



संस्करण #24

जुलाई 2024(अप्रैल-जून 2024)



राष्ट्रीय सहकारी विकास निगम

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सहकारिताओं की सहायता में सदैव तत्पर!

सहयोग

रा.स.वि.नि. की दूरदृष्टि

देश में सहकारी समितियों हेतु वांछित विकास वित्तीय संस्थान बनना तथा अंतरराष्ट्रीय स्तर पर इस क्षेत्र के विकास हेतु एक मंच तैयार करना

रा.स.वि.नि. का मिशन

कमजोर वर्गों सहित सहकारी समितियों को अवसंरचना एवं व्यवसाय विकास, उनके आर्थिक उत्थान के साथ-साथ उचित क्षमता निर्माण हस्तक्षेप हेतु वित्तीय सहायता प्रदान करना।



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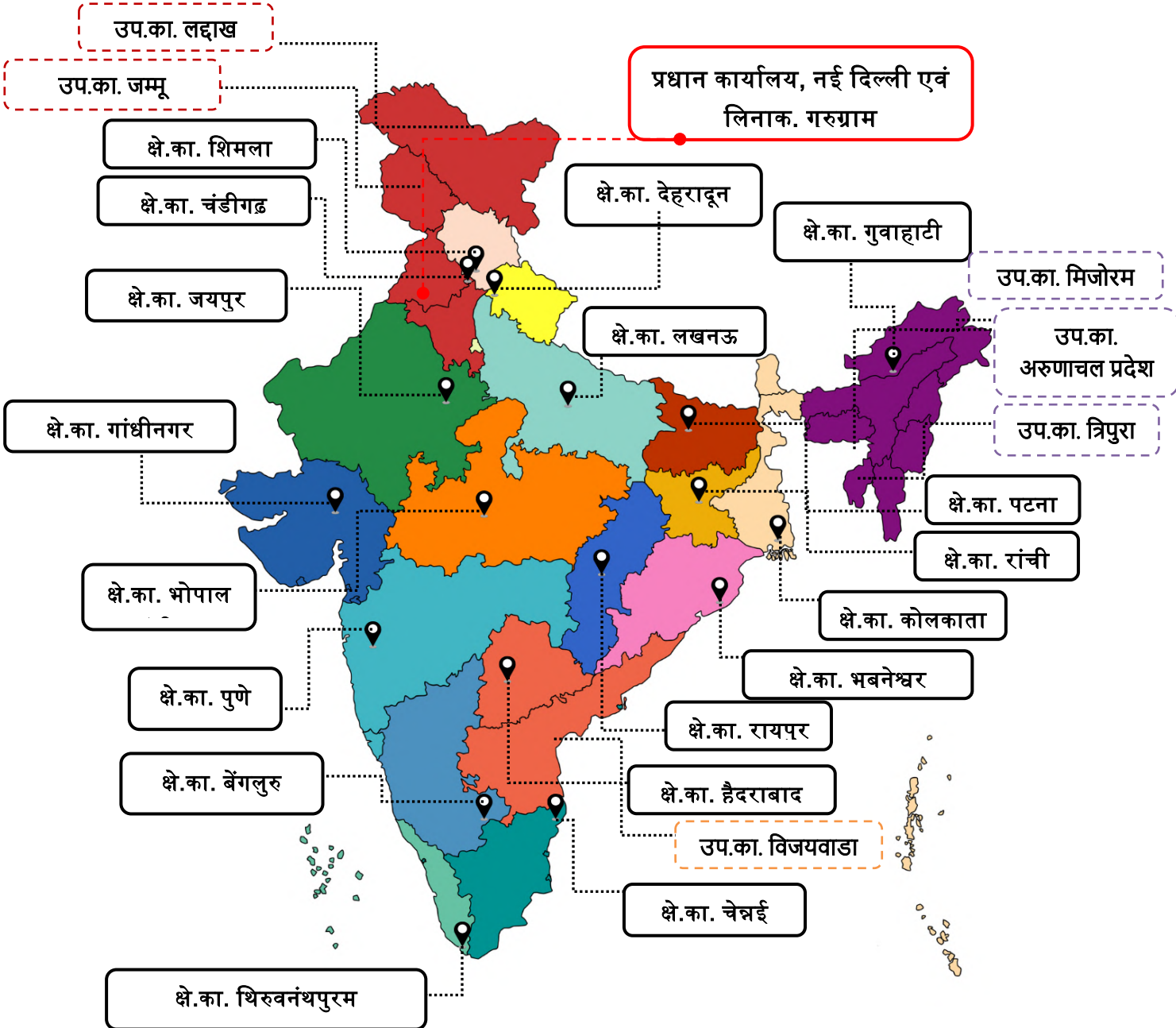
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गांधीनगर प्लॉट नं.- 272-273, जी.एच.रोड, सेंट्रल बैंक ऑफ इंडिया के पीछे, सेक्टर-16, गांधीनगर, गुजरात -382016 फोन: 079-23222293, फैक्स: 07923238292 मो.न: 9311765340 ई-मेल: RO.Gandhinagar@ncdc.in क्षेत्राधिकार : गुजरात एवं दमन दीव	गुवाहाटी ब्लॉक नं.-V, तीसरी मंजिल, हाउसफेड कॉम्प्लेक्स, बेलटोला, गुवाहाटी -781006 फोन: 0361-3102207/3111900 मो.न :9311765341 ई-मेल: RO.Guwahati@ncdc.in क्षेत्राधिकार : असम, मेघालय, मणिपुर, त्रिपुरा, नागालैंड, अरुणाचल प्रदेश एवं मिजोरम	हैदराबाद 5-10-193, एच.ए.सी.ए.भवन, दूसरा तल, तेलंगाना विधान सभा के सामने, हैदराबाद, तेलंगाना - 500004 फोन: 040-23233760 फैक्स: 04023240615, मो.न: 9311765342 ई-मेल: RO.Hyderabad@ncdc.in क्षेत्राधिकार : आंध्र प्रदेश एवं तेलंगाना
जयपुर प्रथम तल, सेंट्रल ब्लॉक, नेहरू सहकार भवन, भवानी सिंह रोड, जयपुर, राजस्थान - 302001 फोन./ फैक्स: 0141-2740327 मो.न: 9311765343 ई-मेल: RO.Jaipur@ncdc.in क्षेत्राधिकार : राजस्थान	कोलकाता पी-161/1, चौथा तल, वी.आई.पी. रोड, कोलकाता, पश्चिम बंगाल - 700054, फोन: 033-23554943 फैक्स: 033-2355538 मो.न: 9311765344 ई-मेल: RO.Kolkata@ncdc.in क्षेत्राधिकार : पश्चिम बंगाल, सिक्किम एवं अंडमान व निकोबार	लखनऊ सहकारिता भवन, 14 डॉ. भीमराव अम्बेडकर मार्ग, लखनऊ, उत्तर प्रदेश - 226001 फोन: 0522-2289093, फैक्स: 0522 4231523 मो.न: 9311765345 ई-मेल -RO.Lucknow@ncdc.in क्षेत्राधिकार : उत्तर प्रदेश
पुणे 5, बी.जे. रोड, प्रथम तल, एमआरएसएस भवन, पुणे, महाराष्ट्र - 411001 फोन: 020-26127049 मो.न: 9311765347 ई-मेल: RO.Pune@ncdc.in क्षेत्राधिकार : महाराष्ट्र, गोवा एवं दादर एवं नगर हवेली	पटना ब्लॉक ए, कमरा न. - 20-21, दूसरा तल, मौर्य लोक कॉम्प्लेक्स, डाक बंगला रोड पटना, बिहार - 800001 फोन: 0612-2221467 फैक्स: 0612-2211604, मो.न: 9311765346 ई-मेल: RO.Patna@ncdc.in क्षेत्राधिकार : बिहार	रायपुर दसवां तल, टावर-सी कॉमर्शियल कॉम्प्लेक्स, सी.बी.डी., सेक्टर-21, नवा रायपुर, अटल नगर, छत्तीसगढ़ - 492002 फोन: 0771- 2999370, फैक्स: 0771-2999370, मो.न: 9311765348 ई-मेल : RO.Raipur@ncdc.in क्षेत्राधिकार : छत्तीसगढ़
रांची एम-23/डीएस हरमू हाउसिंग कालोनी, हरमू, रांची, झारखण्ड - 834002 फोन: 0651-3501552 मो.न.: 9311765349 ई-मेल : RO.Ranchi@ncdc.in क्षेत्राधिकार : झारखण्ड	शिमला गार्गे निवास, सरकारी हाईस्कूल के नजदीक, लोअर कैथू, शिमला, हिमाचल प्रदेश - 171003 फोन: 0177-2657689 फैक्स : 0177-2658735, मो.न.: 9311765350 ई-मेल: RO.Shimla@ncdc.in क्षेत्राधिकार : हिमाचल प्रदेश और लद्दाख	तिरुवनंतपुरम टीसी नं: 11/808, जी.बी -02, नालन्दा जंक्शन, नानथनकोडे जंक्शन, कोडियार, पोस्ट ऑफिस तिरुवनंतपुरम, केरल -695003 फोन 0471-2318497 फैक्स:0471-2311673 मो.न.: 9311765351 ई-मेल: RO.TVM@ncdc.in क्षेत्राधिकार : केरल और लक्षद्वीप



रा.स.वि.नि. के उप कार्यालय

<p>विजयवाड़ा (क्षे. का हैदराबाद के अंतर्गत) चौथी मंजिल, एपीमार्कफेड, #56-2-11, एपीआईआईसी कॉलोनी, आँटो नगर, विजयवाड़ा, आंध्र प्रदेश-520007</p> <p>मो.न.: 9167889654 ई-मेल : so.vijayawada@ncdc.in क्षेत्राधिकार : आंध्र प्रदेश</p>	<p>मिजोरम (क्षे. का गुवाहाटी के अंतर्गत) रूम. नो. 201, द्वितीय तल, आर.सी.एस कार्यालय बिल्डिंग, ज़र्काव्त, आइजोल, मिजोरम – 796001.</p> <p>फोन: 0389-2348017 मो.न.: 8527855188 ई-मेल :mirza.akik.beg@ncdc.in क्षेत्राधिकार : मिजोरम</p>	<p>अरुणाचल प्रदेश (क्षे. का गुवाहाटी के अंतर्गत) प्रथम तल, आर.सी.एस कार्यालय बिल्डिंग, डी. सेक्टर, निकट हाई कोर्ट, नहार्लगुन, अरुणाचल प्रदेश – 791110</p> <p>मो.न.: 9131970828 ई-मेल :abhishek.jain@ncdc.in क्षेत्राधिकार : अरुणाचल प्रदेश</p>
<p>त्रिपुरा (क्षे. का गुवाहाटी के अंतर्गत) भूतल, त्रिपुरा मार्कफेड बिल्डिंग, एच.ओ – बंधार्घट, सिद्धि आश्रम, अगरतला, पश्चिम त्रिपुरा – 799003</p> <p>मो.न.: 7002618654 ई-मेल : pranjal1993@ncdc.in क्षेत्राधिकार : त्रिपुरा</p>	<p>जम्मू (क्षे. का चंडीगढ़ के अंतर्गत) आर.सी.एस. जम्मू एवं कश्मीर कोऑपरेटिव काम्प्लेक्स, तृतीय तल, राजिंदर नगर, बनतालाब, जम्मू - 181123</p> <p>मो.न.: 7006269077 ई-मेल : RO.Chandigarh@ncdc.in क्षेत्राधिकार : जम्मू एवं कश्मीर</p>	<p>लद्दाख (क्षे. का शिमला के अंतर्गत) निकट मंदिर, उप रजिस्ट्रार (सहकारिता) कार्यालय, पोलो ग्राउंड के नीचे, लेह – 194101</p> <p>मो.न.: 8261920003 ई-मेल : RO.Shimla@ncdc.in क्षेत्राधिकार : लद्दाख</p>

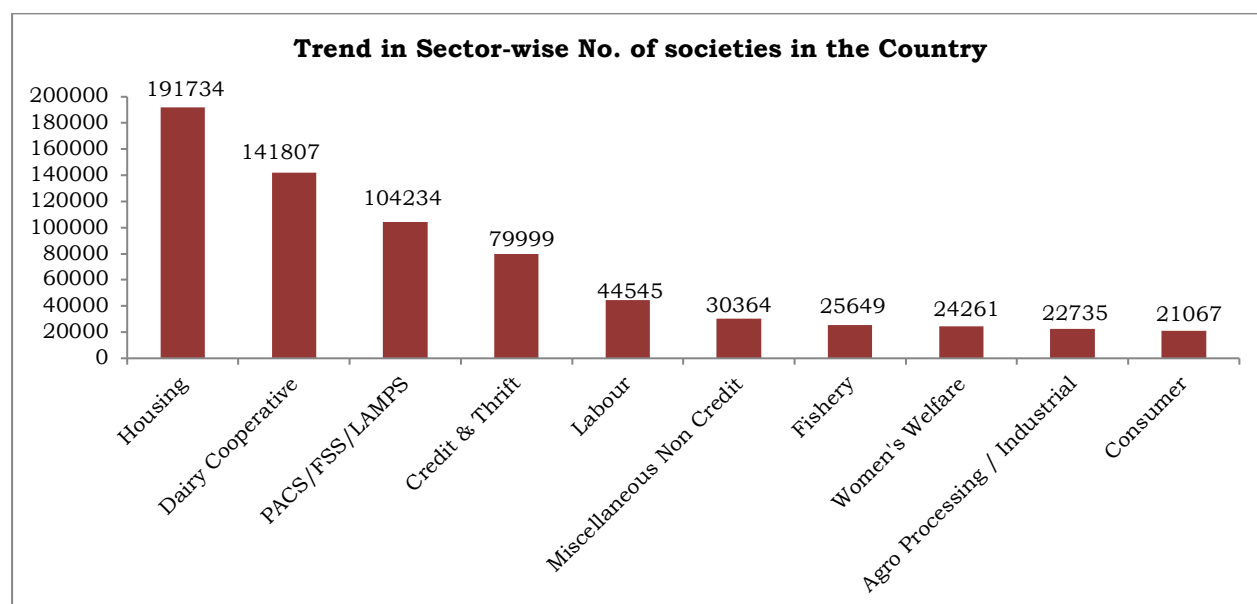


सहकारी समितियां – एक नज़र में / Cooperatives at a Glance

प्राथमिक सहकारी समितियां / PRIMARY COOPERATIVES:-

Sr. No.	Sectors	Total no. of Societies	Total no. of Members
1	Agriculture & Allied	26798	9836270
2	Agro Processing / Industrial	22735	2531349
3	Bee Farming	325	38181
4	Consumer	21067	6375920
5	Credit & Thrift	79999	43275731
6	Dairy	141807	15687794
7	Educational & Training	387	78717
8	Fishery	25649	4674279
9	Handicraft Cooperative	5063	369840
10	Handloom Textile & Weavers	19576	5156723
11	Housing	191734	14665027
12	Jute and Coir	56	5755
13	Labour	44545	1491300
14	Livestock & Poultry	16677	1339349

