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Statement on the Cooperative Identity

Definition

A Cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise.

Values

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

1st Principle: Voluntary and Open Membership

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of the capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5th Principle: Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

6th Principle: Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.



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Cover Page

A view of the Cooperative Housing Project of Punjab Housefed

CONTENTS

1. From Editor's Desk 2
2. Cooperatives - Impact of Economic and Legislative Reforms
– P.V. Prabhu 3
3. Message of the International Cooperative Alliance (ICA). 7
4. A New Corporate Reality, the European Cooperative Society
– Jose Perez 9
5. Alternate Building Materials & Technologies 10
6. Legal Column 11
7. Snippets 13
8. अभिशाप नहीं बढ़ती आबादी
– डा. गजाला ऊर्फा 18
9. सहकारिता के विकास में प्रदर्शनी-मेलों एवं सम्मेलनों का महत्व
– बी. के. श्रीवास्तव 19

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FROM EDITOR'S DESK

SWELLING POPULATION : A BOON OR A CURSE

For many Indians, life is a big struggle just to put together the bare essentials for survival, and shortages of resources works most against the poor and underprivileged. Even as sections of India's middle-class struggle with scarcities, it is the poor and vulnerable sections of society who suffer most. It is well known that the biggest curse to the lives of millions of Indians is poverty. Though the rural poor have always been a deprived lot, their urban counterparts are not an inch better off. Having migrated to towns and cities in search of better life, they now survive under the most appalling of living conditions, with scant regard to the basics of cleanliness and hygiene. Awareness of healthy living habits is woefully lacking, so that, though the mortality rate has fallen over the years, epidemics and killer diseases continue to claim lives that could easily be saved.

Population is the only non-depleting resource and a parameter of a country's development. In a country like India where the factors contributing to population growth far outweigh the factors for development, population is no longer a resource but a burden to society. India's population policy has been guided by the perception that a growing population is a serious impediment to development efforts. At the time, census figures showed a Crude Birth Rate (CBR) of over 45/1,000 population — every year; over 45 children were born for every 1,000 people. Many couples have large families as insurance against multiple infant and child deaths. The National Population Policy 2000 notes that only 44 per cent of India's 168 million couples in the reproductive age group use effective contraception. Reproductive health and basic health infrastructure and services often do not reach the villages.

When India became independent, population growth was seen as a major impediment to the country's socio-economic development and population 'control' was seen as integral to the development process. Population growth was seen as an urgent problem related to economic development with limited resources. At the same time, family planning would benefit both individual families as well as women's health.

India, with 1.22 billion people is the second most populous country in the world, while China is on the top with over 1.35 billion people. The figures show that India represents almost 17.31% of the world's population, which means one out of six people on this planet live in India. Although, the crown of the world's most populous country is on China's head for decades, India is all set to replace China by 2030. With the population growth rate at 1.58%, India is predicted to have more than 1.53 billion people by the end of 2030. Today India has an enviable position. Half of India's population is between 20-30 years of age. The low and decreasing number of dependants is conducive to any growing economy. The demographic pundits predict this situation will remain till 2045. According to experts, the country is entering into a phase where population growth is beneficial.

Consider this; several of the world's developed countries have a large and growing elderly population in contrast to India. Their resources are no doubt strained because of the skewed ratio between a 'productive' section and the 'unproductive' section which needs to be supported. On a more practical front, they face a huge shortage of working youth, compromising the 'wheels of the economy as it were. We know that labour or 'manpower' as it is termed is the foundation for the creation of wealth. After all it is 'Labour' which activates natural resources and inactive resources like capital and in the process produces goods and services. Seen in another perspective, the 'Labour' is actually a human being who is not merely a producer but equally a consumer. Thus the human beings that make up the 'population' of any country are triggers for markets opening up as well. Their numbers and of course their capacity to spend provide the impetus for new industries, products and services. This is how the dynamics of a vibrant market and indeed the economy are set in process and strengthened.

The pressing need of the day is to create ideal conditions for acceptance of the need for stabilizing the population and how it is an essential element of human welfare and development. The solution lies in spreading of education and enlightenment, and in the empowerment of women. Birth control programmes should also be integrated with medical and public health services to make them popular among the masses.

The vagaries of nature are strange. Perhaps it is trying to remind mankind that we have run havoc with Mother Nature. Monsoons by each passing year get delayed and deficits have become constant.

Soon we would have more crimes and criminals and would soon have a lot of people leading lives of vagabonds. Why, because no source of income is going to cause this. It is strange to think that we might soon be driven by animal instincts and it might be just like as Charles Darwin predicted Survival of the fittest. The rich will have not too many problems and the poor would have no choice but to go for the kill in order to survive. It is that moment when efforts from any means and anyhow, how much ever small it might be should be put to tackle population blast.

COOPERATIVES - IMPACT OF ECONOMIC AND LEGISLATIVE REFORMS

– P.V. Prabhu*

After two decades of economic reforms, it is time to look at and introspect on the impact of various initiatives on the cooperative sector in general and cooperative credit and banking institutions in particular. Such a study will reveal both positive and negative aspects of reforms on the growth of the cooperative sector and throws out issues for corrective action. Looking at the present status of cooperative enterprises in different sectors of the economy, it can be said even without an impact study, that not all is well and cooperatives continue to struggle for a space in the liberalized market driven economy. Reforms may have been beneficial to the private and corporate sectors and created opportunities for their growth, but not so when it comes to cooperatives considering their problems and challenges before them. Not all these can be attributed to the reforms and policies of the Government, as cooperatives themselves are to be blamed for not taking advantage of the opportunities and for not reforming their managements, functions and operations. There is a crisis of image and ability to govern in a professional and business like manner. They have failed to take steps for correcting deficiencies and to practice good governance. Unfortunately, for the Government, cooperative sector is not a preferred one and there is no policy or plan which would ensure growth or development of the cooperatives. Even in our National Five Year Plans, there is nothing much for the cooperative sector in terms of their projected growth and expected contribution to the economy. There are no sectoral projections of expectations and supportive policies and measures for strengthening the cooperatives. They are being treated on par with private sector and state support and preferential treatment accorded to cooperatives have been a past history. Much needed policy measures and legal reforms governing the operations of the cooperatives are yet to be put into practice.

Competitiveness and efficiency are the hallmark of success for any enterprise in a liberalised economy. Cooperatives are at a disadvantaged position as they are generally pursued to be less competitive and not so efficient in the market with their corporate sector competitors. There are, however, a few exceptions like cooperatives in Fertilizers, Dairy and Agro-processing sector like sugar. There are also a few cooperative credit & banking institutions both in rural and urban banking sectors which have withstood the competition and showed impressive growth. In most other sectors of the economy, cooperatives

have not made a mark and their downfall or poor performance is a matter of concern as to the future of cooperatives in the country.

Regretfully, not much initiative is coming from the cooperatives themselves for reforms which would make them strong, ensure sustained growth, strengthen competitiveness and improve efficiency of services. They need to realise that not much could be expected from the government for their growth and survival, initiative for reforms should come from within if they have to survive and continue to provide service to their members to realize the objectives for which they were established. For this, cooperatives need enlightened and participative membership and a dedicated professional management. Do cooperatives have these basic necessities for successfulness? One doubts looking at most of the sectoral cooperatives and their working.

A few related problems, constraints, governance deficiencies and structural shortcomings are analysed in a general way, which need to be addressed to and on which the future of cooperatives depends. If neglected and implementable action plan is not drawn promptly, many cooperatives may prove irrelevant when they are not found useful by the members.

COOPERATIVES - SPREAD AND OUTREACH

Over the last 100 years, cooperatives have spread in every sector of the economy both in rural and urban areas. They have indeed been instrumental in providing credit, other products and support services particularly to farmers and other rural and urban poor when no other agency in the private and public sector took care of the needs of the economically poorer sections of the population. It is this credible service which makes them relevant even today in a free market economy. Poor people and small and marginal farmers still depend on their support services.

Cooperative movement in India is said to be the largest in the democratic world with 5,95,215 cooperative institutions covering a total membership of 248 million. It is also said that 97% villages are covered by primary agricultural and credit cooperatives (1,50,593) and primary non-credit cooperatives (4,41,125). In agricultural credit, fertilizer production and distribution, sugar production, milk

* Trustee-Secretary, National Institute of Rural Banking, Bangalore.

production, food grains procurement, handlooms, oil marketing and distribution of essential commodities through fair price shops, cooperatives have a sizeable share in the market and in the national economy. These figures are indeed impressive but in some of these strong sectors too, they are losing ground. In the cooperative credit and banking sector, which continues to be the backbone of the cooperative movement, their market share has fallen from over 60% in 90s to less than 20% presently. Of the over half a million societies, majority of them are found to be sick and many of them figure only on paper. There is hardly any scope to revive many of these non-viable and defunct societies as they do not serve any purpose and found not beneficial to their members. There are no concrete strategic sectoral plans to revive and strengthen the sick cooperatives. While the spread and outreach of the cooperatives is impressive, the health of the majority is fragile and sickness is growing in every sector barring fertilizers and dairy cooperatives.

POLICY ENVIRONMENT AND LEGISLATIVE REFORMS

The question to be asked is “is there a Government policy for cooperatives and if so, what is the policy implementation mechanism in place? Yes, a National Policy on Cooperatives was circulated by the Government in 2002 which outlines many good things for developing the cooperatives besides identifying major constraints. However, the policy has remained only on papers. There is neither implementation mechanism nor follow-up measures. Cooperatives being the State subject in our Constitution, Central Government has no much say for enforcing its policies on State Governments. Its role could at best be recommendatory or in the form of advice/guidance. Without a national policy for cooperatives and supportive measures for implementing the policy, cooperatives will continue to suffer as a neglected sector or as uncared for institutions.

