

# ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸೌಹಾರ್ದ ಸಂಯುಕ್ತ ಸಹಕಾರಿ ನಿ., ಬೆಂಗಳೂರು.

ಶಾಸನಬದ್ಧ ಸಹಕಾರಿ ಸಂಸ್ಥೆ

ಪಟ್ಟಣ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್‌ಗಳ ಅಧ್ಯಕ್ಷರು, ಉಪಾಧ್ಯಕ್ಷರು ಹಾಗೂ  
ನಿರ್ದೇಶಕರಿಗಾಗಿ “ಆಡಳಿತ ಪರಿಣಿತಿ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿ” ಹಾಗೂ  
ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕರ ಮತ್ತು ಹಿರಿಯ ಅಧಿಕಾರಿಗಳ  
“ಉನ್ನತ ಮಟ್ಟದ ಕಾರ್ಯಾಗಾರ”



—: ಅಧ್ಯಯನ ಸಾಹಿತ್ಯ :—

ದಿನಾಂಕ : 18, 19 & 20 ಫೆಬ್ರವರಿ 2025

ಸ್ಥಳ : ಸ್ಟರ್ಲಿಂಗ್ ಹಾಟೆಲ್ ರೆಸಾರ್ಟ್, ಕಾರವಾರ.



ಇವರಿಂದ :

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸೌಹಾರ್ದ ಸಂಯುಕ್ತ ಸಹಕಾರಿ ನಿ., ಬೆಂಗಳೂರು.

ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಸೌಧ, ನಂ.68, 18ನೇ ಅಡ್ಡರಸ್ತೆ, ಮಾರ್ಗೋಸಾ ರಸ್ತೆ,

ಮಲ್ಲೇಶ್ವರಂ, ಬೆಂಗಳೂರು-560055 ದೂ : 080-23378375-80,

ವೆಬ್ ತಾಣ : [www.Souharda.coop](http://www.Souharda.coop)

## ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸೌಹಾರ್ದ ಸಂಯುಕ್ತ ಸಹಕಾರಿಯ ಧ್ಯೇಯ, ದೃಷ್ಟಿ ಹಾಗೂ ಮೌಲ್ಯಗಳು

- ಧ್ಯೇಯ** : ಸ್ವಾಯತ್ತತೆ, ಸ್ವಯಂ ಆಡಳಿತ, ಸ್ವಯಂ ನಿಯಂತ್ರಣದ ಜೊತೆಗೆ  
ವೃತ್ತಿಪರ, ಪಾರದರ್ಶಕ ಹಾಗೂ ಉತ್ತರದಾಯಿತ್ವದ ಸೌಹಾರ್ದ ಸಹಕಾರಿ  
ವ್ಯವಸ್ಥೆಯ ನಿರ್ಮಾಣ.
- ದೃಷ್ಟಿ** : ಸ್ವಾಯತ್ತ, ಸಾಮಾಜಿಕ ಬದ್ಧತೆ, ಸಕಾರಾತ್ಮಕ ಚಿಂತನೆ,  
ಅಭಿವೃದ್ಧಿಪರ ವಿಶ್ವಮಾದರಿ ಸಹಕಾರಿ ಸಂಸ್ಥೆಯಾಗಿ  
ಕಾರ್ಯನಿರ್ವಹಿಸುವುದು.
- ಮೌಲ್ಯಗಳು** : ಜ್ಞಾನ, ಸೇವೆ, ಬದ್ಧತೆ, ಭಾಗವಹಿಸುವಿಕೆ, ಉತ್ತರದಾಯಿತ್ವ.

## Karnataka State Souharda Federal Vision , Mission and Values

- Vision** : Our vision is to emerge as world class model  
Cooperative by our Statutory, educational, training,  
research and development activities.
- Mission** : Our mission is to contribute to build a strong  
cooperative system which works on Autonomous,  
Professional, Transparent , Accountable &  
Economic viability.
- Values** : Our values are : Service - Knowledge- commitment-  
involvement & Accountability



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ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳು  
ಉತ್ತಮ ರಾಷ್ಟ್ರವನ್ನು  
ನಿರ್ಮಾಣ ಮಾಡುತ್ತವೆ  
- ಬಿಶ್ವ ಸಂಸ್ಥೆ

A Co-operatives Build  
a better Nation  
-UNO

ಸಹಕಾರದಿಂದ ಸಮೃದ್ಧಿ



ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳು ಕಷ್ಟ  
ಕಾಲದಲ್ಲೂ ಉತ್ತಮವಾಗಿ  
ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತವೆ.  
- ಅಂತರರಾಷ್ಟ್ರೀಯ  
ಸಹಕಾರಿ ಮೈತ್ರಿ ಸಂಸ್ಥೆ

Co-Operatives work better  
even in bad times also  
-ICA



## :- ಮೊದಲ ಮಾತು :-

ಆತ್ಮೀಯ ಸಹಕಾರಿ ಬಂಧುಗಳೇ,

2025ನೇ ಸಾಲಿನಲ್ಲಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳಿಗಾಗಿ ಏರ್ಪಡಿಸಿರುವ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಪಾಲ್ಗೊಳ್ಳಲು ಆಗಮಿಸಿರುವ ತಮಗೆಲ್ಲ ಶುಭಕೋರುತ್ತೇನೆ. ಸಂಯುಕ್ತ ಸಹಕಾರಿಯು ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳ ಅಧ್ಯಕ್ಷರು/ ಉಪಾಧ್ಯಕ್ಷರು/ನಿರ್ದೇಶಕರು ಮತ್ತು ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕರು/ ಹಿರಿಯ ಅಧಿಕಾರಿಗಳಿಗಾಗಿ ಪ್ರತಿವರ್ಷ ಹಲವಾರು ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳುತ್ತ ಬಂದಿದೆ.

ಸ್ನೇಹಿತರೇ,

ಕರ್ನಾಟಕದಲ್ಲಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಕಳೆದ 24 ವರ್ಷಗಳಿಂದ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ. ರಾಜ್ಯದಾದ್ಯಂತ 17 ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳು ಸೇರಿದಂತೆ 6442ಕ್ಕೂ ಹೆಚ್ಚು ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳು ನೋಂದಣಿಯಾಗಿವೆ. ರಾಜ್ಯದ ಸಹಕಾರಿಗಳ, ಸಾರ್ವಜನಿಕರ ಹಾಗೂ ಸರಕಾರದ ಪ್ರಶಂಸೆಗೆ ಪಾತ್ರವಾಗಿವೆ. ಸಹಕಾರಿ ಕ್ಷೇತ್ರದಲ್ಲಿ ಹೊಸ ಸಿಂಚನವನ್ನು ಮೂಡಿಸಿವೆ. ಸಹಕಾರಿ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತವೆ ಎಂಬ ಬಗ್ಗೆ ಆಶಯವನ್ನು ಮೂಡಿಸಿವೆ. ಈ ಕ್ಷೇತ್ರದಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಪ್ರತಿಯೊಬ್ಬರು ಹೆಮ್ಮೆಪಡುವಂತಾಗಿದೆ. ಈ ಕ್ಷೇತ್ರದ ಪ್ರಗತಿಗೆ ಶ್ರಮಿಸಿದ ಪ್ರತಿಯೊಬ್ಬ ಸಹಕಾರಿಯು ಅಭಿನಂದನಾರ್ಹರು.

ತರಬೇತಿಯಲ್ಲಿ ಉತ್ತಮ ವಿಷಯಗಳನ್ನೇ ಆಯ್ಕೆ ಮಾಡಿದೆ. ನುರಿತ ತಜ್ಞರಿಂದ ಉಪನ್ಯಾಸಗಳನ್ನು ಏರ್ಪಡಿಸಲಾಗಿದೆ. ಉತ್ತಮ ಅಧ್ಯಯನ ಸಾಹಿತ್ಯವನ್ನು ಒದಗಿಸಲಾಗಿದೆ. ಉತ್ತಮ ಪರಿಸರವಿದೆ. ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳು ಸಹಕಾರಿ ಕ್ಷೇತ್ರದ ಉಳಿದೆಲ್ಲ ಬ್ಯಾಂಕುಗಳಿಗಿಂತ ಉತ್ತಮವಾಗಿ ದಕ್ಷತೆಯಲ್ಲಿ ನೂತನ ತಂತ್ರಜ್ಞಾನ ಬಳಕೆಯಲ್ಲಿ ಗ್ರಾಹಕರ ಸೇವೆ ಒದಗಿಸುವಲ್ಲಿ ಹೊಸ ಹೊಸ ಸೇವೆಗಳನ್ನು ತ್ವರಿತಗತಿಯಲ್ಲಿ ನೀಡುವಲ್ಲಿ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳಿಗಿಂತ ಒಂದು ಹೆಜ್ಜೆ ಮುಂದೆ ಇರಬೇಕು ಎಂಬುದು ಸಂಯುಕ್ತ ಸಹಕಾರಿಯ ಅಪೇಕ್ಷೆಯಾಗಿದೆ. ಈ ತರಬೇತಿ ಪಡೆದ ಎಲ್ಲ ಆಡಳಿತ ಮಂಡಳಿ/ ಸಿಬ್ಬಂದಿಯವರು ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳಿಗೆ ಆಧಾರ ಸ್ತಂಭಗಳಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸಲು ಇಲ್ಲಿ ಪಡೆದ ತರಬೇತಿ ಪ್ರಯೋಜನಕಾರಿಯಾಗಲಿ ಎಂದು ಹಾರೈಸುತ್ತೇನೆ. ತಾವುಗಳು ಈ ತರಬೇತಿಯಲ್ಲಿ ಸಕ್ರಿಯವಾಗಿ ಭಾಗವಹಿಸಿ ಕಾರ್ಯಕ್ರಮದ ಪೂರ್ಣ ಪ್ರಯೋಜನ ಪಡೆಯಬೇಕೆಂಬುದು ಸಂಯುಕ್ತ ಸಹಕಾರಿಯ ಅಪೇಕ್ಷೆಯಾಗಿದೆ.

ಜಿ. ನಂಜನಗೌಡ

ಅಧ್ಯಕ್ಷರು



Programme Details				
Date : 18.02.2025 Tuesday				
1	Breakfast and Registration		08 am to 10 am	
2	Inaugural Programme		10:00 am to 11:00 am	
3	11:00 am to 1:30 pm (Inbetween - 1:00 am to 11:30 am Tea Break)	Present Banking Scenario	Shri H.M. Basavaraj DGM (Retd) Canara Bank	Presidents & BoDs
5	1:30 pm to 2:30 pm	Lunch Break		
6	2:30 pm to 4:00 pm	ALM	Shri Ratnakar Principal (Retd) Staff training collage Canara Bank Delhi	
7	4:00 pm to 4:30 pm	Tea Break		
8	4:30 pm to 6:00 pm	BR Act Recent amendments as applicable to UCB's and Discussion with Delegates	Shri Ratnakar Principal (Retd) Staff training collage Canara Bank Delhi	
Date : 19.02.2025 Wednesday				
9	9:30 am to 10:00 am	Registration and Inaugural Programme for MD/CEOs and Sr. Officers		Joint Session Presidents & BoDs and MD/CEOs, Sr. Officers
10	10:00 am to 11:30 am	Concept of Umbrella Organization	Shri Padmabhushan Technical Officer NUCFDC Mumbai	
11	11:30 am to 12:00 pm	Tea Break		
12	12:00 am to 1:30 am	Cyber security frame work and Compliance	Shri N. Darshan SIBSTC Faculty Bangalore	Joint Session Presidents & BoDs and MD/CEOs, Sr. Officers
13	2:30 pm to 4:00 pm	RBI recent guideline's as applicable to UCB's	Shri H.M. Basavaraj DGM (Retd) Canara Bank	
14	4:00 pm to 4:30 pm	Tea Break		
15	4:30 pm to 6:00 pm	AI Technology adoption in UCBs	Shri Mohith Maski President Suco Bank Bellary	
Date : 20.02.2025 Thursday				
16	8:00 am to 9:30 am	Breakfast		
17	9:30 am to 11:00 am	BDP for UCBs	Dr. Harish Corporate Trainer Bengaluru	
18	11:00 am to 11:30 am	Tea Break		
19	11:30 am to 1:00 pm	Risk Management (Online Conference)	Shri Harikrishna RBI Rtd. CGM	
20	1:00 pm to 1:30 pm	Discussion, Opinion and Concluding Programme		
21	1:30 pm to 2:30 pm	Lunch		

### 3. ಸಹಕಾರ ಕ್ಷೇತ್ರದ - ಪರಿಚಯ

- ಸಹಕಾರ ಅರ್ಥ ವಿವರಣೆ : ಸಹಕಾರಿಯ ಅರ್ಥ ವಿವರಣೆ, ಸಹಕಾರ ತತ್ವಗಳು.
- ವಿದೇಶದಲ್ಲಿ ಸಹಕಾರ ಚಳುವಳಿಯ ಹುಟ್ಟು.
- ಸಹಕಾರ ಚಳುವಳಿ ನಡೆದು ಬಂದ ದಾರಿ.

#### ಸಹಕಾರ

ಸಹಕಾರ ಎಂದರೆ ಸಾಮಾನ್ಯ ಅರ್ಥದಲ್ಲಿ ಒಂದು ಕೆಲಸದಲ್ಲಿ ಒಬ್ಬರಿಗೆ ಇನ್ನೊಬ್ಬರು ನೆರವು ನೀಡುವುದು, ಕೂಡಿ ಕೆಲಸ ಮಾಡುವುದು. ಸಹಕಾರ ಶಬ್ದಕ್ಕೆ ಹೊಸ ಅರ್ಥ ವಿವರಣೆ ಅಗತ್ಯವಿಲ್ಲ. ಮಾನವ ಹುಟ್ಟಿನಿಂದಲೇ ಸಹಕಾರ ಮನೋಭಾವವನ್ನು ಮೈಗೂಡಿಸಿಕೊಳ್ಳುತ್ತಾನೆ. ಇಲ್ಲದಿದ್ದರೆ ಬದುಕುವುದೇ ಕಷ್ಟ. ಹೀಗಾಗಿ ಮಾನವನ ದಿನನಿತ್ಯದ ಪ್ರತಿಯೊಂದು ಕಾರ್ಯಗಳಲ್ಲಿ ಇನ್ನೊಬ್ಬರ ಸಹಕಾರವಿದ್ದೇ ಇರುತ್ತದೆ. ಆದ್ದರಿಂದಲೇ ಮಾನವ ಸಂಘಜೀವಿ ಎಂದು ಹೇಳಲಾಗುತ್ತದೆ.

#### ಸಹಕಾರಿ/ಸಹಕಾರಿ ಸಂಘ

ಸಹಕಾರ / ಸಹಕಾರಿ ಸಂಘ ಎಂದರೆ ಕೆಲವು ಸಮಾನ ಮನಸ್ಕರು, ಸಮಾನತೆಯ ತಳಹದಿಯ ಮೇಲೆ ಒಂದು ಸಾಮಾನ್ಯ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯ ಕಾರ್ಯ ಸಾಧನೆಗಾಗಿ ಒಂದುಗೂಡಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಕಾಯ್ದೆ ಅಥವಾ ಸಹಕಾರಿ ಕಾಯ್ದೆ ನಿಯಮಾನುಸಾರ ಕಾರ್ಯನಿರ್ವಹಿಸುವುದೇ ಒಂದು ಸಹಕಾರಿ ಅಥವಾ ಸಹಕಾರ ಸಂಘ ಎಂದು ಕರೆಯಲಾಗುತ್ತದೆ.

#### ಸಹಕಾರಿ ತತ್ವಗಳು

“ತಾನು ಎಲ್ಲರಿಗಾಗಿ ಎಲ್ಲರೂ ತನಗಾಗಿ” ಎಂಬುದು ಸಹಕಾರದ ಮೂಲತತ್ವ. 1844ರಲ್ಲಿ ಸಮಾಜವಾದಿ ನಾಯಕ ರಾಬರ್ಟ್ ಓವನ್ ನೇತೃತ್ವದಲ್ಲಿ ಇಂಗ್ಲೆಂಡ್ ದೇಶದಲ್ಲಿ ರಾಕ್‌ಡೆಲ್ ಅಗ್ರಿಗಾಮಿಗಳು ಪ್ರಾರಂಭಿಸಿದ ಗ್ರಾಹಕ ಸಹಕಾರ ಚಳುವಳಿ ಹಾಗೂ 18ನೇ ಶತಮಾನದ ಅಂತ್ಯದಲ್ಲಿ ಜರ್ಮನಿ ದೇಶದಲ್ಲಿ ರೈಪಿಸನ್ ನೇತೃತ್ವದಲ್ಲಿ ಪ್ರಾರಂಭಗೊಂಡ ಕೃಷಿ ಆಧಾರಿತ ಸಹಕಾರ ಚಳುವಳಿಗಳ ಅನುಭವದ ಆಧಾರದ ಮೇಲೆ ಕೆಲವು ಸಹಕಾರಿ ಮೌಲ್ಯಗಳನ್ನು ಸಹಕಾರಿ ತತ್ವಗಳನ್ನಾಗಿ ಸಹಕಾರಿ ನಾಯಕರು ನಿರೂಪಿಸಿದರು. ಕ್ರಮೇಣ ಸಹಕಾರ ಒಂದು ಅರ್ಥ ವ್ಯವಸ್ಥೆಯಾಗಿ ಹೊರಹೊಮ್ಮಿದ ನಂತರ 1965ರಲ್ಲಿ ಅಂತರರಾಷ್ಟ್ರೀಯ ಸಹಕಾರಿ ಮೈತ್ರಿ ಕೂಟದವರು ಭಾರತದ ಡಾ. ಡಿ. ಜಿ. ಕರ್ವೆಯವರ ನೇತೃತ್ವದಲ್ಲಿ ಈ ತತ್ವಗಳನ್ನು ಅಧ್ಯಯನ ಮಾಡಿ ನಂತರ ಇಡೀ ವಿಶ್ವಕ್ಕೆ ಅನುಕರಣೆಯಾಗುವಂತೆ ಆರು ಸಹಕಾರಿ ತತ್ವಗಳನ್ನು ರಚನೆ ಮಾಡಿದರು. 1995ರಲ್ಲಿ ಈ ತತ್ವಗಳ ಪುನರ್ ಅಧ್ಯಯನ ಮಾಡಿ ಕೆಲವು ಮಾರ್ಪಾಡುಗಳನ್ನು ಮಾಡಿ ಸಾಮಾಜಿಕ ಕಳಕಳಿ ಎಂಬ ಹೊಸ ತತ್ವವನ್ನು ಸೇರಿಸಿ 7 ಸಹಕಾರಿ ತತ್ವಗಳನ್ನು ರಚಿಸಲಾಗಿದೆ. ಅವುಗಳೆಂದರೆ,

1. ಮುಕ್ತ ಹಾಗೂ ಸ್ವಯಂ ಪ್ರೇರಿತ ಸದಸ್ಯತ್ವ
2. ಪ್ರಜಾಸತ್ತಾತ್ಮಕ ಸದಸ್ಯರ ಹತೋಟಿ
3. ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಸದಸ್ಯರ ಪಾಲು
4. ಸ್ವಾಯತ್ತತೆ ಮತ್ತು ಸ್ವಾತಂತ್ರ್ಯ
5. ಸಹಕಾರ ಶಿಕ್ಷಣ, ತರಬೇತಿ ಮತ್ತು ಪ್ರಚಾರ
6. ಸಹಕಾರಿಗಳಲ್ಲಿ ಪರಸ್ಪರ ಕ್ರಿಯಾತ್ಮಕ ಸಹಕಾರ
7. ಸಾಮಾಜಿಕ ಕಳಕಳಿ



ವಿಶ್ವದಾದ್ಯಂತ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಎಲ್ಲಾ ಸಹಕಾರಿಗಳ ಕಾರ್ಯಾಚರಣೆಗೆ, ಯಶಸ್ಸಿಗೆ, ಪ್ರಗತಿಗೆ ಈ ತತ್ವಗಳೇ ಅಡಿಪಾಯ. ಎಡವಿದಲ್ಲಿ ಸಹಕಾರ ಕ್ಷೇತ್ರದ ಬೆಳವಣಿಗೆಗೆ ಅವಕಾಶವಾಗುವುದಿಲ್ಲ ಎಂಬುದನ್ನು ಸಹಕಾರಿಗಳು ಗಮನಿಸಬೇಕು.

### ವಿದೇಶದಲ್ಲಿ ಸಹಕಾರ ಚಳುವಳಿಯ ಹುಟ್ಟು

ಆಧುನಿಕ ಸಹಕಾರ ಚಳುವಳಿಯ ಉಗಮಕ್ಕೆ ಬ್ರಿಟನ್ ಗ್ರಾಹಕರ ಸಹಕಾರ ಚಳುವಳಿ ನಾಂದಿ ಹಾಡಿದರೆ, ಜರ್ಮನಿ ದೇಶ ಕೃಷಿ ಪತ್ತಿನ ಹಾಗೂ ಪಟ್ಟಣ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ ಭದ್ರ ಬುನಾದಿ ಹಾಕಿತು.

ವಿದೇಶದ ಸಹಕಾರ ಚಳುವಳಿಯ ಅಗ್ರಸ್ಥಾನ ರಾಬರ್ಟ್ ಒವೆನ್ (1771 ರಿಂದ 1858) ಗೆ ಸಲ್ಲುತ್ತದೆ. ಇವರನ್ನು ಸಹಕಾರದ ಪಿತಾಮಹ ಎಂದು ಗುರುತಿಸಲಾಗಿದೆ. ಕೈಗಾರಿಕಾ ಕ್ರಾಂತಿಯಾದ ನಂತರ ಶ್ರೀಮಂತ ಮತ್ತು ಕಾರ್ಮಿಕ ವರ್ಗ ಎಂದು ಎರಡು ಗುಂಪುಗಳಾಗಿ ಕಾರ್ಮಿಕರು ನಿರಂತರ ಶೋಷಣೆಗೆ ಒಳಗಾದಾಗ ರಾಬರ್ಟ್ ಒವೆನ್ ಕಾರ್ಮಿಕರ ಪರವಾಗಿ ಅನೇಕ ಸುಧಾರಣೆಗಳನ್ನು ಮಾಡಿದನು. ಕಾರ್ಮಿಕರಿಗೆ ಕೈತುಂಬ ಸಂಬಳ, ಉತ್ತಮ ಶಿಕ್ಷಣ, ವಸತಿ ಸೌಲಭ್ಯ ಹಾಗೂ ಇತರೆ ಕಾರ್ಮಿಕ ಕಲ್ಯಾಣ ಯೋಜನೆಯನ್ನು ಕಾರ್ಯಗತ ಮಾಡಲು “ಸಹಕಾರ ಗ್ರಾಮ” ಸ್ಥಾಪಿಸಿದ ಕೀರ್ತಿ ರಾಬರ್ಟ್ ಒವೆನ್‌ಗೆ ಸಲ್ಲುತ್ತದೆ. ಮರಣದ ನಂತರ ರಾಬರ್ಟ್ ಒವೆನ್ ಹಾಕಿಕೊಂಡಿದ್ದ ಮಹಾತ್ವಾಕಾಂಕ್ಷೆಯ ಯೋಜನೆ ಸ್ಥಗಿತಗೊಂಡಿತು.

1844ರಲ್ಲಿ ಇಂಗ್ಲೆಂಡಿನ ಗಿರಣಿಯಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದ 28 ನೇಕಾರರು ರಾಕ್‌ಡೇಲ್ ಪಟ್ಟಣದಲ್ಲಿ ಟೋಡಲೇನ್ ಎಂಬ ಬೀದಿಯಲ್ಲಿ ಆಹಾರ ಪದಾರ್ಥಗಳನ್ನು ಮಾರಾಟ ಮಾಡಲು ಒಂದು ಮಳಿಗೆಯನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ಸಗಟಾಗಿ ಖರೀದಿ ಮಾಡಿ ಚಿಲ್ಲರೆಯಾಗಿ ಮಾರಾಟ ಮಾಡುವುದರಿಂದ ಕಡಿಮೆ ಬೆಲೆಯಲ್ಲಿ ಮಾರಾಟ ಮಾಡುವುದೇ ಗುರಿಯಾಗಿತ್ತು. ಅದ್ಭುತ ಯಶಸ್ಸನ್ನು ಕಂಡ ಈ ಸಂಸ್ಥೆ ಈಗಲೂ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ. ವ್ಯವಹಾರಕ್ಕೆ ಹಾಕಿಕೊಂಡ ನೀತಿಸಂಹಿತೆ ಕಾಲಕ್ರಮೇಣ ತತ್ವಗಳಾಗಿ ಬದಲಾವಣೆಗೊಂಡವು. ಆದ್ದರಿಂದಲೇ 28 ನೇಕಾರರನ್ನು ರಾಕ್‌ಡೇಲ್ ಅಗ್ರಗಾಮಿಗಳೆಂದು ಪರಿಗಣಿಸಲಾಗಿದೆ.

