Cooperation

Major Achievements In The Last Year Vis-A-Vis Previous Two Years

State Government's assistance has provided a special thrust on co-operatives in the state in recent months. Diverse activities have been introduced and the last year witnessed a perceptible progress in the performance in this sector.

Financial Inclusion

Amongst Co-operative Credit Institutions, Short-Term Co-operative Credit Structure through a wide network of (a) The West Bengal State Cooperative Bank Ltd. at the apex level, (b) 17 Central Cooperative Banks at the district level and 3 Regional Offices of the Apex Bank at the central level and (c) 5966 Primary agricultural Credit cooperatives (PACS) at the village level provide short-term Crop Loan as well as farm / non farm term loans to the farmers, while the Long-Term Co-operative Credit Institutions, a two tier sector, The West Bengal State Cooperative Agriculture and Rural Development Bank Ltd.(WBSCARDB) at the Apex level with its 2 Branches and 24 Primary CARDB meet the long-term co-operative credit need to carry forward agriculture, agri-allied as well as non-agricultural activities.

Primary Urban Cooperative Societies / Banks issue loans for various purposes including Housing loan and consumption loan. In urban areas, Urban Credit Cooperatives including Women Credit Cooperatives play important role in extending banking facilities and issuing diversified loans to the members generating self employment opportunities.

Membership / Borrowing Membership Coverage in Rural Bengal

The present Government intends to bring all farmer-families under the co-operative network to provide crop loan to larger sections of the farming community, to extend credit even to the landless poorest section of rural community with special focus on women section. No. of loanee members in the PACS has also shown an upward trend.

Year	Member	Loanee Member
2009-10	3484999	1667857
2010-11	3688724	2112330
2011-12*	3854685	2160934

Empowerment of Rural Peasantry Kishan Credit Card

There has been greater focus on financing through Kishan Credit Cards in the Cooperative Sector and number of Kisan Credit Cards issued has steadily increased. Through these Kisan Credit Cards, noteworthy progress has been achieved in regard to financing subsidized crop loans from PACS.

Year	Disbursement of Crop Loan (Rs. in lakh)	KCC Issued
2009-10	101279.29	1758524
2010-11	138845	1877085
2011-12	117483.07	1929641

Joint Liability Group

Financing of Joint Liability Groups too have got a boost during the tenure of the present Government.

Year	No. of Joint Liability Group
2009-10	1640
2010-11	6098
2011-12	9401

Financing Farm & Non-Farm activities

Though crop loan continues to be the single largest component in loans by the Cooperatives, Banks have also diversified their business by extending term loans for Farm, Farm- allied and Non-Farm activities including loans under self employment schemes in a significant way.

Resource Mobilization

Year	PACS (Rs. in Cr)	CCB/RO	SCB	Total deposit in Short Term Sector
2009 -10	1772.75	5883.45	4916.23	12572.43
2010 -11	2572.96	6842.8	5031.56	14447.32
2011 -12	2912.17	8147.4	4134.74	15194.31

Deposit in Long Term Credit and Urban Credit sectors has also increased during the year.

Economic development and social empowerment of women

SELF HELP GROUPS

Coming to social aspects of lending, special emphasis has been given on formation of Self Help Groups to provide alternative credit delivery system to the weaker / have not category of rural population particularly women living below the poverty line. State Government arranged training facilities for skill development of the members of these Groups, 91.58% of which are women. The comparative figure of last three years is as follows:-

Year	SHG Savings Linked	SHG Credit Linked	Total Members	No. of members trained
2009 -10	170252	121338	1394095	Programme not started
2010 -11	492350	113634	1387604	19764
2011 -12	492699	115913	1431167	188708

Business Diversification

- Business Development through supply of agricultural inputs
- Ensuring remunerative price of produce through marketing / pledging

PACS carry out different business activities. No. of PACS having storage facilities and their performance in prime areas of business in far off places, depicting manifold increase in the last year are:

Diversified Business of PACS

Diversified business of PACS	31.03.10	31.03.11	31.03.12
Fertliser Business	1925	2200	2622
Seed Business	552	603	791
Marketing Of Agril Produce	250	270	441
Agril Processing	50	68	70
Irrigation	240	267	277
Owning Godown	2871	2909	3003
Having Hired Godown	187	235	368

- **Agricultural autonomy by production of seed**

Most significantly a large number of PACS have been initiated into production of certified seed to ensure production of good quality crops and thereby sufficient income for the primary producers.

Year	No. of Seed Villages set up
2010-11	373
2011-12	595

MARKETING & PROCESSING

BENFED as the apex marketing federation plays an important role in marketing, processing and storage. Storage capacity in 2909 PACS, 267 Primary Agricultural Marketing Societies and BENFED taken together is 6.03 lakh MT, one of the main activities for utilisation of these godowns is distribution of agricultural inputs.

Fertilizer distribution through BENFED

Year	Total value of Fertiliser sold (Rs. In Crore)
2009-10	430.00
2010-10	486.00
2011-12	568.00

44 cold storages in the cooperative sector have a total capacity of 3.20 lakh MT as on date.

PROCUREMENT OF PADDY IN COOPERATIVE SECTOR

Cooperatives participated in paddy procurement programme of the Government under price support scheme during the year too :

Agency	Total value of Paddy procured in 2011-12 (Rs. In Crore)
Benfed	90.20
Confed	58.55

CREATION OF RURAL INFRASTRUCTURE

Besides augmentation of storage capacity the present Government has taken immense initiative to establish various processing units under the co-operative fold like Rice Mill, Dal Mill, Food Processing Unit, Vermicompost, Seed Production & Multiplication Units, Oil Mill, Flour Mill, Husking Mill, Groundnut Processing Unit, Chilling Plant, Rural Hat etc. to save the farmers from the clutches of unscrupulous middlemen and to give better price for their produce and also for better resource mobilisation of the co-operative institutions.

Sanction for Rural Infrastructure (Rs. in lakhs)		
PURPOSE	**2010-11**	**2011-12**
Completion of Godown	12. 9	12.00
Repair & Renovation	136.9	212
Storage Godown	296	568
Cold Storage	91.9	260

SAMABAY BHAVAN

With a view to ensuring delivery of prompt and efficient services in a more coordinated manner to all Cooperative Societies, construction of 'SAMABAY BHAVAN' in different districts to bring all offices related to cooperation sector under one roof has been started in the last year. The programme has been taken up in Burdwan-II Range (at Asansol), Burdwan-I Range (at Burdwan), Paschim Midnapore, Malda in the last year

COOPERATIVE EDUCATION AND TRAINING

There has been special focus on cooperative education and training through different centres especially under leadership of the West Bengal State Cooperative Union. State Government has provided financial support for extension of such training. Apart from existing six training centres, another training centre at Bolpur in Birbhum is under construction.

Major Policy Decisions/ Reforms

- State Cooperative Act and Rules were enacted in the last year with a separate chapter on cooperative credit societies in consonance with the recommendation of the Vaidyanathan Committee, which has further been revised by the present Government now aiming at professionalization and self sustenance of the cooperatives.
- Cooperative Election Commission has been constituted, as provided in the new Act towards democratization of operations of the Cooperatives to the fullest extent to facilitate their development as self-reliant and economically viable organizations, to enable the Cooperatives to achieve the desired goal towards economic and social change.
- Special drive is on to bring all farmer-families under the co-operative network to provide crop loan to larger sections of the farming community, to extend credit even to the landless poorest section of rural mass with special focus on women, SC & ST and minority community.