Coming to the legislative reforms, the problem is more complex again for the same reason of cooperatives being the State subject. The model Cooperative Act of 1991 proposed by the Central Government for States to adopt, is yet to be passed in many States. Some States have made a few modifications in the existing law and some others have gone for parallel enactment of new Cooperative Societies Act particularly for those cooperatives which are not dependent on government support for equity, grants, government guarantee, etc. Laws are still restrictive with excessive powers for government intervention and control. Unless legislative reforms take place eliminating government control and interference, restricting the powers of the Registrar, etc., cooperatives cannot function democratically enjoying the much needed autonomy and independence. Cooperatives should be free from government clutches, otherwise there is no future for them. Politicisation of cooperative movement has been one of the factors

causing considerable damage to the image and growth of cooperative institutions in the country.

As far as Multi-State Cooperatives and the Federal Cooperatives are concerned, they are governed by the Central Law of Multi-State Cooperative Societies Act, 2002, which is fairly liberal incorporating various features of the Model Cooperative Act. However, some reforms in this Central Act are also found necessary based on the experience of last 10 years.

COOPERATIVE GOVERNANCE

Cooperatives are member driven enterprises and managed by democratically elected management with “one member one vote” irrespective of shares held by a member. No individual or a group because of their share-holding can control the management of cooperatives. Democratic management is the essence of cooperative philosophy. Cooperatives, unlike Corporates, are not motivated by profits, maximization of profits is not the objective though surplus generation or profits is essential for viability of operations, reasonable dividend to member-shareholders and for capitalization.

Elected Board of a cooperative is the top management responsible for setting objectives, strategic planning for growth, policy making and for overall governance of the enterprise. However, managing the operations of the cooperatives and looking after day to day work is not the responsibility or duty of the elected Board. It is the professional managerial personnel who are responsible for management and implementation of the policies, plans and programmes stipulated by the elected Board. Elected members of the Board are not necessarily the professionals or experts. Because of this, we see governance deficits in cooperatives and clash on aspects of duties and responsibilities. There is no clear understanding or demarcation of functions and responsibilities which have lead to bad governance. There is also no transparency in governance and decisions are taken, at times, with vested interests which ultimately cause damage both to the image and financial health of the cooperative. MIS, communication with the members and member involvement in the cooperatives are far from satisfactory and as a result, member’s loyalty and commitment is found to be lacking. In their Annual Reports, cooperatives very often try to hide more than what they reveal.

Corporate Governance in the corporate sector is practiced and mandated for good and transparent governance and for accountability. However, cooperative governance in cooperatives or good governance practices are yet to be evolved and adopted. Accountability in governance needs to be enforced to avoid malpractices, frauds, favouritism, financial irregularities and wasteful expenditure. This aspect could be a part of legislative reforms.

COOPERATIVES AND TAXATION

Cooperatives are association of persons and mutuality principle is applied for taxation purpose. Every cooperative society is treated as an “assessee”. However, special treatment is given to certain cooperatives and certain exemptions are also allowed like any other assessee. They do enjoy certain tax concessions but are not fully exempt from Income Tax. Taxation Law for cooperatives has not become liberal under reforms and on the contrary, it has become more stringent. Since cooperatives are not motivated by profits and being service institutions, functioning under the principle of “self-help” and “mutual help”, Income Tax Law should be more liberal on taxing their profits/surplus. There are already ceilings on dividend payment by cooperatives under the Cooperative Societies Act (in any case it is not more than 25%) and also stipulation for atleast 25% of profits going to “Reserves”. If they are made to pay tax on income, their ability to build up owned funds will erode considerably. Taxation reforms should therefore take care of cooperatives and their special characteristic in the economy.

SELF-RELIANCE OF COOPERATIVES

Much of the problems of cooperatives are on account of their reliance on government and other governmental agencies including development finance institutions like NABARD and NCDC. Government support to cooperatives is gradually declining which is mostly now confined to equity and grants for certain specialised cooperatives looking after the interest of the weaker sections, subsidy on fertilizer, milk, etc., for the benefit of consumers, interest subsidy on loans, government guarantee for funding support of development finance institutions, etc. Other support, though unsolicited, is in the form of posting government officials on deputation to head the cooperatives at various levels. This is generally the practice in all the States particularly where cooperative credit and banking institutions are concerned. Most of the state level sectoral cooperatives are headed by government functionaries as Chief Executives even if they do not have the requisite qualification, experience or expertise. They come and go at the will of the government and such changes are too frequent.

Cooperatives need to depend less on government and government should allow the cooperatives the autonomy through legislative reforms. Likewise cooperatives should also be self-reliant, particularly rural credit and banking institutions in regard to resources without overdependence on borrowings from institutions like NABARD. Resource base of several cooperative credit and banking institutions is poor and thus, they depend heavily on borrowed resources unlike other banking institutions. For example, Cooperative ARDBs,

being non-resource-based institutions, depend totally on NABARD for their funding needs to undertake lending operations. This excessive dependence has landed them in trouble as such funding support is not without conditions, which they find it difficult to fulfill apart from compromising on their autonomy.

To be self-reliant in the matter of resource, cooperatives have to raise funds from the market. This is possible only when financial sector reforms permit them such an access to capital market and debt market. It of course goes without saying that such market operations are possible only when cooperatives enjoyed credible image in the market as to their operations, financial results and governance. Self-reliance holds key to success and growth of cooperatives.

COOPERATIVES AND HRMD

Human Resource Management & Development in Cooperatives is totally a neglected area barring a few professionally managed enterprises. No importance is attached to develop competent manpower to run the enterprise in a professional manner. Due to this apathy, they find it difficult to compete and provide efficient service. Top management being mostly non-professional, they can hardly realize the need and imperativeness of qualitative and competent manpower. Even large cooperatives do not have professionals to look into their essential human resource needs. Institutions suffer either due to excess staff or because of inadequate manpower. Staff strength is precarious in many cooperatives as there has been no recruitment for years, which requires government approval. Where recruitment takes place, objectivity and quality aspects are sacrificed and staff selected and inducted on considerations other than merits.

Training infrastructure created by NCUI is fairly wide and good to take care of development of human resource of the cooperative sector. There are also other institutions established by sectoral cooperatives for training their employees. This apart, there are few other prestigious national level management institutes like VAMNICOM, BIRD, NIRB, NIBM and CAB which provide quality training in various areas and disciplines. Despite a large trainable personnel of cooperatives, these institutions find at times difficult to get adequate response to their programmes due to lack of importance for training given by the cooperatives and their realization to develop the manpower by training.

Without adequate qualitative manpower and professionalization of management, cooperatives cannot hope to achieve growth in their business operations and realize sustainable viability. They will continue to be less efficient and competitive.

BUSINESS PLANNING, DEVELOPMENT AND DIVERSIFICATION

Cooperatives continue to function in a traditional manner and in isolation. Cooperation among cooperatives is talked about but not practiced. Their product and service range generally is limited and process of diversification of business is painfully slow. Very few cooperatives are planning their business operations and growth to match the resources at their level. The result we see to-day is the retarded growth of cooperatives in most sectors.

Cooperatives need to develop their business by diversification and provide such products and services which members need. They have failed to take advantage of the opportunities available under the liberalized economic policies. If necessary they should go for joint ventures like IFFCO-TOKIO General Insurance Company and establish subsidiaries where scope exists for doing business. One could draw lessons from AMUL, IFFCO, KRIBHCO and a few strong professionally managed Cooperative Banks in India as also from Consumer Cooperatives and Agriculture Cooperatives in Japan, cooperative banking institutions in France, Germany, the Netherlands etc., for diversification of business and for establishing subsidiaries.

MEMBER EDUCATION AND MEMBER PARTICIPATION

Cooperatives being member-centric enterprises, their involvement and participation becomes crucial for the success and growth. Cooperatives have succeeded where members are active and involved. As member shareholders and participants in the economic activities, they have a stake in the cooperatives which motivate them to actively participate in the operations and in other forums. If a consumer cooperative is not successful, it is because the members do not do business with their own cooperative. There are several examples of failure of cooperatives because of indifference of members and due to non-participation in the activities of the cooperatives. Thus, it becomes necessary that members are fully involved and actively participated for the success of the cooperatives.

To realize the aforesaid objective, members need to be educated in order to make them understand and realize that the cooperatives are their own and meant for their benefit and as members, there are certain obligations they should fulfill. Very few cooperatives make efforts or have drawn programmes to educate, communicate and to involve them in the affairs of the cooperatives. Most members even do not know their rights and principles and values of cooperatives. For example, one becomes a member of a credit cooperative if he needs to borrow since no credit is given to non-members. Having borrowed, he forgets his obligation to repay the loan promptly for

recycling the funds and such defaults make the cooperatives weak and ultimately defunct. There are many instances, when cooperatives find it difficult to form quorum for the AGM, because members show no interest in such meetings. Systematic education on a regular basis is necessary for members and there should also be mechanism to establish periodical contacts with members for their involvement and feed back.

Besides member education, which should be the responsibility of every cooperative, the elected members of the Board also need orientation for good governance and to acquire knowledge and skills to run the cooperatives successfully. Such orientation is all the more necessary for the newly elected members, who are not generally professionals, who have no knowledge of cooperatives and their business operations.

SYSTEMS, PROCEDURES AND TECHNOLOGY

Cooperatives generally are slow in adopting anything new as they are tradition bound. This is also because they are not professionally managed. We have seen very little changes over the years in their systems and procedures. Changes are needed keeping in view the market requirements and expectation of members/clients. It should be member friendly and efficient causing very little delay and inconvenience in availing credit or services of the cooperatives.