ಪಟ್ಟಣ ಸಹಕಾರ ಸಂಘಗಳು ಮತ್ತು ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರಿ ಸಂಘಗಳ ರಚನೆಗೆ ಜರ್ಮನಿ ದೇಶ ಕಾರಣವಾಯಿತು. ಜರ್ಮನಿಯ ರೈಫಜಾನ್ ಎಂಬ ಮಹಾಶಯ ಸೇನಾಧಿಕಾರಿಯಾಗಿದ್ದು, ದೃಷ್ಟಿದೋಷದಿಂದ ನಿವೃತ್ತಿಗೊಂಡಾಗ, ಅಪ್ರಾಮಾಣಿಕ ಶ್ರೀಮಂತರು ಬಡ ರೈತರನ್ನು ಹೇಗೆ ಸುಲಿಗೆ ಮಾಡುತ್ತಿದ್ದರು ಎನ್ನುವುದನ್ನು ಕಂಡು ಅವರ ಆರ್ಥಿಕಾಭಿವೃದ್ಧಿಗೆ “ಕ್ರೆಡಿಟ್ ಯೂನಿಯನ್” ಸ್ಥಾಪಿಸಿದನು. ಸದಸ್ಯರನ್ನು ಆರ್ಥಿಕವಾಗಿ ಬಲಪಡಿಸಲು ಸಂಪನ್ಮೂಲ ಕ್ರೋಢೀಕರಣ, ಪರಸ್ಪರ ಸಹಾಯ ಮತ್ತು ಉಳಿತಾಯಕ್ಕೆ ಆದ್ಯತೆ ನೀಡಿದನು. ನೀಡುವ ಸಾಲಕ್ಕೆ ಸರಳ ಬಡ್ಡಿ ಮತ್ತು ಮರುಪಾವತಿ ಸಾಲಗಾರನಿಗೆ ಹೊರೆಯಾಗದ ರೀತಿಯಲ್ಲಿ 6 ತಿಂಗಳಿನಿಂದ 5 ವರ್ಷಗಳವರೆಗೆ ಅವಧಿ ವಿಸ್ತರಿಸಬಹುದಾಗಿತ್ತು. ರೈಫಜಾನ್ ದೃಷ್ಟಿದೋಷ ಸಹಕಾರ ಚಳುವಳಿಯ ಆರಂಭಕ್ಕೆ ಒಂದು ವರದಾನವಾಯಿತು.

1850 ರಲ್ಲಿ ಹರ್ಮನ್ ಶುಲ್ಟ್ಸ್ (Herman Schultze) ಎಂಬ ಮಹನೀಯ ಜರ್ಮನಿಯ ಡಿಲಿಟ್ಸ್ ಎಂಬ ಪಟ್ಟಣದಲ್ಲಿ ಬಡವರ್ಗಕ್ಕೆ ಸೇರಿದ ವ್ಯಾಪಾರಿಗಳು ಮತ್ತು ಮಧ್ಯಮ ವರ್ಗದ ಆರ್ಥಿಕ ಸ್ಥಿತಿಗತಿಗಳನ್ನು ಸುಧಾರಿಸಲು ಸಹಕಾರ ಸಂಘವನ್ನು ಸ್ಥಾಪಿಸಿದನು. ವಿಶ್ವದಲ್ಲಿ ಪಟ್ಟಣ ಬ್ಯಾಂಕುಗಳ ರಚನೆಗೆ ಈ ಸಂಘಗಳೇ ಕಾರಣವಾದುವು.

### ಭಾರತದಲ್ಲಿ ಸಹಕಾರಿ ಚಳುವಳಿ ನಡೆದು ಬಂದ ದಾರಿ

ಸಹಕಾರಿ ಚಳುವಳಿ ನಡೆದು ಬಂದ ದಾರಿಯನ್ನು 5 ವಿಧವಾಗಿ ವಿಂಗಡಿಸಬಹುದು.

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|---------------------------------------|--|
| 01. ಸ್ವಾತಂತ್ರ್ಯ ಪೂರ್ವ                 | 02. ಸ್ವಾತಂತ್ರ್ಯ ನಂತರ                     |
| 03. ಹೊಸ ಆರ್ಥಿಕ ನೀತಿ ಜಾರಿ ನಂತರ         | 04. ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಯುಗ                   |
| 05. ಭಾರತ ಸಂವಿಧಾನದಲ್ಲಿ ಸಹಕಾರಕ್ಕೆ ಸ್ಥಾನ | 06. ಕೇಂದ್ರದಲ್ಲಿ ಸಹಕಾರ ಸಚಿವಾಲಯ ಆರಂಭದ ನಂತರ |

## 01. ಸ್ವಾತಂತ್ರ್ಯ ಪೂರ್ವ

ರೈತರ ಆರ್ಥಿಕ ಸಂಕಷ್ಟಗಳ ಪರಿಹಾರಕ್ಕಾಗಿ ಅನೇಕ ಆರ್ಥಿಕ ಸಂಘಟನೆಗಳು ಕಾರ್ಯನಿರ್ವಹಿಸಿದಾಗ್ಯೂ ರೈತರ ಆರ್ಥಿಕ ಸಂಕಷ್ಟಗಳು ನಿವಾರಣೆಯಾಗದೆ ತೊಂದರೆಗೀಡಾಗಿರುವುದನ್ನು ಬ್ರಿಟೀಷ್ ಸರ್ಕಾರ ಗಮನಿಸಿ ರೈತರಿಗೆ ಅವರ ಸಾಲ ಬಾಧೆಯಿಂದ ಮುಕ್ತಿ ನೀಡುವಂತಹ ಯೋಜನೆ ಸಿದ್ಧಪಡಿಸಬೇಕೆಂದು ಫ್ರೆಡರಿಕ್ ನಿಕೋಲ್ಸನ್ ಎಂಬ ಅಧಿಕಾರಿಯನ್ನು ಇಂಗ್ಲೆಂಡ್ ದೇಶಕ್ಕೆ ಕಳುಹಿಸಿ ಸಹಕಾರ ಚಳುವಳಿಯ ಅಧ್ಯಯನ ಮಾಡಿ ವರದಿ ಸಲ್ಲಿಸಲು ಸೂಚಿಸಿದರು. ಫ್ರೆಡರಿಕ್ ನಿಕೋಲ್ಸನ್ ರವರ ವರದಿ ಆಧಾರದ ಮೇಲೆ ಭಾರತದಲ್ಲಿ ಸಹಕಾರ ಚಳುವಳಿಯನ್ನು ಪ್ರಾರಂಭಿಸಲು ಅನುಕೂಲವಾಗುವಂತೆ 1904 ಮಾರ್ಚ್ 25ನೇ ದಿನಾಂಕದಂದು ಅಖಿಲ ಭಾರತ ಸಹಕಾರಿ ಪತ್ತಿನ ಕಾಯ್ದೆಯನ್ನು ಜಾರಿಗೆ ತರಲಾಯಿತು. ಹೀಗಾಗಿ ಭಾರತದಲ್ಲಿ ಸಹಕಾರ ಚಳುವಳಿ ಅಧಿಕೃತವಾಗಿ ಪ್ರಾರಂಭವಾದುದು ಸಹಕಾರ ಕಾನೂನು ಮುಖಾಂತರ. ಭಾರತದ ಪ್ರಥಮ ಕೃಷಿ ಸಹಕಾರ ಸಂಘ ಕರ್ನಾಟಕದ ಅಂದಿನ ಧಾರವಾಡ ಜಿಲ್ಲೆಯ ಗದಗ ತಾಲ್ಲೂಕಿನ ಕಣಗಿನಹಾಳ ಎಂಬ ಗ್ರಾಮದಲ್ಲಿ 1905 ಮೇ 08 ರಂದು ಪ್ರಾರಂಭವಾಯಿತು. ನಂತರ ದೇಶದಾದ್ಯಂತ ಅನೇಕ ಕೃಷಿ ಸಹಕಾರ ಸಂಘಗಳ ಸ್ಥಾಪನೆಯಾಯಿತು. ರೈತರಿಗೆ ಕೃಷಿ ಸಾಲ ನೀಡುವ ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳು ಕಾರ್ಯಾಚರಣೆ ಪ್ರಾರಂಭಿಸಿದವು. ಆದರೆ ಈ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ ಮರು ಹಣಕಾಸು ನೀಡುವ ಕೇಂದ್ರ ಸಂಸ್ಥೆಯನ್ನು ಪ್ರಾರಂಭಿಸಲು ಅವಕಾಶವಿಲ್ಲದೇ ಇದ್ದ ಪ್ರಯುಕ್ತ ಈ ಸಂಸ್ಥೆಗಳು ಹಣಕಾಸಿನ ಮುಗ್ಗಟ್ಟನ್ನು ಎದುರಿಸಬೇಕಾಯಿತು. 1912ರಲ್ಲಿ ಸಹಕಾರಿ ಕಾಯ್ದೆಯನ್ನು ತಿದ್ದುಪಡಿ ಮಾಡಲಾಯಿತು. ಈ ತಿದ್ದುಪಡಿಯ ನಂತರ ಎಲ್ಲಾ ವಿಧವಾದ ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳ ಸ್ಥಾಪನೆಗೆ ಅವಕಾಶವಾಗಿ ಸಹಕಾರ ಕ್ಷೇತ್ರ ಬೆಳೆಯಲಾರಂಭಿಸಿತು. ಎಲ್ಲಾ ವಿಧವಾದ ಸಹಕಾರ ಸಂಸ್ಥೆಗಳು ರಾಜ್ಯದಾದ್ಯಂತ ಅಸ್ತಿತ್ವಕ್ಕೆ ಬಂದವು. ಸಹಕಾರ ಕ್ಷೇತ್ರದ ತೊಡಕುಗಳ ನಿವಾರಣೆಗೆ 1919ರಲ್ಲಿ ಪ್ರಾಂತೀಯ ಸಹಕಾರಗಳ ರಚನೆಯ ನಂತರ ಎಲ್ಲಾ ಪ್ರಾಂತ್ಯಗಳಲ್ಲಿ ಪ್ರಾಂತೀಯ ಸಹಕಾರ ಕಾಯ್ದೆಗಳ ರಚನೆಯಾಯಿತು. 1935ರಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಸ್ಥಾಪನೆಯಾಯಿತು. ಈ ಅವಧಿಯಲ್ಲಿ ಸಹಕಾರ ಕ್ಷೇತ್ರದಲ್ಲಿ ಹೇಳಿಕೊಳ್ಳುವಂತಹ ಪ್ರಗತಿಯಾಗಲಿಲ್ಲ.

## 02. ಸ್ವಾತಂತ್ರ್ಯನಂತರ

1947ರಲ್ಲಿ ಭಾರತಕ್ಕೆ ಸ್ವಾತಂತ್ರ್ಯ. 1950ರಲ್ಲಿ ಗಣರಾಜ್ಯ ಸ್ಥಾಪನೆ. ನೂತನ ಸಂವಿಧಾನದಲ್ಲಿ ಸಹಕಾರ ರಾಜ್ಯಗಳ ವಿಷಯ. ಸ್ವತಂತ್ರ ಭಾರತದ ನೂತನ ಸರಕಾರ ಅಸ್ತಿತ್ವಕ್ಕೆ. ಪ್ರಥಮ ಪ್ರಧಾನಿ ದಿ.ಜವಾಹರಲಾಲ್ ನೆಹರೂರವರ ನೇತೃತ್ವದಲ್ಲಿ ಆಡಳಿತ ವಹಿಸಿಕೊಂಡ ನಂತರ ಸಹಕಾರ ಚಳುವಳಿಯ ಪ್ರಗತಿ ವಿಮರ್ಶೆಗೆ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಗವರ್ನರ್ ಶ್ರೀ ಎ.ಡಿ.ಗೊರವಾಲಾ ನೇತೃತ್ವದಲ್ಲಿ “ಅಖಿಲ ಭಾರತ ಪತ್ತು ಪರಿಶೀಲನಾ ಸಮಿತಿ” ನೇಮಕ. ಸುದೀರ್ಘ ಅಧ್ಯಯನ ನಂತರ ವರದಿ. “ಭಾರತದಲ್ಲಿ ಸಹಕಾರ ಚಳುವಳಿ ಯಶಸ್ವಿಯಾಗಲಿಲ್ಲ ಆದರೆ ಯಶಸ್ವಿಯಾಗಲೇಬೇಕು” ಎಂದು ತಿಳಿಸಿ ಸಹಕಾರ ಕ್ಷೇತ್ರವನ್ನು ಬಲಪಡಿಸುವುದಕ್ಕಾಗಿ ಕೆಲವು ಮಹತ್ವದ ಶಿಫಾರಸ್ಸುಗಳನ್ನು ಮಾಡಿದರು. ಪ್ರತಿ ಗ್ರಾಮಕ್ಕೊಂದು ಸಹಕಾರ ಸಂಘ, ಸರಕಾರದ ಪಾಲಾಗಾರಿಕೆಗೆ ಶಿಫಾರಸ್ಸು, ಪಂಚವಾರ್ಷಿಕ ಯೋಜನೆಗಳಲ್ಲಿ ಕೃಷಿ ಹಾಗೂ ಸಹಕಾರ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಗೆ ಪೂರ್ಣ ಪ್ರಮಾಣದ ನೆರವು, ಹಸಿರು ಕ್ರಾಂತಿಯ ಹರಿಕಾರನಾಗಿ ಸಹಕಾರ ಕ್ಷೇತ್ರ, ಆದರೂ ಸಹಕಾರ ಕ್ಷೇತ್ರ ನಿರೀಕ್ಷಿಸಿದ ಪ್ರಗತಿಯನ್ನು ಸಾಧಿಸಲಾಗಲಿಲ್ಲ. 1969ರಲ್ಲಿ ಮತ್ತೆ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಡೆಪ್ಯೂಟಿ ಗವರ್ನರ್ ಶ್ರೀ ವೆಂಕಟಪ್ಪಯ್ಯನವರ ನೇತೃತ್ವದಲ್ಲಿ “ಅಖಿಲ ಭಾರತ ಪತ್ತು ಪ್ರಗತಿ ಪರಿಶೀಲನಾ ಸಮಿತಿ” ನೇಮಕ. ಸುದೀರ್ಘ ಅಧ್ಯಯನದ ನಂತರ ವರದಿ. ಇದುವರೆಗಿನ ಪತ್ತು ನೀಡಿಕೆ ರೈತ ಸಮುದಾಯದಲ್ಲಿರುವ ಶೇ.25ರಷ್ಟಿರುವ ದೊಡ್ಡ ರೈತರಿಗೆ ಮಾತ್ರ ತಲುಪಿದೆ. ಶೇ.75ರಷ್ಟಿರುವ ಸಣ್ಣ ಹಾಗೂ ಅತಿ ಸಣ್ಣ ರೈತರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯಗಳು ಲಭ್ಯವಾಗಿರುವುದಿಲ್ಲ. ಹೀಗಾಗಿ ಸಹಕಾರ ಕ್ಷೇತ್ರದಲ್ಲಿ ನಿರೀಕ್ಷಿಸಿದ ಪ್ರಗತಿ ಸಾಧನೆಗೆ ಹಿನ್ನಡೆಯಾಗಿದೆ ಎಂದರು ಹಾಗೂ ಮಹತ್ವದ ಶಿಫಾರಸ್ಸುಗಳನ್ನು ಮಾಡಿದರು. ಸಣ್ಣ ರೈತರಿಗೆ ವ್ಯವಸಾಯಕ್ಕೆ ಅಗತ್ಯವಾದ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವುದರ ಜೊತೆಗೆ ವ್ಯವಸಾಯಕ್ಕೆ ಪೂರಕವಾದ ಕಸಬುಗಳನ್ನು ಮಾಡಲು ಆರ್ಥಿಕ ನೆರವು ನೀಡಬೇಕಾದುದು ಅವಶ್ಯ ಎಂದು ಸೂಚಿಸಿದರು. ಇದರ ಪರಿಣಾಮವಾಗಿ ಸಣ್ಣ ಹಾಗೂ ಅತಿಸಣ್ಣ ರೈತರ ಹಾಗೂ ಕೃಷಿ ಕಾರ್ಮಿಕರ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಲಾಯಿತು. ಇದರ ಪರಿಣಾಮವಾಗಿ 14 ದೊಡ್ಡ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳನ್ನು 1969ರಲ್ಲಿ ರಾಷ್ಟ್ರೀಕರಣಮಾಡಿ ಹೈನುಗಾರಿಕೆ, ಕೋಳಿ ಸಾಕಾಣಿಕೆ, ಹಂದಿ ಸಾಕಾಣಿಕೆ,



ಜೇನುಸಾಕಾಣಿಕೆ ಮುಂತಾದ ಉಪಕಸುಬುಗಳಿಗೆ ಹೆಚ್ಚಿನ ಆರ್ಥಿಕ ಸಹಾಯ ನೀಡಲು ಆದ್ಯತೆ ನೀಡಲಾಯಿತು. ಹೈನುಗಾರಿಕೆ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಯಿಂದ ಶ್ವೇತಕ್ರಾಂತಿಯಾಗಿ ರೈತರು ಉಪಕಸುಬುಗಳ ಮೂಲಕ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡು ನೆಮ್ಮದಿಯಾಗಿ ಕೃಷಿ ಚಟುವಟಿಕೆಗಳನ್ನು ಮಾಡಲು ಅವಕಾಶವಾಯಿತು. ದೇಶದ ಆಹಾರ ಉತ್ಪಾದನೆಯಲ್ಲಿ ಸ್ವಾವಲಂಬನೆ ಕಂಡುಕೊಳ್ಳಲು ಸಾಧ್ಯವಾಯಿತು. ಸಹಕಾರ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಶಿವರಾಮನ್ ಕಮಿಟಿ ಮತ್ತು ಹಲವಾರು ಸಮಿತಿಗಳು ರಚನೆಗೊಂಡು ಮಾಡಿದ ಅನೇಕ ಶಿಫಾರಸ್ಸುಗಳನ್ನು ಕೇಂದ್ರ ಸರಕಾರ ಹಾಗೂ ರಾಜ್ಯಸರಕಾರಗಳು ಕಾರ್ಯಗತಗೊಳಿಸಿದವು. ಸಹಕಾರ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಪಂಚ ವಾರ್ಷಿಕ ಯೋಜನೆಗಳ ಮೂಲಕ ಕೇಂದ್ರ ಹಾಗೂ ರಾಜ್ಯಸರಕಾರಗಳು ಇಷ್ಟೆಲ್ಲ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಜಾರಿಗೊಳಿಸಿದಾಗ್ಯೂ ಸಹಕಾರ ಕ್ಷೇತ್ರದ ಪ್ರಗತಿ ನಿರೀಕ್ಷಿಸಿದ ಮಟ್ಟ ತಲುಪಲಿಲ್ಲ.

### 03. ಹೊಸ ಆರ್ಥಿಕ ನೀತಿ ಘೋಷಣೆ

1991ರಲ್ಲಿ ರಾಷ್ಟ್ರದ ಹಣಕಾಸು ಸಚಿವರಾಗಿದ್ದ ಈಗಿನ ಪ್ರಧಾನಿ ಡಾ.ಮನಮೋಹನಸಿಂಗ್ ರವರು ರಾಷ್ಟ್ರಕ್ಕೆ ಹೊಸ ಆರ್ಥಿಕ ನೀತಿಯನ್ನು ಘೋಷಣೆ ಮಾಡಿದರು. ನಾಗಾಲೋಟದಲ್ಲಿ ಸಾಗುತ್ತಿರುವ ಜಗತ್ತಿನ ಇತರ ರಾಷ್ಟ್ರಗಳ ಜೊತೆಗೆ ಪೈಪೋಟಿ ನೀಡಬೇಕಾದರೆ ಆಹಾರ ಮತ್ತು ಕೈಗಾರಿಕಾ ಉತ್ಪನ್ನಗಳ ಪ್ರಮಾಣ ಹಾಗೂ ಗುಣಮಟ್ಟ ಗಣನೀಯವಾಗಿ ಹೆಚ್ಚಬೇಕಿದೆ. ಅಧಿಕ ಪ್ರಮಾಣದಲ್ಲಿ ಬಂಡವಾಳ ತೊಡಗಿಸಬೇಕಾಗುತ್ತದೆ. ಸರಕಾರವೊಂದರಿಂದಲೇ ಈ ಕೆಲಸ ಸಾಧ್ಯವಾಗುವುದಿಲ್ಲ. ಹೀಗಾಗಿ ದೇಶದ ಅಥವಾ ಹೊರದೇಶದ ಖಾಸಗಿ ಉದ್ಯಮಿದಾರರು ಉದ್ಯಮಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮುಕ್ತ ಅವಕಾಶ ಒದಗಿಸಬೇಕು. ಹೀಗಾಗಿ “ಖಾಸಗೀಕರಣ, ಜಾಗತೀಕರಣ ಹಾಗೂ ಉದಾರೀಕರಣ” ನೀತಿಯನ್ನು ಘೋಷಿಸಿದರು.

### 04. ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಯುಗ

ದೇಶದ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ಸಹಕಾರಿ ರಂಗದ ಮೂಲಕ ಅಭಿವೃದ್ಧಿಯನ್ನು ಸಾಧಿಸಲು ಕೇಂದ್ರ ಸರ್ಕಾರ ಹಾಗೂ ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ಈ ಕ್ಷೇತ್ರಕ್ಕೆ ವಿವಿಧ ಯೋಜನೆಗಳ ಮೂಲಕ ಕೋಟ್ಯಂತರ ರೂಪಾಯಿ ಹಣವನ್ನು, ಶೇರು ಸಬ್ಸಿಡಿ, ಸಹಾಯ ಧನ ಮುಂತಾದ ರೂಪದಲ್ಲಿ ನೀಡಲಾಗಿತ್ತು. ಗ್ರಾಮಕ್ಕೊಂದು ಪಂಚಾಯಿತಿ, ಗ್ರಾಮಕ್ಕೊಂದು ಶಾಲೆ ಹಾಗೂ ಗ್ರಾಮಕ್ಕೊಂದು ಸಹಕಾರ ಸಂಘ ಇವುಗಳು ಸಮುದಾಯ ಅಭಿವೃದ್ಧಿಯ ಮೂರು ಆಧಾರ ಸ್ತಂಭಗಳು ಎಂದೇ ಕರೆಯಲ್ಪಟ್ಟವು. ಅದಕ್ಕಾಗಿಯೇ ಕೇಂದ್ರ ಹಾಗೂ ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ಸ್ವಾತಂತ್ರ್ಯಾನಂತರ ಕೋಟ್ಯಂತರ ರೂಪಾಯಿ ಹಣವನ್ನು ಸಹಕಾರಿ ಕ್ಷೇತ್ರಕ್ಕೆ ಸುರಿಯಲಾಗಿತ್ತು. ಆದರೂ ಸಹಕಾರಿ ಕ್ಷೇತ್ರ ನಿರೀಕ್ಷಿತ ಯಶಸ್ಸು ಸಾಧಿಸಲಿಲ್ಲ. ಈ ಕುರಿತು ಅನೇಕ ವೇದಿಕೆಗಳ ಮೂಲಕ ಚರ್ಚೆ ಆರಂಭವಾಯಿತು. ಸಹಕಾರಿ ಕ್ಷೇತ್ರ ನಿರೀಕ್ಷಿತ ಯಶಸ್ಸು ಸಾಧಿಸಲಿಲ್ಲ ಹಾಗೂ ಸಹಕಾರಿ ರಂಗ ದಾರಿ ತಪ್ಪಿದೆ ಎಂಬ ಸಹಕಾರಿಗಳ ಕೂಗು ದಿನೇ ದಿನೇ ಹೆಚ್ಚುತ್ತಾ ಹೋಯಿತು. ಇದನ್ನು ಗಮನಿಸಿದ ಕೇಂದ್ರ ಸರ್ಕಾರ 1987ರಲ್ಲಿ ಶ್ರೀ ಅರ್ಧನಾರೀಶ್ವರನ್ ಇವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಈ ಕುರಿತು ಅಧ್ಯಯನ ನಡೆಸಲು ಸಮಿತಿಯೊಂದನ್ನು ರಚಿಸಿತು. ಈ ಸಮಿತಿಯು ತನ್ನ ವರದಿಯಲ್ಲಿ “ಸರಕಾರದ ಅತಿಯಾದ ಹಸ್ತಕ್ಷೇಪದಿಂದಾಗಿ ದೇಶದಲ್ಲಿ ಸಹಕಾರಿ ಚಳುವಳಿ ವಿಫಲವಾಗಿದೆಂದು” ಹೇಳಿತು. ಸಹಕಾರ ಚಳುವಳಿ ವಿಫಲವಾದರೂ ಜನಸಾಮಾನ್ಯರು ತಮ್ಮ ಆರ್ಥಿಕ ಏಳಿಗೆಗಾಗಿ ತಾವೇ ಸ್ವಯಂ ಸ್ಫೂರ್ತಿಯಿಂದ ಭಾಗವಹಿಸುವ ಈ ಆಂದೋಲನ ಯಶಸ್ವಿಯಾಗುವ ಅಗತ್ಯವಿರುವುದನ್ನು ಗುರುತಿಸಿದ ಕೇಂದ್ರ ಯೋಜನಾ ಆಯೋಗ ಸರ್ಕಾರದ ಹಸ್ತಕ್ಷೇಪ ತಡೆಯಬಲ್ಲ ಸದಸ್ಯರಿಗೆ ಹೆಚ್ಚು ಅಧಿಕಾರ ನೀಡುವ ಹಾಗೂ ಅವರ ಸಹಭಾಗಿತ್ವ ಹೆಚ್ಚಿಸುವ ಸಹಕಾರಿ ಸಂಘಗಳಿಗೆ ಚಟುವಟಿಕೆ ನಡೆಸಲು ಮುಕ್ತ ವಾತಾವರಣ ನಿರ್ಮಿಸುವಂತಹ ಮಾದರಿ ಸಹಕಾರಿ ಕಾಯ್ದೆಯನ್ನು ರೂಪಿಸಲು ಚೌಧರಿ ಬ್ರಹ್ಮಪ್ರಕಾಶರ ನೇತೃತ್ವದಲ್ಲಿ ಇನ್ನೊಂದು ಸಮಿತಿಯನ್ನು ನೇಮಿಸಿತು. ಈ ಸಮಿತಿ 1991 ರಲ್ಲಿ ವಿವಿಧ ರಾಜ್ಯಗಳಲ್ಲಿ ಪ್ರಸ್ತುತ ಜಾರಿಯಲ್ಲಿರುವ ಸಹಕಾರಿ ಕಾಯ್ದೆಗಳ ಬಗ್ಗೆ ವಿವರವಾದ ಅಧ್ಯಯನ ನಡೆಸಿ ಒಂದು ಮಾದರಿ ಕಾಯ್ದೆ ರೂಪಿಸಿತು. ಯೋಜನಾ ಆಯೋಗದಿಂದ ಈ ಮಾದರಿ ಸಹಕಾರಿ ಕಾಯ್ದೆಯನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಸಲಹೆ ನೀಡಿ ಎಲ್ಲಾ ರಾಜ್ಯ ಸರ್ಕಾರಗಳಿಗೆ ಕಳುಹಿಸಿತು. ಈ ರೀತಿ ವಿವರವಾದ ಅಧ್ಯಯನದ

ಫಲವಾಗಿ ಯೋಜನಾ ಆಯೋಗದವರು ಕಳುಹಿಸಿದ ಮಾದರಿ ಸಹಕಾರಿ ಕಾಯ್ದೆಯನ್ನು ನಮ್ಮ ರಾಜ್ಯದಲ್ಲಿ ಜಾರಿಗೆ ತರಲಾಯಿತು. ಈ ಕಾಯ್ದೆಯೇ “ಕರ್ನಾಟಕ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಕಾಯ್ದೆ - 1997”.

