



**CO-OPERATION, FOOD AND
CONSUMER PROTECTION DEPARTMENT**

CO-OPERATION

**POLICY NOTE
2023–2024**

DEMAND No : 12

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Government of Tamil Nadu
2023

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Chapter – 1

Introduction

1.1. Cooperative is an autonomous association of persons who join voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise / organization. Cooperatives have a proven record of provision of services, employment and advancing sustainable development goals in Tamil Nadu. In effect, it serves as the back bone of rural economy and also provides access to credit both in rural and urban areas.

1.2. Tamil Nadu is regarded as one of the pioneer of the Cooperative Movement in India. Cooperative Credit Society Act was enacted as early as in 1904 in the State. The first Cooperative Credit Society in India was started in 1904 at Thirur, Tiruvallur District. There are several such first in the State. Over the years, the

Cooperative structure has grown systematically and at present functions vibrantly under the Registrar of Cooperative Societies and 14 other functional Registrars with 17 Apex Societies, 216 Central Societies and 22,690 Primary Societies which may be seen from the following table:-

Sl. No.	Name of the Registrars / Functional Registrars	Total No. of Societies	Primary	Central	Apex
1.	Registrar of Cooperative Societies	7,580	7,446	127	7
Other Functional Registrars					
2.	Commissioner for Milk Production and Dairy Development	10,211	10,185	25	1
3.	Commissioner of Fisheries and Fishermen Welfare	1,413	1,400	12	1
4.	Director of Handlooms and Textiles	1,380	1,357	20	3
5.	Registrar of Cooperative Societies (Housing)	736	735	0	1
6.	Chief Executive Officer, Palm Products and Development Board	729	720	8	1

Sl. No.	Name of the Registrars / Functional Registrars	Total No. of Societies	Primary	Central	Apex
7.	Industries Commissioner and Director of Industries and Commerce	334	321	11	2
8.	Chief Executive Officer, Khadi and Village Industries	164	163	1	0
9.	Director of Animal Husbandry and Veterinary Services	107	107	0	0
10.	Director of Agriculture	102	92	10	0
11.	Director of Social Welfare and Women Empowerment	99	98	1	0
12.	Director of Sericulture	26	25	0	1
13.	Commissioner of Integrated Child Development Services	25	25	0	0
14.	Director of Sugar	17	16	0	1
Total		22,923	22,690	216	17

1.3. Under the Registrar of Cooperative Societies, which report directly to this department at present, there are a sum total of 7,580 Cooperative Societies (Primary 7,446, Central 127 and Apex 7) functioning across the State of Tamil Nadu. The Government of Tamil Nadu have

enacted the Tamil Nadu Cooperative Societies Act, 1983 and Tamil Nadu Cooperative Societies Rules, 1988 in order to administer the operations of Cooperative Societies in Tamil Nadu.

1.4. Objectives:-

- ❖ Revitalization of Cooperative structure particularly in the sector of agricultural credit.
- ❖ Reduction of regional imbalances through provision of support measures to cooperatively under developed regions.
- ❖ Strengthening of Cooperative Education, Training, Research and Human Resource Management for professionalization of the management of Cooperatives.
- ❖ Larger participation of members in the management of Cooperatives.
- ❖ Evolving a system of inbuilt mechanism in Cooperative legislation to ensure timely conduct of general body meeting;

elections, and audit of Cooperative Societies.

- ❖ Ensuring that the benefits of the Cooperatives endeavour to reach the poorer sections of the society and encouraging the participation of weaker sections of society such as SC/ST/Women in management of Cooperatives.

1.5. Cooperatives in Tamil Nadu are broadly classified into five categories such as:-

- (i) Cooperative Credit Societies;
- (ii) Cooperatives for Agricultural Produce Marketing;
- (iii) Consumer Cooperative Societies;
- (iv) Special Purpose Cooperative Societies; and
- (v) Cooperatives in Cooperative Education, Training and Research.

1.6. In Cooperatives, there are specialized cooperative societies such as Printing Cooperatives, Employees Cooperative Thrift and Credit Societies and Labour Contract Cooperative Societies.

1.7. Cooperatives issue - crop loan / agricultural loan to the farmers / loan for agricultural allied activities / non-agricultural credit in urban areas / jewel loan for general public / supply of inputs to farmers such as fertilizer, seeds and agricultural implements / loan and share capital subsidy to weaker sections of societies such as SC/ST/Women entrepreneurs / assistance to tribals towards marketing of their produce at fair and remunerative price and so on.

1.8. Cooperatives have been running Farm Fresh Retail Outlets in Tamil Nadu, in order to provide quality vegetables and fruits to the general public at affordable / controlled price. At present, Mobile Farm Fresh Outlets, Mobile Fair Price

Shops and Cooperative Medical Shops are being run by the Cooperatives, in order to supply the commodities at an affordable price. In Tamil Nadu, around 95% of Fair Price Shops are run by Cooperative Societies, which is another unique feature in India.

1.9. Cooperative Credit Societies have been described in detail in the next Chapter. The details of the other Cooperatives and Institutions and the activities may be seen as an abstract below:-

Sl. No.	Type of Institutions	Nos.
1.	Agriculture Producers Cooperative Marketing Societies (APCMS)	112
2.	Large Area Adivasi Multi-Purpose Cooperative Societies (LAMPS)	25
3.	Cooperative Printing Press	26
4.	Cooperative Petrol Bunks	67
5.	Institutes of Cooperative Management (ICM)	22
6.	Cooperative Arts and Science College (Dindigul)	1
7.	National Level Institute (Chennai and Madurai)	2
8.	State Level Institute (ACSTI), Chennai	1
9.	Fair Price Shops	33,702
10.	LPG Agency	28
11.	ITI (2) & Polytechnic (1)	3

1.10. The State Government has ambitious plan to strengthen the existing Primary Agricultural Cooperative Credit Societies (PACCS) by leveraging whole of Government approach and use it as means to become a centre of socio-economic upliftment and development of its members and the area which it serves.

Chapter - 2

Cooperative Credit Structure

2.1. Credit Cooperatives play a major role in making available loans to the rural farmers and artisans at an affordable rate of interest. They are the only institutional credit delivery structures covering all the villages and hamlets purveying crop loans, loans for allied agricultural activities and other kinds of loans in Tamil Nadu. The Primary Credit Cooperatives ensure availability of timely credit to the farmers in a non-partisan and non-exploitative manner to all the needy people, thus liberating the farmers and general public from the shackles of usurious money lenders.

2.2. Though Cooperative movement owes its origin to Rochdale Equitable Pioneers Society in England in the year 1844, the first credit cooperatives were formed in Germany in 1862 by Raiffeisen and Schultz-Delitsch. Since then, this model has grown and led to the growth of

financial cooperatives across the world. In India, the first cooperative society was formed in Tirur in the present day Tiruvallur district in the year 1904.

2.3. The Credit Cooperatives play an important role in improving the living and working conditions of people, as they provide much needed access to finance. These institutions cater to rural and urban development in the areas of agriculture and allied sectors, infrastructure, industries, services etc. The Credit Cooperatives are the only institutions that have wide outreach to the people and are easily accessible, efficient credit delivery mechanism in the State, since they are owned and democratically controlled by the members themselves.

2.4. The Credit Cooperatives are different from limited liability or joint stock companies or private/state owned banks in that these are value driven and democratically controlled by the

members themselves. Credit Cooperatives are regulated by the State through a separate statute, namely, the Tamil Nadu Cooperative Societies Act, 1983, the Tamil Nadu Cooperative Societies Rules, 1988 and Banking Regulation Act, 1949 in the case of licensed banking entities such as State Apex Cooperative Bank, District Central Cooperative Banks and Urban Cooperative Banks.

2.5. The Credit Cooperatives are classified as Rural and Urban Cooperatives. The Rural Cooperatives are further classified into Short-Term Cooperative Credit Structure and Long-Term Cooperative Credit Structure. The Urban Cooperatives consists of Urban Cooperative Banks, Urban Cooperative Credit Societies which cater to the needs of Urban / Semi-urban populace. Besides these institutions, there are Employees Cooperative Thrift and Credit Societies which cater to the needs of employees of Government / Public and Private sector

enterprises. The details in the Credit Cooperatives may be seen from the following table:-

Types of Societies	No.	Branches
Tamil Nadu State Apex Cooperative Bank (TNSACB)	1	47
Central Cooperative Banks (CCB)	23	924
Primary Agricultural Cooperative Credit Societies (PACCS)	4,453	151
Tamil Nadu State Federation of Urban Cooperative Banks	1	-
Urban Cooperative Banks (UCB)	128	191
Tamil Nadu Cooperative State Agriculture and Rural Development Bank	1	-
Primary Cooperative Agricultural and Rural Development Bank	180	-
Employees Cooperative Thrift and Credit Societies (ECS)	1,715	14
Urban Cooperative Credit Societies (UCCS)	116	27

Short Term Cooperative Credit Structure

2.6. The Short-Term Cooperative Credit Structure is a 3 tier Structure that encompasses Primary Agricultural Cooperative Credit Societies at the village level (grass root), Central Cooperative Banks at middle level and Tamil Nadu State Apex Cooperative Bank at apex level. These societies/banks are the most vital institutions of formal credit which benefit the farmers particularly Small and Marginal Farmers and other

non-farming Communities. This vast network of Cooperative Credit institutions apart from farmers, serves weaker sections like women, differently abled persons, widows, destitute women, etc.

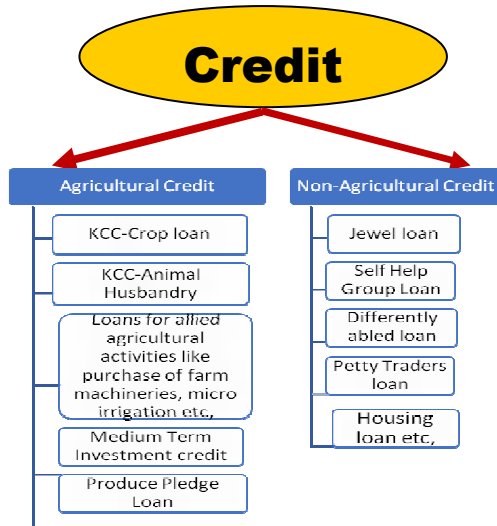
Primary Agricultural Cooperative Credit Societies (PACCS)

2.7. Primary Agricultural Cooperative Credit Societies (PACCS) is a village and grassroot level credit institution that provide credit to the rural population for various agricultural and non-agricultural activities. PACCS are the face of the cooperative movement as they provide multivarious services in addition to credit. It is the only institutional credit agency that covers all the people in rural areas. There are 4,453 Primary Agricultural Cooperative Credit Societies (PACCS) along with 151 branches functioning in Tamil Nadu covering 12,525 Village Panchayats.

2.8. It connects the members with the institutional credit delivery system of Cooperatives. It functions on the principle of democracy. The PACCS pay due attention to meet the credit needs of weaker sections in the state especially to small and marginal farmers, SC/ST farmers.

2.9. The working capital of these societies is derived from the contribution of share from their members, deposits, borrowings, grants and subsidies from Government and other sources. Borrowings are primarily obtained from Central Cooperative Banks. PACCS also extends non-credit services like cash sale of fertilizers, customer locker facilities, providing Government to Citizen services through common service centers, besides running fair price shops, medical shops, petrol bunks etc.

Functions of PACCS



PACCS as Multi Service Centre (MSC)

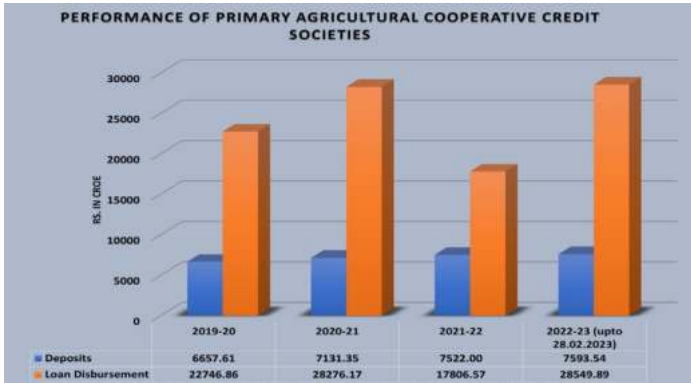
2.10. In order to cater to various needs of the village people under one roof, the Primary Agricultural Cooperative Credit Societies are being transformed into Multi Service Centers by undertaking other non-credit ventures. The Services provided are as follows:-

- ❖ Agro Service Centres provide farm machineries like Tractors, Power Tillers, Combine Harvesters, Straw Balers, Multi-grain threshers, Pesticide sprayers, Logistic Vehicles etc, at low cost hiring to farmers.
- ❖ Agri-Clinic serves the farmers by providing services such as soil and water testing, suggesting optimal recommendations of nutrients to the soil, soil suitability to crops etc,
- ❖ Distribution and sale of agricultural inputs like fertilizers, seeds etc,
- ❖ Logistics facilities for transportation of agriculture produce,
- ❖ Providing pre and post harvest equipments and machineries,
- ❖ Providing scientific storage facilities for agriculture produce,
- ❖ Creation of new Common Service Centres and Modernization of existing CSCs.

- ❖ Common Service Centre provide online citizen centric services of Government, especially services such as Income certificate, Community certificate, Nativity certificate, Destitute Widow certificate, first graduate certificate, land records and Social Welfare Department's services, and
- ❖ Converting Fair Price Shops as Rural Marts.

2.11. To implement this scheme, financial assistance is obtained from National Bank for Agriculture and Rural Development (NABARD) at a very low rate of interest (4%). Out of that, interest subvention of 3% is extended under Agricultural Infrastructure Fund (AIF) of Government of India. Till 10.03.2023, 2,043 projects worth of Rs.192.08 crore have been sanctioned by NABARD.