Management information system of cooperatives is also inefficient and inadequate which hamper strategic planning and process of decision making. Cooperatives also found to be very slow in adopting modern technologies in the organization which contribute to efficiency of service, improvement of the MIS, decision making and ultimately results in cutting costs at various levels. Computerization process is still on-going in cooperatives, particularly in the banking sector, while their counterparts are well ahead by adopting C.B.S. Cooperatives would do well if they took advantage of the technologies for service efficiency and for cutting costs.

CONCLUSIONS

A detailed impact study of cooperatives in various sectors of the economy might perhaps reveal that economic and legislative reforms pursued so far since 1991 had marginal impact on development of cooperatives so far and in some cases, it may even be negative because of competitiveness which cooperatives are not used to. Economic reforms alone will be meaningless unless backed- up by policy initiatives and legislative reforms to make cooperatives competitive, autonomous, independent

(Contd. on page 9)

Message of the International Cooperative Alliance (ICA)

90th ICA International Cooperative Day 18th UN International Day of Cooperatives 7th July 2012

The 2012 International Day of Cooperatives is a day of unusual significance, as 2012 marks the United Nations International Year of Cooperatives. In keeping with that special occasion, the theme for the International Year is also the theme for this International Day: **‘Cooperative enterprises build a better world’**.

The International Year of Cooperatives is the time to tell the cooperative story to a wider audience. It is not only a story of past success, of individuals coming together during difficult economic times to leverage their resources, access markets, and restore balance to price negotiations. The resiliency and stability of the cooperative enterprise model is also a message for today.

Cooperatives are a key part of the way forward for the 21st Century economy. In recent years, the world has demonstrated an urgent need for a more diversified global economy.

Cooperatives have the scale to contribute in a much greater way to that diversification. Even today, the Global 300 Report produced by the ICA shows that the 300 largest cooperatives in the world have a combined annual turnover of USD 1.6 trillion, equivalent to the GDP of many large countries. They provide over 100 million jobs worldwide. In Brazil, Russia, India and Africa, some 15% of the population is a member-owner of a cooperative, compared to less than 4% who are shareholders. In Kenya, cooperatives contribute 45% of GDP, while in New Zealand, they contribute 22%. In the United States, 30,000 cooperatives employ two million people, with the largest regularly appearing on Fortune’s ‘100 best places to work’ list.

Cooperatives are values-based enterprises. The cooperative has the greatest degree of participatory governance of any of the major enterprise models. Because of this member engagement, cooperatives reflect the values of the community. Since their earliest days, they have been concerned with how their goods have been produced and their services delivered. A commitment to sustainability is one of the seven Principles that ICA’s members in 100 countries have agreed define a cooperative.

These Principles—equity, participation, sustainability—come together to make cooperatives vibrant and successful places for decent work. In every sector, from agriculture, fisheries, and forestry to cooperative banking and credit unions, from housing and healthcare to mutual and cooperative insurance, and especially in worker formed cooperatives, cooperatives create decent jobs, enjoy greater trust among consumers and last longer than other forms of enterprise. They are building a better world.

The ICA was established in 1895 to advance the cooperative model. It works with inter-governmental and non-governmental organisations to promote cooperative development; with countries to advocate for a legal and regulatory framework that recognises the unique and specific needs for cooperatives to flourish; and with its members to encourage inter-cooperation.

The ICA calls on all cooperators throughout the world to take the occasion of this special year’s International Day of Cooperatives to tell their cooperative story here. These stories can be found at www.stories.coop.

To celebrate International Cooperative Day, the ICA has launched a series of eBooks in collaboration with the Global News Hub to show how ‘cooperative enterprises build a better world’. The eBooks will be released in the run-up to the virtual event of Cooperatives United, which is the global culmination event for the International Year of Cooperatives to be held in Manchester in October 2012. Sign up here to receive further information on the virtual event or to book your place in Manchester visit www.manchester2012.coop. In the meantime, download the IYC eBooks at www.thenews.coop/virtual to find out the difference cooperatives make – available from 5 July 2012.



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FINANCIAL HIGHLIGHTS AS ON 31-12-2011

Members / Own Fund	35947 / Rs. 50.00 Crores
Deposits	Exceeds Rs.321.83 Crores
Loans & Advances	Exceeds Rs.183.29 Crores
Credit Facilities	Max. Rs.4.15 Crores per Individual
Net Profit After Tax	Rs.3.00 Crores (2010-2011)
Net NPA	0% (2010-2011)
Capital Adequacy	16.20% (2010-2011)
Dividends	16% (2010-2011)

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DEPOSITS			LOANS	p.a. *
PERIOD	GENERAL	Sr. Citizen [®]	Personal Loans	14% /17%
15 days to 180 days	7.00%	7.00%	Housing Loans	10.50% to 12.00%
181 days to 364 days	8.00%	8.00%	Vehicle Loans	11.50%
1 year > < 2 years	9.50%	10.00%	Gold Loan	11.50%
2 years > < 3 years	9.75%	10.25%	S.S.I. Loans	12.50%
3 years > < 5 years (Incl. of 5 years)	10.00%	10.50%	Business	12.50%
Above 5 years	9.75%	10.25%	Self Employment	12.50%
SPECIAL DEPOSIT SCHEME for 500 DAYS	10.25%	10.75%	Education	10% to 12%
[®] Senior Citizen (person complete 60 years in age)			* After interest concession for prompt & regular repayment of loan installments -1%.	

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A NEW CORPORATE REALITY, THE EUROPEAN COOPERATIVE SOCIETY

– Jose Perez

A new Act governing European Cooperative Societies with their registered offices in Spain was published in the Official State Gazette. This Act will help intensify the international activities of cooperative societies, and encourage the creation of European Cooperatives based in Spain. These cooperatives will be governed by the European Regulation of the European Cooperative Society, and for anything else which is not covered by this regulation, the national or regional rules regarding cooperatives in Spain will be applied.

Within the context of company law, the legislation serves to improve economic and social conditions across the European Union. It acts to remove obstacles from internal markets and encourages development via the cooperative system across regions and Member States. This precludes the need to set up different corporate operations for cross-border activities.

The main aim of the European Cooperative Society is to meet the needs of members and to develop economic or social activities in accordance with the cooperative principles of democratic participation and equitable distribution of net profits, with no obstacles placed on membership. The recently approved Act will no doubt help to extend the application of the European Cooperative Society Statute in issues such as equality within competitive situations and in economic development, areas pursued by the European Union. The Act will therefore provide cooperatives and organisations recognised by Member States with the legal framework to facilitate cross-border activities.

The passing of the Act clarifies certain aspects regarding the legal framework, standardisation, registration and publication of documents, transfers to other Member States and relevant objections, specific aspects regarding mergers and changes and options within the management system. It thus resolves the difficulties contained in the European regulations which are caused by repeated reference to the cooperative legislation of Member States.

One of the most important impacts which this new legal text will undoubtedly have is the recognition of corporate structure in Spain and all that this entails. A European Cooperative Society based in Spain becomes a newly regulated agency that can engage in cooperative collaboration and integration. It can also be seen as an organisation that can be used in cross-border links between cooperative societies and can provide a framework for

economic collaboration between different business operations in Europe.

In short, the new legislation is a tool which can be used to get rid of obstacles created by borders and to facilitate development across regions and states. Thanks to the cooperative approach, these regions and states will now be able to overcome the limitations which exist within other types of corporate structures when carrying out international business transactions. ■

(Contd. from page 6)

and self-reliant. Government of India have constituted a high level Financial Sector Legislative Reforms Commission with a time frame of 2 years for completing the work, which might, inter alia, cover reforms need of the cooperative credit & banking sector. As this will be a time consuming process, for beneficial effect of on-going reforms, cooperatives themselves will have to initiate measures within each sector at institutional level on major issues raised in this paper, most of which are internal to the organization. Even after two decades of economic reforms, most cooperatives have not done what they should have done for sustained growth. They are found to be directionless and incapable of facing the problems and challenges of a liberal economy. While the private sector has grabbed the opportunities, cooperatives are struggling to survive and protect their market place.

Cooperatives are essentially meant for the poor for solving their economic problems. In a country like ours where almost 30% of the population is still below poverty line and about 70% of the farmers are small and marginal land holders, cooperatives continue to be relevant. Studies have shown that benefits of reforms have not reached the poorer sections of the people though impressive GDP growth has been recorded. A majority of 742 million (62%) of rural people have no access to banking & financial services for various reasons without which they cannot prosper. It is for this reason, to ensure inclusive growth, Government have drawn programmes for financial inclusion through public sector banking institutions. Cooperative banking institutions too should actively participate in this endeavour. Poverty is a major factor which remains to be tackled and cooperatives have a positive role to play to take care of the needs of the poor and for ensuring their economic growth. So, in a liberalized economic era, cooperatives are more relevant than ever before when it comes to serving those with limited means. ■

ALTERNATE BUILDING MATERIALS & TECHNOLOGIES

Pulverized Fuel Ash (Fly Ash) Lime Bricks (IS 12894) – An Alternate to Fired Clay Bricks

GENERAL

- Bricks shall be solid, compact and uniform in shape with or without frog. Bricks shall be free from visible cracks, warpage and organic matters.
- The bricks shall have rectangular faces with sharp and square corners and shall be uniform in shape and colour.
- Class Designation : 3.5, 5, 7.5, 10, 12.5, 15, 17.5, 20, 25, 30.