#### 05. ಭಾರತ ಸಂವಿಧಾನದಲ್ಲಿ ಸಹಕಾರಕ್ಕೆ ಸ್ಥಾನ

ಭಾರತ ಸಂವಿಧಾನದಲ್ಲಿ ಸಹಕಾರ ರಾಜ್ಯದ ವಿಷಯ. 2012 ಜನವರಿಯಲ್ಲಿ ಭಾರತ ಸಂವಿಧಾನದಲ್ಲಿ ಸಹಕಾರಕ್ಕೆ ವಿಶೇಷ ಮನ್ನಣೆ ದೊರೆಯಿತು. ಸಹಕಾರಿ ಸಂಸ್ಥೆ ಸ್ಥಾಪಿಸುವುದು, ಬೆಳೆಸುವುದು ಪ್ರಜೆಯ ಸಂವಿಧಾನದಲ್ಲಿ ಬದ್ಧವಾದ ಮೂಲಭೂತ ಹಕ್ಕು ಎಂದು ವಿಧಿತವಾಯಿತು. 2012 ಜನವರಿಯಲ್ಲಿ ಜಾರಿಯಾದ ಸಂವಿಧಾನ 97ನೇ ತಿದ್ದುಪಡಿಯಲ್ಲಿ ಸಹಕಾರ ಕ್ಷೇತ್ರಕ್ಕೆ ಸಂಧಿಸಿದಂತೆ ಮಹತ್ತರವಾದ ಕಾರ್ಯವಿಧಾನಗಳ ವಿರವರಣೆಯನ್ನು ನೀಡಲಾಗಿದೆ. ಇದರಿಂದಾಗಿ ಸಹಕಾರಿ ಸಂಘಗಳು ವೃತ್ತಿಪರ, ಉತ್ತಮ ಗುಣಮಟ್ಟದ ಪ್ರಜಾಪ್ರಭುತ್ವ ವ್ಯವಸ್ಥೆಗಳಾಗಿ ಹೊರಹೊಮ್ಮಲು ವಿಮಲ ಅವಕಾಶ ಒದಗಿ ಬಂದಿದೆ. ಸಂವಿಧಾನ ತಿದ್ದುಪಡಿಯ ಪರಿಣಾಮವಾಗಿ ರಾಜ್ಯ ಕಾಯಿದೆಗಳಲ್ಲಿರುವ ಹಲವಾರು ಮಹತ್ವದ ತೊಡಕು ನಿವಾರಣೆಯಾಗಿ ಸಹಕಾರಿ ಕ್ಷೇತ್ರಕ್ಕೆ ಬಲ ಬರಬಹುದು. ಸಹಕಾರ ರಂಗಕ್ಕೆ ಇದೊಂದು ಪರಿಣಾಮಕಾರಿ ಹೆಜ್ಜೆ.

#### 06. ಕೇಂದ್ರದಲ್ಲಿ ಸಹಕಾರ ಸಚಿವಾಲಯ ಆರಂಭದ ನಂತರ

ದೇಶದಲ್ಲಿ 8.5 ಲಕ್ಷಗಳಿಗೂ ಹೆಚ್ಚು ಸಹಕಾರ ಸಂಸ್ಥೆಗಳಿವೆ. 40,688 ಕೋಟಿ (4,06,886.8 ಮಿಲಿಯನ್) ಪಾಲ ಬಂಡವಾಳವಿದೆ. 12,53,617 ಕೋಟಿ (1,25,36,174 ಮಿಲಿಯನ್) ದುಡಿಯುವ ಬಂಡವಾಳವಿದೆ. ಕೃಷಿ, ಹೈನುಗಾರಿಕೆ, ಸಕ್ಕರೆ, ಮೀನುಗಾರಿಕೆ, ಕೈಗಾರಿಕೆ, ಆರೋಗ್ಯ ಸಹಕಾರ ಬ್ಯಾಂಕಿಂಗ್, ಸಾಮಾನ್ಯ ಕ್ರೆಡಿಟ್ ಸಹಕಾರ ಕಾನೂನುಗಳು ಸಂಬಂಧಿಸಿದ ಕಾನೂನುಗಳು ಮತ್ತು ಸಹಕಾರ ಪರಿಸರ ಮುಂತಾದವುಗಳಲ್ಲಿ ಸಾಕಷ್ಟು ಆಧುನಿಕತೆಯನ್ನು ಅಳವಡಿಸಿ ಪ್ರಗತಿಯನ್ನು ಸಾಧಿಸುವ ಅಗತ್ಯತೆ ಇದ್ದು ಇದಕ್ಕೆಲ್ಲ ವಿಷಯಗಳ ಬಗ್ಗೆ ಆಳವಾದ ಜ್ಞಾನ, ವೃತ್ತಿಪರತೆ ಹಾಗೂ ಆಧುನಿಕ ತಂತ್ರಜ್ಞಾನಗಳನ್ನು ವಿಶ್ವವಿದ್ಯಾಲಯದ ಮೂಲಕ ಅಳವಡಿಸುವ ಕಾರ್ಯ ಪರಿಣಾಮಕಾರಿಯಾಗಿ ನಡೆಯಬೇಕು. ಆದರೆ ಸಹಕಾರ ವಿಷಯಕ್ಕೆ ಪ್ರತ್ಯೇಕ ಸಹಕಾರ ಇಲಾಖೆ ಇರಲಿಲ್ಲ. ಕೇಂದ್ರದಲ್ಲಿ ಸಹಕಾರಿಯ ಇಲಾಖೆಯನ್ನು ಕೃಷಿ ಇಲಾಖೆ ಜೊತೆ ಸೇರಿಸಲಾಗಿತ್ತು. ಹಾಗಾಗಿ ಕೃಷಿ ಇಲಾಖೆಯ ಕೆಲಸ-ಕಾರ್ಯಗಳು ಹೆಚ್ಚಾಗಿರುವುದರಿಂದ ಸಹಕಾರಿಯ ಇಲಾಖೆಯ ಕೆಲಸ ಕಾರ್ಯಗಳಿಗೆ ಅವಕಾಶಗಳು ಕಡಿಮೆಯಾಗುತ್ತಿತ್ತು. ಕೇಂದ್ರ ಸಹಕಾರಿ ಕಾರ್ಯಕ್ಷೇತ್ರದ ಚಟುವಟಿಕೆಗಳನ್ನು ಗಮನಿಸಿ ಸಹಕಾರಕ್ಕೆ ಪ್ರತ್ಯೇಕ ಸಚಿವಾಲಯ ಅಗತ್ಯತೆ ಎಂಬುದನ್ನು ಮನಗಂಡು ದಿನಾಂಕ 06.07.2021 ರಂದು ಪ್ರತ್ಯೇಕ ಸಹಕಾರ ಸಚಿವಾಲಯವನ್ನು ಪ್ರಾರಂಭಿಸಲಾಯಿತು.

#### ಸಹಕಾರ ಸಚಿವಾಲಯ ರಚನೆಯ ಉದ್ದೇಶ :

"ಸಹಕಾರ್ ಸೇ ಸಮೃದ್ಧಿ" (ಸಹಕಾರದ ಮೂಲಕ ಸಮೃದ್ಧಿ) ದೃಷ್ಟಿಯನ್ನು ಸಾಕಾರಗೊಳಿಸಲು.

ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳಿಗೆ "ವ್ಯವಹಾರವನ್ನು ಸುಲಭಗೊಳಿಸಲು" ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಸುಗಮಗೊಳಿಸಲು ಮತ್ತು ಬಹು-ರಾಜ್ಯ ಸಹಕಾರಿಗಳ (MSCS) ಅಭಿವೃದ್ಧಿಯನ್ನು ಸಕ್ರಿಯಗೊಳಿಸಲು

ದೇಶದಲ್ಲಿ ಸಹಕಾರ ಚಳುವಳಿಗಳನ್ನು ಬಲಪಡಿಸಲು ಪ್ರತ್ಯೇಕ ಆಡಳಿತಾತ್ಮಕ, ಕಾನೂನು ಮತ್ತು ನೀತಿ ಚೌಕಟ್ಟನ್ನು ಒದಗಿಸುವುದು. ತಳಮಟ್ಟದವರೆಗೆ ತಲುಪುವ ನಿಜವಾದ ಜನಾಧಾರಿತ ಚಳುವಳಿಯಾಗಿ ಸಹಕಾರವನ್ನು ಆಳಗೊಳಿಸುವುದು.

ಕೇಂದ್ರದಲ್ಲಿ ಈ ಇಲಾಖೆಯನ್ನು ಕೃಷಿ ಇಲಾಖೆಯ ಜೊತೆಗೆ ಕೂಡಿಸಿದ್ದ ಪರಿಣಾಮವಾಗಿ ಮತ್ತು ಸಹಕಾರ ರಾಜ್ಯಗಳ ವಿಷಯವಾಗಿರುವುದರಿಂದ ರಾಜ್ಯಗಳೇ ಈ ಬಗ್ಗೆ ಆಸಕ್ತಿವಹಿಸಿ ಕಾರ್ಯನಿರ್ವಹಿಸಲಿ ಎಂಬ ಧೋರಣೆಯನ್ನು ಕೇಂದ್ರ ತಳೆಯುತ್ತ ಬಂದು ಸಹಕಾರ ಕ್ಷೇತ್ರದ ಅಹವಾಲುಗಳನ್ನು ಕೇಳುವವರಿಲ್ಲದೆ ಸಹಕಾರ ಕ್ಷೇತ್ರ ಒಂದು ರೀತಿಯಲ್ಲಿ ಅನಾಥವಾದಂತಾಗಿತ್ತು. ಪ್ರಸ್ತುತ ಕೇಂದ್ರ ಸರಕಾರ ಈ ವಿಷಯದ ಬಗ್ಗೆ ಎಚ್ಚತ್ತುಕೊಂಡು ಕೇಂದ್ರದಲ್ಲಿ ಪ್ರತ್ಯೇಕ ಸಚಿವಾಲಯದ ಅಗತ್ಯತೆಯನ್ನು ಮನಗಂಡು ಪ್ರತ್ಯೇಕ ಸಚಿವಾಲಯವನ್ನು ಪ್ರಾರಂಭಿಸಿರುವುದು ಸ್ವಾಗತಾರ್ಹ.



ಈ ಸಹಕಾರ ಸಚಿವಾಲಯ ಪ್ರಾರಂಭವಾಗಿರಿಂದ ದೇಶದ ಸಹಕಾರ ಕ್ಷೇತ್ರಕ್ಕೆ ಹೊಸ ತಿರುವು ಬಂದಂತಹ ಸಹಕಾರ ಕೃಷಿಯೇತರ ಹೊಸ ಸಹಕಾರ ನೀತಿಯನ್ನು ಘೋಷಿಸಲು ಸಿದ್ಧವಾಗಿದೆ. ದೇಶದಲ್ಲಿ ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರ ಸಂಘಗಳನ್ನು 90 ಸಾವಿರ ಸಹಕಾರ ಸಂಘಗಳನ್ನು 2 ಲಕ್ಷದವರಿಗೆ ಹೆಚ್ಚಿಸಲು ಹಾಗೂ ಪ್ರತಿ ಗ್ರಾಮಕ್ಕೂಂದರಂತೆ ಪ್ರಾಥಮಿಕ ಸಹಕಾರ ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರ ಅಲ್ಲದೆ ದೇಶದಲ್ಲಿ ಸಹಕಾರ ವಿಶ್ವವಿದ್ಯಾಲಯವನ್ನು ಪ್ರಾರಂಭಿಸಲು ಅಗತ್ಯ ಕ್ರಮಗಳನ್ನು ಇಡಲಾಗಿದೆ ಅದರ ಜೊತೆಗೆ ಸಹಕಾರ ಕ್ಷೇತ್ರದ ವಿರಾಟ ಸ್ವರೂಪದ ಬಗ್ಗೆ ಸಹಕಾರಿ ಕಾರ್ಯಕರ್ತರುಗಳು ಸಂಪೂರ್ಣ ಜ್ಞಾನ ಹೊಂದಿರಬೇಕು. ದೇಶದಲ್ಲಿ 8.5 ಲಕ್ಷ ಸಹಕಾರಿಗಳು ರಾಜ್ಯದಲ್ಲಿ 45000 ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳು ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಕ್ಷೇತ್ರದಲ್ಲಿ 5700 ಕ್ಕೂ ಹೆಚ್ಚು ಸಹಕಾರಿಗಳು ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿವೆ. ಈ ದೇಶದ ಮುಖ್ಯವಾಹಿನಿಯಲ್ಲಿ ಸಹಕಾರಿ ಕ್ಷೇತ್ರವನ್ನು ತೊಡಗಿಸಿಕೊಳ್ಳಲು ಸಾಧ್ಯವಾಗುವಂತೆ ಕೇಂದ್ರ ಸಹಕಾರ ಸಚಿವಾಲಯದ ಮೂಲಕ ದೇಶದಾದ್ಯಂತ ಸಹಕಾರಿಗಳಲ್ಲಿ ಸಂಚಲನ ಮೂಡಿಸುವಂತಹ ಕಾರ್ಯಗಳು ನಡೆಯುತ್ತಿರುವುದನ್ನು ಸಹಕಾರಿಗಳು ಗಮನಿಸಬೇಕು. “ದೇಶಕ್ಕೆ ಒಂದು ಸಹಕಾರ ನೀತಿ, ಸಹಕಾರ ವಿಶ್ವವಿದ್ಯಾಲಯ ಸ್ಥಾಪನೆ, ರಾಷ್ಟ್ರ ಮಟ್ಟದ ಬಹು ರಾಜ್ಯ ಬೀಜಗಳ ಸಹಕಾರ ಸೊಸೈಟಿ, ರಾಷ್ಟ್ರೀಯ ಬಹು ರಾಜ್ಯ ಸಾವಯವ ಸಹಕಾರ ಸಂಘ, ರಾಷ್ಟ್ರೀಯ ಮಟ್ಟದ ಬಹು ರಾಜ್ಯ ಸಹಕಾರ ರಫ್ತು ಸೊಸೈಟಿಗಳ ರಚನೆ” ಮುಂತಾದ ಚಟುವಟಿಕೆಗಳ ಬಗ್ಗೆ ಅಧ್ಯಯನ ಹಾಗೂ ಅವುಗಳಲ್ಲಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳಿಗೆ ಇರುವ ಅವಕಾಶಗಳ ಅನ್ವೇಷಣೆ ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳ ಕಾರ್ಯವಾಗಬೇಕು.

ಈ ಸಚಿವಾಲಯದ ನೇತೃತ್ವದಲ್ಲಿ ಹಲವಾರು ಪ್ರಗತಿಪರ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಲಾಗುತ್ತಿದೆ. ಅದರಲ್ಲಿ ಅತ್ಯಂತ ಪ್ರಮುಖವಾಗಿರುವುದು ಕೇಂದ್ರದಲ್ಲಿ “ಸಹಕಾರ ವಿಶ್ವವಿದ್ಯಾಲಯ” ಸ್ಥಾಪಿಸಲು ಮುಂದಾಗಿರುವುದು ಅತ್ಯಂತ ಮಹತ್ವದ್ದಾಗಿದೆ. ಸಹಕಾರಿ ಕ್ಷೇತ್ರದ ಸಾಧನೆಗಳಿಗೆ ಕೆಲವು ಸಂದರ್ಭಗಳಲ್ಲಿ ಹಿನ್ನಡೆ ಏನಿಸುವುದು ಸಹಕಾರಿಗಳಲ್ಲಿ ಹೆಚ್ಚಿನ ಜ್ಞಾನ ಹಾಗೂ ವೃತ್ತಿಪರತೆಯ ಕೊರತೆಗಳನ್ನು ನಿವಾರಿಸಲು ವಿಶ್ವವಿದ್ಯಾಲಯ ನೆರವಾಗಲಿದೆ ಸಹಕಾರ ಕ್ಷೇತ್ರಕ್ಕೆ ಹೆಚ್ಚಿನ ಬಲ ಬಹುದಾಗಿದೆ ಎಂದು ಆಶಿಸಲಾಗಿದೆ. ರಾಜ್ಯದ ಎಲ್ಲಾ ಪ್ರಾಥಮಿಕ ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ ಕಾಮನ್ ಸಾಫ್ಟ್‌ವೇರ್ ಹಾಗೂ ಕೇಂದ್ರೀಕೃತ ಗಣಕೀಕರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಕೇಂದ್ರದ ಸಹಕಾರ ಸಚಿವಾಲಯ ರೂಪಿಸಿದೆ.

### ಸೌಹಾರ್ದ ಸಹಕಾರ ಕಾಯ್ದೆ 1997

ಸಹಕಾರಿ ಕ್ಷೇತ್ರವನ್ನು ಪುನರ್‌ಸಂಘಟಿಸುವ ಮತ್ತು ಅವುಗಳನ್ನು ವ್ಯವಹಾರಿಕ ಹಾಗೂ ಆರ್ಥಿಕ ಸಂಘಟನೆಗಳೆಂದು ಗುರುತಿಸಿ ಖಾಸಗಿ ವಲಯದ ಸ್ಪರ್ಧೆ ಎದುರಿಸಿ ನಿಲ್ಲುವಂತಾಗಲು ಅನುವು ಮಾಡಿಕೊಡುವುದಕ್ಕಾಗಿ ಕೇಂದ್ರ ಯೋಜನಾ ಆಯೋಗದ ಶಿಫಾರಸ್ಸಿನ ಮೇರೆಗೆ ಕರ್ನಾಟಕದಲ್ಲಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಕಾಯ್ದೆಯನ್ನು ರಚಿಸಿ 2001ರಲ್ಲಿ ಜಾರಿಗೆ ತರಲಾಗಿದೆ. ಜನವರಿ 2025ಕ್ಕೆ ಸೌಹಾರ್ದ ಸಹಕಾರಿ ಕಾಯ್ದೆ ಜಾರಿಗೆ ಬಂದು 25 ವರ್ಷಗಳಾಗಿವೆ. ಈ ಅವಧಿಯಲ್ಲಿ ರಾಜ್ಯದಲ್ಲಿ ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳ ಸಂಖ್ಯೆ ವೇಗವಾಗಿ ಹೆಚ್ಚುತ್ತಿದ್ದು ಪತ್ತಿನ ಸಹಕಾರಿಗಳು, ಗ್ರಾಹಕರ ಸಹಕಾರಿಗಳು, ಪಟ್ಟಣ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್‌ಗಳು, ವಿವಿಧೋದ್ದೇಶ ಸಹಕಾರಿಗಳು, ಶೈಕ್ಷಣಿಕ ಸಹಕಾರಿಗಳು ಹೀಗೆ ವಿಧವಾದ ಚಟುವಟಿಕೆಗಳನ್ನು ನಡೆಸುವ 6407 ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳು ನೋಂದಣಿಯಾಗಿ ಯಶಸ್ವಿಯಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿವೆ. ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಿಲ್ಲಾ ಕೇಂದ್ರಗಳಲ್ಲಿ, ತಾಲ್ಲೂಕು ಹಾಗೂ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ಈ ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳು ಉತ್ತಮವಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿವೆ.

ರಾಜ್ಯದಲ್ಲಿ ಒಟ್ಟು 6407 ಸೌಹಾರ್ದ ಸಹಕಾರಿಗಳು ಆರ್ಥಿಕ ಅಂಕಿ ಅಂಶಗಳನ್ನು ಗಮನಿಸಿದಾಗ ಹೆಮ್ಮೆಪಡುವ ರೀತಿಯಲ್ಲಿ ಪ್ರಗತಿ ಕಂಡುಬರುತ್ತದೆ.

