational courses enables VSI to meet international standards. Students from all over Asia and Africa come here for an education. Large number of students from Maharashtra, Gujarat, Tamil Nadu, Karnataka, Haryana and Uttar Pradesh get the training in pan Boiling, Juice Clarification, Boiler Attendant, Distillery Operators, Repair and Maintenance of instruments, Analytical Instrumentation and Process Chemicals. ■

- Shivajirao Deshmukh

Cooperators' Academia

The need was felt to establish a national level institute for research in business and management of Co-operative Societies

The VAMNICOM besides training and research, organizes short and long term courses for officers and office bearers working in the field of Cooperation and Rural Development to widen their horizon



research, organizes short and long term courses for officers and office bearers of the organization working in the field of Cooperation and Rural Development to widen their horizon. Seminar, workshops are being conducted and consultancy services are offered by the institute.

ACTIVITIES OF THE INSTITUTION

- The institute conducts short and long duration training programmes to improve the decision making skills and administrative competence of officials engaged in the co-operative sector.
- Conducting the Post Graduate Diploma in Co-operative Management with specialization in Agri- Business Management and Post Graduate Diploma in Co-operative Business Management (PGDCBM), Programmes.
- To carry out applied research and disseminate the information through publications in addition to library retrieval and documentation services.
- Assist organizations in solving their management problems by providing consultancy services.
- Participate in and contribute to the formulation of policy for co-operatives.
- Collaborate with other institutions in India and abroad to further its objectives. The institute has 5 centers from which education, training, research and consultancy works are undertaken. ■

In the year 1964 a high powered committee appointed by the Government under the Chairmanship of the economist and thinker Prof. Dhananjayrao Gadgil felt that there was need to establish a national level institute for research in business and management of Cooperative Societies. Central Institute of Management for Consumer's Business (CIMCOB) and National Cooperative College and Research Institute (NCCRI) were merged to form National Institute for Cooperative Training on 15th July 1967 which was renamed as 'Vaikunth Mehta National Institute of Cooperative Management

(VAMNICOM) after Vaikunth Mehta who was doyen of the Cooperative movement.

This institute besides training and



- Dr. M. R. Joshi

CVKSSS

Joining Hand for Prosperity

Chikhalthan Vividh Karyakari Seva Sahakari Sanstha built ware houses for fertilizers

The innovative and successive programmes undertaken by the Cooperative Society in small village like Chikhalthan has put example in front of others. The commitment on the principals of Cooperation has transformed the Chikhalthan village.

Chikhalthan is a picturesque village, situated at Kannad tehsil of Aurangabad district in Marathwada region. The population of 6000 are largely dependent on agriculture. 'Chikhalthan Vividh Karyakari Seva Sahakari Sanstha' (Chikhalthan Multipurpose Cooperative Development Services Society) has extended support to the farmers in the village.

Chikhalthan Vividh Karyakari Seva Sahakari Sanstha (CVKSSS) implemented various programmes to support the agro business by new ideas and professionalism. The society made available crop loan to the farmers and also

helped by supplying seeds, chemical fertilizers, pesticides and pipes etc and started selling products of seeds and fertilizers of IFFCO, KRIBHCO, and Maharashtra State Agricultural Development Corporation Ltd. in the village. The society also built ware houses.

THE CRISIS

Like any other co-operative institution CKVSSS has also gone through a financial crisis. During 2002-07 the successive drought hampered the agro production and resulted less loan recovery. The profit became zero. Other businesses also slowed down. There was need to garner support from the members to keep alive the society. CKVSSS had

606 members in year 1990. Now the number has reached to 1274. Chikhalthan village has 1285 farmers' accounts out of which 1274 with the society.

Chikhalthan village have total 2000 acre of farming land. Cotton, corns and sugarcane are the primary and turmeric, ginger and other vegetables are secondary crops. Farmers used to avail short term loan to finance their business and if they don't get timely credit then the economy of the farming goes haywire. The loan repayment also rests on the market rate of the agricultural produce.

Considering all these problems, the Government decided to make available crop loans at 6 % interest rate. The CKVSSS supplied loans to the farmers according to the norms of the Co-operative



departments and at the same time also took efforts for timely recovery of loans. The society also effectively implemented the Crop Incentive Scheme and worked hard to give benefit of the scheme to the farmers.

TOWARDS PROFIT

Despite pending loan recovery of Rs. 3.25 crore the society was able to extend crop credit of Rs. 4.03 crore in year 2011-12 to 991 farmers. At the same time institution has earned Rs.3.34 lakhs from its other non-agricultural business. The small profit is also commendable given the fact that the cooperative society is not meant for profiteering.

