

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2906
TO BE ANSWERED ON 18th MARCH, 2025**

Digitalization of Cooperative Societies in Valsad

2906. Shri Dhaval Laxmanbhai Patel

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

- (a) the number of cooperative societies in Gujarat, particularly in Valsad which have been digitalized under the Cooperation among Cooperatives initiative;
- (b) the impact of digitalization on governance transparency and financial efficiency in Valsad's cooperative societies; and
- (c) the steps taken to strengthen cooperative banks in Valsad to enhance credit accessibility for rural entrepreneurs and farmers?

ANSWER

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

(a)&(b) To achieve the prosperity in the country through the mantra of “Sahakar Se Samriddhi” given by the Prime Minister, a pilot project to promote ‘Cooperation among Cooperatives’ was launched on 21st May, 2023 in Banaskantha and Panchmahal District Central Cooperative Banks (DCCBs) of Gujarat to promote all financial transactions of Primary Dairy Cooperative Societies (PDCSs) with Rural Cooperative Banks and to strengthen and make the cooperative sector Aatma Nirbhar. Activities taken up under the pilot project are as under:

- i. Dairy cooperative societies were made Bank Mitras of DCCBs: To ensure ease of doing business of PDCSs through digital financial transactions and to promote financial inclusion, micro-ATMs were given to these Bank Mitra PDCS with support from NABARD’s Financial Inclusion Fund (FIF) to provide doorstep financial services.
- ii. Rupay KCC through DCCBs: To expand the business and reach of DCCBs and to provide necessary liquidity/credit to the members of dairy cooperative societies, RuPay Kisan Credit Cards (KCCs) were issued by DCCBs to the members of PDCS and other societies for providing timely credit at comparatively lower interest rates and enabling other financial transactions.
- iii. Awareness about the campaign was created through Financial Literacy Camps (FLCs) which was also supported through Financial Inclusion Fund (FIF).

On the basis of learnings during the pilot project, the campaign was expanded and launched in all districts of Gujarat from 15th January 2024. A Standard Operating Procedure for the nation-wide implementation of the Campaign on 'Cooperation among Cooperatives' was launched on 19.09.2024. Achievements during the campaign in the state of Gujarat are provided below:-

- Over 2,23,994 new RuPay KCCs were issued by DCCBs including 2,126 in Valsad district.
- 6,446 micro-ATMs were distributed to new Bank Mitra PDCS including 503 in Valsad district.
- 6,529 Bank Mitras were enrolled including 503 in Valsad district.
- More than 23 lakh deposit accounts opened including 67,527 in Valsad district.
- Total Rs. 8,329 crore was deposited including Rs. 30 crore in Valsad district.

Further, under “Strengthening of PACS through Computerization” scheme implemented by Ministry of Cooperation, computerisation of 5,754 PACS of Gujarat state have been sanctioned out of which 22 PACS are from Valsad district. The computerization of PACS will improve their governance transparency and financial efficiency.

(c) To enhance credit accessibility for rural entrepreneurs and farmers in Valsad, the DCCB is working towards developing new products, promoting Govt. Sponsored Scheme under supervision of RCS and NABARD. StCB is also playing vital role in development of DCCB to strengthen their system and to cater the need of farmers. Allotment of m –ATM to PACS/PDCs and issuance of RuPAY card to members will felicitate the ease in banking for farmers.