2.12. The performance of Primary Agricultural Cooperative Credit Societies during the last three years along with Financial Year 2022-23 (upto 28.02.2023) is given below:-



Central Cooperative Banks

2.13. The Central Cooperative Banks (CCB) are the federation of Primary Agricultural Cooperative Credit Societies in their respective areas and form middle tier of the Short Term Cooperative Credit Societies. There are 23 Central Cooperative Banks in Tamil Nadu and all are working on net profit. The CCBs finance the PACCS from their own resources consisting of share capital,

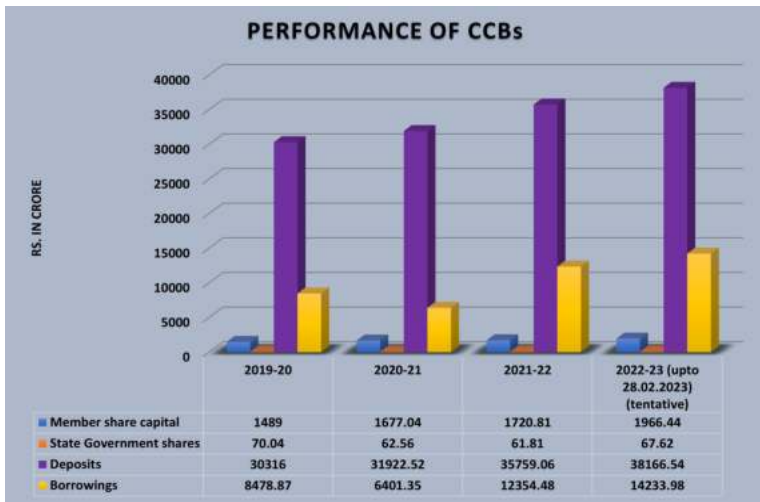
reserves and deposits and from the credit limits sanctioned by the NABARD through the Tamil Nadu State Apex Cooperative Bank. Besides, they provide finance to all types of cooperatives functioning in their area of operation.

2.14. The 23 Central Cooperative Banks with 924 Branches are also providing multi-various banking services to the general public as well. Salem Central Cooperative Bank was the first Central Cooperative Bank established on 06.01.1909. The Central Cooperative Banks provides following modern banking facilities on par with the Scheduled Commercial Banks:-

1. Core Banking Solutions
2. RTGS / NEFT
3. Cheque Truncation System (CTS)
4. ATMs
5. Mobile ATMs
6. Bank on Wheels
7. Rupay Debit Cards and Rupay Kisan Credit Cards
8. Mobile Banking
9. Immediate Payment Service (IMPS) in all the CCBs

10. Aadhaar Payment Bridge System (APBS)
11. Micro ATM
12. Aadhaar Enabled Payment System (AePS)
13. Unified Payment Interface (UPI) in Coimbatore CCB only
14. QR Code

2.15. The Performance of Central Cooperative Banks during the last three years along with Financial Year 2022-23 (upto 28.02.2023) is given below:-



Tamil Nadu State Apex Cooperative Bank

2.16. The Tamil Nadu State Apex Cooperative Bank commenced its operations as a Cooperative

Bank in 1905, one of the oldest of its kind in the entire country. It has grown into Tamil Nadu State Apex Cooperative Bank and has been playing a significant role in the disbursement of agricultural and non-agricultural credit and it is the federation of Central Cooperative Banks. The Apex Bank channelises the funds provided by NABARD towards Short Term loans for seasonal agricultural operations, medium term loans for agriculture investment purposes and weavers' finance. Besides, the bank has been sanctioning cash credit to CCBs for general business, working capital and term finance to sugar mills.

2.17. For meeting general banking requirements, apex bank provides direct financial assistance to other apex cooperative institutions like Co-optex, Tamil Nadu Cooperative State Agriculture and Rural Development Bank, Tamil Nadu Cooperative Marketing Federation and Tamil Nadu Consumers Cooperative Federation.

2.18. Tamil Nadu State Apex Cooperative Bank extends credit facilities to Cooperative Sugar Mills in association with other District Central Cooperative Banks on a consortium basis. It also provide loan facilities to Tamil Nadu Civil Supplies Corporation to the tune of Rs.1,000 crore besides participating in National Food Credit Consortium arrangement by the Reserve Bank of India, with State Bank of India as the leader bank.

2.19. The modern banking facilities are being provided in Tamil Nadu State Apex Cooperative Bank are as follows:-

1. Core Banking Solutions
2. RTGS / NEFT
3. Cheque Truncation System (CTS)
4. ATMs
5. Bank on Wheels
6. Rupay Debit Cards
7. Net Banking
8. Mobile Banking
9. Immediate Payment Service (IMPS)
- 10.Public Financial Management System (PFMS)
- 11.Aadhaar Payment Bridge System (APBS)

12. Micro ATM

13. Aadhaar Enabled Payment System (AePS)

14. Unified Payment Interface (UPI)

15. Bharat Bill Payment System (BBPS)

16. QR Code

2.20. The Performance of Tamil Nadu State Apex Cooperative Bank during the last three years along with Financial Year 2022-23 (upto 28.02.2023) is as below:-



Initiatives taken for the upliftment of farmers

2.21. Kisan Credit Card - Crop Loan

**“சுழன்றும்ஏர்ப் பின்னது உலகம் அதனால்
உழந்தும் உழவே தலை.”**

**“Howe'er they roam, the world
must follow still the plougher's
team; Though toilsome, culture of
the ground as noblest toil
esteem “**

*Agriculture, though laborious, is the
most excellent (form of labour); for
people, though they go about (in
search of various employments), have
at least to resort to the farmer.*

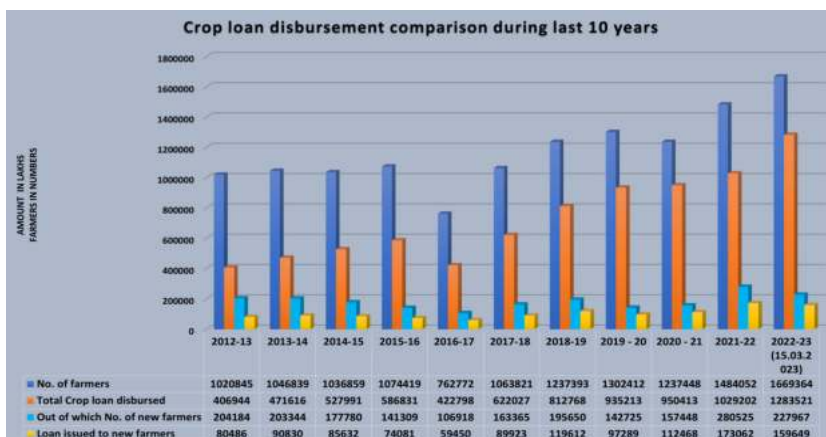
(Kural 1031)

Primary Agricultural Cooperative Credit Societies provide short term crop loans to farmers towards cultivation expenses at 7% interest rate under Kisan Credit Card scheme. Crop loans are also provided to tenant cultivators and landless

agricultural labourers. The interest on loans need not be paid by the farmers who repay their loan on or before the due date of instalment for which the Government have taken the burden and repay the interest to the PACCS. Crop loans are sanctioned for different crops and extent of cultivation as per the scale of finance approved by the State Level Technical Committee. These loans are provided without collateral upto Rs.1.60 lakhs as per RBI guidelines and with collateral for loans above Rs.1.60 lakhs. Crop loan includes cash and kind portion viz., fertilizers, pesticides and seeds.

2.22. It is significant to note that for the first time in the history of Tamil Nadu Cooperative Department, crop loan disbursement had crossed Rs.10,000 crore milestone in the year 2021-22 and the actual disbursement was Rs.10,292.02 crore. During this year, 4,430 PACCS, 47 UCCS, 22 LAMPS have disbursed crop loans to the farmers. During the current financial year, the above record has been surpassed and the PACCS

have disbursed Rs.13,119.12 crore to 17.05 lakh farmers up to 24.03.2023 over and above the current year Annual Target of Rs.12,000 crore.



2.23. In Cauvery Delta districts, during 2021-22, 2,39,338 farmers benefitted by availing crop loans to the tune of Rs.1,439.60 crore. During 2022-23, crop loans to the tune of Rs.1799.13 crore has been disbursed to 2,77,036 farmers in cauvery delta districts upto 24.03.2023. To alleviate inter-district and intra-district discrepancies a detailed guidelines for issue of

crop loans for the entire state were issued for the first time.

Kisan Credit Card - Animal Husbandry loans

2.24. PACCS extends loan at 7% interest rate to Animal Husbandry sector for allied agricultural activities under KCC Scheme with effect from the year 2021 to meet the working capital needs of the farmers. Interest is not charged on the farmers who repay their loan promptly and the same is reimbursed by the Government. The maximum credit limit for working capital loan for Animal Husbandry activities is Rs.2 lakhs within the overall limit of Rs.3 lakhs for KCC. During 2021-22, 44,531 farmers were benefitted by availing loans to the tune of Rs.218.09 crore. Animal Husbandry loans to the tune of Rs.1,272.23 crore has been disbursed to 2,74,899 beneficiaries during 2022-23 upto 24.03.2023.

Produce pledge loan

2.25. PACCS in Tamil Nadu have 3,883 godowns with 4,14,100 MT capacity, out of which, 1,050 godowns were already accredited and registered with Warehousing Development and Regulatory Authority. In order to fetch better rate for agricultural produce and to protect the interest of farmers, especially the small and marginal farmers, Cooperative Institutions are providing Produce Pledge loans to meet their short-term credit requirement. This enables the farming community to avail credit by pledging their produce as well as helping them to sell their produce when the prices are favorable.

During 2021-22, 8,054 farmers have benefitted by availing loans to the tune of Rs.270.87 crore. Further, Produce Pledge loans to the tune of Rs.252.11 crore has been disbursed to 6,203 beneficiaries during 2022-23 upto 28.02.2023.

Initiatives taken for the upliftment of Marginal groups

Loans to Self-Help Groups

2.26. The Self-Help Group (SHG) movement has grown over the years from providing financial assistance to poor people to becoming a movement for Social empowerment – particularly for rural women. It is also an important component of Government’s policy decisions to mitigate poverty. During the year 2021-22, 19,296 Self-Help Groups availed SHG loans to the tune of Rs.681.65 Crore.

In order to enhance the quantum of financial assistance to Self Help Groups, the maximum credit limit for Self Help Groups has been enhanced from Rs.10.00 lakh to 12.00 lakh and from Rs.12.00 lakh to Rs.20.00 lakh in the year 2020-21 and 2021-22 respectively. There was a two fold increase in the credit limit for SHGs. During 2022-23, Self Help Group loans to

the tune of Rs.1505.36 Crore has been disbursed to 40,838 Self Help Groups upto 28.02.2023.

Loans to Destitute Widows and Deserted Women

2.27. Despite progress in women's empowerment, due to social stigma and patriarchal social norms, widows and deserted women, face difficulties in access to ownership of property thus making them highly vulnerable to poverty and social marginalization. In order to improve their socio-economic well-being and to provide financial independence and self-reliance, the Cooperative Institutions are extending loans to Widows / Destitute women at rate of interest i.e., 5% per annum.

During the year 2021-22, 2,436 Widows and Destitute women availed loans to the tune of Rs.4.36 Crore. Loans to the tune of Rs.10.77 crore has been disbursed to 5,366 Widows and Destitute women during 2022-23 upto 28.02.2023.

Loans to Differently Abled

2.28. In order to ameliorate the conditions of differently abled persons, Cooperative Credit institutions provide interest free loans (i.e no interest is charged on prompt repayment) which promotes their social and psychological rehabilitation by reducing the effects of disabilities and enhancing their economic potential.

2.29. The Government of India have awarded the Tamil Nadu State Apex Cooperative Bank as “Best Channelising Agency” five times since 2005-06 under the category of loan disbursement to Differently abled persons.

During the year 2021-22, 7,348 Differently-abled persons availed loans to the tune of Rs.34.59 crore. Loans to the tune of Rs.65.30 crore has been disbursed to 14,209 beneficiaries during 2022-23 upto 28.02.2023. The actual number of

beneficiaries have almost doubled in the current year compared to previous year.

Crop Insurance

2.30. In order to mitigate the losses occurred due to crop failure / damage arising out of unforeseen events by extending financial support to farmers and to stabilise their income, the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** is being implemented in Tamil Nadu from Rabi 2016 onwards. The scheme is being implemented as **Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY)** since Kharif-2020 season, with certain modifications through commercial and cooperative banks.

Under this scheme, 3,26,007 farmers were enrolled through Cooperatives during the year 2021-22, and an amount of Rs.32.32 crore was collected as farmers' share of premium and remitted to the respective insurance companies. During the current financial year, 3,36,229

farmers have been enrolled by the Cooperatives upto 28.02.2023, and a sum of Rs.20.60 crore has been collected as farmers' share of premium and remitted to the respective insurance companies.

Upto 28.02.2023, a sum of Rs.6,117.94 crore has been disbursed as compensation claim to 30,59,954 farmers, who have insured their crops from the year 2016-17 onwards through the cooperative institutions.

PACCS Computerisation

2.31. PACCS computerization is being done under Government of India' scheme. Tamil Nadu has opted for computerising all the 4,453 PACCS in a single phase. Soon after the release of funds from both Government of India and Government of Tamil Nadu, the scheme will be implemented. This will facilitate general public in a larger way besides strengthening the functioning of PACCS and to have effective monitoring.

Jewel Loan Waiver Scheme 2021

2.32. The State Government have waived general Jewel loan to the tune of Rs.6,000 crore (approximately). So far, Jewel loan amount to the tune of Rs.4,818.88 crore have been waived. The Government have released Rs.2,215.58 crore to the cooperative institutions towards jewel loan waiver claim so far.

Women Self Help Groups Loan Waiver Scheme 2021

2.33. The State Government have waived loans to Women Self Help Groups to the tune of Rs.2755.99 crore (approximately) extending benefits to 15,88,309 members of 1,17,617 groups. The Government have released Rs.1200 crore to the cooperative institutions so far.

Long Term Credit Structure

2.34. Long term Cooperative Credit Structure comprises Tamil Nadu Cooperative State Agriculture and Rural Development Bank at the

State level and 180 Primary Cooperative Agriculture and Rural Development Banks at Taluk / Block level.

2.34.1. Tamil Nadu Cooperative State Agriculture and Rural Development Bank: The Tamil Nadu Cooperative State Agriculture and Rural Development Bank (TNCSARDB) was established on 12.11.1929 and is functioning with 21 Regional offices and 8 extension counters all over the State. As on 28.02.2023, the share capital of the Bank stood at Rs.53.28 crore and during the year 2022-23, upto 28.02.2023 the bank had mobilized deposits to the tune of Rs.196.01 crore and jewel loans have been disbursed to the tune of Rs.390.14 crore.

