



COOPERATION
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PROTECTION DEPARTMENT)

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CONTENTS

Chapter No.	Title	Page No.
	Preamble	1-4
I.	Cooperative Credit Structure	5-49
II.	Cooperative Marketing Societies	50-70
III.	Consumer Cooperatives	71-79
IV.	Cooperatives in Public Distribution System	80-88
V.	Cooperative Education, Research and Training	89-95
VI.	Cooperative Election	96-97
VII.	Integrated Cooperative Development Project	98-100
	Conclusion	101

PREAMBLE

1. The Cooperative movement, a people's movement, owes its origin to agriculture and allied activities. It has helped members, particularly farmers pool their meagre resources to solve their common problems relating to credit, supply of inputs and marketing of agricultural produce. Tamil Nadu has been a pioneer State in the Cooperative movement in the country. The first Cooperative Credit Society in the country was started at **Thirur**, Thiruvallur District in the year **1904**. During the same year, **Triplicane Urban Cooperative Society** and **Big Kancheepuram Cooperative Town Bank** were also started in Tamil Nadu. At present, there are 24,082 functional Cooperative Societies in the State. The prime objective of these Cooperatives is to serve the needy people, particularly in rural areas.

2. The Cooperatives play a vital role in not only increasing agricultural production but also

increasing income of farmers by extending timely crop loans; interest free crop loans to those farmers who repay promptly without any default; investment credit for all agriculture and allied activities; providing rural godowns for storage of agricultural produce; and providing timely supply of fertilizers, seeds and agricultural implements. In order to achieve inclusive growth, share capital assistance has also been extended through the Cooperative Societies to differently abled persons and SC/ST members. Interest free loans are provided to differently abled persons, provided they repay loans promptly. With a view to empowering women, interest free share capital loan and loans have been extended to women entrepreneurs and working women. Loans have also been extended to Self Help Groups. The Cooperative Credit Societies also extend jewel loans, micro credit to small traders, housing loans and house mortgage loans and Small Road Transport Operators (SRTTO) loans.

3. The Cooperative Societies also run 32,546 Public Distribution System shops in the State.

4. For the welfare of tribal people, the Cooperatives help in marketing of their produce such as **Samai, Varagu, Tamarind** and **Honey** so that the tribals get remunerative prices. Financial assistance is also provided to tribal Cooperative Societies for packaging and marketing the produce under common brand name.

5. As a market intervention measure, the Cooperative Societies run **Farm Fresh Consumer Outlets** for selling vegetables at reasonable rates, which are lower than the prevailing market rates. In order to control the prices of vegetables, fresh vegetables are purchased directly from the farmers by effecting spot payment and then sold to the consumers at a reasonable price through these outlets. Interest of farmers and consumers are safeguarded through the market intervention activity

undertaken by utilizing the Price Stabilization Fund.

6. Sale of quality medicines at discounted price to public through '**Amma Marundhagam**' run by the Cooperatives is another example of services being extended for the benefit of public.

7. To promote democratic functioning of the Cooperative Societies, the Tamil Nadu State Cooperative Societies Election Commission was formed and elections were conducted in the year 2013 after a gap of 14 years. All the Cooperative Societies in Tamil Nadu are now administered by elected representatives.

8. The Government of Tamil Nadu have waived outstanding short term crop loans, medium term (Agriculture) loans and long term (Farm Sector) loans, as on 31.3.2016, availed by small and marginal farmers, to the tune of **Rs.5780.92 crores**. 16,94,145 small and marginal farmers have been benefitted under the scheme.

Chapter – I

COOPERATIVE CREDIT STRUCTURE

1. Introduction

1.1. The Cooperative Credit Structure is one of the oldest and the single largest institutional credit delivery system in the State in terms of reach and accessibility. It caters to the credit needs of the people, particularly in rural areas at a reasonable interest rate thereby reduces the dependency on the informal and exploitative money lenders, who often charge usurious rates of interest. These institutions are so widely located that these are the nearest institutional arrangements available to public for accessing the institutional credit.

1.2. The Cooperative credit institutions in the State broadly fall into four distinct categories i.e. Short Term Cooperative Credit Structure, Long Term Cooperative Credit Structure, Urban

Cooperative Credit Structure and Employees Cooperative Thrift and Credit Societies.

1.3. Short Term Cooperative Credit Structure

consists of Primary Agricultural Cooperative Credit Societies at village level, Central Cooperative Banks at intermediate level and State Cooperative Apex Bank at the State level. **Long Term**

Cooperative Credit Structure

comprises Primary Cooperative Agriculture and Rural Development Banks at Taluk / Block level and State Agriculture and Rural Development Bank at the State level. Short Term Cooperative Credit Structure and Long Term Cooperative Credit Structure cater to short term and long term credit needs primarily of farmers and others in rural areas. **Urban Cooperative Credit Structure**

consisting of Urban Cooperative Banks and Urban Cooperative Credit Societies caters to the banking needs of middle and lower middle class people in urban / semi-urban areas. **Employees**

Cooperative Thrift and Credit Societies cater

to the credit needs of the employees of Central Government and State Government, Government undertakings and private organizations.

2. Short Term Cooperative Credit Structure

Short Term Cooperative Credit Structure consists of the Tamil Nadu State Apex Cooperative Bank at the State level, 23 Central Cooperative Banks at intermediate level and 4,480 Primary Agricultural Cooperative Credit Societies at village level.

2.1. Tamil Nadu State Apex Cooperative Bank (TNSACB)

The Tamil Nadu State Apex Cooperative Bank, established in the year 1905, is the federation of all the Central Cooperative Banks. It raises resources through public deposits, refinance from National Bank for Agriculture and Rural Development (NABARD) and loans from higher financial institutions like National

Cooperative Development Corporation. The Tamil Nadu State Apex Cooperative Bank is the pivot of short term cooperative credit structure in the State. It provides finance to the needy Central Cooperative Banks for lending purposes. It also manages the surplus funds of the affiliate Cooperative Societies and provides expertise in funds management. The capacity building of the staff of the Central Cooperative Banks and Primary Agricultural Cooperative Credit Societies is also another challenging task that has been entrusted to the Apex Bank. In order to achieve this task, it runs an institute viz. Agricultural Cooperative Staff Training Institute (ACSTI). Further, it is rendering direct banking services to the public through its 47 branches located in Chennai.

The Tamil Nadu State Apex Cooperative Bank continues to remain a financially strong organization. The comparative performance of the

Apex Cooperative Bank in the last 5 years is given below: -

Amount (Rs. in crores)

Details	2011-12	2012-13	2013-14	2014-15	2015-16
Members' Share capital	106.70	191.91	269.33	282.44	287.30
State Government's Share capital	0.26	0.26	20.26	20.26	20.26
Reserves and Surplus	644.90	651.47	797.66	827.21	855.63
Deposits	6,525.82	7,788.13	9,617.40	7,767.79	8,927.93
Borrowings	2,327.91	3,139.54	2,652.93	3,309.24	3,037.81
Net Profit	41.51	43.24	32.21	41.38	74.12 (Tentative)

The Apex Bank has implemented Core Banking Solution (CBS). It provides modern banking facilities such as Automated Teller Machines (ATMs) at six places in Chennai City. The Bank is also equipped with facilities of transferring funds electronically anywhere in India through Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer System (NEFT).

Of the various funds maintained by the Apex Bank, the **"Primary Cooperative**

Development Fund” and **“Deposit Guarantee Fund”** are the important funds. The Primary Cooperative Development Fund is utilized to strengthen the infrastructural facilities of the Cooperative Institutions and the Deposit Guarantee Fund is utilized to repay the public deposits mobilized by the defaulting Primary Agricultural Cooperative Credit Societies. The Deposit Guarantee Fund helps in restoring confidence of the public in the Cooperative Institutions and in enhancing credibility of the Cooperative Institutions. Primary Cooperative Development Fund is recouped mainly with contributions from the Central Cooperative Banks, whereas the Deposit Guarantee Fund is recouped by contributions from Tamil Nadu State Apex Cooperative Bank, Central Cooperative Banks and Primary Agricultural Cooperative Credit Societies. As on 31.03.2016, a sum of **Rs.20.94 crores** is available under the Primary Cooperative Development Fund and **Rs.145.84 crores** is available under the Deposit Guarantee Fund.

2.2. Central Cooperative Banks

There are 23 Central Cooperative Banks in the State. They extend credit and banking support to all affiliate Cooperatives such as Primary Agricultural Cooperative Credit Societies (PACCS), Consumer Cooperatives, Agricultural Producers Cooperative Marketing Societies, Cooperative Sugar Mills, Weavers Cooperative Societies, Employees Cooperative Thrift and Credit Societies, Cooperative Spinning Mills etc. These banks raise resources through public deposits, borrowings and refinance from Tamil Nadu State Apex Cooperative Bank. All the 23 Central Cooperative Banks have been granted license by the Reserve Bank of India and Tamil Nadu is the only second State in the Country to have achieved this distinction. These banks have 813 branches, which are located mostly at Block and Taluk headquarters. These Banks also extend banking services directly to the public through their branches.

