International Co-operative
Banking Association

AIMS

ACTIVITIES

ACHIEVEMENTS



1964 - 2024

DIAMOND JUBILEE

NATIONAL FEDERATION OF STATE COOPERATIVE BANKS LTD.

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CHAIRMEN OF NAFSCOB

Sr. No.	Name	Duration	
		From	To
1	Dr. D. R. Gadgil	19-05-1964	20-11-1967
2	Shri M. R. Patel	21-11-1967	09-01-1969
3	Shri R. Kanakasabai, MLA	10-01-1969	10-01-1970
4	Shri B. C. Hota	11-01-1970	06-04-1971
5	Shri J. S. Dhillion	07-04-1971	27-11-1971
6	Shri B. V. K. Menon	28-11-1971	09-03-1973
7	Shri M. R. Patel	10-03-1973	15-03-1974
8	Shri V. S. Kushnoor, M. P.	16-03-1974	25-06-1976
9	Shri L. P. Bhargava, MLA	26-06-1976	21-07-1978
10	Shri E. C. Nair, MLA	22-07-1978	27-06-1980
11	Dr. J. C. Rout, MLA	28-06-1980	14-02-1982
12	Shri G. L. Nallure Gowda, MLA	15-02-1982	11-02-1983
13	Shri Subhash Yadav, M.P.	12-02-1983	29-12-1989
14	Shri Surendra Patnaik	29-12-1989	26-03-1992
15	Shri M. D. Chavan, MLA	02-05-1992	01-05-1993
16	Shri Harjit Singh Parmar	01-05-1993	20-07-1996
17	Shri Moinul Hassan, M.P.	20-07-1996	20-08-1998
18	Shri Surendra Patnaik	22-09-1998	10-09-2001
19	Shri Ashok Bandyopadhyay	15-09-2001	04-01-2005
20	Shri K. R. Aravindakshan	28-06-2005	01-11-2006
21	Dr. Bijender Singh, MLA	05-01-2007	08-06-2015
22	Shri Dileep N Sanghani, Ex. M.P./Ex. Minister, Gujarat State	08-06-2015	17-11-2020
23	Shri Konduru Ravinder Rao	29-12-2020	Onwards

FOREWORD

The National Federation of State Cooperative Banks (NAFSCOB) was established on May 19, 1964 with a view to facilitate the operations of State Cooperative Banks (StCBs) and District Centra Cooperative Banks (DCCBs) in particular and development of Cooperative Credit and Banking in general.

I am very much pleased to note the initiative of NAFSCOB in documenting the 'Aims, Activities and Achievements' during the last six decades. A very well-done exercise. This document, as has been rightly said elsewhere, is prepared with an objective to disseminate the information on NAFSCOB in terms of its genesis, aims, activities and achievements. The activities and achievements are many. A close perusal of decade wise activities undertaken by NAFSCOB reveals that they are innumerable, NAFSCOB moved from 'Search to Found' to help to strengthen the excellently conceived 3 tier Short Term Cooperative Credit Structure (STCCS) and to contribute to address their ambitions, aspirations and expectations. The contribution of NAFSCOB in terms of number of publications/working papers (446) in terms of events organized (221) etc. in addition to other activities is commendable.

I am very much optimistic that by the end of sixth decade, NAFSCOB will be able to cater both felt and actual needs of the STCCS, aimed at ensuring smooth flow of credit to Small & Marginal farmers and to contribute to agriculture & rural development. I am also sure that the initiatives of Ministry of Cooperation will serve as policy guidelines to NAFSCOB to work through STCCS to ensure **Prosperity through cooperatives.**

NAFSCOB under the leadership of General Body, Board of Directors and Executive Committee is well poised to ensure such a fulfilment by the STCCS and also shall be in a position to spell out the vision beyond 2030. I take this opportunity to record with high appreciation the excellent contribution of **BHIMA SUBRAHMANYAM, Managing Director of NAFSCOB for almost 40 years, ably supported by the members of Staff of NAFSCOB.**

KONDURU RAVINDER RAO
CHAIRMAN

NAVI MUMBAI
NOVEMBER, 2024

PREFACE

The publication on 'Aims, Activities and Achievements' is brought out with an objective to disseminate the information on the National Federation of State Cooperative Banks Ltd. (NAFSCOB) in terms of its genesis, aims, activities and achievements. NAFSCOB was established on May 19, 1964.

The **first decade**, i.e. 1964 -1974 of NAFSCOB could be considered as a decade of 'Search for appropriate direction'.

The **second decade**, i.e. 1974 -1984 could be viewed as a decade of 'Search for image building'.

The **third decade**, i.e.1984 -1994 may be divided into two parts:

1. The first part i.e. 1984-1989 of the third decade could be treated as a period for 'consolidation'.
2. The second part i.e. 1989 -1994 could be termed as a period of 'Change'.

This was the period which witnessed tremendous growth in operations and provided new challenges to both Short Term Cooperative Credit Structure (STCCS) and NAFSCOB. The Banking and Financial sector was on the threshold of various reforms and modernisation. NAFSCOB was well poised to meet the challenges.

The **fourth decade** i.e.1994 - 2004 could be termed as the period of 'Aspirations, Ambitions and Expectations'. The events during the decade paved way for lot of aspirations, aroused ambitions and number of expectations with a view to strengthen the STCCS.

The **fifth decade** i.e.2004 - 2014 could be treated as 'Decade of Cooperatives' not only because of successful lobbying for Revival Package through recapitalisation but also because of 'International Year of Cooperatives-2012' as proclaimed by United Nations.

The aspirations, ambitions and the expectations of STCCS remain unfulfilled due to certain destabilisation efforts and discontinuation of consultation process with the STCCS, although Government of India formulated the Revival Package for STCCS with a budgetary allocation of Rs.13,592 crores.The implementation process of incomplete.

The **sixth decade** i.e 2014 - 2024 which will be treated as era of cooperation because of fresh initiatives by Government of India.

I am very much optimistic that by the end of sixth decade, STCCS will be in a position to fulfil their aspirations and ambitions aimed at ensuring smooth flow of credit for agriculture & rural development and will certainly be in a position to function with a freedom of autonomy due to the following reasons: (a) Creation of a separate Ministry of Cooperation, (b) Relentless efforts of Ministry of Cooperation at all levels to strengthen cooperatives. (c) Consultations and interaction on regular basis with Cooperatives and commitment of the Government of India to draw and develop strategies to ensure Ease of Doing Business (EODB).

NAFSCOB is well poised to ensure such a fulfilment by the STCCS and shall be in a position to spell outvisionbeyond2030, keeping into consideration the current 2020-2030 ICA Strategic Plan titled "*A People-Centered Path for a Second Cooperative Decade*".

The current publication is released on the eve of Diamond Jubilee of NAFSCOB which is planned to be celebrated to mark 60 years of dedicated service in supporting and promoting the cooperative banking sector across the country in creating Unity, Providing yeomen service, strength and cooperation among cooperatives.

NAVI MUMBAI
NOVEMBER, 2024

BHIMA SUBRAHMANYAM
MANAGING DIRECTOR

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SIXTY YEARS OF NAFSCOB

AIMS, ACTIVITIES AND ACHIEVEMENTS

Chapter - 1

GENESIS

1. The policies and procedures of the Reserve Bank of India in respect of the operations with the State Cooperative Banks (StCBs), the future development of Cooperative Credit and role which the Apex Banks might be called upon to play were dwelt in length by Dr. D. R. Gadgil, the then Chairman of Maharashtra State Cooperative Bank, while presiding over its Annual General Meeting in 1962. This had prompted eminent Co-operators such as Shri. Magan Bhai R. Patel, the then Chairman of Gujarat State Cooperative Bank to explore the possibility of establishing a federal organization to deal with the above issues. Consequently, the Federation was registered as **'ALL INDIA STATE COOPERATIVE BANKS FEDERATION' (ASCOF)** on May 19th 1964 under the provision of the 'Maharashtra Cooperative Societies Act, 1960'. Subsequently, ASCOF was renamed as **'NATIONAL FEDERATION OF STATE COOPERATIVE BANKS' (NAFSCOB)** on December 20, 1978, to fall in line with other national level organisations. NAFSCOB during the last 60 years dedicated their efforts in creating Unity, Providing yeomen service, Strength and cooperation among cooperatives and provided useful services to its member banks and the Cooperative Credit Structure.

Further, to facilitate the operations of District Central Cooperative Banks (DCCBs)also as a part of the development of cooperative credit &banking in general. NAFSCOB decided to open associate membership to them on voluntary basis. Accordingly, the bye laws of NAFSCOB have been amended & registered with Central Registrar of Cooperative Societies, to allow the process of enrollment of DCCBs into NAFSCOB,under the Multi-State Cooperative Societies Act,2002(Act of 2002) with Registration number: MSCS/CR/1397(Special)2023.

NAFSCOB functions mainly for promoting and protecting the interest of themember banks in all spheres of their activities. The organizational set up of NAFSCOB consists of two main sections viz.

a. Planning, Research and Development (PRD) Cell
b. Computer Services Division (CSD)

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Chapter - 2

OBJECTIVES

1. The broad objective of NAFSCOB is to facilitate the operations of StCBs & DCCBs, in general and development of cooperative credit, in particular.

2. Objectives of NAFSCOB are to,
   a. Provide a common forum to the member banks to examine the problems of cooperative credit, banking and allied matters and evolve suitable strategies to deal with them.
   b. Promote and protect the interests of the member banks in all spheres of their activities and to give expression to the views of the member banks.
   c. Co-ordinate and liaison with Government of India (GoI), Reserve Bank of India (RBI), respective State Governments, National Bank for Agriculture and Rural Development (NABARD) and other higher financing institutions for the development of cooperative credit, on behalf the member banks.
   d. Provide research and consultancy inputs to the member banks in order to facilitate them to strengthen their own organisations.
   e. Organize Conferences / Seminars / Workshops / Training Programmes / Meetings to share matters of common interest with a view to contribute for better policy decisions.

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Chapter - 3

MEMBERSHIP

1. Membership in NAFSCOB: w.e.f April 2024
   a. The NAFSCOB shall have following categories of Members:
      i) Ordinary Members
      ii) Nominal or Associate Members
   b. The membership of the Federation is non- transferable
   c. The ordinary membership of the Federation shall be open to all StCBs in Republic of India.
   d. The Nominal or Associate membership of the NAFSCOB shall be open to all DCCBs in Republic of India.

2. Membership of NAFSCOB is open to all StCB sin the Republic of India.At present 33 StCBs are ordinary members of NAFSCOB. 78 DCCBs expressed their intent to enroll as Associate Members of the NAFSCOB whereas 35 DCCBs enrolled as Associate Members.

3. Membership of National Cooperative Organizations:
   a. National Cooperative Union of India(NCUI),NewDelhi
   b. Indian Society for Studies in Cooperation(ISSC),Pune
   c. National Film and Fine Arts Cooperative Ltd. (NAFFAC), New Delhi
   d. Indian Tourism Cooperative Ltd.(COOPTOUR),New Delhi
   e. Cooperative Bank of India(COBI),NewDelhi
   f. Indian Banks' Association(IBA), Mumbai - Associate Member
   g. Indian Merchants' Chamber(IMC), Mumbai - Associate Member

4. Membership of International Cooperative Organizations:
   a. International Cooperative Alliance (ICA),Geneva,Switzerland
   b. International Raiffeisen Union(IRU),Bonn,WestGermany
   c. Asia Pacific Rural & Agricultural Credit Association(APRACA),Bangkok,Thailand
   d. CentreforInternationalCooperationandTraininginAgriculturalBanking(CICTAB), Pune, India
   e. Network for Development of Agricultural Cooperatives (NEDAC) in Asia & Pacific, Bangkok, Thailand.
   f. International Cooperative Banking Association(ICBA)

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Chapter - 4

FINANCE/SUPPORT

1. Finance of NAFSCOB is generated as under:
   a. Annual subscriptions and contributions, from Ordinary Members & Associate Members as decided by the Board of Directors, from time to time.
   b. Donations, contributions, grants from members and others and also by way of loans obtained from the financial institutions and others.
   c. Contribution for publications and journals etc.
   d. Grants and loans from the State Governments, Central Government, National and International Institutions/Organisations, etc.

Chapter - 5

STRUCTURE

1. **NAFSCOB is administered as under:**

   a. **General Body:** The 'General Body of NAFSCOB' consists of the Chairman or the President or the Chief Executive or a member of the elected Board, as may be so nominated by each member StCB. The ultimate authority in all matters relating to NAFSCOB vests with the General Body. The meeting of the General Body of NAFSCOB is held within a period of six months from the close of financial year.

   b. **Board of Directors:** The 'Board of Directors (BoD) of NAFSCOB' consists of 21 Directors, duly elected in the General Body, from among the Member Banks. The Chief Executive of NAFSCOB is an Ex-officio member of the BoD. The term of office of the BoD is five years from the date of election. The BoD elect the Chairman and six Vice-Chairmen, from amongst the non-official members of the Board, to represent the following six regions:

i. Eastern Region	ii. North Eastern Region	iii. Western Region
iv. Southern Region	v. Northern Region	vi. Central Region

   The term of office of the Chairman and Vice-Chairmen is Co-terminus with that of the BoD. The BoD meet at least once in every quarter. The Chairman and/or Vice-Chairmen/member of the BoD, ipso-facto cease to hold office if he/she ceases to be the Chairman or the President or the member of the BoD of his/her bank or his/her bank is in default in payment of annual subscription/additional subscription of NAFSCOB.

   c. **Executive Committee:** The Executive Committee (EC) of NAFSCOB consists of Chairman, Six Vice-Chairmen and the Chief Executive. The Chief Executive is also the member Secretary of the EC. The term of office of the EC is five years and it is co-terminus with the term of office of the BoD of NAFSCOB. The EC ordinarily meets not less than four times in a year.

   d. **Chairman:** The Chairman of NAFSCOB is elected by the BoD of NAFSCOB and presides over the meetings of the General Body, Special General Body, BoD and the EC.

   e. **Chief Executive:** The Managing Director is the Chief Executive of NAFSCOB and is appointed by the BoD. He exercises the powers of the Chief Executive subject to overall control and general supervision of the BoD.

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Chapter - 6

ACTIVITIES

1. Activities of NAFSCOB include:

a. To undertake relevant research studies in agriculture and rural credit from time to time and suggesting appropriate strategies.

b. To implement the 'All India Mutual Arrangement Scheme' (AIMAS) evolved in1965 (The scheme has been discontinued on 31 December 2017)..

c. To identify, formulate and evaluate the identified projects for the benefit of member banks.

d. To develop a library-cum-documentation centre for providing research facilities to cooperatives.

e. To disseminate information on latest innovations in banking practices, banking related technology, policies and decisions of various regulatory authorities and other aspects related to cooperative credit through 'NAFSCOB Journal of Rural Cooperative Credit and Banking', the house journal of NAFSCOB.

f. To undertake any other activity for promoting, protecting and strengthening member banks.

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Chapter - 7

ALL INDIA MUTUAL ARRANGEMENT SCHEME
(21 August, 1965 till 31 December, 2017)

1. The All India Mutual Arrangement Scheme (AIMAS) was operationalised by NAFSCOB in the year 1965. Shri. T.T. Krishnamachari, the then Hon'ble Union Finance Minister inaugurated AIMAS on August 21, 1965, in Mumbai. The primary objective of AIMAS is to facilitate participant banks to undertake the following banking business, throughout the country:

   a. Issue and Honour MICR and Non-MICR Demand Drafts

   b. Issue and Honour Mail Transfers

   c. Collection and Payment of Bills, Dividend Warrants etc.

The scheme has a membership of 1,1849 bank offices comprising of StCBs and their branches, DCCBs and their branches and UCBs (UCBs) and their branches as on March 31, 2013. NAFSCOB as coordinator/leader of the AIMAS, formulates rules and regulations regarding operations of AIMAS and facilitates all necessary decisions related to functioning of AIMAS, in consultation with the 'Advisory Committee on AIMAS'. The services extended by NAFSCOB includes providing operational guidelines, membership admission of cooperative banks/bank offices, cancellation of membership, circulation of Specimen Signatures of Authorized Officers, supply of MICR and Non-MICR Demand Draft Books, preparation/updation and supply of Directory of member participant banks, devising and supply of Confidential Key Numbers for facilitating the member banks to work out appropriate Cypher Code, facilitating reconciliation of accounts among the participant banks, addressing the AIMAS related operational grievances etc.

The 'Advisory Committee on AIMAS', consisting of senior bankers of the identified participating member StCBs, facilitates NAFSCOB to review the policy and operational aspects of the functioning of AIMAS. The Advisory Committee extends suggestions for better implementation of AIMAS. The participating member banks also have been advised to identify a Senior Officer of the bank, preferably dealing with 'AIMAS' to be the 'Nodal Officer' for necessary coordination of activities under AIMAS with NAFSCOB and other participating banks. AIMAS scheme was discontinued w.e.f. 31 December 2017.

2. Growth in membership of AIMAS - 1975 to 2016: *(as on 31.03.2016)*

Year	StCBs	Branches of StCBs	DCCBs	Branches of DCCBs	UCBs	Branches of UCBs	Total
1975	18	47	203	-	-	-	268
1980	20	100	223	159	32	3	537
1985	21	117	236	213	60	17	664
1990	21	146	207	262	80	55	771
1995	24	181	196	267	97	40	805
2000	25	261	202	316	111	65	980
2005	25	299	209	427	107	77	1144
2010	26	313	201	465	93	72	1170
2011	26	313	201	473	94	73	1180
2012	26	324	200	471	93	70	1184
2013	26	329	200	471	93	70	1189
2014	26	329	200	471	93	70	1189
2015	26	330	200	471	93	70	1190
2016	26	330	200	471	93	70	1190

3. State-wise the membership of AIMAS: *(as on 31.03.2016)*

Name of the StCBs	StCBs H.O.	StCBs Brs.	DCCBs H.O.	DCCBs Brs.	UCBs H.O.	UCBs Brs.	Total
Andaman & Nicobar	1	-	-	-	-	-	1
Andhra Pradesh	1	22	3	9	12	3	50
Assam	1	-	-	-	-	-	1
Bihar	1	7	-	-	-	-	8
Chandigarh	1	-	-	-	-	-	1
Chhattisgarh	1	5	6	-	2	-	14
Delhi	1	15	-	-	4	-	20
Goa	1	2	-	-	-	-	3
Gujarat	1	-	8	-	3	-	12
Haryana	1	12	19	180	-	-	212
Himachal Pradesh	1	-	-	-	-	-	1
Jammu & Kashmir	1	22	3	13	2	-	41
Karnataka	1	36	14	30	20	20	121
Kerala	1	20	13	72	12	19	137
Madhya Pradesh	1	21	36	11	2	-	71
Maharashtra	1	20	10	2	9	12	54
Manipur	1	-	-	-	-	-	1
Orissa	1	13	8	35	2	1	60
Pondicherry	1	26	-	-	1	4	32
Punjab	1	18	17	16	1	8	61
Rajasthan	1	16	7	6	-	-	30
Sikkim	1	-	-	-	-	-	1
Tamil Nadu	1	44	23	82	18	3	171
Tripura	1	3	-	-	-	-	4
Uttar Pradesh	1	27	27	6	-	-	60
West Bengal	1	2	-	-	1	-	4
Total	**26**	**330**	**200**	**471**	**93**	**70**	**1190**

Chapter - 8

LIBRARY AND DOCUMENTATION

1. NAFSCOB has developed a library-cum-documentation centre for providing research facilities to researchers in the filed of cooperation. Apart from collection of a sizeable number of books/publications on Agriculture, Finance, Cooperation, Cooperative Law and various other topics of relevance, the library also subscribes to number of journals and periodicals published by various national and state-level organisations/agencies connected with agriculture, cooperation, finance and various other services. The library also acquires other useful material such as pamphets/hand-outs, non-priced documents, unpublished monographs, manuscripts, newsletters/bulletins of number of national and international cooperative organizations etc. The library adopts the 'Dewey Decimal Classification' (DCC) system for the depth classification of books, documents etc. it also adopts'Anglo - American Catalogical Rules'(AACR)to facilitate ready reference.

2. **Books and Journals:** NAFSCOB library has more than 3500 books on various topics. The major collection of books concentrated around the areas of:
   a. Banking
   b. Finance
   c. Cooperatives
   d. Economic Development & Growth
   e. Rural Development
   f. Operational Manuals

3. **The other collections in the library are in the areas of,**
   a. Management
   b. Law
   c. Computer Technology
   d. Statistics
   e. Others

4. **In addition to the above, the library is also enriched with the following reference books:**
   a. Encyclopedias
   b. Operational Manuals
   c. Subject Dictionaries
   d. Glossaries
   e. Year Books
   f. Annual Reports of various organizations
   g. Project Reports
   h. Statistical Data

5. **Services:** The library extends its resources of reference and information to promote research and development work. Number of research scholars have availed the services of NAFSCOB's library and documentation centre for preparing and enriching their doctoral thesis. There is ample scope to develop the centre into an excellent full-fledged library-cum-documentation centre. The existing arrangement permits the library to extend the display and storage of new arrivals, reading and reference to the staff members/visitors on selective basis.

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Chapter - 9

ACHIEVEMENTS

As an apex level institution of the Short Term Cooperative Credit Structure (STCCS), NAFSCOB has been undertaking a number of activities, programmes and performing important role in the following areas/matters:

1. Played a significant role towards extending some of the provisions of the 'Banking Regulations Act' to the cooperative banks.
2. Actively supported the idea of extending 'Deposit Insurance Scheme' to the cooperative banks.
3. Persuaded Government of India to adopt favourable policy regarding contribution to the 'Agricultural Credit Stabilization Fund' of the member banks.
4. Successfully persuaded Government of India to abolish 'interest tax' on the earnings of the cooperative banks.
5. Made successful efforts in extending the provision of Section-13 of the 'Income-Tax Act, 1961' to cooperative banks.
6. Organized conferences of DCCBs in the country and paved the way for exchange of views among cooperative bankers on important operational and policy matters.
7. Persuaded 'Industrial Development Bank of India' to approve in principle the proposal for extension of refinance to UCBs and DCCBs to support SSI sector and pursued the matter further with Government of India at the level of Hon'ble Union Finance Minister to ensure issue of requisite notification.
8. Set up 'Review and Action Committee on North Eastern Region' to make special study of the problems of the cooperative credit movement in the region and initiate developmental programmes in the sphere of cooperative credit, marketing etc.
9. Facilitated profitable deployment of surplus funds at the level of StCBs and DCCBs through 'Consortium Finance Arrangement'.
10. Effectively presented the adverse implications of the administered interest rate structure both on Advances and Deposits.
11. Presented the views of cooperative credit and banking sector, more particularly the short-term cooperative credit structure to the Senior Expert Group constituted by the Reserve Bank of India on various aspects of rural credit, including a detailed memorandum on such matters and the case for formation of 'Cooperative Bank of India' (COBI).

12. Regularly participated in the 'Pre-Budget Discussions' convened by the Hon'ble Union Finance Minister and presented number of important policy and operational issues concerning the short-term cooperative credit structure for consideration of Government of India in the Annual Budget.

13. Took up the following important issues with the concerned authorities, including the GoI, RBI, NABARD, etc.

    a. Constitution of the Agricultural Credit Relief Fund.

    b. Solution to the problems emerging from Debt Relief Scheme.

    c. Impact of Debt Relief measures on recoveries

    d. Concessions in the norms of NABARD refinance.

    e. Constitution of a special Sub-Committee to conduct in-depth study on the immediate and long term implications of loan waiver measures.

    f. Pursued the issues involved in levying income tax under Section 80P of Income Tax Act, 1961 on the business income of StCBs and DCCBs.

    g. Pursued at various level for higher Interest Subvention to cooperative banks for involvement of their own funds for lending to agriculture @7% interest.

14. Interacted in consultation with Government of India with organisations like Rabo Bank Netherlands, APRACA, IRU, representatives of the World Bank, etc. on matters pertaining to possibilities of foreign assistance for agri-business in the cooperative fold.

15. Brought out 446 research and other publications on matters of importance in the area of credit, retail banking and resource mobilisation, etc.

16. Arranged and conducted 221 Seminars/Workshops/Conferences/Training Programmes etc. for the Chief and Senior Executive of StCBs DCCBs and Primary Agricultural Credit Society (PACS).

17. Conducted the first ever workshop on 'Computerization in Cooperative Banking' which paved the way for creation of computer technology awareness among the StCBs and DCCBs. It stressed the need and importance of computerization for a systematic Management Information System (MIS), computerisation of banking operations, better customer service and technology empowerment in the cooperative banking sector.

18. NAFSCOB further strengthened the member banks by commissioning the feasibility study on computerization with the financial help of NABARD. It also facilitated steps towards computerisation of operations at the level of NAFSCOB.

19. Maintained a close liaison with GoI, RBI, NABARD, respective state governments and other financial institutions in order to facilitate the development of cooperative credit and banking sector with the help of member banks.

20. Instituted a scheme of Performance Awards to member StCBs from the year 1982 - 83 onwards to promote a spirit of healthy competition among the StCBs and provide scope for further improvements in their better functioning.

21. Effectively represented to GoI on the Impact of write off of agricultural loans on the Cooperative Credit Structure, particularly after the formulation of 'Agriculture and Rural Debt Relief Scheme, 1990'. Played an effective role to ensure reimbursement of debt relief to the cooperative banks.

22. Represented to GoI on the implications of the upward revision of interest rates on agriculture credit.

23. Emphasized the need for a 'National Cooperative Policy' and review of the same from time to time.

24. Examined the 'Model Cooperative Societies Act' drafted by 'Choudhary Brahm Prakash Committee' set up by Planning Commission and stressed the need for implementation of the same.

25. Effectively represented to concerned authorities the implications of supersession of elected Boards of Management of CCIs and stressed the need for restoring the principle of democratic control in CCIs.

26. Successfully represented to GoI on introducing the required amendments in the 'Banking Regulations Act, 1949' in order to bring Cooperative Banks within the purview of 'Direct Tax (Amendment) Act, 1987' particularly to switch over to the new Accounting year.

27. Represented to GoI to get exemption from deduction of Income Tax at source on interest earned on Securities of State and Central Governments.

28. Obtained exemption to NAFSCOB from payment of Income Tax under the Mutuality clause.

29. Represented to RBI, NABARD and State Governments on the need for audit of StCBs and DCCBs by Chartered Accountants.

30. Successfully represented to Government of India in withdrawing the provision of Tax Deduction at Source (TDS) in respect of interest on term deposits with banks.

31. Successfully represented to Government of India in exempting all Cooperative Societies engaged in business of banking from the purview of Interest Tax Act with a view to providing support to the Co-operative Sector.

32. Representations to NABARD to review and change its policy for Seasonal Agricultural Operations (SAO).

33. Effectively communicated to NABARD the adverse effects of Minimum Involvement (MI) Criteria and succeeded in persuading NABARD to set up a review committee with the representatives of NAFSCOB and StCBs and later on few relaxations / concessions and finally withdrawal of Minimum Involvement concept.

34. Represented to Government of India on the need to compensate the losses incurred by PACS under Public Distribution System (PDS), fertilizer distribution, etc.

35. Represented to concerned authorities and emphasized the need to evolve suitable steps to solve the problems of imbalances in the Cooperative Credit Structure and also ensure the profitability and viability of the Credit Institutions.

36. Represented to Government of India to evolve steps to rationalize the interest rates structure on advances to ensure the viability of CCIs.

37. Effectively represented to RBI and NABARD on important policy and operational issues affecting the StCBs.

38. Successfully persuaded NABARD to continue to fund all the programmes conducted by College of Agricultural Banking for co-operatives during the calendar year 1993 so that no tuition fees are charged from the Cooperative Banks.

39. Represented on the need for Rationalization of Interest rate structure for SAO.

40. Successfully persuaded GoI/RBI/NABARD on the need for providing avenues for Investment of surplus resources/ ensure reasonable share to StCBs/DCCBs in national level consortium arrangements.

41. Represented RBI on need to review the existing 'Norms for Licencing of StCBs and DCCBs' and grant of licences to all unlicensed StCBs and DCCBs.

42. Persuaded GoI on the need to reconsider the recommendations of Tax Reforms Committee.

43. Succeeded partially to ensure early settlement of dues under 'Agriculture and Rural Debt Relief Scheme -1990'.

44. Effectively represented to NABARD to relook into the interest rates on refinance for SAO.

45. Contributed for formulation of deregulated policy of interest rates structure both on Advances and Deposits in 1994.

46. Impressed upon the need for setting up of specialized Committees/Task Forces/Expert Group to work out measures for revamping of cooperative credit structure.

47. Effectively represented to Government of India on the adverse implications of upward revision in the Minimum Involvement (MI) norms on StCBs and DCCBs.

48. Assisted Government of Sikkim in setting up of 'Sikkim State Co-operative Bank'.

49. Instituted an annual scheme entitled 'NAFSCOB CASH AWARD on Cooperation to the Best Co-operator' with effect from the year 1995-96. Later on withdrawn for obvious reasons.

50. Instituted an Annual Performance Award Scheme entitled 'Best Performing StCB under AIMAS' with effect from the year 1996-97.

51. Instituted an annual performance award scheme entitled 'Subhash Yadav Award to the Best Performing PACS' with effect from the year 1998-99.

52. Re-emphasized the need for amendments to both the State Cooperative Societies Acts and the Multi State Cooperative Societies Act,1984, so as to eliminate identified restrictive provisions.

53. Impressed upon Government of India to extend 'Experimental Crop Insurance Scheme' (ECIS) to all parts of the country with wider coverage of crops and introduce 'Modified Comprehensive Crop Insurance Scheme' (MCCIS) covering both loanee and non-loanee farmers, irrespective of small and marginal farmers and raising the premium to 4% of the sum assured for all crops covered under 'Comprehensive Crop Insurance Scheme' except for groundnut.

54. Brought out a report on 'Model Investment Policy for the Cooperative Banks'.

55. Effectively communicated to NABARD to re-examine the policy on MI Norms which includes the need for doing away with the concept of MI based on ILR and policy of stringent imposition of penal interest for "Not Complying" MI Norms.

56. At the instance of NAFSCOB, GoI constituted a Task Force to study the functioning of cooperative banks and to suggest package for revival/restructuring under the Chairmanship of Shri. Jagdish Capoor, Dy. Governor, RBI.

57. Appealed to Hon'ble Prime Minister of India impressing upon the need to restoring Section 80P of the Income Tax Act, 1961.

58. Prepared the proposal on 'Institutional Protection System' (IPS) for the short term cooperative credit structure in the country to facilitate them to be independent in their efforts to become viable in the long run and also enable them to take care of the likely financial losses within the system, without extensively depending on the external assistance.

59. Played a successful role in impressing upon Government of India to approve budget allocation for recapitalisation support to credit cooperative banks to the extent of Rs.13,592 crores.

60. First among many National level organisations to launch its website - 'NAFSCOB Website'.

61. The 'Accounting Manual' was revised, upgraded and brought out as 'Operational Manual for Cooperative Banks' in four volumes in 2004.

62. The 'Operational Manual for AIMAS' was revised and updated in 2007 with updated rules and modalities of the scheme.

63. Appealed to Hon'ble Union Finance Minister and Hon'ble Union Minister for Agriculture on reconsidering the levy of 'Banking Cash Transaction Tax' (BCTT) in cash withdrawals by the cooperative societies/banks from their accounts with the scheduled banks.

64. NAFSCOB was one of the members of the Working Group on 'Outreach of Institutional Finance and Cooperative Reforms for 11th Five Year Plan (2007 – 2012)' constituted by Planning Commission, Government of India under the Chairmanship of Shri. Y.C. Nanda, Member, National Commission on Farmers.

65. NAFSCOB placed issues of concern and importance to the short-term cooperative credit structure to the 'Parliamentary Standing Committee on Agriculture, Government of India'

66. Letter of Appeal sent by NAFSCOB to Hon'ble Union Finance Minister seeking Interest Subvention to Cooperatives in connection with short-term farm credit to farmers at 7% interest and enhancement of interest subvention to banks @ 4.5%. Played very effective role and facilitated in agreeing in principle to provide interest subvention @ 3 percent.

67. Letter of Appeal sent by NAFSCOB to Hon'ble Union Finance Minister impressing on the need for restoration of 'claim of deductions' by StCBs and DCCBs under Sec. 36 (vii a) of Income Tax, 1961.

68. NAFSCOB prepared 'Policy on Codes of Standards and Fair Practices for StCBs and DCCBs' and supplied the same to all member StCBs and affiliated DCCBs for necessary adoption.

69. NAFSCOB held state-level consultations with DCCBs and StCBs on widening of membership base of NAFSCOB.

70. NAFSCOB, from time to time, assessed the status of implementation of the 'Revised Revival Package of STCCS, as recommended by the Task Force on Revitalisation of CCIs set up under the Chairmanship of Prof. A. Vaidyanathan

71. NAFSCOB constituted a sub-committee to identify the restrictive provisions and conditionality in the 'Fit and Proper Criteria' for Directors on the Board and CEOs of StCBs and DCCBs.

72. NAFSCOB constituted a Working Group to prepare a policy document on 'Model Code of Standards and Fair Practices for Cooperative Banks' in February 2008. The Working Group after due deliberations finalised the 'Model Code of Standards and Fair Practices for Cooperative Banks' which was released in November 2008 for necessary adoption by StCBs and DCCBs.

73. NAFSCOB constituted a 'NAFSCOB Standing Committee on Short-Term Cooperative Credit and Banking Institutions' in April 2008 to examine and critically analyse issues of importance in concern relating to the STCCS and advise the Board of Directors from time to time for appropriate action.

74. NAFSCOB held a 'National Consultation and Review Meet on Implementation of Revised Revival Package of Short-Term Cooperative Credit Structure and other related issues in April 2010.

75. NAFSCOB constituted a Sub-committee to peruse the provisions of some of the bylaws of NAFSCOB and suggest amendments for better interpretation and implementation in 2010.

