



**COOPERATION**  
**(COOPERATION, FOOD AND CONSUMER  
PROTECTION DEPARTMENT)**

**POLICY NOTE**  
**2013 – 2014**

**DEMAND NO. 12**

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**Minister for Cooperation**

©  
**GOVERNMENT OF TAMIL NADU**  
**2013**

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**POLICY NOTE**  
**ON**  
**COOPERATION DEPARTMENT**  
**FOR 2013-2014**

**INTRODUCTION**

**“A Cooperative is an autonomous association of person who voluntarily cooperative for their mutual social, economic and cultural benefits.”**

**International Cooperative Alliance**

The democratic principle of Cooperatives was understood by Tamil Nadu decades back and Tamil Nadu is the pioneering state in introducing the ‘Cooperative Movement’ for uplifting the poor and downtrodden. The first Agricultural Cooperative Credit Society was started at Thirur in Tiruvallur District and the first Consumer Cooperative Society was started in Triplicane, Chennai in the year 1904 and Tamil Nadu became a role model in India for other States for developing the cooperative movement.

2. In Tamil Nadu, there are **10,368** cooperative societies with a membership of **1,70,68,812** functioning under the administrative

control of the Registrar of Cooperative Societies. The turnover of these societies is **Rs.1,20,889.60 crore** per annum. The agricultural credit facilities extended by the cooperatives play an important role in the success of agriculture sector thus serving the credit and other input requirements of the farming community. The cooperatives are also instrumental in facilitating agricultural marketing and meeting the consumer needs including distribution of essential commodities through the Public Distribution System.

3. Government of Tamil Nadu have introduced recently an innovative scheme of providing interest free crop loans to the farmers and various other interest free loans to the differently-abled persons and this is the first of its kind in the entire country. Several initiatives like computerization, e-banking and CORE Banking Solutions have been introduced as a measure of modernizing the cooperative movement. The continuous improvements introduced have helped the Cooperative Banks to provide quality and speedier services to the beneficiaries.

## **CHAPTER-I**

### **COOPERATIVE BANKING**

4. Cooperative Credit Institutions in Tamil Nadu have a vast network through which they provide financial assistance to farmers and other members based on their needs. The cooperative credit sector in Tamil Nadu comprises the following:

- I. Short Term and Medium Term Cooperative Credit Institutions
- II. Long Term Cooperative Credit Institutions
- III. Urban Cooperative Credit Institutions and
- IV. Employees Cooperative Thrift and Credit Societies

#### **(I) SHORT TERM COOPERATIVE CREDIT INSTITUTIONS:**

5. In the Short Term and Medium Term Cooperative Credit Structure, Tamil Nadu State Apex Cooperative Bank at the State level, **23** District Central Cooperative Banks at district level and **4,530** Primary Agricultural Cooperative Credit Societies at the village level are functioning in the State.

#### **(i) TAMIL NADU STATE APEX COOPERATIVE BANK (TNSACB):**

6. In 1905, the Tamil Nadu State Apex Cooperative Bank was started as a Federation with **23** District Central Cooperative Banks functioning in the State. The Tamil Nadu State Apex Cooperative Bank extends banking services to the public through 46 branches in Chennai city. The funds for the Tamil Nadu State Apex Cooperative Bank is mobilised through public deposits, refinance from the National Bank for Agriculture and Rural Development (NABARD) and loans from other financial institutions like the National Cooperative Development Corporation (NCDC) and National Handicapped Finance and Development Corporation (NHFDC). The Tamil Nadu State Apex Cooperative Bank provides refinance to the District Central Cooperative Banks for onward lending, manages the surplus funds of the cooperative sector and offers guidance to its constituents on funds management. As a step to achieve the goal of capacity building to the staff of the District Central Cooperative Banks and Primary Agricultural Cooperative Credit Societies, training is offered to them through the 'Agricultural Credit Staff Cooperative Training Institute' run by the Tamil Nadu State Apex Cooperative Bank.

7. The financial position of the Tamil Nadu State Apex Cooperative Bank as on **28.02.2013** is as follows:

	<b>Amount (Rs. in crore)</b>
Members' Share Capital	148.64
State Government's share	0.26
Reserves and Surplus	733.88
Deposits	7,668.25
Borrowings	2,433.31
Loan disbursement	8,131.75
Net Profit (As on 31.3.2012)	41.51

#### **Introduction of Technological Solutions in Banking Services:**

8. The "CORE Banking Solutions Software" is being implemented in the Tamil Nadu State Apex Cooperative Bank, helping its affiliates and customers more efficiently. Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer Technology (NEFT) are also implemented in the Tamil Nadu State Apex Cooperative Bank for transferring funds anywhere in India and this helps the customers of the Tamil Nadu State Apex Cooperative Bank and District Central Cooperative Banks. The Bank has also established e-banking facilities with the District Central Cooperative Banks and Primary Agricultural Cooperative Credit Societies.

#### **(ii) DISTRICT CENTRAL COOPERATIVE BANKS (DCCBs):**

9. The District Central Cooperative Banks are the lifeline of the various cooperative societies functioning in the districts. They provide financial assistance to different kind of Cooperative Societies and they also undertake banking activities for the benefit of the general public. The District Central Cooperative Banks have registered a significant growth in the deposit mobilization and disbursement of loans during the year 2012-13. ***All the District Central Cooperative Banks in the State have been granted licence by the Reserve Bank of India and Tamil Nadu is the second State to have achieved this distinction, next to Andhra Pradesh.*** All the 23 District Central Cooperative Banks are functioning on profit.

10. The District Central Cooperative Banks extend credit and banking support to all their affiliated cooperatives, viz., Primary Agricultural Cooperative Credit Societies, Consumer Cooperatives, Agricultural Producers' Cooperative Marketing Societies, Cooperative Sugar Mills, Weavers Cooperative Societies, Employees Cooperative Thrift and Credit Societies, Dairy Cooperative Societies. At present, the District Central Cooperative Banks are serving through **762** branches mostly located in the taluk and block headquarters. The mobilization of public deposits

and availing refinance from the Tamil Nadu State Apex Cooperative Bank are the sources of funds for these banks. The performance of the District Central Cooperative Banks during the year **2012-13** is set out below:

**Amount (Rs. in crore)**

Members' Share Capital	1,751.64
State Government's share	515.25
Reserves	1,548.93
Deposits	17,403.67
Borrowings	6,683.75
Loan disbursement (Upto 28.02.2013)	28,758.62
Loans outstanding ( As on 28-2-2013)	23,827.97

**Provision of Technological Solutions in District Central Cooperative Banks:**

11. CORE Banking Solutions is being introduced in all the District Central Cooperative

Banks under the guidance of the NABARD to equate them on par with the other commercial Banks in the banking field. As a prelude to strengthen human resources, training programmes are provided to the staff on credit appraisal, funds management, business development and management of non performing assets which develops the skill and efficiency of staff of the Central Cooperative Banks.