MATERIALS

- **Flyash** : Flyash shall conform to Grade 1 or Grade 2 of IS 3812 (Part 1)
- **Bottom Ash** : Bottom ash used as replacement of sand shall not have more than 12 per cent loss on ignition when tested according to IS 1727.
- **Sand** : Deleterious materials, such as clay and silt in sand, shall preferably be less than 5 per cent.
- **Lime** : Lime shall conform to Class C hydrated lime of IS 712.
- **Additives** : Any suitable additive considered not detrimental to the durability of the bricks such as gypsum, cement, etc. may be used to provide early strength and/or colour.

DIMENSIONS

- Modular Sizes :
190 mm x 90 mm x 90 mm
190 mm x 90 mm x 40 mm
- Non-modular sizes :
230 mm x 110 mm x 70 mm
230 mm x 110 mm x 30 mm

PHYSICAL CHARACTERISTICS

- Minimum Compressive Strength shall not be less than the one specified for each class when tested in accordance with IS 3495 (Part 1)
- Average Drying Shrinkage when tested by the method described in IS 4139 shall not exceed 0.15 per cent.
- Efflorescence Test as per IS 3495 (Part 3), shall have the rating not more than 'moderate' up to Class 12.5 and 'slight' for higher classes.
- Water absorption shall not exceed 20% up to 12.5 class and 15% for higher classes.

(Courtesy : Nirman Sarika, BMTPC, January-March, 2012)

LEGAL COLUMN*

SUPREME COURT OF INDIA (BEFORE HON'BLE JUSTICE G.N.RAY AND G.T.NANAVATI, JJ)

Usha Ranjan Bhattacharjee and Others

.....Appellants

Vs.

Abinash Chandra Chakraborty and Others
(Manicktala Cooperative Housing Society
Limited, Calcutta)

.....Respondents

(CIVIL APPEAL NO.1983 OF 1977)
(ARISING OUT OF S.L.P. NO.5918 OF 1996)
DECIDED ON 11TH MARCH, 1997

GENERAL

The case discusses Sections 69 and 70 of West Bengal Cooperative Societies Act, 1983, which deal with nomination made by an allottee of flat of a cooperative housing society. It also examines the question of title to the property in case of death of allottee intestate.

ISSUE INVOLVED

Is the nomination made under Sections 69 and 70 of Cooperative Societies Act, by allottee of flat of a cooperative housing society valid for granting title to the nominee?. Further whether such nomination entitles the nominee to get the possession of the flat?

FACTS

One Ranendra Kumar Acharya, since deceased, was a member of Manicktala Cooperative Housing Society Limited, Calcutta. He was allotted Flat No.K/82. He had made a nomination in favour of the respondent Shri Abinash Chandra Chakraborty in respect of the said flat. The dispute arose when the cooperative housing society wanted to hand over the possession of the said flat to Shri Chakraborty, because the appellants were found in physical possession of the said flat. The plea of the appellants was that since Shri Acharya died intestate, they had inherited the said property, according to rules of intestate succession under the Hindu Succession Act. The dispute was raised before the Cooperative Tribunal.

The Cooperative Tribunal held that there had been a valid nomination in favour of the respondent by the deceased Shri Acharya, but it also held that the question of title to the property was to be adjudicated by an appropriate forum, if the parties would approach such forum. But no direction for giving possession of flat to Shri Chakraborty was given. Accordingly, a writ petition was filed before the High Court. The learned Single Judge directed the cooperative housing society to hand over the possession of the flat in favour of Shri Abinash Chandra Chakraborty under Section 70 of the West Bengal Cooperative Societies Act. Such decision of the learned Single Judge was challenged before the Division Bench of the High Court in appeal. The Division Bench dismissed the appeal and upheld the decision of the learned Single Judge. Hence this appeal.

HELD

The dispute as to title cannot be decided within the limited scope and ambit of Sections 69 and 70 of the Cooperative Societies Act. This question was kept open to be decided by an appropriate forum if such challenge was made. The Court, however, disposed of the appeal by directing that in view of the finding by the Tribunal that the respondent had obtained a valid nomination from the deceased, the respondent is entitled to get the possession of the said flat in accordance with the provisions of Section 70 of the Cooperative Societies Act.

* Compiled by Shri S.B. Upadhyay, Advocate, Supreme Court

Note : Please write to NCHF Secretariat for copy of above judgment, if required.

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SNIPPETS

INTEREST SUBVENTION OF 1% ON HOUSING LOANS

The Union Cabinet has approved the proposal for extending the scheme of interest subvention of 1% on housing loans upto Rs.15 lakh where the cost of the house does not exceed Rs.25 lakh for the year 2012-13 and to amend the operational part of guidelines for release of funds.

A budgetary provision of Rs.400 crore has been made for Financial Year 2012-13 for implementing the scheme. Consequent upon the extension of scheme, the limit of subsidy for an individual borrower would be Rs.14,912 for a loan of Rs.15 lakh and Rs.9925 for a loan of Rs.10 lakh.

The extended scheme will benefit all house loans availed in Financial Year 2012-13. (PIB, 4TH JULY, 2012)

LAND ACQUISITION ILLEGAL IF OWNERS AREN'T INFORMED

Land acquisition proceedings will become illegal if Government fails to observe the mandatory requirement of issuing public notices to the affected parties, the Supreme Court has held, quashing Maharashtra Governments acquisition of a piece of land for a defence unit.

A Bench of justices H L Dattu and A R Dave said that besides notifying the acquisition in the official gazette, the authorities had to notify affected persons through media notifications in at least two local newspapers. Since the mandatory requirement as required under Section 4(1) of the Act is not complied with by the respondents, while acquiring the land in question, in our opinion, the entire acquisition proceedings requires to be declared as null and void, the Bench said.

Petitioner Kulsum Nadiadwala and other legal heirs of one Ismail Nadiadwala had filed the appeal in the Supreme Court challenging a Bombay High Court order refusing to quash the acquisition. On October 24, 1975 the State Government had issued a notification under Section 4 of the Land Acquisition Act, 1894, to acquire certain pieces of land to establish a Central Ordinance Depot.

(THE TIMES OF INDIA, 30TH JUNE, 2012)

HOUSING SOCIETIES ARE SERVICE PROVIDERS, RULES CONSUMER FORUM

Bring housing societies within the ambit of service providers, the Maharashtra State Consumer Disputes Redressal Commission has said. It ordered an Andheri (W)

society to hand over a 900 sq. ft. flat to a woman who paid for it in 2001 but did not get possession.

Vithalddham Cooperative Housing Society Ltd will also pay Vaibhavi Khot Rs. 2 lakh compensation towards mental harassment and inconvenience and Rs. 25,000 towards costs of the complaint. Holding the society guilty of deficiency in service, the Commission said the housing society is a 'service provider' to the complainant. The Commission quashed the district forum order and said Khot was a lawful member of the society who had paid the entire construction cost and was deprived of her lawful right of occupying the flat. "Not only this, but without occupying the flat, she is paying maintenance charges to the society. The action on part of the society is totally arbitrary and cannot be supported," the panel said.

After her mother's death in 1996, Khot requested the society to make her a member in her place and the general body admitted it. Through a letter dated November 7, 2000, the society informed Khot to deposit Rs. 7.58 lakh and take over the possession of the flat. Khot paid the amount and subsequently also paid Rs. 41,164 towards maintenance. The society then directed her to pay an additional Rs. 4 lakh as interest accumulated on account of non-payment of dues by her mother. The society also initiated proceedings against Khot before the District Deputy Registrar of Cooperative Societies.

In 2004, Khot filed a complaint before the Forum. The society contested the complaint and said that it was false, fabricated, vague, unspecific, and lacking in material. It said that as per the resolution passed by the general body, possession was to be given only on full payment of the construction cost and interest for overdue installments. It also stated that it was not a service provider according to the Consumer Protection Act. On December 31, 2007, the District Forum rejected the complaint. Khot then filed a complaint in the State Commission.

The Commission took into consideration two allotment letters both dated March 16, 2000, given to Khot by the society. The Commission pointed out that in one letter, there is no mention of the interest to be paid, while in another letter, there is mention of interest to be paid. The Commission said a subsequent letter sent in November 2000, which did not specify anything about the interest, rendered the earlier letters redundant. It said the society miserably failed to bring on record the alleged decision of the general body to charge interest. "We find the case has a chequered history," the Commission said.

NEW LAW TO SETTLE HOUSING SOCIETY DISPUTES SOON

Having made provisions for formation of a housing

regulatory authority that looks after the interests of buyers, the Maharashtra State has now turned its attention on resolving nagging issues concerning cooperative housing societies.

Cooperation Minister Shri Harshvardhan Patil has said that the Government was in the process of bringing out a new legislation in this regard within six months. The move is necessitated by an increase in internal disputes in cooperative housing societies.

With lack of uniformity in provisions of the existing bye-laws, the disputes pertaining to membership rights in a society, procedure and fees for transferring membership from one person to another in the event of sale of a property or death of the original members are on the rise.

A dedicated regulatory mechanism for housing societies is also on the anvil, the Hon'ble Minister said.

To resolve issues related to redevelopment, the State has plans to make the process of division of a society simpler. Recognizing the functioning of a society as a service, the Government is also toying with the idea of enacting a new rule requiring housing societies to appoint at least one technician to take care of issues pertaining to electrification, drainage, etc.

(THE TIMES OF INDIA, MUMBAI, 19TH JUNE, 2012)

LANDLORD MUST REPAIR TENANT'S HOME: COURT

Landlords are duty-bound to maintain premises rented out to tenants in a good habitable condition as the Delhi Rent Control Act mandates them to do so, a city court has said.

Directing a landlord to carry out the repair work within two weeks, senior Civil Judge Anil Kumar Sisodia said, "Section 44 of the Delhi Rent Control Act casts a duty on the landlord to maintain the tenanted premises in good habitable condition."