Shortage of seeds and fertilizers are the most common problems faced

by the farmers. By considering all the problems CVKSSS had built its first warehouse for fertilizer with capacity of 400 metric tonnes in 1986 and another warehouse in 1990. The Society also Stored mixed fertilizers needed by the farmers and provided it to the farmers. Due to efficient working of the society the Central Government owned KRIBHCO Company accorded the status of 'Adopted Cooperative Society'.

Soil testing camps is being organized on annual basis by the society with the help of KRIBHCO and IFFCO.

The scheme of renting water pipes is very popular among villagers. 20 feet long pipe for Rs.2 per day is the rent for the pipes. The scheme is

steady source of income to the society. The loans extended by the society for dairy business transform the village and now the village which has capacity of collecting only 500 liters of milk is now collecting 4000 liters per day. This extra income by the dairy business changed the life style of the people. CVKSSS has started Ration shop to provide rationing goods at very concessional rate, built and rented 6 shops. The society also constructed its own office in two storey building. It also purchased land of 4500 square feet for future projects. Chikhalthan Vividh Karyakari Sahakari Sanstha has become ideal institution. It has set a benchmark in the cooperative movement in Marathwada region. ■

- Kiran Wagh

Dhananjayrao Gadgil Institute of Cooperative Management

Dhananjayrao Gadgil Institute of Co-operative Management, Nagpur was established in the year 1972, to cater to the training requirement of personnel working in co-operative organizations and co-operative department of Maharashtra. The institute has been given the name after the name of foremost researcher and economists who contributed towards the forming of economic plans of India. He played a key role in the development of co-operative movement in Maharashtra. His work and contribution in the areas of long term economic research and planning in the development of co-operatives in Maharashtra is regarded as fundamental. The National level Institute named as VAMNICOM, five Regional Institutes of Co-operative Management and fourteen Institutes of Co-operative Management are functioning all over the country under the administrative umbrella of National Council for Co-operative Training (NCUI), New Delhi. It is fully grant in organization of Government of India, Ministry of Agriculture and Cooperation, New Delhi.

The National Co-operative Union of India is an apex co-operative organization representing the entire Indian co-operative movement. The courses conducted by the institutes with a objective



- a) To impart quality training which are not only add to people's knowledge, skills, but also to bring change in the their Attitudes towards work.
- b) Emphasis on Value Based Management.
- c) TakeuppracticalResearchProjectand consultancy service to strengthen the movement further.

Institution organized core programmes of 6 months duration, Diploma programmes of 3 months, one, two or three days term need based programmes along with Workshop and Seminar. The Institute also stard an MBA Course in 2009 with a aim to avail trained and professional officers for banks and institutions working in co-operative sector. Presently there are total 60 seats for this Course and it has also recognized by the AICTE and Rashtasant Tukadoji Maharaj Nagpur University.■



Vilasrao Deshmukh A Man With Panache

He was known to be cool and was never seen losing his temper

Vilasrao Deshmukh's leadership work helped him connect with the rural people, especially the youth. He is credited for empowering Zilla Panchayats and strengthening of Panchayati Raj System.

The life of the late Vilasrao Deshmukh cannot be said to be meteoric, given his gradual rise in politics and his comeback to the Congress to become the Chief Minister of Maharashtra.

Vilasrao Deshmukh's life reminds one of the William Shakespeare's famous lines from *As You Like It*, "All the world's a stage, and all the men and women merely players. They have their exits and their entrances." His exits and his entries have always taken people by surprise. Having been expelled from the Congress in 1995, he surprised everybody by becoming the Chief Minister of Maharashtra of the Congress-NCP alliance. The sudden deterioration of his health and his demise at the time when his party and his followers, looked forward to a longer innings and more contribution from him in public life, came as a shock.

From a shy student, without good oratory, as recalled by his law college teacher, Prof K R Shaha, Vilasrao went on to capture Maharashtra by his oratory, which was spiced with a great sense of humour and good command over the language. Whether on a public platform or in the Maharashtra Legislature, he would never lose an opportunity to have a dig at his political rivals or his detractors within his party. Yet, he did this with parliamentary decorum and dignity. Vilasrao, refrained from personal attack on his political rivals and would not hit below the belt. His friendly nature, his sense of humour and his faith in dialogue to resolve issue, helped him have a great rapport with his rivals and detractors. A case in point is that of his equation with social activist Anna Hazare. Such was his equation with Anna Hazare that he was sent as the Government's emissary to speak to Hazare during his fast in New Delhi, in support of his demand for passing the Lokpal Bill in the Parliament. At a time when the opposition was leveling charges of corruption and misuse of office against Deshmukh, Hazare even refrained from criticising Vilasrao during the former's visit and public speech in Latur after the fast.