Performance of Tamil Nadu Cooperative State Agriculture and Rural Development Bank as on 28.02.2023.

(Rs. in Crore)		
No. of Members	Deposits outstanding	Loan Outstanding
182	201.61	924.38

2.34.2. Primary Cooperative Agriculture and Rural Development Banks: There are **180** Primary Cooperative Agriculture and Rural Development Banks (PCARDB) functioning in the State. The first PCARDB namely Kancheepuram PCARDB was registered on 28.01.1925. These banks are at present issuing jewel loans out of their own funds and by getting refinance from the Tamil Nadu Cooperative State Agriculture and Rural Development Bank. During the year 2022-23, upto 28.02.2023, jewel loans to the tune of Rs.1,236.33 crore has been disbursed.

Performance of Primary Cooperative Agriculture and Rural Development Banks as on 28.02.2023.

(Rs. in Crore)

No. of Members	Share capital	Deposits outstanding	Loan Outstanding
14,26,519	62.96	81.80	935.44

Urban Cooperative Credit Structure

2.35. Urban Cooperative Credit Structure comprises the Tamil Nadu Cooperative Urban Bank Federation at the State level and 128 Urban Cooperative Banks and 116 Urban Cooperative Credit Societies in the Urban and semi-Urban areas.

2.35.1 Tamil Nadu Cooperative Urban Banks Federation:

The Tamil Nadu Cooperative Urban Banks Federation have been functioning from the year 1988, with the main objective of promoting the development of urban Cooperative Credit Movement in the State and assisting the Urban Cooperative Banks to fulfill the credit needs of the urban population. The Federation also assists the Urban Cooperative Banks in matters relating to management, training to the staff members, and adoption of modern banking technologies by the banks. In matters of compliance with Reserve Bank of India (RBI) guidelines, the Federation acts as guiding body for all Urban Cooperative

Banks in Tamil Nadu. It also coordinates the implementation of Core Banking Solutions in Urban Cooperative Banks. The Federation maintain the Urban Cooperative Banks Development Fund constituted out of contributions from the Urban Cooperative Banks. The Federation assists weak Urban Cooperative Banks to meet their Capital Adequacy Norms from this fund.

2.35.2. Urban Cooperative Banks: Urban Cooperative Banks are providing banking and credit facilities to the people residing in urban and semi urban areas. At present, 128 Urban Cooperative Banks are functioning in the State. Big Kancheepuram Urban Cooperative Bank in Kancheepuram District it is the first Urban Cooperative Bank registered on 08.10.1904.

These banks mobilize deposits from the public and extend credit facilities for various purposes like housing, business and other non-farm sector activities, including Jewel loans

to meet the urgent and domestic needs of the members.

To provide modern banking services to the customers, Core Banking Solutions has been implemented in Urban Cooperative Banks.

During the year 2021-22, these banks have disbursed loans to the tune of Rs. 7,258.44 crore to 5,71,400 members. These banks have disbursed loans to the tune of Rs.6,258.95 crore to 7,06,127 members during the year 2022-23 upto 28.02.2023. Out of this, the Urban Cooperative Banks have issued loans to the tune of Rs.40.13 crore to 14,855 petty traders. This has prevented many small vendors from falling prey to money lenders, who charge exorbitant interest rates.

Performance of Urban Cooperative Banks

(Rs. in Crore)

Financial Year	Members	Share Capital	Deposit outstanding	Loan Outstanding
2022-23 (As on 28.02.2023)	20,50,797	326.24	6,994.92	4,453.22

2.36. Urban Cooperative Credit Societies: In Tamil Nadu, due to urbanisation, PACCS functioning in urban areas are facing dwindling share of income from agriculture related loans. Some of such societies were converted into Urban Cooperative Credit Societies enable them to continue providing credit facilities to the members residing in their area of operation. There are 116 Urban Cooperative Credit Societies functioning in urban and semi-urban areas. Kulasekarapattinam Urban Cooperative Credit Society in Thoothukudi District is the first Urban Cooperative Credit Society registered on 05.02.1922.

These societies mobilize deposits from the public and extend loans to small traders, artisans and persons belonging to middle income group for housing, business and other Non-farm sector activities.

During the year 2021-22, these societies have issued loans to the tune of Rs.1,163.13 crore to 1,44,629 members. These Urban Cooperative

Credit Societies (UCCS) have issued loans to the tune of Rs.1,648.74 crore to 2,23,553 members during the year 2022-23 upto 28.02.2023.

Out of this, loans to the tune of Rs.6.29 crore have been given to Petty traders in the urban areas. 51 Urban Cooperative Credit Societies continue issuing Crop Loans.

Performance of Urban Cooperative Credit Societies

(Rs. in Crore)				
Financial Year	Members	Share Capital	Deposit outstanding	Loan Outstanding
2022-23 (As on 28.02.2023)	5,01,853	44.98	1,637.03	1,438.36

2.37. Employees Cooperative Thrift and Credit Societies: In Tamil Nadu, 1,715 Employees Cooperative Thrift and Credit Societies are functioning for the benefit of the employees of the State and Central Government employees, PSU and private undertakings. The main objectives is to cultivate the habit of savings among the

employees and to provide loans at reasonable rate of interest to their members. The members share capital of these societies is Rs.1,923.82 crore and working capital is Rs.14,248.30 crore as on 28.02.2023. During the year 2022-23, these societies have issued loans to the tune of Rs.10,583.76 crore to 2,16,352 members upto 28.02.2023. End-to-end computerization was completed and a pilot study has also been done. It will be rolled out soon.

Performance of Employees Cooperative Thrift and Credit Societies

(Rs. in crore)

Financial Year	Members	Deposits	Loan outstanding
2022-23 (As on 28.02.2023)	10,21,216	5,561.24	16,277.54

Chapter - 3

Cooperative Marketing Societies

Introduction

3.1. Cooperative Marketing Societies in Tamil Nadu is a two – tier structure. Tamil Nadu Cooperative Marketing Federation is functioning as a State level Apex Institution. 113 Agricultural Producers Cooperative Marketing Societies are functioning at Taluk level. Thanjavur Cooperative Marketing Federation acts as regional Federation for the Agricultural Producers Cooperative Marketing Societies functioning in the Delta Districts of Thanjavur, Tiruvarur, Nagapattinam and Mayiladuthurai. Nilgiris Cooperative Marketing Society caters to the needs of farmers and also provides other services in Nilgiris District.

Tamil Nadu Cooperative Marketing Federation (TANFED)

3.2. The Tamil Nadu Cooperative Marketing Federation, which covers the whole of Tamil Nadu,

was started in 1959 and is currently functioning with 18 Regional Offices in the districts. The federation is engaged in distribution of fertilizers and other inputs through Agricultural Producers Cooperative Marketing Societies and Primary Agricultural Cooperative Credit Societies.

3.3. Fertilizers: In the year 1971, a Fertilizer Mixing Unit in Pamani near Mannargudi, Thiruvarur District was established for production of granulated NPK fertilizer mixtures and marketed in the brand name of "PAMANI". The Average production capacity is 150 MTs per day. Tamil Nadu Cooperative Marketing Federation also owns Fertilizer Mixture Units at Madurai, Vellore, Trichy and Dindigul. The combined annual output of all these production units including Pamani is 4,62,100 MTs with a total turnover of Rs.943.96 crore.

3.4. To overcome nutrient deficiency and increase crop production, TANFED has installed another Granulated Mixture Unit at Eriyodu, Dindigul

District in 2021. The fertilizer produced in these Units are marketed in the name of “Pamani”. At present, the share of Cooperatives in fertilizers sales is 25%.

3.5. TANFED does the fertilizer sales and distribution activity for just 2% margin. Despite this low profit margin TANFED is doing this business to prevent exploitation of Farmers and to ensure level playing field in the fertilizer business. The category wise fertilizer sales for the past six years is as below:-

(Qty in MTs, Rs. in crore)

Year	UREA	DAP	MOP	COMPLEX	OTHERS	Total Value
2017-18	110801	70805	47251	76548	26652	442.60
2018-19	114403	78692	54536	86778	23131	583.72
2019-20	139708	68756	45518	88445	21812	558.00
2020-21	145739	82299	53471	106738	35122	648.32
2021-22	128415	70824	51125	161027	25371	821.59
2022 -23 (upto 28.02.2023)	169805	100364	39521	130761	21649	943.96

3.6. TANFED has taken steps to venture into the production of Neem Powder, Neem Oil Cake, Micro Nutrient Mixtures, Bio-Pesticides and Bio-Fertilizers. Further, Tamil Nadu Cooperative

Marketing Federation has procured solid waste from Greater Chennai Corporation and vermi-compost from Cooperative Sugar Mills for distribution to the farmers. Steps are being taken to manufacture Crop specific micro nutrients at Erode in Dindigul District as follows:-

Name of the Micro Nutrient Mixture	Name of the Crop
Pamani MAX- COCOMIN	Coconut
Pamani MAX- VEGMIN	Vegetables
Pamani MAX- NELMIN	Paddy
Pamani MAX- SUGARMIN	Sugarcane
Pamani MAX-BANANAMIN	Banana

3.7. Marketing : In Tamil Nadu, the Tamil Nadu Cooperative Marketing Federation acts as Nodal Agency for National Agricultural Cooperative Marketing Federation (NAFED) for undertaking Price Support Scheme. In the year 2022-23, 1,083 MTs of Milling Copra worth Rs.12.04 crore have been procured under Price Support Scheme.

3.8. TANFED has also entered into joint venture with select Agricultural Producers Cooperative

Marketing Societies for marketing of certain agricultural produce. Paddy from Polur and Gingee APCMS, Karupu Kavuni from Thirumayam APCMS, Black gram from Palani APCMS, Red gram from Bhavani APCMS, Horse gram from Udumalaipet and Sathyamangalam APCMS and Green gram from Udumalaipet and Dharapuram APCMS have been procured. As on date, Rs.80.00 lakhs worth of agricultural produce have been procured.

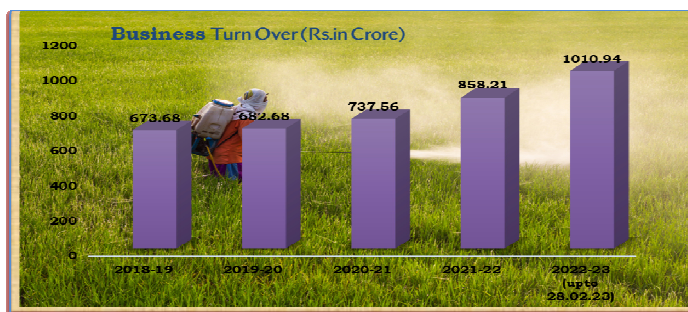
3.9. Licenses / Certification : For the purpose of export / import Tamil Nadu Cooperative Marketing Federation has obtained licenses from IEC, ISO 2015, APEDA and Spices Board. To distribute Black kavuni rice, Tamil Nadu Cooperative Marketing Federation has also obtained FSSAI certificate.

3.10. Godowns : The Federation owns 45 godowns with a total capacity of 36,140 MTs and 2 cold storage godowns with a capacity of 3,460

MTs in Chennai. All these 45 godowns have 51% occupancy in the current financial year. Both the Cold Storages located at Basin bridge and Koyambedu have occupancy of 48% and 22% respectively.

3.11. Other activities : This Federation operates 8 Petrol and Diesel Sales Outlets in association with Indian Oil Corporation. All the outlets are functioning on profit.

3.12. New Initiatives : Tamil Nadu Cooperative Marketing Federation is in the process of developing a State Level Common Mobile APP to market all Cooperative products. TANFED has also planned for developing an e-commerce website. The business turnover of TANFED for the past five years is as follows:-



3.13. At present, steps are being taken not only to increase the share of Cooperatives in the sale of fertilizers in the State but also to increase sale of seeds and bio-fertilizers considerably. TANFED is continuously functioning on net profit for the past consecutive 3 years.

Thanjavur Cooperative Marketing Federation (TCMF)

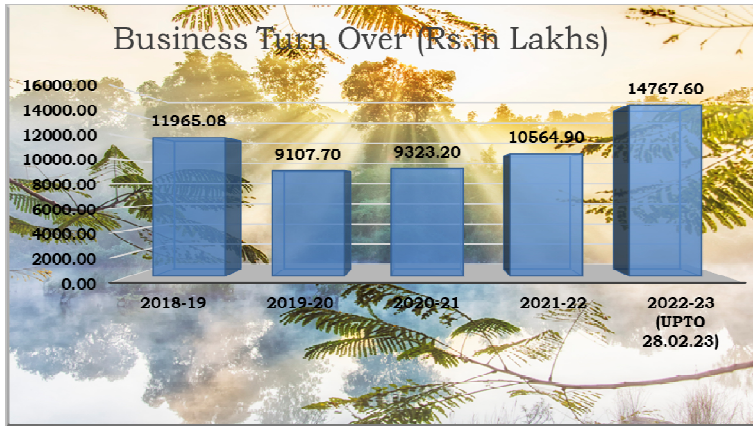
3.14. Thanjavur Cooperative Marketing Federation, started in 1941, is functioning as Regional Federation for the 7 Agricultural Producers Cooperative Marketing Societies in Thanjavur, Tiruvarur, Mayiladuthurai and Nagapattinam Districts. The major role of TCMF is distribution of fertilizers and agricultural inputs to farmers. TCMF also issues jewel loan to its members.

3.15. Kuruvai Package: In the current financial year, water from Mettur dam was released ahead of the scheduled date of June 12. Water was

released on 24.05.2022 to enable the farmers to prepare the fields for Kuruvai cultivation. Like last year, this year also Kuruvai package scheme was announced by Hon'ble Chief Minister for implementation through Cooperatives. Under the Kuruvai package scheme 8,515.31 MTs of Urea, 9,466.02 MTs of DAP and 4,728.14 MTs of MOP have been distributed to 2,02,386 farmers.