**(iii) PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETIES (PACCS):**

12. In Tamil Nadu **4,530** Primary Agricultural Cooperative Credit Societies are functioning. Of this, **1,112** are on profit and **1,754** are on current profit. Steps are being taken to improve the business in the remaining **1,664** societies. The number of Primary Agricultural Cooperative Credit Societies which have member level loan outstanding above **Rs.1 crore** have increased from **4,131** as on **31-3-2012** to **4,273** as on **28.02.2013**. It is programmed to facilitate remaining **257** Primary Agricultural Cooperative Credit Societies to increase the members' level loan outstanding to above **Rs.1 crore** during **2013-14**.

13. The Primary Agricultural Cooperative Credit Societies undertake the sale of agricultural inputs viz., fertilizers, seeds and small agricultural

equipments. Besides these facilities, they operate **16,309** public distribution system outlets and make the essential commodities available in the rural areas. The performance of the Primary Agricultural Cooperative Credit Societies during the year **2012-13** is as under :

	<b>Amount (Rs. in Crore)</b>
Deposits	5,633.79
Loan Disbursement upto 28.02.2013	18,513.74

#### **Primary Cooperative Development Fund :**

14. "Primary Cooperative Development Fund" is maintained by the Tamil Nadu State Apex Cooperative Bank by collecting contributions from the District Central Cooperative Bank for the purpose of strengthening the Primary Agricultural Cooperative Credit Societies and to provide infrastructural facilities. As a step to revamp the Primary Agricultural Cooperative Credit Societies, financial assistance is being provided to the needy Societies for the following purposes:

- Construction of modern banking buildings;
- Construction of strong rooms with defender doors;
- Installation of strong doors, grills, lockers and safe vaults;

- Interest subsidy for the sanction of cash credit to the ineligible Primary Agricultural Cooperative Credit Societies under Short Term Cooperative Credit Structure revival package;
- Interest subsidy to the medium term loans sanctioned to the Primary Agricultural Cooperative Credit Societies for the purchase of agricultural equipments and
- Interest subsidy to the medium term loans sanctioned to the Primary Agricultural Cooperative Credit Societies for the purchase of computer peripherals.

#### **Deposit Guarantee Fund :**

15. "Deposit Guarantee Fund" is being maintained at the Tamil Nadu State Apex Cooperative Bank from the contributions received from the Tamil Nadu State Apex Cooperative Bank, District Central Cooperative Banks and Primary Agricultural Cooperative Credit Societies. This fund is utilized for refunding the public deposits mobilized by the Primary Agricultural Cooperative Credit Societies wherever they are unable to refund the deposits to the depositors. A sum of **Rs.66.53 crore** is available under this head as on **28.02.2013**.

16. E-Banking facility has been introduced in the Primary Agricultural Cooperative Credit Societies, with the technical guidance of Tamil Nadu State Apex Cooperative Bank. This has facilitated the members of Primary Agricultural Cooperative Credit Societies to have seamless transfer of funds at the minimal cost. This service is more convenient to customers. This facility has also improved the non credit revenue of the Primary Agricultural Cooperative Credit Societies besides benefiting the rural community living in remote areas.

#### **Crop loans:**

17. Crop loan is the most important component of the agricultural credit extended by the Primary Agricultural Cooperative Credit Societies. Efforts have been made to achieve inclusive growth by extending 20% of the total crop loan to SC/ST farmers.

18. During **2012-13**, crop loan was disbursed to **9,17,550** farmers to the tune of **Rs. 3,728.74 crore** upto **28-02-2013** as against a target of **Rs. 4,000 crore**. Out of the above, an interest free crop loan of **Rs. 603.98 crore** has been disbursed to **1,73,685** SC/ST farmers. An interest subsidy of **Rs. 5.34 crore** has been sanctioned to **30,894** SC/ST farmers at 7% for timely repayment. The Government has fixed the crop loan target of **Rs. 4,500 crore** for the year **2013-14**. This crop loan

will be interest free to the farmers who repay promptly. An amount of **Rs. 160 crore** has been set apart for the interest incentive in the Budget.

#### **Joint Liability Groups:**

19. A Joint Liability Group consists of share croppers, tenant cultivators, small and marginal farmers, etc. A sum of **Rs. 10,000** is provided as grant to each group as revolving fund. This fund is utilised for the purchase of assets like sprayers and other agricultural equipments. There are **40,000** Joint Liability Groups in the State. During the year **2012-13**, crop loans to the tune of **Rs. 360.72 crore** was extended to **20,674** Joint Liability Groups and medium term investment credit to the tune of **Rs.30.78 crore** was extended to **4,607** Joint Liability Groups upto **28-02-2013**. A sum of **Rs.10 crore** was provided as additional revolving fund to the existing **10,000** Joint Liability Groups during **2012-13**.

#### **Produce Pledge loan:**

20. The Produce Pledge Loan is being extended to the farmers to store the produce during the peak harvest season when the prices are not remunerative and facilitate them to sell their produce profitably at a more opportune time. During the year **2012-13**, the Primary Agricultural Cooperative Credit



Societies have disbursed produce pledge loan to the extent of **Rs. 102.60 crore** upto **28.2.2013**. During **2013-14**, it is proposed to disburse **Rs. 120 crore** as produce pledge loan.

#### **Investment Credit for agriculture and allied activities:**

21. The capital formation in agriculture is encouraged to ensure a sustained growth in agricultural production and productivity. Towards this direction, Primary Agricultural Cooperative Credit Societies have been extending credit for investment activities such as land development, farm mechanization, minor irrigation, etc. Further, loans are also disbursed to the farmers to undertake various subsidiary occupations allied to agriculture. During the year **2012-13**, the Cooperatives have disbursed **Rs. 237.14 crore** to **56,080** farmers upto **28.2.2013**. Out of the above amount, **Rs. 18.52 crore** has been given to **4,602** SC/ST members as investment credit to invest in income generating economic activities. During **2013-14**, it is proposed to disburse **Rs.300 crore** as investment credit for agriculture and allied activities.

