



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



# NATIONAL CONFERENCE OF RURAL COOPERATIVE BANKS

**12 AUGUST 2022**

**Plenary Hall, Vigyan Bhawan  
New Delhi**

## **PROCEEDINGS**



**NATIONAL FEDERATION OF STATE COOPERATIVE BANKS LTD.**

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## **SOME IMPORTANT PUBLICATIONS OF NAFSCOB**

1. Accounting Manual for Cooperative Banks in 3 Volumes (Priced) & (August 15, 1979).
2. Guidelines on Micro Level Planning for Project Formulation for Eligible Target Groups under IRDP in selected villages / **B. Subrahmanyam** (1985).
3. Rural Savings Untapped: A Strategy to Identify and Exploit the sources for Deposit Mobilisation / **B. Subrahmanyam & K. K. Gupta** (1985).
4. Effectiveness of Deposit Schemes : An Evaluation – **M. Dharma Reddy & B. Subrahmanyam** (1985).
5. Deposit Mobilisation : A study of Kheda District Central Cooperative Bank / **B. Subrahmanyam & M. Dharma Reddy** (1985).
6. Computerisation in Cooperative Banking - Some Basic Issues / **B. Subrahmanyam & K. Sudhakar** (1985).
7. Development Strategies for District Central Cooperative Banks / **B. Subrahmanyam & K. Sudhakar** (1987).
8. Socio-Economic Aspects of Rural Savings and Investment / **B. Subrahmanyam & M. Dharma Reddy** (1987).
9. Mobilisation of Rural Savings and Credit Delivery through Self-Help Groups / **B. Subrahmanyam** (1987).
10. Management of Hyderabad District Central Cooperative Bank – A Case Study / **B. Subrahmanyam** (1988).
11. Towards Rural Savings Mobilisation / **B. Subrahmanyam** (1988).
12. Rural Savings Mobilisation through Agricultural Cooperative Societies - An Evaluation / **B. Subrahmanyam & M. Dharma Reddy** (1988).
13. Cooperative Rural Credit Delivery System in India : With Particular Reference to the Case of Integration in Andhra Pradesh / **B. Subrahmanyam** (1989).
14. Short Term Cooperative Credit Structure in North Eastern Region / **B. Subrahmanyam** (1990).
15. Guidelines to Micro-level Credit Planning in Short Term Cooperative Credit Structure with reference to Service Area Approach / **B. Subrahmanyam** (1990).
16. Primary Agricultural Credit Societies - A Statistical Profile / **B. Subrahmanyam** (1990).
17. Deposit Mobilisation in Nainital District Central Cooperative Bank Ltd. – A Case Study / **B. Subrahmanyam** (1991).
18. Short Term Cooperative Credit Institutions : Some Critical Issues – A Discussion Paper / **B. Subrahmanyam** (1991)
19. Impact of Pilot Project on Strengthening of Credit Delivery System in PACS & DCCBs / **B. Subrahmanyam** (1991).
20. Profile of State Cooperative Banks – A Statistical Profile (1978-79 to 1988-89) / **R. H. Singh** (1991).
21. Long Term Perspective Issues and Strategies related to Debt Relief and Loan Waivers - A Discussion Paper / **B. Subrahmanyam** (1991)
22. Role and Responsibilities of Non-official Elected Leaders of State Cooperative Banks / **Sura Patnaik** (1992).
23. Deposit Mobilisation by Madhya Pradesh State Cooperative Bank / **B. Subrahmanyam** (1992).
24. Refinance Scheme for Jewel Loans – An attempt towards Diversification of Lending Portfolio / **B. Subrahmanyam** (1992).
25. Business Development Planning – Expectations and Experiences / **B. Subrahmanyam** (1992).
26. Status of Service Area Approach in Andhra Pradesh (With particular reference to Cooperatives) / **B. Subrahmanyam** (1992).
27. A Paper on “Short Term Cooperative Credit Institutions : Problem Areas and Suggestions” / **B. Subrahmanyam** (1992).
28. Need for making Cooperatives Democratic, Self-reliant and Viable : Some Thoughts / **B. Subrahmanyam** (1992).
29. Challenges before State Cooperative Banks in view of Recent Policy Changes / **B. Subrahmanyam** (1992).
30. Primary Agricultural Credit Societies in Gujarat : A District-wise Statistical Profile / **B. Subrahmanyam** (1993).
31. Need for Strong, Viable and Self-Reliant Cooperatives : Some Suggestions / **B. Subrahmanyam** (1993).
32. Capital Adequacy Measures, Income Recognition, Assets Classification, Provisioning and other related matters / **B. Subrahmanyam & K. Shivaji** (1993).
33. Policies, Programmes, Problems and Prospects of Non-farm Activity Financing by Cooperative Banks / **B. Subrahmanyam** (1993).
34. Better Environment through Cooperatives – A Paper / **B. Subrahmanyam** (1993).
35. Role of Information Technology with particular reference to Computerisation in Short Term Cooperative Credit Institutions / **B. Subrahmanyam** (1993).
36. Management Audit or Management of Audit – A Paper / **B. Subrahmanyam** (1993).
37. Cooperative Banking Structure in 2000 AD / **B. Subrahmanyam** (1994).
38. Compendium of Circulars of All India Mutual Arrangement Scheme (November 1990 to March 1994).
39. Role of State Cooperative Banks in the Development Process / **B. Subrahmanyam** (1994).
40. Viability of the Cooperative Rural Credit Institutions / **B. Subrahmanyam** (1995).
41. Training Needs of the Chief Executives of DCCBs – A Study Report prepared by ASCI for NAFSCOB (1995).
42. Enhancement of Loan Recovery and Collateral Substitutes in Short Term Cooperative Credit Institutions / **B. Subrahmanyam**
43. Short Term Cooperative Credit Institutions – An Issue Paper for Discussion / **B. Subrahmanyam** (1996).
44. Regional Disparity in the Development of Cooperative Credit Institutions / **B. Subrahmanyam** (1996).
45. State Cooperative Banks in the Liberalised Economy / **B. Subrahmanyam** (1996).
46. Issues for Consideration by Reserve Bank of India – Discussion Paper / **B. Subrahmanyam** (1996).
47. Assessment of Income from Investments by Cooperative Banks - Working Paper / **B. Subrahmanyam** (1996).
48. Management of Funds in Short Term Cooperative Credit Structure / **B. Subrahmanyam** (1997).
49. Rural Employment and Cooperatives / **Moinul Hassan** (1997).
50. Rehabilitation Package for Revamping the Cooperative Credit Structure – Proceedings and Recommendations of the Workshop for Chief Executives of State Cooperative Banks / **B. Subrahmanyam** (1998).
51. Review of Financial Sector Reforms – 1992-93 to 1997-98 / **B. Subrahmanyam** (1998).
52. Cooperative Credit Structure : A Perspective for 2000 AD / **B. Subrahmanyam** (1998).
53. Management Information System with particular reference to Computerisation in Cooperative Credit Institutions / **B. Subrahmanyam** (1998).
54. Cooperative Movement and the Short Term Cooperative Credit Structure in the North Eastern Region – A Report / **J. B. Dutta**, Member Secretary, RACNER & **K. Sudhakar**, Director, RACNER, NAFSCOB (1999).

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### PROCEEDINGS

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# NATIONAL CONFERENCE OF RURAL COOPERATIVE BANKS

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## PROCEEDINGS

### 1) Background:

The Ministry of Cooperation, Government of India since its formation has been taking very important initiatives towards strengthening of all sectors of Cooperatives. A series of discussions have been organized by the Ministry under the leadership of Union Minister for Home & Cooperation Shri. Amit Shah. Shri. Amit Shah, Hon'ble Minister of Home and Cooperation, Government of India has shown keen interest to hold discussions with the Rural cooperatives credit institutions which include State Cooperative Banks (SCBs), District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) aimed to strengthen all of them.

In order to address the most crucial issues involved in rural cooperative credit and banking structure, the **Ministry of Cooperation, Government of India and National Federation of State Cooperative Banks (NAFSCOB)** decided to jointly organize one day National Conference for SCBs, DCCBs and PACS. The conference was held on Friday, 12th August, 2022 at 10.00 a.m. in Vigyan Bhavan, New Delhi. **Shri Amit Shah, Hon'ble Minister of Home and Cooperation, Government of India** has graced the conference as the Chief Guest. Shri. B. L. Verma, Hon'ble Minister of State for Cooperation and development of NER also graced the conference as guest of Honour, Cooperators, representatives of NABARD, NCUI, ICA-AP, representatives from SCBs, DCCBs, PACS and other dignitaries graced the occasion.

### 2. Objectives of the National Conference:

1. To review the status of RCBs in terms of their structure, Strengths, Support etc.
2. To critically analyze the existing Regulatory, Supervisory, Refinance and Promotional /development policies towards member driven/member centered Rural Cooperative Banks (RCBs).
3. To work out the strategies to discontinue/stop the uninterrupted proposals towards layering of well-conceived 3 tier short term cooperative credit structure.
4. To prepare an implementable plan to ensure successful adoption of technology in PACS and extend support to Ministry of Cooperation.
5. To relook into the relevance of the provisions of existing Legislation/Regulation such as state Cooperative Societies Acts, Multi State Cooperative Societies Act, 2002 and the Banking Regulation Act (Amendment) 2020.
  - 5.1. To review and reformulate a two-decade old National Cooperative Policy, 2002.
6. To facilitate a very long serving and Best performing RCBs at all the three levels: Apex, intermediary and gross root levels aimed to establish an encouraging environment to RCBs to excel.

### 3) Delegates:

NAFSCOB sent invitations to Senior Officers of GoI, RBI, NABARD, NCDC, BIRD, VAMNICOM, all SCBs, DCCBs and select PACS and important functionaries to attend the National Conference. Few publications of NAFSCOB were made available to all those invitees. A total number of around **739** registered as delegates including distinguished guests/invitees/functionaries of NAFSCOB attended the National Conference. They are as follows:

- i. Secretary, Ministry of Cooperation, GoI
- ii. Addl. Secretary (Coop) & Central Registrar of Coop. Societies, MoC, GoI
- iii. Joint Secretary, Ministry of Cooperation, GoI
- iv. President, Krishak Bharati Cooperative Ltd. (KRIBHCO)
- v. President, National Cooperative Union of India (NCUI)
- vi. OSD to Hon'ble Minister of Coop, GoI
- vii. Chairman, National Agricultural Cooperative Marketing Federation (NAFED)
- viii. Dy. Managing Director, National Bank for Agriculture and Rural Development (NABARD)
- ix. Director General, National Productivity Council
- x. Managing Director, National Cooperative Development Corporation (NCDC)
- xi. Chairmen and Chief Executives of State Cooperative Banks
- xii. Chairmen and/or Chief Executives of few identified District Central Cooperative Banks
- xiii. Representatives from PACS
- xiv. Chief General Manager, General Manager and other senior Executives of NABARD
- xv. Chairman and Senior Officers from VSoft Technologies Pvt. Ltd.
- xvi. Representatives from COBI, NAFSCUB, IFFCO-TOKIO
- xvii. Representative from Manpower Development and Management Institute (MDMI)

Details of list of delegates of National Conference are given as **Annexure-1**.

### 4) Inaugural Session:

Shri Konduru Ravinder Rao, Chairman, NAFSCOB welcomed Hon'ble Union Minister for Home and Cooperation Shri Amit Shah ji; Hon'ble Union Minister of State for Cooperation & Development of NER Shri B. L. Verma ji; Dr. Chandra Pal Singh Yadav ji, M.P. (Rajya Sabha), Chairman, KRIBHCO; Shri. Dileep Sanghani, Ex.M.P./Ex. Minister, Gujarat, President, NCUI; Dr. Bijender Singh, Ex. MLA & Chairman, NAFED; Shri Gyanesh Kumar, IAS, Secretary, Ministry of Cooperation, GoI; Shri Vijay Kumar, IAS, Addl. Secretary (Coop) & Central RCS, GoI and felicitated them with memento and Shawl. He also welcomed Chairmen, Chief Executive Officers (CEOs) and Senior Officials of SCBs, DCCBs, PACS, Officials from Government, RBI, NABARD & Media and other dignitaries in the audience. He mentioned that it's a privilege and a profound honour to share the dais with such esteemed dignitaries and some of the brilliant minds in the country. Further, during his welcome address, he gave brief information about the themes identified for the National Conference. In his welcome address, he said that creation of the separate Ministry for Cooperation has come as a ray of hope for the cooperative sector and Shri Amit Shah ji spearheading this Ministry is a boon. Being in the Cooperative structure himself, he is well versed with the

unique features, scope and opportunities for Cooperatives as well as the issues faced/confronted by the structure. He hoped for the sector in the coming years that the Cooperatives will regain their former glory under dynamic leadership of Hon'ble Union Minister for Home and Cooperation.

While sharing about NAFSCOB, he mentioned that during its existence of 58 years, NAFSCOB has worked with an objective to facilitate the operations of State and Central Cooperative Banks, in particular and development of Short Term Cooperative Credit Structure (STCCS) in general, extending its services to the rural cooperative credit delivery system. NAFSCOB, during its almost 6 decades' journey, has registered many significant achievements which include 434 Publications in terms of research papers, study reports, working papers etc., has organised around 200 programmes, conferences and workshops in the areas of credit, cooperation and Banking for different target groups.

Further, in his welcome speech, he shared that NAFSCOB has submitted more than 100 memorandums to Government of India, RBI and NABARD and erstwhile planning commission on crucial issues and it has paved way for appropriate policy initiatives and policy decisions such as Recapitalisation support, Interest Subvention etc., NAFSCOB has introduced a scheme of Best Performance Awards about 40 years back to SCBs and about 20 years back the scheme was extended to DCCBs, PACS and ACSTIs and the scheme continues even today. No other National Cooperative Organisation has done as much as we did in promoting and contributing to the STCCS. NAFSCOB also instituted an 'Annual Performance Award for the Best Performing Bank under All India Mutual Arrangement Scheme (AIMAS). The performance awards were intended to promote a meaningful and healthy competition among the member SCBs and provide an impetus to their functioning. In order to operationalize the scheme of performance awards, the Board of Directors of NAFSCOB constituted an independent Jury from time to time to evaluate and recommend Best Performance Awards on annual basis.

About the issues in Cooperatives, he highlighted the implications arising out of the few amendments to the BR Act and the need for an expert committee to study the implications; need for continuation of 2% Interest Subvention to Cooperatives; stoppage of delayering of the 3 tier structure of STCCS; revision of a decade old Credit Monitoring Arrangement Norms (Exposure norms); reduction of existing risk weight (102.50%) for Share Capital investment of DCCBs with SCBs and existing risk weight (100%) on loans sanctioned by the higher tiers to lower tiers (SCB to DCCBs and DCCBs to PACS); expediting PACS Computerization project and introduction of Uniform HR Policy for the employees of PACS formulated by NAFSCOB and to also consider Budgetary provision wherever necessary for implementation of the same on a sharing basis between the centre and the state governments or NABARD.

While concluding his welcome address, he extended thanks to Hon'ble Ministers Shri Amit Shah ji and Shri B.L. Verma ji and Shri Gyanesh Kumar ji, Secretary, Cooperation and other dignitaries on dais for taking precious time out of their busy schedules and gracing us with their presence. He is hopeful that the Ministry



of Cooperation will take full inventory of the issues within the structure and find solutions that will prosper the Cooperatives. He welcomed all once again and extended thanks for encouragement towards organization of National Conference of Rural Cooperative Banks.

The inauguration of National Conference of Rural Cooperative Banks was made by Hon'ble Union Home and Cooperation Minister by lighting the lamp.

Felicitation to the dignitaries on the dais was made by Shri Konduru Ravinder Rao, Chairman, NAFSCOB and Shri Bhima Subrahmanyam, Managing Director, NAFSCOB.

Hon'ble Union Minister for Home and Cooperation Shri Amit Shah ji released following publication of NAFSCOB during the inaugural ceremony of National Conference:

“Aims, Activities and Achievements of National Federation of State Cooperative Banks”.

**i. Address of Guest of Honour Shri B. L. Verma, Union Minister of State for Cooperation, GoI:**

In his address, Shri B. L. Verma, Hon'ble Union Minister of state for Cooperation informed the gathering that Hon'ble Prime Minister Shri Narendra Modi ji formed new Union Cooperation Ministry in the country to address the issues faced by cooperatives. The Cooperation Ministry is ably headed by Hon'ble Shri Amit Shah ji, under his guidance we will work for the growth of cooperatives in the country. Since inception of Cooperation Ministry, there are lot of consultations and conferences/seminars of various sectors of cooperatives to understand the issues faced by them. He also stated that the vision of Hon'ble Prime Minister “Shakarita se Samruddi” will be fulfilled by cooperation sector. Cooperatives provide jobs. NAFSCOB has organized this National Conference to discuss the issues faced by rural cooperatives. There are more than 65,000 PACS working, more than 80% of the farmers in India are Small/Marginal farmers. SCBs and DCCBs, PACS serve farmers, there are number of hurdles. Govt. of India has taken the step for computerization of PACS and Rs.2500 crores are allocated for this purpose, the work of computerization of PACS is progressing. He also informed that Hon'ble Prime Minister launched the GeM portal for cooperatives on 09-08-2022, it will help rural cooperatives in procuring. Further, he informed that 48,000 rural cooperatives are registered under GeM portal. The tax for cooperatives having income from Rs. 1 crore to 10 crores is decreased from 12% to 7%. Tax on PACS also decreased from 18% to 15%. Now cooperative banks are treated par with commercial banks in implementing schemes such as Hosing Schemes. Further, he also informed that GoI has been taking steps towards cooperative training, education, New Cooperative Policy will be initiated by our Hon'ble Union Minister for Home and Cooperation, in this regard GoI received number of suggestions. He also stated that under leadership of Hon'ble Union Minister for Home and Cooperation within one year Cooperation University will be established. New steps such as ease of doing business in cooperatives also initiated. While concluding his address he hoped that the present

conference will bring some suggestions for growth of rural cooperatives and the same will be considered by Union Ministry of Cooperation to full fill the “Sahakar se samruddi”.

**ii. Presentation of Performance Awards to Select SCBs/DCCBs PACS/ Felicitation to 100 Year old STCCIs and Ex. Chairmen of NAFSCOB:**

Hon’ble Union Minister for Home and Cooperation Shri Amit Shah ji, Hon’ble Union Minister of State for Cooperation & Development of NER Shri B. L. Verma ji felicitated following SCBs, DCCBs, PACS and Ex-Chairmen of NAFSCOB with Awards and Shawls.

<b>Sl. No.</b>	<b>Name of Award Winner</b>	<b>Attended/Not Attended</b>
<b>A. Appreciation Award for Best Performance to State Cooperative Banks (SCBs) during 4 Decades</b>		
<b>1</b>	THE TAMIL NADU STATE APEX COOPERATIVE BANK LTD.	<b>Attended</b>
<b>2</b>	THE GUJARAT STATE COOPERATIVE BANK LTD.	<b>Attended</b>
<b>3</b>	THE PUNJAB STATE COOPERATIVE BANK LTD.	<b>Attended</b>
<b>4</b>	THE ANDAMAN & NICOBAR STATE COOPERATIVE BANK LTD.	<b>Not Attended</b>
<b>B. Appreciation Award for Best Performance to District Central Cooperative Banks (DCCBs) during One Decade</b>		
<b>1</b>	THE AHMEDABAD DISTRICT COOPERATIVE BANK LTD.	<b>Attended</b>
<b>2</b>	THE KARIMNAGAR DISTRICT COOPERATIVE CENTRAL BANK LTD.	<b>Attended</b>
<b>3</b>	SHRI RAJKOT DISTRICT CENTRAL COOPERATIVE BANK LTD.	<b>Attended</b>
<b>4</b>	THE SATARA DISTRICT CENTRAL COOPERATIVE BANK LTD.	<b>Attended</b>
<b>5</b>	THE KRISHNA DISTRICT COOPERATIVE CENTRAL BANK LTD.	<b>Attended</b>
<b>C. Appreciation Award for Best Performance to Primary Agricultural Credit Societies (PACS) during Two Decade</b>		
<b>1</b>	PAPPINIVATTAM SERVICE COOPERATIVE BANK LTD., NO.R 309, P.O. MATHILAKAM, THRISSUR, KERALA	<b>Attended</b>
<b>2</b>	PRIMARY AGRICULTURE CREDIT SOCIETY LTD., CHOPPADANDI, KARIMNAGAR, TELANGANA	<b>Attended</b>
<b>3</b>	THE PURUSHOTTAMPUR SERVICE COOPERATIVE SOCIETY LTD., HATSARISA, KAKHRA, BALASORE, ORISSA	<b>Attended</b>
<b>D. Appreciation Awards to Ex. Chairmen of NAFSCOB</b>		
<b>1</b>	Dr. Bijender Singh, Ex. MLA/ Former Chairman, NAFSCOB	<b>Attended</b>
<b>2</b>	Shri Dileep Sanghani, Ex. M.P./Ex. Minister, Gujarat State, Former Chairman, NAFSCOB	<b>Attended</b>
<b>3</b>	Shri Surendra Patnaik, Former Chairman, NAFSCOB	<b>Not Attended</b>
<b>4</b>	Shri Moinul Hassan, Ex. M.P./Former Chairman, NAFSCOB	<b>Not Attended</b>

E. Award for Completion of 100 Years		
I) SCBs(5 out of 7)		
1	THE TAMIL NADU STATE APEX COOPERATIVE BANK LTD., TAMIL NADU	Attended
2	THE MAHARASHTRA STATE COOPERATIVE BANK LTD., MAHARASHTRA	Not Attended
3	THE BIHAR STATE COOPERATIVE BANK LTD., BIHAR	Attended
4	THE DELHI STATE COOPERATIVE BANK LTD.	Attended
5	THE KARNATAKA STATE COOPERATIVE APEX BANK LTD.	Attended
II) DCCBs 3 out of 57		
1	SALEM DISTRICT CENTRAL COOPERATIVE BANK LTD., SALEM, TAMIL NADU	Attended
2	AKOLA-WASHIM DISTRICT CENTRAL COOPERATIVE BANK LTD., MAHARASHTRA	Attended
3	THIRUCHIRAPALLI DISTRICT CENTRAL COOPERATIVE BANK LTD., TAMIL NADU.	Attended
III) PACS 5 out of 555		
1	VIJAYAPURA KK BAZAR PRIMARY AGRICULTURAL CREDIT SOCIETY, VIJAYAPURA, KARNATAKA	Attended
2	THE VISHALPUR SSML, AHMEDABAD, GUJARAT	Attended
3	SHANTHALLY PRIMARY AGRICULTURAL CREDIT SOCIETY, KODAGU, KARNATAKA	Not Attended
4	BHAGAMANDALA PRIMARY AGRICULTURAL CREDIT SOCIETY, KODAGU, KARNATAKA	Not Attended
5	VIJAYDURG V. K. S. SOCIETY, SINDHUDURG, MAHARASHTRA	Attended

**iii. Inaugural Address of Chief Guest Hon'ble Shri Amit Shah ji, Union Minister for Home and Cooperation:**

At the outset, Hon'ble Union Minister welcomed all representatives of SCBs, DCCBs and PACS for this National Conference. He also referred the STCCS as backbone of agriculture credit in India. He congratulated NAFSCOB for organizing National Conference of Rural Cooperatives. Further, he felt that this type of conferences help to understand each other, useful for exchange of best practices, this also very useful to create thrust area for people working in agriculture/rural cooperative sector. In India, all types of cooperatives such as SCBs, DCCBs and PACS are working on the principle of cooperation. But thrust area of their function to grow in coming decade for growth of cooperation, increase outreach of cooperation, welfare of agriculture, farmer and country through cooperation should be common otherwise we will not see expected result. In India cooperative movement is 100 years old and it provided number of benefits. But on the same time we lost number of factors, there is need for introspection. He also urged that remember the

map of cooperative movement which is uneven. In some states the cooperative movement in all sector is prosperous, in some states cooperative movement is struggling and in some states the cooperative movement is in book only. If we want even growth of cooperative movement in the country and spread to each and every panchayat/villages then there is need for planning, this type of conferences will help to discuss the plans for cooperative development. Therefore, the GoI under the leadership of Hon'ble Prime Minister Shri Narendra Modi ji taken the decision to form separate Cooperation Ministry from Ministry of Agriculture. It is true that cooperation is a state subject, but after considering the entire map of the cooperation in the country we have to move forward with cooperation of all states for growth of cooperative movement. The people working at grass root level, lending seasonal agricultural credit viz., SCBs, DCCBs and PACS are present here. We should strengthen the agriculture sector and we should feel the same. There is also need for improvement along with strengthening of the sector. There is also need for expanding the outreach of cooperative movement to all sectors of the society and through cooperation develop the agriculture. We have to work in this direction. Further, he mentioned that under the leadership of Hon'ble Prime Minister there is scope for growth of Cooperative movement. Hon'ble Prime Minister has vision that to reach the economic system to each and every person of the society, development of economic sector along with development of society, it is possible through cooperatives and cooperation sector only. Therefore, Hon'ble Prime Minister formed new Cooperation Ministry. There are around 8.5 lakhs cooperatives, out of this credit and other societies are 1.78 lakhs. In the case of STCCS there are 34 SCBs with more than 2000 branches, 351 DCCBs with around 14,000 branches and around 95,000 PACS. Out of 95,000 PACS, 65,000 are working in good condition. All this scenario indicate us the well-structured agricultural credit system in India formed by our ancestors. During the "Azadi ka Amrit Mahotsav" we should determine to build strong India. This will possible with cooperation of national level federations of cooperatives (Action Point: NAFSCOB).