Though politics became his passion, he probably had different interests in his younger days. After doing his

graduation in science, he worked as a demonstrator in a college in Pune, to demonstrate to the students how to conduct experiments in a laboratory. Later, he took a degree in arts and went on to obtain a degree in law. Vilasrao Deshmukh also practiced law for a while, but he was introduced to politics through the student and youth wing of Congress. He had played an active role in the Youth Congress and in 1974, he was elected to the Babhalgaon Gram Panchayat. He continued to be a Gram Panchayat member from 1974 to 1980, during the same period he was the Deputy Chairperson of the Latur Zilla Panchayat Samiti. He was the Babhalgaon Sarpanch from 1974 to 1976.

Deshmukh rose up the ranks in politics, step-by-step, though his steps were more of long strides. Before his rise to be the Chief Minister of Maharashtra, Deshmukh had made his foundation strong for a good political career.

As the General Secretary of the Dushkal Nivaran Samiti, he supervised the distribution of seeds and subsidies to the labourers. This gave him an opportunity to interact with the poorest of the poor and to understand their problems. In 1975, he became a member of the Agricultural Produce Marketing Committee. While working on the committee, he enhanced his knowledge of agriculture in the State, in terms of types of crops, the time of different crop and the economies of agriculture.

He became the Osmanabad District Youth Congress President in 1975 and continued to hold that post till 1978. This was the time that he befriended Ulhas Pawar, who was then the State Youth Congress President and their friendship continued till Vilasrao Deshmukh's demise. His leadership of the Youth Congress in Osmanabad involved not only bringing the youth together, but also implementation of the 5-Point Programme of the Youth Congress. This work helped him connect with the rural people, especially the youth. Deshmukh is credited for empowering Zilla Panchayats and strengthening of Panchayati Raj System. He got married in 1975.

Impressed by his work as the Osmanabad District Youth

Congress President, he was given a ticket to contest the State Assembly elections from Latur in 1980 and was elected to the State Legislature. He repeated his victory in 1985 and 1990, but had to face a shocking defeat in the 1995 elections.

Within two years of his entry into the State Legislature, Deshmukh was made a Minister of State by Chief Minister Babasaheb Bhosale. Between 1982 and 1995, he held the portfolios of Agriculture, Rural Development, Education, Sports, and Youth Welfare, Home and GAD, Education, Technical Education, Co-operation, Revenue, Public Works Department, Transport and Parliamentary Affairs as a Minister of State. After 1990 elections, he was elevated to the rank of a Cabinet Minister and held portfolios of Education, Technical Education, Animal Husbandry, Dairy Development, Fisheries and Industries Departments.

The defeat in the 1995 elections was unpalatable for Vilasrao Deshmukh and he was keen on coming back to the Legislature at the earliest; he contested the Legislative Council elections as a rebel candidate. For this rebellious activity, the party expelled him from the party for a period of six years. With the defeat in the Legislative Council elections too and his expulsion from the party, many of his detractors felt that it was the end of Deshmukh's political career; but that was not to be. Deshmukh was inducted back into the Congress within a year of his six-year expulsion and he seemed to have returned with more force, more vigour and a stronger voice in the party.

This was the time when probably, the Congress needed him more than he needed the party, since the Congress wanted to consolidate its position in the State, with the formation of the Nationalist Congress Party, the Congress had lost part of its base and was voted out of power by the Shiv Sena-Congress combine. At such a time Vilasrao Deshmukh's charisma and mass appeal were vital for the party. Coupled with his sense of humour, his special attention to his clothes and his hairstyle, added to his charisma.

By displaying his loyalty to the party and his leadership qualities, Deshmukh had won the confidence of the party to such an extent that four years after his expulsion from the party, he was made the Chief Minister of Maharashtra. He became the Chief Minister for the second time in 2004.



At the time of his first term as the Chief Minister, the State was going through a financial crisis. He used his diplomacy with the Government employees and convinced them that the State was not in a position to pay them a bonus. He assured them that the Government would give them a bonus on the improvement of its financial position and honoured the commitment the following year.

