

TAMILNADU JOURNAL OF COOPERATION

January 2026

*Hon'ble Chief Minister Thiru. M. K. Stalin
drives a New Era of Development in Sivagangai*



Rs. 20/-



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மின் உற்பத்தி சாதனம் நிறுவ கடன் திட்டம்)

**A.K.Sivamalar, M.Sc., HDCM., JAIB., PGDLL
Additional Registrar/Managing Director.,**



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2026: Our Values, Our Future, Our Decade



As we stand at the threshold of 2026, we find ourselves at a historic crossroads. We are witnessing a tectonic shift in the global landscape: a move away from traditional multilateralism toward a fractured multipolarism. In a world where geopolitical regionalisation threatens to overshadow global unity, many feel the echoes of early warnings: a world where the "Force of Power" seeks to replace the "Force of Law."

*-Jeroen Douglas
Director-General
International Cooperative Alliance*

About Cover



Hon'ble Chief Minister of Tamil Nadu, **Thiru.M.K. Stalin**, undertook field inspection works in Sivagangai district on 30.01.2026 and 31.01.2026. During the event, he inaugurated new buildings constructed at a cost of ₹61.79 crore for the Agricultural College and Research Institute established over 330 acres in Chettinad. He also named and inaugurated the auditorium at the institution as the "C. Subramaniam Multi-Purpose Auditorium" in honour of Bharat Ratna awardee C. Subramaniam.



“Harvest of Happiness: Pongal Gifts for Crores of Families”



Hon'ble Chief Minister **Thiru. M.K. Stalin** formally launched the State-wide distribution of Pongal gift hampers on 8 January 2026, marking the beginning of festive celebrations for millions of families across Tamil Nadu. The launch event was held at a fair price shop on Butt Road, Alandur, Chennai.

The Pongal gift hamper, a flagship welfare initiative of the Tamil Nadu Government, includes one kilogram of raw rice, one kilogram of sugar, one full sugarcane, and ₹3,000 in cash. The scheme aims to ensure that the spirit of Pongal reaches every eligible household, reinforcing the government's commitment to social welfare and inclusive growth.

This year, the gift hampers will be distributed to 2,22,91,710 rice ration card holders, including Sri Lankan Tamil families residing in rehabilitation camps across the State. To ensure smooth and orderly distribution, tokens indicating the date and time of collection have been issued in advance to all eligible beneficiaries. The distribution is scheduled to take place over five days, from thursday through January 12.

"A government that lives among the people and shares in their happiness."



In addition to the Pongal gift hamper, the government is also implementing its free dhoti and saree distribution scheme. Under this initiative, more than **1,77,64,000 sarees and 1,77,22,000 dhotis** will be distributed through ration shops, further supporting families during the festive season.

On the occasion, Thiru. KR. Periakaruppan, Minister for Cooperation, Thiru.T.M. Anbarasan, Hon'ble Minister for Micro, Small and Medium Enterprises, Thiru.R. Sakkarapani, Hon'ble Minister for Food and Civil Supplies, Thiru.Ma. Subramanian, Hon'ble Minister for Health and Family Welfare, Thiru.T.R. Baalu, Tmt.Thamizhachi Thangapandian, Member of Parliament and senior government officials were among others present.

The initiative underscores the Tamil Nadu Government's focus on welfare-oriented governance and its continued efforts to support families, particularly during culturally significant occasions like Pongal, a festival that celebrates prosperity, gratitude, and community harmony. □

**Hon'ble Chief Minister of Tamil Nadu
Launches Projects Worth ₹2,778.15 Crore in
Sivagangai District**
Cooperatives Drive Development in Sivagangai



Hon'ble Tamil Nadu Chief Minister Thiru. M.K. Stalin Conducts Field Inspection in Sivagangai District and Inaugurates Major Development Projects

The Hon'ble Chief Minister of Tamil Nadu, M.K. Stalin, undertook field inspection works in Sivagangai district on 30.01.2026 and 31.01.2026.

As part of his visit, on 31.01.2026, he participated in a Government function held at Karaikudi in Sivagangai district. During the event, he inaugurated new buildings constructed at a cost of ₹61.79 crore for the Agricultural College and Research Institute established over 330 acres in Chettinad. He also named and inaugurated the auditorium at the institution as the “C. Subramaniam Multi-Purpose Auditorium” in honour of Bharat Ratna awardee C. Subramaniam.

On the occasion, the Chief Minister inaugurated 49 completed projects worth ₹2,560 crore and laid foundation stones for 28 new projects valued at ₹13.36 crore. He also distributed welfare assistance worth ₹205 crore to 15,453 beneficiaries.

Speaking about the various development initiatives and welfare schemes implemented in Sivagangai district, the Chief Minister stated that loans amounting to ₹855 crore had been extended to Women Self-Help Groups through the Cooperation Department. He further noted that 12 lakh individuals had benefited under the “Makkalai Thedi Maruthuvam” (Healthcare at Doorstep) scheme. Over the past four years, 50,000 land pattas had been distributed, and crop loans had been provided to 24,969 farmers. In addition, a cheque worth ₹35 lakh was presented to the Vidivelli Self-Help Group.

The event was attended by several dignitaries and senior officials, including Ministers of the State Government, Members of Parliament and Legislative Assembly, senior administrative officers, and the Vice-Chancellor (in-charge) of Tamil Nadu Agricultural University, along with other government officials. □

**With Gratitude and Best Wishes on the Retirement of
Dr. K.C. Ravichandran M.Sc.,(Agri), M.A.,B.L., H.D.C.M., Ph.D**



*We extend our heartfelt thanks to
Editor **Dr. K.C. Ravichandran**
on his retirement as AR/MD. His
visionary leadership and dedicated
service have greatly strengthened our
institution and publication. We wish
him good health, happiness, and a
rewarding
new chapter ahead.*



72nd All India Cooperative Week

16th November, 2025



Theme:
Strengthening rural development through cooperatives

Introduction

Rural India faces a bundle of intertwined challenges: fragmented landholdings, seasonal and informal employment, low value-addition for farm produce, limited access to credit and markets, and uneven digital and physical infrastructure. Cooperatives, by design, are instruments that can pool resources, lower transaction costs, share risk, and create collective bargaining power for producers and rural service-providers. In the current policy moment — with the Government of India launching a series of measures to reimagine cooperative governance, finance and digital readiness — cooperatives are positioned to do more than they have in the past. They can become engines of rural prosperity, inclusive employment and resilient local economies.