76. NAFSCOB constituted a Working Group to review and revise the 'Operational Manual for Cooperative Banks' brought out by NAFSCOB in 2004 and suggest revisions in the light of various new developments in the banking sector, in 2010.

77. ‘Accreditation Board’ for accrediting of 'Cooperative Training Institutes' (CTIs) by 'Centre for Professional Excellence in Cooperatives' (C-PEC) was established by NABARD in 2011. NAFSCOB is a member of the 'Accreditation Board'.

78. ‘NAFSCOB Bulletin’ the official Newsletter of NAFSCOB has been converted into 'NAFSCOB Journal of Rural Cooperative Credit and Banking' in 2011.

79. United Nations General Assembly recognising the global role of cooperatives in the area of socio-economic development declared the year 2012 as 'International Year of Cooperatives' (IYC). NAFSCOB constituted a committee to organise various programs and events to celebrate IYC-2012.

80. NAFSCOB constituted a Committee to examine the Terms of Reference of the 'RBI Expert Committee on Streamlining STCCS' under the chairmanship of Dr. Prakash Bakshi, the then Chairman of NABARD and to identify the issues emerging out of various policy initiatives of GoI, RBI, NABARD, etc.

81. NAFSCOB organised an interface meeting with the 'RBI Expert Committee on Streamlining STCCS' to present the views and opinion of the short-term cooperative credit structure on the Terms of Reference of the Committee in October 2012.

82. NAFSCOB recognising the need for directional assistance in developing and implementing an appropriate mechanism to implement the provisions of Prevention of Money Laundering Act (PMLA) -2002, with particular reference to Know Your Customer (KYC), Anti Money Laundering (AML) and Combating Financing of Terrorism (CFT), etc. and brought out 'KYC and AML Policy and Procedures for StCBs and DCCBs' with the technical assistance of external consultants in 2012.

83. NAFSCOB for the first time introduced Annual Performance Awards to DCCBs from the year 2008-09.

84. NAFSCOB constituted a Core Group consisting of Chief Executives of member StCBs to deliberate on the identified issues of importance for facilitating preparation of appropriate appeal/memorandum for submission to Government of India, RBI, NABARD and others, in 2013.

85. Financial Intelligence Unit - India (FIU-IND) in the Department of Financial Services, Ministry of Finance, GoI constituted a Working Group to develop a 'Guidance Note on Effective Process of Suspicious Transaction Reports (STRs) Detection and Reporting for Co-Operative Banks' in 2013. NAFSCOB is one of the members in the said Working Group.

86. The FIU-IND Working Group after due deliberations constituted two Sub-groups representing the short-term cooperative credit structure led by NAFSCOB and the urban cooperative banking structure led by NAFCUB to suggest appropriate guidelines, set of effective alerts as applicable to cooperative banks to facilitate implementation and monitoring of the provisions of PMLA - 2002. The Sub-groups, after due deliberations, prepared and submitted the draft Guidance Note along with appropriate set of alerts to the FIU-IND Working Group in December 2013.

87. The year 2013-14 is the Golden Jubilee year of NAFSCOB. The BoDs of NAFSCOB proposed to conduct the Golden Jubilee celebrations in a befitting manner by undertaking a number of programs and events.

88. The 'Accounting Manual' was revised, upgraded and brought out as 'Operational Manual for Cooperative Banks' in four volumes in the 2013

89. Persuaded NABARD to desist from the efforts to transfer assets & liabilities of PACS to DCCBs by thrusting them to be engaged as Business Correspondents to DCCBs.

90. Initiated measures to protect the image of STCCIs.

91. Prepared Model Risk Management Policy for SCBs.

92. Prepared Model Information Security Policy of SCBs.

93. Instituted Best Performance Awards to Agricultural Cooperative Staff Training Institutes (ACSTIs) from 2012-13.

94. NAFSCOB at the instance of both the international and Indian partners took lead role in organizing the Round Table Dialogue between Cooperative Banks, Social Solidarity Economic Enterprises (SSEs), Social Finance and Social Initiatives on 03-04 April 2015 at Mumbai.

95. Instituted an Annual Performance Award Scheme entitled Best Performance Awards to District Central Cooperative Banks (DCCBs) since 2008-09.

96. Impressed upon the Govt of India, Reserve Bank of India and NABARD to announce an appropriate Regulatory package to Rural Cooperative Banks to facilitate operations during the adverse conditions created by spread of COVID-19.

97. Successfully impressed upon NABARD to extend Special Liquidity Facility(SLF) with affordable terms and conditions including rate of Interest on Refinance under SLF.

98. Representations submitted to Union Finance Minister, Union Minister for MSMEs, Reserve Bank of India and SIDBI to consider Rural Cooperative Banks consider as Member Lending Institutions (MLIs).

99. Formulated Model Bye Laws for StCBs and DCCBs and are waiting for final comments from stakeholders.

100. Amendment of NAFSCOB Bye laws to facilitate admission of DCCBs as Associate members in NAFSCOB.

101. NAFSCOB successfully conducted following 5 Studies entrusted by MoC, GoI:

1. Need of Credit in Cooperative Sector, Constraints and Ways Ahead-General Ctegory.

2. Need of Credit in Cooperative Sector, Constraints and Ways Ahead & Defunct PACS and Measures for their Revival in North-eastern Region.

3. Defunct PACS and Measures for their Revival in General Category.

4. Defunct PACS -Measures for their Revival: Special Reference to Assam, Meghalaya and Nagaland in Northeastern Region.

5. NAFSCOB submitted draft report of the “Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) & Compliance of the Functions defined under Section 24 of the Multi State Cooperative Societies Act, 2002” to the Ministry of Cooperation, New Delhi on 07-10-2024.

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Chapter - 10

MEMORANDA SUBMITTED

NAFSCOB submitted various Memoranda on issues of importance and concern to the short term cooperative credit structure to Government of India, Reserve Bank of India and NABARD. The details of Memoranda are as follows:

1. Memorandum on Problems of Short and Medium Term Cooperative Credit Sector (1976/1977)
2. Memorandum on Writing off Cooperative Dues announced by the Government of Maharashtra (1980)
3. Memorandum submitted to Smt. Indira Gandhi, Hon'ble Prime Minister of India on February 9, 1981 in connection with the writing off Agricultural Dues.
4. Memorandum on few observations on the various provisions of the Act to establish NABARD, submitted to Smt. Indira Gandhi, Hon'ble Prime Minister of India on May 31, 1982.
5. Memorandum on problems concerning cooperative credit system in respect of agricultural and rural development, submitted to the Chairman, High Power Committee for solving the problems /difficulties (1982-83)
6. Memorandum on the problems faced by Cooperative credit structure submitted to Shri. Janardhan Poojary, Hon'ble Union Minister for Finance, GoI on March 19, 1983.
7. Memorandum on Banking Laws (Amendment) Bill, (1983)
8. Memorandum on Problems faced by the Cooperative Credit Structure vis-a-vis RBI/NABARD(1983)
9. Memorandum on issues of STCCS relating to the Reserve Bank of India, NABARD, submitted to Shri. Vishwanath Pratap Singh, Hon'ble Minister for Finance, Government of India on April 7, 1983.
10. Memorandum on Problems of Agricultural Credit and Rural Development submitted to the Hon'ble Prime Minister of India (1987)
11. Memorandum on issues concerning Short and Medium Term Cooperative Credit Structure submitted to Senior Expert Group of RBI (1988)
12. Memorandum on implications of the revision of interest rates on agricultural finance submitted to the Union Finance Minister (1988).
13. Memorandum on the impact of write off of agricultural loans on cooperative credit structure, submitted to the Union Finance Minister.

14. Memorandum on the impact of write off of agricultural loans on cooperative credit structure, submitted to the Union Minister for Agriculture.

15. Memorandum viz. Relief to Farmers -Provision for financial outlay in the Union Budget 1988-89 and suggestions for other concessions and revisions of policies and procedures, etc. submitted to Shri. N. D. Tiwari, Hon'ble Union Finance Minister.

16. Memorandum viz. Relief to Farmers -Provision for financial outlay in the Budget 1989-90 and suggestions for other concessions, submitted to Shri. S. B. Chavan, Hon'ble Union Finance Minister on January 27, 1989.

17. Memorandum on 'Support to Farmers - Need for special financial outlay in the Budget 1990-91 and suggestions for other appropriate measures' submitted to Hon'ble Union Finance Minister, Prof. Madhu Dandavate on February 14, 1990.

18. Memorandum on the implications of Agricultural and Rural Debt Relief Scheme 1990, submitted to Prof. Madhu Dandavate, Hon'ble Union on August 27, 1990 at New Delhi.

19. Memorandum submitted to Shri. Yeshwant Sinha, Hon'ble Union Finance Minister on January 25, 1991 at New Delhi during the Pre-Budget discussions.

20. Memorandum on National Cooperative Bank of India (NCBI), submitted to Shri. Mohan Dharia, Deputy Chairman, Planning Commission on February 7, 1991 at New Delhi.

21. Need for exempting the Cooperative Banks from the scope of the proposed amendment of Section 194A of the Income Tax, 1961 (1991).

22. Need for exemption of Interest Tax @3% on the gross amount of the interest as proposed in the Finance Bill (1991).

23. NABARD refinance to Cooperative Credit Sector, interest rates on loans, margins for banks, etc. (1991).

24. Need for restoration of democratic set up in the CCIs (1991).

25. Exemption of NAFSCOB from payment of Income Tax (1991).

26. Need to withdraw the Scheme of Minimum Involvement imposed by NABARD for sanction of SAO Credit limit (1992).

27. Need for restoration of Instant Fresh Finance Scheme (1992).

28. Need for implementation of Model Cooperative Act as recommended by Choudary Brahm Prakash Committee set up by the Planning Commission (1992)

29. Implications of the new proposal to set up National Rural Bank of India on Term STCCS (1992)

30. Need for early settlement of dues under the ARDR Scheme, reimbursement of interest loss and the need for inclusion of penal interest in the final claims without reversing the earlier policy (1992/1993)

31. Need to rationalize the Interest Rate Structure (1992)

32. Memorandum on a few important problems concerning Cooperative Credit Sector, submitted to the Hon'ble Union Finance Minister on January 4, 1992.

33. Memorandum on issues relating to STCCS has been presented during the Conference of State Ministers for Cooperation convened by the Ministry of Agriculture on July 26, 1992 at New Delhi.

34. Implications of Recommendations of the Tax Reform Committee headed by Prof. Raja J. Chellaiah in relation to Cooperative Societies (1993)

35. Need for representation on the Board of Directors of NABARD for Cooperative Banks.

36. Memorandum submitted to Dr. Manmohan Singh, Hon'ble Union Minister for Finance, Government of India on February, 11, 1994 on the following issues:
    a. Interest Rate Structure for Seasonal Agricultural Operations: Need for Rationalization.
    b. Need for providing avenues for investment of surplus/ensure larger share to StCBs/DCCBs in national level consortium arrangements.
    c. Need to review the proposal for application of prudential norms to StCBs and DCCBs.
    d. Need to review the existing norms for licensing of StCBs and DCCBs -Grant of Licences.
    e. Need to reconsider the recommendation of Tax Reforms Committee.
    f. Early settlement of dues under Agriculture and Rural Debt Relief Scheme - 1990.
    g. Need to bring sick units in cooperative sector under Board for Industrial and Financial Reconstruction (BIFR).

37. Discussion with Shri. D. R. Mehta, Deputy Governor, RBI on June 27, 1994 on the following issues in addition to the issues presented to Hon'ble Union Finance Minister.
    a. Implications of the proposal for a separate apex bank for UCBs.
    b. Need for providing avenues for Investment of Surpluses/Ensure larger Share of StCBS/DCCBs in national level consortium arrangements.
    c. Need to issue revised guidelines on Remittance Facilities.

38. Memorandum submitted to Dr. Manmohan Singh, Hon'ble Union Finance Minister on December 11, 1994 at New Delhi during the Pre-Budget discussions covered the following issues:

a. Need for making provision for financial assistance to STCCS to cleanse their balance sheets.

b. Need for providing avenues for investment of surplus resources/ensure larger share to StCBs/DCCBs in national level consortium arrangements.

c. Implications of the proposal for a separate Apex Bank for UCBs.

d. Need to review the existing norms for licensing and also according scheduled status to StCBs and DCCBs.

e. Need for exemption of cooperative banks from the income tax on interest earned on investments in Government securities for the purpose of Reserve Fund.

f. Need for total exemption of interest income on Government Securities, other Trustee Securities and Debentures from the purview of income tax.

g. Need to issue revised guidelines on remittance facilities.

h. National Informatics Centre: Need for free technical service to cooperatives.

i. Need for reviving the cooperative credit pilot project in Gujarat and Karnataka states under the assistance of Government of Netherlands.

39. Memorandum submitted to the Hon'ble Union Finance Minister on October 27, 1995 at New Delhi on "the following issues:

a. Adverse implications of Minimum Involvement Norms on the StCBs and DCCBs.

b. Need to exempt StCBs and DCCBs from the provision of Tax Deduction at Source from interest on Term Deposits.

40. Memorandum forwarded to RBI on the following important issues on April 4, 1996.

a. Need to review the existing norms for licencing of StCBs and DCCBs.

b. Need to issue revised guidelines on Remittance Facilities.

c. Need to address the problems of heavy surplus Cash-in-hand on day-to-day basis by StCBs.

d. Need to consider and accord Scheduled Status to all the StCBs and DCCBs..

e. Need to review the Branch Licencing Policy so as to avoid inordinate delay in issuance of Licence.

f. Need to consider liberally the Applications by StCBs for Currency Chest Branches.

g. Need to impress upon the GoI to exempt StCBs and DCCBs from the purview of provision for Tax Deduction at source from interest income on Term Deposits.

h. Need to impress upon the GoI for exemption of Cooperative Banks from the Income Tax on interest earned on investments in Government Securities for the purpose of Reserve Fund.

i. Need to impress upon the GoI for total exemption of Interest Income on Government Securities, other Trustee Securities and Debentures from the purview of Income Tax.

j. Need for initiating further concrete steps to assist the StCBs to implement the policy of deregulated Interest Rates Structure on Advances to ensure their viability.

k. Need to impress upon the Government of India to make a provision for financial assistance to cleanse the balance sheets of the STCCS.

l. Need for exempting certain concepts and definitions before making the Prudential Norms applicable to StCBs and DCCBs.

m. Need for restraining from the policy of financing good cooperatives by Commercial Banks.

n. Need to curb the tendencies to permit the Cooperative Banks to become Private/Commercial Banks.

o. Need to curb the tendencies to form a separate Apex Bank for UCBs.

41. Memorandum forwarded to the Ministry of Agriculture and also Ministry of Finance, GoI with the following suggestions in June 1996.

a. Need for Financial Assistance to the tune of about Rs. 6000 crores to cleanse the balance sheets of the STCCS. This includes accumulated losses, imbalances, provision for bad and doubtful debts, arrears under ARDR including interest loss, etc.

b. Need to examine the existing SAO policy of NABARD.

c. Adherence to the Audit classification for the purpose of sanctioning of credit limits by NABARD inhibits the flow of credit for agricultural purposes. Hence need for re-examination.

d. The policy of deregulated interest rate structure on both advances and deposits, which has been taken in isolation, did not really create a positive impact on the cooperative banks.

e. The concept of Minimum Involvement of own resources in agricultural lending is not in tune with the role of StCBs and DCCBs as refinancing agencies. Therefore, NABARD should do away with the concept of Minimum Involvement based on the criteria of Internal Lendable Resources to motivate the banks to mobilise resources.

f. Need for continuation of the 'National Rural Credit (Long Term operations) Fund' during the Ninth Five Year Plan period.

g. Government of India should advance NODC loans to DCCBs at an interest rate at par with NABARD refinance rate applicable to SAO borrowings.

h. Need to set up a Risk Fund for Crop Loan Finance based on percentage of the total crop loan disbursed during the year to be provided in the shape of grant-in-aid by the Government.

I. NABARD should participate in the Public Distribution System (PDS) activities of PACS by ensuring refinance facility to DCCBs. Alternatively, the advances for PDS activities should be reckoned for the purpose of Minimum Involvement.

j. Gol, State Governments and NABARD should contribute to the Corpus of 'Deposit Guarantee Fund' under the Deposit Guarantee Scheme for PACS and this certainly enables all the States to expedite formulation of Deposit Guarantee Scheme for PACS.

k. Suggested to set up appropriate 'Corpus Fund' at the level of Gol to assist the farmers in the sugar sector, in case of necessity.

l. Comprehensive Crop Loan Insurance Scheme should cover all cash crops including Potatoes, Ginger, Cotton and food crops for all areas of State both for Kharif and Rabi seasons so that the financing institutions do not have to wait for

every year for the details of the crops proposed to be covered under this Scheme.

m. Gol should expedite the process of amendment of Multi-State Cooperative Societies Act so as to pave way for the State Governments to amend their State Cooperative Societies Act in accordance with the Model Cooperative Act.

n. Desirability of amalgamating short term and long term cooperative credit structures to reap the economies of scale, improve viability of primaries and fully diversify the operations of cooperative banks.

o . Gol should curb the tendencies to convert the cooperative banks into private banks and these amounts to diversion from cooperative philosophy and cooperative principles and also aimed of commercialization.

p. It is suggested that a policy may be formulated so as to extend 100 per cent refinance facility to PACS under Farm Mechanization Programme and also extend higher allocations to cooperative banks.

q. A Committee may be set up to review and revise the norms for grant of licence for StCBs and DCCBs with a view to grant licences to all of them and help them to build up a better public image and also avail necessary facilities from higher financing agencies.

r. Policy norms may be amended to accord scheduled status to all StCBs and to select DCCBs.

s. The existing training arrangements have conclusively proved that they are not in a position to cater to the training needs of the personnel working in the CCIs. Therefore, NAFSCOB may be encouraged with a suitable financial assistance to

set up an exclusive training institute to cater to the needs of the personnel working in the Short Term Cooperative Credit Institutions (STCCIs). Secondly, a Manpower Development Institute to deal exclusively with the personnel of CCIs in North-Eastern Region should be set up.

t. NAFSCOB has already set up a High Level Review and Action Committee for North-Eastern Region to ensure smooth flow of credit in the region. It is suggested that the efforts of NAFSCOB may be strengthened by extending suitable assistance to NAFSCOB.

u. There is a need for exemption of cooperative banks from the Income Tax on interest earned on investments in Government Securities for the purpose of Reserve Fund.

v. Need for total exemption of Interest income on Government Securities, Other Trustee Securities and debentures from the purview of Income Tax.

w. Need to reconsider the proposal for Tax Deduction at Source from Interest Income on Term Deposits with StCBs and DCCBs and exempt the same from the purview of the above provisions as it is felt this provision has lot of adverse implications towards mobilization of deposits.

42. Apart from the issues taken up with the Ministry of Agriculture and the Ministry of Finance, the following issues have been presented to the Parliamentary Standing Committee on Agriculture on October 30, 1996:

a. The system of charging variable rates of interest by NABARD on the basis of the percentage of borrowing to outstanding should be done away with.

b. NABARD should charge only a fixed rate of interest on SAO advances.

43. Memorandum sent / addressed to Shri. H. D. Devegowda , Hon'ble Prime Minister of India on March 26, 1997 on the following issues:

a. Need for providing adequate financial assistance to cleanse the Balance Sheets of CCIs.

b. Need to re-examine the revised rates of interest on refinance by NABARD to StCBs.

c. Need for exemption of Cooperative Banks for Income Tax on Interest earned on Investment in Government Securities for the purpose of Reserve Fund.

d. Need for setting up of a 'Manpower Development and Management Institute' for the cooperative sector in the North Eastern Region.

44. Memorandum submitted to Shri. I. K. Gujral , Hon'ble Prime Minister on April 22, 1997 on the following issues:

a. Need for providing adequate financial assistance to cleanse the Balance Sheet of CCIs.

b. Need to re-examine the revised rates of interest on the refinance by NABARD to StCBs.

c. Need for Setting up Manpower Development Institute in North Eastern Region.

d. Need for exemption of Cooperative Banks from Income Tax on interest earned on investments in Government Securities for the purpose of Reserve Fund.

45. Memorandum submitted to Shri. Atal Behari Vajpayee, Hon'ble Prime Minister, Shri. Yashwant Sinha, Hon'ble Union Finance Minister, and Shri. Sompal, Hon'ble Minister of State for Agriculture, on April 7, 1998 on issues as under on the "Measures for strengthening CCIs."

a. Need for providing adequate financial assistance for cleaning the Balance Sheet of CCIs as a part of the measures for revamping.

b. Need for re-examining the Time Frame for implementation of Prudential Norms by StCBs and DCCBs.

c. Need to impress upon the GoI for exemption of Cooperative Banks from the Income Tax on interest earned on investments in Government Securities for the purpose of Reserve Fund.

d. Need for removal of the condition of Government Guarantee by NABARD while sanctioning credit limits to StCBs and DCCBs and waiver of Guarantee Fee by GoI.

e. Need for restoration of democratic set up in the Cooperative Institutions

f. Need for representation for the Cooperative Banks on the BoDs of NABARD

g. Need for amendment of restrictive provisions in the Multi-State Cooperative Societies Act, 1984

h. Need for expediting the formulation of National Cooperative Policy

46. Memorandum submitted to Shri. Yashwant Sinha, Hon'ble Finance Minister on January 13, 1999 on the following issues:

a. Need for providing adequate financial assistance for cleansing the Balance Sheet of CCIs as a part of the measures for revamping

b. Need for exemption of Cooperative Banks from the Income Tax on interest earned on investments in Government Securities for the purpose of Reserve Fund

c. Need to set up a separate cell for Cooperative Credit & Banking Institutions in the Ministry of Finance, GoI.

47. Delegation led by Shri. Surrendra Patnaik, Chairman, NAFSCOB met the Senior Executives of RBI to submit a Memorandum on the following issues on March 19, 1999 at Mumbai:

a. Need to review the existing norms for licencing of StCBs and DCCBs

b. Need to issue revised guidelines on Remittance Facilities

c. Need to address the problem of heavy surplus cash in hand on day-to-day basis by StCBs

d. Need to consider and accord scheduled status to all the StCBs and DCCBs

e. Need to review the Branch Licencing Policy so as to avoid inordinate delay in Issuance of Licence

f. Need to consider liberally the applications by StCBs for Currency Chest Branches

g. Non- acceptance of Demand Drafts issued by Cooperative Banks.

h. Need to link refinance rate of interest of SAO loans with Bank Rate.

i. Need for reduction rate of interest on Investment Credit.

j. Need for re-examining the concept of Minimum Involvement norms.

k. Application of Prudential Norms more particularly Capital Adequacy - its implications.

l. Need for providing financial assistance for cleansing the Balance Sheets of CCIs as a part of the measures for revamping

m. Need for removal of the condition of Government Guarantee by NABARD while sanctioning credit limits to StCBs and DCCBs and waiver of guarantee fee by Government of India

n. Need to identify and provide avenues for deployment of surplus resources

o. Need for exemption of cooperative banks from the Income Tax on Interest Earned on investments in Government Securities for the purpose of Reserve Fund

p. Need to curb the tendencies to permit the Cooperative Banks to be become Commercial Banks.

q. Need to curb the tendencies to form a separate Apex Bank for Urban Banks.

r. Need to initiate further concrete steps to assist the StCBs to implement the policy of deregulated interest rate structure on advance and deposits to ensure viability.

s. Need for Relaxations in Exposure Norms for Cooperative Banks

48. Delegation of selected BoDs representing NAFSCOB and NCARDB Federation to Shri. Yashwant Sinha, Hon'ble Union Finance Minister on March 24, 1999 for submitting a Memorandum on the following issues:

a. Need for providing financial assistance for cleansing the Balance Sheets of CCIs as a part of the measures for revamping.

b. Need for exemption of Cooperative Banks from the Income Tax on Interest Earned on Investments in Government Securities for the purpose of Reserve Fund.

c. Need for representation of cooperative credit structure on the NABARD Board as per Section 6(i)c of NABARD Act, 1982.

d. Need to set up a separate cell for Cooperative Credit & Banking Institutions in Ministry of Finance

49. Representation of both Short Term and Long Term Cooperative Credit Structure to Hon'ble Union Finance Minister: Hon'ble Union Minister of Finance while announcing the setting up of a 'Task Force on Recapitalization Measures to CCIs' impressed upon the need for banks to prepare and submit a feasible action plan to ensure the viability of the CCIs (with one time external assistance) and ensure that the existing weaknesses do not recur. While preparing the action plan the banks are advised to keep the following guidelines in view:

a. To develop a clear vision of their future role in the fast changing banking scenario and work in the direction of realizing the same with appropriate changes in their business strategies.

b. To ensure greater responsibility as leaders of cooperative movement and nurture lower tiers.

c. To shoulder major responsibility for providing credit to agriculture and rural development in respective states.

d. To make efforts to become strong, vibrant and member-driven institutions this includes measures for better recovery.

e. To strive to build up a better image for themselves commensurate with their presence in and contribution to the field of agricultural credit.

f. To examine the adequacy of interest margins at different tiers, due dates for repayments and charging of penal interest on defaults by lower tiers and make necessary changes.

g. To examine the existing margins of PACS and its adequacy on distribution and inputs sales business.

h. To examine the establishment cost of PACS and suggest the viable measures.

i. To consider the feasibility of differential interest rate structure to small and marginal farmers.

j. To work out the measures for increased credit flow to agriculture.

k. To evolve strategies to reduce/rectify imbalances with the structure.

l. To examine the aspects relating to linking of Share Capital to Borrowings and need for payment of dividends.

m. To examine the aspects of financing of tenants and share croppers.

n. To work out strategies for converting Non Performing Assets into Performing Assets, Sub-standard Assets into Good Assets.

o. To work out the measures to implement the DAP/MOUs in a specific time frame.

p. To formulate investment policies.

q. To examine the merits and demerits of caderisation.

r. To work out measures to introduce professionalization in the management particularly at the top executive level.

s. To work out both short term and long term human resource development and management policies.

t. To work out strategies for training of the personnel at various levels of three tiers of STCCIs.

u. To develop an appropriate policies for recruitment, promotions and transfers.

v. To introduce Development Fund for the lower tiers.

w. To initiate measures for regular inspection.

x. To ensure timely audit through qualified Chartered Accountants.

y. To examine the possibilities for exit policy including Voluntary Retirement Scheme.

z. To examine the future role of loss incurring bank branches.

aa. To introduce Kissan Credit Cards (KCCs) for farmers to enable to secure production credit.

bb. To work towards computerization of all the activities after firming up the views on Common Accounting System, Proforma of Balance Sheet and Profit & Loss Account for the purpose of development a Common Software.

cc. To work out the strategies to ensure amendment of the restrictive provisions in the State and Multi-state Cooperative Societies Acts.

dd. To examine the need for structural changes.

Subsequently, Hon'ble Union Finance Minister constituted a Task Force headed by Shri. Jagdish Capoor, Deputy Governor, RBI to study the functioning of Cooperative Banks and suggest package for their revival/ re-structuring. NAFSCOB delegation on invitation had an interaction with members of the Task Force under the Chairmanship of Shri. Jagdish Capoor, Deputy Governor, RBI.

50. Representations have been made to GoI, RBI/NABARD on the adverse implications of upward revision of interest rate by 1.5 per cent on short term refinance from NABARD to StCBs/DCCBs and the need for withdrawal of such a revision. However, the representation was not been favourably considered.

51. A memorandum was submitted to Shri. Yashwant Sinha, Hon'ble Union Finance Minister on January 10, 2002 on behalf of the entire cooperative credit and banking institutions to ensure that the Union Budget for the year 2000-01 addresses the most urgent issues pertaining to cooperative credit and banking institutions.

52. Report of the NAFSCOB Working Group on 'Cooperative Credit and Banking Institutions - A Case of Utter Neglect' was widely circulated to all the concerned with a view to impress upon the need for strengthening the Cooperative Credit and Banking Institutions. The report covers the entire gamut of cooperative credit and banking institutions in the III tier cooperative credit structure including role of NABARD and extended appropriate suggestions.

53. A delegation met the Hon'ble Minister of State of Finance, Govt. of India on January 27, 2000 to seek his intervention for one time budgetary support of financial assistance to cooperative credit and banking institutions.

54. A memorandum was submitted to the Chairman, Parliamentary Standing Committee on Finance & Secretary Economic Affairs on April 10, 2000 at New Delhi.

55. A memorandum was submitted to Shri. Balasaheb Vikhe Patil, Hon'ble Minister of State for Finance, Govt. of India on January 10, 2001 in the form of important suggestions on the eve of Pre-Budget Consultations with Hon'ble Union Minister.

56. A memorandum was submitted to RBI on February 26, 2001 on the issues emerged out of the meeting of the CEOs of StCBs with NABARD on February 24, 2001.

57. Chairman and Executive Director, NAFSCOB on their own and also together with Chairman and Executive Director NCARDB Federation represented the following seeking their appropriate intervention on identified crucial issues pertaining to credit and banking institutions during the year 2001-02:

    a. Hon'ble Chief Ministers of identified States such as Andhra Pradesh (21-08-2001), Haryana (20-08-2001), Orissa (18-08-2001), Punjab (20-08-2001), and Uttar Pradesh (16-08-2001) have appealed to support most of the recommendations of the "Task Force to Study the Cooperative Credit System and Suggest Measures for its Strengthening" headed by Shri. Jagdish Capoor, former Deputy Governor, RBI and also to give consent to share the recapitalization package to cooperatives. These lobbying efforts have been made on the eve of the Chief Ministers Conference convened by Government of India on 25-08-2001 at New Delhi.

58. Representation was made to Shri. Ajit Singh, Hon'ble Union Minister for Agriculture on August 24, 2001 at New Delhi and the delegation was actively supported by Shri. K. Yerran Naidu, M. P. and Convener of Parliamentarians Forum for Cooperatives.

59. Representation was made to Shri. Balasaheb Vikhe Patil, Hon'ble Union Minister for Finance on August 24, 2001 at New Delhi to seek his support towards revitalization measures to Cooperatives.

60. Represented to Shri. Yeshwant Sinha, Hon'ble Union Finance Minister on August 24, 2001 at New Delhi and it was supported by Shri. K. Yerran Naidu, M. P. to impress upon the need for the early recapitalisation to the Cooperative Credit and Banking Institutions.

61. Representation was made to Shri. Yeshwant Sinha, Hon'ble Union Minister on December 04, 2001 to seek his support and suggest various measures to meet the GoI's expectation of 25 percent growth in lending to Agricultural purposes over a period of decade.

62. Representation was made to Shri. Vepa Kamesam, Deputy Governor, RBI on January 05, 2002 seeking his intervention on the adverse implications of existing Monetary and Credit Policy of the Reserve Bank of India.

63. A detailed Memorandum was submitted to Shri. Yeshwant Sinha, Hon'ble Union Finance Minister by Shri. Ashok Bandyopadhyay, Chairman, NAFSCOB on January 09, 2002 during the Pre-Budget Consultations. The memorandum includes suggestions to strengthen the Agricultural Sector and also Cooperative Credit and Banking Institutions.

64. Appealed to Shri. Atal Behari Vajpayee, Hon'ble Prime Minister of India on January 09, 2002 impressing upon the need to retain Section 80P of the Income Tax Act, 1961.

65. Memorandum submitted by Shri. Ashok Bandyopadhyay, Chairman NAFSCOB to Shri. Anant Gite, Hon'ble Minister of State for Finance on important issues pertaining to STCCS on August 07, 2002 at New Delhi.

66. Memorandum submitted by Shri. Ashok Bandyopadhyay, Chairman NAFSCOB to Shri. Anandrao V. Adsul, Hon'ble Minister of State for Finance on important issues pertaining to STCCS on November 25, 2002 at New Delhi.

67. Memorandum on "Urgent Measures for Strengthening Cooperative Credit and Banking Institutions" was submitted to Shri. Atal Behari Vajpayee, Hon'ble Prime Minister of India, Shri. Jaswant Singh, Hon'ble Union Finance Minister of India and Shri. Anandrao V. Adsul, Hon'ble Minister of State for Finance, GoI on the following three most important and crucial issues confronting the Cooperative Credit and Banking Institutions:

    a. Impact of Waiver of Interest on Kharif Loans on Cooperative Credit and Banking Institutions

    b. Need for expediting the implementation of Capoor Task Force Recommendations to strengthen the Cooperative Credit and Banking Institutions

    c. Need to retain Section 80P of Income Tax Act, 1961

68. Memorandum was submitted to Shri. Jaswant Singh, Hon'ble Union Finance Minister on the following Six most important issues with Suggestions/Views on the eve of Union Budget for the year 2003-04:

a. Impact of waiver of interest on Kharif Loans on Cooperative Credit and Banking Institutions.

b. Need for expediting the implementation of Capoor Task Force recommendations to strengthen the Cooperative Credit and Banking Institutions.

c. Need to retain Section 80p of Income Tax Act, 1961.

d. Need for exemption from compulsory Audit by Chartered Accountants U/S 44 AB specified in Section 288(2) of Income Tax Act, 1961 - in respect of PACS/LAMPs/Primary Societies carrying on business.

e. Need for exemption of Cooperative Banks from the Income Tax on interest earned on investments in Government Securities for the purpose of Reserve Fund- need to Honour Supreme Court Judgement.

f. Deduction of Tax at source from interest on Term Deposits with Banks - Section 194A of the Income Tax Act, 1961.

69. Appealed on April 5, 2003 and also on July 14, 2003 to Shri. Jaswant Singh, Hon'ble Union Minister of Finance for his intervention on the following:

a. To implement proposals made in the Union Budget 2002-03 towards recapitalisation support to Cooperative Credit and Banking Institutions with enhanced commitment from GoI.

b. To expedite the reimbursement of assured financial support towards first years deferred liability of interest on Kharif loans as a one time measure to farmers affected in the drought hit states.

c. To arrange for a National Consultation on "Credit Cooperatives" on most urgent basis to realise and appreciate the objectives and contributions of credit cooperatives for the economic development of the country with a view to relook into the Union Budget proposals.