North East Delhi resident Waheed Ahmed had moved court, seeking directions to his landlord to carry out the repairs of the tenanted premises comprising a room, a restroom and a balcony. The court, after examining photographs of the premises, noticed signs of seepage from the roof during the rainy season as the landlord had broken the roof of an adjacent room.

Other photographs showed that the tenanted premises did not have any bolt or locking mechanism. The court asked the landlord to carry out the repairs of the tenanted premises, remove the debris, install locking system.

(THE HINDUSTAN TIMES, 14TH JUNE, 2012)

STUDY ON RAJASTHAN COOPERATIVES SOON

Leading cooperative institutions in Rajasthan will shortly be studied in a scientific manner for their financial health and professional competence through their profiles which would help in formulation of schemes for their strengthening and capacity enhancement to serve the rural populace.

Registrar of Cooperative Societies Shri Niranjana Arya has said that the profiles would record financial and other activities of cooperative institutions since 2009 as well as their current growth rate which would benefit the farmers and villagers attached to them. This unique exercise would enable the cooperative bodies to take up new ventures and effectively implement the ongoing schemes, besides strengthening the cooperative movement by removing bottlenecks in the sector.

The proforma sent to the central cooperative banks has asked them to provide details of fixed deposits, current accounts, deposits in savings accounts, share capital of the Government and members, loan disbursement and recovery and non-performing assets from 2009 to 2012. The cooperative banks will also submit the details of their audit, annual general meetings and recovery of dues against losses caused by irregularities.

The Registrar has sent the similar proforma to the village cooperative societies, asking them to provide details of deposits in mini-banks, disbursement of crop loans and other cooperative loans, establishment of new societies and profit or loss in the business of fertilisers, seeds, pesticides and consumer goods. The profiles of village cooperative societies will especially mention the year-wise details of loans released to the members belonging to Scheduled Castes and Scheduled Tribes and small and marginal farmers.

According to the Registrar, this would enable the Cooperative Department to assess the loan requirement for the farmers deprived of the facility so far.

Similar proforma has also been sent to the primary cooperative land development banks and the urban cooperative banks functioning in the State to facilitate the study of their financial health.

(THE HINDU, 15TH JUNE, 2012)

NOW REGISTER PROPERTY ONLINE

Online application for the registration of land and property documents could soon be a reality as the Union Ministry of Rural Development plans amendments to update and close the loopholes in the century-old Registration Act. The proposed amendments also aim to plug revenue

leakage, reduce disputes, empower registration officers, increase transparency and begin the creation of a computerised database of land records in the country, according to Ministry officials.

"A note has been prepared and will be submitted to the Cabinet within a week," a senior official told.

The Registration Act, 1908, covers deeds of sale, gift or mortgage of lands or houses, lease agreements and wills. All such documents need to be registered in order to be considered as valid evidence in a court of law. "Currently, there is no provision for the active computerisation of land records," says a summary of the proposed amendments prepared by the Ministry. "To encourage and facilitate the creation of a database, a new provision is being made to allow applications online."

The amendments propose to allow registration officers to use Unique Identification (UID) or Aadhaar number being issued to all Indian residents to verify the identity of those applying for registrations.

Registration officers are also being given new powers

to refuse registration in certain cases, especially if the property is embroiled in litigation or belongs to the Government.

In a bid to increase transparency, the register of all documents, except wills, will be openly accessible to the general public, under the proposed amendments.

The popularity of the 11-month lease agreement – due to the clause in the Act which makes lease registration mandatory only if it is for a period of one year or more – may soon decline, with the amendment set to reduce that time period.

So far, giving someone the Power of Attorney did not have to be registered, a loophole exploited by those using such power to transfer property without getting it registered. To end the huge losses to the exchequer, the amendment will make such registration mandatory.

The Act currently requires the adoption of a son to be registered; in the interests of gender equality, this is now being extended to daughters as well.

Another significant amendment is the proposal to ensure that documents related to property transfer can only be registered in the State where the property is located. So far, if one owns property in multiple states, the transfer documents can be registered in any of those States, leading to losses for States with higher stamp duties.

(THE HINDU, 17TH JUNE, 2012)

COOPERATIVE SECTOR

(From the pages of The Hindu, dated June 11, 1962)

A number of steps have been decided upon by the Government of India to give concrete shape to the objective of enlargement and strengthening of the cooperative sector of the country's economy, emphasized in the Third Five-Year Plan, according to Government sources. The plan to boost the cooperative sector covers spheres of the country's economic life like food and agriculture, commerce and industry, transport, housing and labour.

(THE HINDU, 11TH JUNE 2012)

NHB NOT TO UP CAPITAL REQUIREMENT FOR HFCs

In good news for housing finance players, the sectoral regulator National Housing Bank (NHB) has said that it was not in favour of raising their minimum capital adequacy requirements, even though a High-Powered Committee has called for doing so for Non-Banking Financial Companies (NBFCs). We are not proposing to increase the CAR (Capital Adequacy Ratio) for Housing Finance Companies (HFCs), NHB CMD Shri R. V. Verma said.

(THE HINDUSTAN TIMES, 11TH JUNE, 2012)

NEW APPOINTMENTS

1. **Shri Sharad Shrivastva, Secretary General Designate, Insurance Institute of India** has been appointed as LIC nominee on the Board of Directors of NCHF in place of Smt. D. Vijayalakshmi.
2. **Shri R. K. Pikale** has taken over as the **Chairman** of the Goa State Cooperative Housing Finance & Federation Ltd., Panaji.
3. **Shri Dinesh Prasad Goala, MLA** has taken over as the **Chairman** of the Assam State Cooperative Housing Federation Ltd., Guwahati w.e.f. 6th June, 2012.
4. **Shri Pramod Kumar Singh** has taken over as the **Chairman** of the Uttarakhand State Cooperative Federation Ltd., Dehradun w.e.f. 16th May, 2012.
5. **Shri M. L. Rathi** has taken over as the **Managing Director** of the Rajasthan State Cooperative Housing Federation Ltd., Jaipur w.e.f. 31st May, 2012.
6. **Shri Malojirao Chandrakant Kamthe** has taken over as the **Managing Director I/C** of the Maharashtra State Cooperative Housing Finance Corporation Ltd., Mumbai.

DK MEHROTRA APPOINTED AS LIC CHAIRMAN

Shri Dinesh Kumar Mehrotra has taken over as the Chairman of the country's largest insurer - Life Insurance Corporation of India (LIC) - ending months of uncertainty at the largest domestic financial institution. The Appointments Committee of the Cabinet approved his appointment on 31st May, 2012. He has been serving as the acting Chairman of the institution for a year. After Shri T.S. Vijayan superannuated from his position in May, Shri Mehrotra was appointed acting Chairman a few days later. The delay in appointment was partly due to investigations into LIC's investments in previous years. He is due to retire on May 31, 2013.

Shri Mehrotra joined LIC as a direct recruit in 1977 and became its Managing Director in July 2005. In his career spanning over 30 years, he has held various important positions, including as head of LIC's three zones and its corporate office. He was Executive Director of its international operations before becoming the MD. Under his stewardship, LIC has regained its market share. In the last fiscal, the market share of LIC rose even in the face of the insurance industry facing a rough patch.

(THE ECONOMIC TIMES, 1ST JUNE, 2012)

मानव पुनर्वास के क्षेत्र में सक्रिय सहयोग और अनुभव साझा करेंगे भारत और बोत्सवाना

बोत्सवाना के राष्ट्रपति मामले और लोक प्रशासन मंत्री मोकवेतसी मासिसि के नेतृत्व में एक आठ सदस्यीय शिष्ट मंडल ने केन्द्रीय सांस्कृतिक, आवास और शहरी गरीबी उपशमन मंत्री कुमारी सैलजा से मुलाकात की। आधे घंटे की इस मुलाकात में दोनों पक्षों ने झुग्गी बस्तियों के उन्मूलन, क्रय क्षमता के अनुरूप अवासन, कौशल विकास और बॉयोमिट्रिक ट्रेकिंग प्रणाली के जरिये सरकारी योजनाओं के लाभार्थियों की निगरानी तथा सरकारी कार्यक्रमों में सामुदायिक भागीदारी जैसे मूल्यों पर चर्चा की। इस बात पर सहमति बनी कि दोनों देश मानव पुनर्वास के क्षेत्र में सक्रिय रूप से सहयोग करेंगे।

कुमारी सैलजा से मुलाकात से पहले इस शिष्ट मंडल ने आवास एवं शहरी गरीबी उपशमन मंत्रालय के अधिकारियों से भी भेंट की। बैठक में आवास एवं शहरी गरीबी उपशमन मंत्रालय के सचिव श्री ए.के. मिश्रा तथा अन्य वरिष्ठ अधिकारियों ने शिष्ट मंडल को अपने मंत्रालय की विभिन्न योजनाओं और कार्यक्रमों की जानकारी दी।

बोत्सवाना का यह शिष्ट मंडल एक हफ्ते की भारत यात्रा पर आया हुआ था और 23 जून तक यहां रहकर गरीबी उन्मूलन