Further, he informed that PACS are soul of our agricultural credit system. Until PACS are working in good condition, the agricultural credit disbursement system will not function properly. Working of PACS in good condition is very much necessary along with expansion of coverage of PACS.

There are 3 lakh Panchayat in the country and good working PACS are 65,000 and total number of PACS is 95,000. We can improve the working condition of all 95,000 PACS (Action Point GoI). In 2 lakh Panchayats there are no PACS. Therefore, there is need to make 5 years plan for PACS by SCBs and DCCBs in each state (Action Point SCBs/DCCBs).

Every DCCBs in their district make a plan to form PACS in each Panchayat in 5 years. Every SCB should make monitoring of this plans of DCCBs in each district (Action Point SCBs). NABARD also need to support this with its plan and schemes (Action Point: NABARD). GoI also need to support this plan of formation of PACS in each Panchayat through its various schemes in the country (Action Point GoI). In this connection, GoI brought first scheme of computerization of PACS after formation of Ministry of Cooperation.

All three tiers viz., PACS, DCCBs and SCBs in STCCS will be connected online. After completion of computerization of PACS, the human resource strength in PACS will automatically updated. After computerization of PACS, Prudential Norms will be applied to them, audit system will also covered under accounting system and alert system will also activated. He also informed all participants that the computerization is the only solution/medicine for 100 types of deceases/problems of rural cooperative credit system. And he also suggested all chairmen of DCCBs to take this message up to the depth of the village level then only computerization will succeeded (Action Point DCCBs). Most of states have completed or near to completion of computerization of PACS. States viz., Gujarat, Uttarakhand and many other states taken good initiative in computerization of PACS. But we should maintain common software in all states to bring agricultural credit under one system. Until we bring one common software for STCCS it is difficult to comply regulatory/statutory direction of RBI.

He also urged to bring transparency in administration; he assured that if there is transparency in administration of cooperative banks nothing will stop them. There is also need to expand the radius of PACS, more number of farmers should be covered under PACS. PACS are not doing ruthless finance; they are doing finance with humanity. In our country there is need for finance with humanity that is available from PACS only, no other agency will able to do, for this we have to expand outreach of PACS. There is also discussion on computerization of PACS in afternoon session of this national conference and requested RBI, NABARD and Cooperatives to make necessary action plan to implement the GoI scheme of Computerisation of PACS in record time, for this purpose GoI allocated Rs.2500 crores (Action Point: GoI, RBI, NABARD, STCCS).

Further, he also advised to bring the professionalism in PACS, further, he mentioned that in all villages we have educated youth with computer knowledge. He also advised to strengthen the Human Resource in PACS with implementation of appropriate Human Resource Policy. He also advised Chairmen of all State Cooperative Banks to take initiative in their state for upgradation/implementation of appropriate Human Resource Policy(Action Point: all SCBs). Further, he also informed that GoI decided to prepare model bye-laws of PACS to strengthen them. Suggestions from SCBs, DCCBs, cooperative orgnasitions and state governments were invited, MoC, GoI received suggestions, and he also advised all delegates to visit the website of Cooperation Ministry and download the uploaded Model Bye-laws of PACS and send suggestions to Ministry of Cooperation. It is very important to bring the one model bye-laws of PACS in the country. He urged for cooperation and participation of all stakeholders to make this initiative a very successful. After implementation of this bye-laws, PACS will not undertake credit disbursement alone, they will be able to undertake other activities along with credit disbursement. If are there 3 lakh PACS, then all PACS should be viable, if viability is not there, then there is no use of formation of PACS, they become week. For viability of PACS new area of business are available viz., PACS can undertake Gas distribution, water distribution, work as PCO, FPO and 22 other areas can be undertaken by PACS after implementation of this Model Bye-laws(Action point: GoI). After implantation of Model Bye-laws there is no any doubt to make 3 lakh PACS viable and base of cooperation will be strong.



He also advised all Chairmen of SCBs and DCCBs to understand the importance of strengthening of PACS at grassroots level. If PACS strengthened at grassroots level, DCCBs at district level and SCBs at state level will automatically become strong. He also advised, Chairman of NAFSCOB to give some time for Ministry of Cooperation for presentation of Model bye-laws in afternoon session. He also informed that there is also proposal for strengthening of rural cooperative and agriculture banks, these banks may also disburse Medium Term and Long Term credit through PACS. In this way both long term and short term credit will be disbursed through PACS. He also informed that there is also plan to disburse the long term credit through PACS(Action Point: GoI, NABARD). He was also happy to see that 100 years old PACS receiving Award for their good work. He appreciated the good work done by cooperatives during last 100 years, further; he also advised all to take initiative during Azadi ka Amrit Mahotsave for growth of cooperatives. There is also need to expand the coverage of PACS in all states, there are 13 crores members of PACS, 5 crores members are borrowing from PACS, Every year Rs.2 lakh crores credit is being disbursed by PACS. If number of PACS increase 5 folds i.e., 3 lakh, then there will be Rs.10 lakh crores credit will be available to farmers(Action Point: GoI, NABARD). Some PACS are defunct, under Model Bye-laws suggestions for defunct PACS also given. He suggested for forming new PACS in the place of defunct society, for this, there is need for changes in state level laws. Further, he also highlighted the decreasing trend of share of cooperatives in agricultural credit and he worried about the same, further, he added that NABARD also highlighted this decreasing trend in its Annual Report. He also informed that Cooperation Ministry is taking lot of initiatives viz., creation of Cooperation University, creation of data base, export house, organic produce, marketing under brand name of Amul(Action Point: GoI). He also shared that Ministry of Cooperation is proposed to create communication platform from village to district to State to Delhi for exchange of views and strengthening of cooperatives(Action Point: GoI). He also informed that PACS are also covered under GeM platform for creation of transparency in marketing. He also informed about National Cooperative Policy, already suggestions were invited and the same were received, he also urged all to send suggestions in this regard.

While concluding his address he advised all to make use of this type of National Conference to work more. Under this type of national Conference, there should be more discussions, exchange of views and decision should be taken and there is also need to take action of these decisions. He also urged to work towards creation of 3 lakh PACS.

#### **iv. Vote of Thanks**

Bhima Subrahmanyam, Managing Director, NAFSCOB proposed Vote of thanks and the full text of the same is reproduced below:

“Hon’ble Union Minister for Home and Cooperation Shri Amit Shah ji, Hon’ble Union Minister of State for Cooperation, Development of NER Shri B. L. Verma ji, Dr. Chandra Pal Singh Yadav, Ex.M.P., President,

ICA-AP and Chairman, KRIBHCO, Shri Dileep Sanghani, Ex.M.P. Ex.Minister Gujarat, President, NCUI, Dr. Bijender Singh, Ex. MLA, Chairman, NAFED and Shri Gyanesh Kumar, Secretary, Ministry of Cooperation, GoI, Shri. Vijaya Kumar ji, Additional Secretary & Central Registrar of Cooperative Societies, Shri Ravinder Rao ji, Chairman, NAFSCOB, Chairmen, CEOs and Senior Officials of State Cooperative Banks and District Central Cooperative Banks, Primary Agricultural Credit Societies, Senior Management Officials from Government, RBI, NABARD, Media personnel and other dignitaries in the audience & fellow co-operators and friends... I have the immense pleasure of proposing Vote of Thanks because of few facts. One is because of the fact that the Hon'ble prime Minister of India who thought it most appropriate to create a new Ministry of Cooperation and then actually creating it. Secondly, For entrusting the crucial responsibilities of the Ministry to none other than Shri Amit Shah ji the most effective Union Minister in the cabinet because of his excellent exposure to cooperatives. As a Union Minister for Home and Cooperation the initiatives taken by Shri Amit Shah ji within the shortest period of just an year are highly commendable. Sir, I on behalf of the entire STCCS comprising of 34 SCBs, 351 DDCBs and 95000 PACS extend our heartfelt thanks to you. A message has already gone to those who have been depicting a step motherly treatment to cooperatives that it is no more possible. Thank you for creating such an environment. Some of the initiatives taken by the Ministry under your leadership ably supported by Hon'ble MOS Shri B.L Verma and excellently executed by Secretary, MOC are:

1. Creation of Nation Database for Cooperatives.
2. Initiative towards Amendments to MSCS Act, 2002-which is almost decades old.
3. Review to Formulate the 2 decades old National Cooperative Policy.
4. Model Byelaws to PACS.
5. Issues related to Delaying by setting of a 4 member expert Study Team.
6. Initiating most important studies such as need to revitalize defunct PACS.
7. Assessing the credit needs of Cooperatives.
8. Formulation of Credit Guarantee Scheme for Cooperatives (CGSC). A Credit Guarantee Scheme for Cooperatives (CGSC) has been created with an allocation of ₹1 crore. The scheme aims to provide credit guarantee on loans of PACS and other primary cooperative societies.
9. Assurance to look into HR Policy for PACS.
10. Seriously considering the need to continue Interest Subvention Scheme.
11. Preparation of Concept Paper on National Cooperative Education and Training Scheme (NCETS) & inviting suggestions etc.

There are many more initiatives that Ministry of Cooperation has taken during the 75th year of independence - Azadi Ka Amrit Mahostav. Sir, We thank you very much again for the HAR GHAR TIRANGA Campaign. We promise to do it from 13th to 15th of this month. We also assure you towards Sahakar se samridhi.

I also take this opportunity to thank all our well wishers both on Dias and Audience for their relentless support. This conference could not have been organized meaningfully but for the support of Ministry of Cooperation at various levels, Media personnel, manpower from Vigyan Bhavan, our event Managers and those cooperatives and cooperators associated with Rural cooperative credit and banking structure at all levels. Last but not the least-Congratulations to the Award winners for their exemplary service to small and marginal farmers through rural cooperatives.

## **5. Post Lunch Business Session: Computerisation of PACS – The Way Forward:**

Shri B.L. Verma, Hon'ble Minister of State for Cooperation, GoI graced the post lunch business session on “Computerisation of PACS – the Way Forward”. Shri Konduru Ravinder Rao welcomed the Hon’ble Union Minister for State for Cooperation. He also welcomed Shri Abhay Kumar Singh, IAS, Joint Secretary, MoC, GoI, Dr. Shaji K. V, D.M.D, NABARD and Dr. Neelm Patel, Senior Advisor, NITI Ayog.

### **5.1) PACS Computerisation – Dr. Shaji K. V., DMD, NABARD:**

Dr. Shaji K. V., DMD, NABARD in his presentation narrated the overviews of rural cooperative banks as on March 2022. As on March 2022, there are 33 licensed SCBs and Daman & Diu SCB without license. He also informed that the share of cooperative banks in total agricultural credit disbursement was decreased from 17% in 2011-12 to 12% in 2020-21. He also stated that there is need for diversification of agricultural credit. He advised rural cooperatives to increase their share in total agricultural credit. In his presentation Dr. Shaji informed that there is need of horizontal and vertical expansion of credit for increased lending to existing customers and from increased number of customers. For existing customers, with limited land, either high value cropping with higher scale of finance will be needed, or value addition at farm gate. Loss of customers is either due to migration or due to inter-generational shifts in preferences need to be addressed with increased outreach and improvement in products.

He also suggested following measures for strengthening of PACS. PACS an important cog in wheel of rural finance, significant role in providing short-term credit to the farmers, strengthen working of PACS through professional management, non-politicization and lesser administrative control. Activating Defunct/ Non-Functional PACS, Strengthening of Partially Viable PACS (Changing into MSCs). Formation of New PACS (in unserved areas or larger service areas of existing PACS).

He also covered in his presentation about diversification of sources for lendable resources of PACS, Deposits of PACS – Setting up a Deposit Guarantee Fund. Refinance from agencies other than DCCBs/StCB - Extending Credit guarantee coverage. Securitization of loans originated by PACS. For revival of and strengthening of PACS, he suggested to support through Government programmes - Procurement of food grains, PDS shops, Fertilizer dealership, Dealership of Petrol Pump/ Gas agencies etc.,

diversification of business activities, PACS as Business Correspondents (BC), merger of Non-Credit Societies (dairy society/ Marketing Society), hand holding of Non-Functional PACS/Relocation of PACS, formation of FPOs, capacity Building of Management and Staff of PACS. He also informed that weakening of PACS will hurt the cause of financial inclusion & will have repercussions for institutional credit arrangement for SF/MF.

Further, he presented area of concern of PACS computerisation, viz., the operations of the grassroots tier, PACS are yet to come onto the digital platform. Reform Measures include PACS to be strengthened for which computerisation is the need of the hour. Centrally Sponsored Project on PACS Computerisation, implemented by NABARD under the guidance of GoI, with committees comprising stakeholders at appropriate levels.

- **Centrally Sponsored Project for Computerization of PACS:**

He also presented about Centrally sponsored project of Computerization of 63,000 functional PACS. Stakeholders include Farmers, GoI (Ministry of Cooperation), all State/UT Govts. and NABARD, the project will be implemented by NABARD. Under the project, PACS, LAMPS/ Farmer Service Societies/Societies similar to PACS will be covered. Key Components & Basic Architecture are Key Components, ERP Solution, Hardware, PMUs, Training, Support & Maintenance and Basic Architecture. Further, he also informed about steps involved in implementation of projects viz., National Level PACS Software (SW) Vendor to be engaged by NABARD through open bidding, State level Panels of System Integrators (SIs) through open bidding by NABARD & States to select the SI from the panel, Cloud storage of data- access to Coop/States/GoI - National Level Data Repository (NLDR) and connectivity Challenges taken care - SW to also run offline mode and later upload date.

H also covered the cost of project and funding pattern in his presentation. Total Project Cost is ` 2516 Cr., of which Share of GoI is ` 1528 Cr., State Govt. ` 736 cr. and NABARD ` 252 cr.

In his presentation explained the sharing pattern of the cost of the project as below:

GoI: NER & Hilly Regions: 90:10  
GoI: UT (with legislature) : 80:20  
GoI: UT (without legislator) 100 : 0  
GoI: Other States 60:40

Further, in his presentation he explained about implementation methodology of the computerization project. Under the project audited PACS to be covered and due prioritization would be done. For Sustainability/Maintenance & handholding one Support Centre per 200 PACS under the state PMU. Support Centre -operated by concerned state's SI under overall supervision and control of State Govt. PACS staff will be given hands on training through NCCTs/ASCTIs/other training institute supported by SOFTCOB and NABARD will set up Central PMU/ State PMUs

The Proposed timelines of activities of the project is given in following table:

<b>Sl No</b>	<b>Activity</b>	<b>Dates</b>
1.	Launch of the project	30-Jun-2022
2.	First NLIMC	08-Jul-2022
3.	Setting up of PMUs	15-Jul-2022
4.	Floating of RfPs for (1) NLPSV & NLDR (2) Panel of SIs	20-Aug-2022
5.	Evaluation and finalization of software/ data vendor	15-Sep-2022
6.	Evaluation & Finalisation of Panel of SIs	20-Sept-2022
7.	Software development	Upto 31 Oct 2022
8.	Submission of proposals and sanction	Aug- Sep 2022
9.	Deciding on SIs from the central panel by states	30-Sep-2022
10.	Commencement of implementation	01 Oct 2022

Dr. Shaji, in his presentation he covered Expectations from State/UT Govts. in implementation of the project, they are: acceptance of Scheme & Making Provisions for State's Share, opening of SNA account, Audit of PACS, facilitating NABARD to set up SLIMC & DLIMC and meeting their covenants, approval of operational guidelines of the project.

He informed the delegates that PACS computerization is only a first step. Other steps viz., Governance Reforms, Capacity building, BPR to suit digitized environment, Operational reforms etc need to be undertaken. There is also need for Grievance redressal mechanism, a mechanism on the lines of Ombudsman for customers of cooperative banks or cooperatives in general. Convergence of Programmes/ Schemes of Governments to make cooperatives the conduit for channelling benefits to clients- would also attract new clients for the cooperatives.

Uniformity in Cooperative Societies' Acts of all States at all levels of / types of cooperative institutions to ensure professionalism. Including uniform Policy at national level for constitution of Board of Directors. Regarding imbalances in Cooperative System he informed that the outstanding loans at the PACS level is far lower than that at the apex level, owing to loan waivers over last several years.

He also informed that Creation of a National Database and linking thereof to the National Digital Stack (including policy on registration process). Centralised Services for Cooperatives - Policy on setting up of centralised agency for Technology adoption and management of technology, Management of Investments and surplus funds and Recruitment of personnel in cooperatives.



Centralised Support services to Cooperatives for improving business viability and capacity to create employment and income, IT related services, Human resource development programmes; Research and management consultancy services; Access to finance and investment; Accountancy and audit services; Management information services; Information and public relations services; Consultancy services on technology and innovation; Legal and taxation services; Support services for marketing; and other support services where appropriate.

- **Need for reform for Deposit taking PACS :**

Some PACS are mobilising deposits, but are outside the purview of BR Act. Therefore, he felt that there is need for reform for Such PACS to come under regulation in the interests of public. RBI could consider licensing them similar to UCBs. PACS could hive off their non-banking function to a separate entity. RBI, in consultation with stakeholders could take the lead.

Further, in his presentation, Dr. Shaji explained that there should be expansion of areas other than agriculture such as lending to the non-form sector/MSME, according to him about 40% of the income of farmers is from wages /salary & about 6% from non-farm sector. But cooperative lending for MSME is only about 5%. Marked increase in the schemes and developmental interventions by the government in rural areas. PACS to tap opportunities for serving as channels for implementation of such schemes. Onboarding to the National Portal for Govt. Schemes. While concluding his presentation, he informed that Cooperatives need to reinvent, take localized approaches for banking services and Computerization of PACS is only a first step.

Detail Power Point Presentation of Dr. Shaji K. V., DMD, NABARD is given in **Annexure-2**.

## **5.2) Computerisation of PACS – A Way forward – Dr. Neelam Patel, Senior Advisor, NITI Aayog:**

Dr. Neelam Patel, Senior Advisor of NITI Aayog in her presentation mentioned that the Cabinet Committee on Economic Affairs (CCEA) approved Computerization of 63,000 functional Primary Agriculture Credit Societies (PACS) over a period of 5 years with overall budget outlay of ` 2,516 crores in June 2022.

About PACS, she informed that these are lowest tier of the three-tier Short-term cooperative credit (STCC) in the country comprising of approx.13 Cr. farmers as their members. PACS account for 41 % (3.01 Cr. farmers) of the KCC loans given by all entities and 95 % of these KCC loans (2.95 Cr. farmers) through PACS are to the Small and Marginal farmers. She also presented objectives of Computerisation of PACS as below:

- To bring in efficiency, accountability, transparency at PACS and improve profitability.
- To bring in accuracy and uniformity in the conduct of business, accounting with entries originating at the transaction level and reporting thereof through standardization of processes, implementation of Common Accounting System (CAS) and Management Information System (MIS) and compliance to stipulations.