Districts	Urea	DAP	MOP	Total
Cuddalore	764.24	849.86	424.26	2038.36
Trichy	256.54	285.05	142.53	684.12
Thanjavur	2611.88	2903.39	1450.18	6965.44
Thiruvarur	2217.26	2464.67	1231.40	5913.34
Nagapattinam	273.09	304.15	151.41	728.65
Ariyalur	134.99	150.12	74.92	360.03
Mayiladuthurai	2257.31	2508.78	1253.45	6019.54
Total	8515.31	9466.02	4728.15	22709.48

3.16. Thanjavur Cooperative Marketing Federation owns 11 Godowns with a total capacity of 6,600 MTs. The percentage utilization of these godowns in the year 2022-23 (upto 28.02.2023) is 23%. The total Business turnover of TCMF for the past five years is as below:-



3.17. Nilgiris Cooperative Marketing Society

(NCMS): In the year 1935, the Nilgiris Cooperative Marketing Society was established and its area of operation is the entire Nilgiris district and areas under the Mettupalayam Municipality of Coimbatore district. The Head Quarters of this Society is at Udhagamandalam. This Society runs 17 retail sales outlets. The main objective of this Society is the Marketing of Agricultural Produce of the farmers at competitive price along with the distribution of fertilizers and quality agricultural inputs.

3.18. Fertilizer: Nilgiris Cooperative Marketing Society fulfills 60% of the fertilizer requirement of the farmers of the Nilgiris district. The Fertilizer Mixture Manufacturing unit in Mettupalayam has two mechanized Mixing Machines with a production capacity of 200 MTs per day. This unit produces fertilizers, which are suitable for specific crops cultivated in the Nilgiris district and is being distributed through its 17 direct sales outlets, 74 PACCS and 3 LAMPS.

3.19. Marketing: Potatoes, Hill Vegetables and Garlic are the agricultural produce grown by the farmers of this Hill District, which are marketed through the auction yard at Mettupalayam through daily auction. In addition to this, a vegetable auction centre is functioning at Udthagamandalam Municipal Market.

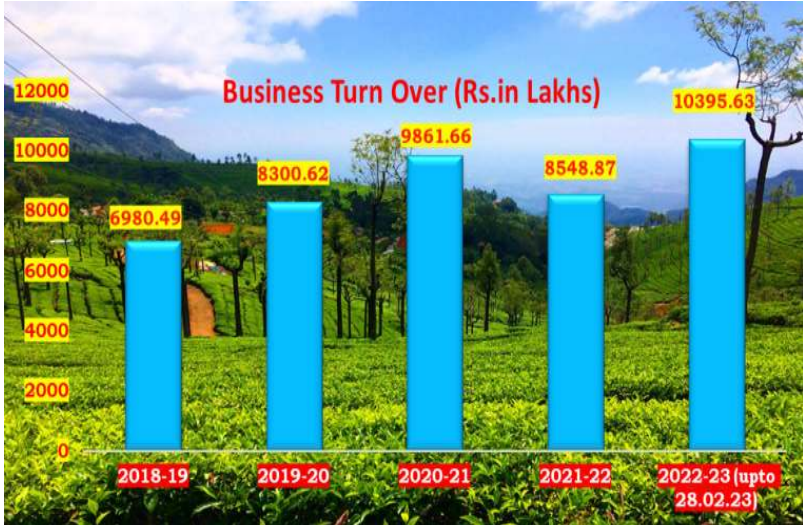
3.20. Godowns: Nilgiris Cooperative Marketing Society owns 16 godowns with a total storage capacity of 14,575 MTs for storing agricultural

inputs and agricultural produce. The percentage of utilization of these godowns (upto 28.02.2023) is 80%.

3.21. Other activities: The Society has also obtained license for the distribution of Indane LPG to 11,090 Consumers in Hilly areas.

3.22. The Society also owns wedding halls at Udhagamandalam and Kotagiri. The society has earned a revenue of Rs.3.86 lakhs in the year 2022-23 (upto 28.02.2023). The society has established a computerised weigh bridge with 60 MTs of capacity in Charring cross in the centre of Udhagamandalam to ensure correct weighment of agricultural produce of the farmers. The 2 acres vacant land in the society's Head office premises has been modernized in the year 2017-18 at a cost of Rs.2.00 crore. It is being let out for parking of tourist vehicles. The revenue earned from the parking lot during the year 2022-23 (upto 28.02.2023) is Rs.40.09 lakhs. The total

Business turnover of NCMS for the past five years is as below:-



Agricultural Producers Cooperative Marketing Societies (APCMS)

3.23. There are 113 Agricultural Producers Cooperative Marketing Societies functioning in the State with the Primary objective of Marketing of Agricultural produce, selling of fertilizers, and other Agricultural inputs. Kallakurichi APCMS was

established in the year 1928 and is the first APCMS. These APCMS issue Produce Pledge Loans on Agricultural produce, undertake processing of Agricultural produce and value addition. These societies not only ensure in preventing the farmers for selling their produce for low price during urgent needs but also fulfills the credit requirements of farmers. APCMS runs 12 Petrol Bunks, 106 Medical Shops and 2,581 Fair Price Shop under Public Distribution System. Some APCMS also act as lead societies for movement of commodities under Public Distribution System.

3.23.1.Training: Training was given to all APCMS for obtaining ISO certification in order to ensure quality control, Total Quality Management (TQM) in marketing processing and storage activates. Specialised training programme was conducted for all 113 APCMS by hiring scientist from BIS. In this training programme, procedure in obtaining ISO certification, quality standards etc., were explained. Erode APCMS is the first APCMS to

obtain ISO certification. 7 APCMS have also obtained FSSAI certification. Efforts are being taken to obtain ISO and FSSAI certification for all the APCMS. The total Business turnover of all APCMS for the past five years is as below:-



Activities of Agricultural Producers Cooperative Marketing Societies (APCMS)

3.24. Sale of Agricultural Produce: In order to facilitate the farmer members to sell their produce at a remunerative price in a transparent manner, Agricultural Producers Cooperative Marketing Societies provides infrastructural facilities such as auction and drying yards and Godowns. Perundurai, Erode, Tiruchengode, Rasipuram, Avinashi, Salem and Attur APCMS, offer e-trading

facilities. During 2021-22, Rs.938.75 crore worth of agricultural produce was marketed. During the year 2022-23 (upto 28.02.2023) APCMS have marketed Rs. 855.06 crore worth of agricultural produce.

3.24.1. Linking of Credit with Marketing: The Cooperative Marketing Societies enroll the borrowers of Primary Agricultural Cooperative Credit Societies as members and assist in the sales of the produce brought to the Cooperative marketing society by the borrower – members of the Primary Agricultural Cooperative Credit Societies. These efforts help the Primary Agricultural Cooperative Credit Societies to recover the dues besides assisting the farmers in selling their produce at a remunerative price. During 2021-22 Co-operative Marketing Societies have recovered loan amount of Rs.3.70 crore and for the year 2022-23 (upto 28.02.2023), a loan amount of Rs.4.07 crore has been recovered.

3.24.2. Linking of Marketing with Consumer Cooperatives:

The Agricultural Producers Cooperative Marketing Societies procure the farmers produce, process, value addition and sell them to the Cooperative Wholesale Stores. The Wholesale stores market these quality products at reasonable price and also pave the way for farmers to get a remunerative price. Edible items like groundnut oil, coconut oil, gingelly oil, turmeric and masala powders are being prepared, processed and packed in a hygienic way without any adulteration. So the supply of quality edible items are ensured to customers at an affordable price. During the year 2021-22, Cooperative Marketing Societies along with the Consumer Cooperatives have marketed Rs.81.44 crore worth of value added agricultural produce. During year 2022-23 (upto 28.02.2023) Rs.88.53 crore worth of value added agricultural produce have been marketed.

3.24.3. Issue of Produce Pledge Loan: To prevent distress sales of agricultural produce by the farmers Agricultural Producers Cooperative Marketing Societies issue produce pledge loan upto 60 to 80% of the market value of the produce pledged. This will help immediately to meet their financial needs, also store their produce safely in Cooperative Marketing Societies Godowns and sell them at remunerative price in favorable market conditions. For the year 2021-22, produce pledge loan was issued to the tune of Rs.82.13 crore. During the year 2022-23 (upto 28.02.2023), produce pledge loan have been issued to the tune of Rs.80.11 crore.

3.24.4. Sale of quality seeds: The Agricultural Producers Cooperative Marketing Societies procure quality seeds of Vegetables, Minor Millets, Oil Seeds, Pulses, Paddy and sell them to the farmers. This will pave the way for the farmers to get the quality seeds. For the year 2021-22, Cooperative Societies have sold quality seeds to

the tune of Rs.4.39 crore. During the year 2022-23 (upto 28.02.2023) quality seeds have been sold to the tune of Rs.3.70 crore. Out of the total seed business in the State, 98% is controlled by private traders and the share of Cooperatives is very negligible. Now efforts are being taken to gradually increase seed production and sales through Cooperatives.

3.24.5. Distribution of Fertilizers: In order to increase the agricultural production, Cooperative Societies have been distributing Fertilizers to the farmers. Fertilizers are being sold to the farmers as kind component of crop loan and for cash. Nilgiris Cooperative Marketing Society, Thanjavur Cooperative Marketing Federation and Tamil Nadu Cooperative Marketing Federation are functioning as wholesale dealers of Fertilizers for Cooperative Societies. 25% of the total market requirement of fertilizers are being met by Cooperatives. In the year 2021-22, a total of 1,20,634 MTs of urea was

distributed to the farmers during Rabi and Khariff seasons. As a new initiative, to encourage the farmers to use Bio-fertilizers and Bio-pesticides on a large scale for promoting Natural and Organic farming, Cooperatives have started the production of Bio-fertilizers and Neem Cake, 239 MTs of vermi-compost from Cooperative Sugar Mills and 500 MTs of city compost from Greater Chennai Corporation have been procured and distributed to farmers all over Tamil Nadu at a remunerative price. To increase crop production, Tamil Nadu Cooperative Marketing Federation has ventured into import of Water soluble fertilizers through IPL and marketing in the name of TANFED.

Total Fertilizers distributed in the last five years is as below:-

Year	Qty in MTs	Value in Lakhs
2018-19	406922.00	62977.17
2019-20	421212.00	61437.57
2020-21	486830.00	70920.35
2021-22	512224.26	91928.20
2022-23 (upto 28.02.2023)	548936.80	108172.00

3.24.6. Processing and Value addition to Agricultural Produce:

Some of the Agricultural Producers Cooperative Marketing Societies are having processing units to process and add value to the Agricultural produce marketed by them. They also provide processing facilities to the farmers at affordable price through these processing units. Rice, Pulses, Turmeric Powder, varieties of Masala and Edible Oil are indigenously manufactured and marketed by Thiruchengode Agricultural Producers Cooperative Marketing Society which markets its products in the brand name of "Arthanareeshwara", Erode Agricultural Producers Cooperative Marketing Society in the brand name of "Mangalam", Salem Agricultural Producers Cooperative Marketing Society in the brand name of "Amirtham", Perundurai Agricultural Producers Cooperative Marketing Society in the brand name of "Pasumai" and Saidapet Agricultural Producers Cooperative Marketing Society in the brand name of "Marutham".

The sales unit of Mangalam products by Erode APCMS has unique colour coding and specific sign board. The same will be replicated for all APCMS sales outlets. As Erode APCMS has reached its full potential (180 MTs per year) it has been proposed to establish additional processing unit in Nanjagoundanpalayam near Erode at a cost of Rs.5.50 Lakhs. Steps are being taken to renew the IEC license of Erode APCMS. Modernization of Perundurair APCMS Oil Pressing Unit is being planned. The soap manufacturing unit established on 28.07.2022 in Tiruchengode APCMS is running successfully. As on 28.02.2023 4,11,911 of soaps were sold for a value of Rs.181.24 Lakhs.

Tiruchengode Agricultural Producers Cooperative Marketing Society has received National Award for achieving highest sales of Servo Oil and TATA TISCON STEEL. There are 71 processing units functioning in the State. The

total volume of business in all these processing units is 3990 MTs as on 28.02.2023.

3.24.7. Upgrading Godown facility in rural areas: During harvest seasons, to avoid distress sale of agricultural produce of the farmers and to store it until they get a better price and also to avail Produce Pledge Loan facility, the Government have planned to extend the storage facility in rural areas in Tamil Nadu.

3.24.8. Under this initiative, with a foresighted approach in 2010 itself, Cooperation Department has already constructed 4,044 godowns with a capacity of 5,47,100 MT with the assistance from Rural Infrastructure Development Fund and Warehouse Infrastructure Fund of NABARD. State Government provided funds to the societies as 100% grant. During the period from 2011 to 2019, under RIDF, 2,273 godowns with a capacity of 2,87,700 MT and under WIF, 1,771 godowns with a capacity of 2,59,400 MT were constructed.

GODOWNS CONSTRUCTED WITH RIDF & WIF FUNDS			
NAME OF THE SCHEME	YEAR OF CONSTRUCTION	NO. OF GODOWNS	TOTAL CAPACITY IN MT
RIDF XVII	2011-12	1,166	155300
RIDF XVIII	2012-13	1,104	129400
WIF	2013-14	1,044	124100
RIDF - FERTILIZERS GODOWN	2013-14	3	3000
WIF	2014-15	562	98800
WIF	2018-19	165	36500
Total		4,044	547100

3.24.9. Further, as per announcement for 2021-22, 500 MT godown for Orathanadu APCMS and 100 MT godown each for Elagiri LAMP and Pudurnadu LAMP societies have been constructed under NADP scheme. In these godowns, for the year 2021-22, 5,608 farmers have pledged 88,127 MT of agricultural produce worth Rs.29.20 crore and availed produce pledge loan of Rs.17.63 crore. During the year 2022-23, (upto 28.02.2023) 4,090 farmers have pledged 67,307 MT of agricultural produce worth Rs.30.36 crore and availed produce pledge loan of Rs.15.87 crore. In order to avail the benefit of produce pledge loan at interest rate of 7% by the small and marginal farmers, 1,102

positive net worth godowns of PACCS and APCMS are registered with the Warehouse Development Regulatory Authority (WDRA) of Government of India, upto 28.02.2023. All over India, Tamil Nadu stands as a pioneer State by registering the highest number of cooperative warehouses with WDRA.