Over the past few years, the Centre has moved from ad-hoc support to a systemic approach for the cooperative sector. The creation of a dedicated Ministry

of Cooperation and the recent National Cooperative Policy 2025 mark a shift from piecemeal interventions to an integrated framework. The policy explicitly aims to converge programmes across ministries, lower tax burdens where cooperatives are disadvantaged relative to companies, and strengthen Primary Agricultural Credit Societies (PACS) as frontline delivery institutions. The NCP 2025 also encourages aggregating schemes and incentivizing cooperatives to take up value-chain activities beyond primary production.

Alongside policy, financial instruments have been scaled. The National Cooperative Development Corporation (NCDC) — working as a financing arm for cooperative projects — has reported large year-on-year disbursal increases and targets that aim to significantly expand lending to cooperatives for agriculture, allied activities and rural infrastructure. Central schemes and approvals for grant-in-aid to strengthen NCDC's lending capacity further underline the financing intent.

Operationally, the Ministry has circulated model bye-laws to transform PACS into multipurpose centres, pushed computerisation and digital on-boarding, and promoted the idea of PACS as common service centres — enabling them to deliver credit, input supplies, marketing, extension and selected public services at village level. These measures are designed to reverse decades of under-utilisation of PACS and to make them the pivot of rural cooperative revival.

□ *Economic aggregation and value-chain integration*

Small producers suffer from fragmentation. Cooperatives can aggregate volumes for economies of scale in procurement, processing, marketing and storage. When cooperatives invest jointly in primary processing (grading, cold chains, value-addition) they capture a larger share of price realizations, increase farmer incomes and create local jobs. The NCP's emphasis on letting cooperatives access sector-specific incentives and lowering cooperative taxes supports this pathway by improving financial viability.

□ *Affordable, long-tenor finance directed to rural needs*

Traditional rural credit often remains either informal or short-term. With NCDC and central schemes enlarging credit windows and allowing direct financing to cooperative projects, cooperatives can mobilize affordable working capital for agriculture, allied sectors and rural MSME activities. Access to low-interest, project-based loans helps cooperatives invest in machinery, packing lines and storage rather than rely on distress sales.

□ ***Local service delivery and social protection.***

PACS and other primary societies are uniquely placed to deliver services — from input supply and seed distribution to crop insurance facilitation, vegetable cold chains, fertiliser, and even public entitlements. When PACS are digitalised and trained to act as Common Service Points, they reduce frictions for rural residents while generating fee income for the society. The GOI's model bye-laws and computerisation drive are meant to activate precisely this role.

□ ***Inclusive employment and gender empowerment.***

Cooperatives are a platform to promote women's economic participation (women-led SHG federations, women's dairy and handicraft cooperatives), youth entrepreneurship (agri-startups under cooperative umbrellas) and labour cooperatives for informal workers. Policy focus on inclusive schemes and use of cooperatives in allied sectors (dairy, fisheries, food processing) creates demand for local skilled and semi-skilled jobs — stabilizing rural incomes and reducing distress migration.

The renewed policy and financing opportunities do not remove structural impediments automatically. Common, recurring problems remain:-

Governance deficits. Sub-optimal elections, political interference, weak accounting and opaque procurement practices have eroded member trust in many societies. Unless governance is reformed — with member education, transparent audit systems, and stronger supervisory institutions — resource inflows risk capture or misallocation.

Professional capacity gaps. Board members often lack exposure to modern value-chain management, digital tools, marketing, procurement, and enterprise accounting. Training programmes must be systematic and sustained.

Market linkages and branding. Cooperatives require market intelligence, packaging standards and brand development to break into organised retail and e-commerce channels. Without marketing competencies, they remain commodity suppliers rather than value-capturing enterprises.

Technology adoption and scale. Digitalisation is not only about software — it needs hardware, broadband reach, and user training at the village level. A policy that pushes computerisation must accompany investments in connectivity and human capacity.

Addressing these issues requires a combination of regulation, targeted grants for capacity building and partnerships with professional agencies and academia to bring management skills into cooperative boards and staff.

Practical strategies to realise the rural development promise

- ☛ PACS as village-level development hubs.

There is a need to convert PACS into multi-service hubs that provide input supply, agri- extension, crop aggregation, payment services and micro-processing. The model bye- laws should be used to give PACS a legal and operational framework to diversify income streams. This should be piloted with targeted funding and rigorous monitoring so that successful templates can be scaled.

- ☛ Blended finance: grants and concessional loans.

The grant funds should be used for capacity building and first-mile infrastructure (cold storage, small processing units) and concessional NCDC loans for capex. This lowers the risk for societies and accelerates adoption of value-addition activities. Recent central approvals for NCDC support make such blended instruments viable.

- ☛ Governance reform paired with digital transparency.

Strengthen statutory audit, publish society accounts online, introduce e-voting for society elections where feasible, and incentivize adherence to model bye-laws with performance-linked grants. Digital ledgers and member portals will improve accountability and member participation.

- ☛ Market linkages and brand creation.

Invest in common branding and quality control through federations; aggregate produce for institutional buyers (schools, hospitals, PSUs), collaborate with e-commerce platforms for market access, and support cooperatives to meet FSSAI and other regulatory standards for packaged foods.

- ☛ Capacity building and knowledge networks.

Establish regional cooperative resource centres (RCs) in partnership with agricultural universities and business schools to provide hands-on training in enterprise management, digital tools, bookkeeping, and marketing.

- ☛ Youth and women-centric enterprises.

Design targeted incubation programmes for youth in rural tech and logistics roles (cold chain management, digital aggregation), and provide women's cooperatives seed grants for processing, packaging and retailing.

- ☛ The role of NCUI on Nomenclature Day — A Strategic Opportunity

Nomenclature Day — observed within NCUI's All-India Cooperative Week

(14–20 November) — offers an annual focal point to consolidate momentum, publicise achievements and launch targeted interventions. The day is symbolic but also practical: it can be a relaunch pad for priority initiatives linking NCUI’s national convening power with state and district cooperative federations. (NCUI’s procedural guidelines for Cooperative Week provide the national framework for these observances.)