- To transform PACS into multi service entities, offering an array of services covering agriculture and allied activities; financial and non-financial products.
- To seamlessly connect PACS with the higher-tier institutions and Government departments in the domains of agriculture, banking and rural development for dissemination of knowledge to grassroots.
- To ensure accurate delivery of funds and subsidies through DBT to the targeted beneficiary groups.
- To enable PACS to provide doorstep banking services to facilitate easier access to banking services.
- To enable PACS to utilize digital acceptance infrastructure like Point of Sale (PoS)/mobile POS (mPoS)/ QR Code Readers/ Green Pin solution /BHIM Aadhaar pay device, etc. in the establishments run by PACS like fertilizer shops, Seed Processing units, etc. to facilitate cashless/ digital transactions.

Further, in her presentation she mentioned that there is a lot of scope for improvement in PACS, many of which can be achieved through computerization. Only 1.6% of farmers buy their inputs from cooperatives – needs to be increased. In her presentation she observed that share of cooperatives (PACS) has decreased as a source of certified seeds – needs to be increased, share of PACS has decreased as a source of credit – needs to be increased (still a major source), Stagnant number of borrowers – needs to be increased and PACS has the highest Non-Performing Assets – needs to be decreased.

She also shared in her presentation about past experience of Computerization of land registry- Manual to digital operation of Andhra Pradesh's 387 sub registry offices (Source:Deininger and Goyal, 2012).Computerization can reduce the cost associated with keeping the property register up to date, eliminate informal side payments, and improve third party access to registry information. Access to credit increased up to 15%. The number of registered mortgages increased up to 32%. The fact that these numbers are larger than the estimated increase in the volume of credit could imply that the intervention helped expand coverage rather than provide higher volumes of credit to existing borrowers. Adoption of appropriate technology such as stand-alone computers in branches promotes the efficiency of rural credit cooperatives. Software applications for internal accounting and loan tracking also effective channels that contribute significantly to the efficiency of the DCCBs. IT skills of staff play an important role in determining the contribution of ICT to the efficiency of organizations. Encouraging investment into appropriate IT will be an effective way to revive rural cooperative banks and enhance their economic and social performance.

Further, she presented problems faced by cooperatives viz., only 1.6% buy their inputs from cooperatives, share of PACS has decreased as a source of credit, stagnant number of borrowers. She also informed the solutions to above said problems through computerization such as online orders, easy and fast billing using computers, tracking/traceability of beneficiaries, etc., E-KYC, easy access to government schemes like no collateral loan, KCC and faster processing, Increases through increased efficiency and availability and accessibility of credit and inputs at lower costs and Decreases with tracing borrowers, e-KYC, credit score

and increased efficiency. She also shared the vision of Hon'ble Prome Minister of doubling farmes' income. She suggested that PACS can lead by undertaking activities viz., KCC, PMFBY, livestock insurance, Quality seed distribution, Sub mission on Agriculture Mechanization, Agriculture Infrastructure Fund – Integrated value chain, PMKSY, SHC, Animal Health Card, PMKISAN and Natural Farming. While concluding her presentation she suggested for development and up gradation of agriculture infrastructure.

Detail Power Point Presentation of Dr. Neelam Patel, Senior Advisor, NITI Aayog is given in **Annexure-3**.

### **5.3) Presentation of Model Bye-laws of PACS by Shri Abhay Kumar Singh, IAS, Jt. Secretary, MoC, GoI:**

Shri Abhay Kumar Singh, IAS, Jt. Secretary, MoC, GoI in his presentation informed that PACS are village level primary cooperative societies. Most of its members are farmers. It is the most important unit of the base floor in the three-tier short-term credit structure. Purpose of PACS are to meet the credit requirement of the members, distribution of agricultural inputs like seeds, fertilizers etc. crop purchase and providing selected banking services to members. The bye-laws of the PACS are registered under the cooperative Acts of the respective states. Every co-operative society being a statutory entity makes its own bye-laws. Further, he presented state-wise details about number of villages, number of panchayats, number of PACS, ratio of Panchayats and PACS in the country.

#### **5.3.1. Requirement for Model Bye-laws of PACS:**

PACS needs to bring diversification in their activities so that their income can increase and it can become a more viable institution. The bylaws of PACS are framed as per the cooperative acts of the states which differ from state to state. This effort will help in bringing about uniformity in the PACS bylaws. PACS will be the nodal center for all types of goods and services for its members. Along with the PACS, the income of all the members will also increase, so that it will also act as a social safety net.

Further, he mentioned that the committee was formed for preparation of model bye-laws of PACS. The work of preparation of model bye-laws for PACS was entrusted to NCCT as per the decision taken in the meeting of senior officers of the Ministry of Cooperation held on 22.10.2021. NCCT vide its letter dated 28.10.2021 and 08.11.2021 constituted a committee to draft the model bylaws for PACS consisting of the following members (5 sittings held), the Committee consists:

1. Mr. APReddy, President, Mulkanur Cop, Telangana - President
2. Shri Kuldeep Singh, Chief General Manager, IDD, NABARD, Mumbai - Member
3. Dr. Hema Yadav, Director, VAMNICOM, Pune - Member
4. Dr. R. P. Nianta, General Manager, HPSCB, Shimla - Member
5. Dr. S.S. Brar, Principal, ACSTI, Jalandhar - Member

6. Mr. Jose Philip, Ex-Additional RCS, Kerala - Member
7. Shri MK Mishra, Secretary, NCCT, New Delhi - Member
8. Shri D.K. Das, Faculty Member, NSRICM, Kalyani - Member Convener
9. NAFSCOB - Special Invitee

Further, he also presented the details of meetings held by the committee. He also explained benefits of model bye-laws of PACS such as business provisions/opportunities, membership provisions, Board of Directors provisions, management provisions, Accounts and Audit provisions etc and concluded his presentation.

Detail Power Point Presentation of Shri Abhay Kumar Singh, IAS, Jt. Secretary, MoC, GoI is given in **Annexure-4**.

#### **6) Vote of Thanks:**

The post lunch business session of National conference concluded with Vote of thanks by Shri Bhima Subrahmanyam, Managing Director, NAFSCOB to Hon'ble Union Minister of State for Cooperation Shri B. L. Verma, Dr. Shaji K. V, DMD, NABARD; Shri Abhay Kumar Singh, IAS, Jt. Secretary, MoC, GoI and Dr. Neelam Patel, Senior Advisor, NITI Aayog for presenting and sharing their valuable views and also all delegates for attending the National Conference make success. Finally, he also extended his thanks to Shri Konduru Ravinder Rao, Chairman, NAFSCOB for encouraging in organising most important events.

#### **7) Recommendations of National Conference of Rural Cooperative Banks:**

- i. During the "Azadi ka Amrit Mahotsav" we should determine to build strong India. This will possible with cooperation of national level federations of cooperatives (**Action Point: NAFSCOB**).
- ii. Improve the working condition of all 95,000 PACS, formation of 3 lakhs PACs (**Action Point: GoI**.)
- iii. In 2 lakh Panchayats there are no PACS. Therefore, there is need to make 5 years plan for PACS by SCBs and DCCBs in each state (**Action Point SCBs/DCCBs**).
- iv. Need for Plan from NABARD to support formation of PACS with its plan and schemes. (**Action Point: NABARD**).
- v. GoI also need to support this plan of formation of PACS in each Panchayat through its various schemes in the country (**Action Point GoI**).
- vi. Importance of Computerisation And he also suggested all chairmen of DCCBs to take this message up to the depth of the village level then only computerization will succeeded (**Action Point DCCBs**).

- vii. Necessary action plan to implement the GoI scheme of Computerisation of PACS in record time, for this purpose GoI allocated ` 2500 crores (**Action Point: GoI, RBI, NABARD, STCCS**).
- viii. To strengthen the Human resource in PACS with implementation of appropriate Human Resource Policy. Chairmen of all State Cooperative Banks to take initiative in their state for upgradation/implementation of appropriate Human Resource Policy (**Action Point: all SCBs**).
- ix. Implementation of Model Bye-Laws of PACS in the country for viability of PACS (**Action point: GoI**)
- x. Long term credit disbursement through PACS (**Action Point: GoI, NABARD**).
- xi. Rs.10 lakh crores credit to farmers through PACS (**Action Point: GoI, NABARD**)
- xii. Creation of Cooperation University, creation of data base, export house, organic produce, marketing under brand name of Amul (**Action Point: GoI**).
- xiii. Creation of communication platform from village - district - State - Delhi for exchange of views and strengthening of cooperatives (**Action Point: GoI**).

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Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation lighting the lamp during the inauguration of National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, (from L-R) Shri Konduru Ravinder Rao, Chairman, NAFSCOB, Dr. Bijender Singh, Ex. MLA, President, Delhi SCB, and Dr. Chandra Pal Singh Yadav, Ex. M.P., Chairman, KRIBHCO, Shri Dileep Sanghani, Ex. M.P., Ex. Minister, Gujarat State, President, NCUI, Shri Gyanesh Kumar, IAS, Secretary, MoC, GoI and Shri Bhima Subrahmanyam, M.D., NAFSCOB are also present.



Shri Konduru Ravinder Rao, Chairman, NAFSCOB felicitating Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation during the National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, Shri Bhima Subrahmanyam, M.D., NAFSCOB are also present.





Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation releasing the publication of NAFSCOB on "Aims, Activities and Achievements of National Federation of State Cooperative Banks" during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, (from L-R) Shri Bhima Subrahmanyam, M.D., NAFSCOB, Shri Gyanesh Kumar, IAS, Secretary, MoC, GoI Shri Konduru Ravinder Rao, Chairman, NAFSCOB, Shri Dileep Sanghani, Ex. M.P., Ex. Minister, Gujarat State, President, NCUI, Dr. Chandra Pal Singh Yadav, Ex. M.P., Chairman, KRIBHCO Dr. Bijender Singh, Ex. MLA, President, Delhi SCB, and Shri Vijay Kumar, IAS, Addl. Secretary (Coop) & CRCS, GoI are also present.



Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation presenting Award to Tamil Nadu State Apex Cooperative Bank Ltd. for Best performance in four decades and completion of 100 years of Credit and Banking Service during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri Konduru Ravinder Rao, Chairman, NAFSCOB and Shri Bhima Subrahmanyam, M.D., NAFSCOB are also present.





Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation presenting Award to Karimnagar District Cooperative Bank Ltd. for Best performance in One decade of Credit and Banking Service during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, (from L-R) Dr. Bijender Singh, Ex. MLA, President, Delhi SCB, and Dr. Chandra Pal Singh Yadav, Ex. M.P., Chairman, KRIBHCO, Shri Gyanesh Kumar, IAS, Secretary, MoC, GoI, Shri Dileep Sanghani, Ex. M.P., Ex. Minister, Gujarat State, President, NCUI, Shri Konduru Ravinder Rao, Chairman, NAFSCOB and Shri Bhima Subrahmanyam, M.D., NAFSCOB are also present.



Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation presenting Award to Krishna District Cooperative Central Bank Ltd. for Best performance in One decade of Credit and Banking Service during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, (from L-R) Dr. Bijender Singh, Ex. MLA, President, Delhi SCB, and Dr. Chandra Pal Singh Yadav, Ex. M.P., Chairman, KRIBHCO, Shri Vijay Kumar, IAS, Addl. Secretary, (Coop) & CRCS, GOI, Shri Gyanesh Kumar, IAS, Secretary, MoC, GoI, Shri Dileep Sanghani, Ex. M.P., Ex. Minister, Gujarat State, President, NCUI, Shri Konduru Ravinder Rao, Chairman, NAFSCOB and Shri Bhima Subrahmanyam, M.D., NAFSCOB are also present.





Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation presenting Award to Satara District Central Cooperative Bank Ltd. for Best performance in One decade of Credit and Banking Service during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, (from L-R) Dr. Bijender Singh, Ex. MLA, President, Delhi SCB, and Dr. Chandra Pal Singh Yadav, Ex. M.P., Chairman, KRIBHCO, Shri Vijay Kumar, IAS, Addl. Secretary, (Coop) & CRCS, GOI, Shri Gyanesh Kumar, IAS, Secretary, MoC, GoI, Shri Dileep Sanghani, Ex. M.P., Ex. Minister, Gujarat State, President, NCUI, and Shri Konduru Ravinder Rao, Chairman, NAFSCOB are also present.



Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation presenting Award to Akola District Central Cooperative Bank Ltd. for Best performance and completion of 100 years of Credit and Banking Service during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, (from L-R) Dr. Bijender Singh, Ex. MLA, President, Delhi SCB, and Dr. Chandra Pal Singh Yadav, Ex. M.P., Chairman, KRIBHCO, Shri Vijay Kumar, IAS, Addl. Secretary, (Coop) & CRCS, GOI, Shri Gyanesh Kumar, IAS, Secretary, MoC, GoI and Shri Dileep Sanghani, Ex. M.P., Ex. Minister, Gujarat State, President, NCUI are also present.





Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation (Center) and Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, Gol (Center) interacting with delegates of State Cooperative Banks during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022



Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation (Center) and Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, Gol (Center) during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022. (from L-R) Shri Bhima Subrahmanyam, M.D., NAFSCOB, Shri Gyanesh Kumar, IAS, Secretary, MoC, Gol Shri Konduru Ravinder Rao, Chairman, NAFSCOB, Shri Dileep Sanghani, Ex. M.P., Ex. Minister, Gujarat State, President, NCUI, Dr. Chandra Pal Singh Yadav, Ex. M.P., Chairman, KRIBHCO Dr. Bijender Singh, Ex. MLA, President, Delhi SCB, and Shri Vijay Kumar, IAS, Addl. Secretary (Coop) & CRCS, Gol are also present.





Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation delivering inaugural address during National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022.



Delegates of National Conference of Rural Cooperative Banks organized by NAFSCOB at Vigyan Bhawan, New Delhi on 12-08-2022.



# **Annexures**



**NATIONAL CONFERENCE OF RURAL COOPERATIVE BANKS**  
**VIGYAN BHAWAN, NEW DELHI**  
**Friday, August 12, 2022**

**LIST OF DELEGATES**

<b>CHIEF GUEST, VVIPs &amp; VIPs</b>		
<b>Sr. No.</b>	<b>Name of the delegate</b>	<b>Designation &amp; Name of the Organisation</b>
1	Shri Amit Shah	Hon. Union Minister of Home Affairs & Cooperation, GoI
2	Shri B. L. Verma	Hon. Minister of State For Cooperation & Development of NER, GoI
3	Shri Dileep Sanghani, Ex.M.P., Ex. Min. Gujarat	President, National Cooperative Union of India (NCUI)
4	Dr. Chandra Pal Singh Yadav, M.P.	Chairman, Krishak Bharati Cooperative Ltd. (KRIBHCO)
5	Shri Konduru Ravinder Rao	Chairman, NAFSCOB
6	Shri Gyanesh Kumar	Secretary, Ministry of Cooperation
7	Dr. Bijender Singh, Ex. MLA	Ex. Chairman, NAFSCOB & Chairman, NAFED
8	Shri Subrahmanyam Bhima	Managing Director, NAFSCOB
9	Shri K. N. Rajanna, Ex. MLA	Director, Karnataka State Coop. Apex Bank Ltd. & Vice Chairman, NAFSCOB
10	Shri Ramesh Chandra Chaubey	Chairman, Bihar State Coop. Bank Ltd. & Vice Chairman, NAFSCOB
11	Shri Khushi Ram Balnatah, Ex. MLA	Chairman, Himachal Pradesh State Coop. Bank Ltd. & Vice Chairman, NAFSCOB
12	Shri Dan Singh Rawat Chairman,	Uttarakhand State Coop. Bank Ltd. & Vice Chairman, NAFSCOB
13	Smt. T. Lalmuanpuii	Chairperson, Mizoram Coop. Apex Bank Ltd. & Vice Chairperson, NAFSCOB
14	Shri Ulhas Baban Phal Dessai	Chairman, Goa State Coop. Bank Ltd. & Vice Chairman, NAFSCOB
15	Dr. Sudhir Mahajan, IAS (Retd.)	Chief Executive, NCUI
16	Shri Vijay Kumar, IAS	Additional Secretary & CRCS, Ministry of Cooperation
17	Dr. Abhay Kumar Singh, IAS	Joint Secretary, Ministry of Cooperation
18	Shri Pankaj Kumar Bansal, IAS	Joint Secretary, Ministry of Cooperation & Managing Director, National Cooperative Development Corporation (NCDC)
19	Dr. K. K. Tripathy	OSD to Hon. Minister

20	Dr. Sundeep Kumar Nayak, IAS	Director General, National Productivity Council
21	Shri Satish Kashinath Marathe	Member Central Board of Directors of RBI
22	Dr. Suchindra Misra	Chairman, NABARD (I/C) & Addl. Secretary, DFS
23	Shri Shaji K. V.	Deputy Managing Director, NABARD
24	Shri Kotecha Dolarray Vandran	Chairman, National Co-operative Agriculture & Rural Development Banks' Federation Ltd. & Director, NAFSCOB
25	Shri Baijanath Chandrakar	Chairman, Chhattisgarh State Coop. Bank Ltd.
26	Shri Ajaybhai Patel	Chairman, Gujarat State Coop. Bank Ltd.
27	Shri K. S. Prakash Alias Belli Prakash, MLA	President, Karnataka State Coop. Apex bank Ltd.
28	Shri Shankarbhai L. Chaudhary, Ex. Minister, Gujarat	Vice Chairman, Gujarat State Coop. Bank Ltd.
29	Shri Balasubramanian Iyer	Regional Director, ICA – AP, New Delhi
30	Shri Biswajit Phukan, MLA	Chairman, Assam Coop. Apex Bank Ltd.
31	Dr. Neelam Patel	Senior Adviser, NITI Aayog
32	Smt. Mallela Jhansi Rani	Person in charge, The Andhra Pradesh State Cooperative Bank Ltd
33	Dr. Reddyvari Shreenath Reddy	Managing Director, The Andhra Pradesh State Coop. Bank Ltd.
34	Smt. Anita Rawat	Managing Director, Delhi State Coop. Bank Ltd.
35	Shri Pradip M. Vora	Chief Executive Officer, Gujarat State Coop. Bank Ltd.
36	Shri Sharwan Kumar Manta, HAS	Managing Director, Himachal Pradesh State Coop. Bank Ltd.
37	Shri C. N. Devaraju	Chief Executive Officer, Karnataka State Coop. Apex Bank Ltd.
38	Shri Mara Ganga Reddy	Chairman, MARKFED, Telangana
39	Shri Akhilesh Kumar	Managing Director, Bihar State Coop. Bank Ltd.
40	Dr. Neha Arora, IAS	Administrator, Jharkhand State Coop. Bank Ltd.
41	Shri. Varun Kumar Mishra	Managing Director, Uttar Pradesh Coop. Bank Ltd.
42	Shri Waibha K. Kyndiah	Chairman, Meghalaya Coop. Apex Bank Ltd.
43	Shri Neeraj Belwal	Managing Director, Uttarakhand State Coop. Bank Ltd.
44	Shri Murthy Veeraghanta	Chairman & CEO, VSoft Technologies
45	Smt. Laxmi Veeraghanta	Chief Human Resources Officer, VSoft Technologies
46	Shri Sanjeev Kumar Chadha, IFS	Administrator, Odisha State Coop. Bank Ltd.
47	Shri Gopabandhu Satpathy, IAS (Retd)	Managing Director, Odisha State Coop. Bank Ltd.
48	Shri Nilkanth S. Avhad, IAS	Administrator, Punjab State Coop. Bank Ltd.
49	Shri Parminder Pal Singh, PCS	Managing Director, Punjab State Coop. Bank Ltd.
50	Shri Kamal Kant Sen	Chairman, Tripura State Coop. Bank Ltd.
51	Shri Tejveer Singh	Chairman, Uttar Pradesh Coop. Bank Ltd.