He took several good decisions as the Chief Minister. Understanding the plight of the textile mill workers of Mumbai, he announced that the mill owners will have to surrender one-third of their land for housing of the mill workers. He announced a housing policy and that the land on which co-operative housing societies are constructed would be handed over to the societies.

Seeing that an ordinary people find it difficult to buy apartments in Mumbai, he announced that MMRDA would construct houses and given them on rent. He announced bonds worth Rs 25,000 crore to help sick sugar and spinning mills run on a co-operative basis.

At the National Conference of Chief Ministers held in Hyderabad in 2001, he came down heavily on the various State Governments' attitude of being soft towards small and medium industries, when it came to giving financial assistance, but failed to do so for the farmers, whose plight was miserable in most States. He was critical of the Central Government too, stating that the Government was skeptical while giving loans to labourers, while Rs 48,000 crore of bad debts in the names of 7000 industrial establishments were allowed. In Maharashtra, he allocated a grant of Rs 1,300 crore for the farmers and the agricultural sector.

In 2009, he was elected to the Rajya Sabha and appointed Union Minister for Heavy Industries and Public Enterprises. He later held the post of Union Minister for Rural Development. At the time of his death, he was the Union Minister for Science and Technology.

He was known to be cool and was never seen losing his temper. In an informal chat with media persons at Varsha, his official residence, his wife said that even at home Vilasrao was always cool and would never lose his temper.

People will miss Vilasrao Deshmukh for a variety of reasons, among them being his wonderful smile and his hearty laugh. ■

- **Abhay Mokashi**



Pioneer of Cooperative Dairy Movement



He transformed India from a milk-deficient country to the world's biggest milk producer

India recently lost the country's greatest believer in the importance of cooperative leadership Dr. Verghese Kurien. **Chandragupta Amritkar** focuses on this all important person.

On September 6, Infosys Chairman emeritus N R Narayana Murthy had said, "A civilized society must show gratitude when people can sense it, or it is no gratitude at all and if our country does not stand and salute Dr Verghese Kurien with a Bharat Ratna, I don't know who else deserves it." But now even if the Government decides to award him, he will not be there to receive it as this great man is no more among mere mortals.

Dr Kurien's story of entry into milk and cooperative sector and his Anand saga is very well documented. He would certainly rank among the top Indians for his contribution to the betterment of lives of the farmers. Under his able leadership Anand became the milk capital of the country where Gujarat Cooperative Milk Marketing Federation (GCMMF), National Dairy Development Board (NDDB) and Institute of Rural Management, (IRMA) are located.

Popularly known as the architect

of 'white revolution' or Operation Flood-the world's largest dairy development programme, Verghese Kurien went on to transform India from a milk-deficient country to the world's biggest milk producer. Under his guidance India's milk procurement increased from 20 million metric tonnes per year in the 60s to 122 million metric tonnes in 2011. Many countries replicated the Anand Model and became self-reliant in milk and milk processing industries.

Born on November 26, 1921 at Kozhikode, Kerala, he graduated in Science from the Loyola College in 1940 and obtained his degree in Engineering from the Guindy College of Engineering in Chennai. After a stint at TISCO, Jamshedpur, he obtained the Government of India's scholarship to study Dairy Engineering. After some specialized training at the Imperial Institute of Animal Husbandry and Dairy, Bangalore, he left for the United States where he completed his Masters degree in Mechanical

Engineering with Dairy Engineering as a minor subject from the Michigan State University in 1948. Upon his return to India, Dr. Kurien was assigned to a Government Creamery located at Anand in Gujarat to serve his bond period. He arrived in Anand on Friday, the 13th May 1949. His only intention at that time was to obtain a release from his bond and get out of Anand as quickly as possible. At the end of 1949, when he got release orders from his job from the Government Creamery, he was all set and eager to pack off to Mumbai. Tribhuvandas Patel, the then Chairman of Kaira District Co-operative Milk Producers Union (popularly known as Amul), with whom Kurien had developed a friendship requested him to stay on in Anand for some more time and help him put his co-operative society's dairy equipment together. Kurien decided to stay back for a few more days and stayed there forever.

While he empowered millions of his countrymen through cooperatives, the



fact that Dr. Kurien chose milk as the vehicle of empowerment ensured that majority of those empowered were women and went to on to create a brand known as AMUL. A key achievement at Amul was the invention of milk powder processed from buffalo milk (abundant in India), as opposed to that made from cow-milk, in the then major milk producing nations. His achievements with the Amul dairy led Prime Minister Lal Bahadur Shastri to appoint him founder-chairman of the National Dairy Development Board (NDDB) in 1965, to replicate Amul's "Anand model" nationwide.

