



International Year  
of Cooperatives

Cooperatives Build  
a Better World

# TAMILNADU JOURNAL OF COOPERATION

November 2025

# 72<sup>nd</sup> All India Co-operative Week Celebration



Rs. 20/-



# KANCHEEPURAM CENTRAL CO-OPERATIVE BANK LTD.,

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**மாற்று திறனாளிகளுக்கு சிறப்பினமாக கூடுதலாக 0.25% வட்டி வழங்கப்படுகிறது**

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- ◆ Prime Minister Suraksha Beema Yojana  
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(தனி நபருக்கு ரூ.20 இலட்சம் வரை)
- ◆ NHFDC (Differently Abled Persons)  
(மாற்று திறனாளிகளுக்கான கடன்)
- ◆ TABCEDCO / TAMCO (பிற்படுத்தப்பட்டோர்  
சீர்மரபினர்/சிறுபான்மையினர் பொருளாதார  
மேம்பாட்டு கடன்)
- ◆ Housing Loan (வீட்டு வசதி கடன்)
- ◆ House Mortgage Loan  
(வீடு அடமானக் கடன்)
- ◆ Salary Loan (சம்பளக் கடன்)
- ◆ Petty Traders Loan (சிறு வணிக கடன்)
- ◆ JLG Petty Traders (கூட்டு பொறுப்புக் குழு கடன்)
- ◆ Working Women Loan (உழைக்கும் மகளிர் கடன்)
- ◆ Women Entrepreneur  
(மகளிர் தொழில் முனைவோர் கடன்)
- ◆ SHG Loan (சுய உதவிக் குழு கடன்)
- ◆ NFS (பண்ணை சாராக் கடன்)
- ◆ MSME (சிறு குறு மற்றும் நடுத்தர தொழிற்கடன்)
- ◆ Weavers Muthra Loan (நெசவாளர் முத்ரா கடன்)
- ◆ MT - Agri (மத்திய கால விவசாய கடன்)
- ◆ Kalaigharin Kanavu illam  
(கலைஞரின் கனவு இல்லம்)
- ◆ Roof top solar panels (சூரிய ஒளி ஆற்றல் மூலம்  
மின் உற்பத்தி சாதனம் நிறுவ கடன் திட்டம்)

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



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“Cooperatives are not only enterprises; they are bearers of culture, history, and identity,”  
“With the global map, we celebrate cooperation as humanity’s shared heritage, linking people and communities through solidarity and self-help.”  
-Ariel Guarco, President of the ICA.

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### About Cover



The 72nd All India Co-operative Week – State-Level Celebration was held on 20 November 2025 at Netaji Kalaiarangam, Palayamkottai, Tirunelveli District. The event was conducted under the leadership of Thiru. M. Appavu, Hon’ble Speaker, Tamil Nadu Legislative Assembly, and Thiru. KR. Periyakaruppan, Hon’ble Minister for Co-operation. Thiru. K. Nanthakumar, I.A.S., Registrar of Co-operative Societies, and Thiru. M. Veerapan, I.A.S., Additional Registrar of Co-operative Societies (Consumer Activities) also graced the occasion.





# *A Landmark Moment for Tamil Nadu's Cooperative Movement Release of the “Co-operative Geethem” at the Tamil Nadu Cooperative Union*

A significant milestone in the history of Tamil Nadu's cooperative movement was marked on 6 November 2025 with the formal release of the “Cooperative Geethem” at the Tamil Nadu Cooperative Union. The Geethem was released by Thiru K.R. Periyakaruppan, Hon'ble Minister for Cooperation, in a programme held under his leadership and in accordance with the guidance of the Hon'ble Chief Minister of Tamil Nadu, Thiru M.K. Stalin.

The “Co-operative Geethem” has been specially composed for the cooperative movement and represents the first musical composition of its kind dedicated exclusively to cooperatives. During the event, the Hon'ble Minister officially released the Geethem,

stating that it was created to highlight the values, functions, and greatness of the cooperative movement. Drawing a powerful parallel, he remarked that just as the National Anthem reflects the glory of the nation, the “Co-operative Geethem” symbolises the spirit and ethos of the cooperative movement. He further announced that the Geethem will henceforth be played at all events of the Cooperation Department and will remain an enduring part of its identity.