#### **Micro Credit Scheme:**

22. A loan of **Rs. 10,000** is being provided to poor and downtrodden people without any security for undertaking small business activities like selling

of flowers, vegetables, fruits, running petty shops, etc., under the Micro Credit Scheme. During **2012-13**, an amount of **Rs. 121.27 crore** was disbursed to **1,27,743** beneficiaries upto **28.2.2013**. A target of **Rs. 125 crore** has been fixed for the year **2013-14** towards providing Micro Credit to poor and downtrodden.

#### **Assistance to Self-Help Groups:**

23. The Cooperative credit institutions will continue to support the Women Self Help Groups by providing them with credits. During **2012-13**, an amount of **Rs. 445.30 crore** was disbursed as loan to **39,272** Women Self Help Groups. During **2013-14**, It is proposed to disburse an amount of **Rs. 500 crore** as credit to Women Self Help Groups.

#### **Entrepreneurial Loan Assistance to Women:**

24. The District Central Cooperative Banks and Urban Cooperative Banks provide loans up to **Rs. 10 lakh** to encourage the women entrepreneurs for starting small industries and taking up service activities. During the year **2012-13**, upto **28.02.2013**, an amount of **Rs.39.06 crore** was disbursed to **10,178** women entrepreneurs. During the year **2013-14**, it is proposed to provide **Rs. 40 crore** as loan assistance to women for entrepreneurial activities.

### **Loan Assistance to Working Women:**

25. The District Central Cooperative Banks and Urban Cooperative Banks sanction and disburse loans upto **Rs.1 lakh** repayable in 36 monthly installments to the working women earning monthly income. During the year **2012-13**, an amount of **Rs.34.21 crore** was disbursed to **8,369** working women upto **28.2.2013**. During the year **2013-14**, it is proposed to provide **Rs. 40 crore** as loan assistance to working women.

### **Loans to Differently-abled Beneficiaries:**

26. As a measure to uplift the standard of living of the differently-abled, the Cooperative Banks extend credit facilities for undertaking various economic and income generating activities. During **2012-13**, an amount of **Rs. 15.85 crore** was disbursed to **4,749** beneficiaries upto **28.2.2013**. During **2012-13**, the Government had sanctioned an amount of **Rs. 90 lakh** to meet the interest amount repayable by the differently-abled. During the year **2013-14**, it is proposed to provide **Rs.15 crore** as loan to differently abled beneficiaries.

### **LARGE SIZED MULTI-PURPOSE COOPERATIVE SOCIETIES (LAMPS):**

27. There are **19** Large Sized Multi-Purpose Cooperative Societies (LAMPS) functioning in the

State. These Societies provide multiple services under a single window, viz. production credit, supply of agricultural inputs, marketing of agricultural produce and supply of essential commodities under the public distribution system in the tribal areas. The Large Sized Multi-purpose Cooperative Societies have **96,332** tribal members and **17,477** non-tribal members.

28. The performance of the Large Sized Multipurpose Cooperative Societies for the year **2012-13, upto 28.2.2013**, is as under:

	<b>Amount (Rs. in crore)</b>
Disbursement of Loans	81.58
Marketing of Agricultural Produce	2.30
Sale of Agricultural inputs	3.76
Sale and Distribution of commodities	13.60
Total	101.24

During the year **2013-14**, it is proposed to provide assistance under Large Sized Multipurpose Cooperative Societies as under:

	<b>Amount (Rs. in crore)</b>
Disbursement of Loans	100.00
Marketing of Agricultural Produce	5.50
Sale of Agricultural inputs	4.50
Sale and Distribution of commodities	16.00
<b>Total</b>	<b>126.00</b>

### **Share Capital Assistance:**

29. During the year **2012-13**, Government have provided interest free share capital loan assistance to help the rural women and differently-abled people to avail credit to undertake income generating activities. A Share Capital Assistance of **Rs.10 crore** in the form of subsidy to **40,000** SC/ST members of Primary Agricultural Cooperative Credit Societies @ **Rs.2,500/-** per member has been provided to enhance their borrowing power.

### **REVIVAL PACKAGE FOR SHORT TERM COOPERATIVE CREDIT STRUCTURE: (STCCS)**

30. The scheme of 'Revival Package for Short Term Cooperative Credit Structure' has been implemented in the State based on the recommendation of a Task Force to make them more effective and transform them into a well managed, vibrant medium to serve the credit needs

of rural India. As a result, the Cooperatives in the STCCS have achieved the following:

- The Cooperatives in Short Term Cooperative Credit Structure have attained acceptable level of financial health.
- Legal and institutional reforms have been introduced for their democratic, self-reliant and efficient functioning and
- Management of the institutions has been improved by way of necessary training to the employees of the units under the Short Term Cooperative Credit Structure.

31. The recapitalization assistance has been provided to the short term cooperative credit institutions to the extent of the losses incurred by them as on **31.3.2004**, as per the terms of the Revival Package. The Government of India's share of **Rs.1,078.84 crore** and State Government's share of **Rs.385.45 crore** have been received under this scheme.

32. **Suitable amendments have been made in the Tamil Nadu Cooperative Societies Act, 1983, Tamil Nadu Cooperative Societies Rules, 1988, and the Bylaws of the Societies to improve the business and recovery of the short term cooperative credit institutions. The business operations and the management of the**

**institutions have been made efficient by enhancing the skills of the personnel with the assistance of the NABARD.**

33. Common Accounting and Management Information Systems are being implemented to improve the operations and management of the above societies.