70. A Memorandum was submitted to Parliamentary Standing Committee on Agriculture on measures for strengthening cooperative credit and Banking Institutions with the following major issues on May 24, 2003 during its meeting at Mumbai.

a. Impact of waiver of interest on Kharif Loans on Cooperative Credit and Banking Institutions.

b. Need for expediting the implementation of Capoor Task Force Recommendations to strengthen the Cooperative Credit and Banking Institutions.

c. Implications of Union Budget for the year 2003-04 on Credit Cooperatives.

d. Need for exemption from Compulsory Audit by Chartered Accountants U/S 44 AB specified in Section 288(2) of Income Tax Act 1961- in respect of PACS/LAMPS/Primary Societies carrying on business.

e. Need for exemption to Cooperative Banks from the Income Tax on interest earned on investments in Government Securities for the purpose of Reserve Fund –Need to Honour Supreme Court Judgement.

f. Need to re-examine deduction of Tax at Source from interest on Term Deposits with Banks under Section 194A of the Income Tax Act, 1961.

g. Rationalisation of Current Account facility with RBI.

h. Stepping up general line of credit support from RBI to NABARD as a part of the strategy to meet 25 per cent growth in lending.

i. Grant of Scheduled Status to StCB and DCCBs.

71. A Memorandum was submitted to Shri. Rajnath Singh, Hon'ble Union Minister for Agriculture on measures for strengthening cooperative credit and banking institutions on the following four major issues on July 23, 2003 at New Delhi:

a. Interest Rates on S. T. SAO refinance and Delayering.

b. Need for expediting the implementation of Capoor Task Force Recommendations to strengthen the Cooperative Credit and Banking Institutions.

c. Union Budget for the year 2003-04 on Credit Cooperatives.

d. Impact of waiver of interest on Kharif loans on Cooperative Credit and Banking Institutions.

72. A Memorandum was submitted to Shri. Vepa Kamesam, Dy. Governor, RBI and coordinator, NABARD in the form of a working paper on "Lending Agricultural Credit at Nine percent -A view point of Agricultural CCIs" on July 25, 2003 with a view to appreciate the need for ensuring the viability of STCCIs.

73. A delegation representing NAFSCOB met Shri. Vepa Kamesam, Deputy Governor, RBI and submitted the memorandum on the following issues related to STCCIs on September 18, 2003 at RBI, Mumbai.

a. Need for serious examination of non-acceptance of Demand Drafts drawn on Cooperative Banks.

b. Rationalisation of Current Account facility with RBI.

c. Scheduled Status to StCBs and DCCBs.

d. Need to issue revised guidelines on Remittance Facilities

e. Need to address the problem of heavy surplus Cash in Hand on Day-to-day basis by StCBs.

f. Stepping up general line of credit support from RBI to NABARD as a part of the strategy to meet 25 per cent growth in lending.

g. Feasibility of lending Agricultural Credit at 9 percent.

h. Direct Refinancing by NABARD to DCCBs: Implications.

i. Implications of the proposal of Banking Regulation (Amendment) and Miscellaneous Provisions Bill, 2003.

j. Waiver of Interest on Kharif loans in drought affected states : Implications

74. A Memorandum containing views and suggestions of NAFSCOB on the 'Banking Regulation (Amendment) & Miscellaneous Provisions Bill, 2003' was submitted to Parliamentary Standing Committee on Finance on October 3, 2003.

75. Joint Memorandum submitted to Shri. N. Janardhan Reddy, Chairman, Parliamentary Standing Committee on Finance, GoI by NCUI, NAFSCOB, NCARDB Federation, NAFUCB and COBI on the 'Banking Regulation (Amendment) & Miscellaneous Provisions Bill 2003' on November 14, 2003.

76. Appealed to Shri. Atal Bihari Vajpayee, Hon'ble Prime Minister of India, Shri. Jaswant Singh, Hon'ble Union Finance Minister and Shri. Rajnath Singh, Hon'ble Union Minister for Agriculture on January 16, 2004 in connection with the recapitalisation support to cooperatives from out of Rs. 50,000 crore Funds proposed to be setup at the level of NABARD. Appealed to ensure that the above fund is utilized for the following proposals:

a. One time assistance to Cooperative Credit and Banking Institutions in the form of recapitalisation to help them to cleanse their balance sheets (Rs. 15,000 crore).

b. To work out strategies to ensure recompliance of Section 11(1) of B.R. Act 1949 by the StCBs / DCCBs.

c. Enhancement of concessional refinance for agricultural credit through cooperatives to the extent of 75 to 85 percent of their total requirement.

77. A Memorandum was submitted to Hon'ble Finance Minister, GoI on June 4, 2004 at New Delhi, during pre-budget consultation with Agricultural Experts and Agriculturists. In addition to making broad suggestions with regard to the credit support agriculture sector, it was impressed upon the urgent need for taking strong measures to allow Cooperative Credit and Banking Institutions to become self-reliant, efficiently managed and vibrant enterprises.

78. Appealed on June 29, 2004 to Dr. Manmohan Singh, Hon'ble Prime Minister of India, Shri. P. Chidambaram, Hon'ble Union Finance Minister and Shri. Sharad Pawar, Hon'ble Union Minister for Agriculture on the following issues:

a. Need for recapitalisation support.

b. Increased quantum of refinance with lower rate of interest.

c. Need to enhance GLC support to Rs.35,000 crores at a lower rate of interest.

d. 'Banking Regulation (Amendment) & Miscellaneous Provisions Bill, 2003'- Adverse Implications.

79. Memorandum on 'Issues for discussion with Reserve Bank of India', containing important issues concerning the Short Term Cooperative Credit and Banking Sector was submitted by a delegation of Chairmen and Chief Executives of identified StCBs to Mrs. Usha Thorat, Dy. Governor, Rural Planning and Credit Department (RPCD), RBI at Mumbai on January 5, 2006. The delegation was headed by Shri. K. R. Aravindakshan, Chairman, NAFSCOB.

80. Memorandum on the following issues of importance was submitted to the Governor, RBI on the eve of Annual Pre-Policy Consultation Meeting with representatives of UCBs, Rural Cooperatives and Micro-Finance Institutions on April 10, 2007 at Mumbai.

a. Need for reverting to maintenance of minimum statuary requirement of CRR at 3% by scheduled StCBs.

b. Need to exempt the restrictions on shareholding in cooperative enterprises by StCBs as stipulated under section 56 of B.R. Act, 1949

c. Need for expediting recapitalization of CCIs as recommended by the Task Force under the Chairmanship of Prof. A. Vaidhanathan.

81. The Chairman, NAFSCOB on behalf of the STCCS submitted a Memorandum on 'Pre-Budget: Proposal for Union Budget for the year 2008-09' to the Hon'ble Union Finance Minister for incorporation in the Union Budget proposals for the year 2008-09.

82. A Memorandum on the following issues of importance was submitted to the Governor, RBI on the eve of Annual Pre-Policy Consultation Meeting with representatives of UCBs, Rural Cooperative and Micro-finance institution on April 02, 2008 at Mumbai.

a. Need to review the existing norms for licensing of StCBs and DCCBs.

b. Need to expedite the process of licensing for branch expansion of StCBs.

c. Need for considering and according Schedule Status to all eligible StCBs and eligible DCCBs.

d. Need for reverting to maintenance of minimum statutory requirement of CRR at 3% by Scheduled StCBs.

e. Need for reconsidering the guidelines prescribed by RBI for ensuring 'Fit and Proper' criteria for Directors on Boards and CEOs of Rural Cooperatives Banks.

f. Need for upward revision of ceiling as per single exposure norms of loans to be granted by StCBs/ DCCBs.

g. Need for extending financial support to Cooperative Banks in the matter of up-gradation of technology such as RTGS, NEFT, D-MAT, ECS, CBS, DRS Installation of Bio-metric ATMs in rural areas, Financial Inclusion etc.

h. To extend necessary support to rural cooperative banks in view of the adverse implications arising out of Debt Relief / Debt Waiver, OTS etc.

i. Restrictions on shareholding in Cooperative Enterprises by StCBs' - Need for exempting StCBs from the provision of Section 19 of BR Act, 1949 under Section 56 of BR Act, 1949 (AACS).

j. Need for expediting implication of Revised Revival Package for CCIs.

83. The Chairman, NAFSCOB on behalf of the STCCS submitted a Memorandum on 'Pre-Budget: Proposal for Union Budget for the year 2009-10' to the Hon'ble Union Finance Minister for incorporation in the Union Budget proposals for the year 2009-10.

84. The Chairman, NAFSCOB on behalf of the STCCS forwarded a memorandum on issues of importance to the Hon'ble Union Finance Minister for incorporation in the Interim Union Budget for the year 2010-2011:

a. Need to assist agricultural cooperatives to combat adverse effects of climate change.

b. Need for restoration of exemption allowed under Section 80P of Income Tax Act, 1961 prior to 2006-07 for StCBs and DCCBs.

c. Need for continuation of Interest Subvention Scheme and consider upward revision of Interest Subvention to 4.5 per cent from the present 2 per cent.

d. Need for expediting the implementation of Revised Revival Package of STCCS, as recommend by the Task Force on Revitalization of CCIs set up under the Chairmanship of Prof. A. Vaidyanathan.

e. Need to ensure representation of NAFSCOB on behalf of rural CCIs, on the National Implementation and Monitoring Committee (NIMC).

f. Need for Creation of Corpus Fund at the level of NAFSCOB on behalf of Government of India to provide financial support to rural cooperative banks to ensure CBS, DRS, RTGS and NEFT.

g. Need for formulation of Institutional Protection System (IPS) for Cooperatives.

h. Need for new organizational device for Cooperatives.

85. Representation on important issues concerning STCCIs was made to Governor, RBI on the eve of 'Annual Policy Statement 2010-11: RBI Governor's Pre-Policy Consultation Meeting with UCBs, Rural Cooperatives & Micro-Finance Institutions' on 06-04-2010.

86. Mid-Term Review of the Annual Policy Statement – 2010-11 – Governor's Pre-Policy Consultation Meeting with representatives of UCBs, Rural Cooperatives & Micro-Finance Institutions was held on 18th October, 2010 - NAFSCOB submitted a Memorandum on important issues pertaining to STCCIs.

87. The Chairman, NAFSCOB on behalf of the STCCIs forwarded a memorandum on issues of importance to the Hon'ble Union Finance Minister for incorporation in the Interim Union Budget for the year 2011-2012:

a. Need for restoration of exemption allowed under Section 80P of Income Tax Act, 1961 prior to 2006-07 for StCBs and DCCBs.

b. Need for considering upward revision of Interest Subvention to 4.5 per cent.

c. Need for representation of NAFSCOB on the Board of Management of NABARD.

d. Need to ensure representation of NAFSCOB on behalf of rural CCIs, on the NIMC.

e. Need for Formulation of IPS for Cooperatives

f. Need for Creation of Corpus Fund at the level of NAFSCOB on behalf of Government of India to provide financial support to rural cooperative banks to ensure CBS, DRS, RTGS and NEFT.

g. Need to assist agriculture cooperatives to combat adverse effects of climate change.

h. Need for new organizational device for Cooperatives.

88. The Chairman NAFSCOB presented the following issues to the Governor, RBI for appropriate incorporation in the Annual Policy Statement for the year 2011 – 12 on 07.04.2011.

a. Need for reduction of SLR of Scheduled StCBs.

b. Need for continuing the existing practice of treating the deposits of UCBs with the DCCBs and StCBs as part of SLR of UCBs.

c. Treatment of un-encumbered deposits of UCBs with DCCBs/StCBs as SLR.

d. Need for reverting to maintenance of minimum statutory requirement of CRR at 3% by Scheduled StCBs and consider payment of interest at the bank rate on the CRR balance above 3 per cent.

e. Need for exempting Scheduled StCBs from maintaining CRR in their involvement in CBLO transactions.

f. Need for revisiting the exemptions granted by RBI to StCBs and DCCBs from the obligations of maintenance of CRR under Section 18 of the B.R. Act, 1949 etc.

g. Need for permitting the StCBs and DCCBs to issue Long Term (Subordinated) Deposits (LTDs) to strengthen the capital base of the short term cooperative credit and banking institutions.

h. To expedite grant of licence to StCBs and DCCBs by de-linking the conditionality of signing MoUs by State Governments.

i. Need to accord Scheduled Status to all eligible StCBs and eligible DCCBs.

j. Need for exempting StCBs from the provisions of Section 19 of BR Act, 1949 under Section 56 of BR Act, 1949 (AACS) - 'Restrictions on shareholding in Cooperative Enterprises by StCBs'.

k. Need for enhancement of Jewel Loan limits by Cooperative Banks.

l. Need to revisit the Capital Adequacy Norms applied to StCBs and DCCBs in respect of Risk Weights to Gold Loans.

m. Financial Inclusion – Specific Role for Cooperative Banks and Support for the same.

n. Need for granting across the board membership in RTGS as well as necessary financial support for upgradation of related technology to all StCBs.

o. Need for Interest Subvention on Export Credit by Cooperative Banks.

p. Interest Subvention Scheme for Housing Loans – Extension of Interest Subvention Facility to StCBs and DCCBs.

q. Need for new organisational device for CCIs.

r. Grant of licence to Cooperative Bank of India (COBI) and related issues.

s. Collateral Free Loans – Micro and Small Enterprises (MSEs) – Inclusion of all Cooperative Banks under the ambit of Credit Guarantee Fund Trust Scheme implemented by SIDBI.

t. Need for issue of Master Circulars from RPCD, RBI on regular basis.

u. Loss on account of reduction in Interest Subvention from 2% to 1.5%.

v. Need to ensure representation for the rural CCIs/NAFSCOB on the NIMC.

89. The Chairman, NAFSCOB on behalf of the STCCIs forwarded a memorandum on issues of importance to the Hon'ble Union Finance Minister for incorporation in the Interim Union Budget for the year 2012-2013. The details of issues are as follows:

a. Issues related to Income Tax Act, 1961:

a. Section 80P of Income Tax Act, 1961 and Section 36(1)(viia)

b. Non-applicability of Section 43D to Non-Scheduled Cooperative Banks

c. Need for exempting StCBs and DCCBs from the provisions of Section 194A of Income Tax Act, 1961

d. Section 80C(xxi) of Income Tax Act, 1961 – Inclusion of Deposits with Non-Scheduled Cooperative Banks to be eligible for Tax Deduction

e. Extension of jurisdiction of 'Debt Recovery Tribunals' to cooperative banks

b. Issues related to 'Direct Tax Code Bill, 2010':

a. Deduction of Income of Primary Cooperative Societies – Section 86 of Direct Tax Code Bill, 2010

b. Deductions for Bad & Doubtful Debts – Section 35(3)(c) of the DTC Bill, 2010

c. TDS on Deposits of Members with Cooperative Banks/Credit Societies – Section 195 to Section 200 of 'DTC Bill, 2010'

d. Provision for exemption on Dividend payments – DTC Bill, 2010

90. The Chairman NAFSCOB presented the following issues to the Governor, RBI for appropriate incorporation in the Annual Policy Statement for the year 2011 – 12.

a. Positive impact of reduction in CRR on the Scheduled StCBs.

b. Grant of licence to StCBs and DCCBs - Need for revision in time frame.

c. Need to accord Scheduled Status to all eligible StCBs and eligible DCCBs.

d. Issues related to implementation of the Revised Revival Package for Revitalisation of CCIs.

e. Need for revision in the guidelines for implementation of 'Revival, Reform & Restructuring Package for Handloom Sector'.

f. Need for reduction in the rate of interest on refinance on ST(SAO) by NABARD.

g. Issues related to lending short term agricultural credit @7% and Interest Subvention

h. Treatment of un-encumbered deposits of UCBs with DCCBs/StCBs as SLR.

i. Need for granting across the board membership in RTGS as well as necessary financial support for upgradation of related technology to all StCBs.

j. Grant of licence to COBI and related issues.

91. The Chairman NAFSCOB forwarded a memorandum containing the following issues to Governor, RBI on the eve of Second Quarter Review of Monetary Policy - 2012 - 13:

a. Terms of Reference of RBI Expert Committee on Streamlining of STCCS.

b. Need for revisiting the exemptions granted by RBI to StCBs and DCCBs from the obligations of maintenance of CRR under Section 18 of the B.R. Act, 1949 etc.

c. Need for permitting the StCBs and DCCBs to issue Long Term (Subordinated) Deposits (LTDs) to strengthen the capital base of the short term cooperative credit and banking institutions.

d. Collateral Free Loans - Micro and Small Enterprises (MSEs) - Inclusion of all Cooperative Banks under the ambit of Credit Guarantee Fund Trust Scheme implemented by SIDBI.

e. Need for revision in Exposure Norms in respect of loans by StCBs and DCCBs for financing individuals and companies.

f. Need for enhanced Credit Exposure limit to Housing Finance by StCBs and DCCBs and extending Interest Subvention for scheme for housing loans extended to all StCBs and DCCBs.

g. Need for new organisational device for CCIs.

92. NAFSCOB on behalf of the STCCIs forwarded a memorandum on issues of importance through NCUI for presentation to the Hon'ble. Union Finance Minister for incorporation in the Union Budget for the year 2013-2014. The details of issues are as follows:

a. Restoration of exemption under Section 80P of Income Tax Act, 1961 and Section 36(1) (viia).

b. Non-applicability of Section 43D to Non-Scheduled Cooperative Banks.

c. Need for exempting StCBs and DCCBs from the provisions of Section 194A of Income Tax Act, 1961.

d. Section 80C(xxi) of Income Tax Act, 1961 – Inclusion of Deposits with Non-Scheduled Cooperative Banks to be eligible for Tax Deduction.

e. Extension of jurisdiction of 'Debt Recovery Tribunals' to cooperative banks.

f. Deduction of Income of Primary Cooperative Societies – Section 86 of Direct Tax Code Bill, 2010.

g. Deductions for Bad & Doubtful Debts - Section 35(3)(c) of the DTC Bill, 2010.

h. TDS on Deposits of Members with Cooperative Banks/Credit Societies – Section 195 to Section 200 of 'DTC Bill, 2010'.

i. Provision for exemption on Dividend payments – DTC Bill, 2010.

j. Need for revisiting the issue of lending short term credit @7 per cent and grant of Interest Subvention to Cooperative Banks.

k. Need for Increase in the quantum of refinance by NABARD and reduction in the rate of interest on refinance on ST(SAO) by NABARD.

l. Need for continuation of the Revival Package of STCCS as recommended by the Task Force on Revitalisation of CCIs.

m. Need for new organisational device for Cooperatives.

93. NAFSCOB presented a detailed memorandum on the following issues to the Governor, RBI for appropriate incorporation in the Annual Monetary Policy Statement for the year 2013 –14:

a. Implications of recommendations of the 'Expert Committee to Examine Three Tier Short Term Cooperative Credit Structure (STCCS)'.

b. Impact of reduction in CRR on the Scheduled StCBs and need to consider payment of interest on the eligible CRR Balance.

c. Need to accord Scheduled Status to all eligible StCBs and eligible DCCBs.

d. Need for permitting the StCBs and DCCBs to issue Long Term (Subordinated) Deposits (LTDs) to strengthen the capital base of the short term cooperative credit and banking institutions.

e. Treatment of un-encumbered deposits of UCBs with DCCBs/StCBs as SLR.

f. Maintenance of SLR with StCBs by UCBs.

g. Need to extend Liquidity Adjustment Facility Scheme (LAF) to StCBs.

h. Need to extend Marginal Standing Facility (MSF) Scheme to StCBs.

i. Need for granting across the board membership in RTGS as well as necessary financial support for upgradation of related technology to all StCBs.

j. Collateral Free Loans – MSEs – Inclusion of all Cooperative Banks under the ambit of Credit Guarantee Fund Trust Scheme implemented by SIDBI.

k. Need for revision in Exposure Norms in respect of loans by StCBs and DCCBs for financing individuals and Companies.

l. Need for enhanced Credit Exposure limit to Housing Finance by StCBs and DCCBs and extending Interest Subvention for scheme for housing loans extended to all StCBs and DCCBs.

m. Grant of licence to COBI an umbrella organisation for the Cooperative Credit Sector and related issues.

n. Need for new organisational device for CCIs.

94. Appeal to Dr. Raghuram Rajan, Governor, RBI : NAFSCOB made a detailed appeal to Dr. Raghuram Rajan, Governor, RBI, explaining the implications of the directive issued by NABARD vide its circular dated July 22, 2013 on the issue of 'PACS as Business Correspondents of DCCBs/StCBs' and requested for its urgent withdrawal as such a directive will have adverse implications on the STCCS.

95. NAFSCOB presented a detailed memorandum on 32 important issues of concern to Dr. Harsh Kumar Bhanwala, Chairman, NABARD on the eve of 'Annual Meeting of Chief Executives of StCBs' on 21.03.2014.

96. Shri Shaktikanta Das, IAS, Governor, RBI invited representatives of Rural Cooperative Banks and Urban Cooperative Banks for consultation on 27-12-2018 at RBI Central Office Mumbai.. The Chairman, NAFSCOB and Managing Director, NAFSCOB attended the consultation meeting on invitation. The consultation meeting was resumed after gap of five (5) years. Managing Directors of Karnataka StCB, Maharashtra StCB, and Tamil Nadu StCB attended the consultation meet. NAFSCOB submitted identified issues related to Short Term Cooperative Credit Structure. The following issues related to rural cooperative banks were submitted to RBI:

1. Need for relaxation in the exposure norms under 'Credit Monitoring Arrangement' (CMA); 2.Need and importance of timely approval of Short Term Coop Rural Credit (STCRC) fund allocated by Government of India for the purpose of enabling NABARD to announce / formulate the annual Policy for Provision of ST refinance to State Cooperative Banks (StCBs) for financing SAOs well in advance; 3.Impact of Loan Waivers Need for extending Recapitalisation assistance to DCCBs on the lines of Revival Package recommended to STCCS by the Task Force on Revitalisation of Cooperative Credit Institutions; 4.Revival/reopening of Revival Package so as to allow the remaining seven State Governments to opt for the Revival Package; 5.Need for Review, Revamp and Restructuring of Interest Subvention; 6.Need to accord Scheduled Status to all eligible StCBs and DCCBs; 7.Need to retain Regulatory Function with RBI

only; 8.Computerisation of PACS; 9.Need for suitable support to STCCS to increase their share in total agricultural credit disbursement; 10.Adverse Implications of Demonetisation on DCCBs; 11.Monetary Policy Statement Governor's Pre-policy Consultation Meeting with representatives of Urban Cooperative Banks (UCBs), Rural Cooperatives, RRBs and Micro-finance Institutions: Need to Resume Consultation; 12.HR Policy for PACS-Need to issue guidelines to State Governments to implement HR Policy; 13.BASEL Norms – Need not be made applicable to rural cooperative banks; Capital to Risk Weighted Assets Ratio (CRAR) Norms; 14.SARFAESI Act 2002.

97. NAFSCOB submitted memorandum Shri Amit Shah, Hon'ble Union Cooperation Minister to consider the major issues faced by Rural Cooperative Banks in December 2021

98. During the year 2021-22, NAFSCOB has made representation on issues of importance to the Union Finance Minister on the eve of Pre-Budget discussion including extending the 'Central Scheme of Interest Subsidy (CSIC) on Educational Loan taken by students belonging to Economically Weaker Sections' to Cooperative Banks, re-examine 'a decade' old Exposure Norms and revise them in consultation with the Stakeholders-A Priority Issue, scheduled status to all the StCBs and DCCBs in the Country which will enhance their image and strengthen the public trust, proposal for Budgetary provision towards computerisation in all PACS in the country to address developments in Information Communication Technology (ICT) & to assist StCBs/DCCBs to pave way for migration to CBS platform, Review, Revamp and Restructuring of Interest Subvention and a separate Credit Guarantee Scheme for Cooperatives(CGSC).

99. Submitted an appeal to Shri Amit Shah, Hon'ble Union Cooperation Minister to ensure continuation of Interest Subvention Scheme.

100. Submitted an appeal to Shri Amit Shah, Hon'ble Union Cooperation Minister to consider measures to implement the Human Resource Policy for PACS, formulated by NAFSCOB.

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Chapter - 11

RESEARCH AND OTHER PUBLICATIONS

One of the objectives of establishing NAFSCOB was to provide research and consultancy inputs to the member banks and it has been fulfilling this requirement since its inception. Further, it may be informative to note that the Rabobank Foundation, Holland extended financial assistance spread over a period of five years to NAFSCOB for setting up a 'Project Cell' to undertake assignments which are of vital importance to the member StCBs, in particular and strengthening of cooperative movement in the country, in general. The 'Project Cell' in NAFSCOB came into existence in the later part of 1982. The assistance also helped to develop a 'Library cum Documentation Centre' for providing research facilities to research scholars in the field of Agriculture and Cooperation. The contributions towards Research Publications and conduct of Conferences, Seminars, Workshops, Training Programmes are inclusive of the contributions made by the 'Project Cell'. Following is the list of important research papers/publications/occasional papers and other documents brought out by NAFSCOB over the last Sixty Years :

1. Institutional Development Plan (Physical and Financial Estimates) pertaining to short and medium term cooperative credit sector for the Sixth Five Year Plan (1980).
2. Impact of cooperative credit on small and marginal farmers and other weaker sections of the society -A study of selected districts in Karnataka & Orissa (1980).
3. A note on observations of NAFSCOB on the recommendations of the 'Committee to Review Arrangements for Institutional Credit for Agricultural and Rural Development'.
4. Institutional Development Plan (physical and financial estimates) pertaining to short and medium term cooperative credit sector for the Seventh Five Year Plan -1985-90 (1983).
5. Approach paper to the Seventh Five Year Plan.
6. Production credit by cooperative institutions / V. R Phadke.
7. Utilisation of credit limits by cooperative banks in 1977- 78 and 1978- 79.
8. Analysis of limits applied for by central banks vis-a-vis loan programmes and disbursements during 1978- 79 and 1979-80
9. Study of selected central cooperative banks under rehabilitation / B. N. More.
10. Management pattern in StCBs and DCCBs during last 10 years / M. V. Gawali.
11. Cooperative bank finance for distribution of consumer goods by cooperative institutions / V. R. Phadke.

12. Production credit to borrowers in investment credit / V. R. Phadke.
13. Accounting Manual for cooperative banks in 3 volumes (Priced) & (August 15, 1979).
14. Important Statistics relating to StCBs and DCCBs.
15. A case study of a farmer's service cooperative society.
16. Meeting of the ICA-ROEC Sub-Committee on cooperative credit - A position paper.
17. Focus on budget for the year 1983-84.
18. Project Guidelines on Bee-Keeping (1983).
19. Project Guidelines for Financing of Bio-Gas Plants (1983).
20. Project Guidelines on Quail Farming (1983).
21. Project Guidelines on Cattle Breeding (1983).
22. Project Guidelines on Sheep and Goat Rearing (1983).
23. Rabobank Foundation Project Cell: Existence, Performance and Promises (1983).
24. Regional Seminar on 'Recent Trends in Cooperative Banking: Proceedings and Conclusions' (1983).
25. Activities of Rabobank Foundation Project Cell: A Promise / H. R. Sinari & B. Subrahmanyam (1983).
26. Report of the Jury on Performance Awards to StCBs (1983-84).
27. About North-Eastern States, in brief (1984).
28. Computerisation in Cooperative Banking – Some Basic issues / N. Raghavendra Rao (1985).
29. Guidelines on Micro Level planning for project Formulation for Eligible Target Groups under Integrated Rural Development Programme (IRDP) in selected villages / B. Subrahmanyam (1985)
30. Security Arrangements in Banks – Report of the Working Group Guidelines on Security Arrangement in Banks.
31. Background paper on District Credit Plan / B. Subrahmanyam (1985)
32. Programme on Formulation, Monitoring and Evaluation of Innovative Projects - A Background Paper (1985)
33. Working of DCCBs - A Material Kit. (1985)
34. Rural Savings untapped: A Strategy to identify and exploit the sources for Deposit Mobilisation / B. Subrahmanyam & K. K. Gupta. (1985)
35. Workshop on Computerisation in STCCIs (1985)

36. Effectiveness of Deposit Schemes: An Evaluation / M Dharma Reddy & B. Subrahmanyam (1985)

37. Deposit Mobilisation: A study of Kheda District Central Cooperative Bank / B. Subrahmanyam & M. Dharma Reddy (1985)

38. Computerisation in Cooperative Banking - some Basic Issues / B. Subrahmanyam & K. Sudhakar (1985)

39. A Brochure on programmes and schemes of StCBs (1985)

40. Success story of Primary Agricultural Co-operative Societies - A select study in Kerala and Punjab / M.V. Kad (1986)

41. Impact of Cooperative Advances on Weaker Sections / K. K. Gupta (1986)

42. Short Term Cooperative Credit Banking - Some Basic Issues / B. Subrahmanyam & K. Sudhakar

43. Seminar on Strengthening of Short Term Cooperative Credit Structure - A Material Kit.

44. Seminar on Financing of Non-Farm Activities - A Material Kit. (1987)

45. Development Strategies For DCCBs / B. Subrahmanyam & K. Sudhakar (1987)

46. Operational Aspects of DCCBs / B. Subrahmanyam. (1987)

47. Socio-Economic Aspects of Rural Savings and Investment / B. Subrahmanyam & M. Dharma Reddy (1987)

48. Proceedings and Conclusions of the Seminar on Financing of Non-Farm Activities / K. S. Krishnan (1987)

49. Workshop on Case Building of Credit Authorisation

50. Management of DCCBs in Punjab / B. Subrahmanyam (1987)

51. Seminar on Strengthening of Short term Cooperative Credit structure - proceedings.

52. Seminar on Recent Trends in Cooperative Banking: Proceedings and conclusions (1987)

53. Workshop on Role of Cooperatives in Agro and Food Processing Industries - A Material Kit

54. Mobilisation of Rural Savings and Credit Delivery through Self-Help Groups / B. Subrahmanyam (1987)

55. Management of Hyderabad District Central Cooperative Bank - A Case Study / B. Subrahmanyam (1988)

56. Towards Rural Savings Mobilisation / B. Subrahmanyam (1988)

57. Rural Savings Mobilisation through Agricultural Cooperative Societies - An Evaluation / B. Subrahmanyam & M. Dharma Reddy (1988)

58. A note on cash credit system in Punjab / M. V. Kad (1988)

59. Cooperative Rural Credit Delivery System in India : With Particular Reference to the Case of Integration in Andhra Pradesh / B. Subrahmanyam (1989)

60. Computerisation in STCCIs.

61. Report on the European Cooperative Movement (United Kingdom, France, West Germany, Italy and Greece) / M. V. Gawali

62. A Paper on Planning for financing farm and non-farm activities recoveries at the level of Primary Agricultural Credit Societies.

63. Sub-Committee report on integration of short term and long term credit structure.

64. Deposit mobilization as an entry point for self-Reliance.

65. A report on the "Status Appraisal of StCBs in North-Eastern Region" for the purpose of Committee members on "Review and Action Committee for North-Eastern Region".