In his address, Thiru K.R. Periyakaruppan emphasised that under the dynamic leadership of the Hon'ble Chief Minister, the Cooperation Department of the Government of Tamil Nadu functions in close coordination with all other departments, acting as a vital



bridge between the administration and the people. He expressed pride in releasing the “Cooperative Geetham” in his capacity as Minister for Cooperation and extended his heartfelt appreciation to all those involved in its creation. He particularly acknowledged the efforts of the Principal Secretary of the Cooperation Department, the Registrar of Cooperative Societies, the selection committee headed by Tamilkadal Devakottai Ramanathan, lyricist Thiru Anandha Selvan, and renowned film music composer Thiru Srikanth Deva along with his orchestra, for beautifully rendering the Geetham. The Hon’ble Minister also thanked all officials who

contributed to making this initiative a reality.

The occasion also witnessed several other important initiatives. The Hon’ble Minister released a book on the Hon’ble Chief Minister’s flagship scheme, the “Chief Minister’s Thayumanavar Scheme”, and inaugurated an LED display board installed at the Office of the Registrar of Cooperative Societies at an estimated cost of ₹20 lakh. Further strengthening cooperative outreach and education, materials worth ₹29,76,108 were distributed to all District Cooperative Unions. These materials will be utilised for Member Education Programmes, Youth Attraction Camps, and for taking



cooperative services to the general public. In addition, appointment orders on compassionate grounds were issued to six individuals for the posts of Junior Assistant, Office Assistant, and Record Clerk.

The programme commenced with a welcome address by Dr. K.C. Ravichandran, Additional Registrar /Managing Director, Tamil Nadu Co-operative Union. The vote of thanks was delivered by Thiru V. Muralikannan, Joint Registrar (Consumer Cooperatives).

On this occasion, Thiru Satyabrata Sahoo, I.A.S., Chief Principal Secretary, Cooperation, Food and Consumer Protection Department, Thiru K. Nanthakumar, I.A.S., Registrar of Cooperative

Societies, Thiru M. Veerappan, I.A.S., Additional Registrar of Cooperative Societies (Consumer Activities), Thiru.M.Palanivelu. Additional Registrar (Budget & Planning), Thiru. S. Subramanian, Additional Registrar (Finance & Banking), and other co-operative officials were participated.

The release of the “Cooperative Geethem” stands as a historic and symbolic step in strengthening the identity of the cooperative movement in Tamil Nadu. It not only celebrates the values of cooperation but also reinforces the Government’s commitment to taking the cooperative sector forward as a people-centric and inclusive movement. □



# “CO-OPERATION FOR PROGRESS: GRAND STATE-LEVEL CELEBRATION OF THE 72ND ALL INDIA CO-OPERATIVE WEEK”

72nd All India Co-operative Week – State-Level Celebration held in Tirunelveli

The 72nd All India Co-operative Week – State-Level Celebration was held on 20 November 2025 at Netaji Kalaiarangam, Palayamkottai, Tirunelveli District. The event was conducted under the leadership of Thiru. M. Appavu, Hon’ble Speaker, Tamil Nadu Legislative Assembly, and Thiru. KR. Periyakaruppan, Hon’ble Minister for Co-operation. Thiru. K. Nanthakumar, I.A.S., Registrar of Co-operative Societies, and Thiru. M. Veerapan, I.A.S., Additional Registrar of Co-operative Societies (Consumer Activities) also graced the occasion.

The ceremony witnessed the presence of several distinguished dignitaries including Thiru. S. Robert Bruce, Member of Parliament (Tirunelveli), Thiru. M. Abdul Wahab, Member of Legislative Assembly (Palayamkottai), Thiru.

G. Ramakrishnan, Mayor, Tirunelveli Corporation, Thiru. K.R. Raju, Deputy Mayor, Thiru. V.S.R. Jagadeesh, Chairman, Dr. K.C. Ravichandran, Additional Registrar/Managing Director, Tamil Nadu Co-operative Union, Thiru. M. Durai, District Revenue Officer, and many other senior officials.