**Transformation of Primary Agricultural Cooperative Credit Societies into Multi-Functional Institutions:**  
**Diversification:**

34. The Primary Agricultural Cooperative Credit Societies were functioning only as Credit Institutions. The Primary Agricultural Cooperative Credit Societies have been encouraged to diversify their business activities to extend other allied services to their members and rural public in order to broad base their activities as detailed below:

**(a) Improving the sale of inputs:**

35. The Primary Agricultural Cooperative Credit Societies are being encouraged to increase the sale of fertilizers, seeds and other agricultural inputs for the benefit of the farmers. During the year **2012-13**, upto **28.02.2013**, fertilizer worth

**Rs. 616.04 crore** and seeds worth **Rs. 19.06 crore** were sold to the farmers.

**(b) Agri-Clinics:**

36. The Agri-Clinics located in Primary Agricultural Cooperative Credit Societies perform soil and water testing activities and recommend package of practices to the farmers. The Agri-Clinics have been established in **190** Primary Agricultural Cooperative Credit Societies with an outlay of **Rs. 6 lakh** each, i.e **Rs.3 lakh** as grant from the Primary Cooperative Development Fund and **Rs.3 lakh** as subsidy from the National Agriculture Development Programme.

**(c) Common Service Centres:**

37. Common Service Centres have been established in **1,538** Primary Agricultural Cooperative Credit Societies and **100** Primary Cooperative Agricultural and Rural Development Banks under the National e-Governance Plan to introduce a range of e-services to the members and the public. The e-services include e-mail, extracts of revenue records, e-ticketing, photo copying and digital photographs. During the year **2012-13**, the earnings from this new business activity stands at **Rs. 301.98 lakh** upto **28-02-2013**. The Common Service Centres serve the dual purpose of extending e-based services to the rural public and

as an income generating activity of the Primary Agricultural Cooperative Credit Societies.

**(d) Agro Service Centres:**

38. The use of machinery in agricultural operations has become necessary to overcome shortage of labour in agriculture sector besides improving the agricultural production. At present, **2,104** Agro Service Centres are run by the Primary Agricultural Cooperative Credit Societies. These centres provide the agricultural implements/equipments to farmers, more particularly to small and marginal farmers at reasonable rates on hire basis to improve their agricultural production and productivity. The Government provided 50 % subsidy for the purchase of agricultural implements subject to a maximum of **Rs. 20 lakh** per society for the establishment of Agro Service Centres. During **2012-13**, upto **28.02.2013**, the Primary Agricultural Cooperative Credit Societies earned an income of **Rs. 499.63 lakh** through the Agro Service Centres.

**(e) Micro Insurance:**

39. The Primary Agricultural Cooperative Credit Societies have been serving as insurance agency with tie up arrangements with the insurance companies for participating in the collection of premium for life and non-life insurance policies and settlement of their claims. This has enabled the

Primary Agricultural Cooperative Credit Societies to serve better for the benefit of the rural public and earn premium commission. During the year **2012-13**, under the Micro Insurance Scheme, **69,603** rural people were covered and an amount of **Rs. 1.43 Crore** was collected as premium amount.

**(f) Computerisation of PACCS:**

40. Computerisation is being implemented in all the Primary Agricultural Cooperative Credit Societies and **1,169** Primary Agricultural Cooperative Credit Societies have been brought online as on **28-02-2013**. The rest of the Primary Agricultural Cooperative Credit Societies will be fully computerized in a phased manner.

**(II) LONG TERM COOPERATIVE CREDIT INSTITUTIONS:**

41. The Long Term Cooperative Credit Structure consists of the 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 levels.

**(i) TAMIL NADU COOPERATIVE STATE AGRICULTURE AND RURAL DEVELOPMENT BANK (TNCSARDB):**

42. The present policy guidelines of the National Bank for Agricultural and Rural Development has barred the Tamil Nadu Cooperative State Agriculture and Rural Development Bank from drawing refinance and as a result, the Primary Cooperative Agriculture and Rural Development Banks could not continue the normal lending operations. To get over this hurdle, the Tamil Nadu Cooperative State Agriculture and Rural Development Bank has started funding the Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) from its own resources, enabling the PCARDBs to lend for minor irrigation, agriculture related activities, jewel loans etc. During the year **2012-13**, upto **28.02.2013** **Rs. 268.76 crore** has been disbursed as jewel loan. For the year **2013-14**, **Rs.300 crore** will be disbursed as jewel loan.

43. During the year **2012-13** upto **28.2.2013** public deposits have been mobilized to the tune of **Rs. 45.10 crore**.

**(ii) PRIMARY COOPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS ( PCARDBs):**

44. During the year **2012-13**, jewel loans to the extent of **Rs.780.08 crore** was disbursed to

**2,00,867** beneficiaries. For the year **2013-14**, an amount of **Rs. 1000 crore** has been earmarked for disbursement of jewel loans.

**(III) URBAN CREDIT INSTITUTION:**

45. The Urban Credit Institution in the State consists of the Tamil Nadu Cooperative Urban Banks Federation at State level and Urban Cooperative Banks and Urban Cooperative Credit Societies in urban and semi urban areas.

**(i) TAMIL NADU COOPERATIVE URBAN BANKS FEDERATION:**

46. The Tamil Nadu Cooperative Urban Banks' Federation has been functioning in the State to guide the Urban Cooperative Banks to cater to the credit needs of the urban population. The main object of the Federation is to promote and develop urban credit movement in Tamil Nadu, to establish liaison with the Reserve Bank of India and the State Government and to assist the Urban Cooperative Banks in matters relating to management and training of staff.

**(ii) URBAN COOPERATIVE BANKS:**

47. At present, **120** Urban Cooperative Banks are functioning in the State. These Urban Cooperative Banks mobilize deposits from public

and provide banking and credit facilities to the people living in urban and semi-urban areas. As on **28.2.2013**, the total deposits outstanding in urban cooperative banks is **Rs. 5,140.46 crore**. The deposits mobilized from the public is used to extend credit facilities to small traders, artisans and persons belonging to the middle income group for various purposes like housing, business, education, consumer and other non-farm sector activities. During **2012-13**, Urban Cooperative Banks disbursed loan to a tune of **Rs. 5,699.58 crore** to **14,53,002** beneficiaries. During **2013-14**, it is proposed to disburse loans to a tune of **Rs.7,000 crore**.

48. The State Government have signed a Memorandum of Understanding with the Reserve Bank of India to improve the functioning of the Urban Cooperative Banks. Computerisation of all the Urban Cooperative Banks and their branches has been taken up. Consequent upon the MOU entered with RBI various measures have been taken by the Government, for improving the functioning of Urban Cooperative Banks.