66. Role of StCBs in IRDP Finance

67. Rural Housing Finance by Cooperative Banks - A study in the state of Kerala / M. V. Gawali

68. VII Five Year Plan-1985-90 - A strategy towards Short Term and Medium Term agricultural credit.

69. Important statistics on Cooperative credit structure in respect of VIIth Five Year Plan.

70. Working of the Scheme of Life Insurance Cover to the borrowing farmer members of the PACs in the State of Gujarat and Madhya Pradesh - An assessment of the Scheme/ V. R. Phadke

71. Financial Management in the State and District Central Co-operative Banks (Part. I)/ B. N. More (1990).

72. Financial Management in Satara District Central Co-operative Bank: A Case Study (Part II) / B. N. More (1990)

73. Short Term Cooperative Credit Structure in North Eastern Region / B. Subrahmanyam (1990)

74. Guidelines to micro-level credit planning in short- term cooperative credit structure, with reference to Service Area Approach / B. Subrahmanyam (1990)

75. Primary Agricultural Credit Societies -A Statistical Profile / B. Subrahmanyam (1990)

76. Report of the Jury on Performance Awards to StCBs (1990)

77. Success and Failure of Women Cooperatives in Karnataka - Status Report (1991)

78. Large-sized Multipurpose Cooperative Society -B. R. Hills, Mysore : A case study (1991)

79. Bijapur District Women's Multi-Purpose Co-operative Society Ltd. Bijapur : A Case Study (1991)

80. Fisher Women's Cooperative Society Ltd. Malpe: A Case Study (1991)

81. Shree Sharada Mahila Cooperative Bank Ltd. Tumkur : A Case Study (1991)

82. Kiresur Dodda Pramana Pattina Prathamika Vyavasaya Seva Sahakari Sangh Niyamite, Dharwad District: A Case Study (1991)

83. Priyadarshani Mahila Consumer's Cooperative Society, Bellary : A Case Study (1991)

84. Bangeshpura Vanita Women's Producer's Cooperative Society Ltd. Arasikere, Hassan: A case Study (1991)

85. Dharwad District Women's Multi-Purpose Cooperative Society Ltd. Dharwad : A Case Study (1991)

86. Women's Multi-Purpose Industrial Cooperative Society Ltd. Bangalore – A Case Study (1991)

87. Kalmodika Vanita Seva Sahakari Sangh, Puttur – A Case Study (1991)

88. Sangha Mitra Sevashram (Self Help Groups) Bangalore - A Case Study. (1991)

89. Self Help Group - Bangalore – A Case Study (1991)

90. Draft Report on the Advancement of Women in Indian Cooperatives with special reference to Karnataka (1991)

91. Women and Cooperatives in Gujarat: A Status Report (1991).

92. Empowerment of Women In Cooperatives and other economic activities - Main issues and strategies (1991)

93. Legal, Administrative and Financial action programmes for Empowerment of women in Cooperatives / V. B. Sabins (1991)

94. Summary record of discussions of the preliminary workshop on Advancement of Women in Indian Cooperatives held at New Delhi (1991)

95. Deposit Mobilisation in Nainital District Central Cooperative Bank Ltd. -A Case Study / B. Subrahmanyam (1991)

96. STCCIs: Some Critical Issues - A discussion paper / B. Subrahmanyam (1991)

97. Impact of Pilot Project on Strengthening of credit delivery system in PACS/DCCBs / B. Subrahmanyam (1991)

98. Profile of StCBs - A Statistical Analysis (1978-79 to 1988-89) / R. H. Singh (1991)

99. Region -wise growth in operational performance of StCBs (1978- 79 to 1988-89) / R. H. Singh (1991)

100. Long Term Perspective, issues and strategies related to Debt Relief and Loan waivers - A discussion paper / B. Subrahmanyam (1991)

101. Summary of the Narasimham Committee Report on Financial System - An Extract (1992)

102. Role and Responsibilities of Non-official elected leaders of State Cooperative Banks / Sura Patnaik (1992)

103. A Booklet on "Third Annual Conference of the Indian Money Market" Organised by DFHI (1992)

104. Report of the Jury on Performance Awards to StCBs (1992)

105. A Manual on All India Mutual Arrangement Scheme (AIMAS) (1992)

106. Deposit Mobilisation by Madhya Pradesh State Cooperative Bank. / B. Subrahmanyam (1992)

107. Refinance Scheme for Jewel Loans -An attempt towards Diversification of Lending Portfolio / B. Subrahmanyam (1992)

108. Business Development Planning - Expectations and Experiences / B. Subrahmanyam (1992)

109. Status of Service Area Approach in Andhra Pradesh (With particular reference to Cooperatives) / B. Subrahmanyam (1992)

110. Progress and Problems of STCCIs -A Paper / B. Subrahmanyam (1992)

111. A paper on "STCCIs: Problems areas and Suggestions" / B. Subrahmanyam (1992)

112. Need for making Cooperatives Democratic, Self- Reliant and Viable: Some thoughts / B. Subrahmanyam (1992)

113. Challenges before StCBs in view of Recent Policy Changes. / B. Subrahmanyam (1992)

114. Deposit Mobilisation by STCCIs in Haryana - A Study / M. V. Kad (1992)

115. A Cooperative Telephone Directory "Who is who and where" (1992)

116. Performance Growth of District Central Co-operative Banks. / R. H. Singh (1993)

117. Need for StCBs and DCCBs to finance activities under Non-farm sector: A paper / B. Subrahmanyam (1993)

118. Primary Agricultural Credit Societies in Gujarat: A District wise & Statistical Profile / B. Subrahmanyam (1993)

119. Need for Strong, Viable and Self-Reliant Cooperatives: Some Suggestions / B. Subrahmanyam (1993)

120. Performance Analysis as a tool for sustained growth -A Case Study of West Bengal StCB. (1993)

121. All India Mutual Arrangement Scheme: Directory of Banks with Code Numbers. (1993)

122. Policy Seminar for Chairmen and Chief Executive of StCBs (1993) -A Material Kit

123. Need for strengthening of CCIs: Some Remedial Measures / B. Subrahmanyam (1993)

124. Aims Activities and Achievements (1993)

125. Directory - DCCBs (A Booklet) (1993)

126. Performance of Short Term Cooperative Credit Organisations (Hindi Booklet) (1993)

127. Board of Directors (Present Chairmen/Chief Executives and Executive Committee Members Pamphlet (1993)

128. Short note on 'All India Mutual Arrangement Scheme' (AIMAS) (1993)

129. Capital Adequacy Measures, Income Recognition, Assets Classification, Provisioning and other related matters / B. Subrahmanyam & K. Shivaji (1993)

130. Policies, Programmes, Problems and Prospects of Non-farm Activity Financing by Cooperative Banks / B. Subrahmanyam (1993)

131. Background paper on 'Need for promotion of Linkages between Self-Help Groups and Credit Cooperatives' (1993)

132. Non-farm Sector Financing A Case Study of Maharashtra State Cooperative Bank / V. R. Phadke (1993)

133. Better Environment through Cooperatives -A paper / B. Subrahmanyam (1993)

134. Role of information Technology with particular reference to Computerisation in STCCIs / B. Subrahmanyam (1993)

135. Data on Scheduled Caste and Scheduled Tribe Members of Primary Agricultural Credit Societies -A Booklet (1993)

136. Data on Scheduled Caste and Scheduled Tribe Members of Primary Agricultural Credit Societies / R. H. Singh (1993)

137. Review of Disbursement of Short Term Agricultural Loans for Rabi and Kharif Crops - 1991-92 & 1992-93 / R. H. Singh (1993)

138. National Federation of StCBs Ltd. and its role in Training and Manpower Development - A status paper (1993).

139. Management Audit or Management of Audit-A paper/ B. Subrahmanyam (1993)

140. Report of the Workshop on Audit and Inspection of StCBs (1993)

141. Guidelines on lending under Consortium Arrangement : Revised set of Documents (An Extract) (1993)

142. Non-Farm Sector Financing -A case study of Gujarat StCB/ V. R. Phadke (1993)

143. Souvenir brought out on the occasion of 'National Seminar on Short Term Cooperative Credit Structure' at Mumbai. (1994)

144. Theme papers -National conference: Short Term Cooperative Credit Structure (1994)

145. Performance Awards to StCBs for the years 1991-92 and 1992-93 – A Report (1994)

146. Recommendations of National Conference: Short Term Cooperative Credit Structure, (1994)

147. Cooperative Banking Structure in 2000 AD / B. Subrahmanyam (1994)

148. Promotion of Self Help Groups among the Cooperatives (1994) -A document.

149. Compendium of Circulars of All India Mutual Arrangement Scheme (November 1990 to March 1994) (1994)

150. Proceedings of the National Workshop on 'All India Mutual Arrangement Scheme' (1994)

151. Compendium of NABARD Circulars on Credit Authorisation Scheme (1994)

152. New Economic Policies and Cooperatives / B. Subrahmanyam (1994)

153. National Seminar on Rural Credit -A Booklet (1994)

154. Development Action Plan for Mizoram Cooperative Apex Bank Ltd. (1994)

155. Development Action Plan for Nagaland State Cooperative Bank Ltd. (1994)

156. Development Action Plan for Arunachal Pradesh State Cooperative Apex Bank Ltd. (1994)

157. Development Action Plan for Tripura State Cooperative Bank Ltd. (1994)

158. Role of StCBs in the Development Process / B. Subrahmanyam (1994)

159. Review of disbursement of Short Term Agricultural Loans for Rabi and Kharif Crops 1993-94 / R. H. Singh (1994)

160. Workshop on Statutory Inspection of StCBs -A Material Kit (1994)

161. Report of the Workshop on 'Statutory Inspection of StCBs' (1994)

162. State wise Directory of Cooperative Banks/Branches with code numbers of the All India Mutual Arrangement Scheme (1995)

163. Viability of the Rural CCIs / B. Subrahmanyam (1995)

164. Seminar on 'Role of Non-official Co-operators in Strengthening Cooperative Credit Structure' -A Material Kit (1995)

165. Project profile for proposed Sikkim State Cooperative Bank. (1995)

166. Compendium of specimen signature under AIMAS (1995)

167. Recommendations of the conference on Role of Non-official Cooperators in the strengthening Cooperative Credit Structure (1995)

168. Reading Material for the conference of Chief General Managers / General Managers of StCBs (1995)

169. Training Needs of the Chief Executives of DCCBs -A study report prepared by ASCI for NAFSCOB (1995)

170. National workshop on All India Mutual Arrangement Scheme -Proceedings (1995)

171. Enhancement of Loan Recovery and Collateral substitutes in STCCIs/ B. Subrahmanyam (1996)

172. STCCIs -An issue paper for discussion / B. Subrahmanyam (1996)

173. Report of the Jury on Performance Awards to StCBs (1996)

174. STCCIs -An issue paper for consideration by Working Group on Agriculture Credit and Cooperation constituted by the Planning Commission, Government of India / B. Subrahmanyam (1996)

175. Executive Summary of issue paper on STCCIs / B. Subrahmanyam (1996)

176. Regional Disparity in the Development of CCIs / B. Subrahmanyam (1996)

177. Model Byelaws of proposed Sikkim State Cooperative Bank / B. Subrahmanyam (1996)

178. Conference on Indian Rural Credit Scenario - Background of material (1996)

179. IX the Five Year Plan (1997-98 to 2001 -02) Short Term Cooperative Credit Structure Prospects and Projections (1996)

180. StCBs in the Liberalized Economy / B. Subrahmanyam (1996)

181. Issues for Consideration by Reserve Bank of India -Discussion Paper / B. Subrahmanyam (1996)

182. Note on STCCIs / B. Subrahmanyam (1996)

183. Assessment of Income from Investments by Cooperative Banks - Working Paper / B. Subrahmanyam (1996)

184. Performance of Primary Agricultural Credit Societies (district wise) in Madhya Pradesh during 1992-93 to 1994-95 (1996)

185. Conference on Indian Rural Credit Scenario- Proceedings and Recommendations (1996-97)

186. National Workshop on All India Mutual Arrangement Scheme -Proceedings (1996-97)

187. Management of Funds in Short Term Cooperative Credit Structure / B. Subrahmanyam (1997)

188. National Seminar of Chairmen/Presidents/ Administrators / Special Officers and Chief Executives of StCBs- Discussion paper (1997)

189. Rural Employment and Cooperatives / Moinul Hassan (1997)

190. Conference of Chief General Managers / General Managers and Senior Executives of

StCBs-Proceedings (1997)

191. Report on the Performance Analysis of the Tamil Nadu State Apex Cooperative Bank Ltd. / K. Sudhakar (1997)

192. Seminar on Management Investment- proceedings / B. Subrahmanyam (1997)

193. Conference of Principals and Senior Faculty of Agriculture Cooperative Staff Training Institutes (ACSTIs) - Proceedings (1997)

194. National Seminar of Chairmen / President / Administrators / Special Officers and Chief Executives of StCBs -Proceedings and Recommendations / B. Subrahmanyam (1997)

195. Conference of Chief General Managers / General Managers and Senior Executives of StCBs -Material Kit (1998)

196. Rehabilitation Package for Revamping the Cooperative Credit Structure -Proceedings and Recommendations of the workshop for Chief Executives of StCBs/ B. Subrahmanyam (1998)

197. Application of ISO 9000 in Banking and Financial Services -An Extract from IBA (1998)

198. Emerging Trends in Banking and financial services -An Extract from IBA (1998)

199. Review of Financial Sector Reforms -1992-93 to 1997-98 / B. Subrahmanyam (1998)

200. Study on 'Organizational Setup, Staffing Pattern, Human Resources Development in Jammu & Kashmir StCB and Central Cooperative Banks' (1997-98)

201. Project Report on 'Manpower Development & Management Institute for Cooperative Banks in North Eastern Region including Sikkim'. (1997-98)

202. Proceedings of the Conference of Chief General Managers/General Managers and Senior Executives of StCBs. (1997-98)

203. VIIth National Workshop on All India Mutual Arrangement Scheme – Proceedings. (1997-98)

204. Seminar on 'Investment Management in collaboration with IDBI Capital Markets and ICICI Securities – Proceedings and Recommendations. (1997-98)

205. Need for Developing Common Software for StCBs/ DCCBs – A Note. (1997-98)

206. Report of NAFSCOB Award on Cooperation to the Best Cooperator in the country. (1997-98)

207. Compendium of Circulars of All India Mutual Arrangement Scheme (April 1994 to January 1997) (1997-98)

208. State wise Directory of Cooperative Banks/Branches with code numbers under AIMA Scheme (March 1998) (1997-98)

209. Management Information Technology with particular Reference to Computerization in CCIs/B. Subrahmanyam (1998-99)

210. Report of the Jury on Performance Awards to StCBs : 1994-95, 1995-96 and 1996-97

211. Souvenir (1998-99)

212. Conference of Chief General Managers/General Mangers/Senior Executives of StCBs- Observations & Recommendations (January 27-28, 1998)

213. National Seminar of Chairmen/Presidents/Administrators/Special officers of StCBs Observation & Recommendations. (March 26. 1998)

214. An updated publication on Aims, Activities and Achievements of the Federation (1998-99)

215. Cooperative Credit Structure -A perspective for 2000 A.D. – B. Subrahmanyam (1998-99)

216. Report on International Study Tour (1998-99)

217. Conference of Chief General Managers, General Managers and Senior Executives of StCBs (January 29-30, 1999) – Observations & Recommendations (1998-99)

218. Conference of Chairmen, Chief Executives of Member StCBs in North Eastern Region (March 6, 1999) - Observations & Recommendations (1998-99)

219. Issues for consideration by Reserve Bank of India (1998-99)

220. Proceedings of the 8th Annual Workshop on All India Mutual Arrangement Scheme held at Mumbai on December 8, 1998 (1998-99)

221. Study on Recovery of overdues and Recycling of funds in Nagaland State Cooperative Bank (1998-99)

222. Study on Organizational Setup, Staffing Pattern, Manpower Development in the Short Term Credit Structure in Nagaland (1998-99)

223. Report on the visit to Tokyo, Japan for attending the General Meeting of General Assembly of APRACA/Chief Executives' Conference held on March 2-5, 1998 at Tokyo, Japan (1998-99)

224. Report of the Second Meeting of the Regional Cooperative Credit Structure in the North Eastern Region - A Report (1998-99)

225. Cooperative Movement and the Short Term Cooperative Credit Structure in the North Eastern Region – A Report (1998-99)

226. A Peculiar Quiz on Cooperative Credit and Banking Institutions – (Questions and Answers) / B. Subrahmanyam (1999-2000)

227. Concept and Computation of Prime Lending rate by Cooperative Banks / B. Subrahmanyam, N. N. Joshi, P. C. Vyas & B. Kanaksabai (1999-2000)

228. Compendium of Specimen Signatures under All India Mutual Arrangement Scheme (1999-2000)

229. Manual on All India Mutual Arrangement Scheme (1999-2000)

230. Desk Guide on All India Mutual Arrangement Scheme (1999-2000)

231. Handbook on Cypher Code on All India Mutual Arrangement Scheme (1999-2000)

232. A paper on Management of Non-performing Assets and Capital Formation on Cooperative Banks / B. Subrahmanyam (1999-2000)

233. Study on Sridharpur Cooperative Bank: its activities : Lessons to be drawn / Ashok Bandyopadhyay (1999-2000)

234. Strategies for development of viable PACS: A perspective of the Past, Present and Future / B. Subrahmanyam (1999-2000)

235. Role of National Federations in research and Development / Surendra Patnaik & B. Subrahmanyam (1999-2000)

236. Report of the Jury on Performance Awards to StCBs (1999-2000)

237. Proceedings of the Annual Workshop on All India Mutual Arrangement Scheme held at Calcutta (1999-2000)

238. Study on Organizational Setup, Staffing Pattern, Manpower Development in the Short Term Cooperative Credit Structure in Jammu and Kashmir (1999-2000)

239. Cooperative Credit and Banking Institutions – A Case of Utter Neglect – Report of the Working Group (1999-2000)

240. A paper on Fitness of Rural Financial Institutions in the context of financial sector reforms and utmost need for professionalized management / B. Subrahmanyam (1999-2000)

241. A paper on challenges before the Rural Financial Institutions and the strategies for the future / B. Subrahmanyam (1999-2000)

242. A paper on Rural Infrastructure - Needs and Funding / B. Subrahmanyam (1999-2000)

243. Union Budget for the year 2000-01 and its implications on Cooperative Credit and Banking Institutions / B. Subrahmanyam (1999-2000)

244. National conference of strategies for Development of Primary Agricultural Credit Societies (PACS) – Observations and Suggestions (December 20, 1999 at Port Blair) (1999-2000)

245. Conference of Chief General Managers/General Mangers/Senior Executives of StCBs-Observations & suggestions (February 26-27, 2000, Hyderabad) (1999-2000)

246. International Exposure and Education Programme – A Report (2000-2001)

247. A note on observations on the Recommendations of the Task Force to study the Cooperative Credit System and suggest measures for its strengthening (2000-2001)

248. Proceedings of the Xth National Annual Workshop on All India Mutual Arrangement Scheme held on November 23-24, 2000 at Navi Mumbai (2000-01)

249. Union Budget for the year 2001-2002 and its implications on Cooperative Credit and Banking Institutions / B. Subrahmanyam (2000-2001)

250. Revitalisation of Non-viable / Weak Cooperatives / B. Subrahmanyam (2000-2001)

251. Micro-Finance System in India and future directions / Surendra Patnaik & B. Subrahmanyam (2000-2001)

252. Statutory Reforms – Need for re-look into the existing State and Multi-State Cooperative Societies Acts and adoption of essential features of Model Act / B. Subrahmanyam (2000-2001)

253. Progress, Performance, Problems and Trends in Cooperative Credit and Banking Institutions / B. Subrahmanyam (2000-2001)

254. Review of Financial Sector Reforms – 1998-99 to 2000-2001 (2000-2001)

255. Conference of Chief General Managers / General Managers and Senior Executives of StCBs - Observations & Suggestions (February 15-16, 2001, Tirupati, Andhra Pradesh) (2001- 02)

256. National Conference on Financial Sector Reforms & Statutory Reforms in Cooperative Credit and Banking Institutions – Observations & Suggestions (March 17, 2001, Gangtok, Sikkim) (2001- 02)

257. Report of the Jury on Performance Awards to StCBs for the year 1998-99 (2001-02)

258. Structure and Management of Cooperatives in Germany – Surendra Patnaik & B. Subrahmanyam (2001-02)

259. Delayering of Cooperative Credit System / B. Subrahmanyam (2001)

260. International Education and Exposure Programme in Seoul, Tokyo and Kuala Lumpur– A Report (2001-02)

261. Report of the Jury on Performance Awards to StCBs for the years 1999-2000 & 2000-2001 (2001-02)

262. Cooperative Policy, Development and Legislative Reforms (Based on Second critical study presented during ICA Regional consultation held on July 01-05, 2001 at Teheran, Islamic Republic of Iran).

263. Proceedings of the Orientation Programme to PS / PAs of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs (July 30-31, 2001, Puri, Orissa)

264. Cooperative Legislation / Statutory Reforms Towards Development of Cooperatives / B. Subrahmanyam (2001-02)

265. Report on the Joint Committee on Revitalisation Support to Cooperative Credit Structure - our view point / B. Subrahmanyam (2001-02)

266. Cherish or Perish : Need for specific action towards Long Term Cooperative Credit Structure / B. Subrahmanyam (2001-02)

267. Model Investment Policy for Cooperative Banks prepared by the Committee setup by NAFSCOB.

268. Discussion Paper - Issues for discussions with Shri. P. B. Mathur, Executive Director, Reserve Bank of India.

269. Report of the Jury on Performance Awards to StCBs for the year 2001-2002 (2002-2003)

270. Background papers for the Conference of Chief General Managers / General Managers and Senior Executives of StCBs (February 24-25, 2002 at Port Blair, Andaman & Nicobar).

271. Pre-Budget consultation with Agricultural Experts and Agriculturists - Issue Paper presented to Hon'ble Union Finance Minister, Govt. of India on January 7, 2002.

272. Pre-Budget consultation with representatives of financial institutions - Issue Paper presented to Hon'ble Union Finance Minister, Govt. of India on January 9, 2002.

273. Union Budget for the year 2002-2003 and its Implications of Cooperative Credit and Banking institutions. / B. Subrahmanyam (2001-02)

274. Background papers for the National Conference of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs on Institutional Protection System in Cooperative Credit and Banking Institutions (March 20, 2002 at Pondicherry) (2001-02)

275. Proceedings of the Eleventh Annual Workshop of All India Mutual Arrangement Scheme held on November 3-4, 2001 at Chandigarh. (2001-2002)

276. Observations and Suggestions: National Conference of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs on Institutional Protection System in Cooperative Credit and Banking Institutions (March 20, 2002 at Pondicherry) (2002-03)

277. Observations and Suggestions: Conference of Chief General Managers / General Managers and Senior Executives of StCBs (February 24-25, 2002 at Port Blair, Andaman & Nicobar).(2002-03)

278. Measures to ensure identified StCBs/DCCBs to recomply section 11(1) of Banking Regulation Act, 1949 (AACS) - A Report (2002-03)

279. Self-Regulation and Internal Control System - are they effective? / B. Subrahmanyam (2002-03)

280. Cooperative Credit and Banking Institutions in India/B. Subrahmanyam (2002-03)

281. Background material on National Level Workshop for Senior Executives / Board Secretariat to StCBs on preparation of Agenda and Proceedings for the Board held on October 17-18, 2002 at Hyderabad, Andhra Pradesh. (2002-03)

282. Background papers on Orientation Programme to PS / PAs of Chairmen/Presidents / Administrators / Special Officers and Chief Executives of StCBs (September 2002, Kancheepuram, Tamil Nadu) (2002-03)

283. Proceedings of National Level Workshop for Senior Executives / Board Secretariat to StCBs on preparation of Agenda and Proceedings for the Board held on October 17-18, 2002 at Hyderabad, Andhra Pradesh. (2002-03)

284. Background material on Conference of Chief General Managers / General Managers and Senior Executives of StCBs (March 08-09, 2003 at Bangalore, Karnataka).(2002-03)

285. Background papers for the National Conference of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs on Corporate Governance in Cooperative Banks (March 21, 2003 at Kozhikode, Kerala) (2002-03)

286. Background papers on Annual Workshop on AIMAS (January 19-20, 2003 at Bhubaneshwar, Orissa) (2002-03)

287. Proceedings on Annual Workshop on AIMAS (January 19-20, 2003 at Bhubaneshwar, Orissa) (2002-03)

288. Analysis of Union Budget for the year 2003-2004 pertaining to Credit Cooperation (2002-03)

289. "One Improvement, Two reductions and Three Additions" - A paper based on study visits to Philippines, China and Thailand (February 16-18, 2003) (2003-2004)

290. Observations and Suggestions: Conference of Chief General Managers / General Managers and Senior Executives of StCBs (March 08-09, 2003 at Bangalore, Karnataka).(2003-04)

291. Lending Agricultural Cooperative Credit at Nine Percent - A view point of Agricultural CCIs./ B. Subrahmanyam (2003-04)

292. Review of disbursement of S. T. Agricultural Loans for Rabi and Kharif crops by StCBs during 2002-2003. (2003-04)

293. Measures for Strengthening Cooperative Credit and Banking Institutions - Memorandum have been submitted to Shri. Rajnath Singh, Hon'ble Union Minister for Agriculture on July 23, 2003 at New Delhi. (2003-04)

294. Autonomous Cooperatives- A Report based on the study visits to Norway, Sweden, Finland, Denmark and Germany September (2003-04)

295. Measures for Strengthening Cooperative Credit and Banking Institutions - Submitted to Parliamentary Standing Committee on Agriculture (Study Group - II) on 24.05.2003. (2003-04)

296. Issues for discussions with Reserve Bank of India - 18 September, 2003. (2003-04)

297. Recommendations of National Conference on "Rural Cooperative Credit and Banking Institutions: Vision 2020" - June 11-12, 2004. (2003-04)

298. Delayering of Cooperative Credit System: An obstacle for prosperity & Nation Building. / B. Subrahmanyam (2003-04)

299. Public Relations in Short Term Cooperative Credit Structure - Suggestions./ B. Subrahmanyam (2003-04)

300. Corporate Governance in Banks. / B. Subrahmanyam (2003-04)

301. The Banking Regulation Act (Amendment) & Miscellaneous Provisions Bill, 2003 - Why are we scared? (2003-04)

302. The Banking Regulation Act (Amendment) & Miscellaneous Provisions Bill, 2003 - Views and Suggestions. (Memorandum Submitted to Parliamentary Standing Committee on Finance) / Ashok Bandyopadhyay (2003-04)

303. Problems and Prospects of Cooperatives in the Backdrop of Economic/Financial Sector Reforms./ B. Subrahmanyam (2003-04)

304. The Banking Regulation (Amendment) & Miscellaneous Provisions Bill, 2003: Death knell for the Cooperative Credit System / Ashok Bandyopadhyay (2003-04)

305. Cooperative Credit and Banking Institutions in India - Reforms Scenario. / B. Subrahmanyam (2003-04)

306. Union Interim Budget for the year 2004-05 - A Quick Comment. /B. Subrahmanyam (2003-04)

307. Review of disbursement of S. T. Agricultural Loans for Rabi and Kharif crops by StCBs during 2003-2004. (2004-05)

308. Observations and Suggestions: Conference of Chief General Managers, General Managers and Senior Executives of StCBs at Jaipur (February 5-6, 2004) (2003-04)

309. Union Budget for 2004-05 – Allows Credit Delivery System to Remain Unhealthy. / B. Subrahmanyam (2004-05)

310. Souvenir to commemorate centenary year of Cooperative Legislation. (2004-05).

311. Aims, Activities and Achievements of NAFSCOB up to March 2004. (2004-05)

312. Recommendations on Regional Workshops (6) on identified issues i.e. Good Corporate

Governance; Revitalisation of PACS/DCCBs, Institutional Protection System; Financial Sector and Statutory Reforms and Human Resource Development & Management in StCBs, DCCBs and PACS. (2004-05)

313. Report of the jury on Performance Awards to StCBs for the year 2002-2003. (2004-05)

314. Discussion paper in the conference of Secretaries, in charge of cooperation and Registrar of Cooperative Societies on 28.07.2003 (2004-05)

315. Farm Credit Package announced by Govt. of India – Some Issues/ B. Subrahmanyam (2004-05)

316. Overview of the Indian Cooperative Movement: 1904-2004 Retrospect and Prospect-Cooperative Agricultural Credit./B. Subrahmanyam (2004-05)

317. Evolution of Cooperative Movement / Legislation. /B. Subrahmanyam (2004-05)

318. Reforms Initiative: Vision for Autonomous and Competitive Cooperatives. / B. Subrahmanyam (2004-05)

319. Status Paper on Short Term Cooperative Agricultural Credit Structure. / B. Subrahmanyam (2004-05)

320. Common Minimum Programme of the United Progressive Alliance – A report by NAFSCOB. /B. Subrahmanyam (2004-05)

321. New Financial Package pertaining to flow of Rural Credit – A Viewpoint / B. Subrahmanyam (2004-05)

322. Cooperatives – Proposed areas for constitutional Amendments. /B. Subrahmanyam (2004-05)

323. Task Force on Revitalisation of CCIs (Prof. A. Vaidyanathan, Chairman – TOR wise view of NAFSCOB (2004-05)

324. Credit: Deposit Ratio and Short Term Cooperative Credit Structure – Suggestions and Observations. /B. Subrahmanyam (2004-05)

325. Proceedings on the Workshop on All India Mutual Arrangement Scheme – July 30-31, 2004. (2004-05)

326. Rural CCIs still Allowed to be unhealthy / B. Subrahmanyam (2004-05)

327. Union Budget for 2005-06: Disappointing, Disgusting and Frustrating to Rural Cooperative Credit and Banking Institutions. /B. Subrahmanyam (2005-06)

328. National Meet to discuss the recommendations of the Task Force on Revival of CCIs set up by Government of India under the Chairmanship of Prof. A. Vaidyanathan. - Observations recommendations (2005-06)

329. Corporate Governance in StCBs and DCCBs. /B. Subrahmanyam (2005-06)

330. Proceedings of Annual Workshop for CGMs / GMs and Senior Executives of StCBs at Panaji, Goa. (2005-06)

331. Operational Manual for Cooperative Banks in Four Volumes (Priced) / (2005-06)
Volume - I : Manual on Branches and Banking Operations
Volume - II : Manual on Head Office Functions
Volume - III : Manual on Loans and Advances
Volume - IV : Manual on Inspection and Internal Audit

332. Executive Summary of selected publications of NAFSCOB (2005-06)

333. 'AIMAS Operational Manual - 2007' (Priced) / (2006-07)

334. Union Budget for 2006-2007 and its Implications / (2006-07)

335. Hidden Giants of Global Cooperative Movement - Report based on the visits to selected cooperatives which are among Global 300 (2006-07)

336. Status and Development of Conducive Policy Environment and Regulatory Framework for Rural Finance.

337. National Commission on Credit and Cooperative - A View Point.

338. Rationalisation on Interest Rate Structure for CCIs. / B. Subrahmanyam (2006-07)

339. Common Minimum Programme of United Progressive Alliance on Rural Cooperative Credit System- A Reform Initiative. / B. Subrahmanyam (2006-2007).

340. Observations & Suggestions: Conference of Chief General Managers, General Managers and Senior Executives of StCBs at Bhopal, Madhya Pradesh (2007-08)

341. Policy Environment & Regulatory Framework for Indian Rural Cooperative Credit Delivery System B. Subrahmanyam (2007-08)

342. Short Term Cooperative Credit and Banking Structure in India - A SWOT Analysis / B. Subrahmanyam (2007-08)

343. National Seminar on 'Investment Portfolio Management by StCBs'- Background Material/Proceedings and Action Plan (2008-09)

344. Model Guidelines on Code of Standards and Fair Practices for StCBs and DCCBs (2008-09)

345. Socio-Economic and Banking Scenario in North Eastern Region- A Status Paper (2008-09)

346. Importance and Concept of Corporate Social Responsibility (CSR) indicators in the Banking Sector- A Working Paper (2008-09)

347. Consolidation of Cooperative Banks: Necessary for Survival?! (An article in NAFSCOB Bulletin)/ B. Subrahmanyam (2008-09)

348. Study Mission to Israel and Egypt – A Report. (17-24 August 2008)

349. XVIIth Annual Workshop on AIMAS'- Proceedings and Action Plan (2008-09)

350. International Exchange Study Visit to Poland and Russia : A Draft Report / B. Subrahmanyam (2009-10)

351. International Education and Exposure Programme to New Zealand & Australia: A Report/ B. Subrahmanyam (2009-10)

352. National Conference on Recent Trends in Rural Cooperative Credit and Banking System - A Material Kit (2009-10)

353. Impact of Climate Change on Agriculture (An article in NAFSCOB Bulletin) / B. Subrahmanyam (2009-10)

354. Gujarat State Cooperative Bank Ltd.: A Profile (An article in NAFSCOB Bulletin - 2009-10)

355. Proceedings of VIIIth Orientation Programme to P.S./P.As of Chairmen/Presidents/Administrator and Chief Executives of StCBs (2009-10)

356. Proceedings of Eighteenth Annual Workshop on All India Mutual Arrangement Scheme (AIMAS) (2009-10)

357. Proceedings of National Conference on Recent Trends in Rural Cooperative Credit and Banking System (2009-10)

358. Information Brochure on National Consultation and Review Meet on Implementation of Revival Package of Short Term Cooperative Credit Structure (2010-11)

359. Background Papers on National Consultation and Review Meet on Implementation of Revival Package of Short Term Cooperative Credit Structure (2010-11)

360. Proceedings of National Consultation and Review Meet on Implementation of Revival Package of Short Term Cooperative Credit Structure (2010-11)

361. ADWADRS - 2008: Implementation and Implications in Maharashtra : A Study Report / J. S. Hanamashetti (2010-11)

362. International Exchange study visit to Poland & Russia : A Report (23 June – 03 July, 2009)

363. International Education and Exposure Programme to New Zealand and Australia : A Report (August 04-15, 2009)

364. International Year of Cooperatives – 2012 :A Report Based on the visit to UN, USA (June 25 – July 08, 2010)

365. Financial Inclusion: Cooperative Banks – Paper Presentation

366. Synopsis of ICA-AP Regional Assembly and Related Events at Beijing & Shanghai, China (31-08-2010 to 10-09-2010)

367. NEDAC Members' Study Tour/Exchange Visit – A Report (12-10-2010 to 16-10-2010)

368. 8th Annual Conference of Chief General Managers/General Managers/Senior Executives of StCBs (StCBs) - Material Kit. (2011)

369. 19th Annual Workshop on AIMAS' - Information Brochure and Background Notes. (2011)

370. Orientation Programme to P.S./P.As. of Presidents/Chairmen/Administrators and Chief Executives of StCBs - Background Papers. (2011)

371. UN International Year of Cooperatives - 2012': Report of the visit to the United Nations, USA/ B. Subrahmanyam (2010-11)

372. ICA-AP Regional Assembly' and related events at Beijing, China/B. Subrahmanyam (2010-11)

373. Seminar on 'Financial Inclusion: Cooperative Banks' - Proceedings (2010 - 11)

374. Report on Study/Exchange Visit to Xi'an city, Shaanxi Province, China /B. Subrahmanyam (2010-11)

375. Workshop on KYC and AML Policy & Procedure for StCBs', Hyderabad, 4-6, 2011 - Proceedings

376. KYC, AML and CFT Program for StCBs (2012)

377. Highlights of Union Budget for the Year 2012-13 and its Implications (2012)

378. Rural Cooperative Credit Delivery & Banking Institutions:Towards Building a Better World/B. Subrahmanyam (2012)

379. Indian Cooperative Banks and Global Financial Crisis/B. Subrahmanyam (2012)

380. Review of disbursement of short term agricultural loans for Rabi and Kharif Crops: 2011-12'. - (2012-13)

381. Basic Data on Performance of StCBs: 2010-11' - (2012-13)

382. Basic Data on Performance of DCCBs: 2010-11'- (2012-13)

383. Basic Data on Performance of Primary Agricultural Credit Societies: 2010-11'- (2012-13)

384. Directory of DCCBs in India - 2011-12 - (2012-13)

385. NAFSCOB Journal of Rural Cooperative Credit and Banking' (Quarterly Journal - April - June, 2011, July - September, 2011 October - December, 2011 & January-March, 2012) - (2012-13)

386. Directory of StCBs in India' (Quarterly) - (2012-13)

387. 'KYC, AML & CFT programme for StCBs' - Policy Guidelines. - (2012-13)

388. Operational Manual on 'Branches and Banking Operations' (Priced) (Revised -2013)

389. Operational Manual on 'Functions of Head Office' (Priced) (Revised -2013).

390. Operational Manual on 'Loans and Advances' (Priced) (Revised -2013).

391. Operational Manual on 'Inspection and Internal Audit' (Priced) (Revised -2013).

392. Workshop on 'KYC and AML Policy & Procedure for StCBs' - Background Material - (2012-13)

393. '19th Annual Conference of Chief General Managers/General Managers/Senior Executives of StCBs (StCBs) – Background Materials – (2012-13)
394. Orientation Programme to P.S./P.As. of Presidents/Chairmen/Administrators and Chief Executives of StCBs' – Background Papers – (2012-13)
395. Second meeting of BRICS Cooperative leaders- Highlights – (2012-13)
396. Performance Analysis of StCBs in India with special reference to Maharashtra State Cooperative Bank Ltd. – (2012-13)
397. Financial Inclusion and Regulatory Framework in Indian Cooperative Credit and Banking Sector. – (2012-13)
398. Resurgence of StCBs and DCCBs in India. – (2012-13)
399. Current Trends in development of agricultural cooperatives in Asian countries with special reference to legislative changes and policy initiatives. – (2012-13)
400. Role of Short Term Cooperative Credit Structure in liberalized economy. – (2012-13)
401. Role of Short Term Cooperative Credit Structure in building better world. – (2012-13)
402. National Seminar on Progress, Problems & Prospects of STCCS – December 20, 2012, New Delhi-Material Kit – (2012-13)
403. National Seminar on Progress, Problems & Prospects of STCCS – December 20, 2012, New Delhi – Recommendations – (2012-13)
404. NAFSCOB Journal Editorials - A Compendium - 1990 to 2013 (January 2014)
405. Performance Indicators of Short Term Cooperative Credit Institutions - 2002 - 03 to 2011 - 12 (January 2014)
406. Union Budgets V/s Credit Cooperatives - An Analysis - 1993 - 94 to 2013 - 14 (January 2014)
407. 'Operational Manual for Cooperative Banks' *(Revised - 2013)* - Contents at a Glance (January - 2014)
408. Executive Summary of selected publications of NAFSCOB (January 2014)
409. Aims, Activities and Achievements of NAFSCOB (May 2014)
410. NAFSCOB Best Performance Awards - 1982 - 83 to 2012-13 - At a Glance (May 2014)
411. Role of National Federation of State Cooperative Banks-2015.
412. Financial Inclusion and Cooperative Banks - 2015.
413. Social Banking in India – Role of Rural Cooperative Credit and Banking Institutions – 2015.
414. Role of Rural Cooperative Credit & Banking Institutes in Mitigating Agrarian Distress – Bhima Subrahmanyam (2015).
415. Impact Assessment of Kisan Credit Card with Special Reference to Farmers in Ernakulam District, Kerala (2015).