Sr. No.	Sectors	Total no. of Societies	Total no. of Members
15	Marketing	9121	4590611
16	Miscellaneous Credit	5575	8919537
17	Miscellaneous Non Credit	30364	2505838
18	Multipurpose Cooperative	19964	2582130
19	PACS/FSS/LAMPS	104234	139927330
20	Sericulture Cooperative	498	67149
21	Social Welfare & Cultural	2055	291308
22	Sugar Mills	284	4783246
23	Tourism	459	280400
24	Transport	4163	704336
25	Tribal-SC/ST	1472	1033894
26	Urban Cooperative Bank (UCB)	1335	14646837
27	Women's Welfare	24261	5421424
Total		800203	291280275



Source: National Cooperative Database, Ministry of Cooperation, Govt. of India



असम राज्य में सहकारी समितियों की झलक

राज्य में सहकारी समितियों की देखरेख सहकारी समितियों के रजिस्ट्रार द्वारा की जाती है। शासकीय कानून में असम सहकारी समिति अधिनियम, 2007 (2012 का अधिनियम IV), असम राजीव गांधी सहकारी प्रबंधन विश्वविद्यालय अधिनियम, 2010, वेयरहाउसिंग कॉर्पोरेशन अधिनियम, 1962, असम सहकारी भूमि बंधक बैंक अधिनियम, 1960 और असम मनी लेंडर्स अधिनियम, 1934 शामिल हैं।

असम में कुल 10,978 प्राथमिक सहकारी समितियाँ हैं, जिनमें से 6,136 वर्तमान में कार्यरत हैं, 4,095 गैर-कार्यात्मक हैं और 747 परिसमापन के अधीन हैं। 35 जिलों में, 43,19,974 की व्यापक सदस्यता पंजीकृत की गई है। उल्लेखनीय रूप से, नागांव 765 समितियों और 2,70,709 की सबसे अधिक सदस्यता के साथ सबसे आगे है, इसके बाद उदलगुरी 527 समितियों और 1,38,247 की सदस्यता के साथ दूसरे स्थान पर है।

1868 समितियों के साथ PACS/FSS/LAMPS में सबसे अधिक सदस्य (28,74,110) हैं, जो लगभग 79% ग्राम पंचायतों को कवर करते हैं। राज्य में 908 डेयरी समितियाँ, 845 पशुधन और मुर्गीपालन और 600 मत्स्य पालन समितियाँ शामिल हैं। PACS का 75.9%, डेयरी का 18.4% और मत्स्य पालन का 3.8% समाज बैंकों, महासंघों/यूनियनों से संबद्ध हैं।

एक उल्लेखनीय पहलू महिला कल्याण क्षेत्र की महत्वपूर्ण उपस्थिति है, जो समितियों का 26.2% है, जो महिलाओं की पर्याप्त भागीदारी और राज्य के सकल घरेलू उत्पाद उत्थान में उनकी महत्वपूर्ण भूमिका को दर्शाता है।

स्रोत: National Cooperative Database, Ministry of Cooperation, Govt. of India

असम राज्य में एनसीडीसी को संपर्क करने हेतु

क्षेत्रीय निदेशालय गुवाहाटी, ब्लाक सं- V, तीसरी मंजिल, हाउसफेड काम्प्लेक्स,

बेलटोला, गुवाहाटी - 781006

दूरभाष: 0361- 3102207, 0361- 3111900

ई-मेल: ro.guwahati@ncdc.in



Glimpses of Cooperatives in Assam State

The cooperative societies in the state are overseen by the Registrar of Cooperative Societies. The governing legislation includes, the Assam Cooperative Societies Act, 2007 (Act IV of 2012), Assam Rajiv Gandhi University of Cooperative Management Act, 2010, Warehousing Corporation Act, 1962, the Assam Cooperative Land Mortgage Bank Act, 1960, and the Assam Money Lenders Act, 1934.

Assam has a total number of 10,978 Primary Cooperative Societies, out of which 6,136 are currently operational, 4,095 non-functional and 747 under liquidations. Across 35 districts, a comprehensive membership of 43,19,974 has been registered. Notably, Nagaon leads with 765 societies and the highest membership of 2,70,709, followed by Udalguri with 527 societies and a membership of 1,38,247.

The PACS/FSS/LAMPS with 1868 societies holds maximum number of membership (28,74,110), covering almost 79% of the Gram Panchayats. The State comprises of 908 Dairy Societies, 845 Livestock and Poultry and 600 Fisheries Societies. 75.9% of the PACS, 18.4% of dairy and 3.8% of fishery societies are affiliated with banks, federations/unions.

A noteworthy aspect is the significant presence of the Women's Welfare sector, constituting 26.2% of the societies, reflecting the substantial involvement of women and their pivotal role in the state's GDP upliftment.

Source: National Cooperative Database, Ministry of Cooperation, Govt. of India

To reach NCDC in Assam, please contact

Regional Directorate: Guwahati, Block No- V, 3rd floor, HOUSEFED Complex, Beltola, Guwahati- 781006;
Telephone: 0361- 3102207, 0361- 3111900
E-mail: ro.guwahati@ncdc.in



सहकारिता के सिद्धांत / Cooperative Principles

1. खुली और स्वैच्छिक सदस्यता / **Open and Voluntary Membership**
2. सदस्यों की आर्थिक भागीदारी / **Members' Economic Participation**
3. डेमोक्रेटिक सदस्य नियंत्रण / **Democratic Member Control**
4. स्वायत्तता और स्वतंत्रता / **Autonomy and Independence**
5. शिक्षा, प्रशिक्षण और सूचना / **Education, Training, and Information**
6. सहकारिता समितियों के बीच सहयोग / **Cooperation among Cooperatives**
7. समुदाय के लिए चिंता / **Concern for Community**



सहकारिता मंत्रालय की प्रमुख पहलें / MAJOR INITIATIVES OF MINISTRY OF COOPERATION

1. पैक्स को बहु-उद्देश्य बनाने के लिए आदर्श उपविधियां / Model Bye-Laws for making PACS Multipurpose

2. पैक्स के सशक्तिकरण हेतु उनका कम्प्यूटरीकरण / Strengthening of PACS through Computerization /

3. प्रत्येक पंचायत / गांव में बहुउद्देश्य पैक्स, डेयरी, मत्स्य सहकारी समितियों की स्थापना / Establishment of Multipurpose PACS/Dairy/Fisheries Cooperative Societies in every Panchayat / Village

4. खाद्य सुरक्षा सुनिश्चित करने के लिए सहकारिता क्षेत्र में विश्व की सबसे बड़ी विकेंद्रिकृत अन्न भण्डारण योजना / World's largest Decentralized Grain Storage Program in Cooperative sector to ensure food security

5. ई-सेवाओं की बेहतर पहुँच के लिए कॉमन सेवा केंद्र (सीएससी) के रूप में पैक्स / PACS as Common Service Centres (CSCs) for better access to e-Services

6. पैक्स के द्वारा नए किसान उत्पादक संगठन (FPOs) का गठन / Formation of new Farmer Producer Organizations (FPOs) by PACS

7. पैक्स की LPG डिस्ट्रीब्यूटरशिप के लिए पात्रता / Eligibility of PACS for LPG Distributorship



8. पैक्स द्वारा संचालित बल्क कंज्यूमर पेट्रोल पंप को रिटेल आउटलेट में बदलने की अनुमति / Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlets

9. पैक्स को नये पेट्रोल / डीजल पंप डीलरशिप में प्राथमिकता / Priority to PACS for new Petrol / Diesel pump dealerships

10. ग्रामीण स्तर पर जेनेरिक दवाइयों की पहुँच के लिए जन औषधि केंद्र के रूप में पैक्स / PACS as Jan Aushadhi Kendra for access to generic medicines at Rural level

11. पैक्स का प्रधानमंत्री किसान समृद्धि केंद्र (पीएमकेएसके) के रूप में उन्नयन / PACS as Pradhan Mantri Kisan Samridhi Kendra (PMKSK)

12. नाबार्ड के सहयोग से बैंक मित्र सहकारी समितियों को Micro- ATMs / Micro- ATMs to Bank Mitra Cooperative Societies with the help of NABARD.

13. सहकारी समिति के सदस्यों को Rupay किसान क्रेडिट कार्ड / Rupay Kisan Credit Card to Members of Cooperative Societies

14. पानी समिति के रूप में पैक्स / PACS as Paani Samiti

15. पैक्स स्तर पर PM-KUSUM योजना का अभिसरण / Convergence of PM-KUSUM Scheme at PACS Level



16. मत्स्य किसान उत्पादक संगठनों का गठन (एफएफपीओ) / Formation of Fish Farmer Producer Organization (FFPO)

17. निर्यात के लिए राष्ट्रीय स्तर की नई बहु-राज्यीय सहकारी समिति / New National Level Multi-State Cooperative Society for Exports

18. प्रमाणित बीजों के लिए राष्ट्रीय स्तर की नई बहु-राज्यीय सहकारी समिति / New National Level Multi-State Cooperative Society for Certified Seeds

19. जैविक खेती के लिए राष्ट्रीय स्तर की नई बहु-राज्यीय सहकारी समिति / New National Level Multi-State Cooperative Society for Organic Farming

20. सहकारी समितियों के लिए आयकर पर लगने वाले अधिभार में कटौती / Reduction in surcharge on Income Tax for Cooperative Societies

21. सहकारी समितियों पर लगने वाले न्यूनतम वैकल्पिक कर (MAT) में कटौती / Reduction in Minimum Alternate Tax (MAT) on Cooperative Societies

22. पैक्स और PCARDBs द्वारा नकद जमाराशियों व नकद ऋणों की सीमा में बढ़ोतरी / Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs

23. नई विनिर्माण सहकारी समितियों के लिए कर में कटौती / Tax cut for new manufacturing Cooperative Societies

24. नगद निकासी में स्रोत पर कर कटौती (TDS) की सीमा में वृद्धि / Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal



25. आयकर अधिनियम की धारा 269ST के तहत नगद लेनदेन में राहत / Relief in cash transactions under section 269ST of the Income Tax Act

26. सहकारी समितियों के केंद्रीय पंजीयक कार्यालय का कम्प्यूटरीकरण / Computerization of Central Registrar's Office

27. बहुराज्य सहकारी सोसाइटी (संशोधन) अधिनियम, 2023 / The Multi-State Co-operative Societies (Amendment) Act, 2023

28. सहकारी चीनी मिलों को आयकर से राहत / Relief from Income Tax to Cooperative Sugar Mills

29. सहकारी चीनी मिलों के आयकर से सम्बन्धित दशकों पुराने लंबित मुद्दों का समाधान / Resolving decades old pending issues related to income tax of Cooperative Sugar Mills

30. सहकारी चीनी मिलों के सुदृढीकरण के लिए NCDC के माध्यम से 10,000 करोड़ रुपए की ऋण योजना / Rs.10,000 crore loan scheme through NCDC for strengthening of Cooperative Sugar Mills

31. सहकारी चीनी मिलों को इथेनोल खरीद में वरीयता एवं कोजेन बिजली संयंत्रों की स्थापना / Preference in purchase of ethanol to Cooperative Sugar Mills and establishment of Cogen Power Plants

32. सहकारी चीनी मिलों की सहायता के लिए शीरा पर जीएसटी 28% से घटाकर 5% किया गया / Reduction in GST on Molasses from 28% to 5% to help Cooperative Sugar Mills



33. बिजनेस का विस्तार करने के लिए शहरी सहकारी बैंक अब नई शाखाएं खोल सकेंगे / Urban Co-operative Banks (UCBs) will now be able to open new branches to expand their business

34. सहकारी बैंक भी वाणिज्यिक बैंको की तरह दिए गए ऋण का एकमुश्त निपटान कर सकेंगे / Cooperative Banks will also be able to make one-time settlement of outstanding loans, like Commercial Banks

35. शहरी सहकारी बैंकों को दिए प्रायोरिटी सेक्टर लेंडिंग (PSL) लक्ष्यों की प्राप्ति के लिए अतिरिक्त समय-सीमा दी गयी है / Additional time limit has been given to achieve the Priority Sector Lending (PSL) targets given to UCBs.

36. शहरी सहकारी बैंको से नियमित संवाद के लिए RBI में एक नोडल अधिकारी नामित किया गया है / A Nodal Officer has been designated in RBI for regular interaction with UCBs.

37. RBI ने शहरी बैंकों को अपने ग्राहकों को घर बैठे बैंकिंग सेवाएं (door-step banking services) प्रदान करने के अनुमति दी है / RBI has permitted UCBs to provide door-step banking services to their customers

38. RBI द्वारा ग्रामीण व शहरी सहकारी बैंकों के लिए व्यक्तिगत आवास ऋण की सीमा दोगुनी से अधिक बढ़ाई गयी है / RBI has more than doubled the individual housing loan limit for Rural and Urban Co-operative Banks

39. ग्रामीण सहकारी बैंक अब वाणिज्यिक रियल एस्टेट - रिहाइशी आवास क्षेत्र को ऋण दे सकेंगे जिससे उनका व्यापार विविधिकरण हो सकेगा / Rural Co-operative Banks will now be able to lend to commercial real estate - residential housing sector, thereby diversifying their business



40. सहकारी बैंकों को CGTMSE के सदस्य ऋणदाता संस्थान [MLI] के रूप में शामिल किया गया है | जिससे अब सदस्य सहकारी बैंक दिए गए ऋणों पर 85 प्रतिशत तक जोखिम (Risk) कवरेज का लाभ ले सकेंगे | साथ ही, सहकारी क्षेत्र के उद्यमों को भी अब सहकारी बैंकों से कोलेटरल मुक्त ऋण मिल सकेगा / Co-operative Banks have been included as Member Lending Institutions [MLIs] of CGTMSE. With this, now the member Co-operative Banks will be able to take advantage of risk coverage up to 85 percent on the loans given. Along with this, the cooperative sector enterprises will also now be able to get collateral free loans from Co-operative Banks

41. सहकारी बैंकों की आधुनिक 'आधार सक्षम भुगतान प्रणाली' (AePS) पर ऑनबोर्डिंग के लिए लाइसेंस शुल्क को लेन-देन की संख्या से जोड़ कर कम कर दिया गया है | इसके अलावा, सहकारी वित्तीय संस्थानों को पहले तीन महीने के प्री-प्रोडक्शन चरण तक निःशुल्क सुविधा भी मिल सकेगी | इससे अब घर बैठे बैंकिंग की सुविधा किसानों को उनके फिंगर प्रिंट पर मिल सकेगी / Licence fee for on boarding Co-operative Banks to the modern 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Apart from this, cooperative financial institutions will also be able to get the facility free of cost for the first three months of the pre-production phase. With this, farmers will now be able to get the facility of banking at their home with their fingerprints.