#### **(IV) Employees Cooperative Thrift and Credit Societies:**

49. The Employees Cooperative Thrift and Credit Societies are functioning for the benefit of the employees of the State and Central Government,

employees of Government undertakings and private undertakings. Their main objective is to cultivate the habit of savings among the employees and provide them with loans at reasonable rate of interest. Individual loan upto **Rs.5 lakh** is sanctioned by these societies on the strength of surety by the members of these societies. Besides, this education loan upto **Rs. 2 lakh** is sanctioned to pursue higher studies by the children of the members. There are **1,758** Employees Cooperative Thrift and Credit Societies in Tamil Nadu. The share capital of the societies is **Rs.1,227.36 crore** and total deposit is **Rs. 3,940.99 crore**. The loan outstanding against the members stands at **Rs. 10,306.06 crore**.

#### **Special Initiatives:**

##### **Relief to those affected due to Thane cyclone:**

50. The Government have released relief to the farmers for the crop damages caused by Thane Cyclone in December 2011 in Cuddalore and Villuppuram districts. **Rs.106.73 crore** was immediately disbursed to **1,92,847** farmers in Cuddalore district and **Rs.24.94 crore** to **79,771** farmers in Villuppuram district by the Primary Cooperative Credit Societies.

### Drought Relief:

51. In Tamil Nadu excepting Chennai district, the remaining 31 Districts have been declared as drought affected districts by Government. Accordingly, considering crop damage caused by drought in Delta districts, Government have ordered granting **Rs.15,000/-** per acre as drought relief in cases where crop damage is more than 50%. Under this scheme, Government have released **Rs.541.36 crore** to be distributed to 3,52,186 farmers through Primary Agricultural Cooperative Credit Societies and the distribution is under progress.

## CHAPTER-II

### COOPERATIVE MARKETING SOCIETIES

52. The Cooperative Marketing Societies have been established with the objectives of facilitating the marketing of agricultural produce of the members at a remunerative price, sale of agricultural inputs to them, sanction of produce pledge loan and taking up the processing and adding value to the agricultural produce. The organizational set up of Cooperative Marketing in Tamil Nadu is a two-tier structure with the Tamil Nadu Cooperative Marketing Federation at the State level and **112** Primary Agricultural Producers' Cooperative Marketing Societies at Taluk level.

*The Thanjavur Cooperative Marketing Federation is a regional federation of the Agricultural Producers' Cooperative Marketing Societies in Thanjavur, Tiruvarur and Nagappattinam Districts.*

#### A. TAMIL NADU COOPERATIVE MARKETING FEDERATION: (TANFED)

53. The Tamil Nadu Cooperative Marketing Federation was established in **1959**. It is currently engaged in the sale of fertilizers and other inputs through the Cooperative Marketing Societies and



Primary Agricultural Cooperative Credit Societies. The federation owns a fertilizer-mixing unit at Pamani near Mannargudi in Tiruvarur district and sells the granulated fertilizer mixture under the brand name 'Pamani'. The TANFED owns **38** godowns with a total capacity of **28,640 Metric Tonnes** and two cold storages at Chennai with a total capacity of **3,225 Metric Tonnes**. The Tamil Nadu Cooperative Marketing Federation also undertake price support operations on behalf of the National Agricultural Cooperative Marketing Federation (NAFED) for agricultural produce like Copra, Chillies etc., as and when ordered by the Government.

54. The Tamil Nadu Cooperative Marketing Federation acts as a designated agency for selling Di-Ammonium Phosphate (DAP) in the State. **The Honourable Chief Minister has ordered to enhance interest free loan to the Tamil Nadu Cooperative Marketing Federation from Rs.130.50 crore to Rs.150.00 crore during 2012-13.** This has ensured hassle free sale of DAP to the farmers through the cooperative outlets in the State.

55. The Tamil Nadu Cooperative Marketing Federation has taken efforts to expand its business in the sale of seeds, bio-fertilizers, pesticides, bio-pesticides and agricultural implements and equipments. The Tamil Nadu Cooperative Marketing Federation helps the marketing societies in

providing financial and commercial support in the marketing of agricultural produce of farmers through joint venture business with the Cooperative Marketing Societies.

56. The Tamil Nadu Cooperative Marketing Federation which is functioning with current profit acts as an agency of the NAFED for procuring agricultural produce like Copra under the Price Support Scheme. It has diversified its business activities and it is now supplying cattle feed to the Aavin for onward sales to the milk producers. During the year **2012-2013**, upto **28.02.2013**, Tamil Nadu Cooperative Marketing Federation had sold **12,643.300 Metric Tonnes** of cattle feed worth of **Rs.1,708.79 lakh** to Aavin. Copra has been procured from the farmers through **27** procurement centres during the year 2012. The Tamil Nadu Cooperative Marketing Federation disseminates knowledge on inputs and marketing of agricultural commodities to its affiliated societies regularly. In order to avoid distress sale of black gram, the Government have ordered to procure the black gram at the minimum support price of **Rs.33 per kg.** along with an incentive of **Rs.5 per kg.** thus totaling **Rs. 38 per kg.** directly from the farmers. **19.821 Metric Tonnes** of Black gram for the value of **Rs.7.53 lakh** have been procured under this scheme. Automatic weighing and bagging machine was installed at the Mannargudi Pamani Fertiliser unit of the Tamil Nadu Cooperative Marketing Federation (TANFED). This

has led to accurate weighing and saving labour cost. Tamil Nadu Cooperative Marketing Federation has completed the first phase of modernization of its cold storage facility at Koyambedu. Material handling, goods lift and allied civil works have been completed.

### **AGRICULTURAL PRODUCERS' COOPERATIVE MARKETING SOCIETIES:**

57. There are **112** marketing societies in the State with the primary objectives of marketing of agricultural produce and selling fertilizers and other inputs. Most of them run Fair Price Shops under the Public Distribution System and also act as lead societies for the movement of the commodities under the Public Distribution System. Among these societies, the performance of the Nilgiris Cooperative Marketing Society, Tiruchengode Agricultural Producers' Cooperative Marketing Society and Tudyalur Cooperative Agricultural Services Limited are worth mentioning.

58. The Nilgiris Cooperative Marketing Society has modernized its potato auction yard by providing potato grading machines. Its potato auction yard in Mettupalayam, handles about 60% of the total potato output of the Nilgiris district. It produces chemical mixture which is suitable for the crops grown in the Nilgiris. The Nilgiris Cooperative Marketing Society has opened Garlic Auction Centre

in Mettupalayam. The Garlic farmers who sell their produce at this centre get remunerative price. During the year **2012-13**, upto **28.02.2013**, the society has marketed agricultural produce worth **Rs. 23.15 crore**.