## Inaugural Events

The celebration began with the flagging off of a Co-operative Awareness Rally, the Co-operative Product Promotion Chariot, and Government buses carrying co-operative awareness advertisements. This was followed by the hoisting of the Co-operative Flag, the administration of the Co-operative Pledge, and the Co-operative Volunteers Army Pledge.

The Hon’ble dignitaries then inaugurated various exhibition stalls, including the Chief Minister’s Special ‘Thaayumanavar Scheme’ Stall, the



Muthalvar Marunthagam Stall, and several thematic pavilions showcasing co-operative achievements.

### Address by the Hon'ble Speaker

In his special address, Thiru. M. Appavu highlighted the visionary contributions of former Chief Minister Kalaingar, who laid a strong foundation for the growth of the co-operative sector. He stated that, under the guidance of the present Hon'ble Chief Minister and the efficient administration of the

Hon'ble Minister for Co-operation, the department continues to progress remarkably.

The Speaker emphasized that every year, co-operatives ensure uninterrupted distribution of Pongal gift hampers to ration cardholders across the state. Tamil Nadu, he said, remains the only state in India with the most efficient Public Distribution System, as acknowledged by the Supreme Court of India.

He added that due to the sincere efforts of co-operative employees, Tamil Nadu now holds deposits

amounting to ₹70,000 crore. The state is also the only one in India offering agricultural loans up to ₹20,000 crore without additional charges. He assured that the Government will continue to extend all welfare measures to dedicated co-operative employees who contribute to the strengthening of the movement.

### Special Address by the Hon'ble Minister for Co-operation

In his keynote address, Thiru. KR. Periyakaruppan noted that the celebration marks more than a century of the co-operative movement in Tamil Nadu—an initiative rooted deeply in the state's culture, knowledge, and community spirit.

He recalled that Tamil Nadu was the first state in India to establish a co-operative institution in 1904 at Thirur village in Tiruvallur district. With a legacy of over 125 years, the sector has grown with the guiding principle: **“Co-operation elevates society; unity brings prosperity.”**

The Minister elaborated on the expansive network of co-operatives operating across more than 30 functional wings, serving both rural and urban populations by providing low-interest and, at times, interest-free loans.

Highlighting the importance of professional competence, he mentioned that 24 Institutes of Cooperative Management function across the state, generating employment opportunities for trained youth. Since the assumption of office by the Hon'ble Chief Minister, 17,000 individuals have secured employment through co-operatives.

He recalled several landmark welfare measures introduced by the Government, including:

Free electricity for farmers during Kalaingar's tenure.

- ☐ Waiver of ₹7,000 crore worth of co-operative loans for farmers in 1996.
- ☐ Delivery of essential commodities to households through co-operatives during the COVID-19 pandemic.
- ☐ Waiver of gold loans up to five sovereigns amounting to ₹5,225 crore for farmers.
- ☐ Waiver of women's SHG loans worth ₹2,500 crore.

He proudly noted that Tamil Nadu received five National Awards for excellence in co-operative activities, reaffirming the state's leadership at the national level. The Minister assured that high-performing co-operative societies will continue to receive recognition and awards.





## Loan Disbursement & Awards

The Hon'ble Speaker and Hon'ble Minister distributed:

### Electric Autos

#### 6 women beneficiaries

- ☐ Loans totalling ₹107.71 crore to 12,170 beneficiaries, including:
- ☐ ₹65.73 crore to 7,548 Society Members
- ☐ ₹25.56 crore to 2,676 SHG Members
- ☐ ₹2.42 crore to 326 Backward Class individuals/groups
- ☐ ₹1.05 crore to 112 Minorities beneficiaries
- ☐ ₹1 crore to 105 TAHDCO beneficiaries

- ☐ ₹60 lakh to 60 Transgender beneficiaries
- ☐ ₹30 lakh to 10 mini three-wheeler beneficiaries
- ☐ ₹2 crore under Small Business Loans for 350 beneficiaries
- ☐ ₹50 lakh to 112 Women Entrepreneurs
- ☐ ₹50 lakh to 155 folk artisans
- ☐ ₹2.50 crore of medium-term loans to 286 beneficiaries
- ☐ ₹20 lakh to 45 widow and destitute women
- ☐ ₹10 lakh to 10 Mudra loan beneficiaries
- ☐ ₹1.50 crore to 165 small enterprises
- ☐ ₹50 lakh under the Kalaingar Kaivinai Thittam
- ☐ ₹25 lakh under the Kalaingar Kanavu Illam Scheme