42. सरकार द्वारा शहरी सहकारी बैंकों के लिए शेड्यूलिंग मानदंडों की अधिसूचना प्रकाशित की जा रही है / Notification of scheduling norms for urban co-operative banks is being published by the Government

43. आरबीआई ने बुलेट पुनर्भुगतान योजना के तहत गोल्ड लोन की मौद्रिक सीमा को 2 लाख से बढ़ाकर 4 लाख कर दिया है | ऐसे यूसीबी इसके पात्र होंगे जिन्होंने प्राथमिकता प्राप्त क्षेत्र ऋण के लक्ष्य को पूरा कर लिया है / RBI has doubled monetary ceiling for Gold loan under Bullet Repayment Scheme from 2 Lakh to 4 Lakh for those UCBs who meet the Priority Sector Lending (PSL) targets



44. शहरी सहकारी बैंकों के लिए अम्ब्रेला संगठन / Umbrella Organization for Urban Cooperative Banks

45. एनसीडीसी द्वारा सहकारी समितियों के लिए ऋण की नई योजनाएं / New schemes for Cooperative Societies started by NCDC

46. एनसीडीसी द्वारा गहरे समुद्री ट्रौलरों हेतु वित्तीय सहायता / Financial assistance by NCDC for Deep Sea Trawlers

47. जेम पोर्टल पर सहकारी समितियां बतौर 'क्रेता' के रूप में शामिल / Inclusion of Cooperative Societies as 'Buyer' on GeM Portal

48. नई राष्ट्रीय सहकारिता नीति का निर्माण / Formulation of New National Cooperation Policy

49. नया राष्ट्रीय सहकारी डेटाबेस / New National Cooperative Database

50. सहकारी विश्वविद्यालय की स्थापना / Establishment of Cooperative University

51. एनसीसीटी के माध्यम से प्रशिक्षण एवं जागरूकता को प्रोत्साहन / Promotion of training and awareness through NCCT

52. सहकारी कृषि और ग्रामीण विकास बैंकों (ARDBs) का कम्प्यूटरीकरण / Computerization of Agriculture and Rural Development Banks (ARDBs)



53. राज्यों/केंद्र शासित प्रदेशों में सहकारी समितियों के पंजीयक कार्यालय के कम्प्यूटरीकरण की योजना / Scheme for computerization of office of Registrar of Cooperative Societies in States / Union Territories

54. सहारा समूह की सहकारी समितियों के निवेशकों को रिफंड / Refund to Investors of Sahara Group of Societies

सहकारिता मंत्रालय के पहलों के विवरण हेतु कृपया निम्नलिखित पोर्टल पर जाएँ / **For details of Initiatives of Ministry of Cooperation, please visit the under-mentioned portal:-**

<https://www.cooperation.gov.in/major-initiative-of-the-ministry>



अप्रैल से जून, 2024 की झलकियाँ

वित्तीय उपलब्धियाँ

- दिनांक 30 जून, 2024 तक, निगम ने वित्त वर्ष 2024-25 में रु.42701.14 करोड़ स्वीकृत एवं रु.19287.17 करोड़ संवितरित किए |
- वित्त वर्ष 2024-25 में 30 जून, 2024 तक ऋण की वसूली 99.64% रही |

प्रबंधन मंडल की बैठक

- सचिव (सहकारिता) एवं अध्यक्ष, प्रबंधन मंडल की अध्यक्षता में निगम के प्रबंधन मंडल की निम्न बैठक इस तिमाही में आयोजित की गयी:-

बैठक संख्या	दिनांक
230	06.06.2024
231	28.06.2024

क्षेत्रीय कार्यालयों की समीक्षा बैठक

- दिनांक 14-15 मई, 2024 को निगम के मुख्यालय में 18 क्षेत्रीय कार्यालयों की वर्ष 2023-24 की प्रदर्शन के आकलन हेतु दो दिवसीय समीक्षा बैठक आयोजित की गयी, जिसमें वित्त वर्ष 2023-24 में क्षेत्रीय कार्यालयों द्वारा स्वीकृत एवं विमुक्त की गयी राशि एवं लक्ष्यों की प्राप्ति का विश्लेषण, वर्ष 2024-25 के निर्धारित लक्ष्यों को प्राप्त करने हेतु कार्य योजना एवं अन्य मुद्दों पर चर्चा की गयी |

नई उपलब्धियाँ

- नेटवर्क फॉर डेवलपमेंट ऑफ एग्रीकल्चरल कोऑपरेटिव इन एशिया एंड दि पसिफिक (नेडाक) एवं एशियन इंस्टिट्यूट ऑफ टेक्नोलॉजी (ए.आई.टी) द्वारा दिनांक 09-10 अप्रैल, 2024 को शिमला, हिमाचल प्रदेश में एक दो दिवसीय कार्यशाला आयोजित की गयी | उक्त कार्यशाला में डॉ. आशीष भूटानी, सचिव, सहकारिता विभाग, भारत सरकार एवं श्री पॉलरासू, सचिव, सहकारिता, हिमाचल प्रदेश सरकार उपस्थित थे | उक्त कार्यशाला का आयोजन लोजिस्टिक्स क्षेत्र में सहकारिता को सफल बनाने के परम उद्देश्य से किया गया था, जिसमें एशिया एवं पसिफिक क्षेत्र के भारत, फिलीपींस, नेपाल एवं वियतनाम देशों से कुल 85 प्रतिभागियों ने भाग लिया |



- निगम मुख्यालय में 10वें अंतराष्ट्रीय योग दिवस समारोह दिनांक 21 जून, 2024 को आयोजित किया गया। इस अवसर पर निगम में योग अपनाने एवं योग को बढ़ावा देने के लिए सुबह एक सत्र का आयोजन किया गया जिसमें सहकारिता मंत्रालय और निगम के वरिष्ठ अधिकारियों / कर्मचारियों और अन्य लोगों ने सहभागिता की एवं सायंकाल में निगम के अधिकारियों एवं कर्मचारियों के लिए योग एवं ध्यान द्वारा सम्पूर्ण स्वास्थ्य विषय पर एक व्याख्यान का आयोजन किया गया।





GLIMPSES OF APRIL TO JUNE, 2024

FINANCIAL ACHIEVEMENTS

- As on 30th June, 2024, the Corporation has sanctioned Rs.42701.14 crore and disbursed Rs.19287.17 crore in the financial year 2024-25.
- Loan recovery in the financial year 2024-25 up to 30th June, 2024 was 99.64%.

MEETINGS OF THE BOARD OF MANAGEMENT

- The following meetings of the Board of Management of the Corporation under the Chairmanship of Secretary (Cooperation) & Chairman, Board of Management were held during this quarter:-

Meeting No.	Date
230	06.06.2024
231	28.06.2024

REVIEW MEETINGS OF REGIONAL OFFICES

- On 14-15 May, 2024, a two-day review meeting was organized at the headquarters of the Corporation to assess the performance of 18 Regional Offices (ROs) for the year 2023-24, wherein the analysis of the amount sanctioned and released by the ROs in the financial year 2023-24 and achievement of targets, action plan to achieve the targets for the year 2024-25 and other issues were discussed.

NEW ACHIEVEMENTS

- Network for Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) and Asian Institute of Technology (AIT) organized a two-day workshop on 09-10 April 2024 in Shimla, Himachal Pradesh. Dr. Ashish Bhutani, Secretary, Department of Cooperation, Government of India and Shri Paulrasu, Secretary, Cooperation, Government of Himachal Pradesh were present. The said workshop was organized with the objective of making cooperation successful in the logistics sector, in which a total of 85 participants from India, Philippines, Nepal and Vietnam countries of Asia and Pacific region participated.



- The tenth International Yoga Day celebrations were organized at the Corporation Headquarters on 21st June, 2024. On this occasion, a yoga session was organized in the morning to promote and adopt yoga in the Corporation in which senior officers/employees of the Ministry of Cooperation and the Corporation and others participated. In the evening, a lecture was organized on the topic “Complete Health through Yoga and Meditation” for the officers and employees of the Corporation.





लिनाक की गतिविधियाँ - अप्रैल से जून, 2024

क. लिनाक, गुरुग्राम द्वारा आयोजित प्रशिक्षण कार्यक्रम:-

सं	विवरण	अवधि	प्रशिक्षण के परिणाम	प्रतिभागियों की संख्या
1	मत्स्य पालन व्यवसाय से जुड़े युवा पेशेवर/उद्यमी/प्रगतिशील मछली पालक/सहकारी समितियों के कार्मिकों के लिए एक माह की लिफिक प्रशिक्षण कार्यक्रम (14वां बैच-प्रथम चरण)	22.04.2024 - 17.05.2024	यह प्रशिक्षण कार्यक्रम मुख्य रूप से उद्यमशीलता के विचारों को व्यवसाय मॉडल में परिवर्तित करने और फिर व्यवसाय संचालन के शुभारंभ का समर्थन करने पर केंद्रित है।	19
2	पश्चिम बंगाल राज्य के प्राथमिक सहकारी समितियों के अधिकारियों एवं कर्मचारियों के लिए 'सहकारी समितियों द्वारा समुद्री वीड का व्यवसाय' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	09.05.2024	कार्यक्रम ने प्रतिभागियों को समुद्री शैवाल की खेती में संभावित लक्ष्य प्रजातियों, विभिन्न तकनीकों और समुद्री खरपतवार संस्कृति में हाल की तकनीकी प्रगति, समुद्री खरपतवार व्यवसाय की वित्तीय व्यवहार्यता और अर्थशास्त्र की व्याख्या करने में सक्षम बनाया।	47
3	राजस्थान राज्य के सहकारी कार्मिकों एवं ब्लाक/तालुक/ जिला स्तरीय पदाधिकारियों के लिए 'सहकारी समितियों के लिए खाद्य सुरक्षा' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	13.05.2024	कार्यक्रम ने प्रतिभागियों को व्यवसाय/व्यापार में उपज की सुरक्षा को प्रभावित करने वाले कारक, एचएसीसीपी, एगमार्क एवं खाद्य सुरक्षा और मानक अधिनियम, 2006 के बारे में व्याख्या करने में सक्षम	47



			बनाया	
4	बिहार राज्य के सहकारिता क्षेत्र के नवनियुक्त लेखा परीक्षकों के लिए 'लर्निंग कम एक्सपोजर विजिट' पर एक पांच दिवसीय आवासीय प्रशिक्षण कार्यक्रम	13.05.2024 - 17.05.2024	इस प्रशिक्षण कार्यक्रम ने प्रतिभागियों को सहकारी क्षेत्र की पृष्ठभूमि और महत्व तथा देश भर में सहकारी आंदोलन को पुनर्जीवित करने में विभिन्न हितधारकों/एजेंसियों की भूमिका के बारे में समझने में सक्षम बनाया।	55
5	झारखण्ड राज्य के सहकारी समितियों/एफ.पी.ओ के अधिकारियों एवं प्रमुख कार्मिकों के लिए 'जनजातीय सहकारी समितियों के उत्पादों का विपणन' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	16.05.2024 - 17.05.2024	कार्यक्रम में जनजातीय समितियों द्वारा अपने उत्पादों को विपणन करने हेतु उपलब्ध अवसर पर प्रकाश डाला गया	94
6	राजस्थान राज्य के आर.टी.यू के वर्तमान और पूर्व छात्रों एवं कोटा शहर के अन्य युवाओं के लिए 'एनसीडीसी की युवा सहकार योजना के तहत नवाचार और स्टार्ट अप सहकारी उद्यम "Plastic-Free Kota" पर एक प्रशिक्षण कार्यक्रम	17.05.2024	इस कार्यक्रम ने प्रतिभागियों को राजस्थान के कोटा शहर में प्लास्टिक अपशिष्ट प्रबंधन के लिए नवीन और टिकाऊ समाधानों पर ध्यान केंद्रित करते हुए एक स्टार्ट-अप सहकारी उद्यम बनाने का लक्ष्य रखने में सक्षम बनाया।	50
7	आंध्र प्रदेश राज्य के किसानों, युवाओं एवं महिलाओं के लिए 'युवाओं हेतु सहकारी समितियों के गठन' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	21.05.2024	इस कार्यक्रम ने प्रतिभागियों को कृषि और संबद्ध क्षेत्रों में एफपीओ और सहकारी समितियों की अवधारणा और लाभों का वर्णन करने, सहकारी मूल्यों और सिद्धांतों को बताने और सहकारी उपनियमों के महत्व	100



			को समझाने में सक्षम बनाया।	
8	गुजरात राज्य के सहकारी क्षेत्र के पदाधिकारियों के लिए 'सहकारी समितियों के लिए नाशवान वस्तुओं का विपणन' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	20.05.2024 - 21.05.2024	इस कार्यक्रम के माध्यम से प्रतिभागियों को नाशवान वस्तुओं के विपणन हेतु विभिन्न अवसर, आपूर्ति श्रृंखला प्रबंधन और रसद, नाशवान व्यवसाय के लिए बाजार चैनल इत्यादि पर प्रकाश डाला गया।	64
9	बिहार राज्य के डायरी सहकारी समितियों के प्रबंधकों हेतु 'सहकारी समितियों हेतु संचालन एवं प्रबंधन' पर एक ऑनलाइन (एगजीक्यूटिव) प्रशिक्षण कार्यक्रम	27.05.2024 - 31.05.2024	इस कार्यक्रम ने प्रतिभागियों को भारत में डेयरी क्षेत्र में हो रहे हालिया तकनीकी विकास को समझने, दूध प्रबंधन में शामिल आपूर्ति श्रृंखला और लॉजिस्टिक्स की अवधारणा को समझाने और डेयरी उत्पादों में मूल्य संवर्धन के महत्व को बताने में सहायता प्रदान की।	50
10	कर्नाटक राज्य के डेयरी सहकारी समितियों के सदस्यों के लिए 'डेयरी पशु स्वास्थ्य प्रबंधन और स्वच्छ दूध उत्पादन' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	29.05.2024	इस कार्यक्रम ने प्रतिभागियों को डेयरी पशुओं की पोषण संबंधी आवश्यकताओं, सामान्य चारे और चारे के प्रकार और फायदों का वर्णन करने, डेयरी फार्म प्रबंधन के सामान्य सिद्धांतों को बताने और स्वच्छ दूध के उत्पादन के लिए विभिन्न तरीकों की सूची बनाने और इस प्रकार दूध को खराब होने से बचाने के लिए संरक्षित करने में सक्षम बनाया।	50
11	उत्तराखंड राज्य के सहकारी समितियों / एफ.पी.ओ के अधिकारियों एवं प्रमुख कार्मिकों के लिए 'भंडारण बुनियादी ढांचे के संचालन' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	28.05.2024 - 29.05.2024	इस प्रशिक्षण कार्यक्रम के माध्यम से, प्रतिभागी कृषि आपूर्ति श्रृंखला के महत्व और महत्व को परिभाषित करने, कृषि आपूर्ति श्रृंखला में भंडारण और भंडारण के प्रमुख कार्यों का वर्णन करने और भंडारण में सहकारी	101