416. Model Risk Management Policy for State Cooperative Banks (2015)

417. Model Information Security Policy of State Cooperative Banks (2015)

418. Impact Assessment of Interest Subvention Scheme of GOI in STCCS(2016)

419. Roadmap to Enhance the Share of Cooperatives in Agricultural Credit – A Report of the committee by NAFSCOB.

420. Performance of Rural Cooperative Credit and Banking Institutions in India- 2016.

421. Regulatory Mechanism for Short Term Cooperative Credit and Banking Institutions-2016.

422. An Impact Assessment of Interest Subvention Scheme of GOI in Short Term Cooperative Credit Structure (2016).

423. Roadmap to Enhance the Share of Cooperatives in Agricultural Credit – A Report of the Internal Committee by NAFSCOB (2017).

424. Report of the Committee to formulate Human Resource Policy for PACS (2018)

425. Proceedings of National Seminar on Human Resource Policy for PACS Report of the Committee set up by NAFSCOB (2018)

426. Diagnostic study on the Short-Term Cooperative Credit Structure in North Eastern Region (2019).

427. Report on Study on Members' Indebtedness in Cooperatives (2019)

428. Report on the Study of Short Term Cooperative Credit Structure in North Eastern Region (2019)

429. Report on the "Rle of Rural Cooperative Credit Institutions for the Development of Scheduled Tribe Members in Tribal Areas" (2019)

430. Human Resource Policy for PACS – Operational Guidelines for Implementation (2019)

431. Fraud Monitoring System in Financial Cooperatives in India(2020)

432. Proceedings of National Seminar on 'Recent Trends In Agriculture Credit Cooperatives & Banking"(2020).

433. Background Material for "Two Days Orientation Programme to Secretarial Staff of Presidents/Chairmen/Administrator and Chief Executives of StCBs (2021)".

434. Proceedings of National Seminar on "Future of Rural Cooperative Banks" (2021).

435. Performance Indicators of Short - Term Cooperative Credit Institutions-2010 – 11 to 2019-20(August, 2022).

436. Aims, Activities and Achievements of NAFSCOB (August 2022).

437. NAFSCOB Best Performance Awards - 1982 - 83 to 2019-20 At a Glance (August 2022).

438. List of 100 Years Old Short Term Cooperative Credit Institutions In India (As on 31-07-2022) – August, 2022.

439. Proceedingsof “National Conference of Rural Cooperative Banks” (2022).

440. Model Bye Laws for StCBs and DCCBs and are waiting for final comments from stakeholders.

441. “Study on Defunct PACS and measures for their revival” - Special Reference to Assam, Meghalaya & Nagaland NER - Assigned by Ministry of Cooperation (MoC), GoI.

442. "Need of Credit in Cooperative Sector: Constraints and Ways Ahead" - Assigned by Ministry of Cooperation (MoC), GoI.

443. "Special Study on Need of Credit in Cooperative Sector: Constraints and Ways Ahead and Defunct PACS and measures for their revival in North Eastern Region - Assigned by Ministry of Cooperation (MoC), GoI.

444. Defunct PACS and Measures for their Revival.

445. Proceedings of National Consultation with Rural Cooperative Banks on measures to Expand Business Growth During Amrit Kaal (2022-47) – 2023.

446. NAFSCOB submitted draft report of the “Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) & Compliance of the Functions defined under Section 24 of the Multi State Cooperative Societies Act, 2002” to the Ministry of Cooperation, New Delhi on 07-10-2024.

In addition to the above NAFSCOB also publishes:

1. A quarterly house journal titled as 'NAFSCOB Bulletin' (till December, 2010).
2. A quarterly house journal renamed as ‘NAFSCOB Journal of Rural Cooperative Credit & Banking’ (w.e.f. January, 2011).
3. Directory of Chairmen, Chief Executives and Senior Executives of Member StCBs - Quarterly
4. Basic Data on Performance of StCBs - Annual Publication (since 1976-77 to 2022-23)
5. Basic Data on Performance of DCCBs - Annual Publication (since 1981-82 to 2022-23)
6. Performance of Primary Agricultural Credit Societies - Annual Publication.(1992-93 to 2022-23)
7. DCCBs in India Directory - Annual Publication (since 1993-94 to 2023-24)
8. Review of Disbursement of Short Term Agricultural Loans for Rabi and Kharif Crops - Annual Publication.(since 1992-93 to 2023-24)
9. Monthly E - Newsletter since February 2023

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Chapter - 12

SEMINARS / WORKSHOPS / CONFERENCES

1. Seminar in collaboration with Vaikunth Mehta National Institute of Cooperative Management, for Chairmen and Chief Executives of member banks, Indore, January 1975.
2. First conference of DCCBs in Delhi was organised on May 18 & 19, 1978 in collaboration with NCUI, New Delhi.
3. Seminar on 'Reorganization of Primary Agricultural Credit Societies and rehabilitation of CCBs, for Chief Executives of the StCBs to as held in New Delhi in January 1979.
4. Second National Conference of CCBs was held at Madras on November 17-18, 1980.
5. National Conference on coordination between the two cooperative credit structures was organised in collaboration with NCLDBF at Bangalore on February 12-14, 1982.
6. Workshop on All India Mutual Arrangement Scheme - problems and possibilities of extension of the scheme held in Pune on December 2-3, 1982 for the Chief Accountants of StCBs.
7. Seminar on 'The Recent Trends in Cooperative Banking' for the Chief and Senior Executives of the Apex Banks and DCCBs in Western Region was held on December 19-23, 1983 at Panaji, Goa.
8. Workshop on Credit Authorisation Scheme of NABARD was held in collaboration with VAMNICOM and NABARD at Pune in March 1984.
9. Seminar on ‘Strengthening of Short Term Cooperative Credit Structure’ for the Chief Executives of StCBs/DCCBs from July 23-25, 1984 in 1984 at Panaji, Goa.
10. Seminar on 'The Recent Trends in Cooperative Banking' for the Chief and Senior Executives of the Apex Banks and DCCBs for Northern Region was held at Mussorie on April 8-10, 1985.
11. Workshop on Computerisation in Cooperative Banking for the Chief and Senior Executives of StCBs at Panaji, Goa was held September 23-25, 1985.
12. Seminar on 'The Recent Trends in Cooperative Banking' for the Chief and Senior Executives of StCBs and DCCBs in Andhra Pradesh and Uttar Pradesh was held during March 27-29, 1986 at Panaji, Goa.
13. Seminar on 'Strengthening of Short-Term Cooperative Credit Structure' in collaboration with the Management Development Institute, Gurgaon for the benefit of the Chairman and other office bearers of StCBs and selected DCCBs was held on November 17-21, 1986 at Panaji, Goa.
14. Seminar on 'Recent Trends in Cooperative Banking' for the Chief and Senior Executives of StCBs and DCCBs in Madhya Pradesh was held during January 19-21, 1987 at Panaji, Goa.

15. Workshop on ‘Credit Authorisation Scheme’ of NABARD was held in Pune on March 28, 1987.

16. Seminar on 'Financing Non-Farming Activities' for the Chief Executives of StCBs and DCCBs was held during April 23-25, 1987 at Bangalore.

17. Seminar on ‘Management of Recovery of Agricultural Credit’ in collaboration with VAMNICOM and NCLDBF was held in Pune during August 31st - September 1, 1987.

18. Seminar on 'Strengthening of Short Term Cooperative Credit Structure' for the Chief and Senior Executives of StCBs and DCCBs of Punjab, Haryana and Jammu & Kashmir was held on October 5-7, 1987 at Srinagar.

19. Seminar on 'The Recent Trends in Cooperative Banking' for the Chief and Senior Executives of StCBs and DCCBs of Punjab, Haryana and Jammu & Kashmir (Second Batch) was held on November 23-25, 1987 at Panaji, Goa.

20. Orientation programme on 'Cooperative Administration and Management' for the personnel of Goa State Cooperative Bank was held on March 12-14, 1988.

21. Workshop on ‘Credit Authorisation Scheme’ of NABARD was held in Pune on March 29-30, 1988.

22. One day Orientation Programme on 'Computerisation in Cooperative Banking' for the selected personnel of Maharashtra State Cooperative Bank and two DCCBs in Mumbai, Maharashtra was held on December 23, 1988.

23. Seminar on ‘Management of Recovery of Agricultural Credit’ held in collaboration with VAMNICOM in Pune was held on March 2-3, 1989.

24. Seminar on ‘Role of StCBs in Rural Development’ held in Pune was held on March 10-11, 1989.

25. Workshop on 'Agro and Food Processing Industries' for the Chief Executives of all StCBs was held on April 11, 1989 at New Delhi.

26. A training programme on ‘National Housing Scheme and Home Loan Account Scheme’ was organised for the personnel of Karnataka StCB at Bangalore on July 28-29, 1989.

27. A workshop on ‘Funds/Financial Management for the Managers of StCBs & DCCBs’ was organised in collaboration with VAMNICOM, Pune on December 18-22, 1989.

28. National Workshop on ‘Computerisation in STCCIs’ was held on January 22-23, 1990 at Panaji, Goa.

29. Three Regional Workshops on ‘Service Area Approach’ in collaboration with NABARD, for Chief Executives of StCBs.

30. Workshop on 'Advancement of Women in Indian Cooperatives' was held on November 23, 1990 at New Delhi.

31. National Workshop on 'National Cooperative Bank of India' was jointly organised by NAFSCOB, NCUI, NCARDB Federation and NAFUCB at Delhi on February 8-9, 1991.

32. NAFSCOB organised Workshop on ‘Role of Women in Cooperatives’ in collaboration with Karnataka State Cooperative Apex Bank and Karnataka State Cooperative Federation at Malpe, Mangalore on March 24, 1991.

33. Workshop on ‘Role of Women in Cooperatives’ was organised in collaboration with Gujarat State Cooperative Bank Ltd., and Indian Institute of Management, Ahmedabad on March 24, 1991.

34. The first Annual Workshop on 'All India Mutual Arrangement Scheme (AIMAS)' was organised on May 13-14, 1991 at Mumbai.

35. A two day Workshop on AIMAS exclusively for personnel of Goa State Cooperative Bank was held at Panaji on May 23-24, 1991.

36. Two day Seminar on ‘Integrated Rural Development Programme’ for Senior Executives and Chief Executives of State Cooperative Bank and DCCBs was organised on July 25-26, 1991 at Panaji, Goa.

37. First ever conference exclusively for Chief General Managers/ General Managers of the StCBs was held on August 30-31, 1991 at Mumbai.

38. The two day Seminar on ‘Strengthening of Short Term Cooperative Credit Structure’ was held on March 4-5, 1992 at Bhubaneshwar.

39. The second two day National Level Workshop on 'All India Mutual Arrangement Scheme’ (AIMAS) was held on May 13-14, 1992 at Mumbai.

40. The Second Annual Conference on 'Policies, Procedures and Problems of STCCIs' for Chief General Managers/ General Managers of the StCBs was held on February 15-17, 1993 at Trivandrum.

41. Workshop on ‘Financing Non-Farm Activities by Short Term Cooperative Credit Structure’ for Senior Executives was held on March 22-23, 1993 at Bangalore.

42. The 3rd two day National Level Workshop on 'All India Mutual Arrangement Scheme (AIMAS)' was held on May 20-21, 1993 at Tirupati.

43. Policy Seminar for Chairmen and Chief Executives of StCBs was organised by NABARD in coordination with NAFSCOB on August 17, 1993 at Mumbai.

44. Workshop on 'Operationalization M & E Mechanism to assess impact of cooperatives at the level of members’ organised by CIRDAP in collaboration with NAFSCOB was held on October 18-19, 1993 at Pune.

45. Workshop on 'Audit and Inspection of StCBs' mainly for the benefit of senior and intermediary level Executives of StCBs as well as selected DCCBs in collaboration with NABARD was held on November 18-19, 1993 at Hyderabad, Andhra Pradesh.

46. National Conference on 'Short Term Cooperative Credit Structure' was organised on February 1-2, 1994 at Mumbai.

47. Fourth National Workshop on 'All India Mutual Arrangement Scheme (AIMAS)' was conducted on May 12-13, 1994 at Panaji, Goa.

48. A two day National Level Workshop on 'Statutory Inspection of StCBs' was held on October 24-25, 1994 at Hyderabad in collaboration with NABARD.

49. Workshop on 'Capital Adequacy Measures, Income Recognition, Assets classification and provisioning' was held on November 15-16, 1994 at Mumbai.

50. Seminar on 'Role of Non-official Cooperators in Strengthening Cooperative Credit Structure' was held on March 29-30, 1995 at Bhubaneshwar.

51. Annual conference of Chief General Managers/ General Managers of StCBs was held on July 11-12, 1995 at Panaji, Goa in collaboration with NIBM, Pune.

52. Workshop on All India Mutual Arrangement Scheme for officers of Tripura State Cooperative Bank at Agartala was held on August 18-22, 1995.

53. Fifth Annual Workshop on 'All India Mutual Arrangement Scheme (AIMAS)' was held on October 16-17, 1995 at Bangalore.

54. Meeting of the Special Group to review the activities of 'Review and Action committee for North Eastern Region' (RACNER) was held on February 19-20, 1996 at Shillong. Meghalaya.

55. A two day conference on 'Indian Rural Credit Scenario' exclusively for the Chairmen/Presidents/Administrators/Special officers and Directors of StCBs was held on March 8-9, 1996 at Hyderabad, Andhra Pradesh.

56. Sixth National Workshop on 'All India Mutual Arrangement Scheme (AIMAS)' was held on November 19-20, 1996 at Lucknow, Uttar Pradesh.

57. Conference of Chief General Managers/ General Managers and Senior Executives of StCBs was held on January 17-18, 1997 at Navi Mumbai.

58. Conference of Principals/Senior Faculty of Agriculture Staff Training Institutes (ACSTIs) was held during February 24-25, 1997 at Navi Mumbai.

59. National Seminar of Chairmen/Presidents/Administrators/Special officers and Chief Executives of StCBs was held on March 18, 1997 at Port Blair, Andaman & Nicobar.

60. Seminar on 'Investment Management' in collaboration with IDBI Capital Market Services Limited and ICICI Securities & Finance Company Ltd. with the active support of Maharashtra State Cooperative Bank was organised by NAFSCOB for Chief Executives and Senior Executives of StCBs on August 30, 1997 at IDBI Tower, Mumbai.

61. An International Study Tour to Europe i.e. Netherlands, Germany, Italy, Austria, France and United Kingdom, was organised for the first time by NCARDB Federation and NAFSCOB for the Chairmen/Presidents/Administrators/Special Officers /Directors and Chief Executives of StCBs from September 07-23, 1997.

62. Seventh National Workshop on AlMAS was held on November 27-28, 1997 at Jaipur, Rajasthan.

63. Workshop on 'Rehabilitation package for Revamping the Cooperative Credit Structure' for the Chief Executives of StCBs was conducted on January 3, 1998 at Hyderabad, Andhra Pradesh.

64. Conference of Chief General Managers/ General Managers and Senior Executives of StCBs was held on January 27-28, 1998 at Panaji, Goa.

65. National Seminar of Chairmen/Presidents/Administrators/Special officers and Chief Executives of StCBs was held on March 26, 1998 in the Board Room of NAFSCOB at Vashi, Navi Mumbai.

66. National Conference on 'Cooperatives in Rural Credit' jointly organised by NABARD, NAFSCOB and NCARDB Federation on April 28-29, 1998 at India Habitat Centre, New Delhi.

67. Workshop of the Chief Executives of StCBs on 'Kisan Credit Card' was held on July 30, 1998 at Vashi, Navi Mumbai.

68. International Study Tour to Bangkok in Thailand, Hong Kong, Seol in South Korea, Manila in Philippines and Kuala Lumpur in Malaysia was organised by NAFSCOB from October 3-16. 1998.

69. Eighth National Workshop on 'All India Mutual Arrangement Scheme' was held on December 8, 1998 at Vashi, Navi Mumbai.

70. Workshop to review 'Policy implications on StCBs for the Chief Executives of StCBs' was held on January 21, 1999 at Vashi, Navi Mumbai.

71. Sixth Conference of Chief General Managers, General Managers and Senior Executives of StCBs was held on January 29-30, 1999 at Chennai.

72. A one day Conference for the Chairman and Chief Executives of StCBs in North-Eastern Region was held on March 6, 1999 at Guwahati.

73. Programme on 'Human Resource Development for Cooperative Banks and Rural Financing Institutions' organised by CICTAB in collaboration with NAFSCOB and West Bengal StCB was held on October 25-28, 1999 at ICMARD, Calcutta.

74. National Workshop on 'All India Mutual Arrangement Scheme' convened by NAFSCOB was held on October 26-27, 1999 at Calcutta.

75. Training programme on 'Branch Banking, Deposit Mobilisation, Current Service - Reconciliation - Funds Management - Documentation - Recovery Management (Banking Practices)' was organised by NAFSOCB for the staff of the Tripura StCB on October 29-31, 1999 at Agartala.

76. National Conference on 'Strategies for Development of Primary Agricultural Credit Societies' for the Chairman Credit and Chief Executives of member StCBs organised by NAFSCOB was held on December 20, 1999 at Port Blair, Andaman & Nicobar".

77. Seventh Annual Conference of the Chief General Managers, General Managers and Senior Executives of the StCBs convened by NAFSCOB was held on February 26-27, 2000 at Hyderabad.

78. Workshop of Chief Executive Officers of the Sate Cooperative Banks convened by NAFSCOB was held on April 16, 2000 at Navi Mumbai.

79. Workshop on the 'Report of the Task Force to study the Cooperative Credit System and suggest measures for its strengthening' headed by Shri. Jagdish Capoor, Deputy Governor, RBI organised by NAFSCOB was held on August 28, 2000 at Navi Mumbai.

80. International Education and Exposure Programme to Austria, Netherlands, Federal Republic of Germany, United Kingdom and USA, Rome was organised by NAFSCOB during October 9-25, 2000.

81. Tenth Annual Workshop of the 'All India Mutual Arrangement Scheme' convened by NAFSCOB was held on November 23-24, 2000 at Navi Mumbai.

82. Eighth conference of Chief General Managers, General Managers and Senior Executives of StCBs convened by NAFSCOB was held on February 15-16, 2001 at Tirupati, Andhra Pradesh.

83. National Conference on 'Financial Sector Reforms and Statutory Reforms in Cooperative Credit and Banking Institutions' convened by NAFSCOB was held on March 17, 2001 for the Chairmen/Presidents/Administrators and Chief Executives of StCBs at Gangtok, Sikkim.

84. Orientation Programme to PS/PAs of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs' convened by NAFSCOB was held on July 30-31, 2001, Puri, Orissa.

85. NAFSCOB organised the International Education & Exposure Programme to Seoul, Tokyo and Kuala Lumpur during October 13-16, 2001.

86. Eleventh Workshop on 'All India Mutual Arrangement Scheme' convened by NAFSCOB was held on November 3-4, 2001 at Chandigarh.

87. Ninth Annual Conference of Chief General Managers / General Managers and Senior Executives of StCBs was held on February 24-25, 2002 at Port Blair, Andaman & Nicobar.

88. Eighth Annual Conference of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs on 'Institutional Protection System in Cooperative Credit and Banking Institutions' was held on March 20, 2002 at Pondicherry.

89. Two Day Regional Workshops exclusively for the StCBs/DCCBs which are not complying Section 11(1) of Banking Regulation Act, 1949 (AACS) was held between April 15 and May 19, 2002 at following six regions:

- Central Region - Conference Hall of M.P. StCB, Bhopal on April 15-16, 2002
- Eastern Region - ACMART, Kolkata on April 20-21, 2002

- Bihar - SCADA Business Centre, Patna on May 04-05, 2002
- Western Region - VAMNICOM, Pune on May 11-12, 2002
- Uttar Pradesh - ACSTI, Lucknow on May 18-19, 2002

90. The Orientation Programme to PS/PAs of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs convened by NAFSCOB was held on September 16-17, 2002, Muttukadu, Tamil Nadu.

91. National Workshop for Senior Executives / Board Secretariat to StCBs on preparation of Agenda and Proceedings for the Board was held on October 17-18, 2002 at Hyderabad, Andhra Pradesh

92. National Workshop for Chief Executives of StCBs on 'Treasury Management' in collaboration with NABARD was held on November 22-24, 2002 at Mumbai.

93. 12th Annual Workshop on 'All India Mutual Arrangement Scheme' (AIMAS) was held on January 19-20, 2003 at Bhubaneswar, Orissa.

94. NAFSCOB organised International Education & Exposure Programme to Philippines, China and Thailand during February 16-28, 2003. The delegates attended ICA events at Cebu, Philippines and participated in study visit to Land Bank, PAFCIPIC, SIDC in Philippines, Agricultural Development Bank of China in Beijing, China / Shanghai, All-China Federation of Supply and Marketing Cooperatives (ACFSMC), BAAC in Bangkok and Cooperative League of Thailand in Bangkok.

95. Annual Conference of Chief General Managers / General Managers and Senior Executives of StCBs was held on March 8-9, 2003 at Bangalore.

96. Annual Conference of Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs on "Corporate Governance in Cooperative Banks" was held on March 21, 2003 at Kozhikode, Kerala.

97. International Education and Exposure Programme to identified institutions in Stockholm in Sweden, Helsinki in Finland, Copenhagen in Denmark and Bonn in Germany was organised by NAFSCOB during September 2-13, 2003.

98. Orientation Programme to PS / PAs of the Chairmen / Presidents / Administrators / Special Officers and Chief Executives of StCBs was held on October 14-15, 2003 at Thiruvananthapuram, Kerala.

99. Annual Conference of Chief General Managers, General Managers and Senior Executives of StCBs was held on February 5-6, 2004 at Jaipur, Rajasthan

100. The Maharashtra State Cooperative Bank conducted one day Regional Workshop on behalf of NAFSCOB on "Financial Sector and Statutory Reform" and "Human Resource Development and Management" exclusively for the StCBs and DCCBs in Maharashtra, Gujarat and Goa States

101. The Haryana and Punjab StCBs jointly conducted one day Regional Workshop on behalf of NAFSCOB on 'Revitalisation of Primary Agricultural Credit Societies/DCCBs' exclusively for the StCBs and DCCBs in Haryana, Punjab, Himachal Pradesh and Chandigarh States (North Region) Conference Room of Agricultural Cooperative Staff Training Institute, Jalandhar, Punjab on February 13, 2004.

102. The Karnataka State Cooperative Bank conducted one day Regional Workshop on behalf of NAFSCOB on "Revitalisation of PACS/DCCBs " exclusively for the StCBs and DCCBs in Karnataka, Kerala, Tamil Nadu, Andhra Pradesh and Pondicherry States (Southern Region) on February 14, 2004 at the Conference Room of the Karnataka State Cooperative Apex Bank at Bangalore.

103. The Orissa State Cooperative Bank conducted one day Regional Workshop on behalf of NAFSCOB on "Good Corporate Governance and Institutional Protection System" exclusively for the StCBs and DCCBs in Orissa, Bihar, West Bengal and Andaman & Nicobar States (Eastern Region) on February 16, 2004 at the Conference Hall of the Bank at Bhubaneswar.

104. The Madhya Pradesh State Cooperative Bank and Delhi State Cooperative Bank jointly conducted one day Regional Workshop on behalf of NAFSCOB on "Financial Sector and Statutory Reforms and Human Resource Development and Management" exclusively for the StCBs and DCCBs in Delhi, Madhya Pradesh, Uttar Pradesh, Chhattisgarh, Rajasthan and Jammu and Kashmir States (Central Region) on February 18, 2004 at the Conference Room of the NCUI, New Delhi.

105. The Meghalaya State Cooperative Bank conducted one day Regional Workshop on behalf of NAFSCOB on "Revitalisation of PACS/DCCBs" exclusively for the StCBs and DCCBs in Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim States (North Eastern Region) on February 23, 2004 at the Conference room of Indian Institute of Bank Management at Guwahati, Assam.

106. National Conference on "Rural Cooperative Credit and Banking Institutions: Vision 2020" for StCBs, DCCBs and PACS was organised on June 11-12, 2004 at NCUI, New Delhi, to commemorate 100 years of Cooperative Legislation / Movement and four decades of NAFSCOB.

107. First Meeting of the working group set up by NAFSCOB was held on July 15, 2004 to prepare report on issues confronting the cooperative credit and banking institutions on the specified terms and reference at office of NAFSCOB, Vashi, Navi Mumbai.

108. Workshop on All India Mutual Arrangement Scheme was held on July 30, 2004 at Vashi. Navi Mumbai.

109. National Conference on 'Strategies to ensure doubling of the flow of Agricultural Credit in three years' was held on September 14, 2004 at Srinagar, J & K State.

110. International Education and Exposure Programme (IEEP) was organised by NAFSCOB to Netherlands, France, Switzerland & Germany during October 31 to November 10, 2004 for selected StCBs .

111. Orientation Programme of PS/PAs of Chairmen/ Presidents/ Administrators/Special Officers of StCBs was conducted on January 16-17, 2005 at Panaji, Goa.

112. Twelfth Annual Conference of Chief General Managers, General Managers, and Senior Executives of StCBs was organised on February 5-6, 2005 at Panaji, Goa.

113. IEEP was organised for StCBs to China on July 12-18, 2005.

114. Two Day 'Regional Trainer's Training Programme (RTTP) on Operational Manual for Cooperative Banks' for the StCBs/DCCBs was conducted at following six regions:

- Eastern Region - ACSTI, Bhubaneswar on July 25-26, 2005
- North-Eastern Region - IIBM Guwahati, Assam on August 01-02, 2005
- Southern Region - ACSTI, Chennai on August 10-11, 2005
- Northern Region - ACSTI, Jalandhar, Punjab on August 17-18, 2005
- Central Region - ACSTI, Lucknow on August 26-27, 2005
- Western Region - VAMNICOM, Pune on September 01-02, 2005

115. National Workshop for Cooperative Training Institutions on "Operational Manual for Cooperative Banks" was held on November 10-11, 2005 at Panaji, Goa.

116. Annual Conference of Chief General Managers/ General Managers/ Seniors Executives of StCBs was held at Gangtok, Sikkim on February 26-27, 2006.

117. Fifth Orientation Programme to PS/PAs of Chairmen/ Presidents/ Administrators/ Special Officers and Chief Executives of StCBs was held on March 06-07, 2006 at Amritsar, Punjab.

118. Workshop on 'All India Mutual Arrangement Scheme' (AIMAS) was held on 18-19 March, 2006 at Bhopal, Madhya Pradesh.

119. A study tour under IEEP organised for StCBs to Rabobank, Netherlands; Credit Mutual at Paris, France; Food & Agriculture Organization (FAO), Rome, Italy and ICA and ILO, Geneva, Switzerland during May 14-26, 2006.

120. A study tour under IEEP organised for StCBs to Seoul, Korea; Tokyo, Japan & Bangkok, Thailand during November 11-22, 2006.

121. 14th Annual Conference of Chief General Managers/ General Managers/ Seniors Executives of StCBs was held at Bhopal, Madhya Pradesh on February 23-24, 2007.

122. 15th Annual Workshop on 'All India Mutual Arrangement Scheme' (AIMAS) was held on February 28, 2007 and March 01, 2007 at Panaji, Goa.

123. Selected representatives of member StCBs participated under IEEP conference on 'Cooperative Legislation and Policy' convened by ICA on March 12-15 2007 at Kuala Lumpur, Malaysia.

124. Two Day Orientation Programme of PS/PAs Chairmen/Presidents/ Administrator Special Officer and Chief Executives of StCBs was conducted on March 15-16, 2007 at Gangtok, Sikkim.

125. Regional consultation meet on 'Widening of Membership Base of NAFSCOB' was held at Panaji, Goa on November 24-25, 2007.

126. Regional consultation meet on 'Widening of Membership Base of NAFSCOB' was held at Bhopal, Madhya Pradesh on December 19, 2007.

127. Regional consultation meet on 'Widening of Membership Base of NAFSCOB' was held at Chandigarh, Punjab on December 24, 2007.

128. 15th Annual Conference of Chief General Managers/ General Managers/ Seniors Executives of StCBs was held at Guwahati, Assam on February 15-16, 2008.

129. Sixteenth 'Annual Workshop on All India Mutual Arrangement Scheme' (AIMAS) was held at VAMNICOM, Pune on March 10-11, 2008.

130. Regional consultation meet on 'Widening of membership Base of NAFSCOB' was held at Bhubaneswar, Orissa on May 13-14, 2008.

131. A thirteen member delegation representing the member StCBs, attended ICBA General Assembly and ICBA Seminar at Paris, as part of the International Education & Exposure Programme, during October 18-22, 2008 and subsequently 10 members delegation proceeded to attend the programme organised by Cooperation Group at London, UK on October 23-24, 2008.

132. National Seminar on 'Investment Portfolio Management by StCBs' in association with NABARD was held at Hyderabad on November 29-30, 2008.

133. Seventeenth 'Annual Workshop on All India Mutual Arrangement Scheme' (AIMAS) was held at Pondicherry on January 29-30, 2009.

134. VIIth Orientation Programme to PS/PAs of Chairmen/ Presidents/ Administrators/ Special Officers and Chief Executives of StCBs was held on February 07-09, 2009 at Lucknow.

135. 16th Annual Conference of Chief General Managers/ General Managers/ Senior Executives of StCBs was held at Andaman & Nicobar Islands on February 13-14, 2009.

136. A seventeen member delegation representing the member StCBs under IEEP, visited identified institutions i.e. New Zealand Association of Credit Unions, Auckland, New Zealand Cooperative Association & PSIS Limited, Wellington in New Zealand and also Credit Union Foundation of Australia (CUFA), Sydney, ABACUS & Cooperative Federation of NSW in Australia, on August 04-15, 2009.

137. An eleven member delegation representing the member StCBs attended ICBA General Assembly, ICBA Seminar and also ICA General Assembly, as a part of the International Education & Exposure Programme at Geneva, Switzerland, during November 16-23, 2009.

138. 17th Annual Conference of Additional Managing Directors/ Chief General Managers/ General

139. First meeting of the Working Group to Review and Revise the 'Operational Manual for Cooperative Banks' was held on February 02, 2010 at Panaji, Goa.

140. Eighth Orientation Programme to PS / PAs of Chairmen/ Presidents/ Administrators and Chief Executives of StCBs was held at Ernakulam (Cochin), Kerala on February 21-22, 2010.

141. Eighteenth Annual Workshop on 'All India Mutual Arrangement Scheme' (AIMAS) was held at Chandigarh on March 07-08, 2010.

142. National Conference on 'Recent Trends in Rural Cooperative Credit and Banking System' was held at Shillong, Meghalaya on March 20, 2010.

143. National Consultation and Review Meet on Implementation of Revival Package of Short Term Cooperative Credit Structure and other related Issues, was held in New Delhi on April 28-29, 2010.

144. Seminar on 'Financial Inclusion in Cooperative Banks' was held at VAMNICOM, Pune on 11-10-2010.

145. 18th Annual Conference of Additional Managing Directors/ Chief General Managers/ General Managers and Senior Executives of StCBs was held at Hyderabad on February 28-March 01, 2011.