The comparative Performance of Central Cooperative Banks in the last 5 years is given below:-

Amount (Rs. in crores)

Details	2011-12	2012-13	2013-14	2014-15	2015-16
Members' Share Capital	777.95	852.94	973.37	1,052.70	1,248.49
State Government's Share capital	84.78	70.45	70.45	63.70	63.70
Reserves and Surplus	2,559.87	2,709.46	2,941.57	3,351.33	3,537.67
Deposits	15,429.80	17,985.72	21,309.87	22,748.33	25,667.74
Borrowings	5,406.28	7,170.90	5,750.20	5,609.60	5,043.30

Apart from registering impressive growth in mobilization of deposits and credit disbursal, the Central Cooperative Banks have taken special efforts to develop the business of their affiliates i.e. Primary Agricultural Cooperative Credit Societies, Agricultural Producers Cooperative Marketing Societies and Consumer Cooperatives. Loans given to many such primaries have been restructured and rescheduled to reduce the

interest burden so as to help them improve their business and financial position.

Core Banking Solution (CBS) has been implemented in all the 23 Central Cooperative Banks in the year 2012-13. It has enabled electronic transfer of funds across branches and made available the facilities of fund transfer through RTGS/ NEFT to public. This is a landmark achievement in the history of Cooperative Banking in Tamil Nadu.

A number of steps have been taken to improve the efficiency of the Central Cooperative Banks. 130 training programmes on subjects like credit appraisal, fund management, business development and Non-Performing Assets management have been organized for the benefit of the staff in the year 2015-16.

2.3. Primary Agricultural Cooperative Credit Societies

(i) In Tamil Nadu, there are 4,480 Primary Agricultural Cooperative Credit Societies (PACCS). The main objective of these institutions is to provide agricultural and non-agricultural credit in rural areas. Credit is provided for allied agricultural purposes including purchase of farm machineries, micro irrigation, land development and milch animals. Non-agricultural credit includes loans for housing, income generating activities of Self-Help Groups and non-farm sector. The concept of group lending among farmers has also been widely promoted. Distribution and sale of agricultural inputs like fertilizers, seeds and small agricultural implements have also been taken up by the Cooperative Societies. In addition, 24,477 Public Distribution System outlets distributing essential commodities particularly in rural areas are run by the PACCS. PACCS are also transforming into

multifunctional centres offering varied services to the people through Agro Service Centres, Agri-clinics and Common Service Centres.

(ii) Large Sized Multipurpose Cooperative Societies

Large Sized Multipurpose Cooperative Societies (LAMPS) were formed on the pattern of Primary Agricultural Cooperative Credit Societies for the people living in hilly areas with the objective to increase farm productivity, improve employment opportunities, increase their income by providing integrated credit facilities and to make essential commodities available. LAMPS also provide agricultural inputs, help in marketing of agricultural produce and run super markets. At present, **22** LAMPS are functioning in the State. There are **1,00,558** tribal members and **8,388** non-tribal members in these LAMPS as on 31.03.2016. These societies have registered a business turnover of **Rs.127.34 crores** during the year 2015–16.

In order to improve the livelihood of tribal people and to provide remunerative prices for their produce, Hon'ble Chief Minister has launched an initiative to promote sale of produce like samai, varagu, honey and tamarind on 20.06.2013 under a common brand name. Upto 30.06.2016, products worth **Rs.80.88 lakh** have been sold through these societies. Further, a processing unit at a cost of **Rs.1.50 lakh** has been established in Jawadhu Hills LAMPS for processing and value addition to samai.

(iii) e-Banking facility has been introduced in Primary Agricultural Cooperative Credit Societies to promote seamless transfer of funds. Necessary amendments have been made in the Tamil Nadu Cooperative Societies Act, 1983, Tamil Nadu Cooperative Societies Rules, 1988 and the By-laws of the Societies, which have helped in improving the functioning of the Cooperative Institutions. With the financial assistance of NABARD, skill sets of the Cooperative staff have

been enhanced. Common Accounting and Management Information System is being implemented to further improve the operations and supervision of these Societies.

(iv) The Comparative position of loans and deposits of the Primary Agricultural Cooperative Credit Societies in the last 5 years is given below:-

Amount (Rs. in crores)

Details	2011-12	2012-13	2013-14	2014-15	2015-16
Deposits	4,308.19	5,633.79	5,995.49	5,987.72	6,874.66
Loan Disbursement	17,881.99	20,582.03	20,989.51	20,326.63	19,409.52

2.4. Services rendered by the Cooperative Credit Societies

(i) Crop loan

Crop loan is the most important component of agricultural credit extended by Primary Agricultural Cooperative Credit Societies. Efforts have been made to achieve inclusiveness in crop

loan disbursement by extending loans to new farmers including farmers belonging to SC/ST category. The Government considers that timely availability of low cost credit is essential to ensure continuance of agricultural production cycle and to increase income of the farmers. Accordingly, interest rate on crop loans extended by the Cooperative Societies has been reduced from 9% to 7% and the State Government reimburses the interest loss of 2% to the Cooperatives over and above the interest subvention being received from the Government of India. In addition, **no interest is charged on crop loan from the farmers who repay it within the due date, notwithstanding the 7% interest fixed on the crop loan.** The Government of Tamil Nadu meets the interest subsidy and interest subvention for crop loan, which is directly paid to the Cooperative Institutions.

During 2015-16, crop loans amounting to **Rs.5,868.31 crores** were disbursed, benefiting

10,74,419 farmers against the target of **Rs.5,500 crores**. Out of the above, **crop loan to the tune of Rs.711.22 crores** was disbursed to 1,49,458 farmers belonging to SC / ST category. The Government had allocated **Rs.200 crores** as interest subsidy and incentive to the Cooperatives, of which **Rs.50 crores** was meant for farmers belonging to SC/ST category. The Government has fixed the target for crop loans of **Rs.6,000 crores** in the year 2016-17. During 2016-17, a sum of **Rs.200 crores** has been set apart towards interest subsidy and incentive to farmers who repay crop loan promptly.

(ii) Loans to Joint Liability Groups (JLGs)

There are 40,000 Joint Liability Groups (JLGs) in the State comprising small and marginal farmers, agricultural tenants, cultivators and sharecroppers, who hitherto could not access credit from institutional sources. Agricultural credit is provided to **JLGs** for promoting financial inclusion. This scheme has facilitated joint

purchase of seeds and fertilizers, adoption of technology and mechanization through joint agricultural operations. Crop loans to the extent of **Rs.522.50 crores** have been disbursed to 19,127 **JLGs** during the year 2015-16. Investment credit of **Rs.14.49 crores** has also been provided to 627 **JLGs** during the year 2015-16.

(iii) Investment Credit for Agricultural and Allied Activities

Investment Credit in agriculture is encouraged to facilitate capital formation, which is critical for sustained growth in agricultural production. During the year 2015-16, **Rs.273.42 crores** was disbursed as investment credit to 50,679 farmers, of which 5,423 SC/ST farmers were disbursed **Rs.29.43 crores**.

(iv) Produce Pledge Loan

Produce pledge loan is extended to farmers to meet their immediate financial needs on

pledging their produce in godowns owned by the Cooperative Societies. This helps small and marginal farmers in holding their stocks during peak harvest season when the price is not remunerative and selling at a later date when the price is lucrative. Primary Agricultural Cooperative Credit Societies have issued produce pledge loans to the tune of **Rs.223.55 crores** to 12,836 farmers during 2015-16.

(v) Micro Credit Loans to Petty Traders

The Central Cooperative Banks and Urban Cooperative Banks are implementing this unique scheme. Under the scheme, a loan of **Rs.10,000/-** is provided without any security for doing small business like selling of flowers, vegetables, fruits and running petty shops. **Under this scheme, 3,18,401 persons have been benefited to the tune of Rs.246.60 crores during 2015-16.**

(vi) Assistance to Self-Help Groups (SHG)

Primary Agricultural Cooperative Credit Societies will continue to increase its lending to Self-Help Groups and fulfill their credit needs. A sum of **Rs.617.89 crores** has been disbursed to 26,726 Self Help Groups (SHGs) in the year 2015-16.

(vii) Women Entrepreneur Loan Scheme

The Central Cooperative Banks and Urban Cooperative Banks are providing loans up to **Rs.10 lakh** to women entrepreneurs to start small industries / to take up service activities. During 2015-16, a sum of **Rs.50.82 crores** has been disbursed to 12,823 women entrepreneurs.

(viii) Working Women Loan Scheme

Under this scheme, the Central Cooperative Banks and Urban Cooperative Banks are providing consumption loans upto **Rs.1 lakh** to working women drawing monthly salary. This loan is repayable in 36 installments. Loans to the extent

of **Rs.51.64 crores** were disbursed to 10,457 women during 2015-16.

(ix) Loans to Differently Abled Persons

As a measure to improve the standard of living of differently abled persons, the Cooperative Society have extended credit facilities for undertaking various income generating activities and from the year 2011-12, no interest is being charged from those who repay the loan promptly.

Rs.30.58 crores was disbursed to 6,981 differently abled persons during 2015-16.

(x) Share Capital Assistance to the Members of Credit Societies

The Government has been giving special impetus to the empowerment of women, differently abled and SC/ST members in the Cooperatives. Share Capital assistance, in the form of subsidy, has been provided to the members for augmenting their borrowing power. Share capital assistance has been provided at the

rate of Rs.2,500/- per member. During 2014-15, share capital assistance to the tune of **Rs.1 crore** was provided to 4,000 members comprising 1,000 women members of Primary Agricultural Cooperative Credit Societies, 1,000 differently abled members of Primary Agricultural Cooperative Credit Societies and Urban Cooperative Banks, 1,000 SC/ST and 1000 women members of Urban Cooperative Banks. During the year 2015-16, 600 differently abled members were given share capital assistance as subsidy of Rs.2,500/- each amounting to **Rs.15 lakh**. Share capital subsidy of Rs.2,500/- each to the tune of **Rs.30 lakh** was provided to 600 Women and 600 SC/ST members of Urban Cooperative Banks.