52	Shri Jitendra Bahadur Singh	Vice Chairman, Uttar Pradesh Coop. Bank Ltd. & Director, NAFSCOB
53	Shri M. Antonysamy John Peter	Managing Director, Tamil Nadu State Apex Coop. Bank Ltd.
54	Shri Jayeshbhai V. Radadiya	Director, Gujarat State Coop. Bank Ltd.
55	Shri M. S. Ramarao	Chief Product Officer, VSoft Technologies
56	Shri H. O. Suri	Managing Director, IFFCO TOKIO General Insurance Co. Ltd.
57	Shri Vipul Gupta	General Manager, IFFCO TOKIO General Insurance Co. Ltd.
58	Shri Dombaru Saikia	Managing Director, Assam Coop. Apex Bank Ltd.
59	Shri Suman Ajay Rai	Chairman, Varanasi DCCB, Uttar Pradesh
60	Smt. Sannal Mahalaxmi	PIC Chairperson, Kurnool DCCB, Andhra Pradesh
61	Shri Tanneru Nageswar Rao	PIC, Krishna DCCB, Andhra Pradesh
62	Sri Bhajan Chandra Ray	Managing Director, Tripura State Coop. Bank Ltd.
63	Shri Anant M. Chodankar	Managing Director, Goa State Coop. Bank Ltd.
64	Shri Brajendra Rajoria	Managing Director, Rajasthan State Coop. Bank Ltd.
65	Shri Sunil Kumar Singh	Addl. Managing Director, NAFED
66	Dr. Manoj Kumar	Managing Director, Jharkhand State Coop. Bank Ltd.
67	Shri. Rajan Puthenpurayil Sankara Pillai	Chief Executive Officer, Kerala State Coop. Bank Ltd.
68	Shri P. S. Tiwari	Managing Director I/C., Madhya Pradesh Rajya Sahakari Bank Maryadit
69	Shri Osmand Ewen Jyrwa Nongbri	Managing Director, Meghalaya Coop. Apex Bank Ltd.
70	Shri Davinder Kumar Gulati	OSD to Chairman, NAFED
71	Shri Abhijit Kumar Deb	Managing Director, Nagaland State Coop. Bank Ltd.
72	Shri Rajendra Singh Negi	Chairman, Nainital DCCB, Uttarakhand
73	Shri Rajeev Kumar Singh MLA, Dataganj, U.P.	NAFCUB
74	Shri Pingili Ramesh	Vice-Chairman, Karimnagar District Coop. Central Bank Ltd., Telangana
75	Shri Kurakula Nagabhusaiah	Chairman, DCCB, Khammam, Telangana
76	Shri Jatin Singh Rawat	Director, Dehradun DCCB, Uttarakhand
77	Shri Mahabir Prasad	Vic-Chairman, Uttarakhand SCB, Dehradun
78	Shri Addi Bojareddy	President, Adilabad DCCB, Telangana
79	Shri Parige Bhasker Reddy	President, Nizamabad DCCB, Telangana
80	Shri B. Manohar Reddy	President, Hyderabad DCCB, Telangana
81	Shri Nizam Pasha Chityal	President, Mahabubnagar DCCB, Telangana
82	Shri Marneni Ravinder Rao	President, Warangal DCCB, Telangana
83	Shri Gongidi Mahender Reddy	President, Nalgonda DCCB, Telangana
84	Shri Chitti Devender Reddy	President, Medak DCCB, Telangana
85	Smt. Chitti Madhuri Rajani	Representative, District Coop. Central Bank Ltd., Medak, Telangana

86	Shri Pankaj Borbora	Chairman, Manpower Development & Mgmt Institute, Assam
87	Shri Benoy Kumar Thadani	Director, Manpower Development & Mgmt Institute, Assam
88	Shri Digambar Kamlakar Gawali	General Manager, NABARD
89	Shri N. Satyanarayana	Chief Executive (Retd.), NCUI
90	Dr. Hema Yadav	Director, VAMNICOM
91	Shri Yogesh Sharma	Chief Executive, NAFCUB
92	Dr. Yashwant Sadashiv Patil	Associate Professor, VAMNICOM
93	Shri Pillai Azhagesan Selvaraj	General Manager, College of Agricultural Banking, RBI
94	Shri Vineet Nahata	Director, Powergilt Treasuries
95	Shri Rajaram Reddy	Freelancer, Andhra Pradesh State Cooperative Bank Ltd.
96	Shri Bimal Kumar Mishra	Managing Director (I/C), National Federation of Fishers Coop. Ltd.
97	Shri Anand Padalia	OSD to Chairman, KRIBHCO
98	Shri Abhinav Maniyar	C/o President, NAFCUB
99	Dr. S. S. Brar	Principal, ACSTI Jalandhar, Punjab
100	Shri R. V. Ramakrishna	General Manager/Officer-in-Charge, NABARD, New Delhi Regional Office
101	Shri Kuldeep Chand	Deputy General Manager, NABARD, New Delhi Regional Office
102	Shri Pawan Kumar	Delegate
103	Shri Sheshagiri Bhat	Vice President-Sales, VSoft Technologies
104	Shri Tusar Mohapatra	Vice President-Sales, VSoft Technologies
105	Shri Hemant Ghanta	Marketing Manager, VSoft Technologies
106	Shri Kumar Ram Krishna	Deputy Secretary, Ministry of Cooperation, GoI
<b>State Cooperative Banks (SCBs)</b>		
107	Shri Trashi Wangdi	General Manager, Arunachal Pradesh State Coop. Apex Bank Ltd.
108	Shri Taba Oya	Deputy General Manager, Arunachal Pradesh State Coop. Apex Bank Ltd.
109	Shri Nallabothula Rajaiah	Chief General Manager, The Andhra Pradesh State Coop. Bank Ltd.
110	Smt. Pullela Srivatsala Mani	General Manager, The Andhra Pradesh State Coop. Bank Ltd.
111	Bonu Vamsi	Manager, The Andhra Pradesh State Coop. Bank Ltd.
112	Shri Kartik Ch. Das	Director, Assam Coop. Apex Bank Ltd.
113	Smt. Dibya Jyoti Saikia	Director, Assam Coop. Apex Bank Ltd.
114	Shri Rajendra Kumar Gupta	Director, Assam Coop. Apex Bank Ltd.
115	Smt. Banashree Goswami	Director, Assam Coop. Apex Bank Ltd.
116	Sri Rajesh Kumar	Director, Bihar State Coop. Bank Ltd.
117	Sri Amrendra Kumar	Director, Bihar State Coop. Bank Ltd.
118	Sri Shailendra Kumar	Director, Bihar State Coop. Bank Ltd.



119	Shri Bhupesh Chandrawanshi	D.G.M., Chhattisgarh State Coop. Bank Ltd.
120	Shri Abhishek Tiwari	Manager, Chhattisgarh State Coop. Bank Ltd.
121	Shri Prabhakarkant Yadav	Acct. Officer, Chhattisgarh State Coop. Bank Ltd.
122	Shri R. S. Joon	Director, Delhi State Coop. Bank Ltd.
123	Shri Banwari Lal	Director, Delhi State Coop. Bank Ltd.
124	Shri Shyam Lal	Director, Delhi State Coop. Bank Ltd.
125	Shri Laxmi Narain Aggarwal	Director, Delhi State Coop. Bank Ltd.
126	Shri Naresh Kumar	Director, Delhi State Coop. Bank Ltd.
127	Shri Mandeep Singh	Director, Delhi State Coop. Bank Ltd.
128	Shri Rajneesh Panwar	Director, Delhi State Coop. Bank Ltd.
129	Shri R.K. Kadyan	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
130	Shri Lekh Raj	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
131	Shri Gianender Singh	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
132	Shri Ashu Kumar Joon	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
133	Shri Mukesh Sehrawat	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
134	Shri Jitender Singh	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
135	Shri Vishvender Singh	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
136	Shri Sunil Kumar	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
137	Shri Vijaypal	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
138	Shri Pankaj Kumar	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
139	Mrs. Swati Mahajan	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
140	Mrs. Nidhi Chandra	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
141	Shri Anil Kumar Bansal	Asst. Gen. Manager, Delhi State Coop. Bank Ltd.
142	Shri Kanwar Sumeet	OSD To President, Delhi State Coop. Bank Ltd.
143	Mrs. Shivani Gupta	P.A., Delhi State Coop. Bank Ltd.
144	Shri Gajender Singh	P.S., Delhi State Coop. Bank Ltd.
145	Shri Sudhir Kumar Sheokand	P.A., Delhi State Coop. Bank Ltd.
146	Shri Neeraj Mehlawat	Manager, Delhi State Coop. Bank Ltd.
147	Shri Anil Kumar	Manager, Delhi State Coop. Bank Ltd.
148	Shri Rajeev Dabas	Manager, Delhi State Coop. Bank Ltd.
149	Mrs. Anuradha Sharma	Manager, Delhi State Coop. Bank Ltd.
150	Shri Hari Om Gupta	Manager, Delhi State Coop. Bank Ltd.
151	Shri Bijender Singh Dhull	Manager, Delhi State Coop. Bank Ltd.
152	Shri Rajesh Bala	Manager, Delhi State Coop. Bank Ltd.
153	Shri Vinod Singh	Manager, Delhi State Coop. Bank Ltd.
154	Shri Bachan Singh	Manager, Delhi State Coop. Bank Ltd.
155	Mrs. Saraswati	Manager, Delhi State Coop. Bank Ltd.
156	Shri Neeraj Chopra	Manager, Delhi State Coop. Bank Ltd.
157	Shri Chet Ram Manager,	Delhi State Coop. Bank Ltd.
158	Shri Bhawnesh Kumar	Manager, Delhi State Coop. Bank Ltd.
159	Mrs. Vandana Ashri	Manager, Delhi State Coop. Bank Ltd.
160	Shri Bharat Singh	Manager, Delhi State Coop. Bank Ltd.

161	Shri Manoj Kumar Baniwal	Manager, Delhi State Coop. Bank Ltd.
162	Shri Devender Kumar Gupta	Manager, Delhi State Coop. Bank Ltd.
163	Shri Sanjeev Vasudeva	Manager, Delhi State Coop. Bank Ltd.
164	Shri Anil Dalal Manager,	Delhi State Coop. Bank Ltd.
165	Shri Anup Singh	Manager, Delhi State Coop. Bank Ltd.
166	Shri Sunil Kumar	Manager, Delhi State Coop. Bank Ltd.
167	Shri Naresh Kumar Jain	Manager, Delhi State Coop. Bank Ltd.
168	Mrs. Poonam Malhotra	Manager, Delhi State Coop. Bank Ltd.
169	Mrs. Geeta Panwar	Manager, Delhi State Coop. Bank Ltd.
170	Mrs. Manisha	Manager, Delhi State Coop. Bank Ltd.
171	Mrs. Sandhya Malik	Manager, Delhi State Coop. Bank Ltd.
172	Shri Jagjit Singh	Off. Chief Manager, Delhi State Coop. Bank Ltd.
173	Shri Shiv Kumar	Off. Chief Manager, Delhi State Coop. Bank Ltd.
174	Shri Nikhlesh Karwasra	Off. Chief Manager, Delhi State Coop. Bank Ltd.
175	Shri Girraj Singh	Off. Chief Manager, Delhi State Coop. Bank Ltd.
176	Shri Anurag Shokeen	Off. Chief Manager, Delhi State Coop. Bank Ltd.
177	Shri Rahul Singh Malik	Off. Chief Manager, Delhi State Coop. Bank Ltd.
178	Shri Dharmvir Yadav	Off. Chief Manager, Delhi State Coop. Bank Ltd.
179	Shri Vijay Singh	Off. Chief Manager, Delhi State Coop. Bank Ltd.
180	Shri Rajesh Sharma	Off. Chief Manager, Delhi State Coop. Bank Ltd.
181	Shri Dheer Singh	Off. Chief Manager, Delhi State Coop. Bank Ltd.
182	Shri Pardeep Sharma	Off. Chief Manager, Delhi State Coop. Bank Ltd.
183	Shri Bhagwan	Off. Chief Manager, Delhi State Coop. Bank Ltd.
184	Shri Rajesh Yadav	Off. Chief Manager, Delhi State Coop. Bank Ltd.
185	Shri Naved Ahmed	Incharge, Delhi State Coop. Bank Ltd.
186	Jeevan Jyoti	Incharge, Delhi State Coop. Bank Ltd.
187	Shri Krishan Kumar	Incharge, Delhi State Coop. Bank Ltd.
188	Shri Parvesh Kumar	Incharge, Delhi State Coop. Bank Ltd.
189	Shri Rajesh Kumar	Incharge, Delhi State Coop. Bank Ltd.
190	Shri Vijay Kumar	Incharge, Delhi State Coop. Bank Ltd.
191	Shri Dhiraj Kumar	Incharge, Delhi State Coop. Bank Ltd.
192	Mrs. Geeta Yadav	Incharge, Delhi State Coop. Bank Ltd.
193	Shri Nitin Sharma	Incharge, Delhi State Coop. Bank Ltd.
194	Mrs. Sushma Dabas	Incharge, Delhi State Coop. Bank Ltd.
195	Shri Mukesh Kumar	Incharge, Delhi State Coop. Bank Ltd.
196	Shri Vikas Mathur	Incharge, Delhi State Coop. Bank Ltd.
197	Shri Ram Bajaj	Incharge, Delhi State Coop. Bank Ltd.
198	Shri Santosh Dabas	Incharge, Delhi State Coop. Bank Ltd.
199	Devi Lal Chhikara	Incharge, Delhi State Coop. Bank Ltd.
200	Shri Brij Kishor Sharma	Incharge, Delhi State Coop. Bank Ltd.
201	Shri Rajeev Verma	Incharge, Delhi State Coop. Bank Ltd.
202	Shri Anuj Jain	Incharge, Delhi State Coop. Bank Ltd.

203	Shri Rajeev Panwar	Incharge, Delhi State Coop. Bank Ltd.
204	Shri Nitin Malik	Incharge, Delhi State Coop. Bank Ltd.
205	Shri Shiv Shankar Sharma	Incharge, Delhi State Coop. Bank Ltd.
206	Mrs. Meena Rathi	Incharge, Delhi State Coop. Bank Ltd.
207	Shri Rajender Kumar	Incharge, Delhi State Coop. Bank Ltd.
208	Mrs. Bhawna Panwar	Incharge, Delhi State Coop. Bank Ltd.
209	Shri Kanwar Pal Singh	Incharge, Delhi State Coop. Bank Ltd.
210	Mrs. Neelam Rawat	Off. Manager, Delhi State Coop. Bank Ltd.
211	Shri Himanshu Rawat	Asst. Manager, Delhi State Coop. Bank Ltd.
212	Mrs. Asha Rawat	Asst. Manager, Delhi State Coop. Bank Ltd.
213	Shri Mayank Vij	Asst. Manager, Delhi State Coop. Bank Ltd.
214	Shri Nasir Jamal	Asst. Manager, Delhi State Coop. Bank Ltd.
215	Shri. Sandeep Chaudhary	Off. Manager, Delhi State Coop. Bank Ltd.
216	Mrs. Manisha	Manager, Delhi State Coop. Bank Ltd.
217	Mrs. Suman Khatri	Asst. Manager, Delhi State Coop. Bank Ltd.
218	Harsh Bhalla	Asst. Manager, Delhi State Coop. Bank Ltd.
219	Mrs. Shikha Dixit	Asst. Manager, Delhi State Coop. Bank Ltd.
220	Manjeet Dabas	Asst. Manager, Delhi State Coop. Bank Ltd.
221	Mrs. Susheela	Asst. Manager, Delhi State Coop. Bank Ltd.
222	Shri Amit Bhardwaj	Asst. Manager, Delhi State Coop. Bank Ltd.
223	Shri Sanjay Dagar	Asst. Manager, Delhi State Coop. Bank Ltd.
224	Shri Tejbir Singh	Asst. Manager, Delhi State Coop. Bank Ltd.
225	Shri Ashok Kumar	Asst. Manager, Delhi State Coop. Bank Ltd.
226	Mrs. Rinki Verma	Asst. Manager, Delhi State Coop. Bank Ltd.
227	Mrs. Mamta Bhardwaj	Asst. Manager, Delhi State Coop. Bank Ltd.
228	Shri Ashok Kumar	Asst. Manager, Delhi State Coop. Bank Ltd.
229	Shri Pandurang Narayan Kurtikar	Vice Chairman, Goa State Coop. Bank Ltd.
230	Shri Upasso Gaunkar	Director, Goa State Coop. Bank Ltd.
231	Shri Arunsinh Ajitsinh Rana	Director, Gujarat State Coop. Bank Ltd.
232	Shri Jasabhai B. Barad	Director, Gujarat State Coop. Bank Ltd.
233	Shri Mulubhai Hardasbhai Bera	Director, Gujarat State Coop. Bank Ltd.
234	Shri Bipinbhai N. Patel	Director, Gujarat State Coop. Bank Ltd.
235	Shri Maheshkumar Amichandbhai Patel	Director, Gujarat State Coop. Bank Ltd.
236	Shri Hiteshbhai K. Barot	Director, Gujarat State Coop. Bank Ltd.
237	Shri Kantibhai L. Patel	Director, Gujarat State Coop. Bank Ltd.
238	Shri Parmar Hardevsinh Urfe Dineshsinh Jethubhai	Director, Gujarat State Coop. Bank Ltd.
239	Shri Atulbhai Chandubhai Patel	Director, Gujarat State Coop. Bank Ltd.
240	Shri Patel Nareshbhai Bhikhabhai	Director, Gujarat State Coop. Bank Ltd.
241	Shri Mohanbhai R. Bharwad	Director, Gujarat State Coop. Bank Ltd.
242	Shri Patel Vinodbhai Ranchhodbhai	Director, Gujarat State Coop. Bank Ltd.
243	Shri Narendrasinh A. Jadeja	Director, Gujarat State Coop. Bank Ltd.
244	Shri Natvarlal R. Patel	Director, Gujarat State Coop. Bank Ltd.

245	Shri Tejasbhai Bipinchandra Patel	Director, Gujarat State Coop. Bank Ltd.
246	Shri Manojkumar M Patel	GM, Gujarat State Coop. Bank Ltd.
247	Shri Jayaesh Chavada	SM, Gujarat State Coop. Bank Ltd.
248	Shri Shivang Prakashbhai Jani	Gujarat State Coop. Bank Ltd.
249	Shri Prakash Kantilal Jani	Gujarat State Coop. Bank Ltd.
250	Shri Sukhdevsinh Bhagvantsinh Jadeja	Gujarat State Coop. Bank Ltd.
251	Shri Ashwinbhai Savalia	Sahakar Ratna, Amreli, Gujarat
252	Shri Jayantibhai Pansuria	Amreli, Gujarat
253	Mrs. Jaswinder Kaur	Director, Haryana State Coop. Apex Bank Ltd.
254	Shri Thath Singh	Director, Haryana State Coop. Apex Bank Ltd.
255	Shri Vishnu Punia	Director, Haryana State Coop. Apex Bank Ltd.
256	Shri Narender Bhardwaj	Director, Haryana State Coop. Apex Bank Ltd.
257	Shri Baldev Singh	Director, Haryana State Coop. Apex Bank Ltd.
258	Shri Rish Pal	General Manager, Himachal Pradesh State Coop. Bank Ltd.
259	Shri. Muzafar Sultan	Chief Executive Officer, Jammu Central Coop. Bank Ltd., Jammu & Kashmir
260	Shri. Abdul Majid Manknoo	Managing Director, Baramulla Central Coop. Bank Ltd., Jammu & Kashmir
261	Shri. Chunchu Gowda	Director, Karnataka State Coop. Apex Bank Ltd.
262	Shri. K. J. Philip	Director, Kerala State Coop. Bank Ltd.
263	Shri. Roy Abraham	Chief General Manager, Kerala State Coop. Bank Ltd.
264	Shri. Anilkumar. A.	General Manager, Kerala State Coop. Bank Ltd.
265	Shri Rakesh Singh Chandel	A.G.M., Madhya Pradesh Rajya Sahakari Bank Maryadit
266	Shri Kanti Kumar Dwivedi	O.S.D., Madhya Pradesh Rajya Sahakari Bank Maryadit
267	Shri H. Attlee Singh Syih	Vice Chairman, Meghalaya Coop. Apex Bank Ltd.
268	Shri R. Rodingliana	Vice Chairman, Mizoram Coop. Apex Bank Ltd.
269	Shri Sanghluna	Director, Mizoram Coop. Apex Bank Ltd.
270	Shri R. Lalngaihawma	Director, Mizoram Coop. Apex Bank Ltd.
271	Shri Vanlalhriata	Secretary, Mizoram Coop. Apex Bank Ltd.
272	Shri Bendangnungsang AO	General Manager, Nagaland State Coop. Bank Ltd.
273	Smt. Barjinder Kaur Bajwa, PCS	Addl. Registrar of Coop. Societies, Punjab
274	Shri Rajendra Kumar Meena	General Manager, Rajasthan State Coop. Bank Ltd.
275	Shri Manish Rao	Asst. General Manager, Rajasthan State Coop. Bank Ltd.
276	Shri Kishor Kumar Sharma	Vice Chairman, Sikkim State Coop. Bank Ltd.
277	Dr. Shiva Kumar Sharma	Director, Sikkim State Coop. Bank Ltd.
278	Ms. Tashi Doma Bhutia	Director, Sikkim State Coop. Bank Ltd.
279	Ms. Aita Maya Rai	Director, Sikkim State Coop. Bank Ltd.
280	Shri. Phip Raj Limboo	Director, Sikkim State Coop. Bank Ltd.
281	Shri Subrata Ray	Director, Tripura State Coop. Bank Ltd.
282	Shri Tutan Paul	Director, Tripura State Coop. Bank Ltd.
283	Shri Nikhil Ranjan Chakraborty	Director, Tripura State Coop. Bank Ltd.

