

## CHAPTER-XI

### CO-OPERATION

**11.1.0.** The co-operative movement in Assam, which started in 1904, has passed through several phases of development but has not yet achieved its desired goal. Since the economy of Assam is pre-dominantly rural in character, an extensive network of sound and viable co-operative can help tremendously in achieving the much needed economic growth and social change of the State. The progress of co-operative movement in the State is however, hampered by the increasing incidence of uneconomic and dormant co-operatives.

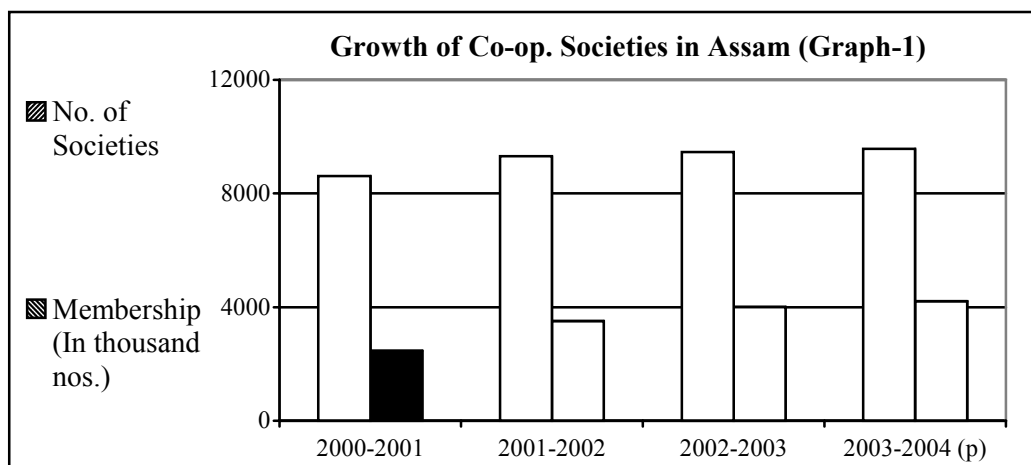
**11.1.1.** According to the information available, at the end of 2002-2003 the total number of Co-operative Societies, both credit and non-credit, increased to 9458 from 9301 in 2001-2002 and it further increased to 9560 in 2003-2004. Similarly, the membership of the Co-operative Societies in the State has also increased to 4213 thousand in 2003-04 from 4013 thousand in 2002-2003 and 3517 thousand in 2001-2002. Similarly the share capital and working capital of the Co-operative Societies in the State increased from Rs.36.10 crore and Rs.116.64 crore in 2001-2002 to Rs.54.28 crore and Rs.289.23 crore in 2002-2003 and to Rs.55.68 crore and Rs.339.23 crore (p) respectively in 2003-2004. The number of Co-operative Societies in the State, their membership, share capital and working capital is gradually increasing from the year 2000-2001 and this is mainly due to the formation of new Co-operative Societies such as Housing Co-operative Societies, Poultry and Piggery Co-operative Societies, Women Co-operative Societies etc. The growth of Co-operative Societies in the State over the past few years is given in table-11.1.

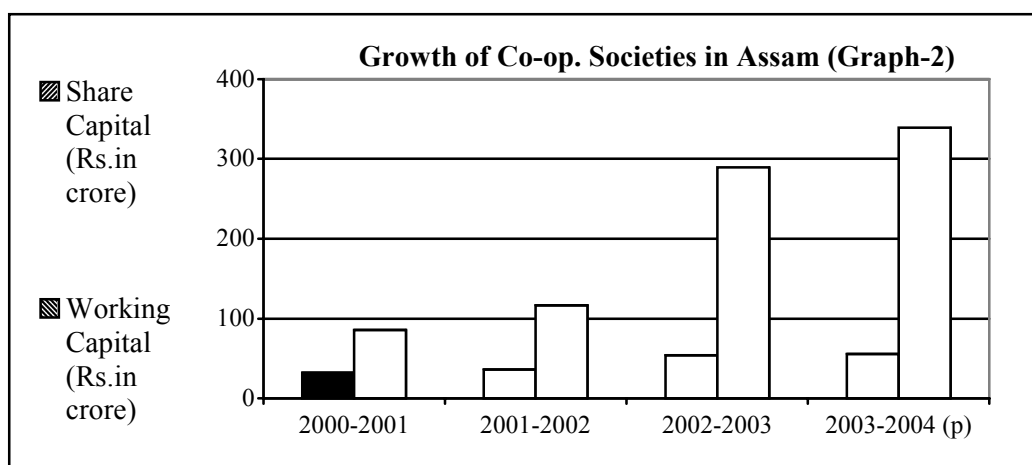
TABLE-11.1

#### GROWTH OF CO-OPERATIVE SOCIETIES IN ASSAM

Year	No. of Societies	Membership (In thousand)	Share Capital (Rs. in Crore)	Working Capital (Rs. in Crore)
1	2	3	4	5
2000-2001	8604	2468	32.27	85.87
2001-2002	9301	3517	36.10	116.64
2002-2003	9458	4013	54.28	289.23
2003-2004 (p)	9560	4213	55.68	339.23

Source : Registrar of Co-operative Societies, Assam.