146. Nineteenth Annual Workshop on 'All India Mutual Arrangement Scheme' (AIMAS) was held at Chennai on March 07-08, 2011.

147. Ninth Orientation Programme to PS/ PAs of Chairmen/ Presidents/ Administrator and Chief Executives of StCBs was held at Bengaluru on March 25-26, 2011.

148. Orientation Programme to the Chairman and Board of Directors of Punjab State Cooperative Bank was held during 09-13, April, 2012 at Alappuzha (Alleppy), Kerala.

149. A half day workshop in collaboration with VAMNICOM, Pune was held on 23rd September 2011 to facilitate preparation of concept paper on 'Financial Sector Legislative Reform Commission' at Pune.

150. National Workshop on 'KYC & AML Policy & Procedure for StCBs' was organised by NAFSCOB and M/s. Jocata Financial Advisory & Technology at Hyderabad from 4-6 November, 2011.

151. Meeting of the Chief Executives of StCBs on Implementation of KYC/AML/CFT Programme for StCBs was held at Chennai on 17th February, 2012.

152. 19th Annual Conference of Chief General Managers/General Managers/Senior Executives of StCBs (StCBs) at Ernakulam, Kerala was held on March 5-6, 2012.

153. 10th Orientation Programme to PS/ PAs of Chairmen/Presidents/Administrator and Chief Executives of StCBs was held on March 19 – 20, 2011 at Chennai.

154. Southern Regional Seminar - 'Progress, Problems and Prospects of Short Term Cooperative Credit Structure' organised by NAFSCOB under IYC-2012 was held on 25th May, 2012 at Hyderabad.

155. Eastern Regional Seminar on 'Progress, Problems and Prospects of Short Term Cooperative Credit Structure' under International Year of Cooperatives – 2012 (IYC - 2012) was held on 26th July, 2012 at Bhubaneswar, Odisha.

156. North East Regional Seminar on 'Progress, Problems and Prospects of Short Term Cooperative Credit Structure' under International Year of Cooperatives – 2012 (IYC - 2012) was held on 14th September, 2012 at Shillong, Meghalaya.

157. Western Regional Seminar on 'Progress, Problems and Prospects of Short Term Cooperative Credit Structure' under International Year of Cooperatives – 2012 (IYC-2012) was held on 20-10-2012 at Navi Mumbai.

158. Northern Regional Seminar on 'Progress, Problems and Prospects of Short Term Cooperative Credit Structure' under International Year of Cooperatives – 2012 (IYC-2012) was held on 16-11-2012 at Chandigarh.

159. National Seminar on 'Progress, Problems and Prospects of Short Term Cooperative Credit Structure' under International Year of Cooperatives – 2012 (IYC-2012) was held on 20-12-2012 at New Delhi.

160. Southern Regional Seminar on 'Recent Trends in Cooperative Banking' has been organised at Thiruvananthapuram on 24.01.2014 for StCBs and DCCBs in Andaman & Nicobar, Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Pondicherry states on the eve of Golden Jubilee of NAFSCOB - 1964 - 2014.

161. Northern and North-Eastern Regional Seminar on 'Recent Trends in Cooperative Banking' at Gurgaon, Haryana was organised on 08.02.2014 for StCBs and DCCBs in other than Andaman & Nicobar, Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Pondicherry states on the eve of Golden Jubilee of NAFSCOB - 1964-2014.

162. National Seminar on 'Recent Trends in Cooperative Banking' for StCBs, DCCBs and selected PACS is proposed on the eve of Golden Jubilee of NAFSCOB-1964-2014 in June / July, 2014.

163. 11th Orientation Programme to PS/ PAs of Chairmen/Presidents/Administrator and Chief Executives of StCBs was held on March 20 – 21, 2014 at Mapuca, Goa.

164. National Seminar on 'Recent Trends in Cooperative Banking' held on 20th July, 2014 at Ahmedabad, Gujarat in close association with the Gujarat State Cooperative Bank Ltd. on the occasion of culmination NAFSCOB Golden Jubilee.

165. Orientation Programme to P.S./P.As. of Chairmen/Presidents/ Administrators and Chief Executives of State Cooperative Banks was held at Jaipur from 17th and 18th March, 2015.

166. A two-day round table dialogue (RTD) on the role of cooperative banks and social finance institutions in promoting and financing social initiatives and social and solidarity enterprises held on 03-04 April, 2015 at Mumbai. The other partners of RTD were (i) The Mont-Blanc Meeting- International Forum of the Social and Solidarity Economy Entrepreneurs, (ii) International Cooperative Banks Association (ICBA)/International Cooperative Alliance, (iii) INAISE (International Association of Investors in the Social Economy) (iv) International

Cooperative Alliance in Asia and Pacific, (v) Eco Foundation for Sustainable Alternatives (EFSA) and (vi) International Forum for Ethics and Responsibility.

167. Executive Committee of NAFSCOB met Minister of State for Agriculture on 02nd July, 2015 at New Delhi.

168. Executive Committee of NAFSCOB met Union Minister for Agriculture on 03rd July, 2015 at New Delhi.

169. An Interface Meeting on 'Model Risk Management Policy in Cooperative Banks' with the Chief Executives of select StCBs such as Odisha, Delhi, Madhya Pradesh, Maharashtra and Telangana with NIIT/Director, Centre of Excellence in Banking & Finance (CEBF) on 25th July, 2015 in the office of NAFSCOB.

170. An International Education and Exposure Programme (IEEP) to various institutions in USA viz., McKensson Employees Federal Credit Union, San Francisco; Skyone Federal Credit Union, Hawthorne, Los Angeles; National Cooperative Business Association (NCBA)/Cooperative League of the USA (CLUSA), Washington DC; The World Bank, Washington; Municipal Credit Union, New York during 18 August, 2015 to 26 August 2015.

171. An Interface Meeting on 'Model Risk Management Policy in Cooperative Banks' with the Chief Executives of select State Cooperative Banks such as Odisha, Delhi, Madhya Pradesh, Maharashtra and Telangana with NIIT/Director, Centre of Excellence in Banking & Finance (CEBF) on 15th October, 2015 at Delhi State Cooperative Bank Ltd., New Delhi.

172. An Interface Meeting on 'Draft IT Security Policy for Cooperative Banks' with the Chief Executives of select State Cooperative Banks (StCBs) and principal Consultant Shri P.A. Kalyan Sunder, General Manager (Retd.), Bank of India on 02nd November, 2015 in the office of NAFSCOB. The Chief Executives/representatives of StCBs of Delhi, Madhya Pradesh, Maharashtra, Odisha, Punjab and Telangana were attended the meeting.

173. A two day Orientation Programme on Risk Management for the Senior Executives of StCBs in Southern Region, first in the series, at Hyderabad on 28-29 January, 2016 in the Board Room of the Telangana State Cooperative Banks Ltd., Hyderabad.

174. A two day Orientation Programme on Risk Management exclusively for the Senior Executives of Maharashtra StCB and DCCBs in Maharashtra, second in the series, at Vashi, Navi Mumbai on 05-06 February, 2016.

175. Orientation Programme to P.S./P.As. of Chairmen/Presidents/Administrators and Chief Executives of State Cooperative Banks was held at Ernakulam (Cochin), Kerala from 12-13 February, 2016.

176. A two day Orientation Programme on Risk Management for the Senior Executives of StCBs in Eastern Region, third in the series, at Bhubaneswar on 19-20 February, 2016 in the Board Room of the Odisha State Cooperative Bank Ltd., Bhubaneswar.

177. A two day Orientation Programme on Risk Management for the Senior Executives of StCBs in Central Region, fourth in the series, at New Delhi on 02-03 March, 2016 in the Board Room of the Delhi State Cooperative Bank Ltd., New Delhi.

178. A two day Orientation Programme on Risk Management for the Senior Executives of StCBs in Northern Region, fifth in the series, at Chandigarh on 04-05 March, 2016 in the Board Room of the Punjab State Cooperative Bank Ltd., Chandigarh.

179. A two day National Conference on 'Recent Trends in Short Term Cooperative Credit Structure : Towards Strengthening' at New Delhi on 20-21 March, 2016.

180. A delegation led by Shri Dileep Sanghani, Chairman, NAFSCOB visited DGRV (Deutscher Genossenschafts- Und Raiffeisenverb and E.V.)/German Cooperative and Raiffeisen Confederation at Berlin, Germany on 01st September, 2016. The delegation include Shri B. Subrahmanyam, Managing Director, NAFSCOB; Shri Konduru Ravinder Rao, President, Telangana SCAB; Shri Kamal Kant Sharma, Chairman, Chandigarh StCB; Shri Akshaya Kumar Mohanty, President, Odisha StCB; Shri Tusarkanti Panda, Managing Director, Odisha StCB; Shri Harsh Mahajan, Chairman, Himachal Pradesh StCB and Shri Gopal Sharma, IAS, Managing Director, Himachal Pradesh StCB.

181. First Meeting of the 'Internal Committee to prepare a Road Map to enhance the share of Cooperatives in agricultural credit' was held in the Committee Room of Tamil Nadu State Cooperative Apex Bank, at Chennai, Tamil Nadu under the Chairmanship of Shri Ashok Bajaj, Chairman, Chhattisgarh StCB/Vice-Chairman (Central Zone), NAFSCOB/Co-Chair of the Internal Committee on 07th October 2016. Shri B. Subrahmanyam, Managing Director, NAFSCOB/Member-Convenor of the Internal Committee; Shri R. Karthikeyan, Managing Director, Tamil Nadu StCB/Member of the Internal Committee; Dr. S.K. Batish, Managing Director, Punjab StCB/Member of the Internal Committee; Thiru R. Elangovan, President, Tamil Nadu StCB/Special Invitee; Shri Konduru Ravinder Rao, President, Telangana StCB/Special Invitee and Shri B.K. Swamy (former Managing Director, Andhra Pradesh StCB) were present.

182. Second meeting of the 'Internal Committee to prepare a Road Map to enhance the share of Cooperatives in agricultural credit' was held under the Chairmanship of Shri K. N. Rajanna, MLA, President, Karnataka StCB/ Vice-Chairman (Southern Zone), NAFSCOB on 26-11-2016 at Bangalore.

183. A delegation led by Dr. Chandrapal Singh Yadav ji, M.P (Rajya Sabha) & President, NCUI submitted representation to Shri. Arun Jaitley, Hon'ble Union Minister For Finance on demonetization and impact of non-applicability of the exchange/deposit of SBN Scheme to the DCCBs at New Delhi on 05 December 2016. The delegation include Shri Dileep Sanghani, Chairman, NAFSCOB; Dr. Bijender Singh, Ex-Chairman, NAFSCOB & President Delhi StCB; Dr. V.P. Singh, Ex.Chairman, NCUI & Member, Governing Council, NCUI; Shri Bhima

Subrahmanyam, Managing Director, NAFSCOB and Shri Ajaybhai H. Patel, Chairman, Gujarat StCB.

184. One day National Seminar on 'Roadmap to enhance the share of Cooperatives in agricultural credit' was organised by NAFSCOB at Mumbai on 30 January, 2017 and it was aimed at examining the details of the draft study report and finalizing the same. The participants of the seminar were Chairmen and Chief Executives of State Cooperative Banks, Chairmen and/or Chief Executives of few identified DCCBs, Representatives of Ministry of Agriculture & Farmers Welfare, Government of India, Representatives of NABARD, Representatives of NCUI/BIRD/CAB, and International Cooperative Alliance – Asia Pacific (ICA-AP). The participation by the delegates was on self-financing basis.

185. NAFSCOB convened the first meeting of the Committee to discontinue the operations under All India Mutual Arrangement Scheme (AIMAS) at Hyderabad on 29 July 2017 in the meeting room of Telangana State Cooperative Apex Bank Ltd., Hyderabad.

186. NAFSCOB organised a special function to present the Annual Performance Awards to winning StCBs and DCCBs, Subhash Yadav Award for Best Performing PACS and Best Performance Awards to winning ACSTIs for the year 2015-16 at Chennai, Tamil Nadu on August 11, 2017.

187. Two State/Regional level meetings at Bhopal on 28-09-2017 and Bengaluru on 07-10-2017 were organised to facilitate the participant member banks under AIMAS to attend the same to reconcile their pending entries under AIMAS.

188. One day National Seminar on 'National Seminar on 'Report of the Committee Set Up by NABARD for Assessment of Human Resources of STCCS in the Post CBS Environment'' was organised by NAFSCOB at Mumbai on 13 March, 2018. The Seminar was aimed at facilitating a wide range of consultations on the recommendations made by the HR Committee. The participants of the seminar were Chairmen and Chief Executives of State Cooperative Banks, Chairmen and/or Chief Executives of few identified DCCBs, Representatives of NABARD, Representatives of BIRD/CAB/VAMNICOM/NCDC/BISCOMAUN. The participation by the delegates was on self-financing basis.

189. The Committee to Formulate Human Resource Policy for PACS set up by NAFSCOB met Eight times and held discussions with various stakeholders viz., representatives of StCBs, DCCBs, identified PACS, NABARD Regional Office, Registrar of Cooperative Societies (RCS), Agriculture Cooperative Staff Training Institutes (ACSTIs), Cooperative Training Institutes (CTIs), other training cooperative institutes, representatives of Staff Associations and Unions. The meetings' schedule of the Committee to formulate HR Policy for PACS is given as below:

190. NAFSCOB organised a special function to present the Annual Performance Awards to winning

Sl. No.	Date	Venue
1	11 April, 2018	Hyderabad, Telangana
2	27 April, 2018	Bhubaneswar, Odisha
3	16 to 18 May, 2018	Lucknow, Uttar Pradesh
4	22 to 24 May, 2018	Shillong, Meghalaya
5	11 to 13 June, 2018	Ernakulam, Kerala
6	15 June, 2018	Mumbai, Maharashtra
7	18 to 20 June, 2018	Ranchi, Jharkhand
8	21 June, 2018	Hyderabad Telangana

StCBs and DCCBs, Subhash Yadav Award for Best Performing PACS and Best Performance Awards to winning ACSTIs for the year 2016-17 at Mumbai on July 20, 2018.

191. Meeting of the Jury was held on 01-03-2019 at Ahmedabad to consider and approve the Best Performance Awards to State Cooperative Banks, District Central Cooperative Banks and Primary Agricultural Credit Societies for the year 2017-18.

192. Meeting of the Jury for 'Best Performance Awards to ACSTIs for the year 2017-18 was held on 01-03-2019 at Ahmedabad.

193. One day National Seminar on 'National Seminar on 'Human Resource Policy for PACS: A report of the Committee Set up by NAFSCOB' was organised by NAFSCOB at Mumbai on 11 December, 2018. The Seminar was aimed at facilitating a wide range of consultations on the recommendations made by the Committee on HR Policy for PACS and to fine-tune/finalise the report. Dr. Harsh Kumar Bhanwala, Chairman, NABARD inaugurated the National Seminar. The participants of the seminar were Chairmen and Chief Executives of State Cooperative Banks, Chairmen and/or Chief Executives of few identified DCCBs, representatives of PACS & their Unions Representatives of RBI, NABARD, NCDC Director, VAMNICOM. Principal Secretary, Govt. of Tamil Nadu, Registrar of Cooperative Societies(RCS)/Addl. RCS/Special Officer/Deputy Registrar and Chairman,VSoft Technologies Pvt. Ltd. The participation by the delegates was on self-financing basis.

194. NAFSCOB organised a special function to present the Annual Performance Awards to winning StCBs and DCCBs, Subhash Yadav Award for Best Performing PACS and Best Performance Awards to winning ACSTIs for the year 2017-18 at Hyderabad on April 30, 2019.

195. A Two Day Orientation Programme on Technology Adoption for Secretarial Staff of State Cooperative Banks held on 23 & 24 January 2020 At Hyderabad, Telangana. The 14th Orientation Programme to PS/PA's of Chairmen/Presidents/Special Officers and Chief Executive Officers of State Cooperative Banks was held on 23 & 24 January 2020 in Conference Hall of Hotel Aditya Park, Ameerpet at Hyderabad, Telangana. Sixteen

participants from 10 StCBs participated in this program. Shri Bhima Subrahmanyam, Managing Director, NAFSCOB welcomed the Chief Guest of Inaugural of the Orientation Program, Shri Konduru Ravinder Rao, President, The Telangana State Cooperative Apex Bank inaugurated the programme. Dr. Nethi Muralidhar, Managing Director of the Telangana State Cooperative Apex Bank, graced the occasion as Guest of Honour. The objectives of this Orientation Programme were as under:

a. To educate about Role and advantage of technology adoption in Cooperative Banks in post digital banking environment.

b. To provide exposure to the participants about the role of Short-Term Cooperative Credit Institutions involved in institutional rural credit delivery system i.e. StCBs, DCCBs and PACS.

c. To provide first-hand knowledge to the delegates on recent trends in Cooperative Development, implementation of CBS and other technology added services.

d. To educate the participants about the role and responsibilities of PS/PA's, to maintain secrecy and confidentiality in office affairs, to develop inter-personal skills and to improve personal efficacy etc.

e. To provide exposure to Capacity Building in Cooperatives – steps undertaken by NABARD.

f. To elicit the views on the present regulatory mechanism.

g. Methods/Techniques of Agenda Preparation for Board of Directors.

196. A One-day National Seminar on "Recent Trends in Agriculture credit Cooperatives & Banking", with a special reference to Rural Cooperative Banks on 29 December 2020 at Mumbai. The National seminar facilitated a wide range of consultations on very important issues viz., (a) Policy, Monetary, Regulatory and Supervisory Measures to address issues emerging out of spread of COVID-19-Impact Assessment, (b) Banking Regulation (Amendment) Bill 2020: Issues related to Statutory Provisions applicable to State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs)/Primary Agricultural Credit Societies (PACS), (c) Three Farm Bill Review: 1. The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Act, 2020, 2. Farmers Produce Trade and Commerce (Promotion and Facilitation) Act, 2020 and 3. The Essential Commodities (Amendment) Act, 2020. (d) Issues related to Governance and management in StCBs & DCCBs and (e) Adoption of Technology 2. NAFSCOB organised a special function to present the Annual Performance Awards to winning StCBs and DCCBs, Subhash Yadav Award for Best Performing PACS and Best Performance Awards to winning ACSTIs for the year 2018-19 at Mumbai on December 29, 2020.

197. Two Days Orientation Programme to Secretarial Staff of Presidents/Chairmen/Administrator and Chief Executives of StCBs organized by NAFSCOB on 25-26, February 2021 at Bhubaneswar, Odisha.

198. National Federation of State Cooperative Banks (NAFSCOB) in consultation with and support of National Cooperative Union of India (NCUI) organized a One-day National Seminar on "Future of Rural Cooperative Banks" on September 23, 2021 in Mumbai. The National seminar aimed at facilitating a wide range of discussions on very important issues viz.,i. Banking Regulation (Amendment) Act 2020: Issues related to Statutory Provisions applicable to State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs), ii. Ministry of Cooperation: Vision and Mission/ Objectives & Functions: Where do RCBs stand?, iii. Delayering: Amalgamation/Merger of DCCBs in StCBs- A 3 decade long directives ?!, Constitutional (97th Amendment) Act 2011 Vs Supreme Court Verdict 2021, v. Policy, Monetary, Regulatory and Supervisory Measures to address issues emerging out of spread of COVID-19-Impact Assessment, vi. Issues related to Governance and management in StCBs & DCCBs, vii. Adoption of Technology.

199. First Meeting of Standing Advisory Committee (SAC):

The constitution of Standing Advisory Committee (SAC) was approved by the Board of Directors of NAFSCOB in their virtual meeting held on 16-03-2021. Accordingly, the SAC came into existence w.e.f. 01-04-2021. First meeting of the SAC was held virtually (Webex Meeting) on 21-05-2021.

200. Second Meeting of Standing Advisory Committee:

The second meeting of the Standing Advisory Committee was held on 01.10.2021 in virtual mode.

201. NAFSCOB Best Performance Award Presentation Ceremony was held on 25th April, 2022 at New Raipur, Chhattisgarh. The awards were presented to StCBs, DCCBs, Primary Agricultural Credit Societies (PACS) and Agricultural Cooperative Staff Training Institutes (ACSTIs) for the year 2019-20. The awards Shri Bhupesh Baghel, Hon'ble Chief Minister of Chhattisgarh State graced the event.

202. The third meeting of the Standing Advisory Committee was held on 04-05-2022 in hybrid mode.

203. NAFSCOB in coordination with The Ministry of Cooperation, Government of India organized 'National Conference of Rural Coop. Banks' at Vigyan Bhavan, New Delhi on 12-08-2022. Shri Amit Shah ji, Hon'ble Union Minister for Cooperation &Home and Home affairs, graced the conference as the Chief Guest and Shri B. L. Verma, Hon'ble Minister of State for Cooperation & Development of NER, GoI, graced the conference as guest of Honour. Shri Gyanesh Kumar, IAS, Secretary, MoC, GoI, 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 StCB, and Shri Vijay Kumar, IAS, Addl. Secretary (Coop) & CRCS, GoI also graced the event. During the conference, Shri Amit Shah ji, Hon'ble Union Minister for Home and Cooperation, released the publication of NAFSCOB on "Aims, Activities and

Achievements of National Federation of State Cooperative Banks". During National Conference awards were also presented to the State Cooperative Banks, District Central Cooperative Banks and Primary Agricultural Credit Societies which have completed 100 years of Credit and Banking Service.

204. The fourth meeting of the Standing Advisory Committee was held on 29-12-2022 in Mumbai.

205. The fifth meeting of the Standing Advisory Committee was held on 22-02-2023 at Hyderabad, Telangana.

206. National Seminar on "Vision for Amrit Kaal (2022-2047) by and for Rural STCCS"was organized by NAFSCOB on 28-04-2023 at Chennai, Tamil Nadu. Thiru KR. Periakaruppan, Hon'ble Minister for Cooperation, Govt. of Tamil Nadu was the Chief Guest of the National Seminar. Thiru Velva Sekharan, Addl. RCS, Tamil Nadu, Thiru M. P. Sivan Arul, IAS, IG of Registration/Officer on Special duty to-Technology Adoption, Tamil Nadu, Shri Dileep Sanghani, Ex. M.P, Ex Minister, Gujarat and President, NCUI and Dr. Sunil Kumar Singh, MLC, Chairman, BISCOMAUN, Dr. Rakesh Kumar, DDG, MoC, GoI also graced the National Seminar.

207. NAFSCOB Best Performance Award Presentation Ceremony was held on 26th September 2023 at Jaipur, Rajasthan. The awards were presented to StCBs, DCCBs,PACS and ACSTIs for the years 2020-21 & 2021-22. Shri. Lalchand Kataria, Hon'ble Minister of Agriculture, Govt. of Rajasthan, Shri. Meghraj Singh Ratnoo, IAS, RCS, Rajasthan, Shri Mangi Lal Daga, Ex. MLA and Veteran Co-operator graced the event.

208. The First Meeting of the Study Team on of the Study Report on Business Expansion of STCCS during Amrit Kaal (2022-47) was held on 27-10-2023 at Hyderabad, Telangana.

209. The Second Meeting of the Study Team on of the Study Report on Business Expansion of STCCS during Amrit Kaal (2022-47) was held virtually on 21-12-2023.

210. The Third Meeting of the Study Team on of the Study Report on Business Expansion of STCCS during Amrit Kaal (2022-47) was held on 28-12-2023 at Mumbai.

211. National Consultation with Rural Cooperative Banks on Measures to Expand Business Growth During Amrit Kaal (2022-2047)' was organized by NAFSCOB on 29-12-2023 at Mumbai. Shri. K. N. Rajanna, MLA, Hon'ble Minister for Cooperation, Govt. of Karnataka & Director, NAFSCOB was the Chief Guest of the National Consultation. Dr. Chandrapal Singh Yadav, Ex.M.P., President, ICA-AP & Chairman, KRIBHCO, Shri Dileep Sanghani, Ex.MP, Ex. Minister, Gujarat & Ex. Chairman, NAFSCOB, President, NCUI & Chairman, IFFCO, Dr. G. S. Rawat, DMD, NABARD, Shri Satish K Marathe, Director, Central Board, RBI and Dr. Bijender Singh, Ex. MLA, Ex. Chairman, NAFSCOB & Chairman, NAFED also graced the event.

212. NAFSCOB organized Regional Workshop for State Cooperative Banks in Northeastern Region on Measures to Expand Business Growth During Amrit Kaal (2022 - 2047) at Shillong, Meghalaya on 10 -11 January, 2024.

213. The Fourth Meeting of the Study Team on of the Study Report on Business Expansion of STCCS during Amrit Kaal (2022-47) was held in 17-01-2024 at Hyderabad, Telangana.

214. The Regional Consultation / Workshop with StCBs/DCCBs on Measures to Expand Business Growth During Amrit Kaal (2022 - 2047) was organized by NAFSCOB at Chandigarh, Punjab on 23-01-2024. Delegates from StCBs and DCCBs from Punjab,Haryana, Rajasthan and Himachal Pradesh were attended the Consultation.

215. The Regional Consultation / Workshop with StCBs/DCCBs on Measures to Expand Business Growth During Amrit Kaal (2022 - 2047) was organized by NAFSCOB at Lucknow, Uttar Pradesh on 30-01-2024. Delegates from Uttar Pradesh StCB and DCCBs fromUttar Pradesh were attended.

216. The Southern Regional Consultation with Rural Cooperative Banks on Measures to Expand Business Growth During Amrit Kaal (2022-47) was organized by NAFSCOB at Bengaluru, Karnataka on 22-02-2024. Shri. Siddaramaiah, Hon'ble Chief Minister of Karnataka graced the event as Chief Guest. Shri K. N. Rajanna, Hon'ble Minister for Cooperation, Karnataka State was also present. Delegates from StCBs and DCCBs fromAndhra Pradesh, Karnataka, Rajasthan and Kerala were attended the Consultation.

217. The Fifth Meeting of the Study Team on of the Study Report on Business Expansion of STCCS during Amrit Kaaal (2022-47) was held in 15-03-2024 at Hyderabad, Telangana.

218. The Sixth Meeting of the Study Team on of the Study Report on Business Expansion of STCCS during Amrit Kaaal (2022-47) was held in 15-04-2024 at Hyderabad, Telangana.

219. Shri Bhima Subrahmanyam, Managing Director NAFSCOB attended the Review Meeting convened by the Ministry of Cooperation under the chairmanship of Shri P. K. Bansal, IAS, Addl. Secretary, Ministry of Cooperation, Govt. of India, New Delhi on 26-06-2024, presented the highlights of the study recommendations and submitted Draft Report of the “Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) and compliance of the functions defined under section 24 of the Multi State Cooperative Societies Act, 2002”. Shri Kapil Meena, IAS, Director (CET), MoC moderated the Review Meeting.

220. A One Day International Conference on “Development of Cooperative Credit Banking Structure” was organized by NAFSCOB & International Cooperative Banking Association (ICBA) on 14th October 2024 at Hyderabad, Telangana. The conference was organized in honour of 42 delegates from Federation of Cooperative Credit Union of Honduras (FACACH), Central America during their Study Tour to India for the period from 05 to 18 October 2024.

221. NAFSCOB & International Cooperative Banking Association (ICBA) facilitated organization of events at MStCB on 07-10-2024, NABARD on 08-10-2024 Shikhar, Vashi on 09-10-2024, VAMNICOM (10-10-2024) and CAB 0n 10-10-2024 in Pune. Supported the study team to organize their visit to IFFCO and NCUI on 16-10-2024 in New Delhi.

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Chapter -13
BEST PERFORMANCE AWARDS – AT A GLANCE
1982-83 to 2023-24

PRELUDE:

Performance Evaluation of State Cooperative Banks- Framework & Application:

The National Federation of State Cooperative Banks Ltd. (NAFSCOB) had instituted a competition in 1983among the State Cooperative Banks (StCBs) and provide impetus to further improvements in their functioning. The scheme envisages that the selection of the StCBs should be entrusted to a special Jury constituted by NAFSCOB from time to time. For an Banking and Agricultural Credit in consonance with the national objectives and strategies, but Impartial land objective selection n of banks for the Awards, the jury should consist of professionals not directly associated with the day-to-day working of the StCBs. Therefore, it was in tended to have on the jury members representing National Bank for Agriculture and Rural Development (NABARD), Ministry of Agriculture and Cooperation, Government of India (GO),Reserve Bank cot India (RBI) and National Institute of Bank Management (NIBM).*

Dr. B. Satyamurty, NIBM was nominated as one of Jurors on the Jury constituted by the Federation. Dr. Satyamurty in his capacity as the Juror developed a technical note on Performance Evaluation of State Cooperative Banks and it has been widely welcomed and appreciated by all concerned. The same note is reproduced below to facilitate the State Cooperative Bank sto explore the possibility to adopt the same procedure, in case, the StCBs attempt to institute similar awards to the DCCBS in their States.

SCOPE : The selection of a StCBs for the best performance award presupposes the ranking of all StCBs in terms of their performance. It becomes necessary to define: What is performance? Thereafter, all the banks can be evaluated in terms of such defined performance.

What should constitute the performance of the **s**can be evaluated in terms of multiple indicators of performance as against a single indicator. Here, the question arises as to how to develop the composite index for all the selected parameters to facilitate a meaningful ranking of the banks. Accordingly, a 'Scoring Model - A Performance Evaluation Technique (PET) can be developed and the salient features of the PET and its application maybe described as follows:

SPECIAL FEATURE: The ranking of the StCBs could be based on a careful analysis of the impact of the inter-relationships of different variables (factors) that have a direct bearing, on the economic and operational performance of the bank, This can be done by adopting Model. The construction of the model involves the process of identifying the different variables, selecting them in the form of ratios of any two variables at a time, specific parameters, converting assigning numerical values in terms of points of marks to each such parameter, depending upon its relative impact on the total performance of the bank, and finally arriving at the composite score of the total performance of each bank. This model further aims Systematically, factually and objectively determining the relative impact of the selected parameters on the overall performance of the bank. It is systematic be-cause it is based on a uniform and scientific criterion developed after careful examination of relative importance of the parameters. It is factual because it is based on facts and figures secured from the authentic Sources. It is objective because it involves the assessment of the performance of the banks in quantitative terms as against arbitrary ranking based on impressionistic views.

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*1.The first jury was chaired by Shri. G.P. Bhave, the then Managing Director, NABARD.

2.Shri P.Kotaiah,the then Managing Director, succeeded as chairman of the Jury.

3.Managing Director, NABARD chaired the Jury subsequently for a long time.

APPLICATION: The performance of StCBs is multifaceted and cannot meaningfully be decided upon by a single indicator. In order to facilitate a quantitative comparison of the overall performance of a bank, numerical weightages are assigned to different para-meters. The higher the importance of the impact of the parameter on the overall performance, the higher the weightage (in the form of marks) that is assigned to that parameter. The score of marks for each parameter is further distributed on a 5 degree scale with equal intervals between the degrees. The magnitude of the ratio suggests the degree in which it falls and accordingly the marks are assigned. The composite score depicting the total performance of the banks arrived at by adding scores of the different parameters The various steps involved in developing the suggested"Scoring Model' are given below :

1) Decide upon the minimum of parameters that would reflect the performance of the banks both in terms of economic and social goals.
2) Identify the variables relating to the above selected parameters
3) Define the variables and establish their data sources.
4) Tabulate the data of the variables and work out the magnitudes of the parameters in the form of ratios.
5) Assign a score of marks to each parameter depending upon its relative importance on the total performance and further distribute the marks on a 5 degree scale ranging between the minimum and maximum magnitudes arrived at for all the banks in question.
6) Apply the relative marks of the degree in which the magnitude of the parameters of the bank falls.
7) Make the total of scores so assigned to different parameters of each bank.
8) Arrange the banks in the descending order of the composite score obtained by each bank.

SELECTION OF PARAMETERS: Various parameters can be selected on the criteria that they should reflect.

a) The operational efficiency of the resources utilised.
b) The growth achievement of the business goals.
c) The extent of role and participation of the StCBs in social goals development.

Accordingly, the following twelve parameters classified in the above three groups are selected for evaluation of the StCBS under 3 Tier structures.

Group A: Relating to Operational Efficiency:

1. Overdue to Demand at PACS level (%)
2. Overdue to Demand at DCCBlevel (%)
3. Overdue to Demand at StCB level (%)
4. Cost of Management to Working Capital (%)
5. Working Capital per Employee (Rs. Lakhs)

Group B: Relating to Business Goals Development:

6. Growth or decline in Deposits (%)
7. Growth or decline in Owned Funds (%)
8. Growth or decline in Borrowings (%)

9. Growth or decline sin Farm Sector Advance (%)
10. Growth or decline in n Non- Farm Sector Advance (%)

Group C: Relating to Social Goal Development:

11. Share of Advances to Weaker Sections
12. Share of Total Advances to Scheduled Casts & Scheduled Tribes (%)

However, there will be only 11 parameters in effect for the 2Tier Structure StCBs, as there will be no DCCBs.

IDENTIFICATION OF VARIABLES: The corresponding variables that constitute the selected parameters and for which the absolute data is to be collected are:
(1) Overdue at PACS level, (2) Overdue at DCCBs level, (3) Overdue at StCBs level, (4) Demand at PACS level, (5) Demand at DCCBs level, (6) Demand at StCBs level, (7) Working Capital, (8) Cash Management, (9) No. of Employees, (10) Deposits (11) Owned Funds, (12) Borrowings, (13) Total advances bifurcated into farm and non-farm sectors as Advances to weaker sections and Scheduled Case and Scheduled Tribes separately.