(xi) Crop Insurance

During 2015-16, claims of **Rs.586.69 crores** were settled to 3,71,351 farmers through Primary Agricultural Cooperative Credit Societies.

(xii) Micro Insurance

The Cooperative Institutions are acting as agents of life and general insurance companies and they offer insurance products. During the year 2015-16, the Cooperatives enrolled 12,305 persons as policy holders and **Rs.5.43 lakh** was collected as premium.

(xiii) Drought Relief

The Government declared **31** districts as drought affected during 2012-13. In delta region, **Rs.517.98 crores** have been disbursed to **3,48,681** farmers through the Primary Agricultural Cooperative Credit Societies as drought relief. In respect of non-delta areas, **Rs.766.60 crores of relief has been disbursed to 15,96,887 farmers.**

(xiv) Relief for Crop Damages

Due to heavy rains in December 2015, relief assistance for crop damages to the tune of **Rs.428.83 crores** has been disbursed through the Cooperatives to 9,21,949 farmers, who were affected by the flood.

(xv) Amma Micro Credit

To rehabilitate the petty traders especially women, who had lost their livelihood due to the heavy flood in various parts of Tamil Nadu in 2015 and to restart their income generating activities such as selling of vegetables, fruits, flowers, fish etc., the Government ordered to issue **Rs.5,000/-** as loan under Amma Micro Credit Scheme by the Central Cooperative Banks / Urban Cooperative Banks from their own funds. A sum of **Rs.111.26 crores** was disbursed as loan to 2,22,592, beneficiaries.

2.5. Transforming Primary Agricultural Cooperative Credit Societies into Multifunctional Organizations

The Primary Agricultural Cooperative Credit Societies have been encouraged to function as a multifunctional unit instead of merely extending credit facilities.

(i) Distribution of Agricultural inputs

Primary Agricultural Cooperative Credit Societies have been supplying fertilizers, seeds and other agricultural inputs. During 2015-16, fertilizers worth **Rs.665.71 crores** and seeds worth **Rs.11.25 crores** were supplied.

(ii) Agri-Clinics

For the benefit of farmers, 190 Agri-clinics have been established in the Primary Agricultural Cooperative Credit Societies for providing services such as soil testing, water testing and consultancy services to farmers. Each Agri-clinic has been established at a cost of **Rs.6 lakh** with assistance

from Primary Cooperative Development Fund and National Agricultural Development Programme on 50:50 sharing pattern.

(iii) Agro Service Centres

Mechanisation of agricultural operations has emerged as a major thrust area to increase productivity, especially in the context of increased shortage of labour during peak agricultural seasons. However, small and marginal farmers are at a disadvantage to avail the benefit of mechanization because of their small holdings and low resource base. Hence, 2,104 Agro Service Centres have been established in Primary Agricultural Cooperative Credit Societies to provide farm machineries and implements at reasonable rentals so that the farmers, particularly small/marginal farmers can access this facility and improve their farm production and productivity. These Agro Service Centres provide machineries like mini tractors, power tillers, paddy transplanters etc. on hire basis. The

Government has provided 50% subsidy to the Cooperative Societies for the purchase of farm equipments, subject to a maximum of **Rs.20 lakh** per Society. During 2015-16, the Cooperative Societies have earned **Rs.4.11 crores** through Agro Service Centres.

(iv) Banana Cooling and Ripening Plant

As announced on the floor of the Assembly, a Banana Cooling and Ripening plant has been established during 2012-13 for the benefit of banana growing farmers in Varadharajapuram Primary Agricultural Cooperative Credit Society in Tiruchirapalli District at a cost of **Rs.28 lakh**. This plant was dedicated to the people by Hon'ble Chief Minister on 20.06.2013. During 2014-15, it was announced that five Banana cooling and Ripening plants with NABARD and Cooperative Research and Development Fund (CRDF) assistance will be established one each at Mahadhanpuram (Karur), Karavilai (Kanyakumari) and Uyyakondan

Thirumalai (Tiruchirapalli) PACCS and Gobichettipalayam (Erode) and Ambasamuthiram Agricultural Producers Cooperative Marketing Society (Tirunelveli). Works are at various advanced stages.

(v) Common Service Centres

Common Service Centres are envisioned as the front end for delivery of services to citizens by the Government. The services rendered by other private and social sector are also being added to the basket of services rendered by these centres. Public can now access services of the Government under one roof avoiding repeated visits to various offices. Some of the e-services provided at these centres include issue of Community/ Income Certificates, Birth / Death Certificates, Patta/ Chitta, Marriage Assistance, E.B. bill Payment, insurance premium payments, mobile recharge, digital photograph, e-ticketing, etc. In Tamil Nadu, the PACCS have established 4,423 Common Service Centres to provide a range of

e-services. These centres have offered 50,97,262 services to people in rural and urban areas and earned **Rs.19.11 crores** during the year 2015-16.

2.6 Strengthening of Infrastructure in the Cooperatives

(i) Construction of Own Building

During 2015-16, Hon'ble Chief Minister has announced on the floor of the Legislative Assembly that new buildings will be constructed for 110 Cooperative Institutions at the estimated cost of **Rs.23.73 crores**. 14 buildings have been completed and the works for remaining are at various advanced stages of construction.

(ii) Opening of New Branches of Cooperative Banks

During 2015-16, it was announced that 27 new branches will be opened in 8 Central Cooperative Banks at an estimated cost of **Rs.2.70 crores**. So far, work has been

completed in 13 branches and 3 new branches have been opened. Works in remaining 14 branches will be completed shortly.

(iii) Modernization of Cooperative Banks

To improve the services of the Cooperative Banks, it was announced that 39 Cooperative Institutions will be modernized during 2015-16 at an estimated cost of **Rs.4.23 crores**. The modernization works have been completed in 25 Cooperative Institutions and the modernization works are at advanced stages in the remaining Institutions.

(iv) Computerisation

To improve the service delivery of Primary Agricultural Cooperative Credit Societies, it is inevitable that all Primary Agricultural Cooperative Credit Societies are computerized. It was announced during 2012-13, 1,121 Primary Agricultural Cooperative Credit Societies will be provided financial assistance of Rs.25,000/- each

to procure computer hardware. These societies were provided computer hardware at a cost of **Rs.2.80 crores.**

(v) Safety Measures

(a) CCTV Surveillance Cameras

In order to strengthen the safety and security in the Cooperative Institutions, CCTV surveillance cameras have been installed in the year 2012-13 in 1038 branches of the Cooperative Banks viz., Tamil Nadu State Apex Cooperative Bank, Central Cooperative Banks and Urban Cooperative Banks. Further, CCTV surveillance cameras have been installed in 1,195 PACCS and installation is in progress in the remaining Cooperative Institutions. During 2015-16, Hon'ble Chief Minister has announced on the floor of the Legislative Assembly that CCTV surveillance cameras will be installed in 2,966 Cooperative Institutions and the work is in progress.

(b) Strong room with Defender door

It is essential to ensure adequate safety measures in Primary Agricultural Cooperative Credit Societies to reinforce the confidence of public. The public should feel that cash and the jewels pledged by them in these societies are safe. Hon'ble Chief Minister has announced that strong room with defender door will be provided in 203 Cooperative Institutions at an estimated cost of **Rs.8.32 crores** in the year 2015-16. In 190 Cooperative Institutions, works have been completed and works in the remaining 13 Cooperative Institutions will be completed shortly.

2.7. Revival of the Cooperative Credit Societies

(i) Revival package for Short Term Cooperative Credit Structure (STCCS)

The Revival Package, based on the recommendation of a Task Force headed by Prof. A. Vaidhyathan, was aimed at making the

Cooperatives more effective and transforming them into well managed and vibrant institutions to serve the credit needs of the people. As per the terms of the revival package, re-capitalization assistance has been provided to revive the Primary Agricultural Cooperative Credit Societies and the Central Cooperative Banks. The State Government has released a sum of **Rs.385.45 crores** towards the full share of the State Government assistance under the revival package. Out of the recommended amount of **Rs.1,676.37 crores**, the Government of India has so far released only a sum of **Rs.1,078.84 crores** as its share of assistance under the revival package and the balance of Rs.597.53 crores is yet to be released.

(ii) Special Cash Credit Assistance

A sum of **Rs.69.50 crores** has been provided as Special Cash Credit assistance at the rate of **Rs.50 lakh** each to 139 Primary Agricultural Cooperative Credit Societies in a

phased manner. In the first phase, this assistance was provided to 72 Societies in 2013-14 and in second phase, the assistance was extended to 67 Societies during 2014-15.

3. Long Term Credit Structure

Long term Cooperative Credit Structure consists of 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. These credit institutions cater to the credit needs of long term farm sector and non-farm sector activities of farmers/public and provide investment credit to the members for agriculture related activities like minor irrigation, horticulture, plantation crops and other allied sectors.