284	Shri Vikas Gupta	Director, Uttar Pradesh Coop. Bank Ltd.
285	Shri Rajendra Singh	Director, Uttar Pradesh Coop. Bank Ltd.
286	Shri Ashok Jatav	Director, Uttar Pradesh Coop. Bank Ltd.
287	Smt. Indira Singh	Director, Uttar Pradesh Coop. Bank Ltd.
288	Shri Satish Pradhan	Director, Uttar Pradesh Coop. Bank Ltd.
289	Shri Virendra Pratap Singh	Director, Uttar Pradesh Coop. Bank Ltd.
290	Shri Lok Narany Singh	Director, Uttar Pradesh Coop. Bank Ltd.
291	Shri Suresh Kumar Dwivedi	Director, Uttar Pradesh Coop. Bank Ltd.
292	Shri Anubhav Kakkad	Director, Uttar Pradesh Coop. Bank Ltd.
293	Shri Shiv Mani Singh	Director, Uttar Pradesh Coop. Bank Ltd.
294	Shri Amit Chauhan	Director, Uttarakhand State Coop. Bank Ltd.
295	Shri Ramesh Chandra Bahuguna	Director, Uttarakhand State Coop. Bank Ltd.
296	Shri Umesh Sharma	Director, Uttarakhand State Coop. Bank Ltd.
297	Shri Manoj Patwal	Director, Uttarakhand State Coop. Bank Ltd.
298	Smt. Kiran Negi	Director, Uttarakhand State Coop. Bank Ltd.
299	Shri Mukesh Kumar	Director, Uttarakhand State Coop. Bank Ltd.
<b>District Central Coop. Banks (DCCBs)</b>		
300	Kemburu Janardhana	C.E.O., District Coop. Central Bank Ltd., Vizianagaram, Andhra Pradesh
301	Shri Kommineni Ravi Sankar	Director, Krishna District Coop. Central Bank Ltd., Andhra Pradesh
302	Shri Gadidesi Peda Venkayya	Director, Krishna District Coop. Central Bank Ltd., Andhra Pradesh
303	Smt. Padamata Sujatha	Director, Krishna District Coop. Central Bank Ltd., Andhra Pradesh
304	Smt. Bhukya Rani	Director, Krishna District Coop. Central Bank Ltd., Andhra Pradesh
305	Shri Dadi Vinay Kumar	Assistant Manager, Krishna District Coop. Central Bank Ltd., Andhra Pradesh
306	Shri Gundam Venkata Surya Prakash Reddy	Sanjamala PACS President / PIC Member, Kurnool District, Andhra Pradesh
307	Shri Kalla Venkata Ramana Reddy	Ulindakonda PACS President / PIC Member, Kurnool District, Andhra Pradesh
308	Shri Seema Sudhakar Reddy	Hussainapuram PACS President / PIC Member, Kurnool District, Andhra Pradesh
309	Shri Pinnaparaju Ramanjaneyulu	Chief Executive Officer, Kurnool District Coop. Central Bank Ltd., Andhra Pradesh
310	Miss M. Likhitha	Person-in-Charge, Anantapur District Central Coop. Bank Ltd., Andhra Pradesh
311	Shri P. Shankar Reddy	Anantapur District Central Coop. Bank Ltd., Andhra Pradesh
312	Shri Y. Janardhan Reddy	Anantapur District Central Coop. Bank Ltd., Andhra Pradesh



313	Smt.Chintakayala Anitha	Chairperson, District Coop. Central Bank Ltd., Visakhapatnam, Andhra Pradesh
314	Shri Chintakayala Sanyasi Patrudu	Accompany with the Chairperson, District Coop. Central Bank Ltd., Visakhapatnam, Andhra Pradesh
315	M. Reddemma	Chairperson, Chittoor District Cooperative Central Bank Ltd., Andhra Pradesh
316	Penmetsa Venkata Lakshmi Narasimha Raju	Person-In-Charge, District Coop. Central Bank Ltd., Eluru, Andhra Pradesh
317	Akula Veeraju	Chairman, District Coop. Central Bank Ltd., Kakinada, Andhra Pradesh
318	Ranguri Venkata Narasimha Rao	Chief Executive Officer, District Coop. Central Bank Ltd., Kakinada, Andhra Pradesh
319	Shri Kota Hari Babu	Guntur District Coop. Central Bank Ltd., Andhra Pradesh
320	Peeta Venkateswara Rao	Guntur District Coop. Central Bank Ltd., Andhra Pradesh
321	Shri Dumavathu Govinda Naik	Guntur District Coop. Central Bank Ltd., Andhra Pradesh
322	Shri Nallapati Ramaiah	Guntur District Coop. Central Bank Ltd., Andhra Pradesh
323	Shri Alavala Sekhar Reddy	Director, Prakasam District Coop. Central Bank Ltd., Andhra Pradesh
324	Shri Mudimanchu Bala Guravaiah	Director, Prakasam District Coop. Central Bank Ltd., Andhra Pradesh
325	Shri Kumba Raghavaiah	General Manager, Prakasam District Coop. Central Bank Ltd., Andhra Pradesh
326	Shri Satendra Narain Singh	Chairman, District Central Coop. Bank Ltd., Ara, Bihar
327	Smt. Madhu Priya	Chairman, District Central Coop. Bank Ltd., Sitamarahi, Bihar
328	Sudhir Kumar	Chairman, Bajpatti Yayaparmandal, Sitamarahi, Bihar
329	Shri Vinod Kumar Singh	Ex- Chairman, The Munger Jamui Central Coop. Bank Ltd., Munger, Bihar
330	Shri Mahesh Rai	Chairman, District Central Coop. Bank Ltd., Gopalganj, Bihar
331	Hira Prasad Singh	Chairman, Purnea District Central Coop. Bank Ltd., Bihar
332	Md. Shafique Alam	Director, Purnea District Central Coop. Bank Ltd., Bihar
333	Md Sarfaraz Alam	Director, Purnea District Central Coop. Bank Ltd., Bihar
334	Shri Ashraf Ansari	Director, Sasaram-Bhabua Central Coop. Bank Ltd., Bihar
335	Shri Arun Kumar Yadav	Director, Patliputra District Central Coop. Bank Ltd., Bihar
336	Shri Jawahar Lal Verma	Chairman, Jila Sahakari Kendriya Bank Mydt. Durg, Chhattisgarh
337	Smt. Apeksha Vyas	Chief Executive Officer, Jila Sahakari Kendriya Bank Mydt. Durg, Chhattisgarh
338	Shri Rupchand Sahu	Sabhapati, Sahkarita Udyog Sthayi Samiti, Durg, Chhattisgarh
339	Shri Pramod Nayak	O.I.C. (Pradhikari), District Central Coop. Bank Ltd., Bilaspur, Chhattisgarh
340	Shri Shrikant Chandrakar	C.E.O., District Central Coop. Bank Ltd., Bilaspur, Chhattisgarh



341	Shri Prabhat Kumar Mishra	C.A., District Central Coop. Bank Ltd., Bilaspur, Chhattisgarh
342	Shri Nawaj Ahmed Khan	Administrator, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
343	Shri Sudhir Soni	C.E.O., Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
344	Shri Saket Dubey	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
345	Shri Kamleshwar Verma	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
346	Shri Narendra Varma	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
347	Shri Chumman Lal Sahu	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
348	Shri Kishan Das Vaishnaw	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
349	Shri Bharat Bhusran Sinha	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
350	Shri Dashrath Lal Hirwani	Representative, Jila Sahakari Kendriya Bank Maryadit Rajanandgaon, Chhattisgarh
351	Shri Trilochan Ram	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
352	Shri Durgesh Kumar Dwedi	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
353	Shri Bali Ram Sahu	Representative, Jila Sahakari Kendriya Bank Maryadit, Rajanandgaon, Chhattisgarh
354	Shri Ramdev Ram	Chairman, Jila Sahakari Kendriya Bank Maryadit, Ambikapur, Chhattisgarh
355	Shri Sunil Verma	C.E.O., Jila Sahakari Kendriya Bank Maryadit, Ambikapur, Chhattisgarh
356	Shri Rajendra Pandey	A.D.M., Jila Sahakari Kendriya Bank Maryadit, Ambikapur, Chhattisgarh
357	Shri Pankaj Sharma	OIC, Jila Sahakari Kendriya Bank Maryadit, Raipur, Chhattisgarh
358	Shri S. K. Joshi	C.E.O., Jila Sahakari Kendriya Bank Maryadit, Raipur, Chhattisgarh
359	Shri S. P. Chandrakar	Addl. Manager, Jila Sahakari Kendriya Bank Maryadit, Raipur, Chhattisgarh
360	Shri Gyanchand Gupta	Representative, Jila Sahakari Kendriya Bank Maryadit, Ambikapur, Chhattisgarh
361	Shri Hitenkumar Parmanandbhai Nayak	Chief Executive, Sabarkantha Dist Cent Coop Bank Ltd., Gujarat

362	Shri Atulbhai Chandubhai Patel	Chairman, Baroda Central Coop. Bank Ltd., Gujarat
363	Shri Ajit Manubhai Patel	Vice - Chairman, Baroda Central Coop. Bank Ltd., Gujarat
364	Shri Jagdishchandra Dahyabhai Patel	CEO, Chairman, Baroda Central Coop. Bank Ltd., Gujarat
365	Shri Dodiya Pratapbhai Susrsinbhai	Chairman, Kodinar Taluka Coop. Banking Union Ltd., Gujarat
366	Shri Vala Bhavsinbhai Kanabhai	CEO, Kodinar Taluka Coop. Banking Union Ltd., Gujarat
367	Shri Butani Arunbhai Mansukhabhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
368	Shri Dadbhai Amarubhai Varu	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
369	Shri Nakrani Laljibhai Shambhubhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
370	Shri Gadhiya Vithalbhai Vashrambhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
371	Shri Sakhvala Babubhai Bhanabhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
372	Shri Baraiya Yogeshkumar Jinabhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
373	Shri Rathod Jivaji Khodaji	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
374	Shri Navapara Hirabhai Parshotambhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
375	Shri Patoliya Kantilal Vallabhbbhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
376	Shri Bhadani Maganbhai Ramjibhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
377	Mrs. Manjulaben Nalinbhai Joshi	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
378	Mrs. Shiyani Manjulaben Thakarshibhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
379	Mrs. Malani Arunaben Manubhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
380	Mrs. Gondalia Bhavanaben Mansukhbhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
381	Shri Manish Dileepbhai Sanghani	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
382	Masrani Jay Jitendrabhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
383	Mrs. Jyotsnaben Valkubapu Bhagat	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat

384	Talaviya Manjibhai Savjibhai	Director, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
385	Shri Kothiya Bhailal Savjibhai	General Manager (CEO), Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
386	Shri Ashokbhai Babubhai Gondaliya	Addl. General Manager, Amreli Jilla Madhyastha Sahakari Bank Ltd., Gujarat
387	Mrs. Sangitaben Nalinbhai Joshi	Director of PACS, Amreli District, Gujarat
388	Shri Vadaviya Magan Dhanji	Vice Chairman, Shri Rajkot District Coop. Bank Ltd., Gujarat
389	Shri Khatariya Ghanshyambhai Mulubhai	Managing Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
390	Vrujlal Mepabhai Sakhiya	General Manager / CEO, Shri Rajkot District Coop. Bank Ltd., Gujarat
391	Tagadia Arvindbhai Dhanjibhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
392	Raiyani Pravinchandra Mohanbhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
393	Shri Dhameliya Goradhanbhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
394	Shri Maganlal Premjibhai Ghoniya	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
395	Shri Tala Arvindbhai Narsibhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
396	Shri Jadeja Virbhadrasinh Gumansinh	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
397	Shri Harilal Govind Thumar	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
398	Shri Amrutlal Raghavjibhai Vidja	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
399	Gadhya Shaileshbhai Mohanbhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
400	Shri Kundaliya Dhanjibhai Valamjibhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
401	Jagani Kantilal Mohanbhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
402	Shri Mungalpara Narsinh Devshibhai	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
403	Bhagiya Sanjay	Director, Shri Rajkot District Coop. Bank Ltd., Gujarat
404	Shri Maganlal Dhanjibhai Kachhadia	Manager (Vigilance), Shri Rajkot District Coop. Bank Ltd., Gujarat
405	Shri Chaudhary Shvshibhai Shatabhai	Chairman, Banaskantha District Central Coop. Bank Ltd., Gujarat
406	Shri Desai Jigarbhai Bhagvanbhai	Director, Banaskantha District Central Coop. Bank Ltd., Gujarat
407	Shri Madhabhai Bhurabhai Patel	Managing Director, Banaskantha District Central Coop. Bank Ltd., Gujarat
408	Shri Navinkumar Velabhai Chaudhary	Asst. General Manager, Banaskantha District Central Coop. Bank Ltd., Gujarat
409	Shri Vipulbhai Kantibhai Patel	Chairman, Kaira District Central Coop. Bank Ltd., Gujarat
410	Shri Rajendrasinh Balvantsinh Parmar	Vice Chairman, Kaira District Central Coop. Bank Ltd., Gujarat
411	Shri Dilipbhai Dahaybhai Patel	Director, Kaira District Central Coop. Bank Ltd., Gujarat
412	Shri Bharatbhai Sureshbhai Patel	Director, Kaira District Central Coop. Bank Ltd., Gujarat

413	Shri Tejashbhai Bipinchandra Patel	Director, Kaira District Central Coop. Bank Ltd., Gujarat
414	Shri Keshrsisinh Jesangbhai Solanki	Director, Kaira District Central Coop. Bank Ltd., Gujarat
415	Shri Nileshbhai Chandubhai Patel	Director, Kaira District Central Coop. Bank Ltd., Gujarat
416	Shri Yogendrasinh Ramsinh Parmar	Director, Kaira District Central Coop. Bank Ltd., Gujarat
417	Shri Bhemsinh Javantsinh Raulaji	Director, Kaira District Central Coop. Bank Ltd., Gujarat
418	Shri Arvindbhai P Thakkar	C.E.O., Kaira District Central Coop. Bank Ltd., Gujarat
419	Shri Kiritbhai B. Patel	Chairman, Junagadh Jilla Sahakari Bank Ltd., Gujarat
420	Shri Manubhai L. Khunti	Vice Chairman, Junagadh Jilla Sahakari Bank Ltd., Gujarat
421	Shri Laxmanbhai R. Yadav	Director, Junagadh Jilla Sahakari Bank Ltd., Gujarat
422	Shri Kishorkumar H. Bhatt	C.E.O., Junagadh Jilla Sahakari Bank Ltd., Gujarat
423	Shri Patel Nareshbhai Bhikhabhai	Chairman, Surat District Coop. Bank Ltd., Gujarat
424	Shri Sandipkumar Jayantilal Desai	Vice Chairman, Surat District Coop. Bank Ltd., Gujarat
425	Shri Yogesh Kumar Bhartiya	Chairman, Jogindra Central Coop. Bank Ltd., Solan, Himachal Pradesh
426	Shri Vijay Thakur	Director, Jogindra Central Coop. Bank Ltd., Solan, Himachal Pradesh
427	Shri Vinod Thakur	Director, Jogindra Central Coop. Bank Ltd., Solan, Himachal Pradesh
428	Dr. Rajeev Bhardwaj	Chairman, Kangra Central Coop. Bank Ltd., Himachal Pradesh
429	Shri Vinod Kumar	Managing Director, Kangra Central Coop. Bank Ltd., Himachal Pradesh
430	Shri G. J. Rajanna	Vice President, Tumkur District Central Coop. Bank Ltd., Karnataka
431	Shri B. Shivanna	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
432	S. Lakshmi Narayana	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
433	Shri G. S. Ram	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
434	Shri Rajkumara S. R.	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
435	Shri Hanuman S.	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
436	Shri M. Siddalingappa	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
437	Shri Prabhakar H. C.	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
438	Shri B. Nagesh Babu	Director, Tumkur District Central Coop. Bank Ltd., Karnataka
439	Shri G. N. Murthy	Director, Tumkur District Central Coop. Bank Ltd., Karnataka

440	Shri Anant Liladhar Vaidya	C.E.O., Akola-Washim District Central Coop. Bank Ltd., Maharashtra
441	Shri Bhagwan Trambakrao Pardhi	Chief Officer, Akola-Washim District Central Coop. Bank Ltd., Maharashtra
442	Shri Prashant Shrikrishna Thakare	Deputy Chief Officer, Akola-Washim District Central Coop. Bank Ltd., Maharashtra
443	Shri Satish Vitnatrao Nilkhan	Banking Officer Grade I, Akola-Washim District Central Coop. Bank Ltd., Maharashtra
444	Shri Nanasaheb Vyankatrao Patil	Director, Osmanabad District Central Coop. Bank Ltd., Maharashtra
445	Shri Vijay Shankarrao Ghonse	C.E.O, Osmanabad District Central Coop. Bank Ltd., Maharashtra
446	Shri Shivaji Thakaram Wagh	C.E.O, Sangli District Central Coop. Bank Ltd., Maharashtra
447	Mr. Babajirao Gopal Jadhav	Vice Chairman, Ratnagiri District Central Coop. Bank Ltd., Maharashtra
448	Mr. Ajit Ramesh Yashwantrao	Director, Ratnagiri District Central Coop. Bank Ltd., Maharashtra
449	Mr. Shekhar Govindrao Nikam	Director, Ratnagiri District Central Coop. Bank Ltd., Maharashtra
450	Shri Digambar Ganpat Durgade	Chairman, Pune District Central Coop. Bank Ltd., Maharashtra
451	Shri Sanjay Sadashiv Shitole	A.G.M., Pune District Central Coop. Bank Ltd., Maharashtra
452	Shri Shrikant Vasanttrao Vairagade	Director, Bhandara District Central Coop. Bank Ltd., Maharashtra
453	Shri Narendra Baliram Burde	Director, Bhandara District Central Coop. Bank Ltd., Maharashtra
454	Shri Yogesh Kesharao Hedao	Representative PACS, Bhandara District, Maharashtra
455	Shri Nitin Laxmanrao Jadhav Patil	Chairman, Satara District Central Coop. Bank Ltd., Maharashtra
456	Shri Rajendra Nanasaheb Sarkale	Chief Executive Officer, Satara District Central Coop. Bank Ltd., Maharashtra
457	Smt. Geetika Mani	D.M., Bhatinda Central Coop. Bank Ltd., Punjab
458	Anshu Gupta	D.M., Faridkot District Central Coop. Bank Ltd., Punjab
459	Shri Sukhwinder Singh Gill	Managing Director, Ferozepur District Central Coop. Bank Ltd., Punjab
460	Shri Surinder Kumar	D.M., Hoshiarpur District Central Coop. Bank Ltd., Punjab
461	Shri Gurdit Singh Lally	Chairman, Jalandhar Central Coop. Bank Ltd., Punjab
462	Shri Sukhdeep Singh Bhinder	Director, Bhatinda Central Coop. Bank Ltd., Punjab
463	Simranjit Singh	Chairman, Tarn Taran Central Coop. Bank Ltd., Punjab
464	Shri Madan Lal Gurjar	Managing Director, Jaipur Central Coop. Bank Ltd., Rajasthan

465	Shri D Gopi	Director, Vellore District Central Coop. Bank Ltd., Tamil Nadu
466	Punukollu Ramabrahmam	Professional Director, District Central Coop. Bank Ltd., Khammam, Telangana
467	Shri K. Sreedhar Reddy	Chief Executive Officer, Adilabad District Coop. Central Bank Ltd., Telangana
468	Shri Gurudu Gajanand	Chief Executive Officer, Nizamabad District Coop. Central Bank Ltd., Telangana
469	Shri R. C. Sreenivasulu	Chief Executive Officer, Hyderabad District Coop. Central Bank Ltd., Telangana
470	Shri Bhupathi Surender	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
471	Shri Srigriri Srinivas	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
472	Shri Gujjula Raji Reddy	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
473	Shri Jalagam Kishan Rao	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
474	Shri Thakkalla Naresh Reddy	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
475	Shri Devaraneni Mohan Rao	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
476	Shri Mittapalli Ramesh Reddy	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
477	Shri Muppala Ramchander Rao	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
478	Shri Vuchidi Mohan Reddy	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
479	Shri Singireddy Swamy Reddy	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
480	Shri Porandla Krishna Prasad	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
481	Shri Veerabathini Kamalakar	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
482	Shri B.Gopal Rao	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
483	Shri Allenki Ramesh	Director, Karimnagar District Coop. Central Bank Ltd., Telangana
484	Shri N. Satyanarayana Rao	CEO, Karimnagar District Coop. Central Bank Ltd., Telangana
485	Shri Gone Hanmantha Rao	Manager, Karimnagar District Coop. Central Bank Ltd., Telangana



486	Shri Laxmaiah Telkapally	Chief Executive Officer, District Coop. Central Bank Ltd., Mahabubnagar, Telangana
487	Shri Chintalapudi Chinna Rao	Chief Executive Officer, Warangal District Coop. Central Bank Ltd., Telangana
488	Shri K. Madan Mohan	Chief Executive Officer, Nalagonda District Coop. Central Bank Ltd., Telangana
489	Patnam Manikyam	Vice President, District Coop. Central Bank Ltd., Medak, Telangana
490	Manchi Srinivas	Chief Executive Officer, District Coop. Central Bank Ltd., Medak, Telangana
491	Mrs. Madhuri Reddy	Director, District Coop. Central Bank Ltd., Medak, Telangana
492	Shri Linganagari Sangameshwar	Manager / P.A. to President, District Coop. Central Bank Ltd., Medak, Telangana
493	Laxmi Prasad Rai	Director, District Coop. Bank Ltd., Varanasi, Uttar Pradesh
494	Shri Hariraj Singh Chaudhary	Chairman, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
495	Shri Rajeev Lochan Sharma	Vice Chairman, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
496	Shri Govind Singh Tyagi	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
497	Shri Kunwarpal Singh	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
498	Shri Om Prakash	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
499	Chetna Yadav	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
500	Chhavi Yadav	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
501	Shri Anuj Singh	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
502	Kailasho	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
503	Rajeev Kumar Shishodia	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
504	Shri Sitaram Sharma	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
505	Gaurav Maheshwari	Director, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
506	Shri Dinesh Kumar Singh	Secretary, Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh

507	Shri Sandeep Singh	D.G.M., Zila Sahakari Bank Ltd., Ghaziabad, Uttar Pradesh
508	Shri Vineet Manar	Chairman, District Coop. Bank Ltd, Lakhimpur Kheri, Uttar Pradesh
509	Shri Rajesh Kumar Singh	Director, District Coop. Bank Ltd, Lakhimpur Kheri, Uttar Pradesh
510	Shri Dinesh Tiwari	Chairman, Zila Sahakari Bank Ltd., Lucknow, Uttar Pradesh
511	Shri Lallan Mishra	Chairman, Deoria Kasiya District Coop. Bank Ltd., Uttar Pradesh
512	Shri Jai Prakash	Chairman, Zila Sahakari Bank Ltd., Azamgarh, Uttar Pradesh
513	Shri Rakesh Singh	Director, Zila Sahakari Bank Ltd., Mau, Uttar Pradesh
514	Shri Jagdish Singh	Director, Zila Sahkari Bank Ltd., Lalitpur, Uttar Pradesh
515	Shri Chakrapani Tripathi	Chairman, Hamirpur District Coop. Bank Ltd., Uttar Pradesh
516	Shri Chaudhary Rajpal Singh	Chairman, District Coop. Bank Ltd., Saharanpur
517	Shri Charan Singh	Director, District Coop. Bank Ltd., Saharanpur
518	Shri Satyapal Singh	Chairman, Muzaffarnagar District Coop. Bank Ltd., U.P.
519	Shri Maninder Pal Singh	Chairman, Zila Sahakari Bank Ltd., Meerut, Uttar Pradesh
520	Shri Madan Pal Singh	Director, Zila Sahakari Bank Ltd., Meerut, Uttar Pradesh
521	Shri Jaidev Purohit	Chairman, Zila Sahkari Bank Ltd., Jhansi, Uttar Pradesh
522	Shri Chandrajeet Singh	Director, Zila Sahkari Bank Ltd., Jhansi, Uttar Pradesh
523	Shri Purushottam Swami	Director, Zila Sahkari Bank Ltd., Jhansi, Uttar Pradesh
524	Shri Jitendra Dixit	Director, Zila Sahkari Bank Ltd., Jhansi, Uttar Pradesh
525	Shri Devendra Sharma	Zila Sahakari Bank Ltd., Bulandshahr, Uttar Pradesh
526	Shri Dharmendra Pratap Singh	Chairman, DCCB Shahjahanpur, Uttar Pradesh
527	Shri Ajay Kumar	Vice Chairman, DCCB Shahjahanpur, Uttar Pradesh
528	Shri Manoj Singh Samant	Chairman, Pithoragarh Zila Sahakari Bank Ltd., Uttarakhand
529	Shri Diwan Singh Solanki	Director, District Coop. Bank Ltd., Dehradun, Uttarakhand
530	Shri Narendra Singh Rawat	Director, District Coop. Bank Ltd., Dehradun, Uttarakhand
531	Shri Sandeep Jain	Director, District Coop. Bank Ltd., Dehradun, Uttarakhand
532	Shri Mukesh Rawat	Director, District Coop. Bank Ltd., Dehradun, Uttarakhand
533	Shri Yogendra Singh Rawat	Chairman, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
534	Shri Mohan Singh Panu	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
535	Shri Mukesh Kumar	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
536	Shri Dinesh Kumar Shukla	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
537	Shri Chandra Singh Thapa	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand

538	Shri Narendra Singh Chaudhary	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
539	Shri Ashok Kumar	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
540	Shri Ram Krishna Mahrotra	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
541	Shri Gopal Singh Bora	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
542	Shri Kishore Kumar Singh Samant	Director, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
543	Shri Digvijay Singh	General Manager, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
544	Shri Ram Yagya Tiwari	Deputy General Manager, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
545	Smt. Kavita Godiyal	Deputy General Manager, Udham Singh Nagar District Coop. Bank Ltd., Uttarakhand
546	Shri Narendra Singh Rawat	Chairman, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
547	Shri Surendra Pratap Singh	Dy. Chairman, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
548	Shri Adesh Agarwal	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
549	Shri Sunil Singh Negi	Nominated Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
550	Shri Omprakash	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
551	Shri Gopal Singh	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
552	Shri Dharmener Singh Rawat	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
553	Shri Narender Singh	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
554	Mrs. Sadhna Tripathi	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
555	Shri Ravindra Singh Bisht	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
556	Mrs Kaushalya Devi	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
557	Mrs Geeta Bisht	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
558	Shri Uma Lal	Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
559	Shri Bhairav Gusain	Nominated Director, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand

560	Shri Praveen Kumar	DGM/GM Incharge, Zilla Sahakari Bank Ltd., Garhwal (Kotdwar), Uttarakhand
561	Smt. Deepa Nayal	Vice Chairman, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
562	Shri Surendra Sinng Bohra	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
563	Shri Gopal Singh Visht	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
564	Shri Leela Ram	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
565	Smt. Mamta Joshi	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
566	Smt. Kiran Negi	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
567	Shri Uttam Singh Jalal	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
568	Shri Rajendra Singh Rawat	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
569	Shri Puran Singh Jalal	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
570	Shri Ramesh Chandra	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
571	Shri Govind Singh Visht	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
572	Shri Ravindra Singh Raikuni	Director, Nainital District Coop. Bank Ltd., Haldwani, Uttarakhand
573	Shri Vikram Singh	Chairman, Uttarkashi Zila Sahakari Bank Ltd., Uttarakhand
574	Shri Balveer Singh Chauhan	Vice Chairman, Uttarkashi Zila Sahakari Bank Ltd., Uttarakhand
575	Shri Sarat Singh Chauhan	Director, Uttarkashi Zila Sahakari Bank Ltd., Uttarakhand
576	Shri Subhash Chand	Chairman, DCCB Tehri Garhwal, Uttarakhand
577	Shri Vinod Singh	Vice Chairman, DCCB Tehri Garhwal, Uttarakhand
578	Shri Sunil Singh	Director, DCCB Tehri Garhwal, Uttarakhand
579	Shri Satpal Singh Kaluda	Director, DCCB Tehri Garhwal, Uttarakhand
580	Shri Tika Ram Bhatt	Director, DCCB Tehri Garhwal, Uttarakhand
581	Shri Jayvir Singh	Director, DCCB Tehri Garhwal, Uttarakhand
582	Smt. Usha Badola	Director, DCCB Tehri Garhwal, Uttarakhand
583	Smt. Vijay Laxmi	Director, DCCB Tehri Garhwal, Uttarakhand
584	Smt. Roshni Rana	Director, DCCB Tehri Garhwal, Uttarakhand
585	Shri Pradeep	Chairman, Haridwar DCCB, Uttarakhand

<b>Primary Agricultural Credit Societies (PACS)</b>		
586	Shri M. Veeranjineyulu	Person-in-Charge, P. Kothapalli PACS, Andhra Pradesh
587	Cherukuvada Sri Venkata Satya Sivarama Krishna Ravi Kumar	Secretary, Yendagandi LSCS, Eluru, Andhra Pradesh
588	Jinnuri Ramarao	President, Devaguptam PACS, Kakinada, Andhra Pradesh
589	Mariseti Tejo Veerana Naidu	President, Korukonda PACS, Kakinada, Andhra Pradesh
590	Shri Vattikonda Anjaneyulu	President, Subbaiahpalem PACS, Guntur, Andhra Pradesh
591	Shri G. Ramanjaneya Reddy	C.E.O., Chimakurthy PACS, Prakasam, Andhra Pradesh
592	Shri K. Srinivasa Rao	President, Ravinuthala PACS, Prakasam, Andhra Pradesh
593	Smt. M. Navami	C.E.O., Ravinuthala PACS, Prakasam, Andhra Pradesh
594	Shri Mahendra Narzary	Chairman, Runikhata - Shantipur S S Ltd. (PACS), Assam
595	Shri Damodar Dahal	Secretary, Runikhata - Shantipur S S Ltd. (PACS), Assam
596	Shri Shankar Pandey	Representative, Garbheli Primary Agriculture Coop. Society Ltd., Kathiar, Bihar
597	Shri Patel Vinodkumar Khodabhai	Chairman, Visalpur Seva Sahkari Mandali Ltd., Ahmedabad, Gujarat
598	Shri Patel Pareshkumar Ranchhodabhai	Committee Member, Visalpur Seva Sahkari Mandali Ltd., Ahmedabad, Gujarat
599	Shri Patel Jaydipkumar Bhagvatbhai	Secretary, Visalpur Seva Sahkari Mandali Ltd., Ahmedabad, Gujarat
600	Shri Rudrappa Totad	President, K K Bazar PACS, Vijaypur, Karnataka
601	Shri Manujnath Totad	Director, K K Bazar PACS, Vijaypur, Karnataka
602	Shri Jayaramu K.	Director, Malurupattana PACS, Karnataka
603	Shri Nagaraju G. H.	Director, Mathikere PACS, Karnataka
604	Shri Srinivas I. T.	Director, Iggaluru PACS, Karnataka
605	Shri Biju E. K.	President, Pappinivattam Service Coop. Bank Ltd., Thrissur, Kerala
606	Mrs. Geetha	Vice President, Pappinivattam Service Coop. Bank Ltd., Thrissur, Kerala
607	Jini	Secretary, Pappinivattam Service Coop. Bank Ltd., Thrissur, Kerala
608	Shri Murukesan R. A.	Technical Director, Pappinivattam Service Coop. Bank Ltd., Thrissur, Kerala
609	Shri Sunny Madhav	Director, Pappinivattam Service Coop. Bank Ltd., Thrissur, Kerala
610	Shri Mahesh Dayanand Bidaye	Chairman, Vijaydurg V. K. S. Society, Sindhudurg, Maharashtra
611	Shri Prasad Manohar Devdhar	Director, Vijaydurg V. K. S. Society, Sindhudurg, Maharashtra
612	Shri Ganapati Senapati	Secretary, Purusottampur SCS Ltd., Balasore District, Odisha
613	Shri Debasis Satpathy	President, Purusottampur SCS Ltd., Balasore District, Odisha

614	Shri Basanta Kumar Nandi	Director, Purusottampur SCS Ltd., Balasore District, Odisha
615	Shri Sughan Chand Jat	Chairman, Shahpura PACS, Jaipur District, Rajasthan
616	Shri Hari Prasad Sharma	Manager, Shahpura PACS, Jaipur District, Rajasthan
617	Shri Khemchand Yadav	Chairman, Manoharpur PACS, Jaipur District, Rajasthan
618	Shri Kanhaiya Lal Yadav	Manager, Manoharpur PACS, Jaipur District, Rajasthan
619	Shri Rajendra Pareek	Chairman, Pragpura PACS, Jaipur District, Rajasthan
620	Shri Kailash Chand Swami	Manager, Pragpura PACS, Jaipur District, Rajasthan
621	Sri Velma Malla Reddy	Chairman, PACS Choppadandi, Telangana
622	Sri Kallem Thirupathi Reddy	CEO, PACS Choppadandi, Telangana
623	Shri Thanneru Bapu Rao	President, PACS Pothgal, Telangana
624	Anugu Thirupathi Reddy	President, PACS Vemulawada, Telangana
625	Allala Srikanth Reddy	President, DCMS, Telangana
626	Anugu Malla Reddy	President, PACS Raikal, Telangana
627	Shri Gundarapu Krishna Reddy	President, PACS Yellareddypet, Telangana
628	Muddasani Pradeep Reddy	President, PACS Utoor, Telangana
629	Ailneni Jagan Mohan Rao	President, PACS Paidimadugu, Telangana
630	Shri Kotha Tirupati Reddy	President, PACS Saidapoor, Telangana
631	Shri Podduturi Sanjeeva Reddy	President, PACS Metpally, Telangana
632	Shri Vinay Kumar	Secretary / Managing Director, Kisan Seva Sahakari Samiti, Muzaffarnagar, Uttar Pradesh
633	Shri Lekhraj Taneja	Chairman, Bahuuddesheey Gadarpur Kisan Sewa Sahkari Samiti Ltd., Uttarakhand
634	Shri Rohit Kumar Mandal	Chairman, Bahuuddeshiya Dineshpur Kisan Sewa Sahkari Samiti Ltd., Uttarakhand
635	Malkeet Singh	Chairman, Bahuuddesheey Kundeshwari Kisan Sewa Sahkari Samiti Ltd., Uttarakhand
636	Shri Bhagat Singh	Chairman, Bahuuddesheey Gularbhoj Dirghakar Sahkari Samiti Ltd., Uttarakhand
637	Shri Jitendra Singh Kuriya	Chairman, Bahuuddesheey Fatehpur Sadhan Sahkari Samiti Ltd., Uttarakhand
638	Shri Pratap Singh Dhanak	Chairman, Bahuuddesheey South Kichha Kisan Sewa Sahkari Samiti Ltd., Uttarakhand
639	Shri Manoj Kumar	Chairman, Multi-Purpose Jaspur Feekapar Farmers Service Society Ltd., Uttarakhand
640	Shri Mohan Suyal	Chairman, Bahuuddesheey Haripurbaichi Kishan Sewa Sahkari Samiti Ltd., Halduchaur, Uttarakhand
641	Shri Devendra Singh	Chairman, Bahuuddesheey Jaspur Kishan Sewa Sahkari Samiti Ltd., Uttarakhand
642	Shri Azad Singh	Chairman, Bahuuddesheey Sadhan Sahkari Samiti Ltd., Uttarakhand
643	Shri Tirath Singh	Chairman, Kashipur Sahkari Kraya Vikraya Samiti Ltd. , Uttarakhand

644	Shri Bhagat Singh	Director, Kashipur Sahkari Kraya Vikraya Samiti Ltd., Uttarakhand
645	Shri Narendra Singh	Chairman, Bahuudeshiya Dakshni Kashipur Kisan Sewa Samiti Ltd., Uttarakhand
<b>Other Cooperative Institutes</b>		
646	Shri Ashish Dwivedi	Executive Director, NCUI
647	Smt. Savitri Singh	Executive Director, NCUI
648	Shri Ved Prakash Setia	Executive Director, NCUI
649	Shri Rajeev Sharma	Director, NCUI
650	Shri Ritesh Dey	Director, NCUI
651	Smt. Sandhya Kapoor	Director, NCUI
652	Shri Sanjay Kumar Verma	Director, NCUI
653	Shri Ramesh Kaul	Director, NCUI
654	Shri Sanjay Khanna	Deputy Director, NCUI
655	Smt. Monika Khanna	Deputy Director, NCUI
656	Shri Tara Chand Bhadu	Deputy Director (Tech.), NCUI
657	Smt. Veena Sachdeva	Deputy Director, NCUI
658	Shri Anant Dubey	Deputy Director, NCUI
659	Smt. Maheshwari Rawat	Assistant Director, NCUI
660	Shri Hari Prakash	Assistant Director, NCUI
661	Shri Anurag	Assistant Director, NCUI
662	Shri Priyank Kumar Singh	Assistant Director, NCUI
663	Smt. Dipti Yadav	Assistant Director, NCUI
664	Shri Rajpal	Hindi Officer, NCUI
665	Shri Pankaj Gupta	Assistant Director, NCUI
666	Shri Chandan Singh	Assistant Director, NCUI
667	Shri Vivek Yadav	Assistant Director, NCUI
668	Smt. Inderpreet Kaur	Assistant Director, NCUI
669	Shri P. S. Dahiya	Assistant Director (Electrical), NCUI
670	Smt. Sunita Aswal	Private Secretary, NCUI
671	Shri Ram Briksh	Assistant Director (Electrical), NCUI
672	Shri S.K. Bist	Assistant Director (Electrical), NCUI
673	Smt. Santosh Dutt	Steno Grade I, NCUI
674	Dr. V. K. Dubey	Adviser, NCUI
675	Shri Subhash Gupta	Consultant, NCUI
676	Dr. Sagar Kisan Wadkar	Adviser (Research & Study), NCUI
677	Shri Pankaj Kumar Prasad	Addl. Managing Director, NAFED
678	Shri Santosh Kumar Verma	Addl. Managing Director, NAFED
679	Amiya Kumar Rath	Addl. Managing Director, NAFED
680	Shri Kamendra Srivastava	Executive Director, NAFED
681	Shri Abhinav Rawat	Executive Director, NAFED
682	Shri Unnikrishna Kurup R	General Manager, NAFED



683	Shri Amit Goel General	Manager, NAFED
684	Shri Virender Bejgotra	General Manager, NAFED
685	Shri Tarun Handa	General Manager, NAFED
686	Mrs. Veena Kumari	General Manager, NAFED
687	Shri Ashutosh Mahajan	General Manager, NAFED
688	Shri Ajay Kumar Agarwal	Manager, NAFED
689	Shri Atul Narayan Arora	Manager, NAFED
690	Mrs. Deepika Chhikara	Manager, NAFED
691	Shri Anurag Tiwari	Manager, NAFED
692	Shri Prashant Dixit	Manager, NAFED
693	Shri Abhishek Kumar	Manager, NAFED
694	Shri Sanjay Kumar Rathi	Manager, NAFED
695	Shri Ranjan Kumar	Manager, NAFED
696	Shri Sadanand Jha	Manager, NAFED
697	Shri Vikas Singh	Manager, NAFED
698	Shri Pawan Puri	Manager, NAFED
699	Sita Ram Dhayal	Deputy Manager, NAFED
700	Shri Ramesh Galhotra	Deputy Manager, NAFED
701	Shri Harish Chander Malhotra	Deputy Manager, NAFED
702	Shri Ghanshyam Dass Mukhija	Deputy Manager, NAFED
703	Shri Narender Kumar Verma	Deputy Manager, NAFED
704	Manju Matta	Deputy Manager, NAFED
705	Shri Vijay Kumar Sharma	Deputy Manager, NAFED
706	Mrs. Sangeeta Babbar	Deputy Manager, NAFED
707	Shri Deepak Kohli	Deputy Manager, NAFED
708	Shri Abinesh Bose	Deputy Manager, NAFED
709	Mrs. Poonam Kumari	Deputy Manager, NAFED
710	Shri Sanjay Kumar	Deputy Manager, NAFED
711	Shri Nikhil Padade	Deputy Manager, NAFED
712	Shri P.K. Raghav	Deputy Manager, NAFED
713	Mrs. Ankita Rawat	Deputy Manager, NAFED
714	Mrs. Neelam Sharma	SPS, NAFED
715	Mrs. Anju Goswami	SPS, NAFED
716	Mrs. Chanchal Sharma	SPS, NAFED
718	Mrs. Shobha Taneja	SPS, NAFED
719	Mrs. Ruchika Gupta	Assistant Manager, NAFED
720	Mrs. Nayana Gupta	Assistant Manager, NAFED
721	Mrs. Pallavi Chowdhary	Assistant Manager, NAFED
722	Shri Kartik Rohilla	Assistant Manager, NAFED
723	Mrs. Liza Moni Bhattacharyya	Assistant Manager, NAFED
724	Shri Rituraj Singh	Assistant Manager, NAFED
725	Shri Hriday Narayan	Assistant Manager, NAFED

726	Mrs. Meena Sharma	Assistant Manager, NAFED
727	Shri Ranjeet Kr.Singh	Assistant Manager, NAFED
728	Shri Sunil Kumar	Assistant Manager, NAFED
729	Mrs. Pallavi Yadav	Assistant Manager, NAFED
730	Shri Samrat Malik	Assistant Manager, NAFED
731	Shri Anil Kumar Aggarwal	Assistant Manager, NAFED
732	Shri Ashish Panwar	Assistant Manager, NAFED
733	Shri Bonaboyina Srinivasa Rao	Chairman, Guntur Coop. Urban Bank Ltd., Andhra Pradesh
734	Shri Marreddy Basivi Reddy	Vice Chairman, Guntur Coop. Urban Bank Ltd., Andhra Pradesh
735	Shri Anil Kr. Chauhan	Asstt. Director, NAFSCUB
736	Shri Kewal Krishan Mittal	Associated Director, TRUST Group
737	Dr. Jagadeesh Shivashankarappa Hanamashetti	Joint Director, NAFSCOB
738	Shri Prashant Tukaram Shirke	Staff Assistant, NAFSCOB
739	Shri Sachin Rambhajan Chouhan	Peon, NAFSCOB

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# PACS COMPUTERIZATION - POWER POINT PRESENTATION

Dr. Shaji K. V.\*

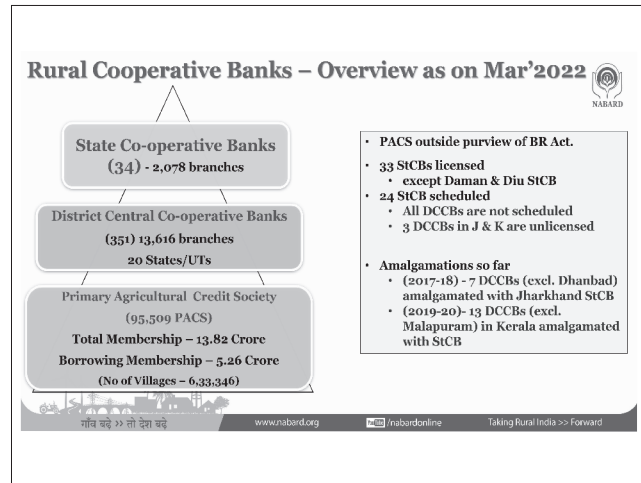


**National Conference Of Rural Cooperative Banks**

**PACS Computerization**

Shaji K V, DMD, NABARD  
12<sup>th</sup> August 2022

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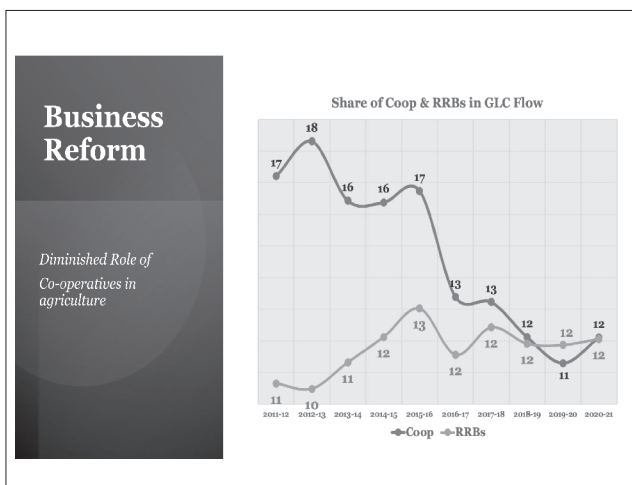


**Rural Cooperative Banks – Overview as on Mar'2022**

- State Co-operative Banks (34) - 2,078 branches
- District Central Co-operative Banks (351) 13,616 branches 20 States/UTs
- Primary Agricultural Credit Society (95,509 PACS)
- Total Membership – 13.82 Crore
- Borrowing Membership – 5.26 Crore (No of Villages – 6,33,346)

- PACS outside purview of BR Act.
- 33 StCBs licensed
  - except Daman & Diu StCB
- 24 StCB scheduled
  - All DCCBs are not scheduled
  - 3 DCCBs in J & K are unlicensed
- Amalgamations so far
  - (2017-18) - 7 DCCBs (excl. Dhanbad) amalgamated with Jharkhand StCB
  - (2019-20)- 13 DCCBs (excl. Malapuram) in Kerala amalgamated with StCB

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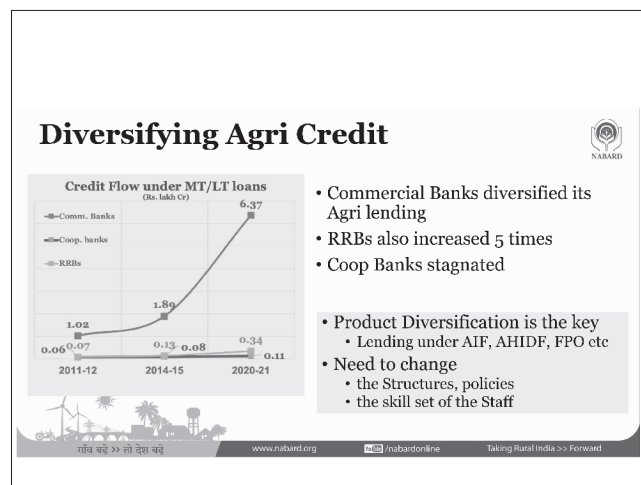
**Business Reform**

*Diminished Role of Co-operatives in agriculture*

Share of Coop & RRBs in GLC Flow

Year	Coop (%)	RRBs (%)
2011-12	11	17
2012-13	10	18
2013-14	11	16
2014-15	12	16
2015-16	13	17
2016-17	12	13
2017-18	12	13
2018-19	12	12
2019-20	11	12
2020-21	12	12

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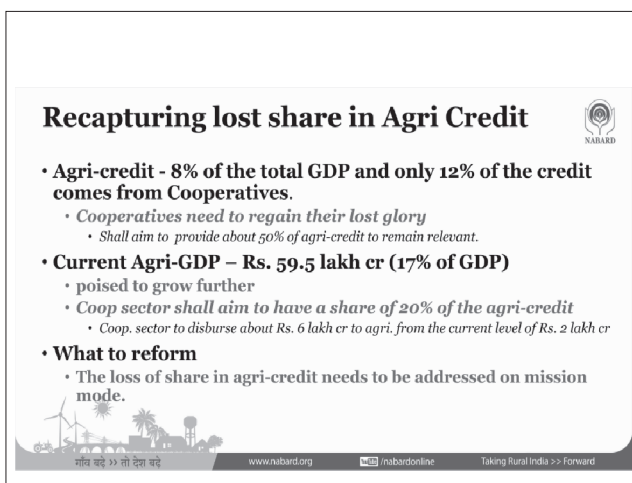
**Diversifying Agri Credit**

Credit Flow under MT/LT loans (Rs. lakh Cr)

Year	Comm. banks	Coop. banks	RRBs
2011-12	1.02	0.06	0.07
2014-15	1.89	0.13	0.08
2020-21	6.37	0.34	0.11

- Commercial Banks diversified its Agri lending
- RRBs also increased 5 times
- Coop Banks stagnated
- Product Diversification is the key
  - Lending under AIF, AHIDF, FPO etc
- Need to change
  - the Structures, policies
  - the skill set of the Staff

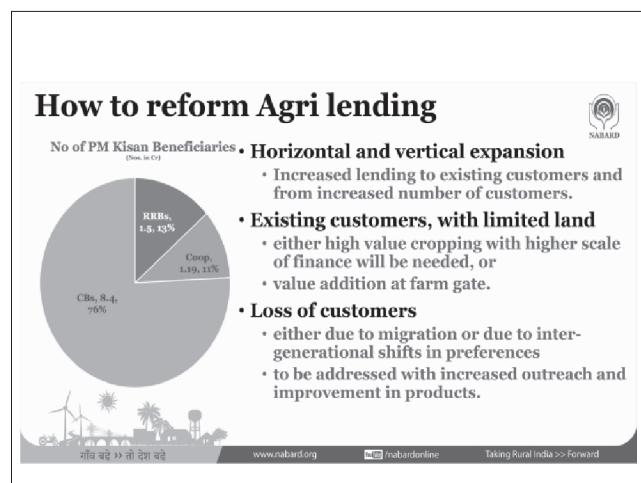
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**Recapturing lost share in Agri Credit**

- Agri-credit - 8% of the total GDP and only 12% of the credit comes from Cooperatives.
  - Cooperatives need to regain their lost glory
  - Shall aim to provide about 50% of agri-credit to remain relevant.
- Current Agri-GDP – Rs. 59.5 lakh cr (17% of GDP)
  - poised to grow further
  - Coop sector shall aim to have a share of 20% of the agri-credit
  - Coop. sector to disburse about Rs. 6 lakh cr to agri. from the current level of Rs. 2 lakh cr
- What to reform
  - The loss of share in agri-credit needs to be addressed on mission mode.