ಸಹಕಾರಿಗಳ ಸಂಖ್ಯೆ	—	6407
ಶೇರು ಬಂಡವಾಳ	—	1,610 ಕೋಟಿ
ಠೇವಣಿ	—	43,704 ಕೋಟಿ

ನೀಡಿದ ಸಾಲಗಳು	-	34,030 ಕೋಟಿ
ಕಾಯ್ದಿಟ್ಟ ನಿಧಿಗಳು	-	3,690 ಕೋಟಿ
ದುಡಿಯುವ ಬಂಡವಾಳ	-	49,396 ಕೋಟಿ
ಲಾಭ	-	626 ಕೋಟಿ
ಉದ್ಯೋಗದಲ್ಲಿರುವವರು	-	75,000
ಇ-ಸ್ಟಾಂಪಿಂಗ್ ಕೇಂದ್ರಗಳ ಸಂಖ್ಯೆ	-	1692
ಸದಸ್ಯರ ಸಂಖ್ಯೆ	-	72 ಲಕ್ಷ

**ಸಂಯುಕ್ತ ಸಹಕಾರಿಯ ಪ್ರಕಾರ್ಯಗಳು :**

1. ಸಹಕಾರಿಗಳನ್ನು ಪ್ರವರ್ತಿಸುವುದು, ಸಂಘಟಿಸುವುದು ಹಾಗೂ ಈ ಉದ್ದೇಶಕ್ಕಾಗಿ ಮಾದರಿ ಉಪವಿಧಿಗಳನ್ನು ರಚಿಸುವುದು ಹಾಗೂ ಸಹಕಾರಿ ತತ್ವಗಳಿಗನುಸಾರವಾಗಿ ಸಹಕಾರಿಗಳಿಗಾಗಿ ವಿವಿಧ ಕಾರ್ಯನೀತಿಯನ್ನು ರಚಿಸಲು ಮಾರ್ಗದರ್ಶಿ ಸೂತ್ರಗಳನ್ನು ಹೊರಡಿಸುವುದು.
2. ಸಹಕಾರ ತರಬೇತಿ, ಶಿಕ್ಷಣ ಹಾಗೂ ತಿಳುವಳಿಕೆ ನೀಡುವುದು ಮತ್ತು ಸಹಕಾರ ತತ್ವಗಳನ್ನು ಪ್ರಚಾರ ಮಾಡುವುದು.
3. ಸಂಶೋಧನೆ ಹಾಗೂ ಮೌಲ್ಯಮಾಪನವನ್ನು ಕೈಗೊಳ್ಳುವುದು ಮತ್ತು ಸದಸ್ಯ ಸಹಕಾರಿಗಳಿಗಾಗಿ ಯಥಾವತ್ಯಾಸೆ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಗಳನ್ನು ಸಿದ್ಧಪಡಿಸಲು ನೆರವಾಗುವುದು.
4. ಸದಸ್ಯ ಸಹಕಾರಿಗಳ ನಡುವೆ ಸೌಹಾರ್ದ ಸಂಬಂಧವನ್ನು ಕಲ್ಪಿಸುವುದು.
5. ಸಹಕಾರಿ ವಿಚಾರಧಾರೆಗಳನ್ನು ಅನ್ವಯಿಸುವಂತೆ ಪ್ರಾಯೋಗಿಕ ಯೋಜನೆಗಳನ್ನು ಕೈಗೆತ್ತಿಕೊಳ್ಳುವುದು.
6. ಸದಸ್ಯ ಸಹಕಾರಿಗಳಿಗೆ ಕಾನೂನು ನೆರವು ಹಾಗೂ ಸಲಹೆ ಸೂಚನೆ ಒದಗಿಸುವುದು.
7. ಸಹಕಾರಿಗಳ ಅಂಕಿ-ಅಂಶಗಳ ಬ್ಯಾಂಕಿನಂತೆ ವರ್ತಿಸುವುದು
8. ಸದಸ್ಯ ಸಹಕಾರಿಗಳ ಹಿತಾಸಕ್ತಿಯನ್ನು ಪ್ರತಿನಿಧಿಸುವುದು.
9. ಅಗತ್ಯವಿರುವಾಗ ಮಂಡಲಿಯ ಸಭೆಗಳಲ್ಲಿ ಭಾಗವಹಿಸುವುದೂ ಸೇರಿದಂತೆ ಸದಸ್ಯ ಸಹಕಾರಿಗಳಿಗೆ ವ್ಯವಸ್ಥಾಪನಾ ಅಭಿವೃದ್ಧಿ ಸೇವೆಗಳನ್ನು ಕಲ್ಪಿಸುವುದು,
10. ಸದಸ್ಯ ಸಹಕಾರಿಗಳಿಗಾಗಿ ನಡತೆ ಸಂಹಿತೆಯನ್ನು ರೂಪಿಸುವುದು;
11. ಸದಸ್ಯ ಸಹಕಾರಿಗಳಿಗಾಗಿ ಆರ್ಥಿಕ ಸಬಲತೆಯ ಮಾನದಂಡಗಳನ್ನು ರೂಪಿಸುವುದು
12. ಕಾಯ್ದೆಯಲ್ಲಿ ಗೊತ್ತುಪಡಿಸಿದ ಅವಧಿಯೊಳಗಾಗಿ ಅದರ ಸದಸ್ಯ ಸಹಕಾರಿಗಳ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ, ಚುನಾವಣೆಗಳು,
13. ಸಾಮಾನ್ಯ ಸಭೆಗಳು ನಡೆಯುವುದನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವುದು;
14. ಸದಸ್ಯ ಸಹಕಾರಿಗಳ ಪರವಾಗಿ ವ್ಯವಹಾರ ಹಾಗೂ ಸೇವೆಗಳನ್ನು ಕೈಗೊಳ್ಳುವುದು;
15. ಸದಸ್ಯ ಸಹಕಾರಿಗಳ ಪರಿವೀಕ್ಷಣೆಯ ಅಧಿಕಾರ ಹೊಂದಿರುವುದು

## 4. ಆಡಳಿತ ಮಂಡಳಿ ಹಾಗೂ ಅದರ ಪ್ರಕಾರ್ಯಗಳು :

ಸಂಸ್ಥೆಯ ಆಡಳಿತ ಮಂಡಳಿಯು, ಸರ್ವ ಸದಸ್ಯರ ಪ್ರತಿನಿಧಿಗಳಾಗಿ ಪ್ರಜಾಸತ್ತಾತ್ಮಕ ಪ್ರಕ್ರಿಯೆಯ ಮೂಲಕ ಆಯ್ಕೆಯಾದ ನಿರ್ದಿಷ್ಟ ಸಂಖ್ಯೆಯ ವ್ಯಕ್ತಿ ಸದಸ್ಯರ ಸಮೂಹ. ಇವರು ಸಾಮೂಹಿಕವಾಗಿ ಸದಸ್ಯರ ಹಿತಾಸಕ್ತಿಗಳ ರಕ್ಷಣೆ ಮತ್ತು ಸಂಸ್ಥೆಯ ಆಸ್ತಿಗಳ ಸಂರಕ್ಷಣೆಯ ಜವಾಬ್ದಾರಿ ನಿರ್ವಹಣೆಗಾಗಿ ಸಂಪೂರ್ಣ ಅಧಿಕಾರ ಹೊಂದಿರುತ್ತಾರೆ. ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳ ಆಡಳಿತ ಮಂಡಳಿ ಸದಸ್ಯರು, ಬಳಕೆದಾರ ಸದಸ್ಯರ ಪ್ರತಿನಿಧಿಗಳೇ ಹೊರತು ದೊಡ್ಡ ಬಂಡವಾಳ ಹೂಡಿಕೆದಾರರ ಪ್ರತಿನಿಧಿಗಳಲ್ಲ. ಆದ್ದರಿಂದ ಬಹುತೇಕ ಸಂದರ್ಭಗಳಲ್ಲಿ ಅವರು ಆರ್ಥಿಕ ಕ್ಷೇತ್ರದ ಪರಿಣತಿ ಹೊಂದಿರದೇ ಇರಬಹುದು. ಚುನಾಯಿತ ಆಡಳಿತ ಮಂಡಳಿಯ ವ್ಯವಸ್ಥಾಪನಾ ಜವಾಬ್ದಾರಿಗಳನ್ನು ವೃತ್ತಿಪರ, ಶಿಕ್ಷಿತ ಸಮರ್ಥ ಸಿಬ್ಬಂದಿ ಆಡಳಿತಕ್ಕೆ ಪ್ರತ್ಯಾಯೋಜಿಸಬಹುದು. ಇಂಥ ಜವಾಬ್ದಾರಿಗಳನ್ನು ಸಿಬ್ಬಂದಿಗಳಿಗೆ ವಹಿಸಿದರೂ ಸಹ ಅಂತಿಮ ಹೊಣೆಗಾರಿಕೆ ಆಡಳಿತ ಮಂಡಳಿಯದ್ದೇ ಆಗಿದೆ. ಅವರು ಸದಸ್ಯರು ಹಾಗೂ ಆಡಳಿತ ಸಿಬ್ಬಂದಿಯ ನಡುವಿನ ಕೊಂಡಿಯಾಗಿರುತ್ತಾರೆ. ಅಂದರೆ ಏನನ್ನು ಸಾಧಿಸಬೇಕೆನ್ನುವುದು ಆಡಳಿತ ಮಂಡಳಿಯ ನಿರ್ಧಾರ-ಸಾಧಿಸುವ ಕಾರ್ಯಾಯೋಜನೆ / ಮಾರ್ಗೋಪಾಯಗಳ ನಿರ್ದೇಶನದ ನಂತರ ಕ್ರಿಯಾತ್ಮಕ ಕಾರ್ಯಾನ್ವಯದ ಮೇಲ್ವಿಚಾರಣೆ ಹಾಗೂ ಮೌಲ್ಯಮಾಪನ ಆಡಳಿತ ಮಂಡಳಿಯ ಜವಾಬ್ದಾರಿ.

### 1. ಸಾಂಸ್ಥಿಕ ಗುರಿಗಳ ನಿರ್ಧಾರ :

ನಿರ್ದಿಷ್ಟ ಉದ್ದೇಶ ಸಾಧನೆಗಾಗಿ ಸಾಂಸ್ಥಿಕ ಗುರಿ ನಿರ್ಧಾರದ ಹೊಣೆಗಾರಿಕೆ ಆಡಳಿತ ಮಂಡಳಿಗೆ ಸೇರಿದ್ದು. ದೀರ್ಘಾವಧಿ ಉದ್ದೇಶಗಳ ಸೂಕ್ತ ಬದಲಾವಣೆ ಸಹ ಆಡಳಿತ ಮಂಡಳಿಯ ಜವಾಬ್ದಾರಿ.

### 2. ಕಾರ್ಯನೀತಿ ಹಾಗೂ ಕಾರ್ಯಕ್ರಮಗಳ ನಿರ್ಧಾರ :

ಆಡಳಿತ ಮಂಡಳಿಯು ತನ್ನ ಸಭೆಯಲ್ಲಿ ಪ್ರಮುಖ ನೀತಿಗಳ ಹಾಗೂ ದೀರ್ಘಾವಧಿ ಕಾರ್ಯ ಯೋಜನೆಯ ಕುರಿತು ಚರ್ಚಿಸಿ ನಿರ್ಧರಿಸಿ ಅನುಮೋದಿಸಬೇಕು. ಈ ರೀತಿ ನಿಯಮಗಳು ಹಾಗೂ ಕಾರ್ಯ ಯೋಜನೆಯ ಚೌಕಟ್ಟಿನಲ್ಲಿಯೇ ಕಾರ್ಯಕಾರಿ ಸಿಬ್ಬಂದಿ ತಮ್ಮ ಪ್ರಕಾರ್ಯಗಳನ್ನು ನಿರ್ವಹಿಸಬೇಕು.

### 3. ಅಧಿಕಾರ ಹಾಗೂ ಜವಾಬ್ದಾರಿಗಳ ಪ್ರತ್ಯಾಯೋಜನೆ/ನಿಯೋಜನೆ:

ಸಾಂಸ್ಥಿಕ ಹಾಗೂ ವ್ಯವಹಾರಿಕ ನಿರ್ವಹಣಾ ಕೌಶಲ್ಯಗಳಲ್ಲಿ ಆಡಳಿತ ಮಂಡಳಿ ಸದಸ್ಯರು ಪರಿಣತಿ ಹೊಂದಿರದೇ ಇರುವಾಗ, ಅಧಿನ ಸಿಬ್ಬಂದಿಯನ್ನು ಲಕ್ಷ್ಯ ಪೂರ್ವಕವಾಗಿ ಆಯ್ಕೆ ಮಾಡಬೇಕಾಗುತ್ತದೆ. ಯಾಕೆಂದರೆ ಈ ಹೊಣೆಗಾರಿಕೆಯನ್ನು ಸಿಬ್ಬಂದಿ ಆಡಳಿತ ವ್ಯವಸ್ಥೆಗೆ ಪ್ರತ್ಯಾಯೋಜಿಸುವಾಗ ಅವರು ತಮಗೆ ವಹಿಸಿದ ಪ್ರಕಾರ್ಯಗಳ ಸಮರ್ಪಕ ನಿರ್ವಹಣೆಗೆ ಸೂಕ್ತ ತಿಳುವಳಿಕೆ ಸಾಮರ್ಥ್ಯ ಹಾಗೂ ಮನೋಸ್ಥಿತಿ ಹೊಂದಿರುವವರನ್ನು ನಿಶ್ಚಿತಗೊಳಿಸಬೇಕಾಗುತ್ತದೆ. ಸ್ವಯಂ ನಿರ್ಣಯದ ಅಧಿಕಾರದ ವಿನಃ ಅಧಿಕಾರದ ಸಮರ್ಪಕ ಉಪಯೋಗ ಸಾಧ್ಯವಿಲ್ಲ. ಆದ್ದರಿಂದ ಕಾರ್ಯಾಚರಣೆಗಾಗಿ ಅವಶ್ಯ ನಿರ್ಣಾಯಕ ಅಧಿಕಾರ ಮತ್ತು ಸ್ವಾತಂತ್ರ್ಯವನ್ನು ಸಿಬ್ಬಂದಿಗೆ ನೀಡಬೇಕಾಗುತ್ತದೆ.

### 4. ಕಾರ್ಯಾಚರಣೆ ವ್ಯವಸ್ಥಿತ ವಿಶ್ಲೇಷಣೆ/ವಿಮರ್ಶೆ

ಇದೊಂದು ಆಡಳಿತ ಮಂಡಳಿಯ ಪ್ರಮುಖ ಜವಾಬ್ದಾರಿ. ಕಾರ್ಯಾಚರಣೆಯ ಪರಿಣಾಮಗಳ ಬಗ್ಗೆ ಕಾಲಕಾಲಕ್ಕೆ ನಿರ್ದಿಷ್ಟ ಅವಧಿಗಳಲ್ಲಿ ಸಿಬ್ಬಂದಿಗಳಿಂದ ವರದಿ-ಅಂಕಿ ಅಂಶಗಳನ್ನು ಪಡೆದು ಅವುಗಳನ್ನು ಪರಾಮರ್ಶೆ ನಡೆಸುವುದು ಅಗತ್ಯ. ಸಾಂಸ್ಥಿಕ ಗುರಿ ಸಾಧನೆಯ ಮಾರ್ಗದಲ್ಲಿ ಯಶಸ್ಸಿನ ಅಂಶಗಳನ್ನು ಸ್ಪಷ್ಟಪಡಿಸುವಂತಹ, ಈ ರೀತಿಯ



ಪರಿಣಾಮಾಕಾರಿ ವಿಶ್ಲೇಷಣೆಗಳಿಂದ ಪ್ರಸಕ್ತ ಸಾಧನೆಗಳನ್ನು ತಿಳಿದು ಮುಂದಿನ ಕಾರ್ಯ ಯೋಜನೆಯನ್ನು ರೂಪಿಸಲು ಅಥವಾ ಅವಶ್ಯವಿದ್ದರೆ ಬದಲಾಯಿಸಲು ಅನುಕೂಲವಾಗುತ್ತದೆ.

### 5. ಸಾರ್ವಜನಿಕ / ಸದಸ್ಯ ಸಂಬಂಧಗಳ ನಿರ್ವಹಣೆ

ಸಂಸ್ಥೆಯ ಸದಸ್ಯರು ಮತ್ತು ಸಿಬ್ಬಂದಿಗಳ ನಡುವೆ ಸಂಪರ್ಕ ಸೇತುವೆಯಾಗಿ ಆಡಳಿತ ಮಂಡಳಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತದೆ. ಸಕಾಲಿಕ ಸಂವಾದ, ಸಂವಹನಗಳ ಮೂಲಕ ಸದಸ್ಯರ ಆಶಯ ನಿರೀಕ್ಷೆಗಳನ್ನು ತಿಳಿದು ಆ ದಿಶೆಯಲ್ಲಿ ಕಾರ್ಯಪ್ರವೃತ್ತಿಗಳು ಸಾಧ್ಯ. ಸಾರ್ವಜನಿಕರಲ್ಲಿ ಸಂಸ್ಥೆಯ ಪ್ರತಿನಿಧಿಯಾಗಿ ಉತ್ತಮ ಬಾಂಧವ್ಯ ಸಂಪರ್ಕಗಳ ಮೂಲಕ ಸಮಾಜದಲ್ಲಿ ಸಂಸ್ಥೆಯ ಘನತೆಯನ್ನು ಹೆಚ್ಚಿಸಬಹುದು.

#### ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕರ ಪ್ರಕಾರ್ಯಗಳು:

ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕರು ಸಹಕಾರಿಯ ಆಡಳಿತ ವ್ಯವಸ್ಥೆಯ ಅತ್ಯಂತ ಪ್ರಮುಖ ವ್ಯಕ್ತಿ. ಆಡಳಿತ ಮಂಡಳಿಯಿಂದ ನೇಮಕಗೊಂಡ ಇವರು ಆಡಳಿತ ಮಂಡಳಿಗೆ ಉತ್ತರದಾಯಿತ್ವ ಹೊಂದಿರುತ್ತಾರೆ. ಬೇರೆ ಬೇರೆ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ವ್ಯವಸ್ಥಾಪಕರು, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕಾರ್ಯದರ್ಶಿ ಇತ್ಯಾದಿ ಹೆಸರುಗಳಿಂದ ಕರೆಯಲ್ಪಡುತ್ತಾರೆ. ಆಡಳಿತ ಮಂಡಳಿಯೊಡನೆ ವ್ಯವಹರಿಸುವಾಗ ಇವರು ಆಡಳಿತ ಮಂಡಳಿಯ ಉದ್ಯೋಗದಾತ ಸ್ಥಾನ ಇದೆ ಎನ್ನುವುದನ್ನು ಗಮನದಲ್ಲಿ ಇಟ್ಟುಕೊಳ್ಳಬೇಕು. ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಕನು ಸಂಸ್ಥೆಯ ದೈನಂದಿನ ಕೆಲಸ ಕಾರ್ಯಗಳನ್ನು ನಿರ್ದೇಶಿಸುತ್ತಾರೆ. ಇವರು ಸದಸ್ಯರು, ಸಿಬ್ಬಂದಿ, ಗ್ರಾಹಕರು, ಸಾರ್ವಜನಿಕರು ಮತ್ತು ಸರಕಾರಗಳ ಪ್ರಭಾವಗಳನ್ನು ಸಮನ್ವಯಗೊಳಿಸುತ್ತಾರೆ. ಸಹಕಾರ ಸಂಸ್ಥೆಗಳ ಯಶಸ್ಸು ಬಹುತೇಕವಾಗಿ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಕರ ಉತ್ಸಾಹ ಹಾಗೂ ಕರ್ತೃತ್ವ ಶಕ್ತಿಗಳನ್ನು ಅವಲಂಬಿಸಿದೆ.

#### ಇವರ ಪ್ರಕಾರ್ಯಗಳು:

##### 1. ದೈಯ ಧೋರಣೆಗಳ ಕಾರ್ಯಾಚರಣೆ

ಆಡಳಿತ ಮಂಡಳಿಯ ದೈಯ ಧೋರಣೆಗಳನ್ನು ಆಧರಿಸಿ ಕಾರ್ಯಾಚರಣೆಯ ಮೂಲಕ ಉದ್ದೇಶಿತ ಗುರಿ ಸಾಧನೆಯು ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕರ ಜವಾಬ್ದಾರಿ. ಇದಕ್ಕಾಗಿ ಅವಶ್ಯಕ ಕ್ರಿಯಾ ಯೋಜನೆ, ಸಂಘಟನೆ, ನಿರ್ದೇಶನ ಹಾಗೂ ನಿಯಂತ್ರಣದ ಮೂಲಕ ಅಧೀನ ಸಿಬ್ಬಂದಿಗಳನ್ನು ನಿಯೋಜಿಸುವುದರ ಜೊತೆಗೆ ಒಟ್ಟಾರೆ ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯನ್ನು ನೆರವೇರಿಸಲು ಎಲ್ಲ ಅವಶ್ಯಕ ಕಾರ್ಯಗಳನ್ನು ಕೈಗೊಳ್ಳುವ ಜವಾಬ್ದಾರಿ ಇವರದು.

##### 2. ಸಿಬ್ಬಂದಿ ನಿಯೋಜನೆ ಹಾಗೂ ಅಧಿಕಾರ ಪ್ರತ್ಯಾಯೋಜನೆ

ವಿವಿಧ ಶ್ರೇಣಿಗಳಲ್ಲಿ ಸೂಕ್ತವಾದ ಸಿಬ್ಬಂದಿ ನಿಯೋಜನೆ ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕನ ಜವಾಬ್ದಾರಿ. ಅಧೀನ ಸಿಬ್ಬಂದಿಗಳಿಗೆ ನಿರ್ದಿಷ್ಟ ಪ್ರಕಾರ್ಯಗಳನ್ನು/ಕೆಲಸಗಳನ್ನು ವಹಿಸುವುದು. ಆ ಪ್ರಕಾರ್ಯಗಳ ನಿರ್ವಹಣೆಗೆ ಅಗತ್ಯ ಅಧಿಕಾರವನ್ನು ನೀಡುವುದು ಹಾಗೂ ಅವರ ಪ್ರಕಾರ್ಯಗಳ ಮಾರ್ಗದರ್ಶನ, ಮೇಲ್ವಿಚಾರಣೆ ಹಾಗೂ ನಿಯಂತ್ರಣ ಇವರ ಜವಾಬ್ದಾರಿ.

##### 3. ಆಡಳಿತ ಮಂಡಳಿಗೆ ಮಾಹಿತಿ ಪೂರೈಕೆ:

ನಿರ್ದಿಷ್ಟ ಅವಧಿಯಲ್ಲಿ ಆಡಳಿತಾತ್ಮಕ ಮತ್ತು ಕಾರ್ಯಾಚರಣೆ / ವ್ಯಾವಹಾರಿಕ ಸಂಬಂಧಿ ವಿವಿಧ ಮಾಹಿತಿಗಳನ್ನು ಆಡಳಿತ ಮಂಡಳಿಗೆ ಪೂರೈಸಿ, ಅವರ ಈ ಮಾಹಿತಿಯನ್ನಾಧರಿಸಿ, ಸೂಕ್ತ ನಿರ್ಣಯಗಳನ್ನು ಕೈಗೊಳ್ಳಲು ಅನುಕೂಲ ಮಾಡಿಕೊಡಬೇಕು.

#### 4. ಆಡಳಿತ ಮಂಡಳಿಗೆ ಸಹಾಯ - ಸಹಕಾರ:

ಆಡಳಿತ ಮುಖ್ಯಸ್ಥರು, ಕಾರ್ಯಸಾಧ್ಯವಾದ ನೈಜ ಗುರಿಗಳನ್ನು ಹೊಂದಲು ಸಹಾಯ ಮಾಡಬೇಕು. ಸಂಸ್ಥೆಯ ಧೈಯ ಧೋರಣೆಗಳನ್ನು ಹಾಗೂ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ರೂಪಿಸುವಲ್ಲಿ ಆಡಳಿತ ಮಂಡಳಿಗೆ ಸಹಾಯಕನಾಗಿರಬೇಕು. ಸಂಸ್ಥೆಯ ದೈನಂದಿನ ಆಡಳಿತ ಮತ್ತು ವ್ಯವಹಾರದ ನೇರ ಸಂಪರ್ಕದಲ್ಲಿ ಇರುವ ಇವರು ಆಡಳಿತ ಮಂಡಳಿಗೆ ಸೂಕ್ತ ಸಲಹೆ, ಮಾರ್ಗದರ್ಶನ ನೀಡಲು ಸಮರ್ಥರಾಗಿರಬೇಕು.

ಈ ವಿಶ್ಲೇಷಣೆಗಳಿಂದ ಆಡಳಿತ ಮಂಡಳಿ ಹಾಗೂ ವ್ಯವಸ್ಥಾಪನ ಸಿಬ್ಬಂದಿಗಳಿಗೆ ಅವರ ಕಾರ್ಯಾಚರಣೆಗೆ ಸಂಬಂಧಿಸಿ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಸಿದ್ಧಪಡಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತದೆ. ಇಂತಹ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಪಾಲಿಸುವುದರಿಂದ, ಆರೋಗ್ಯಕರ, ಸಮರ್ಥ ಆಡಳಿತ ಪದ್ಧತಿಯನ್ನು ಸ್ಥಾಪಿಸಿ ಆಡಳಿತ ಮಂಡಳಿ ಹಾಗೂ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿಯ ನಡುವೆ ಆರೋಗ್ಯಕರ ಮತ್ತು ಅರ್ಥಪೂರ್ಣ ಸಂಬಂಧಗಳ ಬೆಳವಣಿಗೆಗೆ ಸಹಾಯಕವಾಗುತ್ತದೆ.

ಆಡಳಿತ ಮಂಡಳಿ ಹಾಗೂ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿಗಳ ನಡುವೆ ಪರಸ್ಪರ ತಿಳುವಳಿಕೆ ಅಗತ್ಯ. ಇವರು ತಮ್ಮ ತಮ್ಮ ಪಾತ್ರ ಮತ್ತು ಹೊಣೆಗಾರಿಕೆಗಳನ್ನು ಅರಿತು ಬೇರೆ ಕ್ಷೇತ್ರದಲ್ಲಿ ಹಸ್ತಕ್ಷೇಪದಿಂದ ದೂರವಿರಬೇಕು. ಅಂದರೆ ಆಡಳಿತ ಮಂಡಳಿಯು ಸಂಸ್ಥೆಯ ಧೈಯ ಧೋರಣೆ, ಕಾರ್ಯಾಯೋಜನೆಗಳನ್ನು ರೂಪಿಸುವುದಕ್ಕೆ ತಮ್ಮ ಜವಾಬ್ದಾರಿಯನ್ನು ಸೀಮಿತಗೊಳಿಸಿ ಅವುಗಳ ಕಾರ್ಯಾನ್ವಯವನ್ನು ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿಗಳಿಗೆ ವಹಿಸಬೇಕು. ಈ ರೀತಿಯ ಕಾರ್ಯಾನ್ವಯದ ಸಕಾಲಿಕ ಪರಿಶೀಲನೆ, ಮೌಲ್ಯಮಾಪನ, ಆಡಳಿತ ಮಂಡಳಿಯ ಜವಾಬ್ದಾರಿ ಆಗಿರುತ್ತದೆ.

ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರು ನೆನಪಿಡಬೇಕಾದ ಸಂಗತಿಯೆಂದರೆ, ಅಧಿಕೃತವಾದ ಸಭೆಯಲ್ಲಿ ಭಾಗವಹಿಸಿದಾಗ ಮಾತ್ರ ಅವರಿಗೆ ಆಡಳಿತ ಮಂಡಳಿಯ ಹಕ್ಕು ಅಧಿಕಾರ ಪ್ರಾಪ್ತವಾಗುತ್ತದೆ. ನಿರ್ದಿಷ್ಟವಾಗಿ ಆಡಳಿತ ಮಂಡಳಿಯಿಂದ ಪ್ರತ್ಯಾಯೋಜಿತ ಅಧಿಕಾರಗಳ ಹೊರತು ವೈಯಕ್ತಿಕವಾಗಿ ಆಡಳಿತ ಮಂಡಳಿ ಸದಸ್ಯರಿಗೆ ಇನ್ಯಾವುದೇ ವಿಶೇಷ ಅಧಿಕಾರ ಇರುವುದಿಲ್ಲ. ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರು ವೈಯಕ್ತಿಕವಾಗಿ ಕಾರ್ಯಾಚರಣೆ ಸಿಬ್ಬಂದಿಗಳಿಗೆ ಆದೇಶ/ನಿರ್ದೇಶನ ನೀಡುವುದರಿಂದ ಆಡಳಿತ ಮಂಡಳಿ ಹಾಗೂ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿಗಳ ಸಂಬಂಧ ಮುರಿದು ಬೀಳುತ್ತದೆ.

1. ನಿರ್ದಿಷ್ಟ ಕಾಲಮಿತಿಯಲ್ಲಿ ಆಡಳಿತ ಮಂಡಳಿಯ ಸಭೆಗಳನ್ನು ನಡೆಸುವುದರಿಂದ ಆಡಳಿತ ಹಾಗೂ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿಯ ಸಂಬಂಧಗಳು ಉತ್ತಮಗೊಳ್ಳುತ್ತವೆ. ಆಡಳಿತ ಮಂಡಳಿ ಸಭೆಗಳಲ್ಲಿ ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳ ಭಾಗವಹಿಸುವಿಕೆ ಅತ್ಯಗತ್ಯ.
2. ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರು ತಮ್ಮ ಹೊಣೆಗಾರಿಕೆಯನ್ನು ಅರಿತು, ಸಂಸ್ಥೆಯನ್ನು / ಆ ಸ್ಥಾನವನ್ನು ವೈಯಕ್ತಿಕ ಅಥವಾ ರಾಜಕೀಯ ಲಾಭಕ್ಕಾಗಿ ಬಳಸಬಾರದು.
3. ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರಲ್ಲರೂ ಸುಸಂಘಟಿತ ತಂಡವಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸಬೇಕು. ತಮ್ಮ ತಮ್ಮ ಗುಂಪುಗಾರಿಕೆಗೆ ಅವಕಾಶ ನೀಡಬಾರದು.

ಆ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿಗಳು ಆಡಳಿತ ಮಂಡಳಿಯ ಅಂತಃಕಲಹ, ಗುಂಪುಗಾರಿಕೆಗಳಿಂದ ದೂರ ಇರಬೇಕು ಹಾಗೂ ಚುನಾವಣೆಯಂಥ ಸಂದರ್ಭದಲ್ಲಿ ನೇರವಾಗಿ ಅಥವಾ ಪರೋಕ್ಷವಾಗಿ ಭಾಗಿಯಾಗಬಾರದು.

## 5. ಪಟ್ಟಣ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳು ಬೆಳೆದು ಬಂದ ದಾರಿ :

ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಲಭ್ಯವಿರುವ ವಾರ್ಷಿಕ ಆಯ-ವ್ಯಯ ಸಹಕಾರ ಇತಿಹಾಸದ ಪುಟಗಳಲ್ಲಿ ಮೊಟ್ಟಮೊದಲು 1889ರಲ್ಲಿ ಆಗೀನ ಗುಜರಾತಿನ ಬರೋಡಾದಲ್ಲಿ “ಅನ್ಯೋನ್ಯ ಸಹಕಾರ ಮಂಡಳಿ”ದ ಹೆಸರು ಅಚ್ಚಳಿಯದೇ ಉಳಿದಿದೆ. ಅಲ್ಲಿಂದ ಮುಂದೆ ಸಾಗಿ 15 ವರ್ಷಗಳ ನಂತರ ಅಂದರೆ 1904ರಲ್ಲಿ ಕೋ-ಆಪರೇಟಿವ್ ಕ್ರೆಡಿಟ್ ಸೊಸೈಟಿ ಆ್ಯಕ್ಟ್ ಜಾರಿಯಲ್ಲಿ ಬಂದು ಸಹಕಾರ ಚಳುವಳಿಗೆ ಶಾಸನಾತ್ಮಕ ಬಲ ಬಂದಿತೆನ್ನಬಹುದು. ಗದಗ ಜಿಲ್ಲೆ ಕಣಗಿನಹಾಳ ಹಾಗೂ ಗದಗ ಬೇಟಗೇರಿಯಲ್ಲಿ ಸಹಕಾರ ಬ್ಯಾಂಕು 1905ರಲ್ಲಿ ಮೊದಲು ಆರಂಭಗೊಂಡ ಬಗ್ಗೆ ಉಲ್ಲೇಖಗಳು ದೊರೆಯುತ್ತವೆ. ನಂತರ 1912ರಲ್ಲಿ ಸದರಿ ಶಾಸನ ಪುನರಚನೆಗೊಂಡು, 1915ರಲ್ಲಿ ನೇಮಿಸಿದ ವಿಶೇಷ ಕೇಂದ್ರ ಸಮಿತಿಯು ಪಟ್ಟಣ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳಿಗೆ ವಿಶೇಷ ಸ್ಥಾನಮಾನ ಕಲ್ಪಿಸಿ ಅಭಿವೃದ್ಧಿಗೆ ನಾಂದಿ ಹಾಡಿತು.

1913-1914ರಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದ 57 ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳು ಆರ್ಥಿಕವಾಗಿ ಅದಃಪತನಗೊಂಡಾಗ ಕೇಂದ್ರ ಸರಕಾರವು ನಿರ್ದೇಶನ ಹೊರಡಿಸಿ ಸರಕಾರಿ/ ಸರ್ಕಾರೇತರ ಠೇವಣಿಗಳನ್ನು ಕೇವಲ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಮಾತ್ರ ಜಮಾಮಾಡಲು ಆದೇಶ ನೀಡಿದ್ದು ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳ ಮೇಲೆ ಕೇಂದ್ರ/ ರಾಜ್ಯ ಸರಕಾರಗಳ ವಿಶ್ವಾಸ ಮತ್ತು ಭರವಸೆಯ ಸಂಕೇತವಾಗಿರುತ್ತದೆ. ನಂತರ ಭಾರತೀಯ ಕೇಂದ್ರ ಬ್ಯಾಂಕಿಂಗ್ ಎನ್‌ಕ್ವಯಿರಿ ಕಮೀಟಿ (1931), ಮೆಹ್ತಾ ಬನ್ಸಾಲ ಕಮೀಟಿ (1939), ಕೋ-ಆಪರೇಟಿವ್ ಪ್ಲಾನಿಂಗ್ ಕಮೀಟಿ (1946), ರೂರಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಎನ್‌ಕ್ವಯಿರಿ ಕಮೀಟಿ (1950), ಭಾರತೀಯ ರಿಜರ್ವ್ ಬ್ಯಾಂಕಿನ ಸಮಿತಿ (1958-1959), ವರ್ಮ ಕಮೀಟಿ (1963), ದಾಮಿ ಕಮೀಟಿ (1968), ಬ್ಯಾಂಕಿಂಗ್ ಕಮೀಷನ್ (1969), ಮಾಧವದಾಸ ಕಮೀಟಿ (1979), ಹಾಟೆ ವರ್ಕಿಂಗ್ ಗ್ರೂಪ್ (1981), ಮಾಧವರಾವ್ ಕಮೀಟಿ (1999). ಹೀಗೆ ಹಲವಾರು ಆರ್.ಬಿ.ಐ. ಕೇಂದ್ರ/ ರಾಜ್ಯ ಸಮಿತಿಗಳ ಶಿಫಾರಸುಗಳು ಪಟ್ಟಣ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳು ಸದೃಢವಾಗಿ ಬೆಳೆಯಲು ಮತ್ತು ಸರಕಾರದ ಯಾವತ್ತೂ ಬೆಂಬಲ ದೊರೆಯಲು ಅನುಕೂಲವಾಯಿತು.

**ಪಟ್ಟಣ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳ ಕೆಲವು ವೈಶಿಷ್ಟ್ಯಗಳು**

- ಸಹಕಾರ ಆಂದೋಲನಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟ ರಾಜ್ಯ ಸರ್ಕಾರದ ಅಧಿಕಾರದ ಅಧೀನದಲ್ಲಿ ಬರುತ್ತವೆ. ಆದ್ದರಿಂದ ರಾಜ್ಯ ಸರ್ಕಾರವು ವಿಶೇಷ ಸಹಕಾರ ಸಂಘಗಳ ಕಾಯ್ದೆ ರಚಿಸಿ ಪೂರ್ಣಪ್ರಮಾಣದ ಅಧಿಕಾರ ಹೊಂದಿರುತ್ತದೆ.

- 1966 ಮಾರ್ಚ್‌ನಿಂದ ಅನ್ವಯವಾಗುವಂತೆ ಎಲ್ಲಾ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳನ್ನು ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯುಲೇಶನ್ ಆ್ಯಕ್ಟ್‌ನ ಪರಿಮಿತಿಯಲ್ಲಿ ಭಾರತೀಯ ರಿಜರ್ವ್ ಬ್ಯಾಂಕಿನ ಅಧಿಕಾರಕ್ಕೆ ಒಳಪಡಿಸಿ, ಬ್ಯಾಂಕಿನ ಕಾರ್ಯಕ್ಷೇತ್ರಗಳಾದ ಠೇವಣಿ ಸಂಗ್ರಹಣೆ, ನಗದು ಸಂಪನ್ಮೂಲ ಪ್ರಮಾಣ, ಹಾಗೂ ನಿರ್ವಹಣೆ ಸಾಲನೀತಿ, ಶಾಖಾ ವಿಸ್ತರಣೆ, ಲೆಕ್ಕಪರಿಶೋಧನೆ, ಇನ್ನಿತರ ವಿಷಯಗಳ ಮೇಲೆ ಹಿಡಿತ ಹೊಂದಿರುತ್ತದೆ.

- ಪಟ್ಟಣ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳು ಸ್ಥಾನಿಕ ಮತ್ತು ಸಮುದಾಯ ಆಧಾರದ ಮೇಲೆ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತವೆ.

- ಸದಸ್ಯರಿಗೆ ಮಾತ್ರ ಸಾಲ ಸೌಲಭ್ಯವಿರುತ್ತದೆ.

- ಸದಸ್ಯರ ಸಾಲದ ನಿಗದಿತ ಶೇಕಡಾವಾರು ಶೇರು ಬಂಡವಾಳ ತೊಡಗಿಸಬೇಕು.

- ಒಬ್ಬ ಸದಸ್ಯರಿಗೆ ಒಂದೇ ಮತ.

- ಸದಸ್ಯರು ಹೊಂದಬಹುದಾದ ಷೇರು ಬಂಡವಾಳದ ಮೇಲೆ ಕಡೆವಾಣ.

- ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳು ಸಂಬಂಧಪಟ್ಟ ರಾಜ್ಯ ಸರಕಾರ ಮತ್ತು ಭಾರತೀಯ ರಿಜರ್ವ್ ಬ್ಯಾಂಕಿನ ಜಂಟಿ ಆಡಳಿತ ಹಾಗೂ ಅಧಿಕಾರದ ಅಧೀನದಲ್ಲಿರುತ್ತದೆ.

- ಆಡಳಿತಾತ್ಮಕವಾಗಿ ಪಟ್ಟಣ ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳನ್ನು ಟಯರ್ 1 ಮತ್ತು ಟಯರ್ 2 ಬ್ಯಾಂಕ್‌ಗಳೆಂದು ವಿಂಗಡಿಸಲಾಗಿದೆ.

**ಪಟ್ಟಣ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳ ನಿರ್ವಹಣೆ (Governance of Urban Co-operative Banks)**

ಸಹಕಾರಿ ಸಂಘಗಳ ಕಾಯ್ದೆಯ ಚೌಕಟ್ಟಿನಲ್ಲಿ ಸದಸ್ಯರ ಹಿತ ಮತ್ತು ಬೇಡಿಕೆಗಳನ್ನು ಆಧರಿಸಿ ಅತಿ ಹೆಚ್ಚಿನ

ಲಾಭಗಳಿಸುವುದೇ ನಿರ್ವಹಣೆಯ ಮುಖ್ಯ ಗುರಿ ಎಂದು ಅಂತರರಾಷ್ಟ್ರೀಯ ಖ್ಯಾತ ಅರ್ಥಶಾಸ್ತ್ರಜ್ಞ ನೋಬೆಲ್ ಪಾರಿತೋಷಕ ವಿಜೇತ ಮಿಲ್ಟನ್ ಫ್ರಿಡಮನ್ ವ್ಯಾಖ್ಯಾನಿಸಿದ್ದಾರೆ. ಉತ್ತಮ ನಿರ್ವಹಣೆಯ ಮಾನದಂಡಗಳು ಈ ಕೆಳಗಿನಂತಿರುತ್ತವೆ.

- a) Fairness - ಸ್ವಚ್ಛ / ನಿಷ್ಪಕ್ಷಪಾತ c) Accountability - ಉತ್ತರದಾಯಿತ್ವ  
b) Transparency - ಪಾರದರ್ಶಕತೆ d) Responsibility - ಜವಾಬ್ದಾರಿ

ನಿರ್ವಹಣೆಯ ಮೂಲ ತತ್ವಗಳು

1. ಬ್ಯಾಂಕಿನ / ಸಂಸ್ಥೆಯ ವ್ಯವಹಾರದ ಬಗ್ಗೆ ನಿರ್ದೇಶಕರು ಪೂರ್ಣಜ್ಞಾನ ಹೊಂದಿರಬೇಕು.
2. ಸಾಲಗಾರರನ್ನು ಸದಸ್ಯರನ್ನು ನಿಖರವಾಗಿ ಗುರುತಿಸುವುದು, ವ್ಯವಹಾರದಲ್ಲಿರುವ ನಷ್ಟದ ಸಾಧ್ಯತೆಗಳನ್ನು ಗುರುತಿಸಿ ನಿಖರವಾದ ಮಾರ್ಗಸೂಚಿಸುವುದು ಮತ್ತು ಆಂತರಿಕ ಬಿಗಿತ/ ಹಿಡಿತಗಳನ್ನು ರಚಿಸುವುದು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಜವಾಬ್ದಾರಿಯಲ್ಲಿರುತ್ತದೆ.

**ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯೂಲೇಶನ್ ಆಕ್ಟ್ (1949) ರ ಅಡಿಯಲ್ಲಿ ಪಟ್ಟಣ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳ ಮೇಲೆ ಇರುವ ಕೆಲವು ನಿಯಂತ್ರಣಗಳು:**

1. ಭಾರತೀಯ ರಿಜರ್ವ್ ಬ್ಯಾಂಕಿನ ಮುಖ್ಯ ನಿಯಂತ್ರಣಗಳು:

- ಕನಿಷ್ಠ ಅಧಿಕೃತ ಬಂಡವಾಳ ಮತ್ತು ಕಾಯ್ದಿಟ್ಟ ನಿಧಿಗಳು.
- ನಗದು ಪ್ರಮಾಣ ಮತ್ತು ಸಂಪನ್ಮೂಲ ಪ್ರಮಾಣ.
- ಸಾಲ ಸೌಲಭ್ಯಗಳ ಮೇಲೆ ಕಡಿವಾಣ.
- ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕಪತ್ರಗಳ ಪರಿಶೋಧನೆ ಅಧಿಕಾರ
- ಯಾವುದೇ ಸೂಚನೆ ನೀಡುವ ಅಧಿಕಾರ
- ದಂಡ ವಿಧಿಸುವ ಪರಮಾಧಿಕಾರ

2. ಸಹಕಾರ ಇಲಾಖೆಯ ಕಟ್ಟಳೆಗಳು/ ಅಧಿಕಾರ/ ನಿಯಂತ್ರಣಗಳು:

- ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳ ನೋಂದಣಿ
- ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ರಚನೆ
- ನಿರ್ದೇಶಕರನ್ನು ವಜಾಮಾಡುವುದು
- ಆಡಳಿತ ಮಂಡಳಿಯನ್ನು ವಜಾಮಾಡುವುದು
- ಲೆಕ್ಕಪರಿಶೋಧನೆ
- ವ್ಯವಹಾರಗಳ ಪರಿಶೀಲನೆ
- ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಕ/ ಚೇರಮನ್/ ಡೈರೆಕ್ಟರ್ ಕಾರ್ಯಪರಿಶೀಲನೆ
- ಬ್ಯಾಂಕುಗಳ ಲೈಸೆನ್ಸ್ ರದ್ದು ಮಾಡಿ ಮುಕ್ತಾಯ ಮಾಡುವುದು

ಕಲಂ29-ವಾರ್ಷಿಕ ಲೆಕ್ಕಪತ್ರ ಮತ್ತು ತೇಜಿಗಳು/ ಅಡಾವೆ ಪತ್ರಿಕೆಗಳೂ/ ಲಾಭ ತೇಜಿ ಹಾನಿ ಪತ್ರಿಕೆಗಳು. ಕಲಂ 35- ಬ್ಯಾಂಕುಗಳ ಸಮಗ್ರ ಮೇಲ್ವಿಚಾರಣೆ. ಕಲಂ 35(ಎ) - ಕಾಲಕಾಲಕ್ಕೆ ಬ್ಯಾಂಕ್ ನಿರ್ವಹಣೆಯ ಬಗ್ಗೆ ಮಾರ್ಗಸೂಚಿ ನೀಡುವುದು. ಕಲಂ 36 - ರಿಜರ್ವ್ ಬ್ಯಾಂಕ್ ಹೊಂದಿರುವ ವಿಶೇಷ ಪರಮಾಧಿಕಾರ. ಕಲಂ 46- ದಂಡ ವಿಧಿಸುವುದು. ಕಲಂ47-ಅಪರಾಧಗಳನ್ನು ಪರಿಗಣಿಸಿ ಮುಂದಿನ ಕಾನೂನು ರೀತ್ಯ ಕ್ರಮ ಜರುಗಿಸುವ ಬಗ್ಗೆ ನಿರ್ದೇಶನ ನೀಡುವುದು. ಹಾಲಿ ದೇಶದಲ್ಲಿ 1562 ಪಟ್ಟಣ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳು ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿವೆ.

## 6. Banking Regulation Act 1949

- Compiled by Sri Harikrishna

**We have different types of Banks in the country**

Commercial banks, cooperative banks, Regional Rural banks and Private sector banks. Who give guidance to those banks, who controls them, who regulates them? The Reserve Bank of India Who has given powers to control those banks?

### **Banking Regulation Act 1949**

Powers of RBI : The BR Act and the RBI Acts give the supervisory and regulatory powers to the RBI over the functions of all types of banks in India.

Banking Regulation Act 1949: The Banking Regulations Act 1949 was enacted on 16 March 1949, to consolidate the regulatory laws relating to banking and also to define the transactions that can be carried out by commercial banks in the country and to bring all commercial banks into its fold.

Though the BR Act was in existence, it was not applicable to the Cooperative banks for a long time

But when the deposits started increasing in the Coop sector, BR Act was made applicable to Coop banks also, with effect from 1 March 1966 with a nomenclature - BR Act 1949 (As Applicable to Coop Societies).

This Act gives supervisory and regulatory powers to RBI over the Coop banks.

But basically all cooperative banks are registered under the Cooperative Societies Act and therefore the powers regarding incorporation, management, elections to the Board of Directors still rest with the Registrar of Coop societies of the State or Centre concerned. So all cooperative banks come under dual control ie RBI and RCS.

### **Objectives of the Banking Regulation Act broadly are:**

To safeguard the interest of depositors; to develop banking institutions on sound lines; and

to attune the monetary and credit system to the larger interests and priorities of the nation.

### **Let us discuss some of the important provisions of BR Act 1949**

The Act was originally in force from 16 March 1949 as the Banking Companies Act,



1949. It was amended and renamed as Banking Regulation Act, 1949 and extended to the cooperative banks from 1 March 1966 as the Banking Regulation Act, 1949 (As Applicable to Cooperative Societies) [B R Act, 1949 (AACS)].

Sec 56 : BR Act was made applicable to Cooperative societies - under the provision of Sec 56. As per this, a Cooperative Bank means a SCB, CCB and Primary Coop Bank.

Important provisions of BR Act 1949 , Sec 1 :The Act extends to whole of India and wef. 01.03.1966 Sec 3 : Nothing in this Act shall apply to certain Co-ops such as :

a) PACS,b) LDB and c) Other Coop Societies except in the manner and to the extent specified in the Act.

### **What is banking ? Definition of Bank**

As per Sec 5(1)(b) of the Act Banking is the :

- The accepting deposits of money, withdraw able by cheque
- for the purpose of lending or investment
- of deposits of money
- from the public
- repayable on demand or otherwise and
- withdraw able by cheque, draft, order or otherwise.
- “Sec 5(1)(c) Banking company means
- any company which transacts the business of banking in India”

### **A cooperative bank is**

- A State Cooperative Bank,
- A Central Cooperative Bank or
- A Primary Cooperative Bank - Section 5 (cci)

Some more Definitions are :

- A Primary Cooperative Bank is:
- A cooperative society (other than a PACS) which accepts deposits from the public i.e., members and non-members and utilizes these for lending, will be deemed to be transacting banking business primarily in banking business

- with capital and reserves of not less than Rs.1 lakh &

- whose byelaws do not permit admission of any other society as a member.

**Essential characters of a bank are :**

- Acceptance of deposits from the public on different types of accounts
- Allowing withdrawals of these deposits by cheques, drafts, orders or otherwise
- Utilisation of deposits in hand for the purpose of lending or investments
- Performance of other activities called subsidiary services, in addition to the principal activities of receiving of deposits and lending of funds
- Performance of banking business as the main business
- Using the term Bank, banker or banking company as part of its name

**What sorts of business it can conduct?**

Sec 6 deals with the forms of business a coop bank can undertake: Coop banks in addition to banking can undertake following:

- Borrowing or raising money
- Lend money either on or without security
- 20 major activities like dealing in cheques and instrument, granting of letter of credits, providing safe deposit lockers, hold any property for the purpose of security against loans, acquisition, construction, maintenance of any building for the purpose of the bank etc. Further, GOI by notification, has specified hire purchase, equipment leasing and insurance as new forms of business, in which, it is lawful for coop banks to be engaged. Further, the RBI can issue guidelines for the conduct of above referred types of business activities.

**Sec 7 : Use of word bank, banker , banking or banking company :** No Coop society other than a Coop bank shall use as part of its name bank, banker or banking and no coop society shall carry on the business of banking in India unless it uses as part of its name at least one of such words.

What sort of activities it is prohibited to do from?..... Sec 8 Prohibition of trading  
Coop bank is prohibited from

engaging directly or indirectly in any trading, buying, selling or bartering of goods (Goods means any movable property, other than auctionable claims, stock, shares, money, bullion etc referred to sec 6) for others, except for realisation of security

given or held by it or in connection with the bills of exchange received for collection or negotiation.

Thus, basically a coop bank cannot undertake any trading activity What about doing estate business/acquisition of land and building?.....

### **Sec 9 -Deals with disposal of non banking assets.**

Except required for its own, a coop bank is prohibited from holding immovable property, howsoever acquired, for more than 7 years.

If not, it can seek extension of period from RBI which may grant extension upto necessary period in the interest of depositors of the bank.2

### **What is the minimum share capital it has to have?.....**

**Sec 11 - deals with minimum paid up capital and reserves. As per this :** No coop bank can commence or carry on the business of banking in India, unless the aggregate value of its paid up capital and reserves is not less than Rs. One lakh. If a Cooperative society wants to become a Coop bank, it has to work as a cooperative society atleast for a period of two years.

(Sec.s 12,12A, 13,15,16,17 shall be omitted)

**Sec 14 A Prohibition on creating floating charge on bank's assets :**No coop bank can create a floating charge on any property of the bank, unless it is certified by the RBI in writing, as not being detrimental to the interest of depositors.Can a bank utilise entire deposits it receives in loans and advances and other investments?..... As a precaution all banks are to keep a portion of deposits so received, in the form of CRR & SLR. What is meant by CRR ?..... It is Cash Reserve Ratio and

As per Sec 18 of BR Act : Every cooperative bank (not SCB) shall maintain in India by way of cash reserve with itself, & net balances in current account with SBI & its subsidiaries and Nationalised banks or by way of balance in a current account with the RBI or the State Coop bank of the State concerned or by way of net balances in current accounts with its higher financing agency (SCB) - a sum equivalent to atleast 3% of the total demand and time liabilities in India, as on the last Friday of the second preceding

Fort night and shall submit to the RBI before 15th day of every month a return in Form B showing the amount so held. The average cash balance maintained in such account should not be less than 3% (can be increased upto 20%) of the NDTL of the

bank as on the last Friday of the second preceding fortnight.