के क्षेत्र में भारत के सर्वश्रेष्ठ प्रयासों का अध्ययन किया। शिष्ट मंडल में बोत्सवाना के शिक्षा एवं कौशल विकास सहायक मंत्री केलेत्सो राखडु, स्थानीय शासन सहायक मंत्री बोत्लोगिले सिरेलेत्सो, स्थानीय शासन मंत्रालय के सुदूरवर्ती क्षेत्र विकास कार्यक्रम के सयोजक सेमुअल आ राठेडी, गरीबी उन्मूलन मामलों के लिए बोत्सवाना के राष्ट्रपति के स्थाई सचिव जोन मोतिबि, शासन संवाद मामलों के लिए बोत्सवाना के राष्ट्रपति के स्थाई सचिव जेफरेश फ्रेडरिक रामसे, राष्ट्रपति कार्यालय के निदेशक राफेल डिंगालो, भारत में बोत्सवाना की उच्चायुक्त लसेगो एथेल मोत्सोमी और बोत्सवाना उच्चायोग में प्रथम सचिव ओराबिले पाको एनक्वे शामिल थे।

किराये के मकान बनाने के लिए समिति बनेगी

आवास मंत्रालय का यह बयान स्वागत योग्य है कि वह बड़े पैमाने पर किराये के मकान तैयार करने के लिए एक योजना बना रहा है। शहरों में कम आमदनी वाले लोगों को मकान मिलने मुश्किल हो गए हैं। पिछले दस-बारह सालों से देश में आया हाउसिंग सेक्टर का उभार मंदी के माहौल में भी जारी रहा। लेकिन इस उभार से जिनको घर मयस्सर हुए हैं, वे मध्य या उच्च-मध्य वर्ग के लोग ही हैं। यानी सबसे निचले स्तर पर भी वे लोग जो एकमुश्त ढाई-तीन लाख रुपये ढीले करने के बाद हर महीने कम से कम दस हजार रुपये की किस्त भर सकें। महानगरों में इतने पैसों की जरूरत तो अब उन मकानों के लिए पड़ रही है, जो पिछले तीन सालों से 'अफोर्डेबल हाउसिंग' की परिभाषा के तहत आ रहे हैं। हाउसिंग के इस सरकारी नजरिये के मुताबिक बड़े शहरों में अपने घर में रहने का हक सिर्फ उन लोगों को है, जिनकी तनख्वाह कम से कम चालीस हजार रूपया महीना या पांच लाख रुपये सालाना हो। लेकिन शहर सिर्फ ऐसे लोगों के बल पर ही तो नहीं चलता। यहां सिक्योरिटी गार्ड की नौकरी कर रहे किसी व्यक्ति को इस भीषण महंगाई में भी पांच-छह हजार रूपया महीने की पगार में अपनी गृहस्थी चलानी पड़ती है। मुश्किल यह है कि हजार-डेढ़ हजार रूपया महीने के किराये पर बीबी-बच्चे के साथ रहने के लिए दिल्ली-मुम्बई में अब कोई जगह ही नहीं मिलती। आने वाले दिनों में यह मुश्किल और बढ़ने वाली है। झुग्गी-झोपड़ी और गरीब रिहायश वाले इलाकों में जमीन की कीमते इतनी चढ़ गई हैं कि ये तेजी से महंगे इलाकों में तब्दील होने लगे हैं। ऐसे में शहरों की आधी से ज्यादा आबादी आखिर कहां रहने जाएगी? आवास मंत्रालय का आकलन है कि देश में अभी कुल 2 करोड़ 70 लाख आवासीय यूनिटों की कमी है। इनमें आधे लोग कोशिश करके अपना फ्लैट खरीद सकते हैं, लेकिन बाकी को किराये पर रहना होगा। सरकार किराये के मकानों के लिए योजना ला रही है, यह अच्छी बात है

सरकार किराए के मकानों का स्टॉक तैयार करने के बारे में सुझाव देने के लिए जल्द ही एक समिति का गठन करेगी। यह कदम उन लोगों को ध्यान में रखकर उठाया जा रहा है जो मकान खरीदने की स्थिति में नहीं हैं। आवास मंत्रालय के संयुक्त सचिव श्री सुशील कुमार ने सस्ते मकान पर आयोजित एक सम्मेलन में कहा, 'देश में फिलहाल 2.7 करोड़ मकानों की कमी है और इनमें से कम से कम आधे वैसे लोग हैं जो अपना घर खरीद सकते हैं और शेष लोग ऐसे हैं जो घर नहीं खरीद सकते हैं। हम दोनों समूह को अलग करने की प्रक्रिया में हैं।

(नवभारत टाइम्स, 9 जून, 2012)

भारत में घरों के दाम में 12 फीसदी की उछाल

जनवरी-मार्च 2012 क्वार्टर में दुनियाभर में हाउसिंग प्राइसेज में बढ़ोतरी के मामले में भारत तीसरे नंबर पर है। इस क्वार्टर में देश में घरों के दाम सालाना 12 फीसदी बढ़े हैं। कंसल्टेंसी फर्म नाइट फ्रैंक की रिपोर्ट में यह दावा किया गया है। हालांकि इसमें यह भी कहा है कि दिसम्बर 2011 तिमाही के मुकाबले मार्च 2012 क्वार्टर में घरों के दाम 0.9 फीसदी कम हुए हैं। नाइट फ्रैंक ग्लोबल हाउस प्राइस

इंडेक्स के मुताबिक, मार्च 2012 क्वार्टर में प्रॉपर्टी की कीमत सबसे ज्यादा ब्राजील में बढ़ी। वहां कीमतों में करीब 23.5 फीसदी की बढ़ोतरी हुई है। वहीं, आयरलैंड में घरों के दाम में सालाना 16.3 फीसदी की कमी आई। नाइट फ्रैंक ग्लोबल हाउस प्राइस इंडेक्स दुनिया की 53 बड़े रेजिडेंशियल मार्केट को मॉनिटर करता है। हाउसिंग कीमतों में बढ़ोतरी के मामले में 11 फीसदी के साथ ऑस्ट्रिया चौथे स्थान पर है। इसके बाद जर्मनी (9.8%), कोलंबिया (9.6%), तुर्की (8.7%), रूस (8.2%), आइसलैंड (7.3%) और कनाडा (6.8%), का नंबर है। मार्च 2012 क्वार्टर में चीन में घरों की कीमत 2.2 फीसदी कम हुई है। नाइट फ्रैंक के डायरेक्टर ऑफ रिसर्च (एशिया पैसिफिक) निकोलस होल्ट का कहना है, 'चीन का हाउसिंग मार्केट पिछले 12 महीनों से मुश्किलों का सामना कर रहा है। चीन में बैंकिंग सिस्टम में पैसा कम हुआ है। इससे डेवलपर्स और प्रॉपर्टी खरीदने की चाहत रखने वालों को कम लोन मिल रहा है। कर्ज में सख्ती, नए टैक्स, कई प्रॉपर्टी की खरीद पर सख्ती और नए रेगुलेशंस से हॉट फौरेन मनी के इनफ्लो को रोका जा रहा है। इन सबका असर हाउसिंग सेक्टर पर पड़ा है।' मार्च 2012 क्वार्टर में मॉनिटर इंडेक्स में शामिल 58 फीसदी देशों में घरों के दाम कम हुए हैं।

(इकनोमिक टाइम्स, 6 जून, 2012)

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Financial Indicators as on 31.03.2011

	₹ in Crores
Share Capital	69.23
Reserves	276.31
Deposits	2192.58
Advances	1383.44
Investment	1058.01
Working Capital	2748.72
Net Profit	53.22
CRAR	18.79%
Gross NPA	2.46%
Net NPA	0%



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अभिशाप नहीं बढ़ती आबादी

– डा. गजाला ऊर्फा

आमतौर पर यह धारणा बनी है कि आबादी वृद्धि हानिकारक है। इससे किसी भी देश की अर्थव्यवस्था चरमरा जाती है। आर्थिक दृष्टिकोण के सभी पैमाने भी इसी की पुष्टि करते हैं। अर्थशास्त्रियों की परिभाषा का निष्कर्ष यही है कि जनसंख्या वृद्धि के कारण ही अनाज की कमी होती है क्योंकि जिस अनुपात में आबादी में इजाफा होता है, उस अनुपात में पैदावार नहीं हो पाती है। इसीलिए जनसंख्या में अत्यधिक वृद्धि किसी भी देश की अर्थव्यवस्था के लिए बहुत बड़ा अभिशाप मानी जाती है। चाहे वह विकसित राष्ट्र हो या अर्द्धविकसित अथवा अल्पविकसित राष्ट्र।

माना जाता है कि दुनियाभर में बढ़ती गरीबी की जड़ जनसंख्या वृद्धि में निहित है। इसके कारण एक तरफ जहां जनसेवाएं चरमरा रही हैं, वहीं बेरोजगारी और भूख भी भयंकर रूप दिखा रही है। खाद्यान्न संकट और यहां तक कि ग्लोबल वार्मिंग के लिए भी बढ़ती जनसंख्या को ही जिम्मेदार ठहराया जाता है। भारत समेत समूचा विश्व इस पर चिंता जताता रहा है और नियंत्रण के सभी फार्मूले अपनाने पर विशेष ध्यान दिया जा रहा है। विश्व के अधिकतर अर्थशास्त्री इस बात पर सहमत हैं कि बढ़ती आबादी पर नियंत्रण से ही विकास संभव है। इसके पीछे मजबूती के साथ यह तर्क दिया जाता है कि कम लोगों में सुविधा का ज्यादा से ज्यादा लाभ प्रदान किया जा सकता है जो अधिक जनसंख्या में मुमकिन नहीं है।