3.24.10. Further, a training programme for registration of godowns with WDRA has been conducted for Central Cooperative Bank officials and staff of Cooperative societies by WDRA officials at Chennai. In continuation to this, action is being taken to register negative net worth godowns also with WDRA with the matching guarantee of Tamil Nadu State Apex Cooperative Bank. As per the request raised by the Government of Tamil Nadu, WDRA had relaxed the payment of Rs.10.00 lakh as security deposit by Central Cooperative Banks (Repository Participants).

On the occasion of foundation day celebration of WDRA, held on 31.10.2022 at New

Delhi, Registrar of Cooperative Societies of Tamil Nadu has been honoured by Warehouse Development Regulatory Authority, Government of India, for Registration of highest number of warehouses with WDRA.

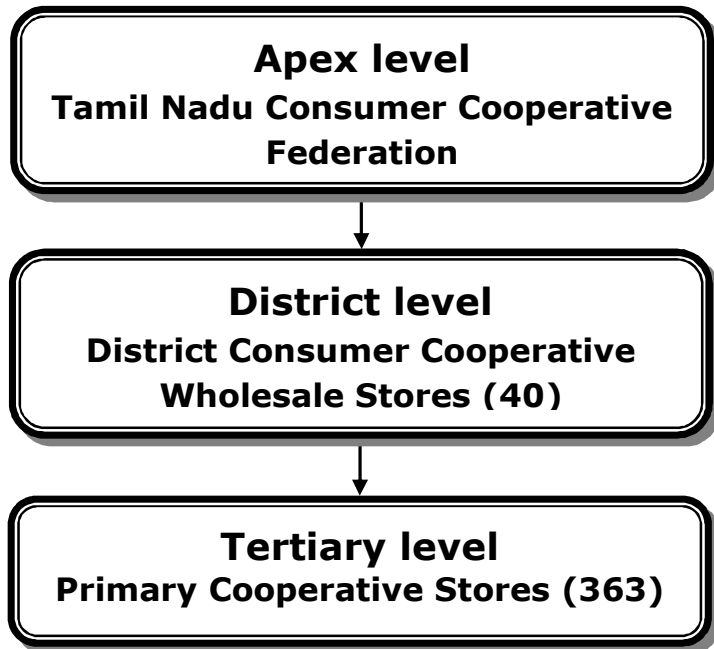
3.24.11. To facilitate the farmers to sell their agricultural produce nationwide and to avail Produce Pledge Loan at lesser rate of interest from their societies and also from nationalized banks, electronic Negotiable Warehouse Receipt (e-NWR) system has been introduced by WDRA. For the first time in India, issue of e-NWR through Cooperative societies has formally commenced in Tamil Nadu and Produce Pledge loan based on eNWR is also given.

Chapter - 4

Consumer Cooperatives

4.1. India's first Consumer Cooperative Society, the Triplicane Urban Cooperative Society was started on 9th April 1904 in Tamil Nadu. Consumer Cooperatives are functioning with the primary objective of supplying quality products at a reasonable price to the members and public. The Consumer Cooperatives also play a vital role in controlling the price rise of the commodities in the open market through market intervention, and thereby rendering service to the general public. The Consumer Cooperatives have been a pioneer in the Cooperative movement in bridging the gap between the purchasing capacity and the price of commodities and thus reducing poverty. Hence at macro level, the Consumer Cooperatives have brought a social change.

4.2. In Tamil Nadu, the Consumer Cooperatives follow a three tier structure.

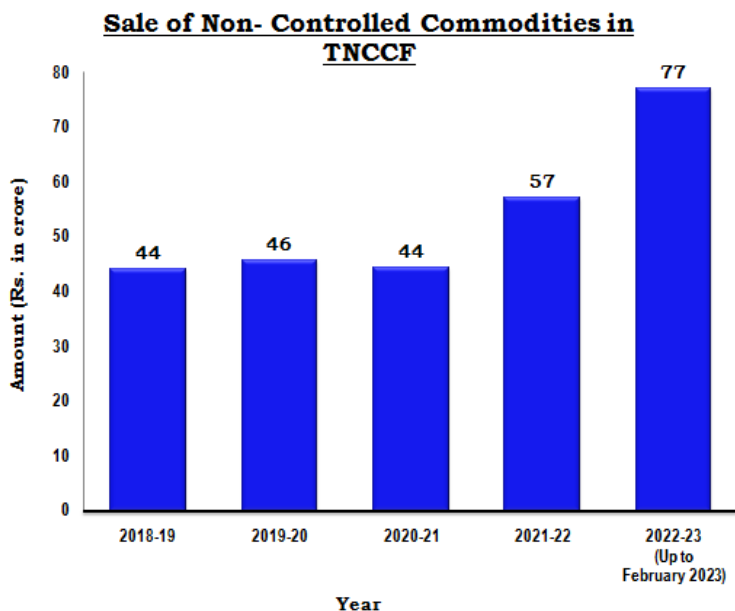


4.3. Activities

4.3.1. Tamil Nadu Consumer Cooperative Federation (TNCCF): The Tamil Nadu Consumer Cooperative Federation (TNCCF) was started on 30th July 1996 which is the apex organization for all Consumer Cooperatives in the State. The

Federation makes bulk purchase of Fast Moving Consumer Goods (FMCG), paper and stationeries and supplies them to the affiliated societies on need basis. The Federation also coordinates in the purchase of crackers for Cooperative Institutions and also runs two Petrol-Diesel Retail Outlets. The Tamil Nadu Consumers Cooperative Federation has for the first time commenced Centralized Procurement of Medicines from February 2022. The Tamil Nadu Consumers Cooperative Federation has also been in tie-up with Hindustan Unilever Limited since July 2009 for the procurement of FMCG for the District Consumer Cooperative Wholesale Stores and has been getting discounts of upto 13% on MRP for Hindustan Unilever Limited products. Steps have been initiated to bring in more such companies with pan India exposure for FMCG. This will further strengthen the business turnover of the Consumer Cooperatives in the State. During the year 2022-23, upto February 2023, the

Federation has achieved a total business turnover of Rs.76.99 crore.



4.3.2. District Consumer Cooperative Wholesale Stores: In Tamil Nadu, 40 District Consumer Cooperative Wholesale Stores are functioning at the district level. Through the vast network of these 40 District Consumer Cooperative Wholesale Stores, 17 Super Markets, 48 Mini Super Markets, 61 Retail Stores, 55 Self

Service Units, 133 Cooperative Medical Shops, 37 Farm Fresh Consumer Outlets, 25 Petrol Bunks, 26 LPG Supply Units, 3,461 Fair Price shops and 81 Kerosene Bunks are operated throughout the State.

Triplicane Urban Cooperative Society is one of the oldest Cooperative Stores that was established in 1904 and it is a forerunner in consumer cooperatives catering to the needs of the common people.

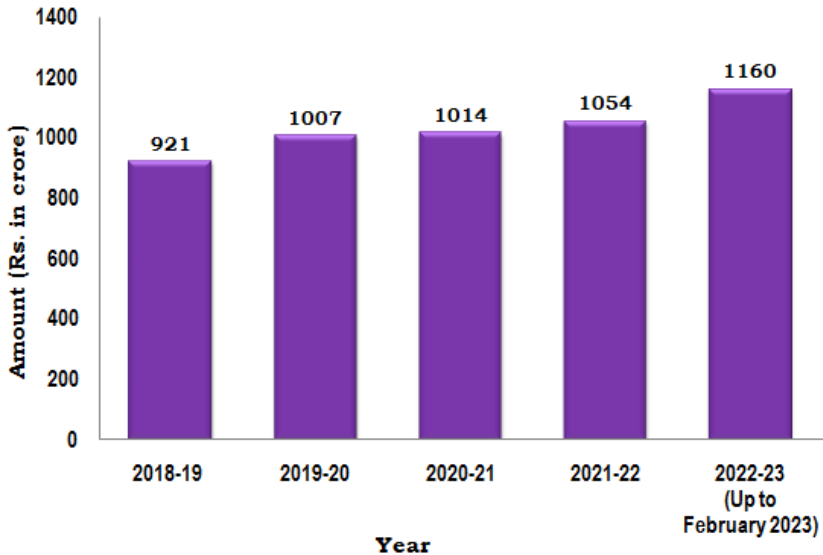
Consumer Cooperative Wholesale Stores procure groceries, pulses, cereals and spices in bulk at a competitive price directly from the manufacturers, producing centers, Cooperative marketing societies, and Joint Purchase Committee and sell the same at a reasonable price to the public.

One Central Joint Purchase Committee at Chennai and 4 Regional Joint Purchase Committees in Chennai, Madurai, Salem and Erode are functioning in the State in order to get

attractive price advantage while making bulk procurements for its members. The Central Joint Purchase Committee procures 9 items viz. Tur dal, Urid dal (Whole black), Bengal gram dal, Green gram dal, Jeera, Pepper, Cardamom, Urid dal (Spilt white) and Urid dal (Spilt black). Around 70 grocery items are procured through the 4 Regional Joint Purchase Committees. The Regional Joint Purchase Committees are in place for over three decades. District Consumer Cooperative Wholesale Stores also play a vital role in the successful implementation of Public Distribution System by acting as **Lead Societies and Self Lifting Societies** and transport the essential commodities to the Fair Price Shops.

During the year 2022-2023, upto February 2023, a turnover of Rs.1,159.74 crore has been achieved by all the Cooperative Wholesale Stores.

Sale of Non- Controlled Commodities in CWS



4.3.3. Primary Cooperative Stores: The Kodaikanal Cooperative Stores was the first Primary Cooperative Stores that was established in the year 1919 in Tamil Nadu. The Primary Cooperative Stores are functioning at the tertiary

level with the main objective of supplying essential consumer goods to the public at a reasonable price. The Primary Cooperative Stores run Retail Outlets, Petrol and Diesel bunks, Flour Mill, Masala Grinding Unit, Sikakkai Grinding Units and Fair Price Shops. In Tamil Nadu, 363 Primary Cooperative Stores run 54 Cooperative Medical Shops, 18 Farm Fresh Consumer Outlets and 4 Petrol and Diesel Bunks.

4.4. Sales Performance of Consumer Cooperatives

(Rs. In Crore)

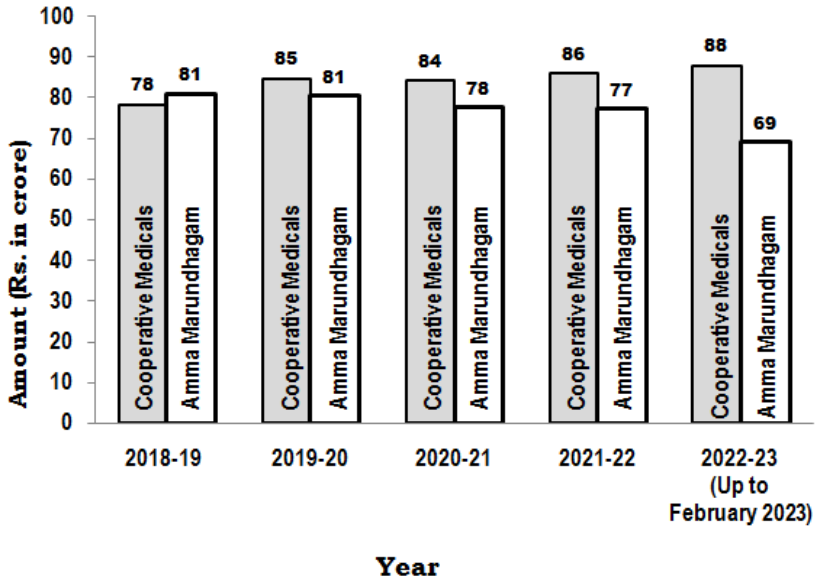
S. No	Institution Type	Value of Controlled commodities (in Rs.)		Value of Non-Controlled commodities (in Rs.)		Total Value of Sales (in Rs.)	
		2021-22	2022-23 (Upto Feb 2023)	2021-22	2022-23 (Upto Feb 2023)	2021-22	2022-23 (Upto Feb 2023)
1	Cooperative Wholesale Stores	870.21	811.83	1,054.21	1159.74	1,924.42	1,971.57
2	Primary Cooperative Stores	165.59	138.84	293.56	272.17	459.15	411.01

4.5. Cooperative Medical Shops: The Government of Tamil Nadu have opened Cooperative Medical shops that are run by Cooperative institutions in prime locations

throughout the State to supply quality medicines at affordable price to the public.

4.5.1. At present, in Tamil Nadu, 380 Cooperative Medical Shops are functioning. During the year 2022-23, upto February 2023, medicines to the tune of Rs.156.61 crore have been sold through these medical shops. To get the attention of the public, 70 New Cooperative Medical Shops with uniform colour, unique logo and name board design were inaugurated by the Hon'ble Chief Minister of Tamil Nadu on 16.12.2021. A discount of upto 20% is being given to the customers. So far Rs.25.84 crore has been offered as discount to 31,55,482 customers in the current financial year. Medicines to the tune of Rs.13.64 Crore has been sold through these 70 New Cooperative Medical Shops during the year 2022-23, till February 2023.

**Sale of Medicines in Cooperative Medicals
and Amma Marundhagam**



4.6. Centralized Procurement of Medicines (CPM): The Centralized Procurement of Medicines has been implemented across Tamil Nadu so that Cooperative Institutions running Cooperative Medical shops can get higher margins while purchasing medicines. Tamil Nadu Consumer Cooperative Federation acts as the Nodal Agency for the Centralized Procurement of Medicines.

As a new initiative the Tamil Nadu Consumers Cooperative Federation has, signed MoU with 11 Pharma companies Sun Pharma, Cipla, Ajanta, Apex, USV, Torrent, Glenmark, Dr.Reddy's and FDC pharma, LINUX and Servier so far. These Pharma Companies offer a minimum discount of 38% from MRP to the Cooperatives as Medicines are procured directly from them. This additional margin to the Cooperatives can be utilized for value added services and incentive to the Staff.

Up to February 2023, Tamil Nadu Consumers Cooperative Federation has sold medicines to the value of Rs.3.16 crore through Centralized Procurement of Medicines.

4.7. Market Intervention Activities: As and when required, Consumer Cooperatives engage in market intervention activities to control the rise in price of essential commodities. In the financial year 2022-2023, the Cooperation Department **intervened in the market twice** to control the rising Tomato price.