Explanation.--For the purposes of this section, (a) "average daily balance" shall mean the average of the balances held at the close of business on each day of the fortnight (b) "fortnight" shall mean the period from

Saturday to the second following Friday, both days inclusive on alternate Fridays during a month with particulars of its DTL. (c)Notified bank under this section are SBI, its subsidiaries and all Nationalised banks.

Similar to Sec 18 of BR Act - Sec 42(1) of RBI Act : Scheduled coop banks are governed by Sec 42(1) of RBI Act for this purpose.

Every bank included in the Second Schedule shall maintain with the RBI an average daily balance the amount of which shall not be less than three per cent of the total of the demand and time liabilities in India.

#### **42 (6) (a) For the purpose of inclusion in Second Schedule the bank**

- (i) has a paid-up capital and reserves of an aggregate value of not less than five lakhs of rupees, and
- (ii)satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors, and
- 6. (b) direct the exclusion from that Schedule of any scheduled bank,
- the aggregate value of whose paid-up capital and reserves becomes at any time less than five lakhs of rupees, or
- which is in the opinion of the Bank after making an inspection under section 35 of the 1\*[BR Act, 1949 conducting its affairs to the detriment of the interest of its depositors, or
- which goes into liquidation or otherwise ceases to carry on banking business:

In addition to regular banking, banks can purchase the shares of other cooperative institutions as a member. Then how many shares it can purchase?.....

**Sec 19 Restriction on holding the shares in other coop societies** - Bank shall not hold shares in any other coop society beyond the limit prescribed by the RBI.

Such total investments should not exceed 2% of its own funds or 5% of the subscribed share capital of such society.

Can a coop bank lend against its own shares?....Sec 20 Restriction on loans against its own shares and to Directors and their relatives.

**20 (a)** - A coop bank cannot grant loans and advances against its own shares

**20 (b)** - A coop bank cannot sanction unsecured advances to the Directors and to firms in which the Director is interested acting as partner or MD or guarantors or to individuals where the Director is the guarantor.

20A Without the prior approval of RBI, a coop bank cannot remit in whole or in part, any debt due by its past or present director or a firm where the Director is interested.

Advance portfolio of banks can be controlled by RBI

### **Sec 21 RBI's power to control advances of coop banks**

RBI has powers to determine the policy in relation to advances to be followed Coop banks. It may be in general or - of a specific bank or - a specific activity. This is as a part of Selective Credit Control measure the RBI has. Under the powers conferred by this section 21, the RBI may issue directives to coop bank for the:

- a) Purpose for which advances may or may not be made
- b) Margins to be maintained in respect of secured advances
- c) Maximum amount of advances or other financial accommodation in relation to its paid up capital and reserves , may be made by a coop bank to any party
- d) Rate of interest, guarantees to be issued for such advances

Every coop bank is required to comply with whatever the directions issued by the RBI.

Banks may fix rate of interest, margin etc., but if some body goes to court against this ?.....

### **Sec 21A Rate of interest charged by bank not to be subjected of scrutiny by courts.**

A transaction between a bank and its debtors cannot be reopened by any court on the ground that the rate of interest charged by the Coop bank in respect of any such transaction is excessive. However, courts can disallow excess interest and give relief, if it is proved that the interest charged and compounded is not in conformity with the rate and periodicity prescribed by RBI, if supported by reasons. How RBI grants licence?..... If somebody wants to open bank how to open?.



**Sec 22 Licensing of coop banks :** No coop bank can carry on banking business unless a license is issued by the RBI to the effect. However, in case of coop banks which were in existence as on 1 March 1966, were required to apply for a license to RBI within 3 months from 1 March 1966. Such banks were permitted to carry on banking business till their application for license is rejected by RBI. For an existing bank, before granting the license, the RBI by inspecting the books of accounts of the bank, will have to satisfy itself on the following points:

- a) The bank is in a position to pay claims of the present and future depositors.
- b) The affairs of the bank are not / not likely being conducted in a manner detrimental to the interest of depositors
- c) General character of management of the bank will not be prejudicial to the public and the depositors
- d) The bank has adequate capital structure and earning prospects
- e) Public interest will be served by granting license.
- f) The opening of the bank in that area will not affect the banking system or monetary stability and economic growth of the country.
- g) Any other condition the RBI feels necessary

Similarly the bank can cancel the license already issued, if any of the above conditions are violated / not fulfilled.

The bank can appeal to the Central Govt against the RBI's decision to cancel the license. Sec 22 deals with opening of bank then what about branches.....

### **Sec 23 Deals with opening of branches by banks**

Under the Sec 23, no Scheduled Coop bank (other than DCCB) can open its branches, without the prior permission / approval of the RBI.

Exception is opening of branch in shandies / special functions for a short period of 1 month

### **Sec 24 Maintenance of Statutory Liquidity Ratio (SLR)**

Every bank shall maintain in form of cash, gold or unencumbered approved securities an amount, which shall not, at the close of business be less than 25 % of its DTL as specified by RBI from time to time.

Consequent upon amendment in the Act, w.e.f January 23, 2007, the minimum 25% has been removed and presently the SLR is 23%. This SLR shall not exceed 40% of DTL.

**The eligible SLR include :**

Excess cash maintained over and above the required CRR under Sec18 / 42(1).

Gold, valued at price, not exceeding market price

Unencumbered approved securities valued at cost price, or market price or book value or face value as specified by RBI from time to time

Approved securities means, the securities approved under Sec 20 of Indian Trust Act 1882 and include Central and State Govt securities and others as prescribed by RBI.

On failure to maintain such CRR or SLR, the RBI is empowered to levy penalty on the bank and every Director/Manager of the bank who was responsible for such deficit.

The CRR and SLR, is to see that the banks have liquidity to meet the demand for cash in case of exigencies.

**Sec 24 A Exemption from CRR & SLR :** RBI by notification, may exempt a Coop bank or a class of banks from the provisions of Sec 18 & 24. Such notification may specify the period, branch, bank with or without any condition.

**Sec 26 Unclaimed deposits :** Every coop bank has to keep a record of all the accounts which are not operated or unclaimed for 10 years and submit a return to RBI in form VIII as at the end of the calendar year and within one month.

**Sec 27 Monthly and other Returns :** Every coop bank has to submit to RBI a monthly Return in prescribed form showing the assets and liabilities of the bank as at the close of business on last Friday of the month.

Under this provision, RBI may also prescribe any other Return to be submitted on a periodical basis.

**Sec 28 Power to publish information :** RBI may in the public interest publish information obtained by it under this act, in such a consolidated form as it thinks fit.

**Sec 29 & 31 P&L A/c and B/S :** Every coop bank has to prepare its Profit and loss account and the Balance sheet as at 31 March in the proforma set out in Third schedule to BR Act. These banks have to submit to RBI three copies of the P&L and B/s together with the Statutory Auditor's Report before 30 Sep every year. In case of failure to submit, the RBI under Secs 46 & 47 A of BR Act, may penalise the bank for

non- submission.

**Sec 35 : Inspection :** RBI at any time may cause an inspection by its own officers or any officer authorised by it, of any Coop Bank and its books of accounts. RBI shall supply to the Coop Bank a copy of its report on such inspection.

**Sec 35 A powers of RBI to give Directions :** RBI can issue Directions to any coop bank in general or any coop in specific on any aspect of banking. The direction is issued in the interest of the public / depositors

**Sec 36 Further powers and functions :** RBI can caution, may give loan or advance, may depute, appoint officer to observe, for scrutiny of returns, statements, information submitted by any coop bank.

**36 A Exemption from the Act :** Sec 11, 18 & 24 will not apply to the coop banks whose license have been rejected under Sec 22 of the Act or who have been prohibited from accepting deposits. They have to pay back the deposit.

**Sec 36 AD punishment for certain activities :** Any person who obstructs any person entering, leaving a bank, carrying on banking business, prevent normal business shall be punishable with imprisonment and or fine.

**Sec 45 Power to RBI to apply to Central Govt for suspension of banking business :** RBI with a good reason to do so, may apply to Central Govt. to issue an order of moratorium in respect of a coop bank.

The coop bank will not make any payment to any depositor or discharge any liability or obligation of any creditor, except otherwise provide in the order issued by Central Govt.

#### **45 Y, Power of Central Govt to make Rules for preservation of Records.**

CG has power to make Rules, in consultation with RBI specifying the period which Coop bank shall

- Preserve its books of account and other documents &
- Keep with itself different instruments paid by it

Accordingly Coop banks (Period of preservation of Records) Rules 1985, have been made effective by CG and as per this

Coop banks shall preserve, their books, accounts and other documents like registers of cheque book, liability, remittances received or dispatched, vault, TT transfer in good

order for a period of 5 yrs.

Records of loan, deposit, stock, investments, safe custody, cash, transfers, paid cheques, pay-in-slips, vouchers etc, to be retained for 8 years.

RBI has powers to advise any Coop bank to maintain any record for longer periods also.

#### **45 Z Return of paid instruments to customers.**

With a request made by the customer, the Coop bank can return the paid instrument before the prescribed period after taking a true copy of the instrument giving the accuracy of the instrument.

**45 - ZA and ZB** - Nomination for payment of depositor's money and protection against third party

It is a facility provided to the depositor where, in case of death of the depositor the amount may be returned by the bank.

The bank is fully discharged of its liability in respect of such deposit by payment in accordance with this section.

However, if there is court order, then only the bank may stop payment to the nominee.

**45 - ZC and ZD** : Nomination for Articles kept in Safe Custody and protection against third party notice : Similar to the nomination of deposits, a depositor can nominate a person for receiving the articles kept in the Safe Custody and the nominee has right to receive the articles in case of death of the depositor.

The bank is not bound by any third party notice in respect of articles kept in Safe custody.

**45 ZE and ZF** : Nomination in respect of Safety Locker : Sole hirer can nominate only one person in form SL 1, Coop bank can give access to that person either to operate or remove the articles.

When locker is hired and operated by two or more, they can jointly nominate a person / persons in form SL 1A, to give access with surviving hirer to operate or remove the articles.

The bank is protected from any legal proceedings for any damage for allowing access as per these provisions

Sec 46 Punitive power of RBI : I. Any person knowingly giving false information /

document to the RBI can be imprisoned upto 3 years

II. Any person failing to produce any book of accounts or answer / any information to the Inspecting officer under Sec 35 with a fine upto Rs.2500 for each offence and Rs.100 per day during continuance of such offence

III. Any person knowingly has allowed the bank to accept deposit when prohibited will be fined upto Rs.50,000 or twice the amount involved.

IV. Any person responsible for contravention or default in complying with any provision, order, rule, direction or condition imposed under the Act with a fine upto 50,000 or twice the amount involved, which ever is more and Rs.2500 per day of continuation of contravention or default.

**47 A Penalty imposition :** Under this provision, the RBI can impose penalties for the default as per III and IV of 46, without recourse to any court of law.

For the purpose of adjudging penalty, RBI will serve a show-cause notice on the bank and give it reasonable opportunity of being heard. Conducting enquiry is laid down in Rule II of BR Coop Rules 1966.

**Sec 49 Restriction on acceptance of deposits withdrawable by cheque :** No person other than a Coop bank, RBI, SBI or any other banking institution, shall accept deposits from public,

**Sec 35 A powers of RBI to give Directions :** RBI can issue Directions to any coop bank in

general or any coop in specific on any aspect of banking. The direction is issued in the interest of the public / depositors,

Form I Statement of Demand and Time liabilities in India and amount maintained in India in Cash, gold and unencumbered approved securities for the month of

..... to be submitted within 15 days from the close of the month

Form II Return showing the unsecured advances sanctioned by the bank to its Directors or their relatives, to the companies in which the Director is acting as the Director of Managing director or interested in it as on the last day of the month to be submitted within one month

These powers have been conferred to RBI to control / direct the banks to function in a proper way so that entire banking system in the country is safe, strong



and self dependent

Till now we have discussed about various important provisions of BR Act 1949(AACS) like, 5, 6, 8, 9, 11, 14 A, 18, 19, 20, 21, 22, 23, 24, 26, 27, 28, 29, 31, 35, 45, 46 etc.

Let us look back what those provisions/sections deal with?.....

Form VI Statement showing the details of branches opened and closed during the quarter as on the last day of the quarter to be submitted within one month

Form VIII Return showing the details of the unclaimed deposits held by the bank for more than 10 years to be submitted as on 31 December of every year within one month from the close of the year

Form IX Return showing the details of assets and liabilities of the bank as on the last Friday of month to be submitted within one month from the date of the Return

OSS returns OSC 1 to 4.

Return in Form	Periodicity	As on	Section of BR Act 1949(AACS)	About
I	Monthly	last Friday of month	{42(1) of RBI Act}	DTL, CRR & SLR
II	Monthly	- do -	20	Unsecured advances to Directors
VI	Quarterly	Last day of quarter	23	Branches opened/closed
VIII	Annual	31-Dec	26	Unclaimed deposits for more than 10 years
IX	Monthly	Last Friday of month	27	Balance sheet of the bank

## 8. Relationship Between Banker and Customer

- - Compiled by Sri Harikrishna

The relationship between a banker and a customer depends on the type of transaction. In this banker and customer relationships; both parties have some obligations and rights. The relationship between banker and customer is not only that of a debtor and creditor.

### Banker

The term banking may define as accepting of deposit of money from the public for the purpose of lending or investing investment of that money which are repayable on demand or otherwise and with a draw by cheque, draft or order.

### Features of Banking

1. The definition of banking describes the following features of banking.

- A banking company must perform both of the essential functions.
- Accepting of deposit.

2. Lending or investing the same: The phrase deposit of money from the public is significant. The bankers accept a deposit of money and not of anything else. The world public implies that a banker accepts deposit from anyone who offers his/her money from such purpose.

3. The definition also implies the time and made to withdrawing of the deposit. The deposit money should be repayable to the depositor on demand made by the letter or according to the agreement reached between the two parties.

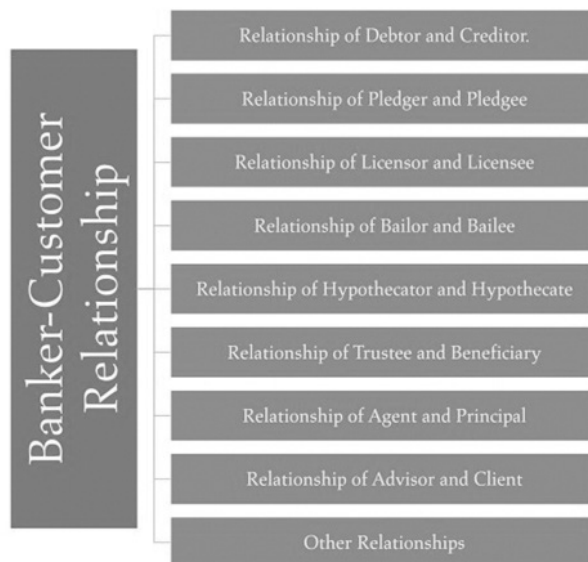
### Customer

A person who has a bank account in his name and for whom the banker undertakes to provide the facilities as a banker is considered to be a customer.

**To constitute a customer the following requirements must be fulfilled;**

- The bank account may be savings, current or fixed deposit must be operated in his name by making a necessary deposit of money.
- The dealing between the banker and customer must be of the nature of banking business. The general relationship between banker and customer:

## Types of the Relationship between Banker and Customer



iEduNote.com

**The relationship between banker and Customer are categorized into three;**

1. Relationship as debtor and creditor.
2. Banker as a trustee.
3. Banker as an agent.
4. Other special relationship with the customer, obligations of a banker

### Relationship as Debtor and Creditor

On the opening of an account, the banker assumes the position of a debtor. A depositor remains a creditor of his banker so long as his account carries a credit balance. Relationship with the customer is reserved as soon as the customer account is overdrawn. Banker becomes a creditor of the customer who has taken a loan from the banker and continues in that capacity till the loan is repaid.

### Banker as a Trustee

Ordinarily a banker is a debtor of his customer in the report of the deposit made by the letter but in certain circumstances, he acts as trustee also.

A trustee holds money or asset and performs certain functions for the benefit of some other person called the beneficiary. For example; If the customer deposits securities or other values with the banker for the safe custody, the letter acts as a trustee of his customer.

### Banker as an Agent

A banker acts as an agent of his customer and performs a number of agency functions for the conveniences of his customer. For example, he buys or sells securities on behalf of his customer, collects cheques on his behalf and makes payment of various dues of his customer.

### **Special relationship with customer/obligation of a banker:**

Through the primary relationship between a banker and his customer is that of a debtor and a creditor or vice versa, the special features of this relationship as a note above impose the following additional obligations on the banker.

### **The obligation to honor the cheques**

The deposit accepted by a banker is his liabilities repayable on demand or otherwise. The banker is therefore under a statutory obligation to honor his customer's cheque in the usual course. According to section 31 of the negotiable instruments. Act 1881 the banker is bound to honor his customer's cheque provided by following conditions are fulfilled:

- Availability of sufficient fund of the customer.
- The correctness of the cheque.
- Proper presentation of the cheque.
- A reasonable time for collection.
- Proper drawing of the cheque.

The obligation to maintain the secrecy of the customer accounts

The banker is an obligation to take utmost care in keeping secrecy about the account of his customer.

By keeping secrecy is that the account books of the bank will not be thrown open to the public or government, officials if the following reasonable situation does not occur,

1. Discloser of information required by law.
2. Discloser permitted by bankers practice and wages. The practice and wages customary amongst banker permit disclosure of certain information and the following circumstances.

- With express or implied consent of the customer.
- Banker reference.
- Duty to the public to disclose.

5 Fundamental Do's of Customer Service

### **1. Respect your customer**

Any relationship, be it a personal or a business one, starts with respect. As Dale Carnegie stated, one of the key principles for building relationships is to make the other person feel important, and do it sincerely. Customer service is all about making customers feel valuable and important. Any customer deserves your full attention and polite, friendly attitude. That's the easiest way to show that you really care and generate a wholesome experience that lasts.

## **2. Be Honest**

Nothing destroys trust faster than broken promises. So always do what you promised. Be fair about prices, additional fees and extra charges. Establish clear return and refund policies. Deliver on time, or even earlier. Respond and follow-up when you say you will. Provide the services you say you provide in your correspondence and in your marketing. As the old adage goes, honesty is the best policy. It certainly holds true for good customer service.

## **3. Take Responsibility**

Professionalism in customer service implies that you are ready to take responsibility for the problems or negative experiences that customers are having with your company, products or services. This means that you, as a front-line company representative, are ready to sincerely apologize to a customer on behalf of your business, even when a problem or a situation that caused customer's frustration was not your fault at all. Apologize and do your best to make sure the issue gets fixed as quickly and smoothly as possible.

## **4. Always Put yourself in the Customer's Shoes**

Have you ever tried putting yourself in the place of the customer before addressing their request? It probably comes with experience. I mean, personal experience of your own where you encountered unsatisfactory customer service. Could you recall how it feels to get frustrated or neglected when you look for support and assistance? Would you let your customers feel this way, too? Let this unpleasant situation teach you something – always think of how you look like from a customer's perspective.

## **5. Express your Gratitude**

Words of gratitude will make your customers feel appreciated for their loyalty to your brand. Saying "Thank You" to the people who support your business won't take you much effort but it will definitely show how grateful you are that they choose your product or service. Also, it shows you appreciate the opportunity to be helpful and provide assistance to the customer.



## 5 Essential Don'ts of Customer Service

### 1. Don't Make Things Overly Complicated

Never underestimate the inexperience of your customers. Today's consumers are much more sophisticated, experienced and technically savvy, but they still expect that the process of contacting your customer service is easy and straightforward. You need to make sure your customers have easy access to support when it is needed. It goes without saying that your customer service needs to include several, if not all, of the tools available today, including phone, e-mail, Live Chat, FAQs, self-service, social media channels and more.

### 2. Don't Be Indifferent

Indifference kills customer service. It means you just don't care anymore. Yes, you can call it an occupational hazard and attribute it to dozens or hundreds of problems you encounter on a daily basis. But for me, it is an alarming indicator. Things should not run their course this way for a customer service professional. Your job is to take care and make any customer's problem your own problem. I recommend reading these 2 posts here and here if you would like to dig into this problem deeper and how you can solve it.

### 3. Don't Treat Customers as Transactions

As Apple's former retail chief Ron Johnson once put it, "Care about a customer's heart, not just her pocketbook." In other words, don't treat people coming to your website or office as one-time transaction, do all your best to build strong and long-lasting relationship. Show a true interest in doing business with them and stay in touch to nurture the relationship.

### 4. Don't Ignore Customer Feedback

Make sure you listen to your customers. They are the people who want your company to perform better, so let them share their opinion about their experience with you, keep open to any kind of suggestions or feedback they might have. Let them know that you really care about what they think and expect of you. Putting customers' thoughts into the focus of your business strategy is a good practice. And it usually pays off in spades.

### 5. Don't Be Afraid of Complaints

No matter how hard you try, you can't satisfy all your customers all the time. Complaints are inevitable, so don't discourage them. As Janelle Barlow and Claus Moller stated in their book, "A complaint is a gift". In other words, any complaint is an opportunity to find and fix a problem. The more complaints the better, as they direct your attention to the areas that need improvement.

## 9. RBI Circulars

- Compiled by Sri Harikrishna



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



RBI/2022-23/144

DOR.REG.No.84/07.01.000/2022-23

December 01, 2022

Madam / Sir

### **Revised Regulatory Framework - Categorization of Urban Co-operative Banks (UCBs) for Regulatory Purposes**

Given the heterogeneity in the cooperative sector, a tiered regulatory framework is required to balance the spirit of mutuality and co-operation more prevalent in banks of smaller sizes and those with limited area of operation vis-à-vis the growth ambitions of the large-sized UCBs to spread their area of operation and undertake more complex business activities.

2. The Reserve Bank of India had constituted the Expert Committee on Urban Co-operative Banks to examine the issues in urban cooperative banking sector and to review regulatory/ supervisory approach for strengthening the sector. Based on the recommendations of the Expert Committee, RBI had released the Revised Regulatory Framework for Urban Co-operative Banks (UCBs) on July 19, 2022.

3. Accordingly, it has been decided to adopt a four-tiered regulatory framework, as against the existing two-tiered framework, for categorization of UCBs. Going forward, this categorization may be used for differentiated regulatory prescriptions aimed at strengthening the financial soundness of the UCBs.

4. The categorization of UCBs, based on their deposit size, is enclosed in Annex.

### **Commencement**

5. The instructions shall be applicable with immediate effect.

### **Applicability**

6. This circular is applicable to all Primary (Urban) Co-operative Banks.

(Prakash Baliarsingh)  
Chief General Manager

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/13वीं मंज़िल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001  
टेलीफोन/ Tel No: 22661602, 22601000 फैक्स/ Fax No: 022-2270 5691  
Department of Regulation, Central Office, Central Office Building, 12<sup>th</sup>/ 13<sup>th</sup> Floor, Shahid Bhagat Singh Marg, Fort, Mumbai - 400001

हिंदी आसान है, इसका प्रयोग बढ़ाइए

## Revised Regulatory Framework - Categorization of Urban Co-operative Banks (UCBs) for Regulatory Purposes

The UCBs have been categorized into following four tiers for regulatory purposes:

- a) Tier 1 - All unit UCBs and salary earners' UCBs (irrespective of deposit size), and all other UCBs having deposits up to ₹100 crore;
- b) Tier 2 - UCBs with deposits more than ₹100 crore and up to ₹1000 crore;
- c) Tier 3 - UCBs with deposits more than ₹1000 crore and up to ₹10,000 crore;
- d) Tier 4 - UCBs with deposits more than ₹10,000 crore.

2. The deposits referred to above shall be reckoned as per audited balance sheet as on 31st March of the immediate preceding financial year.

3. If a UCB transits to a higher Tier on account of increase in deposits in any year, it may be provided a glide path of upto a maximum of three years, to comply with higher regulatory requirements, if any, of the transited higher Tier.

4. The following instructions/circulars stand repealed on the issue of this circular

Sl. No.	Circular No.	Date	Subject
1.	<u>UBD.CO.LS.Cir.No.66/07.0</u> <u>1.000/2008-09</u>	May 06, 2009	Para 4 of circular on "Annual Policy Statement for the year 2009-10 - Extension of Area of Operation (AOO)- Liberalisation" containing the definition of Tier 1 and Tier 2 banks.
2.	<u>UBD (PCB).Cir.No.35</u> <u>/09.20.001/07-08</u>	March 07, 2008	Circular on Classification of UCBs for Regulatory Purposes - Revised Norms

5. The following circular contains existing Guidelines/Directions by the Reserve Bank of India on Categorization of UCBs.