जनसंख्या-वृद्धि के इस नकारात्मक पहलू के अतिरिक्त एक पहलू और है। वर्तमान परिदृश्य में इसे श्राप की जगह वरदान के रूप में देखा जाना चाहिए। अर्थव्यवस्था की परिभाषा के अनुसार मानव शक्ति ही आर्थिक विकास को गति प्रदान करती है। श्रमिक अर्थात् मानव शक्ति को संपत्ति का सृजक माना जाता है। श्रमिक उत्पादन का सक्रिय साधन है जो प्रकृति प्रदत्त साधनों तथा अन्य निष्क्रिय साधनों जैसे पूंजी को सक्रिय बनाता है और विकास की प्रक्रिया को आगे बढ़ाता है। मनुष्य उत्पादक के साथ-साथ उपभोक्ता भी है। अतः जनसंख्या दूसरे उत्पादक कार्यों के विस्तार तथा उद्योगों की बनी चीजों के लिए गैरबाजार मांग का सृजन करती है। इस तरह मानव शक्ति साधनों के प्रयोग एवं उद्योगों के अलावा गैरकृषि क्षेत्र में बनी वस्तुओं के लिए भी बाजार उपलब्ध कराती है और श्रमिकों की आपूर्ति द्वारा देश की विकास प्रक्रिया में महत्वपूर्ण भूमिका अदा करता है।

भारत विश्व की दूसरी सबसे बड़ी आबादी वाला देश है। यहां की तेजी से बढ़ती आबादी पर लगातार चिंता जताई जाती रही है। विश्व क्षेत्रफल के 2.7 प्रतिशत भारतीय भूभाग पर विश्व की 16 प्रतिशत

जनसंख्या निवास करती है। 2011 की जनगणना के अनुसार, यह संख्या एक अरब 22 करोड़ से भी अधिक है तथा इसमें 1.5 प्रतिशत की दर से वृद्धि हो रही है। तथ्य बताते हैं कि आबादी के बढ़ने की यही रफ्तार रही तो आने वाले कुछ वर्षों में यह चीन को भी पीछे छोड़ देगी। परंतु यही जनसंख्या वृद्धि हमारे विकास के लिए फायदेमंद साबित हो रही है। आंकड़ों के अनुसार, विश्व की करीब आधी जनसंख्या 25 वर्ष से कम आयु की है, जिसका ज्यादातर हिस्सा भारत में निवास करता है। जबकि विकसित देशों में बूढ़ों की संख्या बढ़ रही है और काम करने वाले ऊर्जावान शक्ति की कमी हो रही है।

यही कारण है कि भारतीय युवा देश और दुनिया के लिए उत्पादकता की नई मिसाल कायम कर रहे हैं और विश्व की सभी कम्पनियां इन्हें श्रेष्ठतम मानव संसाधन की संज्ञा दे चुकी हैं। शिक्षा और जन स्वास्थ्य पर आधारित जनसंख्या नीति ने उस पीढ़ी की तैयारी की जो आर्थिक तरक्की की सूत्रधार साबित हो रही है। भारतीय जनगणना की पश्चिम बंगाल इकाई के निदेशक विक्रम सेन के अनुसार, 'देश जनसंख्या के लाभदायक चरण में पहुंच रहा है।' आज भारत में लगभग आधी आबादी 20 से 30 वर्ष आयु वर्ग की है, जो ऊर्जावान है, जिनकी क्षमता का भरपूर उपयोग किया जा सकता है। यह स्थिति वर्ष 2045 तक बनी रहेगी। वहीं आश्रितों की संख्या में कमी के कारण जनसंख्या का यह चरण अर्थव्यवस्था की वृद्धि में सहायक साबित होगा। खास बात यह है कि बढ़ती जनसंख्या पर चिंता के साथ-साथ सरकार द्वारा लगातार शिक्षा के प्रचार-प्रसार ने भी भारतीय युवाओं की कौशल क्षमता बढ़ाने में भरपूर मदद की है। इस संदर्भ में विक्रम सेन का तर्क है कि शिक्षा बेहतरीन अर्थव्यवस्था और नियंत्रित आबादी की कुजी है।' गुणात्मक एवं प्रतिभा-संपन्न युवाओं का यह वर्ग भारत को विश्व का सबसे बड़ा मानव संसाधन निर्यातक एवं रोजगार आयातक, दोनों ही बना रहा है। यह जल्द ही अंतरराष्ट्रीय सेवा कारोबार के 37 प्रतिशत लक्ष्य को हासिल कर लेगा जो अर्थव्यवस्था के मामले में भारत को चीन से आगे ले जा सकता है। यही कारण है कि आबादी के लिए भारत को कोसने वाले विश्व को आज उसकी युवा क्षमता से जलन हो रही है। विस्तृत रूप से देखा जाए तो हर सार्वजनिक मंच पर जिसको लेकर सबसे ज्यादा चिंता जताई जा रही है, वही आबादी संकट की बजाए संकटमोचक साबित होती रही है। प्रसिद्ध अर्थशास्त्री एडविड कैनन के अनुसार, जो इंसान जन्म लेता है वह अपने मुंह के साथ-साथ काम करने के लिए दो हाथ भी लाता है, जिससे अधिक श्रमशक्ति के प्रयोग द्वारा कृषि और उद्योग की उत्पत्ति बढ़ाई जा सकती है और इसे भारतीय युवा पीढ़ी सच साबित कर रही है।

(राष्ट्रीय संहारा, 27 जून, 2012)

सहकारिता के विकास में प्रदर्शनी-मेलों एवं सम्मेलनों का महत्व

— बी. के. श्रीवास्तव*

सहकारी आन्दोलन के विकास में प्रचार-प्रसार की अपनी एक अहम भूमिका है। सहकारी गतिविधियों की जानकारी आमजन तक पहुंचाने के लिए सहकारी पत्र-पत्रिकाओं का प्रकाशन सहकारी संस्थाओं द्वारा किया जाता है। प्रचार-प्रसार के माध्यम के रूप में विभिन्न प्रकार के फोल्डर्स, पेम्पलेट, पोस्टर मुद्रित कराये जाते हैं। उनके द्वारा सहकारी क्षेत्र की गतिविधियों की जानकारी आमजन तथा सहकारी सदस्यों को दी जाती है। सहकारी सम्मेलन राष्ट्रीय स्तर, राज्य स्तर पर, जिला स्तर पर आयोजित करके सम्मेलनों के माध्यम से सहकारी क्षेत्र के विकास के लिए नई-नई योजनाओं पर विचार किया जाता है। वहीं सहकारिता के विकास में आने वाली कठिनाईयों एवं उनके समाधान पर विस्तार से चर्चा की जाती है। सम्मेलनों में जहां एक ओर सहकारी संस्थाओं के प्रतिनिधियों और आमजनों को सहकारी आन्दोलन की गतिविधियों की जानकारी उपलब्ध होती है वहीं दूसरी ओर आगामी कार्यक्रमों व नई-नई योजनाओं की जानकारी भी प्राप्त होती है।

देश में सहकारिता आन्दोलन का विकास द्रुतगति से हुआ है और हमारे प्रदेश में सहकारी आन्दोलन के माध्यम से किसान मजदूर व समाज के कमजोर व्यक्तियों के सामाजिक व आर्थिक विकास में सहकारी संस्थाओं ने महत्वपूर्ण योगदान किया है। प्रदेश में कृषि का विकास बड़े पैमाने पर हुआ है। हरित क्रांति से लेकर श्वेत क्रांति को सफल बनाने में सहकारिता की महती भूमिका रही है। पूर्व में सहकारी आन्दोलन साख समितियों तक सीमित था, परन्तु आज प्रदेश में यह आन्दोलन सहकारी साख विपणन, उपभोक्ता दुग्ध उत्पादन, तिलहन उत्पादन, मछलीपालन, आवास वनोपज सहकारिता एवं उद्योग आदि के क्षेत्र में व्यापक रूप से फैल चुका है। मध्य प्रदेश में वर्तमान में लगभग विभिन्न प्रकार की 36 हजार सहकारी संस्थाएँ कार्यशील हैं, जिसमें प्रदेश के लाखों किसान एवं अन्य लोग सदस्य हैं। सहकारिता का मुख्य उद्देश्य विविध प्रकार की सहायता प्रदान कर उन्हें स्वावलम्बी बनाना है ताकि अधिक से अधिक रोजगार के अवसर प्रदान करना हो सके।

सहकारी आन्दोलन के माध्यम से ग्रामीण व कृषि उत्पादन में वृद्धि के लिये कृषकों को साख सुविधाएं, कृषि उपकरण, कृषि यंत्र आदि क्रय करने के लिए ऋण सुविधाएं एवं साधन मुहैया कराये गये हैं तथा कृषि विकास के लिए वे दवाईयों की सुविधाएं

भी उपलब्ध कराई गई है जिसमें ग्रामीण क्षेत्र में कृषि के विकास के साथ-साथ ग्रामीणों का सामाजिक व आर्थिक उत्थान हुआ है।

ग्रामीण क्षेत्रों में सहकारी गतिविधियों की जानकारी आमजन तक व सहकारी सदस्यों तक प्रभावी ढंग से पहुंचे जिससे वे अपना विकास नई-नई तकनीकों के माध्यम से कर सकने में सक्षम हो सके तथा सहकारी संस्थाओं की गतिविधियों का एवं उनकी नई योजनाओं का सही एवं ठोस रूप से प्रदर्शन हो इसके लिये सहकारी प्रदर्शनी एवं मेलों के आयोजन भी एक सशक्त माध्यम है।

सहकारी प्रदर्शनियों एवं मेलों के ग्रामीण व शहरी क्षेत्रों में आयोजन से जहां एक ओर आमजन व सहकारी सदस्यों को नई-नई तकनीक का ज्ञान होता है वहीं एक ही स्थान पर समस्त प्रकार की सहकारी गतिविधियों की जानकारी भी उन्हें उपलब्ध होती है।