Suggested strategic impulses NCUI can use on this day:

Launch a “PACS 2.0” National Challenge.

Create a competitive, time-bound grant programme for PACS to become multipurpose hubs. Winners receive seed grants, technical assistance and fast-track NCDC linkages. This transforms the abstract model bye-laws into visible, replicable prototypes.

National Convening: Market Linkage Summit.

Host a summit bringing cooperative federations, retail chains, e-commerce players, and financial institutions to sign MOUs for procurement and pilot e-marketplaces for cooperative produce. Use the day to announce initial procurement commitments.

Capacity-building roll-out.

Announce a yearlong training calendar in partnership with top agricultural universities and management institutes — focused modules on digital accounting, governance, marketing and agribusiness. NCUI could certify resource persons for state federations.

Transparency & Recognition.

Publish a national scorecard of cooperative societies (anonymized or voluntary) that tracks digitalization, audit compliance, member services and financial health. Recognize top performers with awards on Nomenclature Day to create positive peer pressure.

Youth & Women Start-up Fair.

Organize a fair where youth and women’s cooperative initiatives pitch for incubation and seed grants. Link promising enterprises to NCUI’s network and NCDC/State funding windows.

Public Awareness & Member Education Campaign.

Launch a nationwide member education campaign (print, radio, social media) that explains rights, responsibilities, and benefits of active membership

— including how to inspect accounts, participate in meetings and use digital member services.

Data & Knowledge Portal launch.

Use the day to unveil a cooperative knowledge portal — housing case studies, model bye-laws, training modules, market intelligence and grant application templates — to help societies replicate successful models.

State-wise Roadshows.

Deploy NCUI delegations to selected states for roadshows that explain new central schemes, digital on-boarding, and NCDC credit windows — thereby converting national policy into local action steps.

A short implementation checklist for NCUI

Convene an inter-ministerial roundtable (Ministry of Cooperation, NCDC, NABARD, State Registrars) to operationalize PACS reform pilots.

- Design application templates and selection criteria for the “PACS 2.0” grants and circulate to state federations two weeks before Cooperative Week.
- Sign MOUs with at least two large institutional buyers (one public, one private) at the Market Linkage Summit.
- Publicly release the training calendar and enroll the first 500 cooperative managers in the capacity programme.
- Launch the knowledge portal and invite federations to contribute success stories and tools.

Conclusion — Cooperative renewal as a rural development strategy

India’s renewed policy focus — evidenced by the National Cooperative Policy 2025, strengthened financing through NCDC and operational measures to modernize PACS — gives cooperatives an historic opening. If policy intent is matched with disciplined implementation (transparent governance, capacity building, market integration and digital inclusion), cooperatives can transform rural value chains, stabilise incomes and create dignified local employment. The significance of Nomenclature Day during NCUI’s Cooperative Week is that it can convert symbolism into strategy: a single day to publicize policy gains, announce catalytic pilots, and commit NCUI’s convening authority to shepherd cooperative renewal from national pronouncements to village realities providing a big boost to rural development.

Strengthening Public Service through the Cooperative Sector



On 10.01.2026, significant initiatives reflecting the commitment of the Cooperative Department towards public welfare were carried out in different regions of Tamil Nadu.

Dr. K. C. Ravichandran, Additional Registrar/Managing Director, Tamil Nadu Cooperative Union, inspected the distribution of Pongal gift hampers at the Nandhiyalam Fair Price Shop operated by the Arcot Urban Cooperative Credit Society in Ranipet Region.

During the inspection, the Joint Registrar of Ranipet Region, Deputy Registrar (Public Distribution Scheme), Deputy Registrar/Managing Director of Arakkonam Urban Cooperative Bank, Cooperative Sub-Registrars, and Secretaries of the societies were present. The inspection ensured the smooth and transparent distribution of Pongal gift hampers to beneficiaries under the Public Distribution System.

On the same day, at the Palanichamy Nadar Cooperative Hospital Society, located at Thalavaipuram in Rajapalayam Taluk of Virudhunagar District, a newly purchased X-ray machine for public use was inaugurated. The facility



was formally inaugurated by P. Senthil Kumar, Joint Registrar of Cooperative Societies, Virudhunagar Region.

On the occasion, Cooperative Sub-Registrars Thiru. Ravichandran, Tmt. Alagu Lakshmi, and Thiru. Piraisoodi Sankar, along with Dr. Gokulraj, Secretary Thiru. R. Palanisamy, and hospital staff.

These initiatives highlight the proactive efforts of the Cooperative Department in strengthening public distribution services and enhancing healthcare infrastructure for the benefit of the community. □



Thiru. C. Srinivasan, Additional Registrar of Cooperative Societies (Marketing, Planning and Development), inspected the distribution of Pongal gift hampers at the Kollapatti Fair Price Shop functioning under the Tiruchengode Agricultural Producers' Cooperative Marketing Society on 09.01.2026.

அமோக விளைச்சலை அள்ளித்தருமே

கிரிப்கோ குருணை யூரியா

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BIO-FERTILISER

SEED



கிரிஷக்
பாரதி
கோவாம்பரேட்டிவ்
விமிட்டிட்.,

KRIBHCO
Cooperative and beyond...

அறை எண். 1, 2 & 3, ஆயத்த ஆடை வளாகம்,
திரு.வி.க. தொழிற்பேட்டை,
கிண்டி, சென்னை - 600 032.



Thiru D. Amala Das, Additional Registrar/Managing Director, Tamil Nadu Consumers' Cooperative Federation inspected the Pongal Gift Hamper Scheme of the Government of Tamil Nadu at the Fair Price Shops operated by the PandalKudi Cooperative Wholesale Store, the Chettikurichi Primary Agricultural Cooperative Credit Society, and the Balavanatham Primary Agricultural Cooperative Credit Society.