Sl. No.	Circular No.	Date	Subject
1.	<u>UBD.CO.LS.Cir.No.66/07.0</u> <u>1.000/2008-09</u>	May 06, 2009	Annual Policy Statement for the year 2009-10 - Extension of Area of Operation (AOO)-Liberalisation

## The "BReAct" amendment in 2020

- Compiled by Sri Harikrishna

The "BReAct" amendment in 2020 refers to the Banking Regulation (Amendment) Act, 2020 which primarily aimed to expand the Reserve Bank of India's (RBI) regulatory control over cooperative banks, particularly regarding their management, capital, audit and liquidation, brought about in response to the crisis faced by the Punjab and Maharashtra Cooperative (PMC) Bank; essentially placing cooperative banks under the RBI's jurisdiction.

### Key points about the 2020 amendment:

- Purpose: To protect depositors' interests by enhancing the RBI's regulatory powers over cooperative banks.
- Motivation: The amendment was primarily driven by the PMC Bank crisis which highlighted vulnerabilities within the cooperative banking system.
- Key changes: The amendment allowed the RBI to regulate aspects like capital adequacy, governance and audit practices of cooperative banks.
- Exclusions: The amendment did not apply to primary agricultural credit societies or cooperative societies primarily focused on long-term agricultural financing.

RBI/2008-09/175

UBD. PCB. Cir. No 13 /12.05.001/2008-09

September 17, 2008

The Chief Executive Officers,  
All Primary (Urban) Co-operative Banks

Dear Sir/Madam,

**Guidelines on Asset- Liability Management (ALM) System in Tier II  
UCBs (other than scheduled UCBs) -**

As you are aware, Urban Co-operative Banks (UCBs) are now operating in a fairly deregulated environment and are required to determine their own interest rates on deposits (other than saving account) and interest rates on their advances. The interest rates on banks' investments in government and other permissible securities are also market related. Intense competition for business, involving both the assets and liabilities, together with increasing volatility in the domestic interest rates as well as foreign exchange rates, has brought pressure on the management of banks to maintain an optimal balance between spreads, profitability and long-term viability. The unscientific and ad-hoc pricing of deposits in the context of competition, and alternative avenues for the borrowers, results in inefficient deployment of resources. At the same time, imprudent liquidity management can put banks' earnings and reputation at great risk. These pressures call for a comprehensive approach towards management of banks' balance sheets and not just ad hoc action. The managements of UCBs have to base their business decisions on sound risk management systems with the ultimate objective of protecting the interest of depositors and stakeholders. It is, therefore, important that UCBs introduce effective Asset-Liability Management (ALM) systems to address the issues related to liquidity, interest rate and currency risks.

2. In the normal course, UCBs are exposed to credit, market, operational and reputational risks in view of their asset-liability composition. With liberalisation in Indian financial markets over the last few years and growing integration of domestic markets with external markets, the risks associated with banks' operations have become complex and large, requiring strategic management. Since the urban co-operative banking sector is an integral part of the financial system and many of the larger urban co-operative banks are undertaking business as varied as in the case of commercial banks, there is an imperative need for the bigger UCBs in particular, and UCBs in general, to put in place appropriate internal control and risk management systems.

3. The Reserve Bank of India had constituted a Working Group, comprising senior executives of urban co-operative banks and the Reserve Bank, to frame guidelines on Asset Liability Management (ALM) for urban banks. The ALM guidelines devised by the Group were accordingly prescribed for scheduled UCBs, who were required to put in place an effective ALM System, by 30 June 2002. The scheduled UCBs are now required to furnish reports on their structural liquidity position and interest rate sensitivity to the Reserve Bank as part of the Off Site Surveillance (OSS) data. The banks are required *inter alia* to set up an internal Asset-Liability Committee (ALCO), headed by the CEO. The Board should also oversee the implementation of the system and review its functioning periodically.



4. Keeping in view the level of computerisation and the current MIS in UCBs, it has been decided that in addition to scheduled UCBs, for which guidelines are already in place, all other Tier II UCBs may also adopt ALM as per the enclosed guidelines. The enclosed Guidelines have been formulated to serve as a benchmark for those banks which lack a formal ALM System. Banks which have already adopted more sophisticated systems may continue their existing systems, but should ensure to fine-tune their current system to ensure compliance with the requirements of the ALM System suggested in the enclosed Guidelines. Other banks should examine their existing MIS and arrange to have an information system to meet the prescriptions of the ALM Guidelines. To begin with, banks should ensure coverage of at least 60% of their liabilities and assets. As for the remaining 40% of their assets and liabilities, banks may include the position based on their estimates. **It is necessary that banks set interim targets so as to cover 100 per cent of their business by April 1, 2010.** Once the ALM System stabilizes and banks gain more experience, they should prepare to switch over to more sophisticated techniques like Duration Gap Analysis, Simulation and Value at Risk for interest rate risk management.

5. In order to capture the maturity structure of the cash inflows and outflows, the Statement of Structural Liquidity (Annex-I to the Guidelines) should be prepared, to start with, as on the last reporting Friday of March / June / September / December and put up to ALCO / Top Management within a month from the close of the last reporting Friday. It is the intention to put the reporting system on a fortnightly basis with effect from December 2008. The Statement of Structural Liquidity should be placed before the bank's Board in its subsequent meeting. Tolerance levels for various maturities may be fixed by the bank's Top Management depending on the bank's asset-liability profile, extent of stable deposit base, the nature of cash flows, etc. In respect of mismatches in cash flows for the 1-14 days bucket and 15-28 days bucket, it should be the endeavour of the bank's management to keep the cash flow mismatches at the minimum levels. To start with, the mismatches (negative gap) during 1-14 days and 15-28 days, in the normal course, may not exceed 20% each of the cash outflows during these time buckets. If a bank, in view of its structural mismatches, needs a higher limit, it could operate with higher limit with the approval of its Board / Management Committee, giving specific reasons on the need for such higher limit. The objective of RBI is to enforce the tolerance levels strictly with effect from April 1, 2010.

6. We advise that in the Statement of Interest Rate Sensitivity (Annex-II to the Guidelines), only rupee assets, liabilities and off-balance sheet positions should be reported. The statement should be prepared as on the last reporting Friday of March / June / September / December and submitted to the ALCO / Top Management within a month from the last reporting Friday. It should also be placed before the bank's Board in its next meeting. The banks are expected to move over to monthly reporting system with effect from April 1, 2010. The information collected in the statement would provide useful feedback on the interest rate risk faced by the bank and the Top Management / Board would have to formulate corrective measures and devise suitable strategies wherever needed.

7. In order to enable the banks to monitor their liquidity on a dynamic basis over a time horizon spanning 1-90 days, an indicative format (Annex III) to the guidelines) has been prescribed. This statement of Short-term Dynamic Liquidity should be prepared as on each reporting Friday and put up to the ALCO / Top Management within 2 / 3 days from the close of the reporting Friday.



8. As regards submission of returns to RBI under OSS , separate communication will follow in due course.

9. It may be noted that RBI attaches utmost importance to Risk Management in banks and expects banks to submit the ALM returns correctly and within the prescribed time to their ALCO / Top Management. To this end, banks may designate and authorize one or two senior official/s who would be responsible for the correct compilation and timely submission of these returns and who would be fully responsible for the information furnished therein.

10. As stated above, the ALM statements ( Annex I, II and III) are to be prepared as on the last reporting Friday of March / June / September / December and submitted to the ALCO / Top Management within a month from the last reporting Friday. **The first such ALM returns may be put to the ALCO/Top Management as on the last reporting Friday of December 2008.**

11. Please acknowledge receipt of this circular, to the Regional Office concerned and also place it before your Board of Directors in its next meeting

Yours faithfully,

(A.K Khound)  
Chief General Manager-in-Charge

### ಸಹಕಾರ ನುಡಿಕಟ್ಟುಗಳು

ಸೇವೆಗೆ ಮತ್ತೊಂದು ಹೆಸರು ಸಹಕಾರ.

ಸಹಕಾರವಿದ್ದಲ್ಲಿ, ಭೇದವೆಲ್ಲಿ ಬಂತು?

ಸಮಾನತೆ ಮೂಲವೇ ಸಹಕಾರ.

ಸಹಿಷ್ಣುತೆಯ ಬದುಕು ಸಾರುವುದೇ ಸಹಕಾರ.

ಪ್ರಕೃತಿಯಲ್ಲಿರುವ ಸಹಕಾರವೇ ನಮಗೆ ನೀತಿ ಪಾಠ.

ಪ್ರಾಣಿ ಸಂಕುಲಕೆ ಸಹಕಾರವೇ ನಿತ್ಯದ ಹಾದಿ.

ಪಕ್ಷಿಗಳ ಸಹಕಾರದ ಸಾಲು ಮನುಕುಲಕ್ಕೆ ದಿಕ್ಕೂಚಿ.

ಸಹಕಾರವೆಂದರೇ ಬದುಕು ಅದೇ ನಿತ್ಯ ಸತ್ಯ.

ಸಹಕಾರ ಲೋಕದಲ್ಲಿ ಸರ್ವರೂ ಸ್ವಾವಲಂಬಿಗಳು.

ಸಹಕಾರಕ್ಕೆ ಮೇಲು-ಕೀಳೆಂಬ ಅಂತರವಿಲ್ಲ.

Enclosure to circular UBD.PCB.cir.No.13/12.05.001/2008-09  
dated September 17, 2008

**Asset - Liability Management (ALM) System in Urban Co-operative Banks (Other than Scheduled UCBs) - Guidelines**

**1. ALM in UCBs**

1.1 Considering the structure, balance sheet profile and skill levels of personnel of UCBs, RBI found it necessary to provide technical support for putting in place an effective ALM framework. These Guidelines lay down broad framework for measuring liquidity, interest rates and forex risks. The initial focus of the ALM function would be to enforce the risk management discipline viz. managing business after assessing the risks involved. The objective of good bank management is to provide strategic tools for effective risk management systems.

1.2 UCBs need to address the market risk in a systematic manner by adopting necessary sector-specific ALM practices than has been done *hitherto*. ALM, among other functions, also provides a dynamic framework for measuring, monitoring and managing liquidity, interest rate and foreign exchange (forex) risks. It involves assessment of various types of risks and altering balance sheet (assets and liabilities) items in a dynamic manner to manage risks.

1.3 The ALM process rests on three pillars.

\* ALM Information Systems

- => Management Information Systems (MIS)
- => Information availability, accuracy, adequacy and expediency

\* ALM Organisation

- => Structure and responsibilities
- => Level of top management involvement

\* ALM Process

- => Risk parameters
- => Risk identification
- => Risk measurement
- => Risk management
- => Risk policies and procedures, prudential limits and auditing, reporting and review.

**2. ALM Information Systems**

2.1 ALM has to be supported by a management philosophy which clearly specifies the risk policies and procedures and prudential limits. This framework needs to be built on sound methodology with necessary information system as

back-up. Thus, information is the key to the ALM process. It is, however, recognised that varied business and customer profiles of UCBs do not make adoption of a **uniform ALM System** for all banks feasible. There are various methods prevalent world-wide for measuring risks. These range from easy-to-comprehend and simple 'Gap analysis' to extremely sophisticated and data intensive 'Simulation' methods. However, the central element for the entire ALM exercise is the availability of timely, adequate and accurate information. The existing systems in many UCBs do not generate information in the manner required for ALM. Collecting accurate data in a timely manner will be the biggest challenge before the UCBs taking full scale computerisation. However, the introduction of the essential information system for ALM has to be addressed urgently.

2.2 Considering the customer profile and inadequate support system for collecting information required for ALM which analyses various components of assets and liabilities on the basis of residual maturity (remaining term to maturity) and behavioural pattern, it will take some time for UCBs to get the requisite information. The problem of ALM data needs to be addressed by following an ABC approach i.e. analysing the behaviour of asset and liability products in the sample branches accounting for significant business (at least 60-70% of the total business) and then making rational assumptions about the way in which assets and liabilities would behave in other branches. Unlike in the case of commercial banks who have large network of branches, UCBs are better placed in view of their compact area of operation and two-tier hierarchical structure to have greater access to the data. Further, in respect of foreign exchange, investment portfolio and money market operations, in view of the centralised nature of functions, it would be much easier to collect reliable data. The data and assumptions can then be refined over time as UCBs gain experience of conducting business within an ALM environment. The spread of computerisation will also help UCBs in accessing data at a faster pace.

### 3. ALM Organisation

3.1 Successful implementation of the risk management process would require strong commitment on the part of their boards and senior management. The board should have overall responsibility for management of risks and should decide the risk management policy and procedures, set prudential limits, auditing, reporting and review mechanism in respect of liquidity, interest rate and forex risks.

3.2 The Asset - Liability Committee (ALCO) consisting of the bank's senior management including CEO should be responsible for ensuring adherence to the policies and limits set by the Board as well as for deciding the business strategy (on the assets and liabilities sides) in line with the bank's business and risk management objectives.

3.3 The ALM Support Groups consisting of operating staff should be responsible for analysing, monitoring and reporting the risk profiles to the ALCO. The staff should also prepare forecasts (simulations) showing the effects of various possible changes in market conditions related to the balance sheet and recommend the action needed to adhere to bank's internal limits.



3.4 The ALCO is a decision making unit responsible for balance sheet planning from risk-return perspective including the strategic management of liquidity, interest rate and forex risks. The business and risk management strategy of the bank should ensure that the bank operates within the limits / parameters set by the Board. The business issues that an ALCO considers, *inter alia*, includes pricing of both deposits and advances, desired maturity profile and mix of the incremental assets and liabilities, etc. In addition to monitoring the risk levels of the bank, the ALCO should review the results of and progress in implementation of the decisions made in the previous meetings. The ALCO's future business strategy decisions should be based on the banks views on current interest rates. In respect of the funding policy, for instance, its responsibility would be to decide on source and mix of liabilities or sale of assets. Towards this end, it will have to develop a view on future direction of interest rate movements and decide on funding mixes between fixed vs. floating rate funds, wholesale vs. retail deposits, short term vs. long term deposits etc. Individual UCBs will have to decide the frequency for holding their ALCO meetings.

#### 4. Composition of ALCO

The size (number of members) of ALCO would depend on the size of each UCB, level of business and organisational structure. To ensure commitment of the Top Management and timely response to market dynamics, the CEO or the Secretary should head the Committee. The Chiefs of Investment / Treasury including Forex, Credit, Planning, etc can be members of the Committee. In addition, the Head of the Information Technology Division, if a separate division exists should also be an invitee for building up of Management Information System (MIS) and related IT network. UCBs may at their discretion even have Sub-committees and Support Groups.

#### 5. ALM Process

The scope of ALM function can be described as follows:

- \* Liquidity risk management
- \* Interest rate risk management
- \* Trading (Price) risk management
- \* Funding and capital planning
- \* Profit planning and business projection

The guidelines given in this note mainly address Liquidity and Interest Rate risks, as most UCBs are not exposed to forex risk.

#### 6. Liquidity Risk Management

6.1 Measuring and managing liquidity needs are vital for effective operation of UCBs. By assuring an UCB's ability to meet its liabilities as they become due, liquidity management can reduce the probability of an adverse situation developing. The importance of liquidity problem of an UCB need not necessarily confine to itself but its impact may be felt on other UCBs / banks as well. UCBs should measure not only the liquidity positions on an ongoing basis but also examine how liquidity requirements are likely to evolve under different assumptions / scenarios. Liquidity measurement is quite a difficult task and can be measured through stock or cash flow approaches. The stock approach uses

certain liquidity ratios viz. credit deposit ratio, loans to total assets, loans to core deposits, etc. While the liquidity ratios are the ideal indicators of liquidity of banks operating in developed financial markets, the ratios do not reveal the real liquidity profile of Indian banks including UCBs, which are operating generally in an illiquid market. Experience shows that assets commonly considered as liquid like Government securities, other money market instruments, etc. have limited liquidity when the market and players move in one direction. Thus, analysis of liquidity involves tracking of cash flow mismatches (flow approach). The maturity ladder is generally used as a standard tool for measuring the liquidity profile under the flow approach, at selected maturity bands. The format of the Statement of Structural Liquidity under static scenario without reckoning future business growth is given in Annex I.

6.2 The Maturity Profile as given in Appendix I could be used for measuring the future cash flows of UCBs in different time bands. The time bands, given the Statutory Reserve cycle of 14 days may be distributed as under:

- i) 1 to 14 days
- ii) 15 to 28 days
- iii) 29 days and upto 3 months
- iv) Over 3 months and upto 6 months
- v) Over 6 months and upto 1 year
- vi) Over 1 year and upto 3 years
- vii) Over 3 years and upto 5 years
- viii) Over 5 years

6.3 The investments in SLR securities and other investments are generally assumed as illiquid due to lack of depth in the secondary market and are therefore required to be shown under respective residual maturity bands corresponding to the residual maturity. However, some of the UCBs may be maintaining few securities in the trading book, which are kept distinct from other investments made for complying with the Statutory Reserve requirements and for retaining relationship with customers.

Securities held in the trading book are subject to certain preconditions such as :

- i) The composition and volume are clearly defined;
- ii) Maximum maturity / duration of the portfolio is restricted;
- iii) The holding period not exceeding 90 days;
- iv) Cut-loss limit prescribed; (The level up to which loss could be ascribed by liquidating an asset. Illustratingly, if a security bought at Rs. 100 is quoted in the market on a given day at Rs. 98 and the board of management fixed the maximum loss which may be incurred on this particular transaction at not more than Rs.2.00, the cut loss limit is placed at Rs.2.00 for this particular security. The cut loss limit varies from security to security based on bank's loss / risk bearing capacity).

v) Defeasance periods (product-wise) i.e. time taken to liquidate the position on the basis of liquidity in the secondary market are prescribed. The defeasance period is dynamic and in volatile environments, such period also undergo changes on account of product-specific or general market conditions;

vi) Marking to market on a weekly basis and the revaluation gain / loss absorbed in the profit and loss account; etc.

UCBs which maintain such **trading books** and complying with the above requirements are permitted to show the trading securities under 1-14 days, 15-28 days and 29-90 days time bands on the basis of the defeasance periods. The ALCO of the UCBs should approve the volume, composition, holding / defeasance period, cut loss, etc. of the **trading book**.

6.4 Within each time band there could be mismatches depending on cash inflows and outflows. While the mismatches up to one year would be relevant since these provide early warning signals of impending liquidity problems, the main focus should be on the short-term mismatches viz., 1-14 and 15-28 days time bands. UCBs, however, are expected to monitor their cumulative mismatches (running total) across all time bands by establishing internal prudential limits with the approval of the Board. The mismatches (**negative gap** between cash Inflows and outflows) during 1-14 and 15-28 days time bands in normal course should not exceed 20% of the cash outflows in each time band. **If an UCB in view of its current asset-liability profile and the consequential structural mismatches needs higher tolerance level, it could operate with higher limit sanctioned by RBI for a limited period.**

6.5 The Statement of Structural Liquidity (**Annex I**) may be prepared by placing all cash inflows and outflows in the maturity ladder according to the expected timing of cash flows. A maturing liability will be a cash outflow while a maturing asset will be a cash inflow. It would also be necessary for UCBs with AD licences to take into account the rupee inflows and outflows on account of their forex operations. While determining the probable cash inflows / outflows, UCBs have to make a number of assumptions according to their asset-liability profiles. While determining the tolerance levels, the UCBs may take into account all relevant factors based on their asset-liability base, nature of business, future strategy, etc.

6.6 In order to enable the banks to monitor their short-term liquidity on a dynamic basis over a time horizon spanning from 1-90 days, UCBs may estimate their short-term liquidity profiles on the basis of business projections and other commitments for planning purposes. An indicative format (**Annex III**) for estimating Short-term Dynamic Liquidity is enclosed.

## 7. Currency Risk

7.1 Floating exchange rate arrangement has brought in its wake pronounced volatility adding a new dimension to the risk profile of banks' balance sheets. The increased capital flows across free economies following deregulation have contributed to increase in the volume of transactions. Large cross border flows together with the volatility has rendered the banks' balance sheets vulnerable to exchange rate movements. Although UCBs predominantly confined to domestic



operations, in view of UCBs being ADs I and II category licenced banks it is necessary to address forex risk also.

7.2 Managing currency risk is one more dimension of ALM Mismatched currency position besides exposing the balance sheet to movements in exchange rate also exposes it to country risk and settlement risk. Ever since RBI introduced the concept of end of the day near square position in 1978, ADs have been setting up overnight limits and selectively undertaking active day time trading. Following the introduction of "Guidelines for Internal Control over Foreign Exchange Business" in 1981, maturity mismatches (gaps) are also subject to control. Following the recommendations of Expert Group on Foreign Exchange Markets in India (Sodhani Committee), the calculation of exchange position has been redefined and banks have been given the discretion to set up overnight limits linked to maintenance or capital to Risk-Weighted Assets Ratio of 9% of open position limit.

7.3 Presently, the ADs are also free to set gap limits with RBI's approval but are required to adopt Value at Risk (VaR) approach to measure the risk associated with forward exposures. Thus, the open position limits together with the gap limits form the risk management approach to forex operations. For monitoring such risks, banks should follow the instructions contained in Circular A.D (M. A. Series) No.52 dated December 27, 1997 issued by the erstwhile Exchange Control Department of RBI.

## 8. Interest Rate Risk (IRR)

8.1 The phased deregulation of interest rates and the operational flexibility given to banks in pricing most of the assets and liabilities imply the need for the banking system to hedge the Interest Rate Risk. Interest rate risk is the risk where changes in market interest rates might adversely affect a bank's financial condition. The changes in interest rates affect banks in a larger way. The immediate impact of changes in interest rates is on bank's profits by changing its spread [Net Interest Income (NII)]. A long-term impact of changing interest rates is on bank's Market Value of Equity (MVE) or Net Worth as the marked to market value of bank's assets, liabilities and off-balance sheet positions get affected due to variation in market rates. The interest rate risk when viewed from these two perspectives is known as earnings perspective and 'economic value' perspective, respectively. The risk from the earnings perspective can be measured as changes in the NII or Net Interest Margin (NIM). There are many analytical tools for measurement and management of Interest Rate Risk. In the context of poor MIS, slow pace of computerisation and the absence of total deregulation, the traditional 'Gap Analysis' is considered as a suitable method to measure the Interest Rate Risk for UCBs in the first place.

8.2 The Gap or Mismatch risk can be measured by calculating Gaps over different time intervals as at a given date. Gap analysis measures mismatches between rate sensitive liabilities and rate sensitive assets (including off-balance sheet positions). An asset or liability is normally classified as rate sensitive if:

- i) within the time interval under consideration there is a cash flow; for instance, repayment of installments of term loans etc.

ii) the interest rate resets / reprices contractually during the interval. For instance, charges made in the interest on CC accounts, term loan accounts before maturity.

iii) RBI changes the interest rates (i.e. interest rates on Savings Bank Deposits, Refinance, CRR balance, etc.) in cases where interest rates are administered; and

8.3 The Gap Report should be generated by grouping rate sensitive liabilities, assets and off-balance sheet positions into time bands according to residual maturity or next repricing period, whichever is earlier. The difficult task in Gap analysis is determining rate sensitivity. All investments, advances, deposits, borrowings, etc. that mature / reprice within a specified timeframe are interest rate sensitive. Similarly, any repayment of loan instalment is also rate sensitive if the bank expects to receive it within the time horizon. This includes final principal payment and periodical instalments. Certain assets and liabilities receive / pay rates that vary with a reference rate. These assets and liabilities are repriced at pre-determined intervals and are rate sensitive at the time of repricing. While the interest rates on term deposits are fixed during their currency, the advance portfolio of the banking system is basically floating. The interest rates on advances could be repriced any number of occasions.

The Gaps may be identified in the following 7 time bands:

- i) Upto 3 months
- ii) Over 3 months and upto 6 months
- iii) Over 6 months and upto 1 year
- iv) Over 1 year and upto 3 years
- v) Over 3 years and upto 5 years
- vi) Over 5 years
- vii) Non-sensitive

The various items of rate sensitive assets and liabilities and off-balance sheet items may be classified as explained in Appendix-II and the Reporting Format for interest rate sensitive assets and liabilities is given in Annex II.

8.4 The Gap is the difference between Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) for each time band. The positive Gap indicates that it has more RSAs than RSLs whereas the negative Gap indicates that it has more RSLs. The Gap reports indicate whether the institution is in a position to benefit from rising interest rates by having a positive Gap ( $RSA > RSL$ ) or whether it is in a position to benefit from declining interest rates by a negative Gap ( $RSL > RSA$ ). The Gap can, therefore, be used as a measure of interest rate sensitivity.

8.5 Each bank should set prudential limits on individual Gaps with the approval of the Board. The prudential limits should have a bearing on the **Total Assets, Earning Assets or Equity**. The banks may also work out Earnings at Risk (EaR) i.e. 20-30% of the last years NII or Net Interest Margin (NIM) based on their views on interest rate movements.