3.1. Tamil Nadu Cooperative State Agriculture and Rural Development Bank

Tamil Nadu Cooperative State Agriculture and Rural Development Bank could not get refinance from NABARD due to NABARD's revised policy, which affected its normal lending operations. However, Tamil Nadu Cooperative State Agriculture and Rural Development Bank has been funding Primary Cooperative Agriculture and Rural Development Banks from out of its own resources enabling the banks to continue their lending operations. As on 31.03.2016, the share capital of the Bank stood at **Rs.40.37 crores** and deposits at **Rs.194.57 crores**. The Tamil Nadu Cooperative State Agriculture and Rural Development Bank issued jewel loans to the extent of **Rs.271 crores** through its branches and extension counters during 2015-16.

3.2. Primary Cooperative Agriculture and Rural Development Banks

Primary Cooperative Agriculture and Rural Development Banks were providing long term credit for agricultural purposes like minor irrigation, land development, farm mechanisation, horticulture, animal husbandry and other allied activities. Due to non-availability of refinance from NABARD, these Banks primarily disburse jewel loans out of the available funds. During the year 2015-16, jewel loans to the extent of **Rs.936.77 crores** have been issued. Further, 122 Common Service Centres have been established by these banks benefiting a large number of people besides improving the business activities of these banks.

3.3. One Time Settlement Scheme 2014

The Government has issued orders in the year 2014 for 'One Time Settlement' of Non-Farm Sector loans outstanding as on 31.03.2014 in Primary Cooperative Agriculture and Rural

Development Banks. Under this scheme, 1,871 farmers have paid the outstanding loan amount of **Rs.42.10 crores** in full and a total sum of **Rs.39.71 crores** has been waived.

4. Urban Cooperative Credit Structure

Urban Cooperative Credit structure consists of Urban Cooperative Banks and Urban Cooperative Credit Societies, located in urban and semi-urban areas. These institutions cater to the banking needs of the middle class population in urban and semi-urban areas. As of now, 128 Urban Cooperative Banks and 84 Urban Cooperative Credit Societies are functioning in the State.

4.1. Urban Cooperative Banks

In Tamil Nadu, 128 Urban Cooperative Banks are operational, which provide banking services and credit facilities to the people living in urban and semi-urban areas. These banks mobilize deposits from the public and extend

credit facilities to small traders, artisans and persons belonging to middle income group for purposes like housing, business and other non-farm sector activities. During 2015-16, loans to the extent of **Rs.6,644.30 crores** have been disbursed. The deposit position in the Urban Cooperative banks have improved to **Rs.8,244.76 crores** as on **31.03.2016** from **Rs.6,420.94 crores** as on **31.03.2015**. In 2015-16, Urban Cooperative Banks have formed 1,385 Joint Liability Groups of petty traders in urban areas and issued loans to the tune of **Rs.77.50 crores**. This has prevented many small vendors from falling prey to money lenders, who charge exorbitant interest rates. This initiative will continue in 2016-17 also.

The State Government has also signed the Memorandum of Understanding with the Reserve Bank of India to improve the functioning of Urban Cooperative Banks. Accordingly, all the Urban Cooperative Banks and their branches have been

computerized. Core Banking Solution for all the Urban Cooperative Banks and their branches is under implementation in order to improve their operational efficiency and to provide better services to the customers.

4.2. Urban Cooperative Credit Societies

Urban Cooperative Credit Societies provide credit facilities to urban and semi-urban population. As of now, 84 Urban Cooperative Credit Societies are functioning in the State. They mobilize deposits from the public and extend credit facilities to small traders, artisans and persons belonging to middle income group for purposes like housing, business and other non farm sector activities. During 2015-16, they have issued loans to the extent of **Rs.1,114.62 crores**. The deposit position in the Urban Cooperative Credit Societies has increased to **Rs.1,164.89 crores** as on **31.03.2016** from **Rs.1,017.88 crores** as on **31.03.2015**. In

2015-16, Urban Cooperative Credit Societies have formed 56 Joint Liability Groups of petty traders in urban areas and disbursed loans to the extent of **Rs.4.97 crores**.

5. Employees Cooperative Thrift and Credit Societies

There are 1,767 Employees Cooperative Thrift and Credit Societies in Tamil Nadu. The main objective of these societies is to inculcate the habit of savings among the employees of Central and State Government, Government Undertakings and Private Organizations and to provide them with loans at reasonable rate of interest. These societies have a share capital of **Rs.1,782.56 crores** and working capital of **Rs.10,870.16 crores** as on **31.03.2016** and the societies disbursed **Rs.5,860.93 crores** as loan to their members in the year 2015-16.

6. Employees welfare

(i) Pay Hike to the Employees of the Cooperatives

The Government has been giving due priority to the welfare of the Cooperative employees. The remunerations of 1,701 employees of 120 Urban Cooperative Banks and 152 employees of Tamil Nadu Cooperative State Agriculture and Rural Development Bank have been raised with effect from 01.01.2012, with a benefit upto 20% in wages, with an additional annual financial commitment of **Rs.13.33 crores** and **Rs.1.55 crore** respectively. The salaries of the employees of Primary Agricultural Cooperative Credit Societies have also been revised with effect from 01.04.2013 with a benefit upto 12% increase in wages to 15,778 employees with an annual additional financial commitment of **Rs.26.89 crores**.

(ii) New Health Insurance Scheme 2012

New Health Insurance Scheme - 2012, being implemented for the Government Employees, has been extended to the employees of the Cooperative Societies working under the control of Registrar of Cooperative Societies. The Government has issued orders extending the scheme to the employees in the year 2014. 41,061 employees working in 6245 Cooperative Societies and 1,14,986 family members depending on these employees are now covered under the scheme. Upto 30.06.2016, employees / family members numbering 1,326 were benefitted to the tune of **Rs.5,34,65,131/-** through the New Health Insurance Scheme.

7. Waiver of Agricultural Loans–2016

In order to protect the interest of the farmers, Hon'ble Chief Minister has ordered on 23.05.2016, the waiver of crop loans, Medium Term (Agriculture) loans and Long Term (Farm

Sector) loans issued to 16,94,145 small and marginal farmers, outstanding as on 31.03.2016, in the Cooperative Institutions to the extent of **Rs.5,780.92 crores.**

8. Awards

(i) The Tamil Nadu State Apex Cooperative Bank was awarded the “**Best Performing Member Cooperative Organization**” in the Cooperative Agricultural Credit Structure for the year 2011-12 by National Co-operative Union of India.

(ii) The Tamil Nadu State Apex Cooperative Bank received the **first prize** for the Implementation of “All India Mutual Arrangement Scheme (AIMAS)” during the year 2011-12 from National Federation of State Cooperative Banks (NAFSCOB).

(iii) The Tamil Nadu State Apex Cooperative Bank received the **second prize for its Overall Best Performance** during the year 2011-12 from

National Federation of State Cooperative Banks (NAFSCOB).

(iv) The Tamil Nadu State Apex Cooperative Bank received the **first prize for its Overall Best Performance** during the year 2012-13 from National Federation of State Cooperative Banks (NAFSCOB).

(v) The **Tamil Nadu State Apex Cooperative Bank** was awarded '**Best Channelising Agency**' by National Handicapped Finance and Development Corporation (NHFDC) for the year 2013-14 for the empowerment of differently abled persons.

(vi) The Agricultural Cooperative Staff Training Institute (ACSTI), managed by the Tamil Nadu State Apex Cooperative Bank, received **second prize for Best Performance** during the year 2012-13 from National Council for Cooperative Training (NCCT); **third prize for Best Performance** during the year 2012-13 from

National Federation of State Cooperative Banks (NAFSCOB); **first prize for Best Performance** during the year 2013-14 from National Federation of State Cooperative Banks (NAFSCOB); and National award for overall **Best performance** for the year 2014-15 from National Federation of State Cooperative Banks (NAFSCOB).

(vii) The Tamil Nadu Cooperative State Agriculture and Rural Development Bank (TNCSARDB) received **Federation's trophy for Best performance in deposit mobilization** for the year 2013-14 at National level from the National Cooperative Agriculture and Rural Development Banks Federation.

(viii) The Tiruchirapalli District Central Cooperative Bank received the **first prize for its Overall Best Performance** among all Central Cooperative Banks in the country during the year 2011-12 from National Federation of State Cooperative Banks (NAFSCOB).

(ix) B.Thurinjpatti Primary Agricultural Cooperative Credit Society in Dharmapuri District received the **second Prize** at all India level for **Best performance** during the year 2011-12 from National Federation of State Cooperative Banks (NAFSCOB).

(x) Mahalakshmi Primary Agricultural Cooperative Credit Society, Gengavalli in Salem District received the **third Prize** at all India level for best performance during 2012-13 from National Federation of State Cooperative Banks (NAFSCOB).

(xi) Thiruthangal Primary Agricultural Cooperative Credit Society in Virudhunagar district was awarded **second prize** at all India level for Best Performance during the year 2013-14 by National Federation of State Cooperative Banks (NAFSCOB).

(xii) Che.Nachipattu Primary Agricultural Cooperative Credit Society in Tiruvannamalai

district was awarded **second prize** at all India level for Best Performance during the year 2014-15 by National Federation of State Cooperative Banks (NAFSCOB).

COOPERATIVE MARKETING SOCIETIES

1. Introduction

1.1 Agricultural Producers Cooperative Marketing Societies function as a link between producers and consumers / traders with a view to ensure marketing of agricultural produce of the members at competitive prices. The societies also undertake services such as distribution of agricultural inputs, disbursement of produce pledge loans, processing of agricultural produce, movement of essential commodities from the godowns of Tamil Nadu Civil Supplies Corporation to fair price shops etc.