59. The Tiruchengode Agricultural Producers' Cooperative Marketing Society is functioning as an important institution facilitating the marketing of agricultural produce like cotton, gingelly, groundnut, rice, etc., in the Namakkal district. Further, this society purchases agricultural implements, modern machineries, stainless steel, etc., from leading manufacturers for selling through the Primary Agricultural Cooperative Credit Societies and Agricultural Producers' Cooperative Marketing Societies at reasonable prices to the farmers and public. It operates a Grocery Super Market and runs a gas agency. It has a gingelly oil extraction unit and sells gingelly oil.

60. The Tudyalur Cooperative Agricultural Services Limited has registered an impressive growth in the sale of quality seeds. During the year **2012-2013**, upto **28.02.2013**, the Tudyalur Cooperative Agricultural Services Limited has sold seeds worth **Rs.3.26 crore**. It has its own pesticide plant and it produces pesticides and sells through the Cooperative Societies. During the year **2012-13**, upto **28.02.2013**, It has sold pesticides to

the tune of **Rs.48.12 lakh**. It also leases out machineries to the farmers at reasonable hire charges.

**FUNCTIONS OF AGRICULTURAL PRODUCERS' COOPERATIVE MARKETING SOCIETIES:**

**(i) Marketing of Agricultural Produce:**

61. The Agricultural Producers' Cooperative Marketing Societies provide the following services to the farming community :-

- a) Providing marketing facilities such as auction yards, drying facilities and warehousing facility to sell their produce at a remunerative price in a transparent manner,
- b) Engaging in purchase, process and sale of agricultural produce, thereby adding value to the produce of their members,
- c) Providing produce pledge loans and thereby facilitating the farmer members to avoid distress sale.

**(ii) Linking of Credit with Marketing:**

62. The Cooperative Marketing Societies and Primary Agricultural Cooperative Credit Societies encourage the borrowers of the Primary Agricultural

Cooperative Credit Societies to bring their agricultural produce to the Cooperative Marketing Societies for marketing at remunerative prices. This effort help the Primary Agricultural Cooperative Credit Societies to recover loans and to assist the farmers in selling their produce at remunerative prices.

**(iii) Disbursement of Produce Pledge Loan:**

63. During peak harvesting season, farmers invariably resort to distress sales to meet their urgent need for cash. To protect the interest of such farmers, Cooperative Marketing Societies provide produce pledge loans and farmers are able to store their produce and sell them when prices are favorable. The Produce Pledge Loan is being provided from 60% to 80% of the market value of the produce. The performance under this scheme is as under :

<b>Year</b>	<b>Value (Rs. in crore)</b>
2011-2012	75.20
2012-2013 (upto 28.02.2013)	76.39

The godowns constructed under the NABARD-RIDF scheme will be accredited by the competent authority for availing of interest subsidy given by the Government of India for produce pledge loan.

**(iv) Processing and value addition to agricultural produce:**

64. Some of the Cooperative Marketing Societies have processing units like ginning units, oil crushing units, rice mills, etc., to process and add value to the agricultural produce transacted by them. They also provide processing facilities to the farmers at affordable rates. During the year **2012-13** upto **28.02.2013**, processing of agricultural produce to the tune of **3,679.715 Metric tonnes** was carried out.

**(v) Procurement of Copra under the Price Support Scheme:**

65. The Cooperative Marketing Societies are implementing the Price Support Scheme for copra at the minimum support price fixed by the Government of India on behalf of the National Agricultural Cooperative Marketing Federation (NAFED) to protect the interests of the coconut farmers. The Tamil Nadu Cooperative Marketing Federation is procuring copra from the farmers on behalf of the NAFED. **27** procurement centres have been opened in the **12** coconut producing districts. The support

price for milling copra for 2012 has been fixed at **Rs.51** per kg and for the ball copra at **Rs.53.50** per kg. **During the year 2012-13, Upto 28.02.2013, 29,999.631 Metric tonnes** of Copra valued at **Rs.153.80 crore** have been procured under this scheme.

**(vi) Procurement of Paddy:**

66. The State Government has permitted Cooperative Marketing Societies and the Primary Agricultural Cooperative Credit Societies to procure paddy on behalf of the Tamil Nadu Civil Supplies Corporation in order to boost the procurement of paddy and help farmers in non delta areas to get fair prices. As a result, some of the cooperative societies situated in the districts of Villupuram, Tiruvannamalai, Vellore, Kancheepuram, Madurai, Ramanathapuram, Sivagangai, Tirunelveli and Erode have procured paddy. The procurement of paddy from **01.10.2011** to **30.9.2012** stands at **61,689.200 Metric Tonnes**.

**(vii) Sale of Quality Seeds:**

67. Excepting paddy, the Seed Replacement Ratio in the State is quite low. Therefore, the Agricultural Producers' Cooperative Marketing Societies are motivated to procure and supply quality seeds of pulses, oil seeds, millets and vegetables apart from paddy. During the year

2012-13 upto 28.02.2013, seeds were sold for Rs.19.06 crore.

**Special initiatives taken for the improvement of the Cooperative Marketing Societies:**

**(i) Commissioning of Copra Conversion**

**Units:**

68. In Coimbatore district, 3 Cooperative Societies have installed solar copra drying units at a total cost of Rs.18 lakh on a pilot basis for the benefit of coconut farmers. During 2012-2013, upto 28.02.2013, 1,09,500 coconuts were converted into copra.

**(ii) New Solar Copra Drying Units:**

69. The Honourable Chief Minister made an announcement for setting up of 22 copra solar drying units in Cooperatives functioning in the coconut growing districts under the National Agricultural Development Programme during the year 2011-12. Accordingly, 22 copra solar drying units have been commissioned at a cost of Rs.129.58 lakh and during 2012-13, upto 28.02.2013, 4,94,333 coconuts were converted into Copra.