DEFINITIONS AND CONCEPTS: The basic variables and the concepts of the parmeters used in the suggested model have to be defined precisely in the first instance. This would facilitate in bringing out uniformity and consistency in interpretation of the significance of the parameters. Moreover, there would be limitations on the sources of data affecting the reliability and consistency in application was therefore decided not only to follow the definitions strictly but also to stick to a single source of data as far as possible. Accordingly the definitions, concepts and sources of data are given below:

i. **Overdue and Demand:** Demand connotes that amount of loan required to be repaid during the course of the years, whereas the overdue represent the differences between the demand and Overdue and actual recovery, The correct method of assessing the recovery performance of a bank is to compare the overdue to demand at all the three levels viz. PACS, DCCBs and StCBs instead of comparing loans to out standings.

ii. **Working Capital:** This includes the total of all items appearing on the liabilities side of the balance sheet but excludes the contra items. The balance sheet gives working capital as on the last day of the financial year but it is preferable to use the working capital data based on weekly or monthly averages. If the same is readily available, the average of two consecutive years may be used.

iii. **Cost of Management:** The cost of management is specified under two heads i) Salaries (ii) Other expenses. The term salaries includes salaries and allowances, staff welfare benefits, Provident Fund and Gratuity. The term other expenses' includes s all the remaining expenditure items (other than interest cost and salaries) appearing on the expenditure side of the profit and loss account.

iv. **Number of Employees:** Number of employees incudes officers, clerks and subordinate staff employed by the bank. Owned Funds, Deposits and Borrowings: These three items constitute the largest proportion of working capital. Owned Funds consists of Share Capital, Statutory and other Reserves. Deposit comprises of Current and Saving Accounts, Fixed and others. Borrowings are from Reserve Bank of India (RBI), Agricultural Refinance and Development

Corporation (ARDC) since merged with National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI) etc. The growth or decline in individual item reflects the management of funds and its resulting impact on the recovery of fixed cost of management. In order to even out the possible these items and the consequent misleading impact erratic and sudden changes in growth rates in on the operational performance, the average of the growth rates of these factors for the three preceding years ending with the cooperative years sin question is taken into account.

v. **Advances bifurcated into Farm and Non-farm Sectors:** Total advances represent loans and advances of all types and to all categories of borrowers, including SC/ST at Primary Agricultural Credit Societies level and consists of Farm and Non-Farm sectors, In order to assess the impact of the relative significance of growth or decline in the Farm and Non-farm sector advances on the performance, it is imperative to collect separate data.

vi. **Advances to Weaker Sections and Scheduled Castes and Scheduled Tribes (SC/ST):** Another social goal is to extend cooperative banking as much as possible to the weaker sections of the society and SC/ST. Such data will help in ascertaining the extent of separable realisation of this goal. The weaker sections ac defined here as to include miners with land bodings under one hectare, agricultural labourers and rural artisans.

TABULATION OF DATA AND COMPILATION OF RATIOS: The supporting data for the different variables can be tabulated as per the definitions explained above.

ASSIGNMENT OF SCORES OF MARKS: In a scoring model the practice is that some para-meters are assigned higher score of marks depending upon the relative importance it is judged to assume. It is suggested to allot a total of 100 marks among the 12parameters classified into three groups. Accordingly the parameters relating to the operational efficiency and business goals development are accorded 40%weightage each group and social goals development the balance 20%. These weightages/marks can further be subdivided among the different parameters in each group. The score of marks assigned to each parameter in each group can further be subdivided into 5 degrees ranging between the highest and the lowest magnitudes of the ratios of all banks taken together in each group separately, to facilitate the recognition of the marginal variations in the performance of different banks, The allotment of the actual score of the marks to the first degree depends upon whether the highest magnitude to the parameter represents the best or the worst performance.

TABULATION OF SCORES AND RANKING: The next step is to determine the degree in which the magnitude of each parameter falls and assign corresponding marks to that parameter and then sum up to arrive at the composite score of the bank as a whole, The banks can then be ranked on the basis of composite scores obtained by each one of them. Higher the composite score, higher the rank.

Categories of awards:

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1. Best Performance Awards to State Cooperative Banks (StCBs):

NAFSCOB introduced a scheme of Best Performance Awards to its member banks in 1982-83. The performance awards were intended to promote a meaningful and healthy competition among the member State Cooperative Banks (StCBs) and provide an impetus to their functioning. In order to operationalise the scheme of performance awards, the Board of Directors of NAFSCOB, constituted an independent Jury from time to time under the chairmanship of Managing Director, NABARD for about 2 decades till the responsibilities of jury are taken over by Executive committee of NAFSCOB, to evaluate and recommend Best performance awards on annual basis. List of member StCBs winning Best Performance Awards from 1982-83 onwards is given in **Annexure - I & II.**

**At present Executive committee, NAFSCOB comprising of Chairman & Vice Chairmen has been serving as Jury with the already established criteria of Framework & Application due to obvious reasons.

2. Best Performance Awards to District Central Cooperative Banks (DCCBs):

NAFSCOB introduced a scheme of 'Best Performance Awards to DCCBs' from 2008-09 onwards. The performance awards were intended to promote a meaningful and healthy competition among the DCCBs and provide an impetus to their functioning. To operationalise 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. List of DCCBs winning Best Performance Awards from 2008-09 onwards is given in **Annexure - III**.

3. Annual Performance Award to the Best Performing Banks under AIMAS

The Board of Directors of NAFSCOB in their meeting held at Lucknow on 20 December 1996 among other issues, resolved to institute an 'Annual Performance Award for the Best Performing Bank under AIMAS' and constituted a Committee to decide and finalise the criteria for selection of the Best Performing Bank under the scheme. A separate Committee constituted by the Board of Directors of NAFSCOB examined the performance of member StCBs under AIMAS and recommended Performance Awards. List of member StCBs winning Best Performance Awards under AIMAS from 1996-97 is given in **Annexure - IV**.

4. Subhash Yadav Award /NAFSCOB Award for Best Performing Primary Agricultural Credit Societies (PACS):

NAFSCOB introduced a scheme of 'Subhash Yadav Award for Best Performing PACS' from 1998-99 onwards. The performance awards were intended to promote a meaningful and healthy competition among the PACS and provide an impetus to their functioning. To operationalise the scheme of performance awards, the Board of Directors of NAFSCOB, invited recommendations from StCBs who are advised to allot the marks/scores to analysed data/information obtained from DCCBs, and based on the Scoring Model provided by NAFSCOB. Subsequently Executive Committee of NAFSCOB served as Jury to adjudge the award winners based on the analysis of 16 parameters. The recommendations received from the StCBs have been accorded due importance in finalizing the awards.

The Board of Directors in its virtual meeting held on 16 March 2021 resolved to make changes in the Subhash Yadav Award scheme for Best Performing PACS as “Subhash Yadav Award for Best Performing PACS.” (First Prize) w. e. f. 2019-20. And resolved to continue the Second and Third Prizes to the Best Performing PACS with new nomenclature as “NAFSCOB Award for Best Performing PACS.” at all India level. Accordingly, from 2019-20 onwards, 'Subhash Yadav Award for the Best Performing PACS' was awarded as First Prize and Second and Third Prize are awarded under the name of 'NAFSCOB Award for the Best Performing PACS'. The Board of Directors in its virtual meeting held on 16 March 2021 resolved to make changes in the Subhash Yadav Award scheme for Best Performing PACS as “Subhash Yadav Award for Best Performing PACS.” (First Prize) w. e. f. 2019-20. And also resolved to continue the Second and Third Prizes to the Best Performing PACS with new nomenclature as “NAFSCOB Award for Best Performing PACS” at all India level. Accordingly, from 2019-20 onwards, the first prize was awarded 'Subhash Yadav Award for the Best Performing PACS' and the Second and Third Prize are awarded under the name of 'NAFSCOB Award for the Best Performing PACS'. NAFSCOB Instituted Dr. J. B. Dutta Best Performance Award for of PACS in North Eastern Region from the year 2021-22. The list of PACS winning Subhash Yadav Award from 1998-99 is given in **Annexure - V**.

5. Best Performance Awards to Agricultural Cooperative Staff Training Institutes (ACSTIs):

NAFSCOB instituted 'Best Performance Awards to Agricultural Cooperative Staff Training Institutes (ACSTIs)' from the year 2012-13 onwards aimed to recognize the contributions made by them towards imparting inductive training, training towards capacity building efforts, developing skills of the personnel in the cooperative sector, developing leadership and efforts towards human resource management and development. Best performance awards to ACSTIs have been presented till the year 2019-20.The criteria adopted to adjudge the Award winners is almost like that of the procedure followed by C PEC/BIRD in accrediting the cooperative training Institutions. The jury is drawn from

NAFSCOB, Institutional Development Department of NABARD, NCUI, BIRD and 2 StCBs. The List of ACSTIs winning best performance Award from 2012-13 onwards is given in **Annexure - VI**.

6. Criteria adopted:

Annual Performance Awards to StCBs, DCCBs and for PACS are based on the data/information obtained on 10 important parameters. These awards are presented in three categories viz., First, Second and Third, keeping cut off point of 50 per cent composite score (overall score).

7. NAFSCOB Cash Award to the Best Co-operator:

The Executive Committee of National Federation of State Cooperative Banks Ltd., (NAFSCOB) in its meeting held on 06.11.1995 at Delhi, while reviewing the aims, activities and achievements of NAFSCOB, since its inception felt that there is a need for this federal body in the short term cooperative credit structure to formulate an appropriate scheme to suitably honour the best co-operators in the country for their contributions. Accordingly, it was decided to institute a scheme of award entitled '**NAFSCOB Cash Award On Cooperation To The Best Cooperator**' From The **Year 1995-96.** In pursuit of the decision taken by the Board of Directors of NAFSCOB, Chairman, NAFSCOB constituted a 'National Selection Committee' to recommend suitable personalities for awards. As per the recommendations of the 'National Selection Committee', the Board of Directors of NAFSCOB presented the **Best Co-operator Award to Shri. Ashok Bandyopadhyay, West Bengal** and **Shri. Subhash Yadav, Madhya Pradesh,** for the years 1995-96 and 1996-97, respectively. Subsequently, the Best Co-operator Award by NAFSCOB has been discontinued.

****

ANNEXURE – I

YEAR WISE BANK-WISE DETAILS

AWARD WINNING STATE COOPERATIVE BANKS

III-TIER STRUCTURE

				Recovery Performance		
Year	First	Second	Third	Ist Prize	IInd Prize	IIIrd Prize
1982-1983	Punjab	Kerala	Maharashtra	Punjab & Kerala	M. P., Orissa & Haryana	-
1983-1984	Kerala	M. P.	Gujarat	Kerala	Punjab & Haryana	Gujarat
1984-1985	Kerala	M. P.	Gujarat	Kerala	Punjab & Gujarat	Haryana

				Group Wise Special Awards								
Year	First	Second	Third	Gr. I	Gr. II	Gr. III	Gr. IV	Gr. V	Gr.VI	Gr. VII	Gr. VIII	GR. IX
1985-1986	Kerala	Gujarat & M. P.	Tamil Nadu	-	H.P.	-	N. A.	N. A.	N. A.	N. A.	N. A.	-
1986-1987	Kerala	Tamil Nadu	M. P.	-	-	-	N. A.	N. A.	N. A.	N. A.	N. A.	-
1987-1988	Haryana	Kerala	Tamil Nadu	-	H. P.	-	N. A.	N. A.	N. A.	N. A.	N. A.	-
1988-1989	Haryana	Tamil Nadu	Kerala	-	H. P.	M. P.	N. A.	N. A.	N. A.	N. A.	N. A.	-
1989-1990	Haryana	Punjab	-	Gujarat	Bihar	Tamil Nadu	N. A.	N. A.	N. A.	N. A.	N. A.	-
1990-1991	Haryana	Tamil Nadu	Rajasthan	M. P.	H. P. & Mah.	M. P.	N. A.	N. A.	N. A.	N. A.	N. A.	-
1991-1992	Tamil Nadu	Haryana	Kerala	Punjab	Maharashtra	H. P.	N. A.	N. A.	N. A.	N. A.	N. A.	-
1992-1993	Haryana	Gujarat	A. P.	Kerala	Rajasthan	Tamil Nadu	N. A.	N. A.	N. A.	N. A.	N. A.	-
1993-1994	Haryana	Gujarat	Punjab	Tamil Nadu	A. P	A. P	N. A.	N. A.	N. A.	N. A.	N. A.	-
1994-1995	Haryana	Punjab	Rajasthan	H. P.	Orissa	Kerala	Gujarat	H. P.	N. A.	N. A.	N. A.	-
1995-1996	Tamil Nadu	Punjab	Haryana	Gujarat	Orissa	Gujarat	A. P.	U. P.	N. A.	N. A.	N. A.	-
1996-1997	Tamil Nadu	Punjab	Haryana	H. P.	Orissa	Karnataka	U. P.	Rajasthan	N. A.	N. A.	N. A.	-
1997-1998	Orissa	Rajasthan	Gujarat	H. P.	J & K	Punjab	Karnataka	U. P.	N. A.	N. A.	N. A.	-
1998-1999	Andhra	Karnataka	Rajasthan	Maharashtra	U. P.	Haryana	Haryana	H. P.	N. A.	N. A.	N. A.	-
1999-2000	Orissa	Andhra	Kerala	M.P.	Karnataka	Punjab	Haryana	M.P.	N. A.	N. A.	N. A.	-
2000-2001	Tamil Nadu	Gujarat	Orissa	Rajasthan	Haryana	Haryana	Haryana	Andhra	N. A.	N. A.	N. A.	-
2001-2002	Gujarat	Tamil Nadu	Rajasthan	Orissa	H.P.	Kerala	Andhra	Haryana	N. A.	N. A.	N. A.	-
2002-2003	Gujarat	Haryana	Karnataka	-	-	-	West Bengal	Rajasthan	N. A.	N. A.	N. A.	-
2003-2004	Punjab	Orissa	Tamil Nadu	-	-	-			N. A.	N. A.	N. A.	-
2004-2005	Orissa	Punjab	Andhra Pradesh	-	-	Tamil Nadu	Madhya Pradesh	Nil	N. A.	N. A.	N. A.	-

				Group Wise Special Awards								
Year	First	Second	Third	Gr. I	Gr. II	Gr. III	Gr. IV	Gr. V	Gr.VI	Gr. VII	Gr. VIII	GR. IX
2005-2006	Orissa	Andhra Pradesh & Punjab	Rajasthan	-	-	Haryana & West Bengal	Madhya Pradesh	Nil	N. A.	N. A.	N. A.	
2006-2007	Punjab	Orissa	Andhra Pradesh	-	Maharashtra	Karnataka	Rajasthan	Haryana	Rajasthan	N. A.	N. A.	
2007-2008	Orissa	Punjab	Rajasthan	Tamil Nadu	Karnataka	Karnataka	Andhra Pradesh	Andhra Pradesh	Andhra Pradesh	N. A.	N. A.	
2008-2009	Punjab	Tamil Nadu	Himachal Pradesh	-	-	-	-	-	Chhattisgarh	Gujarat	-	
2009-2010	Gujarat	Punjab	Tamil Nadu	-	-	-	-	-	-	Himachal Pradesh	Himachal Pradesh	
2010-2011	Himachal Pradesh	Gujarat	Tamil Nadu	-	-	-	-	Punjab	-	-	Punjab	
2011-2012	Gujarat	Tamil Nadu	Himachal Pradesh	-	-	-	-	-	Punjab	-	-	
2012-2013	Tamil Nadu	Rajasthan	Orissa	Gujarat	Madhya Pradesh	Uttar Pradesh	Himachal Pradesh	Maharashtra	Gujarat	Andhra Pradesh	Andhra Pradesh	Punjab
2013-2014	Madhya Pradesh	Rajasthan	Gujarat	Jammu & Kashmir	-	-	-	Uttar Pradesh	-	Maharashtra	-	-
2014-2015	Himachal Pradesh	Gujarat	Uttar Pradesh	Punjab	-	-	-	Rajasthan	-	Maharashtra	-	-
2015-2016	Himachal Pradesh	Odisha	Tamil Nadu	Haryana	-	Andhra Pradesh	-	Maharashtra	Uttar Pradesh	Karnataka	-	Gujarat
2016-2017	Telangana	Andhra Pradesh	Maharashtra	-	-	-	-	-	-	-	-	-
2017-2018	Telangana	Tamil Nadu	Gujarat	-	-	-	-	-	-	-	-	-
2018-2019	Andhra Pradesh	Gujarat	Odisha	-	-	Tamil Nadu	-	Maharashtra	Karnataka	Himachal Pradesh	-	Telangana
2019 2020	Tamil Nadu	Andhra Pradesh	Telangana	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2020-2021	Telangana	Andhra Pradesh	Odisha	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2021-2022	Andhra Pradesh	Telangana	Odisha	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2022-2023	Gujarat	Karnataka	Tamil Nadu	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2023-2024	Gujarat	Andhra Pradesh	Himachal Pradesh	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.

1) Gr. I = Operational Efficiency, Gr. II = Business Goals Development & Gr. III = Social Goal Development (from 1985-86 to 1993-94)

2) Gr. I = Resources Development, Gr. II = Outreach, Gr. III = Recovery Performance, Gr. IV = Profitability & Gr. V = Performance Achievement (from 1994-95 to 2011-12)

3) Gr. I = Resources Development, Gr. II = Outreach, Gr. III = Recovery Performance, Gr. IV = Financial Inclusion, Gr. V = Compliance of Prudential Norms, Gr. VI = Profitability, Gr. VII = Corporate Governance & Management Performance, Gr. VIII = Computerisation in StCBs, Gr. IX = Leadership Role of State Coop. Banks (from 2012-13 onwards)

4) N. A. = Not Applicable

YEAR WISE BANK-WISE DETAILS OF

ANNEXURE – II

AWARD WINNING STATE COOPERATIVE BANKS

II-TIER STRUCTURE

				Recovery Performance		
Year	First	Second	Third	Ist Prize	IInd Prize	IIIrd Prize
1982-1983	-	-	-	N. A.	N. A.	N. A.
1983-1984	Delhi	-	-	Nagaland	Pondicherry	Delhi
1984-1985	Mizoram	Pondicherry	And. & Nico.	Andman-Nicobar & Meghalaya	Pondicherry	Arunachal & Mizoram

				Groupwise Special Awards							
Year	First	Second	Third	Gr.I	Gr.II	Gr.III	Gr.IV	Gr.V	Gr.VI	Gr.VII	Gr.VIII
1985-1986	Pondicherry	And. & Nico.	Mizoram	-	-	Assam	N. A.	N. A.	N. A.	N. A.	N. A.
1986-1987	Pondicherry	And. & Nico.	Manipur	-	-	-	N. A.	N. A.	N. A.	N. A.	N. A.
1987-1988	And. & Nico.	Pondicherry	Manipur	Arunachal	-	-	N. A.	N. A.	N. A.	N. A.	N. A.
1988-1989	Mizoram	And. & Nico.	-	Pondicherry	-	Meghalaya	N. A.	N. A.	N. A.	N. A.	N. A.
1989-1990	Mizoram	And. & Nico.	-	Goa	Pondicherry	Meghalaya	N. A.	N. A.	N. A.	N. A.	N. A.
1990-1991	Goa	Meghalaya	And. & Nico.	Assam	Nagaland	Mizoram	N. A.	N. A.	N. A.	N. A.	N. A.
1991-1992	Goa	Pondicherry	Meghalaya	-	And. & Nico.	Manipur	N. A.	N. A.	N. A.	N. A.	N. A.
1992-1993	Goa	Meghalaya	Pondicherry	-	Nagaland	Manipur	N. A.	N. A.	N. A.	N. A.	N. A.
1993-1994	Goa	Meghalaya	-	-	Mizoram	Mizoram	N. A.	N. A.	N. A.	N. A.	N. A.
1994-1995	Goa	And. & Nico.	Meghalaya	* Mizoram	N. A.	N. A.	N. A.	N. A.			
1995-1996	Meghalaya	Goa	And. & Nico.	* Pondicherry	N. A.	N. A.	N. A.	N. A.			
1996-1997	And. & Nico.	Goa	Delhi	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1997-1998	Tripura	Goa	Delhi	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1998-1999	And. & Nico.	Tripura	Pondicherry	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
1999-2000	And. & Nico.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2000-2001	And. & Nico.	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2002-2003	And. & Nico.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2003-2004	And. & Nico.	Goa	-	-	-	-			N. A.	N. A.	N. A.

				Groupwise Special Awards							
Year	First	Second	Third	Gr.I	Gr.II	Gr.III	Gr.IV	Gr.V	Gr.VI	Gr.VII	Gr.VIII
2004-2005	Pondicherry	-	-	Delhi	-	-	-	Andaman & Nicobar	N. A.	N. A.	N. A.
2005-2006	Andaman & Nicobar	Pondicherry	-	Delhi	Mizoram	-	-	Goa & Meghalaya	N. A.	N. A.	N. A.
2006-2007	Pondicherry	Andaman & Nicobar	Meghalaya	Sikkim	Sikkim	Goa	Chandigarh	Goa	N. A.	N. A.	N. A.
2007-2008	Pondicherry	Andaman & Nicobar	Sikkim	Meghalaya	Meghalaya	Goa	Delhi	Goa	Meghalaya	N. A.	N. A.
2008-2009	Andaman & Nicobar	Meghalaya	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2009-2010	Andaman & Nicobar	Sikkim	Goa	-	-	-	-	-	-	Delhi	-
2010-2011	Andaman & Nicobar	Meghalaya	Goa	-	-	-	-	-	-	-	Delhi
2011-2012	Andaman & Nicobar	Meghalaya	Goa	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2012-2013	Andaman & Nicobar	Meghalaya	-	Delhi	-	Assam	Pondicherry	-	Delhi	-	-
2013-2014	Andaman & Nicobar	Assam	-	-	Goa	Delhi	-	-	-	-	-
2014-2015	Andaman & Nicobar	Assam	-	-	-	-	-	Delhi	-	Goa	-
2015-2016	Andaman & Nicobar	Sikkim	-	-	-	-	-	-	-	-	-
2016-2017	Andaman & Nicobar	-	-	-	-	-	-	-	-	-	-
2017-2018	Delhi	Andaman & Nicobar	-	-	-	-	-	-	-	-	-
2018-2019	Andaman & Nicobar	-	-	-	-	-	-	-	-	-	-
2019-2020	Kerala	Assam	Sikkim	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2020-2021	Kerala	Meghalaya	Andaman & Nicobar	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2021-2022	Meghalaya	Nagaland	Kerala	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2022-2023	Mizoram	Kerala	Sikkim	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.
2023-2024	Mizoram	Goa	Meghalaya	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.

1) Gr. A = Operational Efficiency, Gr. B = Business Goal Development, Gr. C = Social Goal Development (from 1985-86 to 1993-94)
2) *= The Scheme does not spells out the group wise special awards for II Tier Structure from 1994-95 onwards. However, Mizoram & Pondicherry StCBs were presented 'Consolation Award' for the year 1994-95 & 1995-96 respectively.
3) N. A. = Not Applicable
4) Gr. I = Resources Development, Gr. II = Outreach, Gr. III = Recovery Performance, Gr. IV = Financial Inclusion, Gr. V = Compliance of Prudential Norms, Gr. VI = Profitability, Gr. VII = Corporate Governance & Management Performance, Gr. VIII = Computerisation in StCBs, Gr. IX = Leadership Role of State Coop. Banks (from 2012-13 onwards)

ANNEXURE - III

BEST PERFORMANCE AWARD TO STATE COOPERATIVE BANKS UNDER ALL INDIA MUTUAL ARRANGEMENT SCHEME

Year-wise Bank-wise Winners

Sl. No.	Year	Winning StCB(under AIMAS)
1	1996-1997	Tamil Nadu State Apex Cooperative Bank Ltd.
2.	1997-1998	Tamil Nadu State Apex Cooperative Bank Ltd.
3.	1998-1999	Pondicherry State Cooperative Bank Ltd.
4.	1999-2000	Tamil Nadu State Apex Cooperative Bank Ltd.
5.	2000-2001	Pondicherry State Cooperative Bank Ltd.
6.	2001-2002	Tamil Nadu State Apex Cooperative Bank Ltd.
7	2002-2003	Kerala State Cooperative Bank Ltd.
8	2003-2004	Tamil Nadu State Apex Cooperative Bank Ltd.
9	2004-2005	1st Prize - Pondicherry State Cooperative Bank Ltd.
		2nd Prize- Tamil Nadu State Apex Cooperative Bank Ltd.
		3rd Prize- Kerala State Cooperative Bank Ltd.
10	2005-2006	1st Prize - Pondicherry State Cooperative Bank Ltd., Pondicherry
		2nd Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
		3rd Prize - Maharashtra State Cooperative Bank Ltd., Mumbai
11	2006-2007	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
		2nd Prize - Pondicherry State Cooperative Bank Ltd., Pondicherry
		3rd Prize - Maharashtra State Cooperative Bank Ltd., Mumbai
12	2007-2008	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
		2nd Prize - Pondicherry State Cooperative Bank Ltd., Pondicherry
		3rd Prize - Karnataka State Cooperative Apex Bank Ltd., Bangalore
13	2008-2009	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
14	2009-2010	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
15	2010-2011	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai
16	2011-2012	1st Prize - Tamil Nadu State Apex Cooperative Bank Ltd., Chennai

OVERALL BEST PERFORMANCE AWARDS FOR BEST PERFORMING DISTRICT CENTRAL COOPERATIVE BANKS

YEAR-WISE DCCB-WISE WINNERS

2008-2009		
	DCCB	**STATE**
1st Prize	Nawanshahr Central Cooperative Bank Ltd., Nawanshahr	Punjab
2nd Prize	Kangra Central Cooperative Bank Ltd., Dharmashala, Kangra	Himachal Pradesh

2009-2010		
	DCCB	**STATE**
1st Prize	Shri Rajkot District Cooperative Bank Ltd., Rajkot	Gujarat
2nd Prize	Jila Sahakari Kendriya Bank Mydt., Mandsaur	Madhya Pradesh

2010-2011		
	DCCB	**STATE**
1st Prize	Satara District Central Cooperative Bank Ltd., Satara	Maharashtra
2nd Prize	Ludhiana Central Cooperative Bank Ltd., Ludhiana	Punjab

2011-2012		
	DCCB	**STATE**
1st Prize	Tiruchirapalli District Central Cooperative Bank Ltd.	Tamil Nadu
2nd Prize	Sikar Central Cooperative Bank Ltd., Sikar	Rajasthan

2012 - 2013		
	DCCB	**STATE**
1st Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra
2nd Prize	Jila Sahakari Kendriya Bank Maryadit, Khargone	Madhya Pradesh
3rd Prize	Shri Rajkot District Central Coop. Bank Ltd., Rajkot	Gujarat
Special Award	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat

2013 - 2014		
	DCCB	**STATE**
1st Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra
2nd Prize	The Jaipur Central Cooperative Bank Ltd., Jaipur	Rajasthan
3rd Prize	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat

2014 - 2015		
	DCCB	**STATE**
1st Prize	Shri Rajkot District Central Coop. Bank Ltd., Rajkot	Gujarat
2nd Prize	Bhopal Cooperative Central Bank Ltd., Bhopal	Madhya Pradesh
3rd Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra

2015 - 2016		
	DCCB	**STATE**
1st Prize	Bhopal Cooperative Central Bank Ltd., Bhopal	Madhya Pradesh
2nd Prize	The Ahmedabad District Central Coop. Bank, Ahmedabad The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Gujarat Telangana
3rd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
Special Award	The Salem District Central Coop. Bank Ltd., Salem	Tamil Nadu

2016 - 2017		
	DCCB	**STATE**
1st Prize	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat
2nd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
3rd Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana

2017 - 2018		
	DCCB	**STATE**
1st Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
2nd Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
3rd Prize	The Ahmedabad District Central Coop. Bank Ltd., Ahmedabad	Gujarat

2018 - 2019		
	DCCB	**STATE**
1st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
2nd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
3rd Prize	The Kannur District Cooperative Bank Ltd., Kannur	Kerala

2019 - 2020		
	DCCB	**STATE**
1st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
1st Prize	The Karnataka Central Co-operative Bank Ltd., Dharwad	Karnataka
2nd Prize	The Ahmedabad District Cooperative Bank Ltd. Ahmedabad	Gujarat
2nd Prize	Shri Rajkot District Central Cooperative Bank Ltd., Shri Rajkot	Gujarat
3rd Prize	The Salem District Central Cooperative Bank Ltd. Salem	Tamil Nadu

2020 - 2021		
	DCCB	**STATE**
1st Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
2nd Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
3rd Prize	The Ahmedabad District Cooperative Bank Ltd. Ahmedabad	Gujarat

2021 - 2022		
	DCCB	**STATE**
1st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
1st Prize	The Kadapa District Central Cooperative Bank Ltd.	Andhra Pradesh
1st Prize	The Ahmedabad District Cooperative Bank Ltd. Ahmedabad	Gujarat
2nd Prize	The Chitradurg District Cooperative Central Bank Ltd.	Karnataka
3rd Prize	The Jaipur Central Cooperative Bank Ltd., Jaipur	Rajasthan

2022 - 2023		
	DCCB	**STATE**
1st Prize	The Surat District Cooperative Bank Ltd., Surat	Gujarat
2nd Prize	Krishna District Cooperative Central Bank Ltd., Machilipatnam	Andhra Pradesh
3rd Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra

2023 - 2024		
	DCCB	**STATE**
1st Prize	The Karimnagar District Cooperative Central Bank Ltd., Karimnagar	Telangana
2nd Prize	The Satara District Central Coop. Bank Ltd., Satara,	Maharashtra
3rd Prize	The Moradabad Zilla Sahakari Bank Ltd. Moradabad	Uttar Pradesh

SUBHASH YADAV AWARD, NAFSCOB AWARD & DR. J. B. DUTTA AWARD (NER) TO BEST PERFORMING PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)

YEAR-WISE PACS WISE WINNERS

1998-1999		
	PACS	**District - State**
1st Prize	Tattisar Group Seva Sahakari Sangh Ltd.	North Kanara - Karnataka
2nd Prize	Chitroda Group Seva Sahakari Mandli Ltd.	Sabarkantha - Gujarat
3rd Prize	Purushottampur S C S	Balasore - Orissa

1999-2000		
	PACS	**District – State**
1st Prize	Mensi Seemeya Group Gramagala Seva Sahakari Sangh Ltd.	North Kanara – Karnataka
2nd Prize	Sathankulam Primary Agricultural Cooperative Bank Ltd.	Thoothukudi – Tamil Nadu
3rd Prize	Borkheda Kala Sewa Sahakari Samiti Maryadit	Khandwa – M. P.