1.2. There are 112 Agricultural Producers Cooperative Marketing Societies in the State. **Tamil Nadu Cooperative Marketing Federation (TANFED)** is the apex institution for marketing activities of the Cooperative Marketing

Societies in all the districts except Thanjavur, Thiruvarur, Nagappattinam and 'The Nilgiris'. Thanjavur Cooperative Marketing Federation functions as a regional federation of the marketing societies of delta region of Thanjavur, Thiruvarur and Nagappattinam districts and caters to the needs of the farmers in that region. Nilgiris Cooperative Marketing Society is catering to the needs of farmers in 'The Nilgiris' district and Mettupalayam Municipality area of Coimbatore district. In addition, there are Cooperative Societies, which are meant for specific subsidiary purposes such as Cooperative Printing Press, Labour Contract Cooperative Societies etc.

2. Tamil Nadu Cooperative Marketing Federation(TANFED)

2.1. The Tamil Nadu Cooperative Marketing Federation commenced its operations on 20.02.1959. It is currently engaged in sale of fertilizers and other agricultural inputs through Agricultural Producers Cooperative Marketing

Societies and Primary Agricultural Cooperative Credit Societies. During **2015-16, TANFED** has distributed **4,54,583 MT** fertilizers worth **Rs.608.96 crores**. A fertilizer mixing unit at Pamani in Thiruvarur district was established by this federation in the year **1970**, which manufactures granulated mixture under the brand name viz. Pamani **17:17:17**. During the year **2015-16, 10,000 MT** fertilizer mixture worth **Rs.18.34 crores** was manufactured in this unit and the same was distributed to the farmers.

2.2. To ensure timely distribution of fertilizers to farmers through the Cooperative Societies, the Government has sanctioned **Rs.139.44 crores** during the year **2015-16**, as ways and means advance to Tamil Nadu Cooperative Marketing Federation.

2.3. Tamil Nadu Cooperative Marketing Federation owns 39 godowns with a total capacity of **27,890 MT**. It also runs two Cold Storage units i.e., one at Koyambedu Wholesale Market complex and another at Basin Bridge with

capacity of **2,500 MT** and **960 MT** respectively. TANFED extends commercial support for marketing of the agricultural produce of farmers through joint ventures with these Cooperative Marketing Societies. TANFED also acts as an agent of National Agricultural Cooperative Marketing Federation (NAFED) for undertaking Price Support Schemes in Tamil Nadu. TANFED supplies cattle feed to Aavin for onward distribution to the milk producers. During **2015-16**, TANFED has sold **32,813 MT** of cattle feed worth **Rs.55.82 crores** to Aavin. TANFED has also established a petrol and diesel bunk at Koyambedu market complex and a petrol bunk at Kodambakkam in association with the Indian Oil Corporation and these units are functioning in profit.

2.4. During 2015-16, TANFED distributed fertilizers worth **Rs.608.96 crores** and pesticides worth **Rs.1.80 crores** and marketed agricultural produce to the tune of **Rs.66.48 crores**.

3. Thanjavur Cooperative Marketing Federation (TCMF)

Thanjavur Cooperative Marketing Federation, established on **29.01.1941**, is a regional federation for 12 Cooperative Marketing Societies in Thanjavur, Thiruvarur and Nagapattinam districts. This federation is functioning with **977** members with share capital of **Rs.76.98 lakh**. Business activities of this federation include sale of fertilizers, seeds and agricultural implements. Jewel loans are also disbursed by this Federation. The federation runs a printing press. Total business turnover of the Federation for the year **2015-16** was **Rs.120.50 crores**.

4. Nilgiris Cooperative Marketing Society

The Nilgiris Cooperative Marketing Society covers the whole of 'The Nilgiris' and Mettupalayam municipality of Coimbatore district as its area of operation. This society functions with the primary objective of marketing

agricultural produce of farmers such as potato, cabbage, carrot, beetroot and beans at remunerative price and distributing agricultural inputs to farmers. It has a fertilizer mixing unit functioning at Mettupalayam. It has also taken an agency for LPG distribution. In the year 2015-16, this society has earned a tentative profit of **Rs.3.13 crores.**

5. Agricultural Producers Cooperative Marketing Societies

The primary objectives of **112** Agricultural Producers Cooperative Marketing Societies are marketing of the agricultural produce and selling of fertilizers and other agricultural inputs. Most of the marketing societies act as lead societies for moving the essential commodities from the Tamil Nadu Civil Supplies Corporation godown to the fair price shops and also run a few fair price shops under the Public Distribution System. The total business turnover of Agricultural Producers Cooperative Marketing Societies has increased

from **Rs.2,323.65 crores** in the year **2014-15** to **Rs.2,467.21 crores** in **2015-16**.

5.1. Activities of Cooperative Marketing Societies

(i) Marketing of Agricultural Produce

Cooperative Marketing Societies provide infrastructure facilities like auction yards, drying yards and godowns to help the members to sell their produce at a competitive price. Agricultural commodities worth **Rs.982.84 crores** have been marketed by these societies during the year **2015-16**.

(ii) Linking of Credit with Marketing

Under this scheme, agricultural produce of the farmer members is marketed at a competitive price and the amount is adjusted against the loan obtained by the members in the Societies. This scheme helps the Societies to recover their dues. During **2015–16**, linking of credit with marketing was done to the tune of **Rs.2.96 crores**.

(iii) Produce Pledge Loan

To prevent distress sale of agricultural produce during the harvest season at low price by the farmers for their urgent financial needs, the Agricultural Producers Cooperative Marketing Societies provide produce pledge loan. The members can store their produce safely in the godowns of the Cooperative societies and sell at a time when the prices are competitive. The members can get loans upto 80% of the market value of the produce as produce pledge loan. During **2015–16**, produce pledge loan to the tune of **Rs.112.22 crores** has been disbursed by the Agricultural Producers Cooperative Marketing Societies.

(iv) Disbursement of Jewel loan

During the year **2015-16**, jewel loans to the tune of **Rs.344.12 crores** have been issued by the Agricultural Producers Cooperative Marketing Societies to the members.

(v) Sale of Quality Seeds

Availability of quality seeds is very essential for increasing yield and improving quality of agricultural produce. The Cooperative Societies procure and sell quality seeds of paddy, pulses, oil seeds, millets, vegetables, etc. to the farmers. During the year **2015-16**, seeds worth **Rs.11.25 crores** were sold.

(vi) Distribution of Fertilizers through the Cooperative Societies

Increase in agricultural production is the need of the hour to ensure food security. To improve the agricultural production, Primary Agricultural Cooperative Credit Societies are undertaking cash sales of fertilizers to the farmers besides distributing fertilizer as a component of crop loan. The Tamil Nadu Cooperative Marketing Federation, Thanjavur Cooperative Marketing Federation and Nigiris Cooperative Marketing Society are functioning as fertilizer wholesalers for

the Cooperatives. In the year **2015-16, 5,23,084 MT** of fertilizers worth **Rs.665.71 crores** were sold through the Cooperative outlets, of which, the sale of Urea alone was **2,34,351 MT**.

5.2. Special Initiatives by Agricultural Producers Cooperative Marketing Societies

(i) Procurement of Copra under Price Support Scheme

As the price of Copra was low in the open market, Hon'ble Chief Minister has ordered on 10.06.2016 for procurement of copra at Minimum Support Price (MSP) for the benefit of the coconut growing farmers. The Government has permitted the Tamil Nadu Cooperative Marketing Federation (TANFED) to procure milling copra at the rate of **Rs.59.50 per kg** and ball copra at the rate of **Rs.62.40 per kg** through Agricultural Producers Cooperative Marketing Societies and Primary Agricultural Cooperative Credit Societies. 45 procurement centres have been opened for

a period of 180 days. The procurement of Copra has also been exempted from payment of Agricultural Producers Market Committee CESS (1%) and VAT (5%). As on **25.07.2016, 672.73 MT** of copra worth **Rs.4 crores** has been procured. As a result of this intervention, the rate of copra has gone up in the market.

(ii) Installation of Solar Copra dryers

For the benefit of coconut growing farmers, **28** Solar Copra Dryers have been installed in **10** districts. These units help in converting coconuts into quality copra in a rapid manner at reduced cost. **9,13,355** coconuts were converted into copra during the year **2015–16** compared to the figure of **6,35,316** in the year **2014-15**.

(iii) Installation of Electronic Weighbridges

Electronic weighbridges at a cost of **Rs.1.20 crore** have been installed at Perundurai, Bhavani, Usilampatti, Nilgiris, Thuraiyur and Paramakudi Agricultural Producers Cooperative

Marketing Societies to ensure accurate weighment of agricultural produce of farmers and traders.

(iv) Installation of Seed Processing Unit

In order to supply quality seeds to the farmers, a seed processing unit has been installed in Tudiyalur Cooperative Agricultural Services Limited at a cost of **Rs.19.13 lakh**. During **2015-16, 776.63 MT** of seeds have been processed.

(v) Processing and Value Addition of Agricultural Produce

Some of the Agricultural Producers Cooperative Marketing Societies are having processing units like ginning units, pulses drying units, chilly grinding units, oil crushing units, rice mills, etc. These processing units add value to the farm produce and enable the producers in getting better price for their produce. Five processing units have been installed at a total cost of **Rs.91.35 lakh** at Peraiyur,

Thirumangalam, Chidambaram, Tiruchengode and Perundurai for value addition in tur dhal, chillies, black gram, green gram and sesame respectively. These processing units have processed **102.67 MT** of agricultural produce in the year **2015-16**.