**iii) Construction of godowns under the NABARD**

**(RIDF) Scheme:**

70. In the year 2011-12, the State Government have provided financial assistance of Rs.105.47 crore as grant under NABARD's RIDF Scheme for construction of 1,118 Godowns in Primary Agricultural Cooperative Credit Societies and 48 Godowns in Agricultural Producers Cooperative Marketing societies to provide godown facilities for the disbursement of Produce Pledge Loan. *On 15.10.2012, the Honourable Chief Minister of Tamilnadu has inaugurated 1,141 Godowns.* The construction of remaining godowns is nearing completion. Steps have been initiated to accredit these godowns with Ware Housing Development and Regulatory Authority.

71. In the year 2012-13, the Government have ordered for the construction of 1,104 Godowns with a financial assistance of Rs.128.80 crore as grant. Under this scheme, construction of 1,075 Godowns in Primary Agricultural Cooperative Credit Societies and 29 Godowns in Agricultural Producers' Cooperative Marketing societies is in progress. On completion of these two schemes, 2,84,700 Metric tonnes storage capacity will be created in Cooperatives

## COOPERATIVE PRINTING PRESSES

72. In Tamil Nadu, **26** Cooperative Printing Presses are functioning with a total membership of **12,438** and with the paid up share capital of **Rs.2.36 crore**, to cater the printing needs of the Government, Quasi Government, Cooperative Societies and private firms. All the Printing Presses are working on current profit. The total business turnover of Cooperative Printing Presses is as under :

Business Turnover (Rs. in crore)	
2011-2012	2012-2013 (Upto 28.02.2013)
41.72	42.65

73. **During 2012-13**, seven cooperatives printing presses, one each in Chennai, Vellore, Salem, Madurai, Tirunelveli, Coimbatore and Trichirappalli were being modernized **at a total cost of Rs.2.55 crore** to cater the changing printing needs of customers. The works are under progress.

## Labour Contract Cooperative Societies:

74. There are **70** Labour Contract Cooperative Societies in Tamil Nadu with a total membership of **30,842**. These societies develop employment opportunities to the members by securing contract work and provide them with livelihood.

## **CHAPTER – III**

### **CONSUMER COOPERATIVES**

75. The Consumer Cooperatives function with service as the primary objective. They serve their members and general public by supplying quality goods and services at reasonable prices. They play an important role in controlling the price hike of essential commodities through market intervention.

The structure of Consumer Cooperatives in Tamil Nadu comprises of three tier system as follows:

- (i) Tamil Nadu Consumer Cooperative Federation.
- (ii) District Consumer Cooperative Wholesale Stores.
- (iii) Primary Cooperative Stores.

#### **Tamil Nadu Consumer Cooperative Federation:**

76. Tamil Nadu Consumer Cooperative Federation (TNCCF) is the apex level organization for Consumer Cooperatives in Tamil Nadu. The main objective of the Federation is to coordinate and facilitate the working of the affiliated societies and to assist them in their promotion, organization and development. In order to achieve this, the federation makes bulk procurement of consumer goods and

supplies them to the affiliated societies. For the past 19 years, its main business has been to procure paper and other stationery materials in bulk and distribute them to the District Cooperative Wholesale Stores, Primary Stores, Cooperative Marketing Societies and Cooperative Printing Presses. The Federation also coordinates bulk purchases of crackers during the festival season for sales through Consumer Cooperative Wholesale Stores and Primary Stores.

77. During **2012-13**, the Federation has achieved a sales turnover of **Rs.10.31 crore**.

#### **District Consumer Cooperative Wholesale Stores:**

78. At present, **34** District Consumer Cooperative Wholesale Stores are functioning in the State. These stores operate **38** super markets, **71** mini super markets and **103** medical shops and other retail centres. These District Consumer Cooperative Wholesale Stores also act as lead societies for Fair Price Shops. During the financial year **2012-13**, upto **28.02.2013**, the Cooperative Wholesale Stores have achieved a sales turnover of **Rs.1402.49 crore** by selling controlled and non controlled commodities.

### Primary Cooperative Stores:

79. At present, **354** Primary Cooperative Stores and **2,844** Student Cooperative Stores are functioning in the State. During the financial year **2012-13**, upto **28.02.2013**, the total retail sales is **Rs. 2,968.30 crore**.

### Cooperative Medical Shops:

80. Cooperative Wholesale Stores operate **103** medical shops. These Shops allow a discount of 12% to 15 % on the maximum retail price for all types of medicines.

### Price Stabilisation Fund:

81. The Government have constituted a Price Stabilisation Fund with a corpus of **Rs. 50 crore** to enable Cooperatives to intervene in the market with a view to controlling the prices of essential commodities. This will be increased to **Rs.100 crore** during the current year.

## CHAPTER-IV

### COOPERATIVES IN PUBLIC DISTRIBUTION

#### SYSTEM

82. The Cooperatives in Tamil Nadu have been playing a leading role in implementing the Public Distribution System. The Cooperatives have built up a wide distribution network in the State with **94** lead societies, **4,010** link societies, **410** self lifting societies and **31,388** fair price shops. The Cooperatives also operate **262** kerosene bunks throughout the State.

83. During the year **2012-2013**, 10 vehicles were distributed free of cost to 10 LAMP Societies for using them as mobile fair price shops. These mobile fair price shops have mitigated the hardships faced by tribal population living in hilly areas in getting the essential commodities. These vehicles have been purchased from the Primary Cooperative Development Fund maintained by the Tamil Nadu State Apex Cooperative Bank Limited.



**CHAPTER-V**  
**COOPERATIVE EDUCATION, RESEARCH AND**  
**TRAINING**

84. The Tamil Nadu Cooperative Union at State level and 29 District Cooperative Unions at the district levels serve the purpose of knowledge upgradation of the staff and members of Cooperative Societies by imparting cooperative education, training, publicity and awareness. Besides, they organize exhibitions, seminars and cooperative week celebrations. The Tamil Nadu Cooperative Union collects 3% of the net profit of Cooperative Societies for the Cooperative Research and Development Fund and 2% for Cooperative Education Fund and manages these funds. These funds are utilised for research on cooperatives, education, training and dissemination of information to the people.

**Cooperative Training:**

85. In Tamil Nadu, there are 20 Institutes of Cooperative Management, functioning as units of the Tamil Nadu Cooperative Union. These institutes offer Diploma in Cooperative Management under distance education mode for the benefit of employees of the cooperative Institutions who have not undergone the formal training. These institutes

also run short duration courses for the benefit of cooperative department staff and employees of cooperatives. During 2012-13, 680 students have been admitted in 20 Institute of Cooperative Management to the Diploma in Cooperative Management Course on regular basis.