आज निजी एवं सार्वजनिक क्षेत्र अपने उत्पादों के प्रचार-प्रसार के लिए प्रदर्शनी एवं मेलों का प्रभावी आयोजन करते हैं। बड़े-बड़े प्रतिष्ठान अपने उत्पादनों का प्रचार-प्रसार विभिन्न माध्यमों से करने में सक्षम है वे अपने प्रचार प्रसार के माध्यम से टी. वी. विज्ञापनों एवं बड़े होर्डिंग्स समाचार पत्रों के माध्यम से करते हैं।

कृषि एवं सहकारी क्षेत्र में भी अपनी गतिविधियों की ठोस एवं विकासात्मक जानकारी देने के लिए प्रदर्शनियों एवं मेलों का आयोजन किया जाना नितान्त आवश्यक है। सहकारी प्रदर्शनियों एवं मेलों में छोटी-छोटी सहकारी संस्थाएँ अपने उत्पादन आसानी से क्रय-विक्रय के लिए प्रदर्शित कर सकती हैं। प्रदर्शनी एवं मेलों में जहां एक ओर आम जनता को सहकारी उत्पादों की जानकारी उपलब्ध होती है। उन्हें खरीद फरोख्त का मौका मिलता है वहीं दूसरी ओर सहकारी संस्थाओं को प्रोत्साहन भी मिलता है।

सहकारी संस्थाओं के समक्ष उत्पादित सामग्री के विक्रय की समस्या आती है जो इन मेलों एवं प्रदर्शनियों के माध्यम से इस समस्या का समाधान होता है। तथा सहकारी संस्थाएं वित्तीय रूप से साधनों से सशक्त बनती हैं। एक ही प्रकार के उद्देश्यों की सहकारी समितियों द्वारा अपने द्वारा निर्मित माल के स्तर का आंकलन भी इन आयोजनों से संभव है तथा उत्पादन व्यवस्था में सुधार का अवसर भी मिलता है। सहकारी प्रदर्शनियों एवं मेलों के आयोजनों से कृषकों, ग्रामीणों को कृषि की नई-नई तकनीकों का

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ज्ञान होता ही है साथ ही उन्हें नये-नये कृषि यंत्रों, उन्नत बीजों एवं खादों की जानकारी भी प्राप्त होती होगी जिससे वे अपनी कृषि उत्पादन में नई तकनीकी का उपयोग कर लाभ उठाते हैं, वही सहकारी क्षेत्र की नई गतिविधियों एवं सहकारी सदस्यों को दी जाने वाली नई सुविधाओं की जानकारी का ज्ञान होता है।

प्रदर्शनियों एवं मेलों में आयोजन से सूदूर एवं ग्रामीण क्षेत्रों में निवास करने वाले ग्रामीणों कृषकों सहकारी सदस्यों को सहकारी संस्थाओं द्वारा निर्मित माल एवं उनको नये-नये उत्पादों की जानकारी प्राप्त होती है। वहीं सहकारी संस्थाओं को अपने उत्पादों को प्रदर्शित करने का सुनहरा अवसर मिलता है। इन मेलों में सहकारी समितियों को अपनी अपनी समस्याओं के समाधान के लिये भी विचार विमर्श व निराकरण का अवसर मिलता है।

विगत वर्षों में मध्य प्रदेश में बुनकर सहकारी संस्थाओं द्वारा उत्पादित माल की प्रदर्शनियों का आयोजन विभिन्न शहरों एवं कस्बों में किया गया जिसके अच्छे परिणाम सामने आये एवं सुदूर क्षेत्र के व अन्य प्रदेशों के बुनकरों को सहकारी समितियों को अपने उत्पादित माल को विक्रय करने का अवसर प्राप्त हुआ वहीं ऐसी प्रदर्शनियों को सफलता भी प्राप्त हुई और प्रदेशों में आयोजित बड़े-बड़े मेलों व पर्वों में आम जनता को सहकारी क्षेत्र में निर्मित कपड़ों एवं अन्य उत्पादों को खरीदने का मौका प्राप्त हुआ। परन्तु उन मेलों में बड़े-बड़े उत्पादों एवं प्रतिष्ठानों के माल को ही विक्रय की तरजीह दी जाती रही है और उन्ही के माल विक्रय होते रहे हैं।

सहकारी क्षेत्र के वन मेलों में मध्य प्रदेश में सफलता प्राप्त की है। इन मेलों के माध्यम से आम जनता को वनोपज सहकारी समितियों द्वारा निर्मित सामग्री ने अपनी एक अलग पहचान बनायी है और जड़ी बूटियों औषधियों एवं वनोपज से संबंधित सामग्री के विक्रय में सफलतम आयोजन किये गये हैं।

सहकारी मेलों में एवं प्रदर्शनियों के आयोजन में हस्तशिल्प, ग्रामोद्योग, औद्योगिक सहकारी समितियों, कृषि संबंधित उत्पादनों, खाद, बीज, दवाईयों, बुनकर सहकारी समितियों एवं अन्य विविध प्रकार की जैसे निर्माण, तिलहन उत्पादन, दुग्ध उत्पादन सहकारी समितियों द्वारा अपने उत्पाद को प्रदर्शित करने का मौका मिलता है। और जन साधारण तक पहुंच बनाने में सफलता प्राप्त होती है। जहां एक ओर सहकारी सम्मेलनों के माध्यम से प्रदेश की सहकारी संस्थाओं के प्रतिनिधि सम्मिलित होकर प्रदेश के सहकारी आन्दोलन में गति लाने एवं आने वाली कठिनाईयों के बारे में विस्तार से चर्चा कर उनके समाधान के लिये अपने सुझाव एवं योजनाएं प्रस्तुत करते हैं और सहकारी गतिविधियों की जानकारी आमजन तक पहुंचती है उसी प्रकार सहकारी मेला एवं प्रदर्शनी भी आमजन के लिए एक सार्थक पहल है जिसमें सहकारी क्षेत्र की गतिविधियों के साथ

नई-नई तकनीक भी सहकारी शिक्षण प्रशिक्षण की जानकारी सहकारी सदस्यों को प्राप्त होती है।

सहकारिता के विकास में जहां एक ओर प्रदर्शनी एवं मेलों का महत्व है, वहीं सहकारी सम्मेलन भी सहकारिता के विकास में अपनी अहम् भूमिका निभाते हैं। सहकारिता का क्षेत्र एक व्यापक क्षेत्र है। ग्राम स्तर से अन्तर्राष्ट्रीय स्तर तक फैला सहकारी आन्दोलन अपने विभिन्न क्षेत्रों की विकासात्मक गतिविधियों को अपने सदस्यों व आमजनों तक पहुंचाने में सहकारी सम्मेलनों का आयोजन एक सशक्त माध्यम है।

जहां एक ओर ग्रामीण स्तरीय सहकारी सम्मेलनों से सहकारी आन्दोलन से जुड़े कृषक, खेतिहर मजदूर, दुग्ध, तिलहन उत्पादक वनोपज सहकारी संस्थाओं से जुड़े सदस्यों को नई-नई जानकारी का ज्ञान होता है उन्हें विकास की नई-नई जानकारीयां उपलब्ध होती है तथा आन्दोलन की कमजोरियों एवं उन्हें समाप्त कर आगे बढ़ने के लिए नए क्षेत्रों की जानकारीयां भी प्राप्त होती है।

जिला एवं राज्य स्तरीय सहकारी सम्मेलनों के आयोजनों से सहकारी आन्दोलन की जिला स्तरीय गतिविधियों की नई-नई जानकारीयां एवं कृषि उत्पादन में वृद्धि के लिए शासन द्वारा जारी अपनी नीतियों एवं गतिविधियों की जानकारीयां सदस्यों एवं आमजन तक पहुंचती है। राज्य स्तरीय सहकारी एवं राष्ट्रीय सहकारी सम्मेलनों से राष्ट्र स्तर की गतिविधियां एवं अन्तर्राष्ट्रीय सहकारी सम्मेलनों से विदेशों में सहकारिता के नये-नये आयामों, अन्तर्राष्ट्रीय सहकारी विचारों का आदान-प्रदान होता है, वहीं अन्य राष्ट्रों में चल रही सफल सहकारी संस्थाओं, उनके उत्तरोत्तर विकास का ज्ञान भी प्राप्त होता है, जिससे देश व प्रदेश में उन सहकारिताओं को अपनाने में सक्षमता प्राप्त होती है।

निश्चित ही मेला एवं प्रदर्शनियों की विकासात्मक एवं नवीन जानकारी देने में अपनी महत्वपूर्ण भूमिका है। सहकारी प्रदर्शनियों, मेलों एवं सम्मेलनों का आयोजन विविध सहकारी समितियों को अपने-अपने क्षेत्र में उत्पादन, कठिनाईयों और समस्याओं पर चर्चा करने तथा उनके निराकरण का अवसर प्रदान करता है।

सहकारी क्षेत्र में आज प्रदर्शनियों एवं मेलों का नियमित एवं निरंतरता पूर्वक आयोजन करने की नितांत आवश्यकता है। ताकि देश के सहकारी आन्दोलन के विकासात्मक गतिविधियों की जानकारी जन-जन तक सुगमता से पहुंचने में आसानी हो और सहकारी क्षेत्र के उत्पादों की पहुंच आमजन तक हो ऐसे मेलों एवं प्रदर्शनियों का आयोजन विभिन्न राज्यों के संभागों, जिला स्तरों एवं विकासखण्ड स्तर पर किया जाय ताकि सुदूर ग्रामीण अंचलों के रहवासी इन मेलों में प्रदर्शनियों से लाभ उठा सकें और कृषि व सहकारी क्षेत्र में उत्तरोत्तर विकास कर सकें।

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