(vi) Installation of Fertilizer Mixing Unit

Nilgiris Cooperative Marketing Society has been manufacturing fertilizer mixture since 2008. To increase the production, a new fertilizer mixing unit has been installed at Mettupalayam branch of Nilgiris Cooperative Marketing Society at a cost of **Rs.15 lakh**. During the year **2015-16**, fertilizer mixture to the tune of **10,994 MT** was manufactured and sold for the value of **Rs.12.81 crores**.

(vii) Construction of Drying Yards

Drying yards have been constructed in 6 Agricultural Producers Cooperative Marketing Societies namely Alangudi, Thirumayam, Aranthangi, Thirumangalam, Pennagaram and Kamudhi at a

total cost of **Rs.33.45 lakh in the last two years**. These yards have helped the farmers to dry and segregate their produce for better price realization.

(viii) Construction of Godowns in rural areas

The Government has taken initiative to increase storage capacity for agriculture produce in rural areas. **3,317** godowns were constructed during the years **2011-12** to **2013-14** with financial support under Rural Infrastructure Development Fund and Warehouse Infrastructure Fund. The Government has given grant of **Rs.375.58 crores** to the Cooperatives for construction of these godowns. With these godowns, storage capacity has gone up from 7.98 lakh MT to **12.10 lakh MT**. With the completion of godowns sanctioned in **2014-15**, the storage capacity of the godowns with the Cooperatives in the State will rise to **13 lakh MT**. During the year **2015-16**, regular produce pledge loan was disbursed to **42,085** farmers to the tune of

Rs.478.28 crores for storing of **3,46,282 MT** of agriculture produce worth **Rs.1,028.14 crores**.

Due to special efforts taken by the Government of Tamil Nadu, the Warehousing Development and Regulatory Authority (WDRA) has agreed to accredit **100 MT** capacity godowns by relaxing the existing norms of minimum capacity **250 MT** for registration/ accreditation. So far, the WDRA has registered **216** godowns. As a result, Negotiable Warehouse Receipts were issued to **281** farmers to avail produce pledge loans to the tune of **Rs.5.25 crores** at **7%** interest rate. This scheme is getting very popular among small and marginal farmers.

5.3. Strengthening of Infrastructure of Agriculture Cooperative Marketing Society

New office buildings have been constructed in Thiruvannamalai, Chengam, Karamadai and Polur Agricultural Producers Cooperative Marketing Societies at a total cost of **Rs.1.47 crore** in the

year **2014-15**. Construction of new office Buildings is under progress in Mettupalayam, Thirumangalam, Peraiyur, Vadipatti and Theni Agricultural Producers Cooperative Marketing Societies at a total cost of **Rs.1.01 crore**, which were sanctioned in the year **2015-16**. To ensure the safety of the jewels pledged by the members, **37** strong rooms with defender doors have been constructed at a cost of **Rs.2.27 crores**. During the year **2015-16**, two strong rooms with defender doors at a total cost of **Rs.16.80 lakh** and one defender door at a cost of **Rs.2.84 lakh** have been provided to the societies. To enhance the safety of assets of Agricultural Producers Cooperative Marketing Societies, **Rs.75.50 lakh** has been allotted to construct compound wall in Thirumangalam, Vadipatti, Usilampatti, Peraiyur and Melur Agricultural Producers Cooperative Marketing Societies and the work has been completed in Melur, Vadipatti and Usilampatti Agricultural Producers Cooperative Marketing Societies.

For transparent and speedy auction of agricultural produce, auction process has been modernized in Erode, Perundurai, Tiruchengode, Salem and Attur Agricultural Producers Cooperative Marketing Societies at a cost of **Rs.43.35 lakh.**

5.4 Performance of Cooperative Marketing Societies

Some of the Cooperative Marketing Societies have done exceedingly well and a few are mentioned below: -

The Tiruchengode Agricultural Producers Cooperative Marketing Society in Namakkal district started functioning on **30.04.1930**. The area of operation of this society is whole of Salem and Namakkal districts. This society is functioning with the prime objective of marketing of agricultural produce of the members at a reasonably good prices. The Society is also issuing produce pledge loans and jewel loans in a

big way. It has diversified its activities by running petrol bunks, gas agency, medical shops, fair price shops and a super market. The business turnover of Tiruchengode Agricultural Producers Cooperative Marketing Society during **2015-16** was **Rs.314.68 crores**.

The Tudiyalur Cooperative Agricultural Services Ltd. (TUCAS) is functioning as a special type of Primary Agricultural Cooperative Institution located at Tudiyalur of Coimbatore district. Besides supplying agricultural inputs to the farmers, it is involved in production and marketing of fertilizers, pesticides, seeds and agricultural implements. It provides crop loan, mortgage loan and jewel loan to the members. The total value of sale of seeds was **Rs.2.73 crores** in **2015-16**. The sale of agricultural implements to other Cooperative Institutions was to the extent of **Rs.57.25 lakh** in **2015-16**.

6. Other Cooperative Societies

(i) Labour Contract Cooperative Societies

With a view to securing employment opportunities to members through contract work and ensuring better livelihood, **46** Labour Contract Cooperative Societies are functioning in Tamil Nadu with a total membership of **20,505**.

(ii) Cooperative Printing Presses

In Tamil Nadu, **26** Cooperative printing presses are functional to meet the printing needs of the Cooperative Societies and others. Efforts have been taken to modernize these printing presses, which were hitherto printing only books and forms required by the Cooperatives. To begin with, 7 Cooperative printing presses functioning at Chennai, Vellore, Salem, Madurai, Tirunelveli, Coimbatore and Tiruchirappalli have been modernized at the cost of **Rs.3.68 crores**. As a result, the Cooperative Presses are able to carry out printing works of the Government and other

Quasi Government agencies. A new building has been constructed for Tiruvannamalai Printing Press at a cost of **Rs.50 lakh** in the year **2014-15**. These Cooperative printing presses have carried out printing works to the tune of **Rs.62.33 crores** in **2015-16**.

7. National Awards

The performance of Agricultural Producers Cooperative Marketing Societies in the State has been applauded at the National level. To cite a few, the following Agricultural Producers Cooperative Marketing Societies have won the "Best Cooperative Marketing Society" award from the National Cooperative Union of India (NCUI) for their performance on **25.06.2013**.

1. Tamil Nadu Cooperative Marketing Federation (TANFED)
2. Pollachi Agricultural Producers Cooperative Marketing Society

3. Pattukottai Agricultural Producers Cooperative Marketing Society
4. Udumalpettai Agricultural Producers Cooperative Marketing Society

Erode Agricultural Producers Cooperative Marketing Society has won the second prize at the National level for excellent performance in the National Cooperative Spice Fair held at Jaipur in May, 2015. Further, the society has also won the first prize at the National level for selling of turmeric, turmeric powder, kumkum, coriander powder and chilli powder in the National Cooperative Spice Fair held at Jaipur in April, 2016.

Chapter – III

CONSUMER COOPERATIVES

1. Introduction

The Consumer Cooperatives are functioning with a three tier structure in the State with Tamil Nadu Consumer Cooperative Federation at apex level, 34 Consumer Cooperative Wholesale Stores at the district level and 371 Primary Cooperative Stores at the tertiary level. The main objective of these Consumer Cooperatives is to supply essential consumer goods to the public at a reasonable price and thus help in controlling prices.

2. Activities

2.1. The Tamil Nadu Consumer Cooperative Federation is an apex organization for all the District Consumer Cooperative Wholesale Stores and Primary Cooperative Stores and acts as a

coordinating agency for procurement of select consumer goods for all the affiliate Cooperative Stores.

2.2. The District Consumer Cooperative Wholesale Stores run 53 Super Markets, 51 Mini Super Markets, 87 retail outlets, 40 Farm Fresh Consumer Outlets, 87 Cooperative Medical Shops, 28 Amma Marundagam, 6 Petrol Bunks, 30 L.P.G. supply units, 82 Kerosene Bunks and 3,241 fair price shops. These Cooperatives play a vital role in successful implementation of Public Distribution System by acting as lead societies for distribution of essential commodities from TNCSC godowns to the fair price shops.

2.3. Similarly, Primary Cooperative Stores run 26 Cooperative Medical Shops, 28 Amma Marundhagam, 14 Farm Fresh Consumer Outlets and 2,246 fair price shops across the State.

3. Performance

Quality non-controlled consumer goods are sourced directly from the Cooperative Marketing Societies, production centres and manufacturing units at very reasonable rates. Most of the quality consumer goods are procured through Joint Purchase Committees in bulk by following due procedure. The quality consumer goods, so procured, are made available at outlets managed by the Consumer Cooperatives for sale at reasonable price.

During the year 2015-16, all the Consumer Cooperatives have sold controlled and non-controlled commodities to the tune of **Rs.3,404.38 crores.**

4. Market Intervention Activities

Whenever prices of essential commodities witness a sudden increase in the open market, essential commodities like Tur dal, Urad dal, Chillies, Tamarind, Gingely oil etc. are procured

from the places where these are available at reasonable rates and are sold through the Cooperative outlets at much lower price than the price prevailing in the market under market intervention scheme. The Government has extended the period of this scheme for a further period of 3 years from 01.11.2014.