8.6 When the UCBs gain sufficient experience in operating ALM system, RBI may introduce capital adequacy for market risk in due course.



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2024-25/01

DoR.HGG.GOV.No.1/18.10.010/2024-25

April 1, 2024

The Managing Director/Chief Executive Officer  
All Primary (Urban) Co-operative Banks

Dear Sir/Madam,

**Master Circular on Board of Directors - UCBs**

Please refer to our [Master Circular DCBR.BPD \(PCB/RCB\) Cir.No.2/14.01.062/2015-16 dated July 1, 2015](#) on the captioned subject (available at RBI website [www.rbi.org.in](http://www.rbi.org.in)). The enclosed [Master Circular](#) consolidates and updates all the instructions / guidelines on the subject issued till date.

Yours faithfully

(Scenta Joy)  
Chief General Manager



### Master Circular - Board of Directors - UCBs

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## Master Circular - Board of Directors – UCBs

### 1. Constitution of Board of Directors

1.1 Primary (urban) co-operative banks (UCBs or banks) have been functioning under the regulation and supervision of Reserve Bank of India (Reserve Bank or RBI) in terms of the powers vested in it *inter alia* under the Banking Regulation Act, 1949 (BR Act) and the Reserve Bank of India Act, 1934 (RBI Act).

1.2 The directors on the boards of UCBs must be knowledgeable and persons of high integrity. To ensure professionalism in the Board, banks should, at all times, have at least two professional directors, i.e., persons with suitable banking experience (at middle/senior management level) or with relevant professional qualification in the fields of law, accountancy or finance. Banks should also have a suitable provision in their byelaws to ensure this. However, these instructions would not be insisted upon in case of Salary Earners' Banks in view of the nature of their membership.

1.3 UCBs (other than those having deposit size less than Rs.100 crore and salary earners' banks) are also required to constitute a Board of Management (BoM) to facilitate professional management and focused attention to their banking-related activities, by making suitable amendments to their bye-laws, in accordance with the guidelines contained in [RBI circular DoR\(PCB\).BPD.Cir.No.8/12.05.002/2019-20 dated December 31, 2019](#).

1.4 Since the directors are elected from amongst the members (except co-opted and nominated directors), the persons who are not eligible for admission even as members cannot become directors of UCBs. In particular, persons engaged in money lending, financing and investment activities, either in individual capacity or as proprietor/partner/employee/director of any concern as also those convicted of any criminal offences including moral turpitude are ineligible in terms of clause b (ii) of the model by-law no.9 and/or the provisions contained in the co-operative societies law concerned. Besides, certain eligibility/qualification/disqualification criteria for becoming director in a UCB are also prescribed in the BR Act and the co-operative laws concerned.



1.5 The recommendations made by the “Committee on Urban Co-operative Banks”, headed by Shri Madhava Das, regarding the Board of Directors of UCBs and recommended by the Reserve Bank for adoption by the banks are given in [Annex 1](#).

1.6 It was observed during the course of supervisory reviews that some of the UCBs have adopted the practice of creating honorary designations (remunerated or otherwise) / conferring titles at Board level, such as Chairman Emeritus, Group Chairman, etc., which are not recognised in applicable statutes or regulations. While such positions/titles may be indicative of certain privileges/rights for the incumbent to access all board materials and participate in board/committee meetings, enforcing liability or obligations on such person may be difficult. Such positions may be seen as creating conflicts of interest as well as creation of a parallel or shadow authority impeding effective and independent functioning of the legally constituted board in the best interest of all its stakeholders. As such, UCBs are directed not to create any honorary positions/titles at Board level or confer such titles that are non-statutory in nature<sup>1</sup>.

## 2. Role of directors

2.1 The Board of Directors (BOD or Board) is primarily concerned with formulation of policies keeping in view the applicable statutory provisions and the guidelines issued by the RBI. The Board should also exercise overall supervision and control over the functioning of the bank, leaving the day-to-day administration to the Managing Director (MD) / Chief Executive Officer (CEO).

2.2 It should be ensured that all circulars and other material relating to policies issued by the RBI are placed before the Board for information and appropriate action.

2.3 Directors of UCBs are advised to be guided *inter alia* by the following guidelines<sup>2</sup>:

- i. The directors should attend Board meetings regularly and effectively. They should study the Board papers thoroughly and use the good offices of the MD/CEO for eliciting any information at the Board meetings. They should, however, not directly call for papers/files/notes recorded by various

<sup>1</sup> UCBs were also directed to eliminate any such existing position/titles by April 20, 2023.

<sup>2</sup> These guidelines are not meant to replace or supersede the specified duties, responsibilities, rights or obligations of the Board of Directors outlined / laid down in the relevant statutes.





departments for scrutiny, etc. in respect of agenda items to be discussed in the meetings.

- ii. Management, on its part, is expected to furnish full facts and complete papers to the directors well in advance as also all additional information/clarification that the directors may seek before taking a decision. The directors are expected to ensure confidentiality of the Bank's agenda papers/notes. They should not reveal any information relating to any constituent of the bank to anyone as they are under the oath of secrecy and fidelity.
- iii. The directors should involve themselves thoroughly in the matter of formulation of general policy and ensure that performance of the bank is monitored adequately at the Board level. They should not issue/give any instructions/direction to any individual officer/employee of the bank in any manner, and should also discourage the individual officer/employee or unions from approaching them in any manner.
- iv. The directors should be familiar with the broad objectives of the bank and the policies laid down by the Reserve Bank. They should analyse the trends of economy, assist in the discharge of management's responsibility to public and formulation of measures to improve customer service and be generally of constructive assistance to the bank management.
- v. The Board should function in a cohesive manner and provide proper leadership to manage the affairs of the bank on smooth and efficient lines. The directors must work as a team and in the spirit of co-operation and should give as much of their wisdom, guidance and knowledge as possible to the management.
- vi. The Directors should bestow attention on the following aspects of the bank's working:
  - a) Compliance with the regulatory policies of the RBI
  - b) Observance of Cash Reserve and Statutory Liquidity Ratios
  - c) Efficient management of funds and improving profitability



- d) Priority sector/weaker section lending targets
  - e) Ensure that bank's funds are utilized in a proper and judicious manner for the benefit of general members
  - f) Prompt recoveries and reduction of overdues
  - g) Compliance with guidelines on income recognition, asset classification and provisioning towards non-performing assets
  - h) Customer service
  - i) Review of action taken on RBI inspection report/statutory audit report
  - j) Development of a robust management information system
  - k) Reviews on items as prescribed by RBI
  - l) Vigilance, frauds and misappropriation of funds
  - m) Strengthening of internal control system and housekeeping, viz., proper maintenance of books of accounts and periodical reconciliation
  - n) Computerization of operations
- vii. The directors should not involve themselves in any matter relating to personnel administration such as appointment, transfer, posting or promotion, or redressal of individual grievances of any employee. They should not do anything which will interfere with and/or be subversive of maintenance of discipline, good conduct and integrity of the staff.
- viii. The directors should not approach or exert influence for sanction of any kind of facility by the bank. They should also not sponsor any loan proposal, buildings or sites for bank's premises, enlistment or empanelment of contractors, architects, doctors, lawyers, etc. At the same time, they should not be prejudiced against individual proposals.
- ix. The directors should not participate in the Board discussion if a proposal in which they are directly or indirectly interested comes up for discussion. They should disclose their interest well in advance to the MD/CEO and the Board.
- x. The directors may indicate their directorship of the bank on their visiting card or letter head, but the logos or distinctive design of the bank should not be displayed on the visiting card / letter head.



### 3. Committees of the Board

#### 3.1 Audit Committee of the Board

3.1.1 In order to ensure and enhance the effectiveness of internal audit/inspection as a management tool, an apex Audit Committee should be set up at the Board level for overseeing and providing directions to the internal audit/inspection machinery and other executives of the bank. The committee may consist of a chairman and three/four directors, one or more of such directors being chartered accountant or having experience in management, finance or accountancy and audit systems.

3.1.2 Audit Committee of the Board (ACB) should review the implementation of the guidelines issued by the RBI and submit a note thereon to the Board at quarterly intervals. The major duties/responsibilities of the ACB are given below:

- i. The ACB should provide direction to and oversee the operations of the entire audit function in the bank. The entire audit function will imply the organization, operationalisation and quality control of internal audit and inspection within the bank, follow up on the statutory audit of the bank and inspection report of the Reserve Bank.
- ii. It should review the internal inspection/audit function in the bank – the system, its quality and effectiveness in terms of follow up. It should review the follow up action on the internal inspection reports. It should also specially focus on the follow up on:
  - a) inter-branch adjustment accounts
  - b) unreconciled long outstanding entries in inter-branch accounts and inter-bank accounts
  - c) arrears in balancing of books
  - d) frauds
  - e) all other major areas of housekeeping
- iii. Compliance with the statutory audit /concurrent audit /RBI inspection reports
- iv. Omission on the part of internal inspecting officials to detect serious irregularities.



- v. Periodical review of the accounting policies/systems in the bank with a view to ensuring greater transparency in the bank's accounts and adequacy of accounting controls.

### 3.2 Risk Management Committee of the Board

The primary responsibility of risk management lies with the Board. In order to focus the required level of attention on various aspects of risk management, UCBs having asset size of ₹5000 crore or above (as on March 31 of the previous year) are advised to set up a Risk Management Committee (of the Board). The Board shall decide the membership, scope of work and frequency of meeting of the Risk Management Committee.

### 4. Calendar of reviews – Matters to be placed before the Board of Directors

It has been emphasized in paragraph 2.3 above that directors should bestow their attention on the periodical reviews on important aspects of bank's working. An illustrative list of the reviews which should receive the attention of the directors as also the periodicity at which these may be placed before the Board of Directors is indicated in [Annex 2](#).

### 5. Donations to trusts and institutions where directors or their relatives hold position or are interested

5.1 With effect from August 30, 2013, UCBs are prohibited from giving donations to trusts and institutions, where directors, and/or their relatives hold a position or are interested, even within the permissible ceiling of 1% of the published profit of the bank for the previous year.

5.2 For the purpose of this paragraph, a person shall be deemed to be a relative of another, if and only if,:-

- a) they are members of a Hindu Undivided Family; or
- b) they are husband and wife; or
- c) the one is related to the other in the manner indicated below:
  1. Father
  2. Mother (including step-mother)
  3. Son (including step-son)
  4. Son's wife



5. Daughter (including step-daughter)
6. Daughter's husband.
7. Brother (including step-brother)
8. Brother's wife
9. Sister (including step-sister)
10. Sister's husband

5.3 For the purpose of this paragraph, the term "interest" shall mean "trust in which directors/relatives of directors hold positions as trustees or are beneficiaries or involved in any capacity in the working of the trust, which is likely to influence the independence of the directors.

#### 6. Payment of fees and allowances to directors

All expenses on the conduct of Board meetings may be shown against item 3 of P&L Account i.e., "Directors and Local Committee Members – Fees and Allowance". Such expenses would include amounts actually paid to the directors and Local Committee members as also amounts spent on their behalf for attending such meetings.

### ಸಹಕಾರಿ ಫೋಷಣೆಗಳು

‘ಸಹಕಾರ’ ಅಬಲರ ರಕ್ಷಾ ಕವಚವೇ ಹೊರತು ಸಬಲತೆ  
ಆಯುಧವಲ್ಲ  
ಶೋಷಣೆ ರಹಿತ ಸಮಾಜ ನಿರ್ಮಾಣವೇ ಸಹಕಾರದ ಹೆಗ್ಗುರಿ  
ತಾಲ್ಲೂಕು ಮಾರಾಟ ಸಹಕಾರ ಸಂಘಗಳು ಕೃಷಿ ಮತ್ತು  
ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕುಗಳ ಹಾಗೂ  
ಪ್ರಾಥಮಿಕ ಪತ್ತಿನ ಸಹಕಾರ ಸಂಘಗಳು ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿಯ  
ಜೀವನಾಡಿಗಳು



## Annex 1

**Recommendations made by Madhava Das Committee  
on Urban Co-op. Banks with regard to Board of Directors**

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[Vide para 1.5]

**1. Board to provide Representation to Branch Members**

Representation on the Board of directors to members of branches is necessary with a view to involving them in the management of the affairs of urban banks. The branches may be grouped according to the following categories for the purpose of election of directors on the Board.

- i. Branches within the limits of the head office, including only the branches within about 25 Kms. from the head office town.
- ii. Branches falling outside the above limits but within the district.
- iii. Branches outside the district including those outside the state.

The representation may be based on membership and not on deposits or loan business of branches. Certain number of seats on the Board may be provided exclusively for the head office town and every branch in a group may get representation by rotation.

**2. Eligibility for Director's Post**

- i. The extent of shareholding should not be the determining factor in regard to eligibility to hold office as director in an urban bank. A director should be elected by virtue of the confidence he commands among the members. The existing stipulation that a minimum share qualification for membership of the Board should not be insisted upon is, therefore, salutary.
- ii. Those contesting for directorship in urban banks should have been members for a minimum period of two years. Similarly, members contesting for election to the Board should have had a minimum deposit of any type of Rs.500 in the urban bank concerned for a minimum period of two years continuously.





### 3. Member's Eligibility for Voting

To prevent instances of en-masse enrolment at the instance of certain vested interests just before the general body meeting, primarily with a view to capturing seats on the BODs and thereby destabilizing or dislodging the Boards of efficiently managed urban banks, the members of a primary (urban) cooperative bank should be allowed to participate in the election of its Board of Management<sup>3</sup> only after completion of a minimum period of 12 months from the date of acquiring membership.

### 4. Women Representative on the Board

Where the scope for the organization of an urban bank exclusively for women is limited in any area, the existing urban banks may give representation to women members on the Board of Management and, wherever necessary, set up a separate section to cater to the needs of women members. At least one seat for women shareholders may be reserved on the BODs.

### 5. Developmental Programmes for Board Members

The members on the BODs need regular programmes to develop themselves into a competent policy and decision-making body. These programmes may include exposing the Board members to short-term orientation courses, workshops, seminars and visits to other banks. A suitable manual prepared by banks themselves or Federations or Associations of urban banks may be one of the methods of familiarizing the directors with their duties under the by-laws. The National Co-operative Union, in collaboration with the National Federation of Urban Co-operative Banks and Credit Societies, and the State Federations or Associations of urban banks, should apply itself to this very important task of educating and training the Boards of Management of urban banks and draw-up co-coordinated programmes for the purpose.



## 6. Chief Executive to be on the Board

The Chief executive of an urban bank should preferably be a member of the BODs i.e., he should be a Managing Director.

## 7. State Government Nominee on the Board

State Government may nominate their representatives on the Board of directors of urban banks which are state partnered in regard to share capital. The number of such representatives should not exceed one-third of the total number of directors or three, whichever is less. Further, the directors nominated by the Government should preferably be competent non-officials rather than officers from the Co-operative Department.

### ಸಹಕಾರಿ ಫೋಷಣೆಗಳು

ಆರ್ಥಿಕಾಭಿವೃದ್ಧಿಗೆ ಸಹಕಾರವೇ ತಾರಕ ಮಂತ್ರ  
ಸಮತಾವಾದ ಮತ್ತು ಬಂಡವಾಳ ಶಾಹಿ ನಡುವಿನ ಸುವರ್ಣ  
ಮಾಧ್ಯಮ - ಸಹಕಾರ

‘ಸಹಕಾರ’ ಅಬಲರ ರಕ್ಷಾ ಕವಚವೇ ಹೊರತು ಸಬಲತೆ  
ಆಯುಧವಲ್ಲ

ಶೋಷಣೆ ರಹಿತ ಸಮಾಜ ನಿರ್ಮಾಣವೇ ಸಹಕಾರದ ಹೆಗ್ಗುರಿ  
ತಾಲ್ಲೂಕು ಮಾರಾಟ ಸಹಕಾರ ಸಂಘಗಳು ಕೃಷಿ ಮತ್ತು  
ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕುಗಳ ಹಾಗೂ  
ಪ್ರಾಥಮಿಕ ಪತ್ತಿನ ಸಹಕಾರ ಸಂಘಗಳು ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿಯ  
ಜೀವನಾಡಿಗಳು



Annex 2

**Reviews to be submitted to the Board of Directors of  
primary (urban) co-operative banks**

[Vide para 4]

**I. Monthly**

1. (a) Funds Management  
(b) Position regarding compliance with Cash Reserve/Statutory Liquidity Ratio
2. Trial Balance - Income/Expenditure Statements
3. Comparative position of deposits/advances
4. Credit proposals sanctioned under delegated authority including Temporary Overdrafts
5. Report on serious irregularities/frauds/misappropriation which have come to light during the month, if any
6. Comparative position of overdues

**II. Quarterly**

- |  |                |               |                  |                    |
|--|----------------|---------------|------------------|--------------------|
| 1. Review of Deposit Mobilisation/Target/Achievement (bank as a whole)   | April<br>(1-3) | July<br>(4-6) | October<br>(7-9) | January<br>(10-12) |
| 2. Branch-wise performance of deposits and advances - Targets/ Achievements  |                | --do--        |                  |                    |
| 3. Review of at least 25% of large borrowal accounts (Rs. 5 lakhs and above in case of non-scheduled banks and Rs. 10 lakhs and above in case of scheduled banks - All such accounts to be reviewed within a year) |                | --do--        |                  |                    |
| 4. Review of recovery performance as also action against defaulters  |                | --do--        |                  |                    |
| 5. Inter-branch Reconciliation/ House-keeping position of branches   |                | --do--        |                  |                    |



6. Action taken on major frauds/ serious irregularities	April (1-3)	July (4-6)	October (7-9)	January (10-12)
7. Review of action taken on internal inspection reports and compliance		--do--		
8. Advances to directors/their relatives - observance of RBI guidelines	May (1-3)	August (4-6)	November (7-9)	February (10-12)
9. Advances to single party/ connected group - observance of RBI guidelines		--do--		
10. Review of Annual Business Plan	April (1-3)	July (4-6)	October (7-9)	January (10-12)

### III. Half-yearly

1. Review of capital expenditure vis-à-vis capital budget		January (7-12)		July (1-6)
2. Review of distribution of deposits/ advances and credit deposit ratio		February (7-12)		August (1-6)
3. Review of action taken on concurrent audit report		--do--		--do--
4. Review of action taken on the findings of RBI Inspection Report/ Statutory Audit Report		April (10-3)		October (4-9)
5. Review of priority sector/weaker section lendings		--do--		--do--
6. Review of performance in mobilisation of deposits under NRE/FCNR scheme		--do--		--do--
7. Review of Credit Card/ Merchant Banking Business		--do--		--do--
8. Review of action taken on Audit/ Vigilance Committee of the Directors		--do--		--do--



9. Review of Customer Service	May (10-3)	November (4-9)
10. Review of security arrangements	--do--	--do--
11. Half-yearly working results/ Review of performance of branches - income and expenditure	August (10-3)	February (4-9)

#### IV. Annual

1. Review of bad debts proposed to be written-off	(April)
2. Report on frauds and action taken	(April)
3. Review of foreign exchange business	(April)
4. Review of donations made during the year	(April)
5. Bank's Balance Sheet, Profit & Loss A/c., Working results	(May)
6. Review of loss making branches	(May)
7. Analysis of wide variations in expenditure heads	(May)
8. Comprehensive note on income recognition, asset classification and provisioning towards non- performing assets	(May)
9. Review of human resources development and training of staff	(June)
10. Review of mechanisation and computerization	(June)
11. Review of branch expansion/pending licences	(July)
12. Review of Statutory Audit Report	(September)
13. Review of Annual Business Plan	(February)

(Note: Numbers 1 to 12 indicate the calendar months from January to December)



## Appendix

## Master Circular - Boards of Directors - UCBs

## List of Circulars consolidated in the Master Circular

No.	Circular No.	Date	Subject
1	<a href="#">DOR.GOV.REC.No.26/18.10.004/2022-23</a>	21.04.2022	Creation of Honorary Designations at Board level in Urban Co-operative Banks
2	<a href="#">DOR.CRE(DIR).REC.26/21.04.103/2021-22</a> (Partly)	25.06.2021	Appointment of Chief Risk Officer in Primary (Urban) Co-operative Banks
3	<a href="#">DoR.(PCB).BPD.Cir.No.8/12.05.002/2019-20</a> (Partly)	31.12.2019	Constitution of Board of Management (BoM) in Primary (Urban) Co-operative Banks (UCBs)
4	<a href="#">UBD.PCB.Cir.No.7/09.72.000/2013-14</a>	30.08.2013	Donations to trusts and institutions where directors, their relatives hold position or are interested
5	<a href="#">UBD.PCB.Cir.No.41/09.103.01/2007-08</a>	21.04.2008	Professionalisation of Managements of Urban Cooperative Banks
6	UBD.PCB.Cir.No.6/09.103.01/2007-08	18.09.2007	Professionalisation of Managements of Urban Cooperative Banks
7	UBD.BPD.CIR 36/09.06.00/2002-03	20.02.2003	Audit Committee of Boards of Directors
8	UBD.PCB.CIR.POT.39/ 09.10.3.01/2001-02	05.04.2002	Professionalisation of boards of directors of primary (urban) co-operative banks
9	UBD.POT.73/09.06.00/ 2000-01	12.07.2001	Audit Committee of Board of Directors
10	UBD.No.Plan(PCB)12/0 9.08.00/2000-01	15.11.2000	Calendar of reviews - Matters to be placed before Board of Directors of cooperative Banks
11	UBD.No.I&L (PCBs) 39/12.05.00/96-97	07.02.1997	Banking Regulation Act, 1949 (AACS) – Section 29 – Submission of Annual Balance Sheet and Profit & Loss Account – Payment of Fees and Allowances to Directors
12	UBD.No.I&L(PCBs) 41/12.05.00/96-97	27.02.1997	Banking Regulation Act, 1949 (AS applicable to Co-operative Societies) – Section 29- Submission of Annual Balance Sheet and Profit and Loss Account – Payment of Fees and Allowances to Directors
13	UBD.No.Plan.(PCB).11/ 09.08.00/94-95	02.08.1994	Calendar of Reviews- Matters to be placed before the Board of Directors of primary (urban) co-operative banks.
14	UBD.No.Plan.(PCB).09/ 09.06.00/94-95	25.07.1994	Overseeing the internal audit function in banks setting up of Audit Committee of Boards
15	UBD.No.Plan.(PCB).CI R. 55/09.08.00/93-94	11.02.1994	Board of Directors of primary (urban) co-operative banks- Professionalisation and their role - Dos and Don'ts










## 7 ಸಹಕಾರಿ ತತ್ವಗಳು

1. ಮುಕ್ತ ಹಾಗೂ ಸ್ವಯಂ ಪ್ರೇರಿತ ಸದಸ್ಯತ್ವ
2. ಪ್ರಜಾಸತ್ತಾತ್ಮಕ ಸದಸ್ಯರ ಹತೋಟಿ
3. ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳ ಸದಸ್ಯರ ಪಾಲು
4. ಸ್ವಾಯತ್ತತೆ ಮತ್ತು ಸ್ವಾತಂತ್ರ್ಯ
5. ಸಹಕಾರ ಶಿಕ್ಷಣ, ತರಬೇತಿ ಮತ್ತು ಪ್ರಚಾರ
6. ಸಹಕಾರಿಗಳಲ್ಲಿ ಪರಸ್ಪರ ಕ್ರಿಯಾತ್ಮಕ ಸಹಕಾರ
7. ಸಾಮಾಜಿಕ ಕಳಕಳಿ

## 7 Cooperative Principles

1. Voluntary and Open Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information
6. Cooperation Among Cooperatives
7. Concern for Community

## ಸಹಕಾರಿ ಧ್ವಜದಲ್ಲಿನ 7 ಬಣ್ಣಗಳು

	ಸಹಕಾರ ಬೇಸಾಯ
	ಸಹಕಾರಿ ಉದ್ಯಮ
	ಸಹಕಾರಿ ಮಾರಾಟ
	ಸಹಕಾರಿ ಪತ್ತೆ ಮತ್ತು ಹಣಕಾಸು
	ಸಹಕಾರಿ ಶಿಕ್ಷಣ ಮತ್ತು ಪ್ರಚಾರ
	ಮಾನವನ ಇತರೆ ಸಹಕಾರಿ ಚಟುವಟಿಕೆಗಳು
	ಸಹಕಾರಿ ಆರೋಗ್ಯ

## 7 Colors Of Cooperative Flag

	Cooperative Agriculture
	Cooperative Industry
	Cooperative Marketing
	Cooperative Finance & Credit
	Cooperative Education & Publicity
	Cooperative Human Activities
	Cooperative Health



**ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸೌಹಾರ್ದ ಸಂಯುಕ್ತ ಸಹಕಾರಿ ನಿ., ಬೆಂಗಳೂರು.**

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ಮಲ್ಲೇಶ್ವರಂ, ಬೆಂಗಳೂರು-560055.

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