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**How to reform Agri lending**

No of PM Kisan Beneficiaries (Data in Cr)

Category	Count	Percentage
RRBs	1.5	43%
Coop.	1.19	11%
CBs	8.4	76%

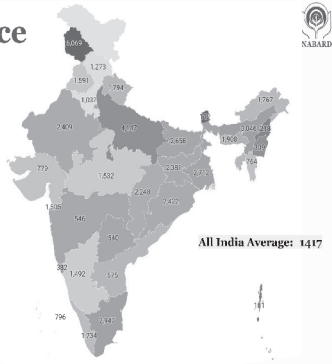
- Horizontal and vertical expansion
  - Increased lending to existing customers and from increased number of customers.
- Existing customers, with limited land
  - either high value cropping with higher scale of finance will be needed, or
  - value addition at farm gate.
- Loss of customers
  - either due to migration or due to inter-generational shifts in preferences
  - to be addressed with increased outreach and improvement in products.

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\*Deputy Managing Director, NABARD

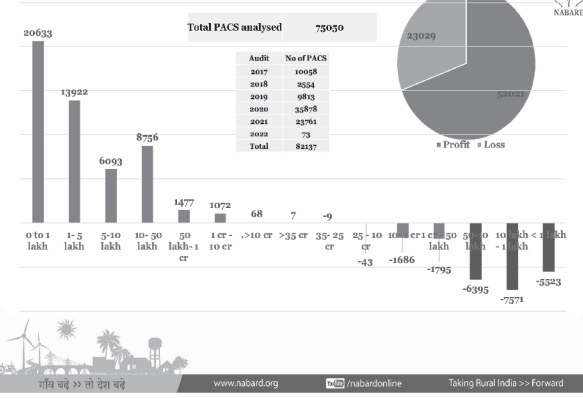
## Regional Imbalance

State-wise  
Population Per  
Cooperative entity



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## Profits of PACS – FY 2021



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## Strengthening PACS – The last mile

- PACS an important cog in wheel of rural finance
  - significant role in providing short-term credit to the farmers
  - strengthen working of PACS through professional management, non-politicization and lesser administrative control.
- Activating Defunct/ Non-Functional PACS
  - Strengthening of Partially Viable PACS (Changing into MSCs)
  - Formation of New PACS (in unserved areas or larger service areas of existing PACS).
- Diversification of sources for lendable resources of PACS
  - Deposits of PACS – Setting up a Deposit Guarantee Fund
  - Refinance from agencies other than DCCBs/SICB - Extending Credit guarantee coverage
  - Securitization of loans originated by PACS
- Likely convergences for revival and strengthening of PACS
  - Support through Government programmes - Procurement of food grains, PDS shops, Fertilizer dealership, Dealership of Petrol Pump/ Gas agencies etc
  - Diversification of business activities
  - PACS as Business Correspondents (BC)
  - Merger of Non-Credit Societies (dairy society/ Marketing Society)
  - Hand holding of Non-Functional PACS/Relocation of PACS
  - Formation of FPOs
  - Capacity Building of Management and Staff of PACS
- Weakening of PACS will hurt the cause of financial inclusion & ill have repercussions for institutional credit arrangement for SF/MF

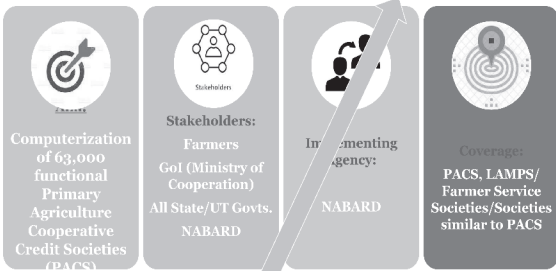
गाँव बढ़े >> तो देश बढ़े | www.nabard.org | /nabardonline | Taking Rural India >> Forward

## PACS Computerisation

- Area of Concern:**
  - The operations of the grassroot tier
  - PACS are yet to come onto the digital platform.
- Reform Measures:**
  - PACS to be strengthened for which computerisation is the need of the hour.
- How to reform:**
  - Centrally Sponsored Project on PACS Computerisation
    - implemented by NABARD under the guidance of GoI
    - with committees comprising stakeholders at appropriate levels.

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## Centrally Sponsored Project for Computerization of PACS



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## Key Components & Basic Architecture

### Key Components

- ✓ ERP Solution
- ✓ Hardware
- ✓ PMUs
- ✓ Training
- ✓ Support & Maintenance

### Basic Architecture

- National Level PACS Software (SW) Vendor**
  - ✓ to be engaged by NABARD through open bidding
- State level Panels of System Integrators (SIs)**
  - ✓ through open bidding by NABARD & States to select the SI from the panel
- Cloud storage of data- access to Coop/States/GoI**
  - ✓ National Level Data Repository (NLDR)
- Connectivity Challenges taken care**
  - ✓ SW to also run offline mode and later upload date

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## Project Cost and Funding Pattern

Total Project Cost	
<b>2516 cr</b>	
Of which Share of	
<b>GoI</b>	<b>1528 cr</b>
<b>State Govt</b>	<b>736 cr</b>
<b>NABARD</b>	<b>252 cr</b>

Sharing Ratios	
GoI: NER & Hilly Regions	90 : 10
GoI : UT (with legislature)	80 : 20
GoI : UT (without legislature)	100 : 0
GoI : Other States	60 : 40

**Component-wise sharing pattern**

- ✓ Hardware, Support and Digitisation costs - shared between GoI & State Govts.
- ✓ PMU expenditure and administration costs will be borne by GoI up to Rs. 50 cr
  - Any excess cost will be met by NABARD from its own resources
- ✓ Software, Data & Training Costs- to be shared between GoI & NABARD

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## Implementation Methodology

- Selection**
  - Audited PACS to be covered
  - due prioritization would be done
- Support**
  - For Sustainability/Maintenance & handholding
  - one Support Centre per 200 PACS under the state PMU
- Training**
  - Support Centre -operated by concerned state's SI.
  - under overall supervision and control of State Govt.
- PMUs**
  - PACS staff will be given hands on training
  - through NCCTs/ASCTIs/other training institute supported by SOFTCOB
- PMUs**
  - NABARD will set up Central PMU/ State PMUs

**PACS at different levels of computerization**

- Not Computerized:
  - ✓ To be taken up under the project at full cost
- Already Computerized:
  - ✓ Reimbursement of ₹ 50,000/ PACS subject to:
    - integration with central software,
    - Seamless upload of data on daily basis
    - Hardware meeting specifications
    - Computerization on/after 1 Feb/17

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## Implementation Stages

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## Committees & PMUs

[www.nabard.org](http://www.nabard.org)    [/nabardonline](https://www.youtube.com/channel/UCnabardonline)    Taking Rural India >> Forward

## Proposed timelines of activities

Sl No	Activity	Dates
1	Launch of the project	30-Jun-22
2	First NLLMC	08-Jul-22
3	Setting up of PMUs	15-Jul-22
4	Floating of RFPs for (1) NLPSV & NLDR (2) Panel of SIs	20-Aug-22
5	Evaluation and finalization of software/ data vendor	15-Sep-22
6	Evaluation & Finalisation of Panel of SIs	20-Sept-2022
7	Software development	Upto 31 Oct 2022
8	Submission of proposals and sanction	Aug- Sep
9	Deciding on SIs from the central panel by states	30-Sep-22
10	Commencement of implementation	01 Oct 2022

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## Expectations from State/UT Govts.

- Acceptance of Scheme & Making Provisions for State's Share
- Opening of SNA account
- Audit of PACS
- Facilitating NABARD to set up SLIMC & DLIMC and meeting their covenants.
- Approval of operational guidelines of the project.

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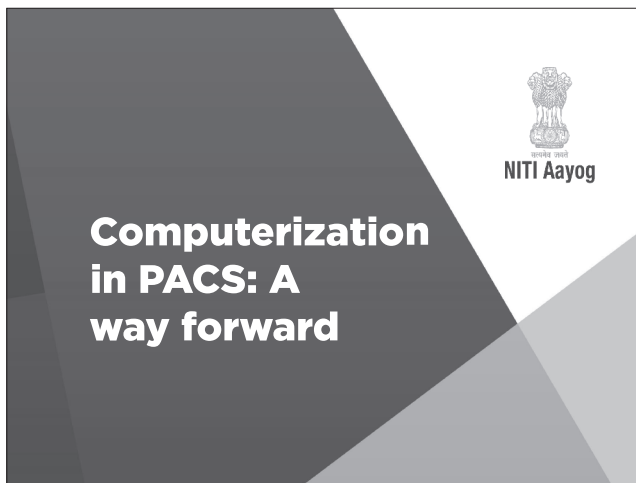




# COMPUTERIZATION OF PACS - A WAY FORWARD

## POWER POINT PRESENTATION

Dr. Neelam Patel\*



### Background

#### Computerization

- Cabinet Committee on Economic Affairs (CCEA) approved **Computerization of 63,000 functional Primary Agriculture Credit Societies (PACS)** over a period of 5 years with overall budget outlay of ₹ 2,516 crores in June 2022

#### PACS

- PACS – lowest tier of the three-tier Short-term cooperative credit (STCC) in the country comprising of approx. 13 Cr. farmers as its members
- PACS account for 41 % (3.01 Cr. farmers) of the KCC loans given by all entities and 95 % of these KCC loans (2.95 Cr. farmers) through PACS are to the Small and Marginal farmers

### Objectives of computerization

- To bring in **efficiency, accountability, transparency** at PACS and improve **profitability**.
- To bring in **accuracy and uniformity in the conduct of business**, accounting with entries originating at the transaction level and reporting thereof through standardization of processes, implementation of **Common Accounting System (CAS)** and **Management Information System (MIS)** and compliance to stipulations.
- To transform PACS into **multi service entities**, offering an array of services covering agriculture and allied activities; financial and non-financial products.
- To seamlessly connect PACS with the higher-tier institutions and Government departments in the domains of agriculture, banking and rural development for dissemination of knowledge to grassroots.
- To ensure **accurate delivery of funds and subsidies through DBT** to the targeted beneficiary groups.
- To enable PACS to **provide doorstep banking services** to facilitate easier access to banking services.
- To enable PACS to utilize **digital acceptance infrastructure** like Point of Sale (PoS)/mobile POS (mPoS)/ QR Code Readers/ Green Pin solution /BHIM Aadhaar pay device, etc. in the establishments run by PACS like fertilizer shops, Seed Processing units, etc. to facilitate cashless/ digital transactions.

### PACS are an important source of cheap farm loans

8.6% of farmers borrow from cooperative societies

Cooperative societies charge very less rate of interest – 6.8%

The first bar chart shows the percentage of farmers borrowing from various sources. Cooperative societies account for 8.6%, while other sources like local markets, APMCs, and input dealers range from 0.1% to 29.3%. The second bar chart shows the rate of interest for various sources. Cooperative societies have the lowest rate at 6.8%, compared to other sources ranging from 8.1% to 31.2%.

Source: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019

**However, there is a lot of scope for improvement, many of which can be achieved through computerization**

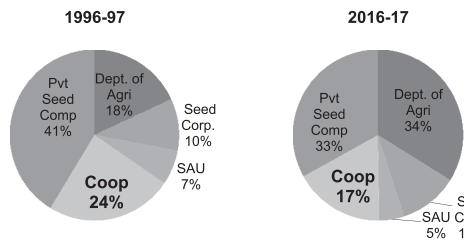
### Scope: Only 1.6% of farmers buy their inputs from cooperatives – needs to be increased

The pie chart shows that 91.0% of farmers buy their inputs from the local market (incl. local trader). Other sources include private processors (1.6%), contract farming sponsors/companies (1.1%), input dealers (1.1%), cooperatives (0.9%), government agencies (0.7%), and FPOs (0.5%).

Source: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019

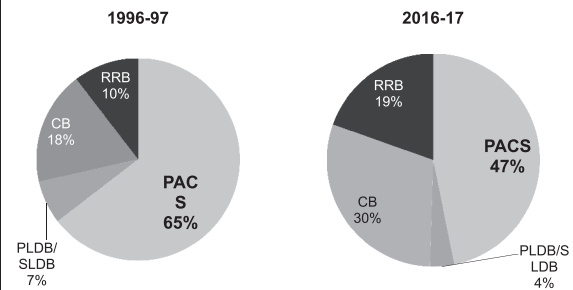
\*Sr. Advisor, NITI Aayog, Govt. of India

Scope: Share of cooperatives (PACS) has decreased as a source of certified seeds – needs to be increased



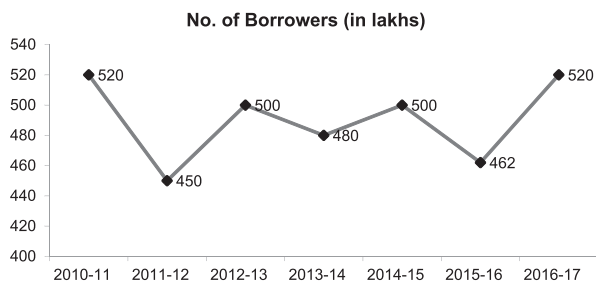
Source: Input Survey, 1996-1997 and 2016-17

Scope: Share of PACS has decreased as a source of credit – needs to be increased (still a major source)



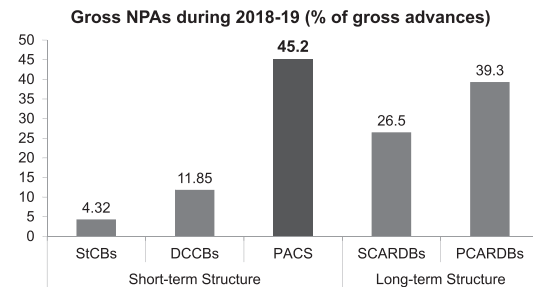
Source: Input Survey, 1996-1997 and 2016-17

Scope: Stagnant number of borrowers – needs to be increased



Source: DBIE, RBI

Scope: PACS has the highest Non-Performing Assets – needs to be decreased



Source: DBIE, RBI

### Computerization: Past experiences

**Computerization of land registry: Manual to digital operation of Andhra Pradesh's 387 sub registry offices (Deininger and Goyal, 2012)**

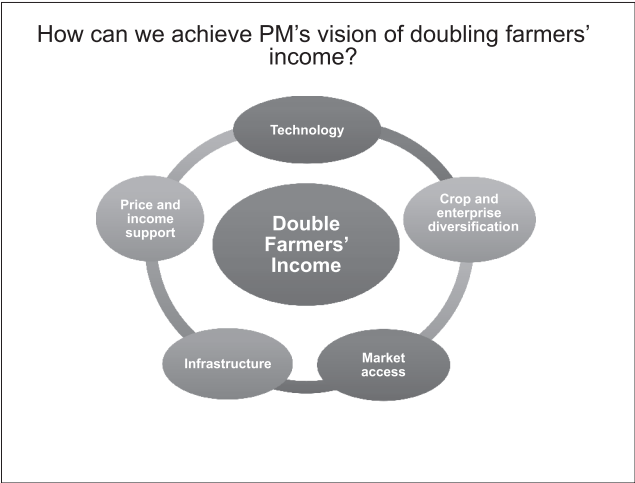
- Computerization can reduce the cost associated with keeping the property register up to date, eliminate informal side payments, and improve third party access to registry information
- Access to credit increased up to 15%. The number of registered mortgages increased up to 32%
- The fact that these numbers are larger than the estimated increase in the volume of credit could imply that the intervention helped expand coverage rather than provide higher volumes of credit to existing borrowers.

### Computerization: Past experiences




**Computerization of rural credit cooperatives (DCCBs) (Fu 2012)**

- Adoption of appropriate technology such as stand-alone computers in branches **promotes the efficiency of rural credit cooperatives**
- **Software applications for internal accounting and loan tracking also effective channels** that contribute significantly to the efficiency of the DCCBs
- **IT skills of staff** play an important role in determining the contribution of ICT to the efficiency of organizations
- **Encouraging investment into appropriate IT** will be an **effective way to revive rural cooperative banks** and enhance their economic and social performance

Solutions to the problem through Computerization	
Problems	Solutions
Only 1.6% buy their inputs from cooperatives	Online orders, easy and fast billing using computers, tracking/traceability of beneficiaries, etc.
Share of PACS has decreased as a source of credit	E-KYC, easy access to government schemes like no collateral loan, KCC and faster processing
Stagnant number of borrowers - 5 crores	Increases through increased efficiency and availability and accessibility of credit and inputs at lower costs
PACS has the highest Non-Performing Assets	Decreases with tracing borrowers, e-KYC, credit score and increased efficiency

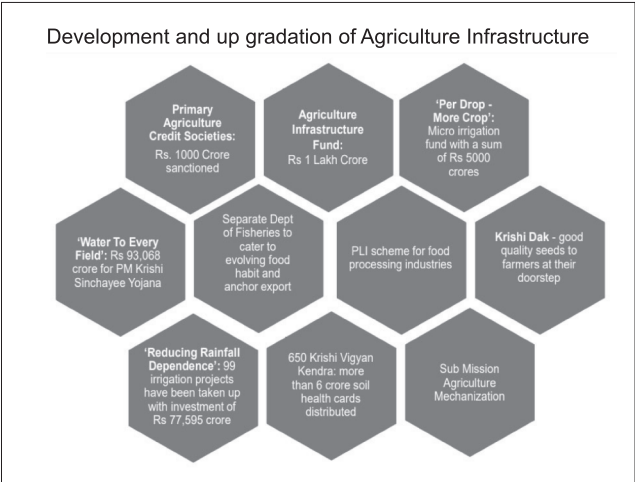



How can PACS lead? A way forward

**Government Of India**  
सत्यमेव जयते

<p><b>Finance</b></p> <ul style="list-style-type: none"> <li>• KCC</li> <li>• PMFBY</li> <li>• Livestock Insurance</li> </ul>	<p><b>Inputs and infrastructure</b></p> <ul style="list-style-type: none"> <li>• Quality seed distribution</li> <li>• Sub mission on Agriculture Mechanization</li> <li>• Agriculture Infrastructure Fund – Integrated value chain</li> </ul>	<p><b>Government programmes</b></p> <ul style="list-style-type: none"> <li>• PMKSY</li> <li>• SHC</li> <li>• Animal Health Card</li> <li>• PMKISAN</li> <li>• Natural Farming</li> </ul>
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NITI Aayog

Thank you

# पैक्स के मॉडल बायलाज का प्रस्तुतीकरण - POWER POINT PRESENTATION

Dr. Abhay Kumar Singh, IAS\*



सहकारिता मंत्रालय

## पैक्स के मॉडल बायलाज का प्रस्तुतीकरण

### प्राथमिक कृषि ऋण समितियां (पैक्स)

1. पैक्स ग्राम स्तर की प्राथमिक सहकारी समितियां हैं।
2. इसके ज्यादातर सदस्य किसान होते हैं।
3. विस्तरीय अल्पकालिक ऋण संरचना में यह आधार तल की सबसे महत्वपूर्ण इकाई है।
4. पैक्स के उद्देश्य:
  - सदस्यों की ऋण आवश्यकता को पूरा करना
  - कृषि आदानों का वितरण जैसे बीज, उर्वरक आदि
  - फसल खरीद
  - सदस्यों को चयनित बैंकिंग सेवाओं को उपलब्ध कराना
5. प्राथमिक कृषि ऋण समितियां (पैक्स) के बायलाज संबंधित राज्यों के सहकारी अधिनियमों के तहत पंजीकृत हैं।
6. प्रत्येक सहकारी समिति एक वैधानिक इकाई होने के कारण अपनी बायलाज बनाती है।