4.7.1. In the month of May and June 2022, due to heavy rain in Andhra Pradesh and Karnataka, arrival of Tomatoes had reduced and the price of the Tomatoes increased in open market. As a market intervention activity, 89 MT of Tomatoes amounting to Rs.0.64 crore had been sold.

4.7.2. During September 2022, due to South-West Monsoon, arrival of Tomatoes from neighboring States had reduced and the price increased suddenly. As a market intervention activity, 37 MTs of Tomatoes amounting to Rs.0.13 crore had been sold through Farm Fresh Consumer Outlets. This helped in bringing down the price of Tomatoes in the open market from Rs.120-150 per kg. to Rs. 40-50 per kg. within a period of three weeks.

4.8. Chief Minister Breakfast Scheme: Chief Minister Breakfast Scheme was inaugurated by Hon'ble Chief Minister of Tamil Nadu on 15.09.2022 to provide nutritious breakfast to children studying in Government Primary School

from Class I to Class V. Upto February 2023, commodities including Rava, Wheat rava and Semiya to the value of Rs.143.46 lakh have been supplied to 965 Noon Meal Centers through 16 Consumer Cooperative Wholesale Stores.

4.9. Sale of 2kg and 5kg FTL LPG Cylinder:

Sale of 2kg and 5kg FTL LPG Cylinders through cooperative institutions was inaugurated by the Honorable Minister for Cooperation on 06.10.2022. Upto 19.03.2023, 2kg cylinders and 5kg cylinders have been sold to the tune of Rs.25,125/- and Rs.5,94,135/- respectively, to the Street Vendors, Push Cart Vendors, Migrant Labourers among others through 11 Consumer Cooperative Wholesale Stores. The special feature is that the Cylinders will be sold based on identity proof and there is no need to apply for a formal LPG connection to get the Cylinders.

4.10. Supply to Hindu Religious and Charitable Endowments Temples for Thirukovil Annadhana Thittam: Supply of

groceries have taken off to all the temples covered under Thirukovil Annadhanam Scheme based on the request of the Cooperation Department to the Commissioner Hindu Religious and Charitable Endowments Department. The Commissioner has instructed to purchase all groceries only through Cooperative Stores. This has furthered up the business turnover of Cooperative Stores. So far, up to February 2023, supply were made to 531 Temples to the tune of Rs. 30.81 crore.

4.11. Utilization of immovable assets of Cooperative Wholesale Stores: As a part of effective utilization of existing immovable assets, vacant lands belonging to the consumer stores were put to use. In the last budget announcement, Rs.654 lakh was sanctioned to modernize /construct new buildings in Triplicane Urban Cooperative Society, Park Town Consumer Cooperative Wholesale Stores, Thiruvannamalai Consumer Cooperative Wholesale Stores, Madurai Pandian Consumer Cooperative Wholesale Stores,

Pollachi Cooperative Wholesale Stores and Dindigul Consumer Cooperative Wholesale Stores. The Modernization initiative will be taken up in the ensuing years.

4.12. Diversifying the business of Cooperative Wholesale Stores: As a part of diversification of the business activities, Triplicane Urban Cooperative Society has altered the existing Hall into a Multi-purpose Hall. The new Multi-purpose Hall fetches a handsome income for Triplicane Urban Cooperative Society to the tune of Rs.11.55 lakh since its inauguration in August 2022.

Chapter – 5

Special Purpose Cooperative Institutions

5.1. Special types of Societies such as LAMPS, Labour Contract Credit Societies, Washermen Cooperative Credit Societies, Advocates Credit Societies, Cooperative Canteens, Physically Challenged Cooperative Societies, Modern Engineers Construction Cooperative Societies etc., have been formed with the objective of providing services to specific group of farmers, tribal people and people living below poverty line.

5.2. Formation of LAMPS Federation: In order to plan the growth and development of Tribal people, to ensure higher earning, to create employment opportunities, to improve the sales of Minor Forest Produce, and to coordinate the various activities of 25 LAMP Societies, a State Level LAMPS Cooperative Federation as Apex Federation was formed. This Federation was

registered on 03.08.2022 and started functioning from 01.11.2022.

5.3. Large Sized Multipurpose Cooperative Societies (LAMPS): In Tamil Nadu, 25 Large Sized Multipurpose Cooperative Societies are functioning for the upliftment of the standard of living of tribals. Increasing farm productivity and employment opportunities, Procurement of Agricultural produce mainly millets, increasing income by providing integrated credit facilities and distribution of essential commodities to the tribal and Non-tribal people living in the Hilly areas are the main objectives of Large Sized Multipurpose Cooperative Societies. These Societies also issue Jewel Loan, Self Help Group Loan, Crop Loan, Consumer Loan and undertake distribution of Agricultural Inputs, sale of Agricultural Produce, collection and sale of Minor Forest Produce. Mullai Honey from Sathyamangalam LAMPS, Oriland coffee from Kolli Hills LAMPS are the famous products procured

and processed by LAMPS. The 1st LAMP Society was established in Sathyamangalam at Erode District in 1958. It is the largest LAMP Society in Tamil Nadu.

For the year 2021-22, the total business turnover of LAMPS was Rs.178.15 crore. During 2022-23 (upto 28.02.2023) the business turnover of LAMPS is Rs.256.08 crore. Every year, Government provide Rs.90.00 lakhs as Share Capital Assistance and Interest subsidy for Medium term loan and Self Help Group loan to the Large Sized Multipurpose Cooperative Societies, under Tribal Sub-Plan Scheme.

5.4. Labour Contract Cooperative Societies:

Ensuring employment opportunities and raising the standard of living of the Scheduled Caste and tribal members by providing contract work is the primary objective of Labour Contract Cooperative Societies. At present, in Tamil Nadu 59 Labour Contract Cooperative Societies are functioning with a total membership of 24,295. Two Labour

Contract Societies one each for Women and Men have been registered in Erode District on 04.03.2022 and 29.09.2022, respectively. The Erode District Women contract Employees Cooperative Society is the first of its kind in the State to provide employment opportunities, social security, and services to the working women of the society.

5.5. Tudiyalur Cooperative Agricultural Services Ltd. (TUCAS): From 1955, the Tudiyalur Cooperative Agricultural Services Limited, is functioning as a special type of Primary Agricultural Cooperative Society at Tudiyalur in Coimbatore District. The main objective of TUCAS is to supply all agricultural inputs such as quality seeds, Fertilizers, Pesticides, Farm implements and finance all under one roof. This society manufactures and undertakes marketing of agricultural inputs, neem cake, micro-nutrients, seeds and agricultural implements. It also manufactures and markets fertilizer mixtures in

the brand name of 'Ashoka' throughout Tamil Nadu. TUCAS also issues Petty Traders Loan, Entrepreneur Loan, Personal Loan, Jewel Loan, Mortgage Loan and Crop Loan to its farmer members.

5.5.1. The Seed Multiplication Scheme was started in the year 1978 with a view to supply quality seeds to the farmers at a competitive price with assured Genetic purity and germination percentage, Paddy, Cotton and vegetable seeds are being produced. Certified paddy seeds are sold in the brand name of "Covai seeds".

5.5.2. Repairing and servicing of Agricultural Machinery & Implements, Printing Press, Common Service centre, Aavin parlour are some of the other services being offered by TUCAS.

5.5.3. TUCAS is one of the rare type of Cooperative Institution in the entire Country. Since its inception from 1968, this Institution is functioning on profit. From 1998 onwards, TUCAS has been continuously declaring a dividend of

20% to its members. TUCAS is one among the very few primary societies in India to give such a hefty dividend to its members.

5.5.4. The supply and sales of Seeds, Manure Mixtures and Farm Implements by TUCAS for the last five years are detailed below :-

(Rs. in Lakhs)

Year	Seeds	Manure mixtures	Farm implements
2017-18	125.82	656.94	44.42
2018-19	69.59	536.21	39.79
2019-20	108.70	1417.34	57.07
2020-21	78.30	902.18	25.23
2021-22	113.24	1281.97	53.45

5.5.5. During the year 2022-23 (upto 28.02.2023), seeds worth of Rs.120.82 lakhs, Manure Mixtures worth of Rs.1,257.37 lakhs and Farm implements worth of Rs.231.57 lakhs were sold to the farmers.

5.6. Cooperative Printing Press: At present, in Tamil Nadu 26 Cooperative Printing Presses are functioning at district level with 11,797 members

and paid-up share capital of Rs.2.70 crores. These Printing Presses not only cater to the printing requirements of Cooperative Institutions in their districts but also fulfill the printing requirements of nearby districts where there is no Cooperative Printing Press. On par with private printing presses, 14 Cooperative Printing Presses have been upgraded with modernized printing machineries thus enable them to take printing orders from Government, Quasi Government Organizations, Local Bodies and individuals and execute them.

In addition to the above, an amount of Rs.42.15 lakh has been allotted from Cooperative Research and Development Fund to the Kancheepuram District Cooperative Printing Press for modernization.

For the year 2021-22 these Cooperative presses have achieved a business turnover of Rs.53.31 crores. During the year 2022-23 (upto 28.02.2023) the business turnover of Cooperative

Printing Presses is to the tune of Rs.59.59 crores. As most of the Cooperative Societies are computerized, steps are being taken for production of computer stationery and printed forms in these Cooperative printing presses.

Chapter - 6

Cooperatives in Public Distribution System

6.1. Among all the States in India, the implementation of Universal Public Distribution System in Tamil Nadu plays an effective role in ensuring Food Security for all, especially for the vulnerable and downtrodden people in the state. To ensure the timely and efficient distribution of PDS commodities to the general public, Cooperative Societies are operating 24,058 Full-Time Shops and 9,644 Part-Time Shops throughout the State. The Cooperative Societies consist of a broad network of Fair Price Shops, around 96.87% of the total Fair Price Shops in the State are operated by them.

6.2. Movement of essential commodities i.e., Rice, Sugar and Wheat from the godowns of Tamil Nadu Civil Supplies Corporation to the Fair Price Shops is done by 96 lead Societies which include

27 Consumer Cooperative Wholesale Stores, 57 Cooperative Marketing Societies, 10 Primary Cooperative Stores and 2 Primary Agricultural Cooperative Credit Societies. These lead Societies lift Public Distribution System commodities to the Fair Price Shops run by 4,155 Link societies. Apart from these, 330 Cooperative Societies are acting as self lifting Societies, which include 9 Cooperative Wholesale Stores, 31 Cooperative Marketing Societies, 144 Primary Cooperative Stores, 120 Primary Agricultural Cooperative Credit Societies, 7 Large Area Multi-Purpose Cooperative Societies, 16 Urban Cooperative Credit Societies and 3 other type of societies.

6.3. Cooperative Fair Price Shops: The Fair Price Shops supply Essential PDS commodities like Rice, Wheat, and Sugar and Special PDS Commodities like Tur dal and Palmolein at subsidized rates in addition to non controlled commodities such as Ooty Tea, Arasu Salt, Palm Jaggery, Minor Millets, 5Kg / 2Kg FTL Cylinders

etc. Around 2,07,20,636 family cardholders in the State are being served exclusively by 33,702 Fair price Shops of the Cooperative Societies. The cardholders in the State are supplied kerosene from the 244 kerosene bunks that are being operated by the Cooperative Societies.

6.4. Mobile Fair Price Shops: In order to ensure the delivery of essential commodities to the family cardholders residing in hilly and remote areas, Mobile Fair Price Shops are operated in these areas. Throughout the State, 58 Mobile Fair Price Shops are operated currently in tribal, hilly and remote areas.

S. No	Region	No. of Mobile Fair Price Shops (Vehicles)	No. of Hilly remote villages Covered	No. Of Family cards served	Distance between village and Parent FPS
1	Coimbatore	4	11	352	5 Km
2	Dharmapuri	1	26	1641	12 Km
3	Erode	11	27	1805	32 Km
4	Nammakal	2	71	3747	17 Km
5	Nilgiris	23	54	2841	18 Km
6	Salem	2	27	1543	7 Km
7	Trichirappalli	2	3	171	9 Km
8	Tirunelveli	7	7	886	6 Km
9	Tiruppur	1	2	151	65 Km
10	Tiruvannamalai	1	17	972	9 Km
11	Tirupathur	1	9	501	6 Km
12	Kallakurichi	3	54	4368	12 Km
Total		58	308	18,978	

6.4.1. In Dharmapuri, Theni and Dindigul districts, to reach the unreachable who are residing in the remote localities and hilly areas without motorable roads, the Department has engaged mules and ponies to transport PDS Commodities.

6.5. Mobile Fair Price Shops where Mules and Ponies are used (Unmotorable Roads)

S. No.	Village in which the Mobile Fair Price Shop functions	Panchayat / Taluk	No. of family cards served by Mobile FPS	Distance between village and Parent FPS
Dindigul				
1	L.Malayur	Lingavadi / Natham	125	32 km
2	L.Malayur	Lingavadi / Natham	59	8 km
Dharmapuri				
3	Erimalai	Palakodu	97	8 Km
4	Kotturmalai	Palakodu	101	4 Km
Theni				
5	Panangodai	Agamalai	4	9 Km
6	Muthuvakudi	Kottakudi	25	7 Km
7	Sokkanalai	Agamalai	58	3 Km
Total			469	

6.5.1. Apart from this, around 3,000 Mobile Fair Price Shops operating in the urban and rural areas of the State provide valuable services to the cardholders whose habitations are far away from

PDS shops or obstructed by natural barriers such as rivers, mountains, and National Highways.