			समितियों के लिए विभिन्न अवसरों पर चर्चा करने में सक्षम हुए।	
12	मत्स्य पालन व्यवसाय से जुड़े युवा पेशेवर/उद्यमी/प्रगतिशील मछली पालक/सहकारी समितियों के कार्मिकों के लिए एक माह की लिफिक प्रशिक्षण कार्यक्रम (15वां बैच-प्रथम चरण)	03.06.2024 - 28.06.2024	यह प्रशिक्षण कार्यक्रम मुख्य रूप से उद्यमशीलता के विचारों को व्यवसाय मॉडल में परिवर्तित करने और फिर व्यवसाय संचालन के शुभारंभ का समर्थन करने पर केंद्रित है।	20
13	ओडिशा राज्य के एफ.एफ.पी.ओ के नेतृत्व एवं प्रमुख कार्मिकों के लिए 'मत्स्य सहकारिताओं द्वारा निर्यात' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	10.06.2024	इस प्रशिक्षण कार्यक्रम में मत्स्य सहकारिताओं द्वारा निर्यात करने हेतु विभिन्न पहलू, उत्पादों का मूल्य निर्धारण, पैकेजिंग, ब्रांडिंग, विपणन और निर्यात इत्यादि पर प्रकाश डाला गया।	56
14	आंध्र प्रदेश एवं तेलंगाना राज्यों के प्राथमिक स्तर की सहकारिताओं के प्रमुख कार्मिकों के लिए 'माइक्रोसॉफ्ट ऑफिस, इन्टरनेट एवं साइबर सुरक्षा हेतु स्किल क्लिनिक' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	14.06.2024	प्रतिभागियों को एम.एस ऑफिस (वर्ड और एक्सेल) के उपयोग के बारे में समझाने, इंटरनेट की विभिन्न सेवाओं और आज की दुनिया में साइबर सुरक्षा के महत्व के बारे में बताने के उद्देश्य से इस कार्यक्रम का आयोजन किया गया।	137
15	रा.स.वि.नि के कार्मिकों के लिए 'समझौता एवं विरोधता समाधान' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	20.06.2024	यह एक दिवसीय कार्यक्रम प्रतिभागियों को बातचीत और संघर्ष के प्रमुख तत्वों और उनकी प्रक्रिया को समझाने, संघर्ष प्रबंधन शैलियों को चित्रित करने और व्यक्तिगत बातचीत के बारे में आत्म-जागरूकता हासिल करने और बातचीत और संघर्ष की सीमा का विस्तार करने के तरीके का वर्णन करने में सक्षम बनाने के लिए आयोजित किया गया था।	49



16	केरल राज्य के विभिन्न सहकारी समितियों के सदस्यों के लिए 'वार्तालाप कौशल एवं दल निर्माण' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	25-06.2024 - 26.06.2024	इस कार्यक्रम का उद्देश्य प्रतिभागियों के संचार कौशल में सुधार के साथ-साथ उन्हें एक प्रभावी टीम बनाने की प्रक्रिया और विभिन्न रणनीतियों को समझाना था।	92
17	छत्तीसगढ़ राज्य के सहकारी समितियों के नेतृत्व एवं प्रमुख कार्मिकों के लिए 'कस्टम हायरिंग सेंटर के प्रबंधन' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	26.06.2024	इस कार्यक्रम ने प्रतिभागियों को वर्तमान भारतीय कृषि परिदृश्य के बारे में ज्ञान प्राप्त करने, कृषि मशीनीकरण में मौजूदा अंतराल की पहचान करने और उसका विश्लेषण करने और कृषि मशीनीकरण के संभावित अवसरों पर चर्चा करने में सहायता प्रदान की।	61
18	रा.स.वि.नि के कार्मिकों के लिए 'परियोजना निर्माण एवं मूल्यांकन तकनीक' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	27.06.2024 - 28.06.2024	इस प्रशिक्षण कार्यक्रम में परियोजना चक्र, परियोजना निर्माण और तत्व, परियोजना मूल्यांकन के लिए डेटा संग्रह के तरीके, वित्तीय मूल्यांकन तकनीक, इत्यादि पर प्रकाश डाला गया।	50
19	राजस्थान राज्य के प्राथमिक स्तर की सहकारिताओं के नेतृत्व और प्रमुख कार्मिकों के लिए 'सहकारी उद्यमों के लिए व्यवसाय योजना तैयार करना' पर एक ऑनलाइन प्रशिक्षण कार्यक्रम	27.06.2024 - 28.06.2024	इस कार्यक्रम ने प्रतिभागियों को व्यवसाय योजना निर्माण की प्रक्रिया समझाने, विविध विश्लेषण करने के महत्व का वर्णन करने और गैर-कृषि क्षेत्र में संभावित अवसरों की पहचान करने में सक्षम बनाया।	66
कुल लिनाक, गुरुग्राम द्वारा आयोजित प्रशिक्षण कार्यक्रम [19] (क)				1208



ख. आर.टी.सी द्वारा आयोजित प्रशिक्षण कार्यक्रम:-

सं	विवरण	अवधि	प्रशिक्षण के परिणाम	प्रतिभागियों की संख्या
1	आर.टी.सी गांधीनगर(1), हैदराबाद(5) एवं थिरुवनन्थपुरम(2) द्वारा प्राथमिक स्तर की मत्स्य सहकारिताओं के सदस्यों के लिए 'पी.एम्.एम्.एस.वाय के अंतर्गत प्राथमिक स्तर की मत्स्य सहकारिताओं को एफ.एफ.पी.ओ के रूप में मजबूत करना' पर कुल 8 उन्मुखीकरण कार्यक्रम	जून 2024	उक्त कार्यक्रम का आयोजन पी.एम्.एम्.एस.वाय के अंतर्गत प्राथमिक स्तर की मत्स्य सहकारिताओं को एफ.एफ.पी.ओ के रूप में मजबूत करने के उद्देश्य से किया गया है।	205
कुल आर.टी.सी. द्वारा आयोजित प्रशिक्षण कार्यक्रम [8] (ख)				205
महायोग [क+ख] (कुल 27 प्रशिक्षण कार्यक्रम)				1413



ACTIVITIES OF LINAC - April to June, 2024

A. Training Programs organized by LINAC, Gurugram

S No	Details	Duration	Training Outcome	No. of participants
1	14 th Batch (1 st Phase) LIFIC Training Program for Young Professionals/Entrepreneurs/Progressive Fish Farmers/Personnel of Cooperatives, associated with Fisheries Business	22.04.2024 - 17.05.2024	This training program primarily focused on converting entrepreneurial ideas into business models and then support the launch of business operations.	19
2	Online Training Program on 'Sea Weed Business by Cooperatives' for Leadership and Personnel of Primary Level Cooperative of West Bengal	09.05.2024	The program enabled the participants to explain the potential target species in seaweed cultivation, various techniques and recent technological advances in sea weed culture, financial viability and economics of sea weed business.	47
3	Online Training Program on 'Food Safety for Cooperatives' for Cooperatives personnel, Block/Taluka/District Level Functionaries of Rajasthan	13.05.2024	The program enabled the participants to explain about the factors affecting safety of produce in business/trade, and about HACCP, Agmark and Food Safety and Standards Act, 2006.	47
4	'Learning cum Exposure Visit' for newly recruited auditors for Cooperative Department of Bihar	13.05.2024 - 17.05.2024	This training program enabled the participants to understand about the background and significance of cooperative sector and role of various	55



			stakeholders/agencies in revamping the cooperative movement across the country.	
5	Online Training Program on 'Marketing of Products of Tribal Cooperatives' for Leadership and key personnel of Cooperative Societies /FPOs of Jharkhand	16.05.2024 - 17.05.2024	The program highlighted the opportunities available to tribal societies for marketing their products.	94
6	One day Physical Training Program on 'Innovation and Start-up Cooperative Venture "Plastic-Free Kota" under the Yuva Sahakar Scheme' for current and former students of RTU and other youth of Kota city	17.05.2024	This program enabled the participants to aim to create a start-up cooperative venture focussing on innovative and sustainable solutions for plastic waste management in Kota city of Rajasthan	50
7	Online Training Program on 'Mentoring Programme on Formation of Cooperative Society for Youth' for Farmers, Youth and Women of Andhra Pradesh	21.05.2024	This program enabled the participants to describe the concept and benefits of FPOs and Cooperatives in agri and allied sectors, state the cooperative values and principles and explain the significance of Cooperative bye-laws.	100
8	Online Training Program on 'Marketing of Perishables for Cooperatives' for Cooperative personnel functionaries of Gujarat	20.05.2024 - 21.05.2024	Through this program, various opportunities for marketing of perishable goods, supply chain management and logistics, market channels for perishable business etc. were highlighted to the participants.	64
9	Online 'Executive Development Program on Operations and Management of Dairy	27.05.2024 -	This program helped the participants in understanding the recent technological	50



	Cooperatives' for Managers of Dairy Cooperatives from Bihar	31.05.2024	developments taking place in dairy sector in India, explain the concept of supply chain and logistics involved in milk management and state the importance of value addition in dairy products.	
10	Online Training Program on 'Dairy Animals Health Management & Clean Milk Production' for members of Dairy Cooperative Societies of Karnataka	29.05.2024	This program enabled the participants to describe the nutritional requirements of dairy animals, types and advantages of common fodder and feed, state the general principles of dairy farm management and list out the various methods for producing clean milk and thereby preservation of milk to reduce spoilage.	50
11	'Online Training Program on 'Storage Infrastructure Operations' for officials and key personnel of Cooperative societies/FPOs from Uttarakhand	28.05.2024 - 29.05.2024	Through this training program, participants were able to define the significance and importance of agricultural supply chain, describe the key functions of storage and warehousing in agriculture supply chain and discuss the various opportunities for cooperatives in warehousing	101
12	15 th Batch (1 st Phase) LIFIC Training Program for Young Professionals/Entrepreneurs/Progressive Fish Farmers/Personnel of Cooperatives, associated with Fisheries Business	03.06.2024 - 28.06.2024	This training program primarily focused on converting entrepreneurial ideas into business models and then support the launch of business operations.	20
13	Online Training Program on 'Exports by	10.06.2024	In this training programme, various	56



	Fisheries Cooperatives' for leadership and key personnel of FFPOs of Odisha		aspects of export by fishery cooperatives, pricing of products, packaging, branding, marketing and export etc. were highlighted.	
14	Online Training Program on 'Skill Clinic on Microsoft Office, Internet and Cyber Security' for personnel of primary level cooperatives of Andhra Pradesh and Telangana	14.06.2024	The said program was conducted to explain the participants about the uses of MS Office (Word and Excel), describe them various services of Internet and importance of cyber security in today's world.	137
15	Online Training Program on 'Negotiation and Conflict Resolution' for NCDC officials	20.06.2024	This one-day program was organized to enable participants to explain the key elements of negotiation and conflict and their process, to delineate conflict management styles and how to gain self-awareness of personal negotiation and to describe how to expand the range of negotiation and conflict resolution strategies.	49
16	Online Training Program on 'Communication Skills and Team Building' for members of different cooperatives of Kerala	25-06.2024 - 26.06.2024	The program was aimed at improving the communication skills of the participants as well as explaining them the process and different strategies of building an effective team.	92
17	Online Training Program on 'Management of Custom Hiring Centre' for leadership and personnel of Cooperatives of Chhattisgarh	26.06.2024	This program helped the participants to acquire knowledge about the current Indian Agriculture scenario, identify and	61



			analyse the existing gaps in farm mechanization and discuss the potential opportunities of farm mechanization.	
18	Online Training Program on 'Project Formulation and Appraisal Techniques' for NCDC officials	27.06.2024 - 28.06.2024	This training program highlighted the project cycle, project formulation and elements, data collection methods for project appraisal, financial appraisal techniques, etc.	50
19	Online Training Program on 'Formulation of Business Plans for Cooperative Enterprises' for leadership and personnel of Primary level Cooperatives of Rajasthan	27.06.2024 - 28.06.2024	This program enabled the participants to explain the process of business plan formation, describe the importance of conducting a SWOT Analysis and identify the potential opportunities in the non-farm sector.	66
Total Trainings conducted by LINAC, Gurugram [19] (A)				1208

B. Training Programs organized by RTCs of LINAC

S No	Details	Duration	Training Outcome	No. of participants
1	Orientation Program on 'PFCS to strengthen as FFPOs under PMMSY' conducted for the members of PFCS by RTCs Gandhinagar [1],Hyderabad [5] and Thiruvananthapuram [2]	June 2024	The above program has been organized with the aim of strengthening the primary level fishery cooperatives in the form of FFPO under PMMSY	205
Total Training Programs conducted by RTCs of LINAC [8] (B)				205
GRAND TOTAL [A+B] (Total 27 Training Programmes)				1413



लिफिक(14वें बैच) के इनक्यूबटीस द्वारा सुल्तान फिश सीड फार्म, करनाल, हरियाणा में अध्ययन दौरा/
Study Visit of Incubatees of 14th batch to Sultan Fish Seed Farm, Karnal, Haryana on
03.05.2024



बिहार राज्य के सहकारिता क्षेत्र के नवनियुक्त लेखा परीक्षकों के लिए 'लर्निंग कम एक्सपोज़र दौरा' /
'Learning cum Exposure Visit' for newly recruited auditors for Cooperative Department of Bihar



केरल राज्य के विभिन्न सहकारी समितियों के सदस्यों के लिए 'वार्तालाप कौशल एवं दल निर्माण' /
**Online Training Program on 'Communication Skills and Team Building' for members of
different cooperatives of Kerala**

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Global
AgriSystem

Hygiene of Milch Animal

Clean animals = disease free = less likely to contaminate the milk

- ▶ Good bedding helps to minimize soiling and improves animal comfort.
- ▶ Loose yards should not be overcrowded.
- ▶ The milking area must be constructed to ensure satisfactory hygienic conditions during milking.
- ▶ Sufficient clean water must be available for cleaning of soiled teats and udders, equipment, hands, fittings and floors, during and after milking.

