

DDM, Gadchiroli

Conducted of Cooperative Literacy Camp at Chamorshi

As advised by RO, we conducted a Cooperative Literacy Camp at Chamorshi blocks for district functionaries, cooperative department, APMC, Cooperative Marketing Societies and non-cooperative societies, etc. on 18 September 2025. The programme was inaugurated by Shri Amol Gannarpawar, Director, GDCCB and Members of Chamorshi APMC, Shri Raju Sorte, GM, Loan Section, Shri N V Paunikar, DDM, Shri A K Patre, Branch Manager, Chamorshi and 40 participants from APMC and societies. The main objective of the program was to provide information on initiatives taken by MoC and NABARD on the Cooperatives sector, various schemes for PACS/dairy/Fisheries societies.

The object of International Cooperative Year is to provide goods and services to the consumers at a reasonable cost with the aim to encourage them towards productivity, savings, investments and equal distribution of surplus.

The DDM, NABARD expressed their view on Cooperative years. The DDM said that the 7 principal of cooperatives are Voluntary and Open Membership, Democratic Member Control, Members' Economic Participation, Autonomy and Independence, Education, Training, and Information, Cooperation among Cooperatives, and Concern for Community. These principles serve as guidelines for cooperatives to operate effectively by ensuring democratic control, member involvement, and a commitment to the well-being of their members and the broader community.

the Ministry of Cooperative has taken various initiative for improve status of cooperative sectors like model bye-laws for PACS making them multipurpose, multidimensional and transparent entities, Strengthening of PACS through computerization, new multipurpose PACS/Dairy/Fisheries Cooperatives in uncovered panchayats, world's Largest decentralized grain storage plan in cooperative sector to ensure food security, PACS as common Service Centre for better access to e-service, formation of new FPO by PACS, PACS given priority for Retail Petrol/diesel outlets, PACS eligible for LPG distributorship for diversifying its activities, PACS as Jan Aushadhi Kendra for improving access to generic medicines at rural level, PACS as Pradhan Mantri Kisan Samridhhi Kendras for fertilizer distribution, convergence of PM-KUSUM at PACS level for energy security, etc.

The Ministry has provided relief to cooperative societies in Income Tax Act, like surcharge reduced from 12% to 7% for cooperative societies having income between Rs.1 to 10 crore, MAT reduced for cooperative from 18.5% to 15%, a clarification has been issued to remove difficulties in cash transactions by cooperatives under Section 269ST of IT Act. etc.

NABARD initiatives has taken various initiatives for improve status of cooperative sectors like Institutional Development, Financial Inclusion and Banking Technology, Skilling and Marketing for Rural SHGs and POs and Refinance Support to DCCB, etc.

Shri Raju Sorte, GM, GDCCB had expressed their view on Crop loan, loan to SHG members and PMFBY. He said that all banks of the district is interested to disburse crop loan to all eligible farmers. Farmers should visit their nearby bank branches and submit the required documents to Branch Manager for crop loan. He said that the primary objective of a Self-Help Group (SHG) is to empower its members by providing a platform for financial inclusion, fostering entrepreneurship, and promoting social and economic development. SHGs achieve this through regular savings, access to microfinance, and collective action to address common challenges. He said that the aim to enhance the skills and capabilities of members through training, capacity-building programs, and knowledge sharing. Self-help groups foster social

cohesion by creating a sense of community, promoting mutual support, and encouraging collective decision-making.

The programme ended with a vote of thanks.

(N V Paunikar)
Manager