#### **ASSAM STATE CO-OPERATIVE APEX BANK:**

**11.2.0** The Assam State Co-operative Apex Bank, which started functioning from the year 1948, is a pioneer Co-operative institution in channelizing credit for agricultural operations for development of rural economy and financing other urban business too at industrial activities through Co-operative channel in the State. The Bank has 60 no. of Bank branches functioning in the state in 2003-2004. The number of membership of the Bank has increased to 48,802 numbers in 2003-2004 from 40,185 numbers in 2002-2003. Similarly, the Bank's working capital has increased to Rs.744.06 crore in 2003-2004 from Rs.718.70 crore in 2002-2003 and the paid up share capital increased to Rs.5.53 crore in 2003-2004 from Rs.5.21 crore in 2002-2003. The total volume of loan and advances issued by the Bank during the year 2003-2004 was Rs.179.49 crore and loan outstanding with the Bank aggregated to Rs.295.83 crore. The loss so far incurred by the Bank decreased to Rs.14.65 crore in 2003-2004 from Rs.22.87 crore in 2002-2003.

#### **ASSAM CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANK (ASCARD):**

**11.2.1** The Assam Co-operative Agricultural and Rural Development Bank has 33 branches in 2002-2003 as against 35 branches in 2000-2001 with total membership of 33,177 numbers in 2002-2003. The paid up share capital was Rs.5.56 crore and its working capital was Rs.37.33 crore during the year 2002-2003. The volume of deposit with the Bank was Rs.0.29 crore in the same year. The loan outstanding of the Bank decreased to Rs.16.86 crore in 2002-2003 from Rs.17.20 crore in 2001-2002 whereas its overdue increased to Rs.31.87 crore in 2002-2003 from Rs.30.59 crore in 2001-2002. The Bank executed loan and advance (long-term) of Rs.16.86 crore in 2002-2003 and Rs.17.23 crore in 2001-2002. The Bank is in the process of revival.

#### **CO-OPERATIVE URBAN BANKS :**

**11.2.2** The Co-operative Urban Banks has 29 Bank branches of 14 different Banks functioning at present in the State. The total membership were 28,476 number in 2001-2002 and 29,199 numbers in 2002-2003. The paid up share capital were increased from Rs.2.29 crore in 2001-2002 to Rs.2.41 crore in 2002-2003. The volume of deposits increased from Rs.134.21 crore in 2001-2002 to Rs.147.00 crore in 2002-2003, thereby registering an increase of 9.5 percent. The working capital of the Banks increased from Rs.169.42 crore in 2001-2002 to Rs.179.01 crore in 2002-2003. Similarly, loan outstanding with the Banks increased to Rs.76.99 crore in 2002-2003 from Rs.69.84 crore in 2001-2002. Loan overdue with the Bank decreased from Rs.17.36 crore in 2001-2002 to Rs.15.42 crore in 2002-2003. The progress of the Co-operative Urban Banks have been shown in table 11.2.

TABLE-11.2  
STATISTICS RELATED TO CO-OPERATIVE  
URBAN BANKS IN ASSAM

Particulars	Unit	2001-2002	2002-2003
1	2	3	4
1. Bank Branches	No.	29	29
2. Membership	'000' No.	28	29
3. Paid up Capital	Rs. Crore	2.29	2.41
4. Deposits	"	134.21	147.00
5. Working Capital	"	169.42	179.01
6. Loan /Advance	"	45.27	34.23
7. Loan outstanding	"	69.84	76.99
8. Loan overdue	"	17.36	15.42

Source : Registrar of Co-operative Societies, Assam

### PRIMARY CREDIT SOCIETIES:

**11.2.3** The number of Primary Credit Societies functioning in the State in 2003-2004 were 760 numbers comprising 707 numbers Gaon Panchayat Level Samabai Samitte (PSS) and 53 numbers large Area Multipurpose Co-operative Societies (LAMPS). The GPSS were organized in 1973 to function in the plain Districts of the State. The total number of membership of GPSS were 3633 thousand in 2003-2004 (P) . The GPSS was organized mainly for issue of Agricultural Credit and distribution of essential commodities. On the other hand, Agricultural Credit in the two Hill Districts of the State are routed through Large Area Multipurpose Co-operative Societies (LAMPS). The total membership of these Societies numbered 81 thousand at the end of March, 2004. The financial position and performance of GPSS and LAMPS from 2000-2001 to 2003-2004 have been shown in table 11.3.