4.1. Amma Marundhagam

In the Budget announcement for the year 2014-15, it was announced that, "As a new initiative, this Government will open 100 new Amma Marundhagam under Cooperatives along with the existing 210 Medical Shops run by them". Accordingly, Hon'ble Chief Minister inaugurated 10 Amma Marundhagam on 26.06.2014. As on date, 106 New Amma Marundhagam have been opened and are effectively functioning in all 32 districts. The Government has sanctioned **Rs.10 crores**, at the rate of **Rs.10 lakh** per shop, from the Price Stabilization Fund for improving infrastructural facilities and for providing working capital

assistance to Amma Marundhagam. These outlets are offering medicines at a discounted rate upto 15% to customers. During 2015-16, medicines worth **Rs.124.80 crores** have been sold through the Cooperatives and Amma Marundhagam.

4.2. Farm Fresh Consumer Outlets

As a market intervention measure and to provide quality vegetables to consumers at reasonable prices, Farm Fresh Consumer Outlets have been opened in urban areas by the Cooperatives. Fresh vegetables are sourced directly from the farmers at reasonable rates at their farm gates on spot cash payment and are made available at these outlets.

Presently, 72 Farm Fresh Consumer Outlets including 2 Mobile Outlets are functioning across the State. 32 varieties of quality vegetables are sold through these Farm Fresh Consumer Outlets at reasonable prices. In order to improve the supply chain, 5 vehicles have been purchased at a

cost of **Rs.70 lakh** with financial assistance under National Agricultural Development Program. All these vehicles have been equipped with required facilities including refrigeration at a cost of **Rs.35 lakh** to keep the vegetables fresh. One vehicle each has been allotted to Chettipalli Primary Agricultural Cooperative Credit Society, Nilgiris Cooperative Marketing Society, Palani Cooperative Marketing Society for transporting vegetables procured from the farmers in the vegetable growing areas of Krishnagiri, Nilgiris and Dindigul districts to the Farm Fresh Consumer Outlets. Two vehicles have been allotted to Triplicane Urban Cooperative Society for operating Mobile Farm Fresh Consumer Outlets.

The Government has released **Rs.8.34 crores** from Price Stabilization Fund as working capital assistance to run Farm Fresh Consumer Outlets. A sum of **Rs.1.15 crore** has also been released from the Cooperative Research and Development Fund to these Farm Fresh Consumer Outlets for providing

necessary infrastructural facilities and to improve the ambiance in these outlets.

From 20.06.2013 to 30.06.2016, **16,897 MT** of vegetables amounting to **Rs.49.47 crores** have been sold through these Farm Fresh Consumer Outlets.

4.3. During heavy monsoon rains in Chennai and its outskirts in the month of December, 2015, the prices of vegetables had shot up in the open market due to non-arrival of vegetables. To control the sudden price rise, **50** additional Farm Fresh Consumer Outlets (39 Cooperative sale points and 11 Tamil Nadu Civil Supplies Corporation sale points) were opened temporarily in Chennai city on 18.11.2015. Additionally, vegetables were made available at reasonable rates through 11 mobile vans at 32 sale points by the Cooperatives. In addition to the above sale points, potato and onion were sold, on temporary basis, in 536 fair price shops. This initiative helped in a big way in controlling sudden spurt in

prices of vegetables in the time of crisis. During the monsoon rains i.e. from 18.11.2015 to 31.12.2015, through these additional Farm Fresh Consumer Outlets, Mobile vans and fair price shops, **261.182 MT** of vegetables worth **Rs.70.57 lakh** were made available to consumers.

4.4. "Rs.20/- per kg rice" Scheme

As a measure to control the price in the open market, a scheme to sell rice at **Rs.20/- per kg** was introduced. Under this scheme, **7,760 MT** of rice worth **Rs.15.52 crores** has been sold through 273 sales centers of the Cooperative Societies.

4.5. Other Market Intervention Activities

(i) As a market intervention activity, to control the price of pulses in the open market, Tur dal and Urad dal were purchased by Tamil Nadu Cooperative Marketing Federation (TANFED) from National Consumer Cooperative Federation

(NCCF) and sold in Chennai through 20 outlets of the Cooperatives and 5 outlets of Tamil Nadu Civil Supplies Corporation at reduced price. Tur dal was sold at **Rs.107/- per kg** and Urad dal Grade-A at **Rs.112/- per kg** and Grade-B at **Rs.99/- per kg**. **47,097 kg** of Tur dal and **25,731 kg** of Urad dal were sold to consumers under the initiative.

(ii) Tamil Nadu Cooperative Marketing Federation (TANFED) procured the imported unmilled Tur dal from Metals and Minerals Trading Corporation (MMTC). The processed Tur dal was sold in Chennai, Madurai, Tiruchy and Coimbatore districts through 71 outlets of Cooperatives from 01.11.2015 at the rate of **Rs.110/- per kg**, when the market rate was **Rs.180/- per kg**. **323 MT** of Tur dal was sold through these outlets.

Chapter – IV

COOPERATIVES IN PUBLIC DISTRIBUTION SYSTEM

1. Introduction

1.1. The role of Public Distribution System is paramount in ensuring food security to all. The Cooperatives in Tamil Nadu play a vital role in implementation of Universal Public Distribution System. The Cooperatives have built a wide distribution network in the State and run majority of the fair price shops i.e. **32,546** fair price shops out of the total number of **34,686 shops**.

1.2. Movement of essential commodities from the godowns of Tamil Nadu Civil Supplies Corporation to the fair price shops is done by **96** lead societies i.e. **25** Consumer Cooperative Wholesale Stores, **59** Cooperative Marketing Societies, **9** Primary

Cooperative Stores and **3** Primary Agricultural Cooperative Credit Societies. These lead societies lift Public Distribution System commodities from Tamil Nadu Civil Supplies Corporation godown for distribution at the fair price shops run by **3,945** link societies. Apart from these, **327** Cooperative Societies are acting as self lifting societies, which include **8** Cooperative Wholesale Stores, **35** Cooperative Marketing Societies, **148** Primary Cooperative Stores, **120** Primary Agricultural Cooperative Credit Societies, **5** LAMP Societies and **11** other type of societies.

2. Fair Price Shops

2.1. Out of 34,686 fair price shops, **32,546** fair price shops are run by the Cooperative

Institutions as detailed below;

Sl. No	Details of Fair Price Shops and Cards	Rural	Urban	Total
1.	Full-time	17,432	6,192	23,624
2.	Part-time	8,487	435	8,922
3.	Total fair price shops	25,919	6,627	32,546
4.	No. of Family cards attached	1,20,45,570	65,06,442	1,85,52,012

2.2. Besides running fair price shops, 259 kerosene bunks are also run by the Cooperative Societies exclusively for distribution of kerosene to family card holders. The fair price shops sell Special PDS commodities like Tur dal, Urad dal and Palmolein oil at highly subsidized rates. Non-controlled commodities such as Ooty Tea, Amma salt and Arasu Salt are also sold at reasonable rates at these outlets.

3. Mobile Fair Price Shops

3.1. In order to distribute essential commodities to the people in hilly and inaccessible areas, 10 Mobile fair price shops have been introduced during 2012-13. These **10** vehicles, one each for **10** LAMP Societies, have been provided for this purpose at a total cost of **Rs.94.95 lakh** out of Primary Cooperative Development Fund. During 2013-14, 5 new mobile fair price shops have been introduced, of which 3 shops are now operated – one each by Mottampatti and Kilakadu LAMP Societies in Villupuram District and Ravanapuram Primary Agricultural Cooperative Credit Society in Tiruppur District and the remaining 2 mobile shops are being operated one each by Triplicane Urban Cooperative Society and Park Town Cooperative Wholesale Store. These vehicles have been purchased out of Primary Cooperative Development Fund and Cooperative Research and Development Fund at a total cost of **Rs.66.82 lakh**. During

2015-16, 2 mobile fair price shops have been introduced in Tirunelveli District by Chokkalal Mill Employees Cooperative Stores and Irukkanthurai Primary Agricultural Cooperative Credit Society. Thus, 34 mobile fair price shops are now functioning in hilly and remote rural areas with a view to supply essential commodities to the people at their doorsteps and 2 mobile fair price shops are functioning in Chennai City. In addition, 43 vehicles procured with the financial assistance from TAHDCO by the tribal beneficiaries are also assisting in movement of essential commodities from Tamil Nadu Civil Supplies Corporation godowns to the fair price shops.

The Government is committed to make essential commodities available even to the people residing in the remote and inaccessible areas. This is evident from the fact that a mobile shop has been provided for a hamlet Periapazhamalai in Tiruchirapalli district with 19 family cards and a hilly village at Mavadaippu

situated 70 kms away from the parent shop at Ravanapuram Primary Agricultural Cooperative Credit Society in Tiruppur district.

Through these mobile shops, 26,352 card holders in 271 villages are benefitted. 10,637 card holders in 52 streets are benefitted through 2 mobile fair price shops in Chennai City.

4. Monitoring the stock in Fair Price Shops by SMS

For effective implementation of Public Distribution System, Web and SMS based monitoring system has been introduced at a cost of **Rs.31.74 lakh** to monitor the movement and availability of essential commodities in the fair price shops. This real time monitoring has enabled identification of fair price shops with low stocks and thus helped in replenishing the stock in time.

5. Sale of Other Commodities

(i) Sale of Ooty Tea

To mitigate the hardships faced by the small tea growers, Ooty tea is being purchased from the The Tamil Nadu Small Tea Growers Industrial Cooperative Tea Factories Federation Limited (INDCOSERVE) and sold through the fair price shops run by the Cooperative Societies from the year 2001. **3,099 MT** of Ooty Tea was sold during the year 2014-15 and **3,304 MT** during the year 2015-16 through fair price shops.