Cleaning of udder and teats Good Bedding Clean milking area

कर्नाटक राज्य के डेयरी सहकारी समितियों के सदस्यों के लिए 'डेयरी पशु स्वास्थ्य प्रबंधन और स्वच्छ दूध उत्पादन' पर
एक ऑनलाइन प्रशिक्षण कार्यक्रम /
**Online Training Program on 'Dairy Animals Health Management & Clean Milk Production' for
members of Dairy Cooperative Societies of Karnataka**



लिनाक के अन्य गतिविधियाँ:

- निगम के अधिकारियों/कर्मचारियों के लिए विभिन्न इनडोर खेल एवं सांस्कृतिक कार्यक्रम:

लिनाक, गुरुग्राम द्वारा दिनांक 13.04.2024 को निगम के अधिकारियों/कर्मचारियों एवं उनके परिजन हेतु विभिन्न इनडोर खेल एवं सांस्कृतिक कार्यक्रम का सफलतापूर्वक आयोजन किया गया। उक्त कार्यक्रम में आयोजित विभिन्न खेल प्रतियोगिताएँ जैसे, बैटमिन्टन, शतरंज, टेबल टेनिस, कैरम बोर्ड, पूल खेल एवं सांस्कृतिक गतिविधियों में 98 प्रतिभागियों ने बढ चढकर हिस्सा लिया। कार्यक्रम के अन्त में प्रत्येक विजेता खिलाडी को सर्टिफिकेट व मैडल से पुरस्कृत किया गया।



- नराकास, गुरुग्राम के सदस्य कार्यालयों के कर्मचारियों हेतु “हिंदी अनुवाद / वर्तनी प्रतियोगिता” का आयोजन:

नगर राजभाषा कार्यालयन समिति (नराकास), गुरुग्राम के तत्वावधान में लिनाक, गुरुग्राम द्वारा दिनांक 21.05.2024 को नराकास, गुरुग्राम के सदस्य कार्यालयों के कर्मचारियों हेतु “हिंदी अनुवाद / वर्तनी प्रतियोगिता” का आयोजन किया गया जिसमें आस-पास के विभिन्न कार्यालयों से 17 प्रतिभागियों ने हिस्सा लिया।





➤ अंतर्राष्ट्रीय योग दिवस कार्यक्रम:

लिनाक, गुरुग्राम में 10वें अंतर्राष्ट्रीय योग दिवस समारोह के उपलक्ष में दिनांक 21 जून, 2024 को लिनाक के सभी अधिकारियों/कर्मचारियों के लिए योग अपनाने एवं योग को बढ़ावा देने के उद्देश्य से सुबह एक योगा सत्र का आयोजन किया गया जिसमें लिनाक के सभी अधिकारियों / कर्मचारियों और अन्य लोगों ने उत्साहपूर्वक हिस्सा लिया।





OTHER ACTIVITIES OF LINAC:

➤ **Sports Meet and Cultural Programs for Officers/Employees of the Corporation**

Various indoor sports and cultural programs were successfully organized by LINAC, Gurugram on 13.04.2024 for the officers/employees of the Corporation and their families. 98 participants enthusiastically participated in various sports competitions namely Badminton, Chess, Table Tennis, Carrom Board, Pool games, etc. In the evening, cultural activities were also held. At the end of the program, the victorious players were awarded a certificate and medal.



➤ **Hindi Translation / Spelling Competition for the employees of the Member organizations of Narakas, Gurugram**

A Hindi Translation / Spelling Competition was organized on 21.05.2024 by LINAC, Gurugram under the auspices of Nagar Rajbhasha Kaaryanvayan Samiti (Narakas), Gurugram for the employees of its member organizations, in which a total of 17 participants actively participated.





➤ **International Yoga Day Program at LINAC**

On the occasion of the 10th International Yoga Day at LINAC, Gurugram, a yoga session was organized in the morning for all the officers/employees of LINAC on 21st June, 2024 with the aim of adopting and promoting yoga in which all the officers/employees of LINAC as well as others participated enthusiastically.





क्षेत्रीय कार्यालयों की उपलब्धियाँ / ACHIEVEMENTS OF REGIONAL OFFICES



RO BHUBANESWAR

Minister of State (Cooperation, Handlooms, Textiles and Handicrafts), Government of Odisha, visited Regional Office Bhubaneswar on 19.06.2024. He was briefed regarding NCDC Schemes as well as Activities in the state.



Regional Director met Shri Krushna Chandra Patra, Honourable cabinet minister, Food Supplies and Consumer Welfare, Science and technology, Govt of Odisha.

He was briefed regarding NCDC Schemes as well as Activities in the state and possible NCDC assistance for paddy procurement in the state.





RO CHANDIGARH



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No. of FPO/FFPOs registered:

Sr. No.	States	Number of Registered FPO	Number of Registered FFPO
1.	Haryana	31	-
2.	Punjab	10	-
3.	Jammu & Kashmir	69	2

Write-ups on unique activities:

The registration of Farmer Producer Organizations (FPOs) and Fisheries Farmer Producer Organizations (FFPOs) reflects a growing movement toward organized farming practices in various states. As of now, Haryana has registered 31 FPOs, while Punjab has 10 FPOs. Notably, Jammu & Kashmir has established 69 FPOs and 2 FFPOs, highlighting significant engagement in this region. These organizations aim to enhance farmers' bargaining power, improve market access, and facilitate better resource management. In terms of financial performance, as of June 30, 2024, the Regional Office (RO) has achieved substantial progress towards its internal targets for the fiscal year 2024-25. The total internal target is ₹15,001.50 crore, with a sanctioned amount of ₹19,978.46 crore and ₹6,000.11 crore disbursed, resulting in an achievement percentage of 45%. This demonstrates the RO's effective efforts in mobilizing funds and supporting farmer organizations, with the sanctioned amount exceeding the target indicating proactive planning and execution. Overall, the advancements in the registration of FPOs and FFPOs, along with noteworthy financial achievements, underscore a strong commitment to enhancing the viability and resilience of the agricultural sector, promoting organized farming and economic development.



RO GANDHINAGAR

No. of FPO/FFPOs registered: FPOs: 8 FPOs from members of PACS as formed in 1st quarter of 2024-25

Special initiatives: Sanction of term loan to Gujarat State Cooperative Marketing Federation Limited (GUJCOMASOL), Gandhinagar for establishment of Integrated Agro Logistic Park (Storage, Processing and Logistic) in Mehsana estate, Gujarat at a block cost of Rs.64.4469 Crore under direct funding scheme of NCDC.



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RO GUWAHATI

NCDC, Sub Office at Naharlagun, Arunachal Pradesh was inaugurated by Shri Krishna Kumar Singh, IAS, Secretary (Cooperation), Govt. of Arunachal Pradesh, in RCS's Office Building, D-Sector, Naharlagun on 12.04.24 and is functional with NCDC activities related to Arunachal Pradesh State.



NCDC, Sub Office at Agartala, Tripura was inaugurated by Shri. Jayanta Debbarma, ARCS, Government Of Tripura & MD of Tripura State Consumer Cooperative Federation Ltd. (TSCCFL) at the Tripura MARKFED building on 07.05.2024.



NCDC, Sub-Office at Imphal, Manipur was inaugurated by Smt. Arambam Valentina, IAS, RCS, Government of Manipur at the RCS Office, Imphal, Manipur on 06.06.2024. The program was also attended by Shri. Khaichung Ramgalian, Director, ICM, Manipur; Shri .L. Tompishak, President, MSCU & Shri Ksh. Bikramjit Singh ARCS, Govt. of Manipur.



No. of FPO/ FFPOs registered- 4 FPOs have been registered in four blocks of Meghalaya during the 1st quarter of 2024-25 under CSS – Formation and Promotion of 10,000 FPOs



The details of the FPOs are as follows:

1. Lawdidoh Farmers Producers Cooperative Society Ltd in Rambrai block, West Khasi Hills district.
2. Athiabari FPO Cooperative Society Ltd. in Ri- Muliang block, West Khasi Hills district.
3. Nongdaju FPO Cooperative Society Ltd.in Shallang block, West Khasi Hills district.
4. Jaintia Border Warmihngi FPO SCS Ltd.in Amlarem block, West Jaintia Hills district.

NCDC Regional Award for Cooperative Excellence & Merit 2023

1. **Nagaland-** NCDC Regional Awards ceremony for Nagaland was conducted in presence of Shri Zarenthung Ezung, NCS, Commissioner and Secretary, Govt of Nagaland on 25.04.2024 in the Office Chamber of Commissioner & Secretary (Cooperation), Govt. of Nagaland. One society was awarded in the ceremony.



2. **Meghalaya-** NCDC Regional Office Guwahati organised NCDC Regional Awards ceremony for Meghalaya on 23.04.2024 in the presence of Shri R. Chakravorty, DRCS, Government of Meghalaya. 4 Cooperative Societies were awarded NCDC Regional Awards for Cooperative Excellence and Merit 2023.



- 3. Manipur-** NCDC Regional Office Guwahati organised NCDC Regional Awards ceremony for Manipur on 17.05.2024 in the presence of Smt. Arambam Valentina, IAS, RCS, Government of Manipur. The program was also attended by Shri. L. Tompishak , President, MSCU, Shri Khoichung R. Aimol, Director ICM,Imphal & Shri. Ksh Bikramjit, ARCS, Govt. of Manipur. Five Cooperative Societies were awarded NCDC Regional Awards for Cooperative Excellence and Merit 2023.



- 4. Mizoram-** NCDC Guwahati hosted the "NCDC Regional Awards for Cooperative Excellence and Merit-2023", for the state of Mizoram, on 27.06.2024, at RCS Conference Hall, Aizawl, Mizoram. Shri. P.C.Vanlalruata, Hon'ble Minister of Cooperation, Government of



Mizoram, presented awards to the three best-performing Cooperative Societies.





RO KOLKATA

Write up on Ellon Hinengo Limited (EHL)

EHL was established based on the recommendations of a high-powered team appointed by the Government of India, led by Shri M.S. Gill, then Managing Director of NCDC, in 1975. Following this, all 15 Primary Societies in Car Nicobar united to form the Central Society, which was officially registered under Section 8 of the A & N Islands Co-operative Society Regulation Act No.3 of 1973, with Registration No. 251 dated 05.04.1977.

Since then, EHL has shown significant growth and now operates two offices: the Head Office at Chukchucha Village, Car Nicobar, and an Operational Office at Phoenix Bay, Port Blair, which handles cargo orders and manages its shipping lines. EHL has generated numerous employment opportunities, not only for the tribal communities of Car Nicobar but also for individuals from Port Blair. This expansion has facilitated economic development and provided stable employment across the Andaman and Nicobar Islands, furthering commitment to community welfare and development.

The unwavering support and timely financial assistance provided by the National Cooperative Development Corporation (NCDC) over the years to EHL has played pivotal role to fulfill their commitment to the growth and development in the successful journey of the Society. NCDC's support has not only enabled to overcome numerous challenges but has also empowered to expand operations and better serve the community.

Divisions of EHL:

1. **Copra Division:** EHL procures and markets copra from its member society, consisting of 15 villages known as Panam Hinengo Society (PH). They have successfully implemented the Government of India (GoI) Price Support Scheme for Copra since 1987. EHL is one of the State Level Supporters (SLS) to NAFED for implementing the Price Support Scheme for copra procurement in Car Nicobar Island. The procurement of copra is a year-round process, as coconut is the main agricultural produce of Car Nicobar Island and is the lifeline of the island's people.
2. **Shipping Division (Hinengo Lines):** At present EHL owns two ocean-going cargo vessels, **MV Bay Island** and **MV Ebrahim Ali Hussain**, which play a crucial role in transporting essential commodities to Car Nicobar, including PDS items, LPG, fuels (petrol and diesel), ATF diesel for the Indian Air Force, and construction materials for development projects in the islands, also transport copra and other



agricultural products and carry empty cylinders and containers for IOCL to Port Blair. During the COVID-19 pandemic, these vessels significantly contributed to the welfare of the communities in the southern group of islands by transporting medical supplies and essential grocery items. Despite the challenges posed by the pandemic, EHL continued their operations for the sake of Nicobari people.

3. **Petrol Pump (EHL Auto services):** Operating under IOC dealership, EHL operates Petrol Pump and provides petrol, diesel at Car Nicobar, ensuring essential supplies to the community. EHL has been the sole operator of the petrol pump covering the entire Car Nicobar since 1987, generating employment and revenue for the society.
4. **Stevedoring Division:** Licensed to carry out stevedoring work, EHL handles cargo operations by Unloading and Loading the vessels that calls at the port at Car Nicobar.
5. **Engineering Division:** EHL is registered as B-Class contractor with MES and A-Class contractor with ALHW. Over the years, they have actively participated in projects with MES, ALHW, and APWD. EHL has successfully completed major projects, including the Rs. 110 crore "MUS Breakwater Project" under the Ministry of Shipping, as well as road maintenance and widening projects in Car Nicobar. They have also executed road works and state highways under the Central Road Fund (CRF). Additionally, they have recently been awarded two roadwork contracts from APWD, which are scheduled to commence shortly.
6. **LPG:** EHL, acting as an extension counter to CCS (Consumer Cooperative Society), has been assisting in the distribution of LPG at Car Nicobar since 1986. EHL is expected to be awarded a regular distributorship of LPG at Car Nicobar soon by IOCL, and the Andaman and Nicobar Administration have approached the Ministry of Petroleum and Natural Gas/Indian Oil Corporation in this regard.
7. **Fair Price Shop:** EHL operates 13 Fair Price Shops (FPS) covering all the 15 villages in Car Nicobar to support the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) scheme, which aims to provide food security to families covered under the Public Distribution System (PDS). Because EHL has an FPS in every village, all families holding ration cards can conveniently access these shops. These Fair Price Shops provide essential commodities and sell goods to the general public at minimal margins. This ensures that both PDS beneficiaries and the broader community have access to affordable essential items, thereby contributing to food security, economic stability, and overall welfare in the region.



8. **Transport Division:** EHL's Transport Division facilitates a range of operations that support both community activities and the society's functions. This division maintains a fleet of utility vehicles and trucks that are integral to the transportation needs of EHL. These vehicles transport copra, PDS items, and IOC containers and other cargos to and from vessels, ensuring efficient delivery to their respective destinations. Beyond supporting EHL's internal operations, the Transport Division also provides essential services to the general public. It assists community members by offering free transportation by carrying the deceased to the morgue and providing vehicles for various festive occasions like Christmas at minimal charges, reflecting EHL's commitment to public welfare and community support. By offering these services, EHL's Transport Division plays a crucial role in enhancing the quality of life for the residents of Car Nicobar, ensuring that both operational and personal transportation needs are met with efficiency and care.