Table 11.3  
STATISTICS RELATED TO GPSS AND LAMPS IN ASSAM

Heads	Number of Societies	Membership (000 Nos)	Paid up share Capital (Rs. in lakh)	Working Capital (Rs. in lakh)	Loan issued during the year (Rs. in lakh)		Outstanding Loan (Rs. in lakh)	Sales turnover (Rs. in lakh)		
					Short term	Medium term		Agri-culture Produce	Con-sumers Goods	Other
1	2	3	4	5	6	7	8	9	10	11
GPSS 2000-2001	707	2393	1456.41	5424.76	7.24	5.09	1922.96	0.35	18598.49	25.35
2001-2002	707	2694	2442.55	7325.43	Nil	0.50	2826.00	3.15	27981.38	21.34
2002-2003	707	3433	3664.19	7596.94	Nil	Nil	6706.13	6.65	25669.43	1059.94
2003-2004 (Provisional)	207	3633	3686.19	7600.00	Nil	Nil	6706.13	6.65	25669.43	1059.94
LAMPS 2000-2001	53	41	236.08	619.59	Nil	Nil	118.20	Nil	825.81	1.10
2001-2002	53	76	141.75	452.47	Nil	Nil	704.23	Nil	776.35	2.85
2002-2003	53	80	165.85	460.92	Nil	Nil	132.88	149.91	767.07	2.85
2003-2004 (Provisional)	53	81	165.97	460.92	Nil	Nil	133.33	149.91	767.07	2.85

Source : Registrar of Co-Operative Societies, Assam.

## NON-CREDIT SOCIETIES:

**11.2.4.** The Non-Credit Societies includes various categories of societies with its activities spread over many diverse fields such as Marketing, Farming, Weaving, Fishery, Milk Supply, Consumers Co-operative etc. As per data available, the growth in number of few different categories of Non-Credit Societies in the State from 2000-2001 to 2003-2004 (p) are shown in table 11.4.

TABLE -11.4  
GROWTH OF NON-CREDIT SOCIETIES

Item	Unit	2000-2001	2001-2002	2002-2003	2003-2004 (p)
1	2	3	4	5	6
1. Primary Marketing Societies	Number	25	35	34	35
2. Primary Milk Societies	-do-	501	559	510	559
3. Poultry and Livestock Societies	-do-	669	790	844	858
4. Primary Fishery Societies	-do-	376	389	369	389
5. Primary Women Co-operative Societies	-do-	2327	2492	2486	2492
6. Primary Weavers Societies	-do-	1	1	1	1
7. Primary Consumer Societies	-do-	323	410	408	410

Source : Registrar of Co-Operative Societies, Assam.

The total number of wholesale consumer Co-Operative Societies in the State was 38 in 2002-2003.

**11.3.0.** There are State Level Societies in the State whose statistics relating to business, membership etc., are shown in table 11.5.

TABLE-11.5  
STATISTICS RELATED TO FEW NON-CREDIT  
CO-OPERATIVE SOCIETIES IN ASSAM

Name of Societies	Ref. Year	No. of Societies	No. of Members	(Rupees in lakh)		
				Paid Up capital	Working Capital	Value of Sales
1	2	3	4	5	6	7
1. Assam Co-operative Jute Mills Ltd.	2001-02	1	8276	332.95	265.19	1413.67
	2002-03	1	8276	332.95	370.27	1406.38
	2003-04	1	8262	334.28	426.68	1277.98
2. FISHFED	2001-02	1	210	172.54	51.79	4.85
	2002-03	1	210	172.54	108.16	4.65
	2003-04	1	211	172.54	115.66	5.11
3. HOUSEFED	2001-02	1	394	856.40	N. A.	N. A.
	2002-03	1	394	908.83	N. A.	N. A.
	2003-04	1	400	996.68	N. A.	N. A.
4. STATFED	2001-02	1	N. A.	N. A.	N. A.	N. A.
	2002-03	1	554	1858.63	53.00	12733.03
	2003-04	1	554	1858.63	53.00	11821.50

Source : Registrar of Co-Operative Societies, Assam.