During the inspection, Thiru P. Senthil Kumar, Regional Joint Registrar of Cooperative Societies, Virudhunagar, Thiru K. Velusamy, Deputy Registrar, Aruppukottai Circle, Thiru K. S. Sivakumar, Deputy Registrar/Chief Revenue Officer, District Central Cooperative Bank, and the Deputy Registrar (Training) and Cooperative Sub-Registrars, Thiru A. Cyril Subash and Thiru R. Rajkumar and Secretaries of the societies were present. □



Samathuva Pongal Celebrated with Grandeur at Thottabetta PACCS in the Nilgiris



The Samathuva Cooperative Pongal Festival 2026 was celebrated in a grand manner at the Thottabetta Primary Agricultural Cooperative Credit Society in Nilgiris District conducted by Nilgiris District Cooperative Union on 12.01.2026. On the occasion, Deputy Registrar (Udhagamandalam Circle), Deputy Registrar, Nilgiris Cooperative Marketing Society, Deputy Registrar, Nilgiris District Consumer Cooperative Wholesale Stores, Cooperative Sub-Registrars, society members, and the general public participated.

HISTORIC UNITED NATIONS RESOLUTION PROCLAIMS AN INTERNATIONAL YEAR OF COOPERATIVES EVERY DECADE

The United Nations General Assembly has adopted Resolution A/RES/80/182, recognising the vital role of cooperatives in promoting inclusive economic and social development worldwide. Following the success of the International Years of Cooperatives in 2012 and 2025, the resolution “calls for the proclamation of an International Year of Cooperatives every 10 years ... to encourage effective leveraging of the cooperative enterprise model to advance social and economic development”.

Cooperatives, in their diverse forms, “promote the fullest possible participation in the economic and social development of local



International Year of Cooperatives

Cooperatives Build a Better World

← communities and all people,” says the resolution, and contribute directly to poverty and hunger eradication, social inclusion, gender equality, and climate change adaptation and mitigation.

The text highlights cooperatives’ specific contributions to the 17 Sustainable Development Goals (SDGs), particularly improving the social and economic conditions of Indigenous Peoples, rural communities, and vulnerable populations, while promoting financial inclusion and local economic development.

Following the success of the 2025 International Year of Cooperatives (IYC), the UN resolution calls for governments to strengthen support for cooperatives through:

- Improved legal and regulatory frameworks

- Enhanced access to capital and fair taxation
- Support for agricultural and financial cooperatives
- Expanded digital access
- Strengthened research, data collection, and public awareness
- Promotion of gender equality in participation and leadership.

The resolution further calls on Governments, relevant international organisations, specialised agencies, and local, national, and international cooperative organisations to continue observing the International Day of Cooperatives (CoopsDay) annually, on the first Saturday of July, as proclaimed by the General Assembly in its resolution 47/90. In 2026, CoopsDay will be celebrated on 4 July, with the theme to be announced soon.

"In times of environmental crisis, inequality, and global mistrust, cooperatives prove that it is possible to produce and distribute wealth without exclusion, care for the environment, and strengthen social bonds," said Dr Ariel Guarco, International Cooperative Alliance President. "This UN resolution to declare an International Year of Cooperatives every decade gives our movement renewed optimism #Beyond2025."

Jeroen Douglas, International Cooperative Alliance Director General, added: "Having both 2012 and 2025 declared as International Years of Cooperatives is rare, as the UN does not usually repeat designated year themes. So this decade cycle is an immense global recognition of cooperatives' enduring contributions towards a more just and equitable world. The slogan of both IYCs – 'Cooperatives build a better world' – captures the heart of our movement's mission. We thank the Government of Mongolia as the initiating force behind both the International Years of Cooperatives and this new proclamation."

The UN has long acknowledged the cooperative movement as a key partner in enhancing social development, and the model as suited to achieve the SDGs. The UN General Assembly has been adopting resolutions concerning cooperatives in social development since the 1950s and systematically every two years since 1992.

In April 2023, the UN approved the first-ever Resolution on promoting the social and solidarity economy for sustainable development.

Source: ICA Website

Regional Joint Registrars Honoured for Distinguished Service on 77th Republic Day -2026

Thiru K.Rajendra Prasad, Regional Joint Registrar, Sivagangai District



Thiru.C. P. Murugesan, Regional Joint Registrar, Kallakurichi District



Cooperative Volunteers Assist Pongal Gift Distribution in Tirunelveli District

In Tirunelveli District, members of the Cooperative volunteers army assisted in the distribution of Pongal gift hampers at Fair Price Shops in Veeravanallur area of Cheranmahadevi Taluk.



Innovation Training Programme for Cooperative Department Officials Held in Erode



An Innovation Training Programme for subordinate officers of the Cooperative Department was inaugurated in Erode by Dr. K.V.S. Kumar, Additional Registrar, Erode District Central Cooperative Bank, Thiru. Kantharaja, Joint Registrar of Cooperative Societies, Erode Region, held on 21.01.2026 in Erode district.

On the occasion, Thiru. T. Selvakumaran, Joint Registrar, Erode District Consumer Cooperative Wholesale Store, and senior cooperative officials Tmt.G. Khalida Banu, Thiru.S. Madhesh, Thiru.D. Ravichandran, Thiru.R. Muthuchidambaram, Thiru.S. Kumarimohana, Tmt.Parimala, Tmt.P.N. Yasodha Devi, and Tmt.M. Maithili were participated in the programme. □

Innovation Training Programme for Cooperative Department Officials Held in Coimbatore



An Innovation Training Programme for subordinate officials of the Cooperative Department, was inaugurated by Thiru. S. Ramakrishnan, Additional Registrar/Managing Director, Coimbatore District Central Cooperative Bank, Thiru. A. Alagiri, Joint Registrar, and Tmt. V.C. Gomathi, Joint Registrar/Managing Director, The Tudiyalur Cooperative Agricultural Services Ltd., held on 21.01.2026 in Coimbatore District.

On the occasion, Deputy Registrars, Cooperative Sub-Registrars, Senior Inspectors, and Junior Inspectors were participated in the programme. □

OUR TOWN....

OUR COOPERATIVES...

Thiruvallur District...

Medur Primary Agricultural
Cooperative Credit Society

From Seed to Strength

Over 50 Years of Cooperative Excellence in Medur



On 20 August 1971, like a tiny seed sown with hope, the G.1524 Medur Primary Agricultural Cooperative Credit Society was established. Today, it has grown into a mighty banyan tree, spreading its branches wide and offering a bright and secure future to its members and the surrounding village communities. For over five decades, this cooperative society has stood shoulder to shoulder with farmers. Since 2008–2009, it has been operating continuously in profit, and from 2013–2014 to 2021–2022 it has recorded remarkable growth across all sectors. As a result, according to the final audit report for 2020–2021, the society has been upgraded to a 'B' Class Society—an achievement that brings pride to

the entire region.