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RO LUCKNOW

NCDC Regional Awards for Cooperative Excellence and Merit, 2023:

The event was held on 27.06.2024 in the Office of Commissioner & Registrar, Cooperative Societies, U.P., 14 Dr. Ambedkar Marg, Lucknow. The Commissioner & RCS, U.P. graced the ceremony as Chief Guest.

Under the Excellence Category, the award was presented to Bahuudeshiya Kisan Sewa Sahkari Samiti Ltd. (B-PACS) Chhaper, Block Purkazi, District Muzaffarnagar.

Brief note on the society:-

- Out of 6845 member, 2865 are doing business with the society.
- Total share capital of the society is to the tune of Rs.160.26 lakh
- The business turnover of the society during 2022-23 was to the tune of Rs.210.29 lakh
- Total funds of the society during 2022-23 were to the tune of Rs.735.14 lakh
- The society earned net profit during 2022-23 of Rs.68.27 lakh

The society is performing following business Activities :

- Deposit Mobilization and KCC Loan
- Mini Bank and operating Micro ATM
- Input (Seed, Fertilizer & Pesticides) business
- Purchase of Wheat and Paddy under MSP.
- Common Service Centre

Social welfare activities

- Society organized motivational programmes for SHG, Women and weaker section, such as
- awareness programme for online banking
- Good agricultural practices,
- Providing knowledge of right use of fertilizers, pesticides to minimize the usages.
- promotion of bio-fertilizer
- Demonstrated drone utilization to the members under Vikshit Bharat Sankalp Yojna.
- Registered for PMBI – PMBJP.



Under the Merit Category, the award was presented to Bat-Banthra Bahuudeshiya Primary Gramin Cooperative Society Ltd. (B-PACS), Block Robertganj, District Sonbhadra

Brief note on the society:-

- Out of 2646 member, 908 are doing business with the society.





- Total share capital of the society is to the tune of Rs.23.48 lakh
- The business turnover of the society during 2022-23 was to the tune of Rs.207.00 lakh
- Total funds of the society during 2022-23 were to the tune of Rs.24.33 lakh
- The society earned net profit during 2022-23 of Rs.1.33 lakh

The society is performing following business Activities :

- Deposit Mobilization and KCC Loan
- Mini Bank and operating Micro ATM
- Input (Seed, Fertilizer & Pesticides) business
- Purchase of Wheat and Paddy under MSP.

Social welfare activities

- Society organized various programs, such as
- awareness programme for online banking
- Good agricultural practices and promotion of bio-fertilizer to minimize the use of chemical fertilizer.
- Providing drinking water facility
- Making awareness of cleanliness to promote Pradhan Mantri Swachh Bharat Mission.



Special initiatives

- RO Lucknow has identified the term loan & working capital loan proposal under Credit Guarantee Fund - NABSanrakshan for FPOs being promoted by NCDC in state.
- As a special initiative this regional office is in the process of sanctioning one Start-up proposal of **“Value addition of fish and development of Cold supply chain marketing”** to Kashi Srijan Bahuuddesiya Sahkari Samiti Limited, Cholapur Varanasi under **PMMSY** scheme.



RO RAIPUR

- (1) **No.of FPO/FFPOs registered** : As on 30/06/2024, Total 34 FPOs and 1 FFPOs had been registered by NCDC Raipur in the first quarter of FY 2024-25.
- (2) **Achievements (Sanctions / Release)** :
NCDC Raipur had sanctioned total 6 projects of ₹.99.00 lakhs including 2 FPO Management Cost, 2 FPO Equity Grant, 1 FFPO Management Cost and 1 FFPO Equity Grant. ₹21.50 lakhs had been released by NCDC RO Raipur during the first quarter of FY 24-25 mainly under PMMSY and 10K FPOs Scheme.



RO RANCHI

Under the Central Govt. flagship scheme of formation and promotion of 10,000 FPOs, Regional Office – **Ranchi registered 33 FPOs upto 30.06.2024**, and under formation and promotion of **FPOs with the members of PACS, this office registered 20 FPOs**. An amount of Rs.0.15 crore had been sanctioned and Rs.0.34 crore had been disbursed to various FPOs/ FFPOs and CBBOs till 30.06.2024.

2. State Award winner PACS, **Namkum LAMPS** distributed KCC loan to its farmer members in the presence of Chairman of Jharkhand State Cooperative Bank, Smt. Vibha Singh.



नामकुम लैम्स ने बांटा सात लाख रुपए केसीसी ऋण

रांची। झारखंड राज्य सहकारी बैंक के चेयरपर्सन विभा सिंह, सेवानिवृत्त संयुक्त निबंधक सहयोग समितियां जयदेव सिंह, मुख्य कार्यपालक पदाधिकारी परिशेष पाठक, शाखा प्रबंधक जयंत कुमार द्वारा नामकुम लैम्स क्षेत्र के सात किसानों को केसीसी ऋण प्रति किसान एक लाख रुपए प्रदान किया गया। केसीसी ऋण प्रदान करते हुए विभा सिंह ने कहा कि उनके नेतृत्व में पहली बार पूरे झारखंड में नामकुम लैम्स द्वारा केसीसी ऋण दिया गया है। उन्होंने सभी किसानों से कहा कि अगर उक्त केसीसी ऋण को एक वर्ष में अदायगी कर दी जाएगी तो सुद दर 0 प्रतिशत होगा। परिशेष पाठक ने नामकुम लैम्स में चल रहे सभी योजना की सराहना की और कहा कि नामकुम लैम्स और अधिक से अधिक किसानों को केसीसी ऋण प्रदान कर किसानों को लाभ दे सकती है, इस कार्य में बैंक हमेशा नामकुम लैम्स का सहयोग करती रहेगी। बैंक की अध्यक्षता लैम्स के चेयरपर्सन आरती कुजूर ने कहा कि नामकुम लैम्स आने वाले समय में और भी किसानों को केसीसी ऋण देने हेतु प्रतिबद्ध है। मंच का संचालन करते हुए लैम्स प्रबंधक नीरज कुमार ने बताया कि नामकुम लैम्स इस वित्तीय वर्ष 100 किसानों को केसीसी ऋण प्रदान करने की योजना बनाई है। मौके पर लैम्स के निदेशक, सभी कर्मचारी तथा सभी केसीसी लाभुक उपस्थित थे।

3. Various FPOs of Jharkhand participated in Mission Life (Lifestyle for Environment) aligned with the theme of World Environment Day 2024 on 18.05.2024 and took oath towards saving and preserving the environment.





RO SHIMLA

क्षेत्रीय निदेशालय शिमला के क्षेत्रीय निदेशक महोदय ने स्टाफ के साथ केन्द्रीय क्षेत्र योजना के अंतर्गत 10,000 एफपीओ का गठन व संवर्धन तथा एफएफपीओ के निरिक्षण करने के लिए लेह व कारगिल जिलो का दौरा किया ।





RO THIRUVANANTHAPURAM

NCDC Regional Awards for Cooperative Excellence and Merit-2023

National Cooperative Development Corporation, Regional Office Thiruvananthapuram under Ministry of Cooperation, Govt of India organized, “**NCDC Regional Awards for Cooperative Excellence and Merit-2023**” at ICM Poojapura on 26/06/2024. Shri V. N. Vasavan, Honorable Minister for Cooperation, Ports and Devaswom, Govt. of Kerala inaugurated the Award Ceremony and distributed the Awards to the 9 best performing cooperative societies:

Sl. No	Category	Certificate of Excellence (I Prize)	Certificate of Merit (II Prize)
1	Best Primary Credit Cooperative Society	Okkal Service Cooperative Bank Ltd. No.2181, Ernakulam	Varappetty Service Cooperative Bank Ltd. No.1015, Ernakulam
2	Best Primary Women Cooperative	Azhiyur Vanitha Cooperative Society Ltd. D-2661, Kozhikode	Chakkittappara Vanitha Cooperative Society Ltd. No.D-2931, Kozhikode
3	Best Primary Cooperative Society in Service Sector	Kollam District Cooperative Hospital Society Ltd. No.Q-952, Kollam	i)Kasargod District Cooperative Society Ltd. No.S-42, Kasargod ii) Kannur District Cooperative Society Ltd. No.C-834, Kannur
4	Best Primary Cooperative Society in Weaker Section	Vechoochira Milk Producers Cooperative Society Ltd. No.PT-88(D), Pathanamthitta	Alleppey Small Scale Coir Matting Producers Cooperative Society Ltd. No. A-742, Alappuzha

The first price consisted of Certificate of recognition/citation and cash price of Rs.25,000/- & the second price consisted of Certificate of recognition/citation and cash price of Rs20,000/-.

The function was also attended by Shri TV Subhash, IAS, Registrar of Cooperative Societies, GOK, Mrs. K.K. Lathika, Chairperson, HOSPITALFED, Ms. Sreeja K, President, Vanithafed, officials of various Cooperative federations, department officials, cooperators, NCDC officials, etc.



Okkal Service Cooperative Bank Ltd.
No .2181, Ernakulam

Azhiyur Vanitha Cooperative Society Ltd. D- ,
2661, Kozhikode



ARTICLES / CASE STUDIES ON COOPERATIVES

Understanding & Exploring Power of Fisheries Cooperatives in India

*Amod Ashok Salgaonkar, Cofounder & Chief Operating Officer – A2S2
Enterprises (India) {Email ID: amod@a2s2enterprises.com}*

Executive Summary: India is one of the largest fish producing nations in the world which produced 15.7 million tonnes of fishes in 2022, contributing 08.47% to overall global fish production. India has 4.10% share in global seafood export market (2023) whereas it contributed 6.04% in global capture fisheries production (2022) & 10.81% in global aquaculture production (2022). Gross Value Added (GVA) of Fisheries & Aquaculture Sector is around 1,65,075 Crores INR for the year 2022-23 contributing 7.26% to Agriculture GVA and 1.12% to overall GVA of India. The country has exported fish commodity to around 200 countries in 2023-24 generating about 7.36 Billion USD business. Presently, India do have 20,939 functional fisheries cooperative societies and giving boost to them will help adding more value in the Indian Economy. Formation of “National Cooperative Exports Limited” (NCEL) probably provide support to fisheries cooperatives exploring the business opportunities outside Indian Market. UN has declared 2025 as “International Year of Cooperatives” (IYC) & ICA Global Cooperative Conference, scheduled on 25-29 November 2024 in New Delhi, India aims to set the stage for the 2025 IYC. This indicates that World looks toward India to initiate & lead the prospective changes in Cooperative Sector that can be of help at global level. Fisheries Cooperatives sector should not miss the bus this time and working proactively may help strengthening the sector.

Introduction: Indian fisheries and aquaculture sector is huge and holds importance on the global platform. The sector has produced 15.7 million tonnes of fishes in the year 2023. The export earnings have helped bringing 7.6 Billion USD in India. Overall, the gross value added of fisheries and aquaculture sector in a country is 1,65,075 Crores INR by economic activity and it is on the basis of constant prices (2011-12). Fisheries & Aquaculture sector is contributing 7.26% to Agricultural GVA & 1.12% to overall GVA of India (2022-23).



Fisheries & Aquaculture Present Contribution in Indian Domestic Market: 2022-23

(₹ crore) Gross Value Added (GVA) by Economic Activity, At Constant Prices (2011-12): India						
Sr No	Item	2018-19	2019-20	2020-21	2021-22	2022-23
1	Crops	10,49,211	11,08,603	11,37,474	11,74,359	12,30,083
2	Livestock	5,40,970	5,81,714	6,17,799	6,57,269	6,90,268
3	Forestry and logging	1,63,949	1,73,972	1,83,993	1,85,031	1,86,825
4	Fishing and Aquaculture	1,24,468	1,30,037	1,34,947	1,53,447	1,65,075
Agriculture, forestry and fishing = combined GVA		18,78,598	19,94,326	20,74,212	21,70,106	22,72,250
Total GVA of All Sectors = India		1,27,33,798	1,32,36,100	1,26,87,345	1,38,76,840	1,48,04,901
% Contribution of Fisheries & Aqua to Agri Sub Sector		6.63%	6.52%	6.51%	7.07%	7.26%
% Contribution of Fisheries & Aqua to total GVA of India		0.98%	0.98%	1.06%	1.11%	1.12%

Source: Ministry of Statistics & Programme Implementation, Govt of India 2024

Credit: A2S2 Enterprises, India

(₹ crore) Net Value Added (NVA) by Economic Activity, At Constant Prices (2011-12): India						
Sr No	Item	2018-19	2019-20	2020-21	2021-22	2022-23
1	Crops	9,26,203	9,79,351	9,99,993	10,27,800	10,72,785
2	Livestock	5,33,168	5,73,553	6,09,020	6,47,822	6,80,083
3	Forestry and logging	1,62,145	1,72,058	1,81,971	1,82,913	1,84,590
4	Fishing and Aquaculture	1,11,386	1,15,878	1,19,594	1,36,775	1,46,944
Agriculture, forestry and fishing = combined NVA		17,32,902	18,40,839	19,10,578	19,95,310	20,84,402
Total GVA of All Sectors = India		1,11,19,343	1,15,04,922	1,08,54,586	1,19,21,052	1,27,20,270
% Contribution of Fisheries & Aqua to Agri Sub Sector		6.43%	6.29%	6.26%	6.85%	7.05%
% Contribution of Fisheries & Aqua to total NVA of India		1.00%	1.01%	1.10%	1.15%	1.16%

Reference: Adapted from “Presentation on Fisheries Sector & It’s Potential”, organized by LIFIC-NCDC, Ministry of Cooperation, Government of India on National Fish Farmer Day, 10.07.2024

Nominal GDP (3.94 Trillion USD) wise, India is presently fifth largest economy in the world whether as it is on 3rd rank if we take into consideration PPP factor i.e. Purchase Power Parity (14.9 Trillion USD).