(ii) Sale of Amma Salt

Iodised salt, procured from Tamil Nadu Salt Corporation, is being sold through the fair price shops run by the Cooperative Societies to protect the people from Iodine deficiency disorders. **36,679 MT** of Amma Salt and Arasu Salt were sold through the fair price shops run by the Cooperatives during 2015-16.

6. Construction of Fair Price Shop Buildings

The status of **32,546** fair price shops run by the Cooperative Institutions in terms of accommodation is detailed below: -

Sl. No	Details	No. of Fair Price Shops
1	Own Building	4,231
2	Government Building	15,321
3	Rent Free Building	5,320
4	Rented Building	7,674
	Total	32,546

Action is being taken to construct own buildings for the fair price shops in a phased manner. 918 new buildings for fair price shops have been constructed in the last three years.

7. Government Subsidy to the Cooperatives for Public Distribution System

Fair price shops are run by the Cooperative Societies with a service motive. PDS commodities are supplied to the family card holders either at no cost or at the rates fixed by the Government. To compensate the expenditure incurred by the Cooperative Societies in running these fair price shops, subsidy is being provided by the Government.

The Government has sanctioned a sum of **Rs.762.93 crores** as subsidy from 2010-11 to 2014-15.

Chapter – V

COOPERATIVE EDUCATION, RESEARCH AND TRAINING

1. Introduction

Tamil Nadu Cooperative Union (TNCU) at State level and 29 Cooperative Unions at district level are actively engaged in capacity building and knowledge upgradation of the staff and members of the Cooperative Societies. These institutions also undertake skill upgradation of the employees of the Cooperative Institutions besides undertaking publicity and awareness campaign. Exhibitions, seminars, elocution and essay competitions for school and college students to create awareness on Cooperation and motivate youth to participate in Cooperative Movement and Cooperative week celebrations are organized to sensitize people on Cooperative Movement.

2. Cooperative Training Institutes

There are 20 Institutes of Cooperative Management in the State as units of Tamil Nadu Cooperative Union. These institutes offer courses in Diploma in Cooperative Management and Diploma in Computer Application. They also offer Under Graduate and Post Graduate courses like B.A., B.Com., B.B.A., M.B.A. and M.C.A. in association with Bharathiar University, Coimbatore. Short duration courses, such as MS Office, Tally, Retail Salesmanship are also offered in these institutes. In 2015-16, 5,713 persons have undergone short duration training courses.

2.1. National Council for Cooperative Training (NCCT), New Delhi in association with TNCU is also running Institutes of Cooperative Management at Chennai and Madurai. These institutes offer Higher Diploma Courses in Cooperative Management (HDCM) and Master degree course in Business Administration (MBA)

3. Technical Education

There are three Cooperative Industrial Training Institutes (ITIs) one each at Bargur, Pattukottai and Tiruchuli and one Cooperative Polytechnic at Lalgudi run by the Tamil Nadu Cooperative Union. The ITIs offer courses in Computer Operation Programming Assistant (COPA), Tailoring, Jewel Testing, Electrician and Craftsman, Catering, etc. The Polytechnic offers Diploma in Mechanical Engineering, Electrical and Electronic Engineering and Computer Engineering.

4. Cooperative Research in Universities

To promote research in Cooperation, a corpus fund has been created by Tamil Nadu Cooperative Union of **Rs.5 lakh** in Madras University, Madurai Kamarajar University, Bharathiar University, Annamalai University, Periyar University and Gandhigram Rural Institute. The interest derived out of the corpus fund is given as grant to the students, who are

undertaking research in Cooperation and related topics. So far, 22 research projects have been funded.

5. Cooperative Research and Development Fund (CRDF)

The Tamil Nadu Cooperative Union is operating Cooperative Research and Development Fund (CRDF), which has been created with contributions of the Cooperative Societies. Any release from this fund is done with the approval of the CRDF Committee. The Fund is utilized for extending financial assistance for Cooperative Research as grant and interest free loan for the development of the Cooperative Institutions. In the last five years, **Rs.32.60 crores** as grant and **Rs.88.42 crores** as interest free loan have been released to various Cooperative Institutions. The amount meant for development of the Cooperatives is primarily utilized for the purpose of construction of strong room with defender door, modernization of consumer self service

units, modernization and computerization of banks, construction of office buildings, purchase of packing machines, installation of weighing machines, installation of processing units, purchase of sugarcane harvesters, construction of Cooperative complexes, purchase of pedal looms for weavers, etc.

6. Cooperative Education Fund (CEF)

Cooperative Education Fund (CEF) is being operated by the Tamil Nadu Cooperative Union. The fund is utilized with the approval of CEF Committee for the purpose of cooperative education, training, propaganda and publicity on Cooperatives. A sum of **Rs.34.91 crores** has been released as grant over a period of five years from 2011-12 to 2015-16. This fund is utilized for conduct of short term training programmes for employees of the Cooperative Institutions and the departmental staff, organizing Member Education Programmes in districts, organizing youth camps and all India Cooperative Week Celebrations. It is

worth mentioning that training programmes on management of Cooperatives have been conducted in three phases for all the newly elected Board of Directors of the Cooperative Institutions including Presidents and Vice Presidents.

7. Other Training Programs

Motivational workshops and training programs for the Salesmen and Packers working in the Public Distribution system were organized to improve their skill and customer relationship. Best performing sales men were felicitated in these workshops.

To improve efficiency and motivational levels, a workshop for the senior officers of the department on stress management, time management and team building was organized. Similarly, two days training programme was organised for newly recruited Senior Inspectors of Cooperative Societies on Office Procedures,

statutory functions, Public Distribution System, Cooperative Credit Structure, Marketing and other aspects of the Cooperative Department and the Cooperative Institutions.

Chapter – VI

COOPERATIVE ELECTION

In Tamil Nadu, elections to the Cooperative Societies were conducted in the year 2013 after a gap of fourteen years. The Conduct of elections has given a fresh impetus to democratic functioning of the Cooperative Institutions. The Government of Tamil Nadu has inserted a new section 33-A in the Tamil Nadu Cooperative Societies Act, 1983 by Tamil Nadu Cooperative Societies (Fourth Amendment) Act, 2012, which provides for constitution of the Tamil Nadu State Cooperative Societies Election Commission for the conduct of elections to the Cooperative Societies in Tamil Nadu. The Government, under sub section (2) of section 33-A, has appointed the Tamil Nadu State Cooperative Election Commissioner and the Commission has started functioning from 08.02.2013.

The Constitution (97th amendment) Act, 2011, provides that in the elected board, there shall be one member from the Scheduled Caste and two Women Members. Whereas, in Tamil Nadu, the Cooperative Societies Act has been amended in the year 2013 to provide 18% reservation to Scheduled Caste and Scheduled Tribe and 30% reservation to Women in the Board of Directors of the Cooperative Institutions thereby ensuring social justice.

The elections were conducted in the year 2013 by the Tamil Nadu State Cooperative Societies Election Commission in 5 phases for **24,082** Cooperative Societies falling under the control of the Registrar of Cooperative Societies and 14 Functional Registrars. In these Cooperative Institutions, **2,37,239** persons were elected as Board of Directors, of whom **34,527** persons belong to Scheduled Castes and Scheduled Tribes and **66,089** are women.

Chapter – VII

INTEGRATED COOPERATIVE DEVELOPMENT PROJECT

1. The Integrated Cooperative Development Project is an area based project evolved by National Cooperative Development Corporation (NCDC) for development and strengthening of the Cooperatives with required infrastructure facilities, share capital, margin money, etc. NCDC in consultation with State Government identifies the districts for implementation of ICDP in the normal period of 5 years. Tamil Nadu Government funds the project with refinance arrangements from NCDC. District Central Cooperative Bank (DCCB) is the Project Implementing Agencies (PIA) in the district.

2. The following is the funding pattern: -

Activity	From NCDC to State Government (In %)			From State Government to Cooperatives (In %)			
	Loan	Subsidy	Total	Loan	Share \Capital	Subsidy	Total
Civil works, Plant & machinery and Infrastructure etc.	100	-	100	50	50	-	100
Margin money to Societies / Share Capital to Cooperatives	100	-	100	-	100	-	100
Man Power Development & Training and Incentives	-	50	50	-	-	100	100
Managerial Assistance to PIA and Monitoring Cell etc.	-	50	50	-	-	100	100

3. ICDP was introduced in the year 1989 in Tamil Nadu. 28 districts have so far been selected for implementation. The projects in 24 districts with a total outlay of **Rs.337.90 crores** have already been completed. At present, the projects are under implementation in 4 districts namely, Karur, Nagapattinam, Vellore and 'The Nilgiris' with the total outlay of **Rs.130.40 crores**.

CONCLUSION

The Cooperative movement in Tamil Nadu has been a grand success. Over the years, it has evolved into a people-centric movement that caters to virtually all the needs of farmers. It has provided an alternative to the informal money lending at prohibitive interest rates. The Cooperatives have played a key role in stabilizing prices of essential commodities in the recent past. The Cooperative Institutions have provided linkages between consumers and producers, thereby eliminating intermediaries. The role of the Cooperatives in overall socio-economic development can never be under-estimated.

Under the dynamic leadership of Hon'ble Chief Minister, the Cooperatives in Tamil Nadu are marching ahead towards achieving the "**Vision 2023**" of the Government.

Sellur K. Raju

Minister for Cooperation