

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 3568
TO BE ANSWERED ON 17/12/2024**

LOAN SCHEMES AND COOPERATIVE BANKS

3568. Shri Thiru Dayanidhi Maran:

Will the Minister of Cooperation (सहकारिता मंत्री) be pleased to state:

- (a) the details of the Ministry's current plan and ongoing initiatives for revamping infrastructure for institutes of cooperative management;
- (b) the plan of the Ministry to support State Governments in strengthening cooperative education and management training; and
- (c) the manner in which the Ministry plan to balance the need for revenue with the developmental objectives of cooperatives in rural

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

(a): The National Council for Cooperative Training (NCCT) serves as the apex training body, funded and promoted by the Ministry of Cooperation. There are 5 Regional Institutes of Cooperative Management and 14 Institutes of Cooperative Management under the National Council for Cooperative Training (NCCT) across the country. Regarding the revamping of infrastructure, including the modernization of classrooms, buildings, and other facilities, NCCT undertakes this revamp through its Training and Development Fund (TDF) based on the needs and requirements of each institute at regular intervals.

(b): The Ministry supports the State Governments in strengthening cooperative education and management training by coordinating with State Cooperative Departments, Federations, and Cooperative Unions. Through NCCT and its units, various programmes are being conducted, including:

- **Diploma Programmes:** Long-term courses to equip individuals with in-depth knowledge of the cooperative sector.
- **Short-duration and Awareness Programmes:** Focused training to address specific needs in cooperative management for staff, Board of Directors, CEOs and members of cooperatives.
- **Professional Programmes:** Advanced management training to develop skilled professionals for the cooperative sector.

These initiatives make available steady stream of trained professionals to the managements of state-level cooperatives.

(c): NCCT, through its training units, conducts a range of Business Development Programmes and Fund Management Programmes aimed at strengthening rural cooperative societies and on improving the cooperatives' capacity for revenue generation by equipping them with modern business strategies and financial management skills. Additionally, Ministry has taken several initiatives to balance the revenue with the developmental objectives in rural and agricultural sectors like:

1. Enhancing Economic Activities

- Multipurpose PACS: Enable PACS to undertake over 25 business activities by adopting Model Byelaws.
- New Initiatives: Establish new PACS, Dairy, and Fishery cooperatives in uncovered regions.
- PACS as Retail and Service Hubs: Operate petrol/diesel outlets, LPG distributorships, PM Jan Aushadhi Kendras, and PM Kisan Samriddhi Kendras.

2. Digital Transformation and Infrastructure

- PACS Computerization: A ₹2,516 crore project for creating a common ERP-based system.
- Micro-ATMs: Distribute devices to provide doorstep banking services in rural areas.
- Central Registrar's Office Digitization: Streamline regulation and service delivery for Multi-State Cooperative Societies.

3. Improved Access to Credit

- Rupay Kisan Credit Cards: Provide low-interest credit to cooperative members.
- Tax and Surcharge Reductions: Lower MAT and surcharges to retain more funds within cooperatives.
- Increased Loan Limits: Allow higher individual loans for housing and gold loans through cooperative banks.

4. Diversification and Value Addition

- Agri-Infrastructure Development: Establish decentralized grain storage and primary processing units.
- White Revolution 2.0: Increase milk procurement and market access for dairy cooperatives.
- FPOs and FFPOs: Form Farmer and Fish Farmer Producer Organizations to improve market linkages.

5. Policy Support

- Incentives for Local Production: Support pulse and maize cultivation to reduce imports.
- Umbrella Organizations: Support UCBs and cooperatives with IT and operational aid.

6. Tax and Financial Relief

- Cash Transactions and Withdrawal Limits: Increase exemptions and limits for cooperative societies.
- Ethanol Blending Program: Promote ethanol production through sugar cooperatives.