## Co-operative Chariot (கூட்டுறவு ரதம்)



- ☐ ₹50 lakh to 56 differently-abled beneficiaries
- ☐ ₹1 crore in housing loans to 22 beneficiaries
- ☐ ₹1.50 crore in housing mortgage loans to 25 beneficiaries

### Awards Presented

- ☐ **Thiru. Anantha Selvan, SG CAO**  
Best Co-operative Geetham Award  
(₹50,000 cash prize + special shield)
- ☐ 74 Best-Performing Co-operative Societies at the state level

In addition, on compassionate grounds, one eligible family member of each co-operative employee who

passed away during service was provided suitable employment.

On the occasion, Thiru. P.M. Murugesan, Regional Joint Registrar, Tirunelveli Thiru. Dileep Kumar, Administrator, District Central Cooperative Bank, Additional Registrars of Co-operative Societies, Joint Registrars of Co-operative Societies, State level Co-operative officers and representatives of various cooperative societies. □

**It always seems  
impossible  
until it's done.**



# Proclamation for the INTERNATIONAL DAY FOR THE ELIMINATION OF VIOLENCE AGAINST WOMEN



**25 NOVEMBER 2025**

We gather as a movement, as a community, and as a cooperative family to raise one voice in favour of life, dignity, and justice.

On this International Day for the Elimination of Violence against Women, we firmly declare that all forms of violence are incompatible with the values that underpin our cooperative model.

## *Global statistics on gender-based violence (2025)*

According to the WHO: approximately 840 million women have experienced intimate partner violence or sexual violence at some point in their lives.

In the last 12 months, 11% of women aged 15 and over have been victims of physical or sexual violence by an intimate partner.

Sexual violence by someone other than an intimate partner: an estimated 263 million women have experienced this type of violence since the age of 15. Progress in reducing intimate partner violence has been very slow: prevalence has decreased by only 0.2% annually over the past two decades.

Regarding femicides: in 2023, an estimated 51,100 women were killed by their partner or a close family member.



Violence is also affected by crises such as climate change: according to a UN study, every 1°C increase could increase intimate partner violence, and women in climate-vulnerable communities are more exposed.

Furthermore, there is a serious problem of underreporting: for example, only about 2% of cases of violence against women are reported in the media, suggesting that many situations remain hidden from public view.

Cooperatives, founded to promote solidarity, equity, and the common good, cannot and must not remain silent in the face of the reality that so many women face every day.

That is why we proclaim that no woman within our organisations, communities, or families should live in fear, with abuse, or with the burden of imposed silence. Today we affirm that women are essential pillars of cooperativism:

Peacebuilders, administrators of development, guardians of social welfare, leaders who transform realities and sustain our organisations with vision, dedication, and humanity.

Therefore, as a movement, we assume the responsibility of guaranteeing safe, fair, and

discrimination-free spaces where every woman can exercise her leadership and fully develop her potential.

We proclaim our absolute rejection of physical, emotional, sexual, economic, or symbolic violence.

We also reject indifference, prejudice, and the cultural practices that have allowed this violence to persist.

Instead, we proclaim a cooperative culture based on mutual respect, shared responsibility, and the full recognition of equality between women and men.

We reaffirm that cooperativism is not just an economic model:

It is a way of life, a way of relating to one another, and a way of building community and in this way of life, there is no room for violence, but there is room for education, prevention, listening, and support. We invite everyone to be an agent of change: to defend the dignity of every woman, to promote clear policies in our cooperatives, to guarantee protection and reporting mechanisms, and to build environments where equality is the norm, not the exception.

We proclaim hope, justice, and life.