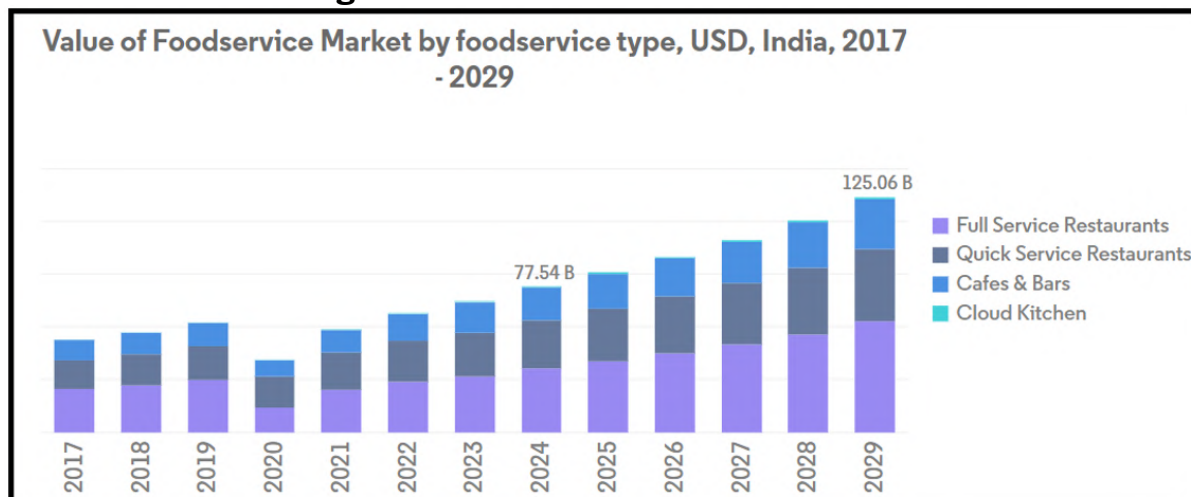
Exploring Not Fully Tapped Segments of the Business for Raising Fisheries Commodity Sales

Everyone and almost all professionals always talk about the domestic traditional market, export market but emphasis should also be given with a crystal focus on increasing the sales in the Food Service segment, HoReCa segment, Modern Trade, Online Ecom Fish Selling Organizations, Selling premium imported seafood and also by checking an opportunities for the sales in the flight services, cruises, hospitals etc.

The **India Foodservice Market size** is estimated at 77.54 billion USD in 2024 and is expected to reach **125.06 billion USD by 2029**, growing at a CAGR of 10.03% during the forecast period (2024-2029). Largest segment by outlet type is Independent Outlet with value share of 65.63% whether as largest segment by foodservice type is Full-Service Restaurant with value share of 42.65%. Fastest growing segment by foodservice type is nothing but the Cloud Kitchens with Projected CAGR of 16.51% for 2024-2029. Fastest growing segment by outlet type is Chained Outlets with projected CAGR of 10.47% for 2024-2029 period. The study shows that an increase of 108% in fast-food expenditure by non-metro cities in India is driving the expansion of popular international & domestic fast-food chains.



Figure 1: Indian Foodservice Market



Source: Mordor Intelligence

Modern trade segment comprises of Hypermarkets, Supermarkets, Cash & Carry stores gives the multi billion dollar opportunity for the food segment and there are high chances of sales of fish commodity at greater level than present in this segment.

Hotels market in India is expected to exhibit an impressive annual growth rate of 5.41% (CAGR 2024-2028), contributing to a **market volume of 11.27 billion USD by 2028**. The number of users in the Hotels market is expected to reach 64.74 million users by 2028, with a user penetration of 3.8% in 2024, which is expected to increase to 4.3% by 2028.

Quick Service Restaurant (QSR) is another segment with a **market size of 38.71 billion USD by 2029**. The proportion of meat-based cuisines has a good contribution in QSR business.

Indians are the global travelers now and with emerging experience, adoption of eating the exotic seafood commodity is also on rise. Atlantic Salmon has been well accepted by the premium customer base in India and is selling well. The volume is low however it fetches high prices per kg ultimately giving good margins to the stakeholders involved in the trade.

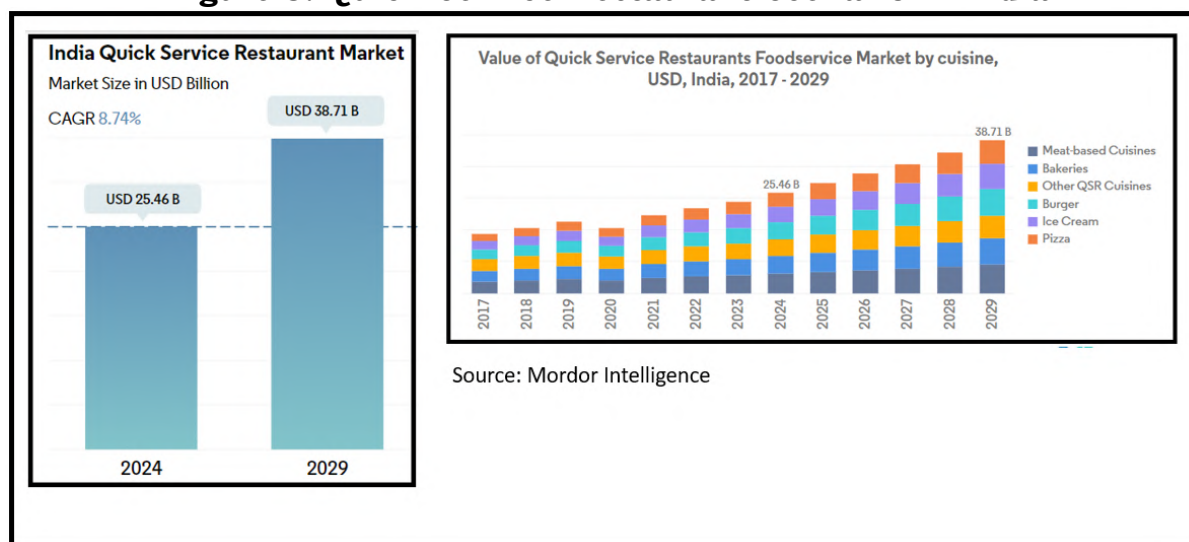


Figure 2: Imported Seafood Varieties those are selling in the Indian Market



Reference: Adapted from “Presentation on Fisheries Sector & It’s Potential”, organized by LIFIC-NCDC, Ministry of Cooperation, Government of India on National Fish Farmer Day, 10.07.2024

Figure 3: Quick Service Restaurant Scenario in India



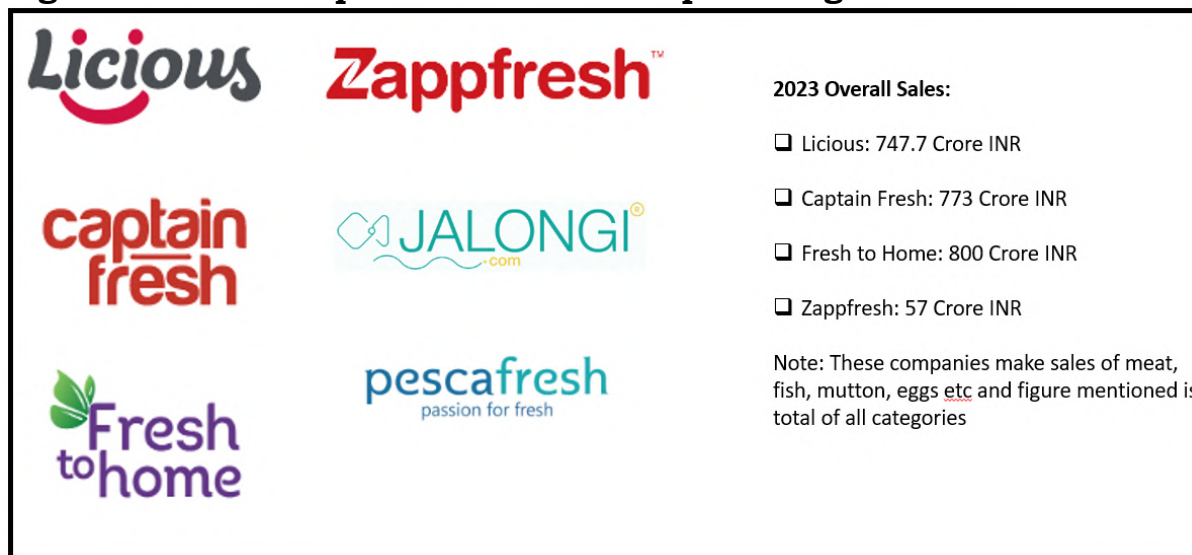
Reference: Adapted from “Presentation on Fisheries Sector & It’s Potential”, organized by LIFIC-NCDC, Ministry of Cooperation, Government of India on National Fish Farmer Day, 10.07.2024

Online seafood market is gaining popularity in India and with a large support on “Startup Ecosystem” by Government of India, many entrepreneurs are making experimentation of new business models in the seafood value chain. Licious, Captain Fresh, Fresh to Home are few of the known names who have created a noise in the market by showing the new way of selling nonveg commodities including giving large thrust to the fish commodity. Though only Fresh to Home have shown the profitability in the business, many others are focusing first on scaling the volumes and applying all the marketing strategies to attract the customer. These startups



have customer base in number of lakhs and hence their contribution can't be ignored.

Figure 4: Few Examples of Online Startups Selling Seafood with a Focus



Reference: Adapted from “Presentation on Fisheries Sector & It’s Potential”, organized by LIFIC-NCDC, Ministry of Cooperation, Government of India on National Fish Farmer Day, 10.07.2024

If the stakeholders in the fisheries and aquaculture sector may see seriously towards all the options mentioned above, there are high chances that we can see the growth in sales of fish commodities as all of them require the procurement and fish producers / farmers shall have large scope in catering those requirements.

Fisheries Cooperatives

There is total 25,535 Fisheries Cooperatives exist in India out of which 20,939 are in functional form whereas 3,658 are non-functional and 938 are under liquidation.

Figure 5: Primary Fisheries Cooperative Society (PFCS) – Present Status

State-wise Number of Fisheries Cooperatives in India: As of Nov 2023					
Sr No	State & UT	No of Fish Coop	Sr No	State & UT	No of Fish Coop
1	ANDAMAN AND NICOBAR ISLANDS	130	19	MADHYA PRADESH	2889
2	ANDHRA PRADESH	2136	20	MAHARASHTRA	3403
3	ARUNACHAL PRADESH	20	21	MANIPUR	851
4	ASSAM	605	22	MEGHALAYA	135
5	BIHAR	507	23	MIZORAM	44
6	CHANDIGARH	0	24	NAGALAND	409
7	CHHATTISGARH	1750	25	ODISHA	769
8	DELHI	0	26	PUDUCHERRY	68
9	GOA	26	27	PUNJAB	8
10	GUJARAT	668	28	RAJASTHAN	175
11	HARYANA	132	29	SIKKIM	10
12	HIMACHAL PRADESH	74	30	TAMIL NADU	1442
13	JAMMU AND KASHMIR	19	31	TELANGANA	5038
14	JHARKHAND	775	32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	22
15	KARNATAKA	743	33	TRIPURA	317
16	KERALA	990	34	UTTAR PRADESH	1108
17	LADAKH	1	35	UTTARAKHAND	226
18	LAKSHADWEEP	10	36	WEST BENGAL	391

Source: Ministry of Cooperation, Government of India



Indian fisheries cooperatives support the fishermen in many forms. Few large fish cooperatives societies do have their own diesel pumps through which they distribute the diesel for boats to their respective members, some do have their own ice production plants through which they sell ice to not only their members but also to other business entities too. The Primary Fisheries Cooperative Society (PFCS) plays a major role in implementation of schemes / projects when it comes from Central or State governments or through other agencies as they do have good control over their members. Many of the members may be able to start their businesses because of support from the PFCS.

The Ministry of Cooperation, Government of India through Implementing Agency NCDC disburse funds via various schemes to the fisheries cooperatives every year. The general expectation is that the PFCS should take the advantage and grow their business so that the sector can be strengthened. Though not focussed but it is possible to add 1000+ Crores INR every year in Indian Economy if every functional PFCS add incremental sales of 5,00,000 INR on an annual basis. A hypothetical illustration is represented below.

Figure 6: Hypothetical Illustration of Adding Value to Indian Economy through Incremental Sales from PFCS Per Year

Sr No	Annual Incremental Sales (INR) per PFCS	Cumulative Incremental PFCS Annual Sales (INR) PAN India
1	1,00,000	209.39 Crore INR
2	2,00,000	418.78 Crore INR
3	5,00,000	1046.95 Crore INR
4	10,00,000	2093.90 Crore INR
5	50,00,000	10469.50 Crore INR

Reference: A2S2 Enterprises, India

Note: The number of only functional PFCS have taken into consideration (i.e. 20,939)

One of the major areas which PFCS from coastal states can look is to explore the capture of fish commodities from deep sea area as Department of Fisheries, Government of India is supporting for building Deep Sea Fishing Vessels through Pradhan Mantri Matsya Sampada Yojana (PMMSY).

It may be wise to leave the decision on PFCS to decide on how they can bring the incremental sales from the activities they do as the geography and scope shall be different in various states. It can also be seen that by all the stakeholders that what can be done in order to help PFCS to generate the sales.

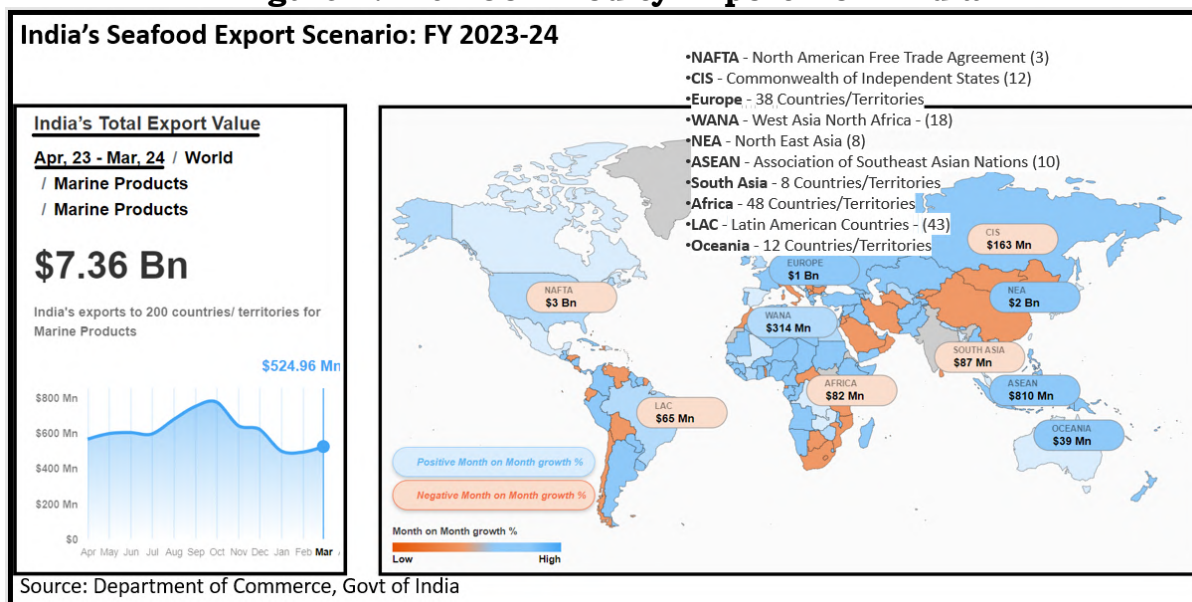


Can it be Possible for PFCS to Export the Fisheries Commodity

National Cooperative Export Limited (NCEL) was set up with the approval of Union Government of India & it is a multi-state cooperative society registered under the MSCS Act, 2002 on 25th January 2023. It is jointly promoted by some of the leading cooperative societies in the country, namely, Gujarat Cooperative Milk Marketing Federation (GCMMF) popularly known as AMUL, Indian Farmers Fertilizer Cooperative Limited (IFFCO), Krishak Bharati Cooperative Limited (KRIBHCO) and National Agricultural Cooperative Marketing Federation of India Limited (NAFED). Besides, the National Co-operative Development Corporation (NCDC), a Statutory Corporation under the Ministry of Co-operation, is one of its promoter members.