The growth of the society is reflected not merely in statistics, but in the improved lives of its members. A total of 4,121 farmers are enrolled as “A” Class members and 1,132 as “B” Class members, all benefiting from its diverse services. The society plays a crucial role in implementing government welfare schemes effectively. Under the Public Distribution System, it operates 15 Cooperative Fair Price Shops, supplying essential commodities without interruption every month to 3,536 family card holders.

Understanding the needs of rural communities, the Medur Primary Agricultural Cooperative Credit Society provides multiple government services under one roof through its Public Service Centre. In the year 2021–2022 alone, 5,430 certificates were issued, including Income, Community (Caste), Nativity, First Graduate, Fisherman, Patta-Chitta copies, Moovalur Ramamirtham Ammaiyar Marriage Assistance certificates, and Legal Heir certificates. In addition, services such as patta issuance and transfer, horoscope verification, encumbrance certificate applications, access to school and college academic records, and electricity bill payments are facilitated. These services generated a net revenue of ₹1,41,609 during 2021–2022.

Keeping pace with technological advancement and prioritizing farmers’ convenience, the society has been fully computerized. Since 1 April 2015, computer-generated bills have been issued to members, and savings account passbooks are printed digitally. The society is proactive in supplying essential agricultural inputs to farmers on time. During 2021–2022 alone, 496 tonnes of fertilizers were sold, amounting to ₹82.29 lakhs. Fertilizers were supplied both on cash payment and crop loan basis, greatly benefiting farmers.

The society owns 25 cents of land from its own funds, where a Government of Tamil Nadu paddy procurement storage godown has been constructed. This enables farmers to avail low-interest loans against pledged produce. With financial assistance of ₹20 lakhs as an interest-free loan from the Government of Tamil Nadu, the society has constructed its own building and is functioning efficiently from there. Additionally, solar panels have been installed to promote energy conservation.



Demonstrating strong commitment to women's economic empowerment, the society has formed more than 90 Women Self-Help Groups and has provided loans exceeding ₹2 crores to enhance their livelihoods. Notably, all the Self-Help Groups have maintained a 100% repayment record, reflecting the society's effective guidance and monitoring.

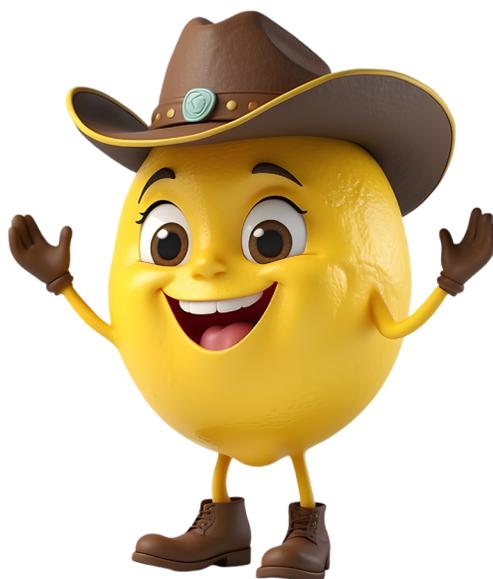
Beyond agriculture, the society encourages livestock and fisheries development to strengthen rural income. Interest-free loans exceeding ₹1.50 crores have been provided for purchasing milch cows and goats for livestock development. Furthermore, under the Kisan Credit Card (KCC) scheme, more than ₹2.40 crores in interest-free loans have been extended to support fishing and fish marketing activities, thereby improving the economic stability of fishermen families.

Another notable initiative of the society is the procurement of a Neem Cake Processing Machine and a goods vehicle at a cost of ₹11,84,000 under the Agricultural Infrastructure Fund scheme. Through this initiative, high-quality neem cake—produced from neem seeds without oil extraction—is manufactured and supplied to farmers. This ensures availability of natural fertilizer at affordable prices and promotes environmental sustainability.

In the Ponneri region under the Minjur Agricultural Block, green gram is cultivated across approximately 4,500 acres. Farmers often face labour shortages during harvest and traditionally separate grains by ploughing with tractors, which results in wastage and increased time consumption. To address this issue, the society has procured a specially designed Green Gram Separating Machine on rental basis. The machine efficiently separates grains from leaves and husk. It can process green gram plants from about 2 to 3 acres within an hour, at a rental charge of ₹1,800 per hour. This initiative significantly reduces wastage, labour dependency, and time, thereby supporting farmers during peak harvest season.

With such diverse and impactful initiatives, the Medur Primary Agricultural Cooperative Credit Society continues to render selfless service toward the economic and social development of the region. Having earned the trust of farmers and the goodwill of the community, the society is poised to march confidently on the path of sustained growth in the years to come. □

Lemon The Golden Drop of Health and Flavour



Bright, refreshing, and bursting with tangy goodness, lemons are among the most loved citrus fruits in the world. Whether squeezed into a glass of cool summer drink, added to a delicious recipe, or used as a natural remedy, lemons hold a special place in kitchens and cultures across the globe. Beyond their sharp taste, lemons are a powerhouse of nutrition and offer numerous health and lifestyle benefits.

A Journey Through History – Origin of Lemon



Lemon is believed to have originated in parts of India, along with neighbouring regions of northern Myanmar and China. Historical records suggest that lemons were cultivated in these areas over 2,000 years ago. As trade routes expanded, lemons gradually spread to the Middle East, Europe, and eventually to the Americas. Today, lemon cultivation has become widespread, making it one of the most commercially important citrus fruits.

Growing the Citrus Gem – Cultivation of Lemon



Lemon trees flourish in warm, sunny climates with moderate rainfall. They grow best in well-drained sandy or loamy soil that is slightly acidic. Farmers usually propagate lemon plants through grafting, a method that ensures better fruit quality and uniform growth.

Lemon trees generally begin producing fruits within three to five years of planting. Regular irrigation, pruning, and pest management are essential to maintain healthy trees and high productivity. With proper care, lemon trees can remain productive for many years, providing consistent harvests.