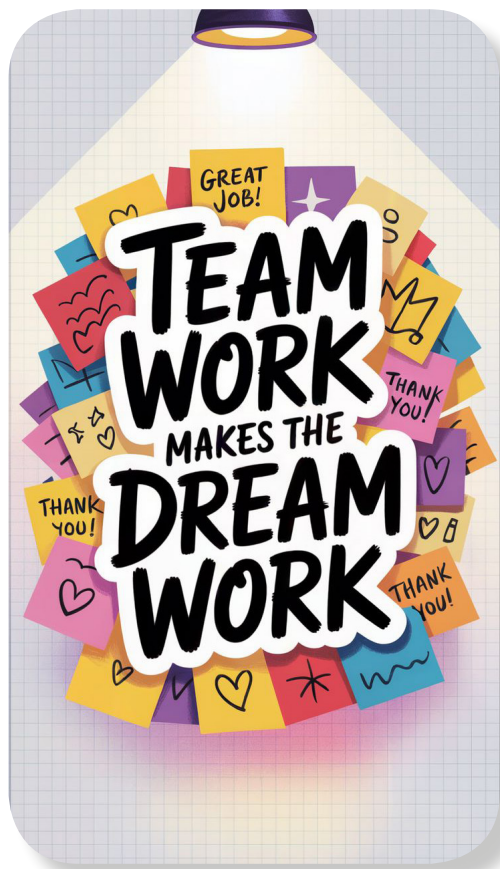
May this proclamation resonate within and beyond our cooperatives, reminding us that together we can build a future where all women live free, safe, and respected?

From the cooperative movement, we declare:

Not one more woman in fear. Not one more woman in silence. Not one more woman experiencing violence.

With unity, solidarity, and commitment, we raise this proclamation so that the light of dignity and the right to live free from violence may never be extinguished. □

-Source: ICA Website.



## அமோக விளைச்சலை அள்ளித்தருமே கிரிப்கோ குருணை யூரியா

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Cooperative and beyond...

கிரிஷக்  
பாரதி  
கோவாப்பரேட்டிவ்  
லிமிடெட்.,

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

# 72nd All India Cooperative Week

## 14th November, 2025

### Theme:

## Promoting Digitalization to Enhance Operational Efficiency, Accountability & Transparency

In the era of rapid technological transformation, digitalisation has emerged as a key driver of efficiency, accountability, and transparency across sectors. From government institutions and cooperatives to private enterprises, adopting digital tools is no longer a choice but a necessity for effective governance and sustainable growth. The integration of digital technologies such as Artificial Intelligence (AI), Machine Learning (ML), the Internet of Things (IoT), and cloud computing has revolutionized the way organizations operate, communicate, and deliver value.

1. Driving Operational Efficiency through Digitalization  
Digitalisation enhances operational efficiency by automating processes, streamlining workflows, and minimizing manual interventions. It helps organizations cut costs, improve productivity, and make

informed, data-driven decisions. By replacing traditional systems with digital workflows, institutions gain agility and resilience to respond to changing market conditions. Key Benefits:

- ☐ Cost Reduction: Automating manual tasks and adopting cloud systems reduce infrastructure, maintenance, and administrative costs.
- ☐ Increased Productivity: Automation speeds up repetitive tasks, reduces human error, and allows employees to focus on high-value work.
- ☐ Enhanced Quality: Digital tools ensure accuracy and consistency, improving service and product standards.
- ☐ Informed Decision-Making: Data analytics provides real-time insights into performance and operational gaps.



- ☐ Greater Adaptability: Digital systems enable quick innovation and adaptability to emerging challenges and opportunities.

#### **Strategies for Implementation:**

- ☐ Invest in Automation: Use Robotic Process Automation (RPA) and AI to streamline administrative and operational processes.
  - ☐ Adopt Cloud-Based Systems: Enable flexible, scalable, and secure collaboration across teams and locations.
  - ☐ Leverage Data Analytics: Utilize machine learning to identify inefficiencies and optimize resource utilization.
  - ☐ Utilize IoT and Emerging Tech: Harness IoT for real-time data collection and connectivity across the value chain.
  - ☐ Foster Collaboration: Promote teamwork and communication through digital platforms that connect stakeholders seamlessly.
2. Fostering Transparency through Digital Tools Transparency is the foundation of good governance. Digitalisation fosters transparency by automating transactions, centralizing data, and making information publicly accessible. This limits discretion, curbs corruption, and builds public trust. Electronic procurement

systems, open data platforms, and digital dashboards have become essential in ensuring visibility and traceability of operations.