India exported fish commodities worth of 7.6 Billion USD in the year 2023-24. It must be noted that our Indian fish commodity through export have reached 200 countries in the same year. NCEL has got permission for exports of 14,92,800 MT non-basmati white rice to 16 countries; 08,98,804 MT broken rice to 05 countries; 14,184 MT wheat grain; 5,326 MT wheat flour & 15,226 MT maida/semolina to 01 country & 50,000 MT sugar to 02 countries. We hope that the support can also be extended towards fisheries and aquaculture sector in coming time with the detailed guideline so that it can be beneficial for Indian Fisheries Cooperative Sector. Fisheries Export Promotion workshop have been conducted with initiative of NCDC in the past however giving more focus on the said function is the need of the hour.

Figure 7: Fish Commodity Export from India



Reference: Adapted from "Presentation on Fisheries Sector & It's Potential", organized by LIFIC-NCDC, Ministry of Cooperation, Government of India on National Fish Farmer Day, 10.07.2024

**Leveraging the theme “International Year of Cooperatives” (IYC) 2025:**

In November 2023, the UN General Assembly adopted resolution A/RES/78/175 on cooperatives in social development, proclaiming 2025 as the International Year of Cooperatives (IYC). This resolution encourages all Member States, the United Nations and other relevant stakeholders to leverage the International Year of Cooperatives to promote cooperatives and highlight their contributions to the Sustainable Development Goals (SDGs) and broader social and economic development.

ICA Global Cooperative Conference, scheduled on 25-29 November 2024 in New Delhi, India aims to set the stage for the IYC 2025. The theme of UN 2025 International Year of Cooperatives (IYC 2025) is “Cooperatives Build a Better World”. The official launch ceremony of IYC 2025 will take place on 25 November 2024 during ICA Global Cooperative Conference in the presence of Representatives from the highest offices of United Nations, allied agencies and selected member states. This shall be another great opportunity for the Indian Fisheries Cooperative Sector to showcase its strength in front of the global executives of cooperative sector.

Conclusion: The consistent good growth of Indian fisheries & aquaculture sector from last few years overcoming challenges of Covid, strong support from Indian Government through Ministry of Fisheries & Ministry of Cooperation, increased proportion of availability of funds through central & state schemes for the sector, creation of infrastructure for the export activities and setting the stage for International Year of Cooperatives (IYC) 2025 giving large benefit to Indian Fisheries Cooperative sector to show its strength and capacity for short & long term prospects for the sector that may followed by global audience in coming years. We can hope that the stakeholders shall take an action to leverage it from the practical present situations.



कर्मचारी कॉर्नर / EMPLOYEES CORNER

PROMOTIONS/RESIGNATIONS/RETIREMENTS:

A. The following employees were promoted during April 2024 to June 2024:

S. No.	Name of the Employee	Date of Assumption of Charge
Promotion from Sr. Assistant to Programme Officer		
1	Shri Mayank Pandey	09.05.2024(AN)
2	Sh. Ankur Loonia	13.05.2024(FN)
3	Sh. Akshat Sharma	09.05.2024(AN)
4	Sh. Himanshu	09.05.2024(AN)
5	Sh. Abhishek Verma	09.05.2024(AN)
6	Sh. Tushar Sahjwani	09.05.2024(AN)
7	Sh. Chandrashekhar Upadhyay	09.05.2024(AN)
8	Sh. Rishi Kumar	09.05.2024(AN)
9	Sh. Avinash Kumar	20.05.2024(FN)
10	Sh. Pradeep Yadav	09.05.2024(AN)
11	Sh. Dilip Singh Palawat	10.05.2024(FN)
12	Smt. Purna Gosain	09.05.2024(AN)
13	Sh. Ankit Raikwar	09.05.2024(AN)
14	Sh. Mayank Gola	09.05.2024(AN)
15	Smt. Babita Meena	09.05.2024(AN)
16	Sh. Subham Biswas	09.05.2024(AN)
17	Smt. Parul	09.05.2024(AN)
18	Sh. Manendra Singh Chauhan	09.05.2024(AN)
Promotion from Senior Personal Assistant to Private Secretary		
19	Sh. Sunny Santyal	09.05.2024(AN)
20	Sh. Rishabh Kumawat	09.05.2024(AN)
Promotion from Jr. Assistant to Senior Assistant		
21	Sh. Mayank Saxena	09.05.2024(AN)
22	Sh. Rohit Nagar	09.05.2024(AN)
Promotion from Staff Car Driver to Staff Car Driver(Gr-I)		
23	Sh. Rajesh Kumar	09.05.2024(AN)
24	Sh. Sukhbir Singh	09.05.2024(AN)
Promotion from Deputy Director to Director		
25	Sh. Amit Kumar Nigam	05.06.2024(AN)
Promotion from Assistant Director to Deputy Director		
26	Sh. Jitendra Pareek	05.06.2024(AN)
27	Sh. Deepak Kumar Sharma	05.06.2024(AN)
28	Sh. Ramandeep Kaushish	05.06.2024(AN)
29	Sh. Pratik Mishra	05.06.2024(AN)
30	Sh. Omveer Singh Gurjar	05.06.2024(AN)
31	Sh. Ashutosh Shukla	05.06.2024(AN)
32	Sh. Puneet Kumar Gupta	05.06.2024(AN)



Promotion from Programme Officer to Assistant Director		
33	Sh. Gaurav Kumar Bansal	05.06.2024(AN)
34	Sh. Akshay Kumar	05.06.2024(AN)
Promotion from Personal Assistant to Senior Personal Assistant		
35	Smt. Jayshree	05.06.2024(AN)

Following employees have retired/VRS from the services of the Corporation during April 2024 to June 2024:

S. No.	Name	Designation	Posting at the time of Retirement	Date of Retirement
1.	Miss Mamta Rani Ahuja	Director	HO	30.04.2024
2.	Sh. Anil Kumar Sharma	Jr. Assistant	HO	30.04.2024
3.	Smt. Saroj Bala Arora	Sr. Private Secretary	HO	31.05.2024
4.	Sh. Om Prakash	Assistant Director	HO	31.05.2024
5.	Smt. Sunil Malik	Sr. Private Secretary	LINAC	31.05.2024
6.	Sh. Rajesh Gupta	Sr. Private Secretary	Chandigarh	30.06.2024
7.	Sh. Ganga Ram Pandey	MTS	HO	30.06.2024

VRS DURING THE PERIOD APRIL 2024 TO JUNE 2024:

Following employees have VRS from the services of the Corporation during April 2024 to June 2024:

S. No.	Name	Designation	Posting at the time of VRS	Date of VRS
1	Smt. Deepa Srivastava	Executive Director	LINAC	15.05.2024

RESIGNED DURING THE PERIOD APRIL 2024 TO JUNE 2024:

Following employees have resigned during April 2024 to June 2024::

S. No.	Name of the Employee	Date of Resignation
1	Sh. Vivek Tariyal, Programme Officer	01.04.2024
2	Sh. Kunal, Sr. Assistant	20.06.2024



सहकार ज्ञान / Sahakar Gyan

10 जुलाई, 1957 को ओडिशा के अंगुल में पहली बार प्रमुख कार्प के सफल प्रेरित प्रजनन को प्राप्त करने में उनके योगदान के लिए प्रोफेसर डॉ. हीरालाल चौधरी और उनके सहयोगी डॉ. अलीकुन्ही की याद में हर साल 10 जुलाई को भारत में राष्ट्रीय मछली किसान दिवस मनाया जाता है।

National Fish Farmers day is celebrated in India on July 10 every year to commemorate Professor Dr. Hiralal Chaudhury and his colleague Dr. Alikunhi for their contribution in achieving the successful induced breeding of major carps on 10th July, 1957 at Angul in Odisha for the first time in the country.



वादियाँ

1) एक सफ़र जो वादियों से होकर गुजरा
जहाँ सूरज की रौशनी मनो छुप रहा |
हम घने जंगलों का आनन्द ले रहे
सड़क कभी बायें तो कभी दायें मुड़ रहा ||



2) यही वो वादियाँ हैं,
जिसने सबको अपने अन्दर छुपाया है,
यही वो घाटियाँ हैं
जहाँ नदियों ने अपना सबकुछ लुटाया है,
यही वो झारियाँ हैं
जिसने पशु पक्षियों को लुभाया है,
यहीं की वो खामोशियाँ हैं
जिसने वादियों को अपना बनाया है,

3) ये हवाएं जो बह रही
ये तुम्हारा मन ले उड़ेंगी |
तुम अपने आप को हार जाओगे
और चाहकर कर भी तुम अपना,
खोया मन ना जीत पाओगे ||
इन वादियों के हरी भरी रंग में,
तुम कहीं गुम हो जाओगे |||

4) सफ़र आगे बढ़ी
हमने ऊँची तिरछी ढलान चढ़ी |
सबकी सांसें रुकने लगी
आगे का मंजर देख,
सबके मन की आशा जगी ||



**:-अनुपम कुमार सिंह
क्षेत्रीय कार्यालय, भुवनेश्वर**



वादियाँ

5) दूर कहीं पहाड़ों के बिच से
झरने का गिरना,
मानो सफ़ेद चादर लटक रही हो ॥
फिर उस झरने के पानी का
नदी का वो रूप धारण करना,
मनो सफ़ेद सांप मटक रही हो ॥



6) अब मुश्किल की घड़ी आ गई थी
वापसी का वक़्त जो हो चुका था |
फिर लौटेंगे का वादा कर इन वादियों से
मैं अपनी गाड़ी घर की तरफ मोड़ चुका था ॥



**:-अनुपम कुमार सिंह
क्षेत्रीय कार्यालय, भुवनेश्वर**



Maa

*Dear Maa, how do you always stay strong?
No matter what the life brings, you always pull yourself along,
Though now, I live in a different city, miles far away,
I still feel that protective shield around that you gave me even before my birth,
I would say.
Life has given me the best teacher in the form of you, I believe,
What could be better than learning life from the role model herself, I perceive,
But there's one thing which I want you to know,
For now, I think it's my turn to do so,
Forgive yourself for the little mistakes you might have made,
For those were not for you to be blamed,
You were just trying to protect your child by all means,
So today, not you, but I offer my shoulder for you to lean.*

**By, Parul, Programme Officer,
Regional Office, Pune**



राष्ट्रीय सहकारी विकास निगम

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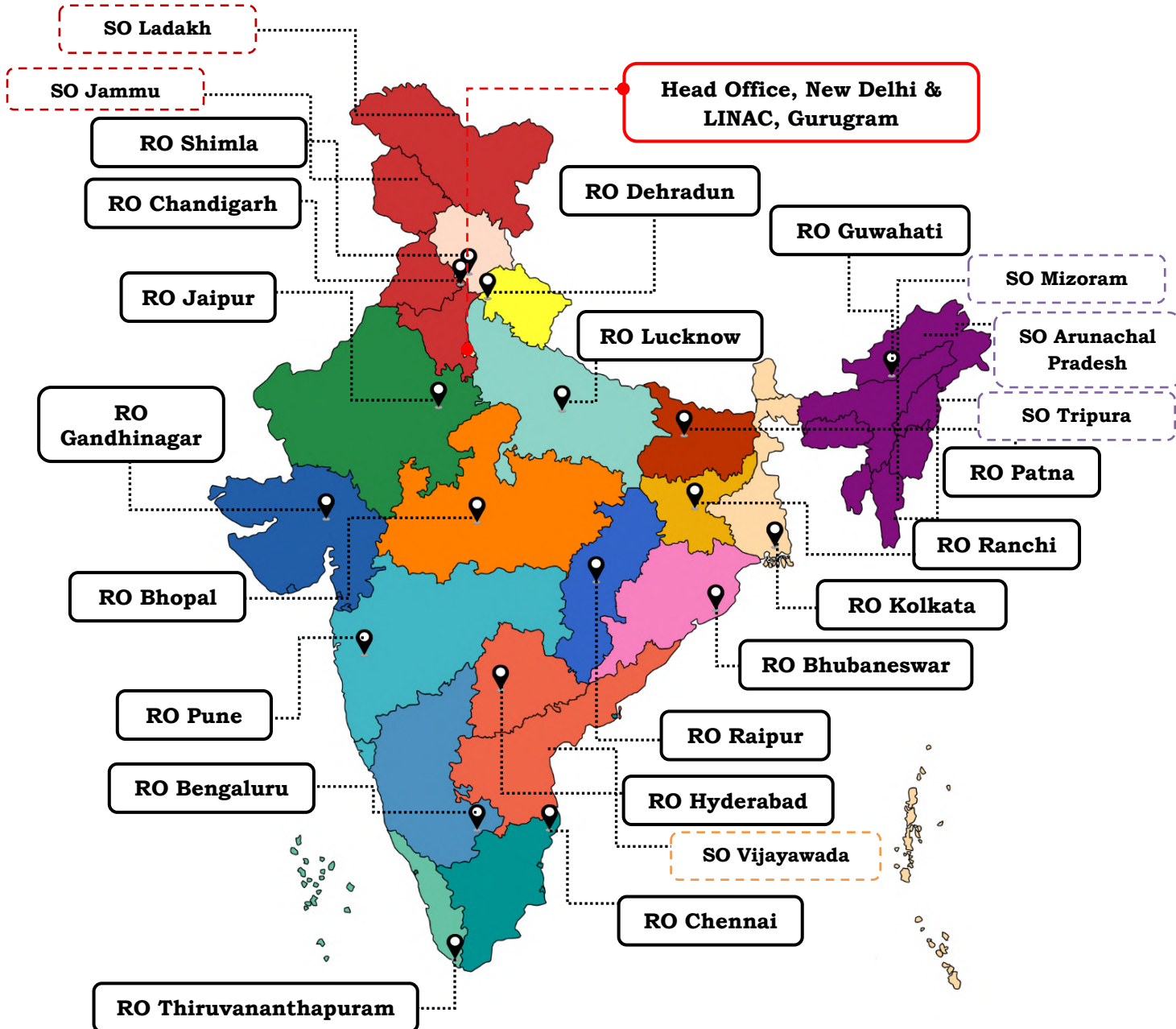


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