Veteran film-maker Shyam Benegal, then an advertising executive who used to write the copy for Amul's

brand, would be so inspired by Kurien while on tours with him, that he conceived a movie with actors enacting the story of Kurien's work, called Manthan (the churning of the 'milk ocean'). Not able to finance it, Benegal was helped by Kurien who hit upon an idea of getting each of his half a million farmers to contribute a token two rupees for the making of the movie. Manthan hit a chord with the audience immediately when it was shown in Gujarat in 1976, which impressed distributors to release it before audiences, nationwide. It was critically acclaimed and went on to win national awards the following year and was later shown on television to the public.

His work has received tremendous national and international recognition. The Government of India conferred on him the "Padma Vibhushan", the second highest honour in the land next only to Bharat Ratna. He is also the recipient of the World Food Prize, the Ramon Magsaysay award for Community Leadership, the Carnegie-Wateler World Peace Prize and the International Person of the Year award from the U.S.

Dr. Kurien's main contribution has been in designing of systems and institutions, which enable people to develop themselves, as he believed the development of man can best be achieved by putting in his hands the instruments of development. He believed that the greatest assets of this country, were its people and he dedicated his life to the task of harnessing the power of the people in a manner which promoted their larger interests.

Interestingly Kurien, the person who revolutionized the availability of milk in India did not drink milk himself. "White Revolution" by the most famous "Milkman" known in history is a story that will make every countryman proud. ■

Honours, Awards and International Recognition



Year	Name of Award or Honor	Awarding Organization
1999	Padma Vibhushan	Government of India
1993	International Person of the Year Award	World Dairy Expo
1989	World Food Prize	World Food Prize, USA.
1986	Wateler Peace Prize Award	Carnegie Foundation, The Netherlands.
1986	Krushni Ratna Award	Government of India.
1966	Padma Bhushan	Government of India.
1965	Padma Shri	Government of India.
1963	Ramon Magsaysay Award	Ramon Magsaysay Award Foundation.

State Cooperative Training Institutes

State cooperative training societies are functioning through out the State to impart scientific training in the Cooperative sector. Many of these Cooperative Training Centers implement various courses. Some of these institutions are:

- Cooperative Training Center, Ahmednagar, 43, Chahurana Bu. market, Behind market Yard, Ahmednagar 414001 Ph. No – 0241-2451914
- Tatyasaheb Mohite Co-operative Training Centre, Kolhapur, Shri Shahu Market Yard, Pune-Bangalore Road, Kolhapur-416005; Ph. No. 0231-2651573
- Gulabrao Patil Co-operative Training Centre, Sangli, Sahakar Bhavan Market Yard, Sangli. 416416 Ph. No- 0233-2670497
- Bhausahab Bhokare Cooperative Training Center , Amravati Camp Road, Amravati- 444602
- Kakasaheb Dixit Cooperative Training Center, Akola Murtazapur Road, Behind Navin Naka, MIDC, Phase -2 ,Near Cooperative Poultry Farm, Akola 444004 Ph No. 0724-22582326
- Cooperative Training Center, Chandrapur Near Jalnagar Railway Yard ,Chandrapur -442401 Ph. No- 07172-252859
- Ramchandra Patil Nagadkar Cooperative Training Center, Aurangabad -431001 Ph. No- 0240-2325597
- Padmashri Vitthalrao Vikhe Patil Cooperative Management Institute, Pune 46/16, Erandwana Nalstop, Karve Road, Ph. No- 020-25433816
- Vaikunth Mehta National Institute of Cooperative Management, Ph. No.- 020-25537974
- Cooperative Training Center, Jalgaon Plot no. 22 Jalgaon Cooperative Housing Society, Behind Civil Court Jalgaon 425001
- Cooperative Training Center Nashik Tilakwadi, Sharanpur Road, Nashik 422002 Ph. No. 0253-2572556
- Cooperative Training Center Pune 5, B.J. Road, Pune-411001 Ph. No- 020-26122801
- Cooperative Training Center Latur, Tilak Nagar, Revenue Colony , Behind S.T. Depot Latur-413531 Ph. No- 02382-245184
- N.L. Rao Cooperative Training Center Nagpur Sahakar Mandir, Tilak Road, Mahal ,Nagpur-440032 Ph. No. 0712-2729065
- Cooperative Training Center Mumbai- 205, Vikas, 2nd Floor, Justice J. N Vaidya Marg, Fort , Mumbai-400001 Ph. No- 022-22262925

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