Popular Varieties of Lemon

Different regions cultivate distinct varieties of lemons based on climate and usage. Some of the most popular varieties include:

Eureka Lemon

Widely cultivated and recognized for its bright yellow colour, thick skin, and abundant juice content.

Lisbon Lemon

Very similar to Eureka but more resistant to cold and wind, making it suitable for diverse climatic conditions.

Assam Lemon

A popular Indian variety known for its large size, strong aroma, and rich juice content.

Meyer Lemon

A sweeter hybrid variety with thin skin and mild acidity, commonly used in desserts and beverages.

Kagzi Lemon

Highly valued in tropical regions for its thin peel, intense flavour, and high juice yield.



Nature's Medicine – Health Benefits of Lemon



Lemons are rich in vitamin C, antioxidants, and essential minerals, making them extremely beneficial for health.

- ☛ Boosts Immunity – The high vitamin C content helps strengthen the body's defense system.
- ☛ Improves Digestion – Lemon juice stimulates digestive enzymes and supports gut health.
- ☛ Enhances Skin Health – Antioxidants help reduce skin damage and promote natural glow.
- ☛ Supports Weight Management – Lemon water is widely consumed as part of fitness routines.
- ☛ Promotes Hydration – Adding lemon enhances the taste of water, encouraging increased fluid intake.
- ☛ Detoxifies the Body – Lemon supports liver function and helps flush out toxins.

Versatile and Valuable – Uses of Lemon



Lemon is one of the most versatile fruits known for its multiple uses.

Culinary Uses

Lemon adds flavour to juices, desserts, salads, marinades, pickles, and countless traditional and modern recipes.

Medicinal Uses

Traditional remedies often use lemon to treat sore throat, cold, and digestive problems.

Household Uses

Lemon acts as a natural cleaner, stain remover, and deodorizer due to its antibacterial properties.

Cosmetic Uses

Lemon extracts are widely used in skincare and haircare products to improve skin tone and hair health.

Availability of Lemon

Lemons are available almost throughout the year because they are cultivated in various climatic regions across the world. In tropical countries, harvesting occurs multiple times annually, ensuring continuous supply. Lemons are easily found in local markets, supermarkets, and food processing industries.

Fun Facts About Lemon



Lemon trees can produce up to 600 pounds of lemons in a year under ideal conditions. Lemon was historically used by sailors to prevent scurvy due to its high vitamin C content.

The refreshing scent of lemon is known to reduce stress and improve mood.

Lemon is far more than just a sour fruit. Its nutritional richness, medicinal value, and diverse applications make it an essential part of everyday life. From enhancing meals to supporting health and wellness, lemon continues to be a treasured citrus fruit enjoyed worldwide. Its refreshing flavour and remarkable benefits truly make lemon a golden drop of nature. □

Source : Website



GOOD GOVERNANCE RTI ACT – IS IT RIGHT TO INFORMATION OR RIGHT TO INTRUSION?



R. Muralidharan
Puducherry Civil Service Officer (Retired), Director, Catalyst
[The Training People] email: rajkamalmurali19@gmail.com

The Registrar cannot transfer the application to the society

If an application is filed with the PIO of the office of the Registrar, seeking information in respect of a society, the RCS/PIO cannot invoke Section 6(3) of the Act and transfer the application to the society to furnish the information because under Section 6(3) an application can be transferred from one public authority to another public authority. When the co-operative society is held not be a public authority, such transfer is not possible. Similarly, the Registrar cannot direct the society to appoint a PIO/FAA in respect of such society, in as much as such an appointment can be made only by a public authority. It is also to be noted that the society cannot furnish the information to the applicant directly. The society should furnish the information to the PIO of the office of the Registrar, who will in turn provide the information to the applicant, subject to the provisions of the Act. The person who furnishes such information shall not sign as PIO of the society, but to sign as the notified authority of the society, like Secretary, Managing Director or President.

If a co-operative society abides by the directions of the Registrar and furnishes the information sought for, the same is not deemed to be information given by that society under the RTI Act. In *Naripalli Primary Agricultural Co-operative Credit Society Ltd., vs. The Tamil Nadu Information Commission, Chennai and others*, W.P. No. 21800 of 2021 dated 6.10.2021 the finding of the High Court of Madras is that it is seen that the Joint Registrar of the Co-operative Societies has directed the petitioner/co-operative society to furnish the information, which was sought for by the applicants from the Joint Registrar. The Registrar is vested with various powers to secure the proper management of the affairs of a co-operative society under the provisions of the Act. As such, such a Registrar

would be well within his powers to direct the co-operative society to furnish any information pursuant to an application made to the Registrar under the provisions of the RTI Act. Such a direction to the society cannot be deemed as information sought to that society under the RTI Act, but can only be construed as a direction issued by an authority under the Act to the society. Consequently, if such a co-operative society abides by the directions of the Registrar and furnishes the information sought for, the same is not deemed to be information given by that society under the RTI Act. When any person seeks for information from the Registrar of Co-operative Societies, who is a public authority under the meaning of Section 2(h) and such a Registrar in turn directs the co-operative society to furnish the information, such a co-operative society would be bound to supply the information.

Oposing the above finding of the learned single Judge, writ appeal was filed in Naripalli Primary Agricultural Co-operative Credit Society Ltd., vs. The Joint Registrar of Co-operative Societies, Dharmapuri Region and others, RTIR II (2022) Madras 19.

The appellant submits that the society is not under an obligation to supply the information to the applicants concerned. Rather, it can be given by the Registrar of Co-operative Societies. In the instant case, the information was directed to be given by the appellant. Instead of directing the appellant to send the information to the applicants concerned, it could have been sought by the Joint Registrar as well and subject to rigour of Section 8(1)(j) of the Act, the Joint Registrar should have taken a decision as to whether the information could be supplied to the applicants or not. But, the Joint Registrar issued a direction to the appellant to supply the information to the applicants without examining the rigour of Section 8(1)(j). The appellant, therefore, prays to set aside the impugned orders passed by the learned single Judge.

