



सहकार संरक्षण समिति
సహకార సంరక్షణ సమితి
Co-operative Movement Protection Council
NATIONAL CONVENING COMMITTEE, HYDERABAD.

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**APPEAL TO PACS Presidents of Kerala State protect the
cooperative sector, take a lead**

The proposed decision of the Kerala State Govt. to merge all the Dist. Coop. Central Banks and the State Coop. Bank and remain it as Kerala Cooperative Bank, and may be called it as Kerala Bank.

Dear Cooperator, you are well aware that cooperative factor is user's economy, cooperative sector had emerged to protect the user's from the exploitation of market economy (private sector), the respiratory system of the cooperative sector is users active participation and their democratic control. The strength of the cooperative sector is it's Federation system, primary cooperative federators themselves as Dist. Federation, The Dist. Federation federators themselves as State Federation as the State Federation feudatory in nation at federation. The federation system of cooperative factor will effectively protect the users member and stands an unshakable economic sector along with private sector (market economy)

There are the three main characteristics of viable cooperative sector. They are 1. Active participation, 2. Democratic Control and 3. Strong Federation.

The decision of the State Govt. may weaken the above three characteristics the bureaucratic controlled administration will be intruded. The PACS may not be possible to actively participate in the State cooperative bank, democratic control becomes only a statutory provision. When these characteristics are weakened, the cooperative institution bound to become a burden on the member in one cause of time.

Hence we the CMPC humbly request your kind wisdom, to raise to the occasion and reject the proposal of the merger of DCCBs, and SCB in your Dist. Cooperative Bank General Body Meeting.

Demand the State Govt. to Assist DCCBs.

The prudential norms are a regulatory provision to monopoly the financial sector in India. The commercial banks finances on the basis of the project report, the implementation of the PR to its targets. The repayment will be in trouble and they become NPA. But, we the coop. banks finance on mortgage not project report, member another type of regulatory provision to be provided, but they did not. Hence, in that direction we had to impress the RBI.

The cooperative sector is an ally of the Governments in establishing the welfare state. The Indian constitution directs the Govt. to implement the Cooperative sector through its articles 39(C) and 43 to achieve the preamble aims in our constitution.

Hence the State Govt. is bound to assist the cooperative sector, and the cooperative sector had the right to demand for assisting cooperative banks. Therefore in you G.B.

Meeting of the DCCB resolution may be resolved urging the State Govt. to assist them through share capital assistance.

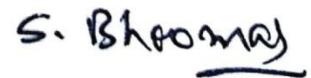
Conversions:

Kindly take a lead to convert a meeting of all presidents/chairmen of the Primary Agriculture Coop. Societies in the State to discuss the issue and enlighten them. We will participate and submit them documents for discussion.

We hope, you will respond positively.

Thanking you.

In the Service of the
Cooperative Movement



(Sambharapu Bhoomaiah)

CONVENOR