2000-2001		
	PACS	**DISTRICT - STATE**
1st Prize	Sri Mallikarjuna Seva Sahakari Bank Ltd.	North Kanara - Karnataka
2nd Prize	Ismailpur Gram Sewa Sahakari Samiti Ltd.	Alwar Dist. - Rajasthan
3rd Prize	Sri Navadurga V. K. S. Seva Society Ltd.	Pali Village - Goa

2001-2002		
	PACS	**DISTRICT - STATE**
1st Prize	Shri Dharmasthala Service Cooperative Bank Ltd.	South Kanara - Karnataka
2nd Prize	Thindalmalai Primary Agricultural Coop. Bank Ltd.	Erode - Tamil Nadu
3rd Prize	Kartoli Cooperative Multipurpose Society Ltd.	Hoshiarpur - Punjab

2002-2003		
	PACS	**DISTRICT – STATE**
1st Prize	Yadur Primary Agricultural Cooperative Bank Ltd.	Belgaum - Karnataka
2nd Prize	Maddooke Cooperative Agricultural Service Society	Moga - Punjab
3rd Prize	Kandapalla Service Cooperative Society	Sambalpur - Orissa

2003-2004		
	PACS	**DISTRICT – STATE**
1st Prize	Kelaginoor Vyavasaya Seva Sahakari Bank Ltd	Uttara Kannada - Karnataka
2nd Prize	Bari Gram Sewa Sahakari Samiti Ltd.	Chittorgarh- Rajasthan
3rd Prize	Bishnupur Rotwara Primary Agricultural Cooperative Society Ltd.	Nadia- West Bengal

2004-2005		
	PACS	**DISTRICT – STATE**
1st Prize	The Borgaon Prathamik Krishi Pattin Sahakari Bank Nymt.	Belgaum, Karnataka
2nd Prize	Kulasekharapuram Service Coop. Bank Ltd.	Kollam, Kerala
3rd Prize	The Ayeshbagh S.K.U.S. Ltd.	Murhidabad, West Bengal

2005-2006		
	PACS	**DISTRICT – STATE**
1st Prize	The Bajpe Vyavasaya Seva Sahakari Bank Ltd.	Dakshina Kannada, Karnataka
2nd Prize	The Dirghagram Kharakpur S.K.U.S. Ltd.	Paschim Medinipur, West Bengal
3rd Prize	The Pappinivattom Service Coop. Bank Ltd.	Thrissur, Kerala

2006-2007		
	PACS	**DISTRICT – STATE**
1st Prize	The mannarkkad Rural Service Coop. Bank Ltd.,	Palakkad, Kerala
2nd Prize	Tha Badi Gram Sewa Sahakari Samiti Ltd.	Chittorgarh, Rajasthan
3rd Prize	The Dadhol Gram Sewa Coop. Society Ltd. Padyalag	Bilaspur, Himachal Pradesh

2007-2008		
	PACS	**DISTRICT – STATE**
1st Prize	The Bellad Bagewadi Krishi Seva Sahakari Bank Ltd.	Belgaum, Karnataka
2nd Prize	The Nimod Gram Sewea Sahakari Samiti Ltd.	Nagaur, Rajasthan
3rd Prize	The Koytha Samabay Krishi Unnayan Samity Ltd.	Birbhum, West Bengal

2008-2009		
	PACS	**DISTRICT – STATE**
1st Prize	Aadim Jati Seva Sahakari Samiti Maryadit, Gogawa,	Khargone, Madhya Pradesh
2nd Prize	Pednem Taluka Farmers Service Cooperative Society Ltd.,	Pednem, Goa

2009-2010		
	PACS	**DISTRICT – STATE**
1st Prize	Purusottampur Service Cooperative Society Ltd., Bhorgai,	Balasore, Odisha
2nd Prize	Naneola Primary Agriculture Cooperative Society Ltd., Naneola	Ambala, Haryana

2010-2011		
	PACS	**DISTRICT – STATE**
1st Prize	Rasulpur Multipurpose Cooperative Agri. Service Society Ltd.,	Ludhiana, Punjab
2nd Prize	Kuther Cas Society Limited., Kuther,	Kangra, Himachal Pradesh

2011-2012		
	PACS	**DISTRICT – STATE**
1st Prize	Thurinjipatti Primary Agricultural Credit Society,	Dharmapuri, Tamil Nadu
2nd Prize	Kaliyana Seva Sahakari Mandali Ltd., Dist. Ahmedabad, Gujarat	Ahmedabad, Gujarat

2012 - 2013		
	PACS	**DISTRICT – STATE**
1st Prize	The Narlai Gram Seva Sahakari Samiti, Desuri	Pali, Rajasthan
2nd Prize	The Purushottampur Service Cooperative Society Ltd., Hatsarisa, Kakhra	Balasore, Orissa
3rd Prize	Mahalakshmi Primary Agricultural Cooperative Credit Society Ltd., Gangavalli	Salem, Tamil Nadu

2013 – 2014		
	PACS	**DISTRICT – STATE**
1st Prize	Pappinivattam Service Cooperative Bank Ltd., No.R 309, P.O. Mathilakam	Thrissur, Kerala
2nd Prize	The Thiruthangal Primary Agriculture Cooperative Credit Society Ltd., Thiruthangal	Virudhunagar, Tamil Nadu
3rd Prize	The Dadhol Agriculture Cooperative Society Ltd., Padyalag	Shimla, Himachal Pradesh

2014 – 2015		
	PACS	**DISTRICT – STATE**
1st Prize	Pappinivattam Service Cooperative Bank Ltd., No.R 309, P.O. Mathilakam	Thrissur, Kerala
2nd Prize	H. H. 168 CHE. Nachipattu Primary Agricultural Cooperative Credit Society Ltd., Manmalai, Thukkapet, Chengam	Thiruvannamalai, Tamil Nadu
3rd Prize	The Kanara Multipurpose Cooperative Agricultural Service Society Ltd., Nawanshahr	Nawanshahr, Punjab

2015 – 2016		
	PACS	**DISTRICT – STATE**
1st Prize	Bahala Gram Sewa Sahakari Samiti Ltd., Bahala, Ramgarh	Alwar, Rajasthan
2nd Prize	Shree Kothi Seva Sahakari Mandli Ltd., Kothi, Wankaner	Morbi, Gujarat
3rd Prize	The Talai G/S Cooperative Society Ltd., Talai, Jhandutta	Bilaspur, Himachal Pradesh

2016 – 2017		
	PACS	**DISTRICT – STATE**
1st Prize	Valavoor StCBLtd. No.K.91, Kottayam	Kottayam, Kerala
2nd Prize	PACS Tadla Rampoor, Nizamabad	Nizamabad, Telangana
3rd Prize	AA520 Veerappampalayam Primary Agricultural Credit Society, Erode	Erode, Tamil Nadu

2017 – 2018		
	PACS	**DISTRICT – STATE**
1st Prize	Primary Agriculture Credit Society Ltd., Choppadandi, Karimnagar	Karimnagar, Telangana
2nd Prize	Eramala Service Cooperative Bank, Kozhikode	Kozhikode, Kerala
3rd Prize	Y 37 Muthilanvilai PACCS, Kanyakumari	Kanyakumari, Tamil Nadu

2018 – 2019		
	PACS	**DISTRICT – STATE**
1st Prize	Pappinivattom Service Cooperative Bank Ltd., No.R 309, P.O. Mathilakam	Thrissur, Kerala
2nd Prize	Primary Agriculture Credit Society Ltd., Choppadandi, Karimnagar & S111 Vanavasi PACS (Salem)	Karimnagar, Telangana Salem, Tamil Nadu
3rd Prize	Kommugudem (Eluru)	Eluru, Andhra Pradesh

SUBHASH YADAV AWARD- PACS (2019-20)	
I Prize	137 Alavayal Primary Agricultural Cooperative Credit Society, Pudukottai, Tamil Nadu

NAFSCOB AWARD FOR BEST PERFORMING PACS (2019-2020)		
	PACS	**DISTRICT – STATE**
2nd Prize	The Sandhole Agri Service Co-op. Society Ltd. Himachal Pradesh	Himachal Pradesh
2nd Prize	Thimiri Service Co-Operative Bank Ltd. No.C.47 & S111 Vanavasi PACS (Salem)	Kerala Salem, Tamil Nadu
3rd Prize	PACS LTD., Choppadandi (Karimnagar)	Telangana

SUBHASH YADAV AWARD- PACS (2020-21)	
I Prize	Nimod Gram Sewa Sahakari Samiti Ltd., Nimod, Nagaur, Rajasthan

NAFSCOB AWARD – PACS (2020 – 2021)		
	PACS	**DISTRICT – STATE**
2nd Prize	I.I.548 M. Podaiyur PACCS	Cuddalore, Tamil Nadu
3rd Prize	Thimiri Service Co-Operative Bank Ltd. No.C.47	Kasaragod, Kerala

SUBHASH YADAV AWARD- PACS (2021-22)	
I Prize	Primary Agricultural Coop. Society Ltd., Choppadandi, Karimnagar, Telangana

NAFSCOB AWARD – PACS (2021 – 2022)		
	PACS	**DISTRICT – STATE**
2nd Prize	Nimod Gram Sewa Sahakari Samiti Ltd.,Nimod	Nagaur, Rajasthan
3rd Prize	Varapetty Service Co-Op. Bank Ltd., No.1015	Ernakulam, Kerala

DR. J. B. DUTTA AWARD FOR PACS IN NORTH EASTERN REGION (2021-2022)	
I Prize	KUPHU MPCS Ltd. Nagaland

SUBHASH YADAV AWARD- PACS (2022-23)	
I Prize	Savalgi Primary Agricultural Credit Society Ltd., Bagalkot, Karnataka

NAFSCOB AWARD – PACS (2022 – 2023)		
	PACS	**DISTRICT – STATE**
2nd Prize	The Karoli CMP Society Ltd., Koti	Shimla, Himachal Pradesh
3rd Prize	A3065 Poondy PACS	Madurai, Tamil Nadu

DR. J. B. DUTTA AWARD FOR PACS IN NORTH EASTERN REGION (2022-2023)	
I Prize	Sonamura Bibhagiya LAMPS Ltd., Sepahijala, Tripura

SUBHASH YADAV AWARD- PACS (2023-24)	
I Prize	Hathur PACS Ltd., Kodagu, Karnataka

NAFSCOB AWARD – PACS (2023 – 2024)		
	PACS	**DISTRICT – STATE**
2nd Prize	Purusottampur Service Cooperative Society Ltd.	Balasore, Odisha
3rd Prize	Nimod Gram Sewa Sahakari Samiti Ltd.	Nagaur, Rajasthan

DR. J. B. DUTTA AWARD FOR PACS IN NORTH EASTERN REGION (2023-2024)	
I Prize	Sonamura Bibhagiya LAMPS Ltd., Sepahijala, Tripura

BEST PERFORMANCE AWARD TO AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTES (ACSTIs)

YEAR WISE ACSTI WISE WINNERS

2012 - 2013		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2013 - 2014		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh

2014 - 2015		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2015 - 2016		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2016 - 2017		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu

2017 - 2018		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana

2018 - 2019		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana

2019 - 2020		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana

2020 - 2021		
	ACSTI	**STATE**
1st Prize	Agriculture Cooperative Staff Training Institute (CTI), Telangana	Telangana
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh

2022 - 2023		
	ACSTI	**STATE**
1st Prize	Telangana State Cooperative Apex Bank Cooperative Training Institute (TSCAB-CTI)	Telangana
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab

2022 - 2023		
	ACSTI	**STATE**
1st Prize	Telangana State Cooperative Apex Bank Cooperative Training Institute (TSCAB-CTI)	Telangana
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3rd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Punjab	Punjab

2023 - 2024		
	ACSTI	**STATE**
1st Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Tamil Nadu	Tamil Nadu
2nd Prize	The Agricultural Cooperative Staff Training Institute (ACSTI), Himachal Pradesh	Himachal Pradesh
3rd Prize	Shikhar Training & Research Institute, Maharashtra	Maharashtra

Chapter - 14

MEETINGS OF BOARD OF DIRECTORS

1964 - 2024 (up to September)

Sr. No.	Date	Venue
1.	04-07-64	Bombay, Maharashtra
2.	10-10-64	Bombay, Maharashtra
3.	09-02-65	Bangalore, Karnataka
4.	24-05-65	Ootacamund, Tamil Nadu
5.	21-08-65	Bombay, Maharashtra
6.	27-12-65	Jabalpur, Madhya Pradesh
7.	26-06-66	New Delhi
8.	30-07-66	New Delhi
9.	29-12-66	Trivandrum, Kerala
10.	25-08-67	Bombay, Maharashtra
11.	21-11-67	Ahmedabad, Gujarat
12.	14-04-68	Pondicherry
13.	08-06-68	Calcutta, West Bengal
14.	17-10-68	Poona, Maharashtra
15.	10-01-69	Hyderabad, Andhra Pradesh
16.	23-06-69	Bombay, Maharashtra
17.	22-11-69	Bhubaneswar, Orissa
18.	10-01-70	Bombay, Maharashtra
19.	12-04-70	Patna, Bihar
20.	06-09-70	New Delhi
21.	26-10-70	New Delhi
22.	07-04-71	New Delhi
23.	25-08-71	Bombay, Maharashtra
24.	28-11-71	New Delhi
25.	28-03-72	New Delhi
26.	08-07-72	Shimla, Himachal Pradesh
27.	09-09-72	Bhopal, Madhya Pradesh
28.	11-11-72	Bombay, Maharashtra
29.	10-03-73	Hardwar, Uttar Pradesh
30.	08-07-73	Srinagar, Jammu & Kashmir
31.	17-11-73	Aurangabad, Maharashtra
32.	16-03-74	Udaipur, Rajasthan)
33.	13-07-74	Bangalore, Board Room, Karnataka
34.	12-12-74	Trivandrum, Kerala

35.	06-04-75	Chandigarh, Punjab
36.	02-08-75	Ahmedabad, Gujarat
37.	24-11-75	Madras, Tamil Nadu
38.	13-02-76	Patna, Bihar
39.	26-06-76	Bhopal, Madhya Pradesh
40.	29-11-76	Tirupathi, Andhra Pradesh
41.	22-01-77	Bombay, Maharashtra
42.	30-04-77	Bhubaneswar, Orissa
43.	10-09-77	Chandigarh, Punjab
44.	10-12-77	Pondicherry
45.	11-02-78	Bombay, Maharashtra
46.	22-07-78	Trivandrum, Kerala
47.	04-11-78	Lucknow, Uttar Pradesh
48.	10-02-79	Bangalore, Karnatana
49.	04-06-79	Madras, Tamil Nadu
50.	22-09-79	New Delhi
51.	09-02-80	Hyderabad, Andhra Pradesh
52.	28-06-80	Bhubaneswar, Odisha
53.	05-09-80	Jaipur (Rajasthan)
54.	23-12-80	Ahmedabad, Gujarat
55.	13-02-81	Lucknow, Uttar Pradesh
56.	06-06-81	Shimla, Himachal Pradesh
57.	17-10-81	Cochin, Kerala
58.	15-02-82	Bangalore, Karnataka
59.	12-02-83	Bhopal, Madhya Pradesh
60.	19-03-83	Bombay, Maharashtra
61.	29-05-83	New Delhi
62.	11-07-83	Bhubaneswar, Odisha
63.	16-09-83	Varanasi, Uttar Pradesh
64.	15-02-84	Patna, Bihar
65.	30-04-84	Mussorie, Uttar Pradesh
66.	23-01-85	New Delhi
67.	13-02-85	Madurai, Tamil Nadu
68.	26-06-85	Srinagar Jammu & Kashmir
69.	02-11-85	Bangalore, Karnataka
70.	27-02-86	Bombay, Maharashtra
71.	06-10-86	Bombay, Maharashtra
72.	15-11-86	Bombay, Maharashtra
73.	30-12-86	Bombay, Maharashtra

74.	30-12-86	Bombay, Maharashtra
75.	25-06-87	Bombay, Maharashtra
76.	14-07-87	New Delhi
77.	31-12-87	Bombay, Maharashtra
78.	26-02-88	Bombay, Maharashtra
79.	11-01-89	Bombay, Maharashtra
80.	17-03-89	New Delhi
81.	16-09-89	Bhopal, Madhya Pradesh
82.	28-12-89	Ahmedabad, Gujarat
83.	07-03-90	New Delhi
84.	16-06-90	New Delhi
85.	07-09-90	Ootacamund, Tamil Nadu
86.	04-01-91	New Delhi
87.	04-02-91	Bangalore, Karnataka
88.	05-04-91	Aizwal, Mizoram
89.	27-07-91	Panaji, Goa
90.	16-09-91	Chandigarh + AGM
91.	10-01-92	Shimla, Himachal Pradesh
92.	02-05-92	Bombay, Maharashtra
93.	25-09-92	Hyderabad (A.P.)
94.	01-05-93	Darjeeling, West Bengal
95.	18-08-93	Bombay, Maharashtra
96.	21-09-93	Trivandrum, Kerala
97.	18-01-94	Bombay, Maharashtra
98.	16-04-94	Bhopal, Madhya Pradesh
99.	29-06-94	Bombay, Maharashtra
100.	11-09-1994	Chandigarh, Punjab + AGM
101.	28-11-1994	Bombay, Maharashtra
102.	24-03-1995	Jaipur, Rajasthan
103.	03-06-1995	Kodaikanal, Tamil Nadu
104.	30-07-1995	Navi Mumbai, Maharashtra
105.	13-09-1995	Navi Mumbai, Maharashtra + AGM
106.	23-01-1996	Mumbai, Maharashtra
107.	20-07-1996	Chandigarh, Punjab + AGM
108.	28-09-1996	Shillong, Meghalaya
109.	28-12-1996	Lucknow, Uttar Pradesh
110.	19-03-1997	Port Blair, Andaman & Nicobar
111.	01-06-1997	Bhubaneswar, Odisha
112.	26-09-1997	Navi Mumbai, Maharashtra + AGM

113.	26-12-1997	New Delhi
114.	26-03-1998	Navi Mumbai, Maharashtra
115.	30-05-1998	Mumbai, Maharashtra
116.	22-09-1998	Vandanmedu, Kerala + AGM
117.	19-12-1998	Bangalore, Karnataka
118.	24-03-1999	New Delhi
119.	28-06-1999	Bhubaneswar Orissa
120.	25-08-1999	New Delhi
121.	20-12-1999	Port Blair, Andaman & Nicobar
122.	27-03-2000	Lucknow, Uttar Pradesh
123.	16-06-2000	Coimbatore, Tamil Nadu
124.	28-09-2000	Parwanoo, Himachal Pradesh + AGM
125.	28-12-2000	Chandigarh, Punjab
126.	17-03-2001	Gangtok, Sikkim
127.	08-06-2001	Lonavala, Maharashtra
128.	15-09-2001	Indore, Madhya Pradesh + AGM
129.	27-12-2001	Navi Mumbai, Maharashtra
130.	21-03-2002	Pondicherry
131.	28-06-2002	Kolkata, West Bengal + AGM
132.	28-06-2002	Kolkata, West Bengal (Newly Constituted Board)
133.	26-09-2002	Suraj Kund, Haryana
134.	20-12-2002	New Delhi
135.	21-03-2003	Kozhikode, Kerala + AGM
136.	06-06-2003	Navi Mumbai, Maharashtra
137.	27-09-2003	Mumbai, Maharashtra + AGM
138.	19-12-2003	Panaji, Goa
139.	15-03-2004	Shimla, Himachal Pradesh
140.	11-06-2004	New Delhi
141.	15-09-2004	Srinagar, Jammu& Kashmir + AGM
142.	20-12-2004	Navi Mumbai, Maharashtra
143.	22-03-2005	New Delhi
144.	28-06-2005	Ernakulam, Kerala + AGM
145.	28-06-2005	Ernakulam, Kerala (Newly Constituted Board)
146.	23-08-2005	New Delhi
147.	21-12-2005	Jaipur, Rajasthan
148.	17-03-2006	Hyderabad, Andhra Pradesh
149.	24-04-2006	New Delhi
150.	28-06-2006	Mumbai, Maharashtra + AGM
151.	28-06-2006	Mumbai, Maharashtra

152.	26-09-2006	Ahmedabad, Gujarat
153.	01-11-2006	New Delhi
154.	05-01-2007	Mumbai, Maharashtra
155.	27-04-2007	Suraj Kund, Faridabad
156.	27-07-2007	New Delhi
157.	27-11-2007	New Delhi
158.	26-02-2008	Bangalore, Karnataka
159.	28-04-2008	New Delhi
160.	20-09-2008	Bhubaneswar, Odisha
161.	20-12-2008	Chandigarh, Punjab
162.	25-02-2009	Gangtok, Sikkim
163.	25-04-2009	New Delhi
164.	28-08-2009	Mumbai, Maharashtra
165.	19-12-2009	Kodinar, Gujarat
166.	20-03-2010	Shillong, Meghalaya
167.	28-04-2010	New Delhi
168.	10-06-2010	Mumbai, Maharashtra
169.	19-09-2010	New Delhi
170.	04-12-2010	Thiruvananthapuram, Kerala
171.	14-03-2011	Mumbai, Maharashtra
172.	25-04-2011	Indore, Madhya Pradesh
173.	09-07-2011	Kandaghat, Himachal Pradesh
174.	15-10-2011	Bangalore, Karnataka
175.	31-01-2012	Mumbai, Maharashtra
176.	20-04-2012	Mumbai, Maharashtra
177.	26-05-2012	Hyderabad, Andhra Pradesh
178.	27-07-2012	Bhubaneswar, Odisha
179.	17-11-2012	Chandigarh, Punjab
180.	17-02-2013	Port Blair, Andaman & Nicobar
181.	26-04-2013	Guwahati, Assam
182.	04-08-2013	Hyderabad, Andhra Pradesh
183.	14-12-2013	Agra, Uttar Pradesh
184.	09-02-2014	Gurgaon, Harayan
185.	28-04-2014	New Delhi
186.	19-07-2014	Ahmedabad, Gujarat
187.	10-11-2014	Agartala
188.	15-03-2015	New Delhi
189.	25-04-2015	Srinagar
190.	08-06-2015	Mumbai

191.	26-09-2015	Raipur
192.	18-12-2015	Dehradun
193.	26-02-2016	Patna, Bihar
194.	27-04-2016	Mumbai
195.	19-09-2016	Mumbai, Maharastra +AGM
196.	26-11-2016	Bangalore
197.	30-01-2017	Mumbai
198.	27-04-2017	Mumbai
199.	10-08-2017	Chennai
200.	23-11-2017	Port Blair
201.	13-03-2018	Mumbai
202.	27-04-2018	Bhubaneswar
203.	20-07-2018	Mumbai
204.	11-12-2018	Mumbai
205.	01-03-2019	Ahmedabad, Gujarat
206.	30-04-2019	Hyderabad
207.	21-09-2019	Vashi, Navi Mumbai
208.	21-12-2019	Vashi, Navi Mumbai
209.	22-02-2020	Patna, Bihar
210.	30-04-2020	In absentia
211.	17-07-2020	In absentia
212.	28-09-2020	In absentia
213.	29-12-2020	Mumbai
214.	16-03-2021	Virtual Meeting
215.	30-04-2021	Virtual Meeting
216.	30-07-2021	Virtual Meeting
217.	23-09-2021	Mumbai
218.	28-12-2021	Karimnagar, Telangana State
219.	14-03-2022	Triupati, Andhra Pradesh
220.	24-04-2022	Raipur, Chhattishgarh
221.	14-09-2022	Aizawl, Mizoram +AGM
222.	29-12-2022	Mumbai, Maharashtra
223.	13-03-2023	Mahabaleshwar, Maharashtra
224.	28-04-2023	Chennai, Tamil Nadu
225.	26-09-2023	Jaipur, Rajasthan+AGM
226.	29-12-2023	Mumbai, Maharashtra
227.	21-02-2023	Bengaluru, Karnataka
228.	22-04-2024	Mumbai, Maharashtra
229.	27-09-2024	Panjim, Goa +AGM

TABLE - I

STATE COOPERATIVE BANKS (StCBs)-(2013–14 to 2022 - 23)

(As on 31st March) (Rs.In Lakh)

Sl. No.	Performance Indicator	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
1	StCBs	31	31	32	32	32	33	33	33	33	33
2	Offices (including H.O.)	1096	1131	1168	1197	1219	1340	2014	2000	2143	2210
3	Membership ('000) :	338455	555479	600278	843212	676006	675909	687984	1122077	2413081	2652769
	a. Cooperative Societies	20372	20624	21044	20375	24742	18164	23919	66994	68885	75442
	b. Individuals & Govt.	318083	534855	579234	822837	651264	657745	664065	1055083	2344196	2577327
4	Paid up Share Capital:	362927	441810	465098	485276	527805	581441	716137	823433	904567	967702
	a. of which, Government	75090	79291	88904	82431	89864	119582	137830	184652	203870	204269
5	Reserves:	1084970	1198509	1282593	1245987	1330343	1427118	1721687	1924248	2179237	2302705
	a. Statutory Reserves	223497	256576	295071	314233	353606	384515	464856	521945	584017	670985
	b. A.C.S Fund	170040	185938	205857	221619	242825	259092	301070	325717	364205	407979
	c. Others	691433	755995	781665	710135	733912	783511	955761	1076586	1231015	1223741
6	Deposits:	10197026	10079138	10492165	12168852	12060424	12654282	19814258	21758537	24484655	25217222
	a. of which, Cooperatives	7020197	5496056	5837656	6073598	5788773	6304083	10891987	11344913	13407940	14073239
	b. Individuals	2270564	3175783	3019059	3285352	4312855	4304059	6281795	6870471	7150298	7910632
	c. Local Bodies & Others	906265	1407299	1635450	2809902	1958796	2046140	2640476	3543153	3926417	3233351
7	Borrowings	6049371	6855157	6735763	7543301	7122406	7791997	7920905	10048224	11977377	14978114
8	Working Capital (WC)	18349882	19510760	19867266	22085817	21578626	23031042	31566482	34429399	40086264	43455049
9	Investments	6119044	5693032	5492236	6648151	5963176	5954736	8372088	9116293	10347168	11458216
10	Loans Issued:	11020761	10797027	12165633	12254509	12795611	14837629	18912438	18645148	21239261	21548931
	a. Short Term	10207105	9374941	9787032	10715487	11290554	13180219	15778581	16318473	17316569	17144233
	b. Medium Term & Others	813656	1422086	2378601	1539022	1505057	1657410	3133857	2326675	3922692	4404698
11	Loans Outstanding:	9905688	11112479	11830714	12284182	12710714	14242222	19682609	16632805	22867859	24914129
	a. Short Term	7995884	8909404	8580016	8961127	9195737	10341753	12614160	11392314	14120836	14988837
	b. Medium Term & Others	1909804	2203075	3250698	3323055	3514977	3900469	7068449	5240491	8747023	9925292
12	Demand	7382790	7112406	6614351	7686908	7671520	7485652	10248107	9155225	12030236	13191626
13	Collection	7061883	6793868	6322239	7412871	7253241	7133074	9498062	6119047	10620567	11904768
14	Balance (Overdue)	320907	318538	292112	274037	418279	352578	750045	622685	1409669	1286858
15	Overdue to Demand (%)	4.35	4.48	4.42	3.56	5.45	4.71	7.32	4.81	11.72	9.76
16	Cost of Management (CoM.)	210920	222251	214762	218658	220902	340570	361546	340514	406749	563413
17	CoM. to W.C. (%)	1.15	1.14	1.08	0.99	1.02	1.48	1.15	0.99	1.01	1.3
18	Employees	13233	12669	12900	12824	12654	12378	17060	16764	16653	16102

TABLE - II

DISTRICT CENTRAL COOPERATIVE BANKS (DCCBs) - (2013- 14 to 2022 - 23)

(As on 31st March) (Rs.In Lakh)

Sl. No.	Performance Indicator	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
1	**DCCBs**	372	371	371	363	363	363	351	351	351	351
2	**Offices (including H.O.)**	13811	14060	14241	14252	14293	14647	14012	13992	14058	14120
3	**Membership ('000) :**	3563497	3048765	3208720	3233864	3042226	4401390	5082082	5479395	5863822	6459688
	a. Cooperative Societies	572801	488315	486684	478374	472675	504032	474525	499209	750829	768511
	b. Individuals & Govt.	2990696	2560450	2722036	2755490	2569551	3897358	4607557	4980186	5112993	5691177
4	**Paid up Share Capital:**	977448	1340976	1287675	1469594	1590723	1759718	1722632	1896955	2135819	2333083
	a. of which, Government	140273	142801	150624	207261	219071	279798	294683	327278	379107	449197
5	**Reserves:**	2569039	2881242	3184396	3344495	3532154	3689524	3672367	3899954	4391366	4540579
	a. Statutory Reserves	405648	421278	482004	528850	579197	612123	642325	717266	787454	831272
	b. A.C.S Fund	177006	201758	220245	238944	262130	282532	290996	319129	338412	363973
	c. Others	1986385	2258206	2482147	2576701	2690827	2794869	2739046	2863559	3265500	3345334
6	**Deposits:**	21566170	25111552	28260931	31185774	34073787	36696045	32589529	35974491	38942404	41112723
	a. of which, Cooperatives	6567175	7838555	9336645	10155370	11057986	11798979	8754377	9770889	10609165	10928163
	b. Individuals	13200903	14914175	16329765	17791932	18916545	20317861	20513478	21858701	23837026	24841670
	c. Local Bodies & Others	798092	2358822	2594521	3238472	4099256	4579205	3321674	4344901	4496213	5342890
7	**Borrowings**	6722889	7379366	7760608	8482033	8591798	9287326	9240680	10075544	12131575	13668126
8	**Working Capital (WC)**	31865124	37709816	40609293	45521345	48321027	51715807	48546782	53012638	58964889	62950116
9	**Investments**	10911345	12411878	14111716	15866574	16837945	18035586	16915767	18932518	21327296	22622069
10	**Loans Issued:**	21794084	23242126	24937596	25328240	24205851	26532444	24051636	27631055	29753769	33535511
	a. Short Term	17305216	18590415	19500830	20171408	18863148	20806608	19128180	22320243	24230337	27006852
	b. Medium Term & Others	4488868	4651711	5436766	5156832	5342703	5725836	4923456	5310812	5523432	6528659
11	**Loans Outstanding:**	18314394	20720549	22790186	24444587	26019789	28085412	26070848	28281169	31681393	34769089
	a. Short Term	12134688	13750425	14597421	15408115	16803084	18182705	17801194	18929025	21498398	23683008
	b. Medium Term & Others	6179706	6970124	8192765	9036472	9216705	9902707	8269654	9352144	10182995	11086081
12	**Demand**	17332928	18989938	20073992	21732783	22791550	24792887	22797578	25818962	26271923	29053955
13	**Collection**	13557729	15017413	16042477	16661479	17101526	18602783	17102496	19727872	20366914	22971333
14	**Balance (Overdue)**	3775199	3972525	4031515	5071304	5690024	6190104	5695082	6091090	5905009	6082622
15	**Overdue to Demand (%)**	21.78	20.92	20.08	23.33	24.97	24.97	24.98	23.59	22.48	20.94
16	**Cost of Management (CoM.)**	805502	975786	1013636	1037721	1214540	1127676	1038650	1105684	1146993	1213579
17	**CoM. to W.C. (%)**	2.53	2.59	2.5	2.28	2.51	2.18	2.14	2.09	1.95	1.93
18	**Employees**	84497	83347	83751	83159	82939	83449	78297	77667	76566	75887

TABLE - III

PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)- (2013 - 14 to 2022 - 23)

(As on 31st March) (Rs.In Lakh)

Sl. No.	Performance Indicator	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
1	**PACS**	93042	92789	93367	95595	95238	95995	95509	102559	104266	106955
2	**Membership ('000) :**	130120	121088	127322	131235	130547	132029	138158	137169	169170	160379
	a. S.C. Members	18233	16716	14942	14998	14883	14732	15886	14183	17919	17759
	b. S.T. Members	9324	9301	8986	9316	9443	9080	9087	8482	19527	19254
3	**Paid up Share Capital:**	978880	1106829	1228111	1412155	1414200	2281655	2299417	1911500	1979163	2219053
	a. Government Contribution	74370	83406	79820	82924	80739	132331	64926	89971	86598	86598
4	**Reserves**	913550	1060659	1216207	1886031	1679971	1937850	2074693	2319569	2296225	2637482
5	**Owned Funds (3+4)**	1892430	2167488	2444318	3298187	3094170	4219506	4374110	4231069	4275388	4856535
6	**Deposits**	8189491	8461633	10106548	11588420	11963233	13301036	16547604	17092217	17638959	19723884
7	**Borrowings**	9583580	9998011	11269029	12483095	12833322	13892245	13857109	14304401	17237363	20132856
8	**Resources (5+6+7)**	19665501	20627132	23819895	27369702	27890725	31412787	34778823	35627687	39151710	44713275
9	**Working Capital**	21242917	22371057	20130441	23996699	24356251	29655362	32532183	33471841	36989568	40937731
10	**Borrowers ('000):**	48081	49858	46214	52017	50690	51058	52554	53653	48348	49228
	a. S.C. Members	5920	6357	5348	5413	5233	4255	4044	4390	5856	5420
	b. S.T. Members	3404	3404	3238	3453	3135	2958	2572	2666	3745	3209
11	**Loans Issued:**	17141956	15905029	18082351	20067839	20732178	20589484	21455318	22944341	15313692	20049091
	a. Short Term	14204370	12856151	14889199	15738899	16358429	17023835	17235411	18552817	13437081	18277941
	b. Medium Term	2937586	3048878	3193152	4328940	4373749	3565649	4219907	4391524	1876611	1771150
12	**Loans Outstanding:**	13005386	14722557	15848725	17045925	16962968	11504806	21236021	21686159	15970024	18884183
	a. Short Term	9650397	10356117	11705672	12219391	12082325	9391899	18624909	19011061	12917080	15464957
	b. Medium Term	3354989	4366440	4143053	4826534	4880643	2112907	2611112	2675098	3052944	3419226
13	**Demand**	15585310	15962581	16978314	20046383	19674994	20390339	22814067	25107670	17836855	20846069
	a. Short Term	12504001	12716393	13995548	16855914	16441281	19407986	21526657	23524915	16086087	18882652
	b. Medium Term	3081309	3246188	2982766	3190469	3233713	982353	1287410	1582754	1750768	1963417
14	**Total Collection**	12622126	12383523	13989401	14717085	14883450	15195052	15798051	17852691	12700564	16441897
	a. Short Term	10201278	10207739	11330985	11992583	12202139	14475486	14963940	16730228	11546704	15169674
	b. Medium Term	2420848	2175783	2658416	2724502	2681311	719567	834111	1122462	1153860	1272222
15	**Balance (Overdue)**	2963194	3579059	2988913	5329298	4791544	5195286	7016016	7254979	5136291	4404172
	a. Short Term	2302722	2508654	2664563	4863331	4239142	4932500	6562717	6794687	4539383	3712978
	b. Medium Term	660472	1070405	324350	465967	552402	262786	453299	460292	596908	691195
16	**Overdue to Demand (%)**	19.01	22.42	17.60	26.58	24.35	25.48	30.75	29	29	21
17	**Employees**	177036	164432	176349	172563	172287	150963	160891	160947	176814	194815

CHIEF EXECUTIVES OF NAFSCOB

Sr. No.	Name	Duration	
		From	To
1	Shri V. M. Joglekar Ho. Gen. Secretary	10-10-1964	08-07-1972
2	Shri C. S. Paranjpe Incharge Gen. Secretary	19-07-1972	03-09-1973
3	Shri G. B. Kulkarni Chief Executive	04-09-1973	25-06-1976
4	Shri S. R. Kalaskar Incharge Chief Executive	26-06-1976	22-10-1978
5	Shri R. P. Satpute Chief Executive	23-10-1978	31-03-1981
6	Shri S. R. Kalaskar Incharge Chief Executive	01-04-1981	12-09-1982
7	Shri H. R. Sinari Officer on Special Duty	13-09-1982	13-08-1988
8	Shri K. S. Krishnan Officer on Special Duty (I/c)	13-08-1988	15-01-1989
9	Shri D. Kumaraswamy Officer on Special Duty (I/c)	16-01-1989	10-07-1989
10	Shri V. B. Sabnis Officer on Special Duty	11-07-1989	10-05-1990
11	Shri Bhima Subrahmanyam Executive Director	11-05-1990	31-08-2002
12	Shri Bhima Subrahmanyam Managing Director	01-09-2002	Onwards

ABOUT NAFSCOB

The National Federation of State Cooperative Banks Ltd. (NAFSCOB), Mumbai was established on May 19, 1964 with a view to facilitate the operations of State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs), in particular and Development of Cooperative Credit & Banking, in general.

The specific objectives of NAFSCOB are to:

- Provide a common forum to the member banks to examine the problems of cooperative credit, banking and allied matters and evolve suitable strategies to deal with them.
- Promote and protect the interests of the member banks in all spheres of their activities and to give expression to the view of the member banks.
- Co-ordinate and liaison with Government of India, Reserve Bank of India, respective State Governments, NABARD and other higher financing institutions for the development of cooperative credit on behalf of the member banks.
- Provide research and consultancy inputs to the member banks in order to facilitate them to strengthen their own organisations.
- Organise conferences / seminars / workshops / programmes / meetings to share the views of common interest with view to contribute for better policy decisions.

NAFSCOB functions with two of its wings:

1. **Planning, Research and Development (PRD)**
2. **Computer Services Division (CSD).**