S. No.	Region	Number of Mobile Fair Price Shops	Number of family cards attached to the Mobile Fair Price Shop
1	Ariyalur	41	6,587
2	Chennai PDS 1	5	475
3	Chennai PDS 2	200	47,098
4	Coimbatore	33	3,703
5	Cuddalore	70	14,879
6	Dharmapuri	118	13,609
7	Dindigul	135	23,840
8	Erode	51	7,061
9	Kancheepuram	37	8,051
10	Chengalpattu	65	12,494
11	Kanniyakumari	26	4,772
12	Karur	141	16,302
13	Krishnagiri	168	20,788
14	Madurai	101	14,765
15	Nagapattinam	31	13,912
16	Mayiladudhurai	83	20,802
17	Namakkal	115	12,983
18	Nilgiri	11	1,583
19	Perambalur	20	3,960
20	Pudukottai	100	13,724
21	Ramanathapuram	70	11,223
22	Salem	101	12,836
23	Sivagangai	70	12,228
24	Thanjavur	147	13,137
25	Theni	77	13,659
26	Trichirappalli	100	14,883
27	Tirunelveli	57	7,162
28	Tenkasi	43	6,194
29	Tiruppur	77	8,566
30	Thiruvallur	118	23,125

S. No.	Region	Number of Mobile Fair Price Shops	Number of family cards attached to the Mobile Fair Price Shop
31	Thiruvannamalai	210	27,045
32	Tiruvarur	125	16,073
33	Thoothukudi	84	12,135
34	Vellore	28	4,573
35	Thirupatur	49	7,543
36	Ranipet	32	6,087
37	Villupuram	55	11,624
38	Kallakurichi	16	3,570
39	Virudhunagar	64	8,133
	Total	3,074	4,81,184

6.6. Monitoring the Functioning of Fair Price

shops: End-to-End Computerisation of Public Distribution System promotes the monitoring of PDS on real-time basis. Each and Every transaction carried out in the supply-chain management process of PDS, right from the dispatch of stock from godowns to the distribution of commodities to cardholders is captured and recorded in the Point of Sale (PoS) device in each Fair Price shop throughout the State. A web-based portal monitors the transactions on a real-time basis. The malpractices such as Bogus billing and pilferages are being curtailed as close

to 99% of transactions are carried out through biometric mode.

6.7. Sale of other commodities

- a. Sale of Ooty Tea:** The decline in tea prices affected the small tea growers of 'The Nilgiris' district. To improve the livelihoods of small tea growers atleast to some extent, the INDCOSERVE (The Tamil Nadu Small Tea Growers' Industrial Cooperative Tea Factories' Federation Ltd.,) purchases the tea produced by them and sell it to the general public under the brand name of "**Ooty Tea**" through the Fair Price Shops. From 2001-02 to 2022-2023 (28.02.2023), 58,741 MT of "Ooty Tea" has been sold by the Fair Price Shops run by Cooperative Societies.
- b. Sale of Arasu Salt:** To protect the general public from the disorders caused due to iodine deficiency, the Fair Price Shops run by Cooperative Societies are selling the

Iodised salt procured from the Tamil Nadu Salt Corporation. From 2000-01 to 2022-2023 (28.02.2023), 5,10,364 MT of salt has been sold through the Fair Price Shops run by Cooperative Societies.

- c. Sale of Palm Jaggery:** The Palm Jaggery procured by Khadi and Village Industries Board is being sold through select Fair Price Shops run by the Cooperative Societies across the State, as a follow-up of the announcement which was made during the 2021-22 Agriculture Budget. From October 2021 to February 2023, Rs.102.38 lakh worth of Palm Jaggery has been sold through the Fair Price Shops. It is being sold under the Brand name of "**Karpagam**" in select Fair Price Shops of the Cooperative Societies / Retail Outlets run by Cooperatives / Tamil Nadu Civil Supplies Corporation.

d. Sale of Minor Millets : Minor Millets such as Ragi, Kambu, Thinai, Kuthiraivali, Saamai and Varagu are procured through the Farmers Producers' Organisations (FPOs) promoted by Commissioner/ Director of Agricultural Marketing and Agri Business as a follow-up of the announcement, which was made during the 2021-22 Agriculture Budget. The Minor Millets procured through the FPOs are being sold through select Fair Price Shops / Retail Outlets run by Cooperatives / Tamil Nadu Civil Supplies Corporation in Chennai and Coimbatore cities on a pilot basis. This helps in ensuring Nutritional Security to the general public as Minor Millets have high nutritional value. From June 2022 to February 2023, Rs.26.4 lakh worth of Minor Millets have been sold through the Fair Price Shops.

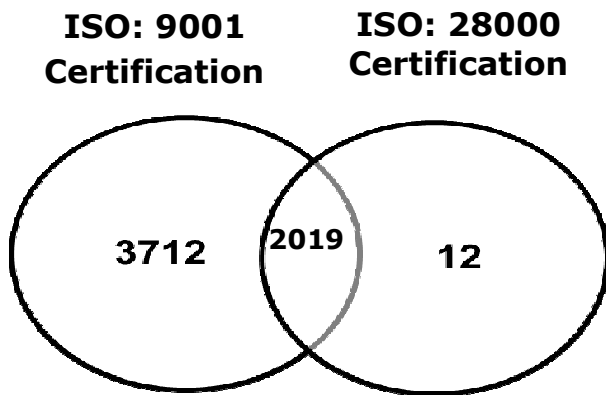
e. Sale of 5Kg/2Kg FTL Cylinders: For the convenience of Migrant workers, Street

hawkers and Push-Cart vendors in Tamil Nadu, the retail sale of 5Kg / 2Kg FTL cylinders has also been started in Fair Price Shops adhering to the conditions stipulated by the Indian Oil Corporation / Hindustan Petroleum Corporation Limited, the special feature being the address proof of the customer is not required. From October 2022 to February 2023, cylinder sales of Rs.6.23 lakh worth has been carried out through the Fair Price Shops.

6.8. Total quality management in cooperative fair price shops

a. ISO Certification for Fair Price Shops (FPS): To ensure the best service to the cardholders in Fair Price Shops, steps have been taken to obtain **ISO:9001 certification for Quality Management System** and **ISO:28000 certification for Security in Supply Chain Management and Storage of commodities** in Fair Price Shops functioning under Cooperation

Department. So far ISO:9001 certification have been obtained for 3712 Fair Price Shops and ISO:28000 certification have been obtained for 12 Fair Price Shops. 2019 shops have been issued with both ISO:9001 certification and ISO:28000 certification. A total of 5,743 shops have thus obtained the prestigious ISO Certification. Steps are on the anvil to ensure that all shops obtain the certification in a phased manner and renew it from time to time.



b. Facelift of Fair Price Shops: To commemorate the 75th Independence Day (***Azadi Ka Amrit Mahotsav***), facelifting

activities of a minimum of 75 Fair Price Shops in each district are being carried out in order to transform them as Model Fair Price Shops. So far, facelifting in 2,965 fair price shops has been completed.

6.9. Sale of empty gunnies through e-auction

in MSTC: The sale of empty gunnies is done through the e-auction platform of The MSTC (Metal Scrap Trade Corporation Ltd.,) portal to ensure transparency and a better sale price for the gunnies. The information regarding the empty Jute gunnies is uploaded in the MSTC portal and the e-auction is carried out in a transparent manner. Through the e-auction platform of MSTC, a total of 32,85,79,240 empty gunnies have been sold up to 28.02.2023 since inception.

6.10. Opening of new Fair Price Shops:

To ensure timely and effective distribution of essential commodities to the general public and to cater to the genuine and developing needs of the people across the State, from May 2021 to

February 2023, a total of 697 new Fair Price Shops which include 183 full-time fair price shops and 514 part-time fair price shops have been opened.

6.11. Construction of new buildings for Fair Price Shops through convergence mode:

As a policy measure, it was decided to construct new buildings for 6,970 Fair Price Shops under Cooperatives across the State operating in private rental buildings, wherever land is available at free of cost. It is planned to construct own buildings for these FPS in a phased manner. Out of 1,041 sites identified for the construction of FPS, 652 Enter upon permission and 430 Administrative Sanctions were given by the District Collectors. Totally 28 Fair Price Shops have been fully constructed and in 249 other places, construction of new FPS buildings is under progress at various stages.

6.11.1. From May 2021 to February 2023, 115 own buildings have been constructed which

include 74 full-time fair price shops and 41 part-time fair price shops.

6.12. Adoption of Uniform Type Design for Fair Price Shops: All over the State, for the construction of new Fair Price Shops, the Government have approved two unique type designs.

- (i) Buildings with an area of 440 sq.ft for shops with less than 500 cards at an estimate of Rs.7.00 lakh and
- (ii) Buildings with an area of 550 sq.ft for shops with more than 500 cards at an estimate of Rs.10.00 lakh.

6.12.1. By converging the Union Government schemes and utilizing the Societies' own funds wherever possible, new Fair Price Shops construction works are undertaken as under

The progress as on 28.02.2023 is as under:-

MLACDS/MPLADS	-398
MGNREGA	- 117

Local Bodies	- 198
SSS/Namakku Naamey	- 16
PACCS as MSC	- 65
Total	- 794

6.13. Efforts to make Fair Price Shops

Financially Viable: The following efforts were taken to make Fair Price Shops financially viable by Sale of Non Controlled Commodities are being carried out in Fair Price Shops namely,

- Ooty tea, Arasu salt
- Cooperative Products
- Branded FMCGs
- 2kg/5Kg FTL Cylinder

6.14. Providing One stop solution for all

e-services through FPS: It has been proposed to provide the following services to the common public through FPS

- Applying Passport
- Aadhaar related services
- Payment of Electricity Bills

- Payment of Wealth Tax
- Recharge of Mobiles
- Payment of Telephone Bills

6.15. Ensuring Payment Gateway Facilities

for cashless transactions in FPS: Steps are being taken to receive payments through various UPIs such as GPay, Paytm, BHIM, PhonePe etc., in all the FPS in a phased manner

6.16. Renovation and New construction of

Fair Price Shops under PACCS as MSCs: The following activities have been taken under the PACCS as MSCs scheme

- 1) Repair of Fair Price Shops
- 2) Renovation of Fair Price Shops
- 3) New Construction of Fair Price Shops
- 4) Construction of mini Godowns for additional storage of food grains
- 5) Pallets for stacking of food grains

- 6) Stainless steel containers for storage and distribution
- 7) Opening of Common Service Centres in Fair Price Shops

6.17. Government Subsidy to the Cooperatives for Public Distribution System:

Cooperative Societies are operating Fair Price Shops with the main objective of serving the Family Card holders, without expecting any profit by running the FPS. The Government provide essential and special PDS Commodities to the family cardholders either free of cost or at a subsidized rate. The Government provide financial assistance in the form of subsidies in order to compensate the loss incurred by the Cooperative societies in operating the Fair Price Shops. During the Financial Year 2021-2022, an amount of Rs.600.81 Crore, and during the Financial Year 2022-2023, an amount of Rs.345.18 Crore totaling Rs.945.99 Crore has been sanctioned so far by the Government as PDS Subsidy in order to

provide financial assistance to the Cooperative Institutions that incurred loss while running the FPS.

6.18. Achievement of Sustainable Development Goals through Public Distribution System: The Public Distribution System plays a significant role in ensuring food security and providing necessary assistance to further the sustainable development of the poor and the people living under vulnerable situation. Thus, Three sustainable Goals viz., Goal No.1. No poverty, Goal No.2. Zero Hunger and Goal No.3. Good Health and Well being among the 17 SDGs are being addressed by the Universal Public Distribution System of Tamil Nadu, which is unique in our country.

Chapter – 7

Cooperative Education, Research and Training

Introduction

7.1. For skill development of the staff / members of Cooperative Societies, the Tamil Nadu Cooperative Union at the State level and 37 District Cooperative Unions at District level functioning in Tamil Nadu are engaged in imparting Cooperative Education, Training, Advertisement and awareness programmes. To enlighten about Cooperative movement to the public, these Institutes conduct Member Education Programmes, Exhibitions, Conferences, Cooperative Week Celebrations, Speech/Essay Competitions for School and College Students.

7.1.1. To enhance the efficiency of Cooperative Department officials of Tamil Nadu and to acquire knowledge about the functioning of Cooperative Societies in other States, officials in the cadre of

Additional Registrars, Joint Registrars and Deputy Registrars are being sent for training to Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune, Maharashtra; Institute of Rural Management (IRMA) Anand, Gujarat; Indian Institute of Management (IIM), Bangalore, Lucknow, Calcutta; National Institute of Financial Management (NIFM), Faridabad, Haryana; National Institute of Secretariat Training and Development (NISTD), New Delhi.

7.1.2. Further, newly recruited Pro-Deputy Registrars under Group-I service of Cooperation Department are also deputed to various institutions functioning in other States, including IRMA, Gujarat. In the Cooperative Exhibition 2022, held at Kochi, Kerala, the Tamil Nadu Cooperative Department officials, staff and Cooperative Societies staff participated. A National Level Institute of Cooperative Studies, Research and Training was proposed at an estimated cost of Rs.126.00 crore. The

Government have allotted 7.5 acres of land in Manavanoor village near Kodaikanal and the construction works have commenced.

7.1.3. For providing proper cooperative training to the Cooperative Department officials, staff, elected members and the staff of Cooperative Societies, an Integrated Cooperative Training Policy is under preparation and at the final stage of drafting. In Tamil Nadu, an Arts and Science college was started in the year 2022 at Athur, Dindigul district with five courses, wherein 263 students are enrolled. The construction of a new building for this college, at an estimated cost of Rs.75.75 crore, has commenced.

7.2. Institute of Cooperative Management: In Tamil Nadu, 22 Institutes of Cooperative Management are functioning under Tamil Nadu Cooperative Union. These Institutes offer 36 week Diploma Course in Cooperative Management in regular mode to the students and under Distance Education mode to the employees

of the Cooperative Institutions who are unable to study the Diploma course in regular mode. These Institutes conduct short duration courses for Cooperative Department Officials and employees of Cooperative Societies. To develop catering craftsmanship, a certificate course viz., "Craftsman Food Production (General)" course is offered by 7 Institutes of Cooperative Management.

During the year 2022-23, 5,391 candidates were enrolled for Diploma in Cooperative Management course on regular basis and 2,088 candidates were enrolled in Distance Education.

7.3. Technical Education: For creating self employment opportunities to the youth, Tamil Nadu Cooperative Union runs two Cooperative Industrial Training Institutes one at Bargur in Dharmapuri District and another at Pattukottai in Thanjavur District. These Industrial Training Institutes offer Computer Operation

Programming Assistant (COPA), Tailoring, Jewel Appraisal course, Electrician and Craftsman Food Production (General) courses. During 2022-23, in the above two Industrial Training Institutes, 224 candidates were enrolled.