**Technical Education:**

86. Tamil Nadu Cooperative Union runs three Cooperative Industrial Training Institutes, one at Bargur in Dharmapuri District, one at Pattukkottai in Thanjavur District and one at Aruppukkottai in Virudhunagar District and it also runs one Cooperative Polytechnic at Lalgudi in Tiruchirappalli District.

87. The Cooperative Industrial Training Institutes offer courses on Computer Operation Programming Assistant (COPA), Tailoring courses, Electrician, Craftsman, Food Production (General). The Cooperative Polytechnic at Lalgudi offers three courses i.e., Diploma in Mechanical Engineering, Diploma in Computer Engineering and Diploma in Electrical and Electronics Engineering.

88. In addition, the Tamil Nadu Cooperative Union supports two Institutes of Cooperative Management (ICM), one at Chennai and the other at Madurai run by the National Council for Cooperative Training, New Delhi. They offer Higher Diploma Course in Cooperative Management. They also conduct a number of short term courses for

enriching the staff of Cooperative Department and institutions. Master of Business Administration Course is also conducted by these two institutes.

**Other Initiatives:**

89. The Tamil Nadu Cooperative Union has created a corpus fund of **Rs.5 lakh** each in the Madras University, Madurai Kamarajar University, Bharathiar University, Annamalai University and Periyar University in order to encourage students to conduct research in cooperation. The interest earned on the deposit is utilized to give grant to the students doing research on cooperation and related topics. So far, **20** research projects have been funded.

90. To develop catering craftsmanship a Certificate course namely "Craftsman Food Production (General)" course is offered by the nine Institutes of Cooperative Management. So far, **57** Students have been enrolled and placement has been quite encouraging. Under Graduate and Post Graduate courses like B.Com, BBA, MBA, MCA have been introduced in all the Institutes of Cooperative Management in association with Bharathiar University, Coimbatore. At present, **544** students are studying in the Degree Courses under the distance education mode.

**CHAPTER VI**  
**COOPERATIVE ELECTION**

91. As per the Constitution (97<sup>th</sup> Amendment) Act, 2011 relating to Cooperative Societies that came into force with effect from **15.02.2012**, the Board of Cooperative Societies shall not be kept under supersession or suspension for a period exceeding six months and the management shall be handed over to the elected Board within the said period of six months. Further, as per the new section 33-A inserted in the Tamil Nadu Cooperative Societies Act, 1983, in consonance with the Constitution (97<sup>th</sup> Amendment) Act, 2011, elections to Cooperative Societies in Tamil Nadu will have to be conducted by the Tamil Nadu State Cooperative Societies Election Commission. Hence, ***Tamil Nadu State Cooperative Societies Election Commission has been constituted for the first time in Tamil Nadu for conducting the election to Cooperative Societies in Tamil Nadu.*** The commission has since announced the Election Schedule for conducting election to Cooperative Societies in a free and fair manner and the election process is on.

**CHAPTER-VII**  
**INTEGRATED COOPERATIVE DEVELOPMENT**  
**PROJECT**

92. The Integrated Cooperative Development Project (ICDP) aims at Integrated Development of Cooperative Societies across various sectors within a district. This project is implemented throughout India with the financial assistance of National Cooperative Development Corporation and the respective State Government. ICDP is an innovative programme empowering primary cooperatives to perform their core activities in an effective manner by providing necessary infrastructure and by strengthening their financial base. Under this programme, emphasis is also given to human resource development and capacity building at the grass root level cooperatives.

93. In Tamil Nadu from **1989 to 2011**, this project has been completed in **17** districts at an outlay of **Rs.136.46 crore**. The districts covered were Virudhunagar, Cuddalore, Villupuram, Coimbatore, Dharmapuri, Tiruvannamalai, Kancheepuram, Ramanathapuram, Tiruchirappalli, Thanjavur, Perambalur, Tiruvarur, Theni, Thoothukudi, Tiruppur, Krishnagiri and Ariyalur. At present, the ICDP Scheme is on-going in **10** districts

at an outlay of **Rs.300.97 crore**. The scheme has been commenced in the Nilgiris District at a total outlay of **Rs.30.88 crore**.

94. The period of implementation of the project is **5** years. The financial assistance is provided to Cooperative Societies through the State Government in the form of loan, share capital and subsidy under the refinance scheme of the National Co-operative Development Corporation. The Project Implementation Team headed by a Joint Registrar as General Manager implements the project in the district. The District Central Cooperative Bank of the district acts as Project Implementation Agency. In the districts, a District Level Committee headed by the District Collector monitor the implementation of the project.

95. The financial assistance is extended to the Primary Agricultural Cooperative Credit Societies, Agricultural Producers' Cooperative Marketing Societies, Handloom Cooperatives, Milk Producers' Cooperative Societies, Fisheries Cooperatives, Industrial Cooperatives and other needy cooperatives for the construction of office buildings, godowns and creation of infrastructural facilities. Financial assistance is also given for manpower development.

**Ongoing Integrated Cooperative Development Projects:**

96. The Integrated Cooperative Development Project is under implementation in the districts of Salem, Erode, Madurai, Pudukkottai, Tirunelveli, Sivagangai, Dindigul, Karur, Nagapattinam and Vellore from the year 2008 onwards.

**Integrated Cooperative Development Project under consideration:**

97. The National Cooperative Development Corporation has approved the implementation of Integrated Cooperative Development Project in the Tiruvallur, Namakkal and Kanyakumari districts.

**Training:**

98. In addition to regular training, funds are provided to the employees of cooperative institutions permitting them to undertake field visits to other States to ascertain the effective functioning of cooperatives.

**Conclusion:**

99. The Cooperative movement in Tamil Nadu aims at bringing about an all round development among all sections of people. It benefits farmers, weavers, artisans, with an emphasis on development of women, differently-abled, scheduled caste and scheduled tribes particularly the downtrodden people, by implementing various innovative schemes as a pioneer to other States. **Under the ablest and dynamic leadership of Hon'ble Chief Minister, the movement strives hard to reach the noble cause of "All should get all the requirements and there shall be no state of no".**

**SELLUR K.RAJU**  
**MINISTER FOR COOPERATION**