The appeals stand disposed with a direction to the appellant society to supply the required information to the Joint Registrar. The Joint Registrar shall supply the information to the applicants concerned subject to the provisions of Section 8(1)(j) of the Act. If the information is not affected by the provisions of Section 8(1)(j) of the Act, the same shall be furnished to the applicants. In case

of any denial, the applicants concerned shall be at liberty to take legal recourse under the Act i.e. to maintain an appeal challenging the adverse orders, if any, passed by the Joint Registrar, if they so desire.

It is relevant to note the observations of the High Court of Madras in Varattanapalli Primary Agricultural Co-operative Credit Society vs. The Deputy Registrar of Co-operative Societies, Krishnagiri and others, 2024-1-WRL. 588. It would still remain as an obligation on the first respondent to ascertain whether the information sought by the second to sixth respondents relate to matters to which the first respondent could have access from the petitioner under the TNCS Act or the Rules made thereunder or any other law. In that event, it would be certainly incumbent upon the first respondent to examine whether the furnishing of the information sought would disproportionately divert its resources or would be detrimental to the safety or preservation of the record in question under Section 7(9) of the RTI Act, or it is exempted from disclosure under Section 8 of the RTI Act, or has to be treated as confidential inviting the submissions of the petitioner before taking a decision for its disclosure under Section 11 of the RTI Act.

Dictum of Thalapalam 's case applies to all co-operatives societies in India

Even though the judgment of the Supreme Court in Thalapalam Service Co-operative Bank Ltd., (supra) relates to a co-operative society in Kerala, the principle applies to every co-operative society within the State and in India, since the law laid down by the Supreme Court is the law of the land for the entire country. [Kalkulam Vilavancode Taluk Co-operative Marketing Society vs. State Information Commissioner, Chennai and another, W.P. No. 15424 of 2023 dated 28.6.2023 – High Court of Madras].

Whether the public authority is vested with the power to seek/gather the particular information

The writ appeal in P.R. Ramachandran vs. State Chief Information Commissioner and others, 2024 KER 48238 : 2024 LiveLaw (Ker) 406 : 2024 (4) KLT 347 : 2024 KLT OnLine 1733 is against the decision of the learned

single Judge. The Division Bench of the High Court of Kerala noted that the expression 'information relating to any private body which can be accessed by a public authority under any other law for the time being in force' in the definition in Section 2(f) is to be noted. If the information sought is not available with the authority and nor is in its control, the authority can access the same, provided it enjoys power to do so under the law by which it gets dominance over the private body. Hence in such cases, the essential facet to be considered by the authorities under the Act is as to whether the public authority is vested with the power to seek /gather the particular information from the private body by virtue of the powers conferred by any law other than the RTI Act. Answer to the said issue will depend upon the extent of authority conferred on the public authority by the law which provides the public authority dominance over the private body. Hence, apart from reference to the provisions of the RTI Act, analysis of the provisions of the relevant law providing control to the public authority over the private body, by the authorities under the RTI Act will also be necessitated to find out the extent of powers conferred on the public authority in each case.

The challenge in the writ petition filed in the Muppathadam Service Co-operative Bank Ltd., vs. The State Chief Information Commissioner, Thiruvananthapuram and others, 2024 KER 90020 : 2024 LiveLaw (Ker) 773 : 2024 (6) KLT 725 : 2024 KLT OnLine 2873 is the order passed by the State Information Commission, Kerala whereby the State Information Commission has directed the State Public Information Officer and Deputy Registrar (Administration), Office of the Joint Registrar Co-operative Societies to give information sought by the applicant for which he made an application before the first respondent in respect of the petitioner co-operative bank.

A Division Bench in Kunnathunad Taluk Primary Co-operative Agricultural and Rural Development Bank Limited vs. Public Information Officer, 2019 (1) KLT 857 has held the Registrar can gather information from a society to the extent permitted by law, but he is not obliged to disclose the information which is exempted from disclosure under Section 8 of the Act. Therefore, the Registrar can collect such information from the society, which he is otherwise empowered to collect under the Kerala Co-operative Societies Act and furnish to the applicant that information, of course, subject to the limitations and restrictions under the Act. The question which needs to be considered is whether the Registrar of the

Co-operative Societies would have access to the documents/information of the petitioner-bank, which have been sought for by the fourth respondent. There is no confidentiality involved in either the construction agreement or the copy of the minutes of the general body meeting of the petitioner-bank to deny the information. The Registrar would have access to these documents. The minutes of the meeting would not come under any of the exceptions as enumerated in Section 8 of the RTI Act. Neither the agreement nor the minutes of the meeting sought by the fourth respondent would breach any commercial secret relating to confidentiality. It can certainly be held that the information sought by the applicant is accessible by the Registrar and the information desired by the applicant is not barred under Section 8 of the RTI Act.

The deliberate choice of 'can access' signifies that the right to seek information extends beyond mere physical custody of the documents

The Division Bench of the High Court of Kerala in Muppathadam Service Co-operative Bank Ltd., vs. The State Chief Information Commissioner, Thiruvananthapuram and others, 2025 KER 28555 : 2025 LiveLaw (Ker) 266 certainly enlarged the scope of the Registrar to collect information from the societies.

According to the appellant society a combined reading of Section 2(f) and Section 2(j) of the RTI Act would show that only that information which relates to a private body which can be accessed by a public authority under any other law for the time being in force can be treated as information and supply. The first contention of the appellant is that the information contemplated under the second part of Section 2(f) will have to be accessed by public authority within the parameters of the statute which confers such power and secondly, it has to be stored and available as per Section 4(1)(a). According to the respondent No. 1- Commissioner and the respondent No. 4, a plain reading of the second part of Section 2(f) will show that it is sufficient if the information is accessible. The foundation of the respondent No.4 is that he can invoke the powers of the Registrar, who can always access the documents which the respondent No.4 has asked for.

In Thalappalam Service Co-operative Bank Ltd., (supra) the Supreme Court observed that the Registrar can also, to the extent law permits, gather information

from a society, on which he has supervisory or administrative control under the Co-operative Societies Act. Consequently, apart from the information as is available to him, under Section 2(f), he can also gather those information from the society, to the extent permitted by law. Only those information which the Registrar of Co-operative Societies can have access under the Co-operative Societies Act from a society could be said to be the information which is 'held' or 'under the control of public authority'. Thus, the information held by the Registrar is the one he can access.