In order to provide free Industrial Education to the poor and needy students, Rs.19.05 lakhs has been given as financial assistance by the Government in the year 2021-22 to the students studying in the above two Cooperative Industrial Training Institutes.

Further, the Tamil Nadu Cooperative Union also runs one Cooperative Polytechnic College at Lalgudi in Tiruchirappalli District. This Polytechnic college is offering three Diploma courses viz., Mechanical Engineering, Computer Engineering and Electrical and Electronics Engineering courses. During 2022-23, in these Diploma Courses, 168 candidates were enrolled.

During the year 2021-22, S.Kiruthikaa student of Pattukkottai Industrial Training

Institute, Thanjavur has won third place in All India Level Industrial Examination.

7.4. Higher Diploma Course and Short Duration courses in Cooperative

Management: The Tamil Nadu Cooperative Union is extending financial support to the Institute of Cooperative Managements functioning at Chennai and Madurai run by National Council for Cooperative Training, New Delhi. These two Institutes not only conduct Higher Diploma Course in Cooperative Management but also conduct Master of Business Administration courses (MBA). Short duration courses for the Department and Cooperative institutions staff are conducted in these Institutes.

7.4.1. During the year 2022-23 (upto 28.02.2023), Natesan Institute of Cooperative Management, Chennai had conducted 130 short duration programmes. 7,465 employees have undergone the training. Institute of Cooperative Management, Madurai also conducted 61 short

duration programmes. 1,704 employees have undergone the training.

7.5. Cooperative Research in Universities:

The Tamil Nadu Cooperative Union has created a Corpus Fund of Rs.5.00 lakhs each in 6 Universities viz., Madras University, Madurai Kamarajar University, Bharathiar University, Annamalai University, Periyar University and Gandhi Gram Rural University in order to motivate students to take up research in Cooperation, financial assistance is being given to the students who are doing research on Cooperation and related topics from the interest earned on Deposits. So far, 25 Research projects have been funded to the tune of Rs.21.25 lakhs.

7.6. Setting-up of National Level Institute of Cooperative Studies, Research and Training:

Tamil Nadu has become the first State in the country to start a National Level Institution of higher learning, exclusively for Cooperative Studies. For this, Government have allotted 7.5

acres of land in Manavanoor Village, Kodaikanal Taluk to Tamil Nadu Cooperative Union for establishing National Level Institute of Cooperative Studies, Research and Training. This Institute will be constructed at a cost of Rs.126.00 crore, which would be collected as contribution from select cooperative institutions. This Institute intends to offer in-service training to the employees of Cooperative Department and Cooperative Societies besides creating facilities for research.

7.7. Arts and Science College: During the Academic year 2022-23, a new Cooperative Arts and Science College was started on 02.09.2022 at Athur, Dindigul District and 263 students have been enrolled in 5 Courses. A new building for this college will be constructed at a cost of Rs.75.75 crore. The proposed Cooperative Arts and Science College, will have unique and elegant type design unlike other Arts & Science Colleges. Once constructed, the college will have 14,890 m²

building and will accommodate 40 Class rooms, 15 Laboratories, Amphitheatre (200 seating capacity), fully air conditioned Auditorium (with 620 seating capacity), Library with 200 seating capacity etc., once the college starts functioning in the new building, it will accommodate 2,000 students at maximum with more than 10 disciplines in UG and PG, besides research courses.

7.8. Utilization of Cooperative Research and Development Fund: Cooperative societies contribute 3% of their net profit towards Cooperative Research and Development Fund (CRDF) maintained by Tamil Nadu Cooperative Union. Financial Assistance is provided from this fund as grant and interest free loans to the Cooperative Institutions for their developmental activities with the approval of Cooperative Research and Development Fund Committee.

During the year 2022-23, (upto 28.02.2023) Rs.6.21 crore as subsidy and

Rs.27.73 crore as interest free loan has been given from this fund.

7.9. Utilization of Cooperative Education

Fund: Cooperative societies contribute 2% of their net profit towards Cooperative Education Fund (CEF) maintained by Tamil Nadu Cooperative Union. Financial Assistance is provided from this fund for Cooperative Education and Training, Cooperative Propaganda, Cooperative Advertisement with the approval of the Cooperative Education Fund Committee.

7.9.1. This fund is also utilized for conducting short-term training programmes for the employees of Cooperative Societies and departmental Staff, organizing Member Education Programmes in Districts, conducting Youth Inspiration Camps and All India Cooperative Week Celebrations.

Chapter- 8

Integrated Cooperative Development Project

8.1. The Integrated Cooperative Development Project is implemented exclusively for the holistic development of all the cooperative institutions in a district. This project is implemented with financial assistance from State Government and National Cooperative Development Corporation (NCDC). Main thrust of the scheme is to develop requisite infrastructural facilities needed for effective functioning of cooperative societies in the project district in a focused manner. This project also provides for augmenting share capital and working capital needs of cooperative societies across different sectors. In addition, under the aegis of this project, training is imparted to employees of cooperative societies for enhancing their skill sets and managerial capabilities.

8.2. In Tamil Nadu, Integrated Cooperative Development Project was commenced in 1989 and since then it has been implemented in 37 districts. A sum of Rs.646.57 Crore had been provided as assistance for infrastructural development of cooperatives in these districts. Currently the project is under implementation in Chennai region with a total outlay of Rs.172.18 crore.

8.3. Government of Tamil Nadu have been extending financial assistance to the project in the form of share capital, subsidy and loan, under refinance from National Cooperative Development Corporation (NCDC), to Cooperative Credit Societies; Consumer Cooperative Stores; Cooperative Marketing Societies; Dairy Cooperatives; Weavers Cooperatives; Industrial Cooperatives and Fisheries Cooperatives for creation of infrastructural facilities, augmenting share capital and to meet working capital needs.

8.4. Assistance in the form of loan, share capital and subsidy is provided for infrastructure development such as construction and renovation of Godown, Office-building and purchase & installation of Electronic Weighing Machine, Iron safe, Cash Box, Safe Deposit Locker, Note Counting Machine, Banking Counter. Margin money assistance is also provided for working capital needs of cooperatives and to enhance their borrowing capacity.

8.5. To promote the use of renewable green energy and also to reduce reliance on fossil fuel based energy, solar photovoltaic panels with capacities ranging from 1KW-5KW have been installed in 266 buildings of cooperative societies at a cost of Rs.7.46 Crore under ICDP in 8 districts namely Dindigul, Karur, Nagapatinam, Sivagangai, Vellore, Tiruvallur, Kanyakumari and Namakkal. These solar power units are providing uninterrupted power supply to cooperative

societies and also help in substantial savings in electricity expenditure.

8.6. Action has been initiated to implement Integrated Cooperative Development Project Phase II in 9 districts such as Cuddalore, Dharmapuri, Kancheepuram, Krishnagiri, Ramanathapuram, Tiruppur, Tiruvannamalai, Villupuram and Virudhunagar. The Project outlay details for the above said 9 projects is as follows:-

S. No.	ICDP District	Project Outlay (Rs. In Crore)
1	Villupuram	123.52
2	Cuddalore	143.62
3	Tiruppur	160.84
4	Tiruvannamalai	159.11
5	Virudhunagar	111.29
6	Krishnagiri	78.28
7	Ramanathapuram	51.79
8	Dharmapuri	35.64
9	Kancheepuram	134.12
Total		998.22

Chapter – 9

Cooperative Election

9.1. The Tamil Nadu State Cooperative Societies Election Commission was constituted under the new Section 33-A added to the Tamil Nadu Cooperative Societies Act, 1983 to conduct the elections of Cooperative Societies in accordance with Article 243ZK of the Constitution of India in Part IX-B which was newly added to the Constitution of India by the 97th Constitutional Amendment Act, 2011.

9.2. Tamil Nadu State Cooperative Societies Election Commission prepares the Election Programme for the Cooperative Societies and monitors the conduct of all elections. It also prepares, directs and controls the electoral roll of the voters list to the Cooperative Societies under Section 33(11)(b) of the Tamil Nadu Cooperative Societies Act, 1983.

9.2.1. In 2013, Tamil Nadu Cooperative Societies Act, 1983 has been amended as per 97th Constitutional Amendment Act, 2011 for the empowerment of Women and to guarantee social justice by providing 18% reservation to Scheduled Castes and Scheduled Tribes and 30% reservation to Women in the Board of Directors of the Cooperative Institutions.

9.2.2. In Tamil Nadu, Elections to the Cooperative Societies were conducted in the year 2013 for a total of 22,552 Cooperative Societies functioning under the control of Registrar of Cooperative Societies and 14 Functional Registrars and 2,04,889 Board Members were elected.

9.3. The term of office of the members of the Cooperative Societies elected in 2013 ended in April 2018. On completion of 5 years, Election Programme was issued for 18,805 Cooperative Societies in 4 phases under the control of the Registrar of Cooperative Societies and

14 Functional Registrars by the Tamil Nadu State Cooperative Societies Election Commission.

9.4. Out of 18,805, elections were conducted to 7,101 Cooperative Societies under the control of the Registrar of Cooperative Societies and 77,204 Board of Directors were elected and assumed charge. Among them, 7,049 persons were elected as President and 7,047 persons were elected as Vice President and assumed charge.

9.5. Presently, as on 28.02.2023, there are around 7,628 Cooperative Societies including newly formed societies under the control of Registrar of Cooperative Societies in Tamil Nadu. Elections are to be held for these Cooperative Societies in 2023.

Chapter - 10

Conclusion

The State is geared up to realize the vision of “Prosperity through Cooperation”, by reviving, encouraging and promoting cooperative based economic development model, strengthening the cooperative movement in the State in various sectors and deepen its reach up to the grassroots. The Cooperatives have also been encouraged to leverage their deposits and provide increased bouquet of loans out of its deposits and also through judicious use of NABARD refinance and also other schemes. As may be seen from the earlier chapters, the Cooperative department is committed to-

1. Encourage the PACS to take up other viable activities to in every Panchayat / Village: This is planned in order to strengthen cooperative movement and deepen its reach up to the grassroots covering every Panchayat / Village in the next five years by

taking advantage of various existing schemes.

2. Computerization of Primary Agricultural Credit Societies (PACS): Process to onboard over 4,000 functional PACS on an ERP (Enterprise Resource Planning) based common national software.
3. To facilitate functioning of PACS as Common Service Centers (CSCs) to improve their viability, provide e-services at village level and generate employment and enable PACS to undertake varied and viable business activities.
4. Encourage setting up of and augmenting decentralized Storage capacity by exploring support from Rural Development and Panchayat Raj department and also NABARD support, so that farmers can store their produce and realize remunerative price to sell at appropriate time.
5. Leverage various initiatives by the State Government, Government of India schemes applicable to the State and schemes with NABARD rejuvenating the existing societies under 14 functional registrars and if needed, encourage setting up of additional cooperatives societies strictly based on felt

need in respective sectors in uncovered areas and villages in the next 5 years.

6. Updating the Cooperative Database: Preparation of an authentic and updated data repository of cooperatives in the State to facilitate stakeholders in policy making and implementation.

The Cooperatives in the State are thus geared up and ready to become the hub of sustainable socio economic development of the State by contributing its might towards it.

KR.PERIAKARUPPAN
Minister for Co-operation



The Erode Co-operative Urban Bank, Limited.

Admission No.	Date of Admission	Authority for Admission	Name in full	Name of Father	Age	Religion							
B.F. 5000 1/2 2	10.6.1911		E.V. தந்தை பெரியார்	தந்தை பெரியார்									
Names and addresses of persons nominated by the member and recorded	Signature or thumb impression of member with two attesters, if marksman	Initials Clerk Secy. Society	Shares how acquired with date of acquisition and date of payment of instalment	Number of Shares acquired	Total Share money due Rs.	Allotment						Amount paid for the instalments Rs.	Total amount collected Rs.
						1st Rs.	2nd Rs.	3rd Rs.	4th Rs.	5th Rs.	6th Rs.		
			B.F.	60								300	300

Ledger Entry Copy showing the Share Capital paid by Thanthai Periyar as member of Erode Urban Cooperative Bank during the year 1911



Hon'ble Chief Minister of Tamil Nadu Thiru. M.K. Stalin distributed Pongal Gift hamper consisting of 1 kg raw rice, 1kg sugar, sugarcane and cash Rs. 1,000/-, and also free saree and dhoti to rice family cardholders at a fair price shop in Beach Road, Satya Nagar in Chennai, on 9.1.2023.



Hon'ble Minister for Youth Welfare and Sports Development Thiru. Udhayanidhi Stalin, Hon'ble Minister for Cooperation Thiru. KR. Periyakaruppan, Hon'ble Minister for School Education Thiru. Anbil Mahesh Poyyamozhi and Member of Parliament Thiru. Dayanidhi Maran during inauguration of the new Fair Price Shop of Triplicane Urban Co-operative Society at Chintadripet, Chennai, on 1.3.2023.



Hon'ble Minister for Cooperation Thiru. KR.Periyakaruppan distributed loan assistance and waiver certificates to women self help groups on behalf of Cooperative Department in the Government function held at Sivaganga on 29.1.2023.



Hon'ble Minister for Cooperation Thiru. KR.Periyakaruppan and Hon'ble Minister for Food and Civil Supplies Thiru. R.Sakkarapani distributed ISO Quality Certificates to 3 Fair Price Shops run by Triplicane Urban Credit Society on 4.1.2023 at Alwarpet, Chennai.



A. Karisalkulam Primary Agricultural Cooperative Credit Society in Tenkasi District which was brought under liquidation process in 2004 was revived on 26.3.2023 by the Hon'ble Minister for Cooperation, Thiru. KR. Periyakaruppan, and Member of Parliament Thiru. V. Gopalsamy.



New building of Ganesanagar Fair Price Shop run by Kanchipuram District Consumer Cooperative Wholesale Store in Kanchipuram District.



New look of Fair Price Shop of Salem District Ekapuram Primary Agriculture Co-operative Credit Society under Fair Price Shops Facelifting Programme.



New look of Onbatham Balikadu Fair Price Shop of Karkudalpatti Primary Agriculture Co-operative Credit Society in Namakkal District under Fair Price Shops Facelifting Programme.



ISO Quality Certified Fair Price Shop of Govindapuram Primary Agricultural Cooperative Credit Society in Ariyalur District