### राज्यवार पैक्स, ग्राम तथा पंचायतों की संख्या

क्रमांक	राज्य	ग्रामों की संख्या	पंचायतों की संख्या	पैक्स संख्या	पंचायत-पैक्स की संख्या
1.	आंध्र प्रदेश	17949	13324	1992	11332
2.	बिहार	45410	8406	8463	-57
3.	छत्तीसगढ़	20575	11658	1617	10041
4.	गोवा	410	191	78	113
5.	गुजरात	19034	14327	8823	5504
6.	हरियाणा	7602	6225	769	5456
7.	हिमाचल प्रदेश	21253	3615	2175	1440
8.	जम्मू और कश्मीर	6856	4291	620	3671
9.	झारखंड	32717	4352	4401	-49
10.	कर्नाटक	30715	5965	5481	484
11.	केरल	1666	941	1643	-702
12.	मध्य प्रदेश	55778	22714	4457	18257
13.	महाराष्ट्र	45198	27916	20151	7765

स्रोत: ग्राम एवं पंचायतों की संख्या- lgdirectory.gov.in  
पैक्स संख्या- NAFSCOB (2019-20)

क्रमांक	राज्य	ग्रामों की संख्या	पंचायतों की संख्या	पैक्स संख्या	पंचायत-पैक्स की संख्या
14.	ओडिशा	52135	6798	2701	4097
15.	पंजाब	12782	13241	3922	9319
16.	राजस्थान	46736	11304	6569	4735
17.	तमिलनाडु	18482	12525	4525	8000
18.	तेलंगाना	11226	12769	799	11970
19.	उत्तर प्रदेश	109043	58189	8929	49260
20.	उत्तराखंड	17173	7791	706	7085
21.	पश्चिम बंगाल	41001	3339	7405	-4066
22.	अरुणाचल प्रदेश	5480	2108	34	2074
23.	असम	27913	2197	766	1431
24.	मणिपुर	3856	161	261	-100
25.	मेघालय	7002	NA	179	-179*
26.	मिजोरम	864	NA	153	-153*
27.	नागालैंड	1638	NA	1719	-1719*
28.	सिक्किम	479	185	268	9
29.	त्रिपुरा	898	591	126	323
	<b>कुल</b>	<b>6,61,871</b>	<b>2,55,123</b>	<b>99,782</b>	<b>1,62,366</b>

\* पंचायत नहीं होने के कारण गांवों को consider किया गया है।

स्रोत: ग्राम एवं पंचायतों की संख्या- lgdirectory.gov.in  
पैक्स संख्या- NAFSCOB (2019-20)

### पैक्स के मॉडल बायलाज की आवश्यकता

1. पैक्सों को अपनी गतिविधियों में विविधता (diversification) लाने की जरूरत है जिससे इनकी आमदनी बढ़े और यह अधिक Viable संस्थान बन सके।
2. पैक्स की बायलाज राज्यों के सहकारी अधिनियमों के अनुसार बनाई जाती हैं जो हर राज्य में भिन्न भिन्न हैं। इस प्रयास से पैक्स बायलाज में एकरूपता लाने में मदद मिलेगी।
3. पैक्स अपने सदस्यों के लिए सभी प्रकार की वस्तुओं तथा सेवाओं का नोडल सेन्टर बन सकेंगे।
4. पैक्स के साथ-साथ सभी सदस्यों की आमदनी भी बढ़ेगी जिससे यह एक सामाजिक सुरक्षा नेट की तरह भी कार्य करेगी।

### पैक्स की मॉडल बायलाज के निर्माण हेतु समिति का गठन

- पैक्स के लिए मॉडल बायलाज तैयार करने का कार्य 22.10.2021 को आयोजित सहकारिता मंत्रालय की वरिष्ठ अधिकारियों की बैठक में लिए गए निर्णय के अनुसार एनसीसीटी को सौंपा गया था।
- एनसीसीटी ने अपने पत्र दिनांक 28.10.2021 और 08.11.2021 के माध्यम से पैक्स के लिए मॉडल बायलाज का मसौदा तैयार करने के लिए एक समिति का गठन किया जिसमें निम्नलिखित सदस्य शामिल थे (5 बैठक हुई):
 

श्री. ए पी रेड्डी, अध्यक्ष, मुल्कानूर कॉप, तेलंगाना	अध्यक्ष
श्री कुलदीप सिंह, मुख्य महाप्रबंधक, IDD, नाबाई, मुंबई	सदस्य
डॉ. हेमा यादव, निदेशक, VAMNCOM, पुणे	सदस्य
डॉ. आर. पी. मेंटा, महाप्रबंधक, HPSCB, शिमला	सदस्य
डॉ. एस.एस. बराड़, प्राचार्य, ACSTI, जालंधर	सदस्य
श्री जीस फिलिप, Ex-Additional RCS, केरल	सदस्य
श्री एम के मिश्रा, सचिव, NCCT, नई दिल्ली	सदस्य
श्री डी. के. दास, संकाय सदस्य, NSRICM, कल्याणी सदस्य	संयोजक
NAFSCOB प्रतिनिधि	विशेष आमंत्रित

### समिति की बैठकें

क्र.सं.	दिनांक	स्थान
1	01.11.2021	NCCT कांफ्रेंस हॉल, नई दिल्ली
2	08.11.2021	वर्चुअल बैठक
3	09.11.2021	वर्चुअल बैठक
4	11.11.2021	NCCI कांफ्रेंस हॉल, नई दिल्ली समिति के सदस्यों का सचिव एवं संयुक्त सचिव, सहकारिता मंत्रालय के साथ पैक्स के मसौदा बायलाज के निर्माण के बारे में एक संक्षिप्त चर्चा हुई
5	06.01.2022	वर्चुअल बैठक
6	01.02.2022	मसौदा बायलाज पर समिति की अंतिम रिपोर्ट
7	15.06.2022	मसौदा बायलाज, सचिव, सहकारिता को प्रस्तुत किए गए

### (क) व्यवसाय संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
1. Primary Agriculture Credit Society (PACS)	<ul style="list-style-type: none"> <li>PAMSCS (Primary Agriculture Multi Service Cooperative Society)</li> <li>MP-PACS (Multi purpose PACS)</li> <li>MS-PACS (Multi Service PACS)</li> </ul>	नया प्रावधान	विधि सेवाएं प्रदान करने के उद्देश्य से नाम परिवर्तन
2. Area of Operation (AOO): संघालन का क्षेत्र कुछ गांवों तक सीमित है जिसमें सै सदस्य आते हैं।	<ul style="list-style-type: none"> <li>AOO गांव/लोपी जहां से सदस्य आते हैं के अलावा क्षेत्र जहां सोसाइटी व्यावसायिक गतिविधियां कर सकती है तक बढ़ाया गया है।</li> <li>क्षेत्र (राजस्व गांव/पंचायत) जहां से सदस्य आते हैं।</li> <li>व्यवसायिक कार्य का क्षेत्र: जहां समिति अपनी Viability और सस्टेनेबिलिटी के लिए अपनी सेवाएं और आर्थिक गतिविधियों का विस्तार कर सकती है।</li> <li>कृषि ऋण तथा दुग्ध किसान उसी पंचायत के होंगे।</li> <li>अगर किसी पंचायत में पैक्स नहीं है तो वही पड़ोसी पैक्स के साथ टेग हो सकते हैं।</li> </ul>	आन्ध्र प्रदेश, तेलंगाना	यह प्रावधान पैक्स की Viability और स्थिरता सुनिश्चित करेगा।

### व्यवसाय संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
3. उद्देश्य/सेवाएं सीमित हैं - कृषि-ऋण (ST/MT) - गैर साख (उर्वरक, बीज, कीटनाशक) - धान खरीद - जमा संग्रह	उद्देश्य/सेवाएं जहाँ विस्तार किया गया है 1. कृषि-ऋण (ST/MT/LT) Long Term (3 वर्ष से अधिक) Loan का disbursement 2. LT Loan DCCB के अनुमोदन परचात 3. Loan portfolio का विस्तार कंसम्पशन लोन, ग्लोबल लोन, हाउस लोन, वाहन लोन, शिक्षा लोन चिकित्सा इत्यादि 4. व्यवसाय क्षेत्र का विस्तार - कृषि से सम्बंधित बैंकवर्ड एवं फॉरवर्ड लिंकेज - इन्फ्रास्ट्रक्चर के विकास के लिए सेवाएं देना - लाकड़ सुविधा - LPG पेट्रोल पंप आदि की डीलरशिप - इन्शुरेंस प्रोडक्ट - कॉमन सर्विस सेंटर	कुछ राज्यों जैसे ओडिशा, तेलंगाना, उड़ीसा, पश्चिम बंगाल, महाराष्ट्र, गुजरात, केरल वर्तमान में इस तरह की विविध गतिविधियां कर रहे हैं	पैक्स को बहु-सेवा केंद्र के रूप में परिवर्तित करने से सदस्य एक ही स्थान से सभी प्रकार की सुविधा ले पाएंगे • आय में वृद्धि

### पंचायत स्तर पर Business opportunities

1. क्रेडिट सुविधा
2. बैंक मित्र (Business Correspondent)
3. Common Service Centre
4. सरकारी/ग्राम सभा जमीन पर Cold Storage
5. Procurement Centre (अनाज क्रय केंद्र)
6. लॉकर व्यवस्था
7. Milk chilling/storage
8. उचित मूल्य की दुकान (PDS Shop)
9. स्वास्थ्य सुविधा + Generic Drug Shop
10. शिक्षा सुविधा (Tuition)
11. वैकल्पिक ऊर्जा की सुविधा जैसे सौर ऊर्जा, बायोगैस आदि
12. कृषि inputs जैसे- उर्वरक/ बीज/ उर्वरक/ कीटनाशक/ कृषि उपकरणों के लिए कस्टम हायरिंग सेंटर/ कृषि मशीनरी की दुकान/ Soil Health Card सुविधा
13. कृषि उत्पादों की ब्रेडिंग तथा सॉर्टिंग सुविधा
14. खाद्य प्रसंस्करण जैसे- राइस मिल/ शैरिंग/ दाल मिल/ तिलहन मिल

### (ख) सदस्यता संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
1. सदस्यता - प्रकार क्लास A (Govt.) क्लास B (Nominal)	<ul style="list-style-type: none"> <li>क्लास A - व्यक्ति जो उस क्षेत्र के निवासी हों और कृषि भूमि हो तथा दुग्ध उत्पादक किसान हो</li> <li>क्लास B (Nominal) - समिति के साथ एक पारस्परिक व्यवसाय सम्बन्ध के लिए - SHG/JLG/FIG, कारतक किसान (tenant farmer), बटाईदार, सूक्ष्म उद्यमी, ग्रामीण कलाकार</li> <li>बी क्लास सदस्यों को भी पैक्स की 10% तक लाभों देय होगा।</li> </ul>	महाराष्ट्र, पंजाब और केरल	सदस्यता आधार को बढ़ाया जा सकता है।
2. शेयर की कीमत 10 से 50 रूपए के बीच में थी	शेयर की कीमत 100 रूपए और प्रत्येक सदस्य को 5 शेयर खरीदना अनिवार्य	नया प्रावधान	सोसाइटी सदस्यों से अधिक पूंजी को इकट्ठा कर सकता है जिससे सोसाइटी की वित्तीय स्थिति मजबूत होगी

### (ग) निदेशक मंडल संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
1. सोसाइटी में चुनाव लड़ने के लिए सदस्य की न्यूनतम आयु 18 वर्ष	सोसाइटी में चुनाव लड़ने के लिए सदस्य की न्यूनतम आयु 21 वर्ष	नया प्रावधान	सोसाइटी के कार्यों को समझने की क्षमता और उसके प्रबंधन के लिए परिपक्वता और अनुभव आएगा
2. चुनाव में भाग लेने के लिए सदस्य को चुनाव अधिसूचना की तारीख से पहले मतदान सदस्य होना चाहिए	<ul style="list-style-type: none"> <li>चुनाव अधिसूचना से पहले उसे कम से कम 2 वर्ष के लिए मतदान सदस्य होना चाहिए</li> <li>दो साधारण सभा की बैठक में भाग लिया होना चाहिए</li> </ul>	नया प्रावधान	सुनिश्चित करने के लिए कि वास्तविक और सक्रिय सदस्यों ही चुनाव लड़ें
3. बोर्ड ऑफ डायरेक्टर में कोई प्रोफेशनल डायरेक्टर नहीं	2 प्रोफेशनल डायरेक्टर जिन्हें बैंकिंग / सहकारिता/कानून/वित्त/ प्रौद्योगिकी इत्यादि का ज्ञान/अनुभव हो को बोर्ड में बिना Voting Right के शामिल करने का प्रावधान युवा तथा महिलाओं की 800 में भागीदारी होनी चाहिए।	नया प्रावधान	सोसाइटी के बेहतर प्रबंधन के लिए प्रोफेशनल सलाह



### निदेशक मंडल संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
4. निदेशक को राज्य अधिनियम के प्रावधानों के अनुसार अयोग्य किया जाता है	निदेशक अयोग्य होता है यदि - ➤ सोसायटी की देयता में चुक लगातार 3 बोर्ड बैठक में बिना BoD की अनुमति के अनुपस्थित ➤ व्यक्तिगत लाभ के लिए कार्यालय का दुरुपयोग ➤ बेनामी ऋण की मंजूरी ➤ सेवा नियम का उल्लंघन करके नियुक्तियाँ करना	नया प्रावधान	स्वतंत्र और निष्पक्ष तरीके से सोसाइटी का प्रबंधन करना और बेहतर शासन सुनिश्चित करना

### निदेशक मंडल संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
5. बोर्ड ऑफ डायरेक्टर्स संचार कार्य के लिए विभिन्न कमिटीयों बना सकता है	नई उप-कमिटी बनाने का प्रावधान जैसे- ➤ गाँव कमिटी ➤ वित्त एवं ऑडिट कमिटी ➤ भर्ती/चयन/नियुक्ति समिति ➤ युवा कमिटी / महिला कमिटी ➤ व्यापार संवर्धन और उद्यमिकता कमिटी ➤ Sustainable /सामुदायिक विकास समिति	नया प्रावधान	• गांव, युवा और उद्यमी के सर्वांगीण विकास पर ध्यान केंद्रित करने के लिए। • यह बोर्ड को फोकस प्रदान करेगा। • इन समितियों के सुझाव Recommendatory होंगे।

### (घ) प्रबंधन संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
1. सिटींग फीस/TA/DA	प्रबंध समिति की सेवाएं honorary होंगी और साधारण सभा द्वारा निर्धारित सिटींग फीस/TA/DA जो 100 रुपये से अधिक नहीं होगा, दिया जा सकता है।	वर्तमान में अधिकतर राज्यों में इस प्रकार का प्रावधान नहीं है। यदा-कदा कुछ समितियाँ साधारण सभा से पास करा कर इस प्रकार का भुगतान करते हैं।	समिति के सदस्यों का सक्रिय भागीदारी को बढ़ावा देगा।
2. संचालक मंडल:	• संचालक मंडल का कार्यकाल चुनाव की तारीख से 5 वर्ष का होगा। • बोर्ड की बैठक तीन महीने में कम से कम एक बार होगी। • संचालक मंडल की बैठक का कोरम बोर्ड के सदस्यों की कुल संख्या का 1/3 होगा।	भिन्न-भिन्न राज्यों में संचालक मंडल के लिए भिन्न-भिन्न प्रावधान है।	संचालक मंडल के प्रावधानों में एक रूपता रहेगी।

### प्रबंधन संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
3. साधारण सभा:	1. वर्ष में कम से कम एक और वित्तीय वर्ष के समापन से 6 महीने के भीतर साधारण सभा की बैठक होनी चाहिए। 2. मीटिंग के लिए कम से कम 15 दिनों का नोटिस। 3. बैठक के लिए कोरम: सदस्यों की कुल संख्या का 1/4 या 500 सदस्य जो भी कम हो या अधिनियम और नियम में वर्णित प्रावधानों के अनुसार होगा। 4. साधारण सभा की बैठक में एक सदस्य एक मत होगा। प्रॉक्सी की अनुमति नहीं होगी।	विभिन्न राज्यों में साधारण सभा के लिए छोटे छोटे बदलाव के साथ प्रावधान मौजूद हैं।	साधारण सभा के प्रावधानों में एक रूपता रहेगी।

### (ड) लेखा एवं ऑडिट संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
1. लेखापरीक्षा RCS / लेखापरीक्षा प्राधिकरण द्वारा आयोजित की जाती है।			
2. Internal Audit / Special audit पैक्स में प्रैक्टिस में नहीं	PACS व्यवसाय टर्नओवर के आधार पर आंतरिक लेखा परीक्षक / Special लेखा परीक्षक को BoD या RCS नियुक्त कर सकता है।	नया प्रावधान	वित्तीय लेनदेन की नियमित निगरानी और नियंत्रण तंत्र सुनिश्चित करने और तुरंत संधारणात्मक उपाय करने के लिए
3. सोसायटी के खाते पारंपरिक रूप से बनाए जाते हैं।	खातों को सामान्य लेखा प्रणाली (CAS) के अनुसार बनाए रखा जाना है।	कई राज्यों ने CAS को अपनाया है जैसे आंध्र प्रदेश, तेलंगाना, उड़ीसा, उत्तराखंड, पश्चिम बंगाल, महाराष्ट्र इत्यादि।	पैक्स के उचित लेखांकन और कम्प्यूटरीकरण की सुविधा के लिए

### (च) सहायक संस्था के संवर्धन संबंधी प्रावधान

वर्तमान प्रावधान	प्रस्तावित प्रावधान	बैंचमार्क/ राज्य जहां यह प्रावधान उपलब्ध है या नया प्रावधान	बदलाव के कारण या संशोधन से होने वाले लाभ
पैक्स द्वारा सहायक संगठन को विकसित करना	1. पैक्स अपने उद्देश्यों को पूरा करने के लिए किसी भी सहायक संगठन को विकसित कर सकती है। • सोसायटी 100% Funding द्वारा सहायक संगठन जैसे FPO में निवेश कर सकती है। • इसका Winding up ○ 2/3 Member voting in favour with 50% member present in GB ○ RCS can direct	ओडिशा, पश्चिम बंगाल, केरल	अगर पैक्स पर कोई गतिविधि करने के लिए कानूनी बाधा है तो वह किसी भी कानून में सहायक संगठन के द्वारा इसे कर सकता है

## SOME IMPORTANT PUBLICATIONS OF NAFSCOB

55. Study of Organisational Set up, Staffing Pattern, Manpower Planning and Manpower Development in the Short Term Credit Structure in Nagaland (1999).
56. Study on Recovery of Overdues and Recycling of funds in Nagaland State Cooperative Bank (1999).
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# SHORT TERM COOPERATIVE CREDIT STRUCTURE

## NATIONAL FEDERATION OF STATE COOPERATIVE BANKS (NAFSCOB)

### STATE COOPERATIVE BANKS

### DISTRICT CENTRAL COOPERATIVE BANKS

### PRIMARY AGRICULTURAL CREDIT SOCIETIES

### FARMERS SERVICE SOCIETIES

### LARGE SIZED ADIVASI MULTIPURPOSE SOCIETIES

## STATISTICAL DETAILS

PRIMARY SOCIETIES (PACS, FSS & LAMPS) (31-03-2021)	DISTRICT CENTRAL COOPERATIVE BANKS (31-03-2021)	STATE COOPERATIVE BANKS (31-03-2021)
1. NO.OF STY. : 102559	1. NO.OF DCCBs : 351	1. NO.OF SCBs : 33
2. MEMBERSHIP : 137169	2. NO.OF BRANCHES INCLUDING H.O. : 13992	2. NO.OF BRANCHES INCLUDING H.O. : 2000
3. OWNED FUNDS : 4231069	3. MEMBERSHIP: TOTAL : 5479395	3. MEMBERSHIP: TOTAL : 1122077
4. DEPOSITS : 17092217	COOPERATIVE : 499209	COOPERATIVE : 66994
5. BORROWINGS : 14304401	INDVL./GOI : 4980186	INDVL./GOI : 1055083
6. LOANS ADV. : 22944341	4. OWNED FUNDS : 5796909	4. OWNED FUNDS : 2747681
7. LOANS OUTS : 21686159	5. DEPOSITS : 35974491	5. DEPOSITS : 21758537
8. PERG.OF OVR TO DEMAND (%): 28.90	6. BORROWINGS : 10075544	6. BORROWINGS : 10048224
9. EMPLOYEES : 160947	7. LOANS ADV. : 27631055	7. LOANS ADV. : 18645148
10. BORROWERS : 53653	8. LOANS OUTS : 28281169	8. LOANS OUTS : 16632805
	9. PERG.OF OVR. TO DEMAND (%) : 23.59	9. PERG.OF OVR. TO DEMAND (%) : 4.81
	10. EMPLOYEES : 77667	10. EMPLOYEES : 16764

(MEMBERSHIP & BORROWERS IN THOUSANDS)

(AMOUNT IN LAKHS)

#### MAIN FEATURES :

#### 1. PRIMARY AGRICULTURAL CREDIT SOCIETIES

- ..... ASSESSMENT OF CREDIT NEEDS
- ..... DISBURSEMENT OF CREDIT TO MEMBERS
- ..... RECOVERY OF CREDIT
- ..... PROMOTE THE ECONOMIC INTERESTS OF THE MEMBERS

#### 2. DISTRICT CENTRAL COOPERATIVE BANKS

- ..... SERVE AS BALANCING CENTRE IN THE DISTRICT CENTRAL FINANCING AGENCIES
- ..... ORGANISE CREDIT TO PRIMARIES
- ..... CARRY OUT BANKING BUSINESS
- ..... SANCTION , MONITOR & CONTROL IMPLEMENTATION OF POLICIES

#### 3. STATE COOPERATIVE BANKS

- ..... SERVE AS BALANCING CENTRE IN THE STATE
- ..... ORGANISE PROVISION OF CREDIT FOR CREDIT WORTHY FARMERS
- ..... CARRY OUT BANKING BUSINESS
- ..... LEADER OF THE COOPERATIVES IN THE STATE

#### 4. NATIONAL FEDERATION OF STATE COOPERATIVE BANKS

- ..... PROVIDES A COMMON FORUM TO THE MEMBER BANKS
- ..... PROMOTES AND PROTECTS THE INTERESTS OF THE MEMBER BANKS
- ..... CO-ORDINATES AND LIAISON WITH GOVERNMENT OF INDIA ,RESERVE BANK OF INDIA , NATIONAL BANK AND OTHERS
- ..... PROVIDES RESEARCH AND CONSULTANCY INPUTS TO THE MEMBER BANKS
- ..... ORGANISES CONFERENCES/SEMINARS/WORKSHOPS/MEETINGS