The Registrar or any person authorised by him shall have the power to access and inspect all relevant records of the society. The Registrar may summon any person responsible for their custody and require them to produce these records for inspection. Failure to produce information shall be treated as an offence under Section 94(4) of the Act. Therefore, it is amply clear that under the above provisions, the Registrar of the Co-operative Societies has access to the documents of a co-operative society.

Once the documents that the respondent No. 4 seeks can be accessed by the Registrar under Section 65 read with Rule 66, then it becomes information for the purpose of the RTI Act. Further, there is a difference between the existence of the power of the Registrar to access the document and the actual use of that power by the Registrar. As far as the RTI Act is concerned, the second part of the definition of 'information' would show that it postulates the 'existence' of power to access the documents and not 'its actual' exercise by the Registrar. Correctness and validity of the actual exercise of power by the Registrar to access the document would be a different subject matter. The information sought by the respondent member under Section 2(f), read with Section 3, is accessible by the Registrar within the ambit of the RTI Act.

Reading of Section 2(f) of the RTI Act makes it clear that Parliament has deliberately employed the phrase 'can access' to emphasise the legal entitlement of a Registrar to obtain certain documents. Had Parliament intended to restrict the scope of access solely to documents that had already been physically obtained by the Registrar, it would have employed different language, such as 'has accessed' or 'is in possession of'. The deliberate choice of 'can access' signifies that the right to seek information extends beyond mere physical custody of the

documents with the Registrar and includes those documents that the Registrar has the statutory power to access. This phrase does not imply that the Registrar can only ask for documents when an inquiry is already in progress. Without these documents, the Registrar may be unable to determine whether an inquiry is necessary in the first place. Therefore, imposing a requirement that an inquiry must already be underway before documents can be accessed would be contrary to the intent and purpose of the statute.

In the case at hand, the respondent No.4 has asked for a construction agreement and copies of the last general body meeting. Both these documents do not fall within the exemption of Section 8 of the RTI Act. The learned single Judge has considered the challenge of the appellant to the order passed by the respondent No. 1 – the Commissioner in detail, has analysed the relevant provisions and decisions of the Court and the Supreme Court and has concluded that the information sought by the applicant is accessible by the Registrar and has rightly dismissed the writ petition. No case is made out to interfere with the impugned order in appeal.

Impact and insinuations

In Thalappalam Service Co-operative Bank Ltd., (supra), the Supreme Court was candid in stating that the powers exercised by the Registrar of Co-operative Societies and others under the Co-operative Societies Act are only regulatory or supervisory in nature, which will not amount to dominating or interfering with the management or affairs of the society so as to be controlled.

On the question whether a citizen can have access to any information of the societies through the Registrar of Co-operative Societies, who is a public authority within the meaning of Section 2(h) of the RTI Act, the Court observed that the Registrar can also, to the extent law permits, gather information from a society, on which he has supervisory or administrative control under the Co-operative Societies Act. Consequently, apart from the information as is available to him, under Section 2(f), he can also gather that information from the society, to the extent permitted by law. The key words are ‘to the extent law permits’. The Apex Court does not give a blanket power to the Registrar to provide information with respect to the society. It is only those information which the public authority/Registrar holds with him or which he can access as

permitted by law. It should be remembered that the co-operative society is not a public authority under Section 2(f) of the Act. The Registrar gets the power to access information through the State Act. In other words, the statute should empower the Registrar to collect or collate such information from the society. It cannot be all and sundry information of the society to which the Registrar should access. There should be a finding that the information sought for by the Registrar could be accessed under the State Act or any other law for the time being in force.

There are certain information/records/returns that the society is obliged to provide to the Registrar, as per the Act or rules made thereunder. Such records are said to be held by the Registrar. There are other information that the Registrar can access as permitted by law. Only such information can be provided to a citizen, when he seeks by maintaining an application under the Act to the Registrar. Nothing more and nothing less.

If the Registrar starts collecting all information about the society contending that he is empowered to access such information, then sky is the limit. This indirectly brings the society under the purview of the 'public authority' which is not legally so. It is a settled legal principle that one cannot do indirectly what one cannot do directly [Quando aliquid prohibetur ex directo, prohibetur et per obliquum].

On poring over the case laws delineated above, it is worth noting that initially the Courts were inclined to allow only limited access of information pertaining the societies through the Registrar. But over a period, it has expanded the horizons overlooking the phrase 'empowered to access under any law'. When a citizen, knowing for sure that the society does not answer the definition of the 'public authority' applies to the Registrar whatever information he needed from the society concerned and if such information is provided by the Registrar, by collecting the same from the society employing his 'power to access', but overlooking 'to the extent permitted by law', the purpose of the citizen is achieved, but this is what he cannot directly achieve. It can never be the legislative intention to collect all information under the sun from the society. The Registrar cannot take a stand that these information will not fall under the exemption clauses under Section 8 of the RTI Act. The exemption

clauses will be applicable even when the society is coming under the definition of the 'public authority'.

To cap it all, it is not every information that is available with the society, the Registrar is empowered to collect under access under the law, but to the extent permitted by law. This is the dictum of the Thalappalam Service Co-operative Bank Ltd., (supra), in strict sense. The Registrar is under an obligation to explain which law or which provision of law has empowered him to access the information. Only then, the societies can be out of the purview of the Right to Information Act in true sense but at the same time, the citizen has access of information in respect of the society to the extent it is available with the office of the Registrar or such information which the society is obliged to provide to the Registrar. Thus the need of the hour is that guidelines are to be framed in the interest of the society and the citizen to have a 'win win' approach.□



இரத்தலின் இன்னாது மன்ற நிரப்பிய

தாடிம தடியர் உணல்.. ."

குறள் : 229

They keep their garners full, for self alone the board they spread;-

"Tis greater pain, be sure, than begging daily bread!.

Kural : 229

- ☛ பொருள் : பொருளைப் பெருக்க எண்ணி, எவருக்கும் தராமல், தானே தனித்து உண்பது, பிறரிடம் கை ஏந்துவதைவிடக் கொடியது.
- ☛ Explanation: **To eat alone what one has hoarded is worse than begging.**

The views expressed in the articles published in this magazine are not that of the Tamilnadu Cooperative Union

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