#### **How Digitalisation Enhances Transparency:**

- ☐ Process Automation: Automated systems minimize human interference, reducing the scope for manipulation or bias.
- ☐ Data Accessibility: Open data platforms make financial and operational information easily available for public review.
- ☐ Real-Time Monitoring: Continuous tracking of fund flows and supply chains enhances trust and oversight.
- ☐ Standardization: Uniform digital records create a 'single source of truth,' facilitating audits and performance tracking. Examples of Impact:
- ☐ Healthcare: Digital procurement systems prevent inflated pricing and ensure fair medicine distribution.
- ☐ Public Expenditure: Online tracking tools help monitor budget utilization and detect irregularities.
- ☐ Education: Data portals improve transparency in school funding and curb absenteeism or resource misuse.

***Open Governance: Many governments now publish real-time data to engage citizens in monitoring activities. Benefits:***

- ☐ Reduces corruption and malpractice.
- ☐ Builds citizen and stakeholder confidence.
- ☐ Enables informed policy and decision-making.

Encourages active public participation in governance.

3. Promoting Accountability through Digital Transformation Digitalisation strengthens accountability by creating transparent, verifiable audit trails and ensuring that every transaction or decision is recorded and traceable. This minimizes opportunities for fraud, ensures responsible governance, and enhances ethical conduct in both public and private organizations.

**Mechanisms for Enhanced Accountability:**

- ☐ Transparent Audit Trails: Digital records provide verifiable evidence for every transaction, enabling efficient audits.
- ☐ Reduced Human Error: Automation ensures accuracy and limits subjective manipulation.
- ☐ Real-Time Monitoring: Digital dashboards allow for continuous supervision and immediate corrective action. ☐

***-Source: NCUI Website.***



Never stop fighting until you arrive at your destined place - that is, the unique you. Have an aim in life, continuously acquire knowledge, work hard, and have perseverance to realise the great life.

-A. P. J. Abdul Kalam

# Co-operative Volunteer Army formed to Strengthen Service Delivery in Tamil Nadu

As part of the State-level Co-operative Week celebrations 20th November 2025 held at Netaji Kalaiarangam, Palayamkottai in Thirunelveli District, a new Co-operative Volunteer Army has



been formed to further enhance the efficiency and reach of the co-operative sector in Tamil Nadu. This initiative brings together dedicated volunteers from five districts Tirunelveli, Thoothukudi, Kanniyakumari, Tenkasi, and Virudhunagar - with each district contributing 20 members, making a total of 100 volunteers.

The creation of the Co-operative Volunteer's Army marks an important step in strengthening the grassroots functioning of various co-operative institutions. The volunteers will play a crucial role in assisting and supporting operations in Thayumanavar Thittam, for doorstep delivery of essential rations to the elderly (70+) and disabled, was officially launched by Thiru.M.K.Stalin,





Chief Minister of Tamil Nadu, on August 12, 2025, benefiting over 21.7 lakh citizens across the state's fair price shops and Muthalvar Marunthagam under the co-operative sector. Their involvement is expected to improve service delivery, ensure better customer support, and help maintain smooth distribution of essential commodities and medicines.

The Co-operative Volunteer Army has been formed with the core objective of promoting community involvement and enhancing the public's trust in the co-operative movement. By mobilising local youth and committed volunteers, the initiative aims to develop a responsive, people-centric service network that complements the existing workforce in co-operative institutions.



This strategic effort highlights the Government's continued commitment to strengthening the co-operative sector and ensuring that essential services reach citizens efficiently, transparently, and without interruption. The participation of volunteer from multiple districts underscores the spirit of unity, social responsibility, and community development principles that lie at the heart of

the co-operative movement. In continuation of this effort, we express our sincere thanks to our Additional Registrar/Managing Director, Tamil Nadu Co-operative Union, for forming and leading this dedicated volunteer force. □

**-Tmt.R.Sathya.**

**Sr. Asst, TNCU.**

OUR TOWN....  
OUR COOPERATIVES...

PUDHUKOTTAI...



**PDK680. ANNAVASAL ORGANIC MILLETS AND PULSES FARMER  
PRODUCER CO-OPERATIVE SOCIETY Ltd.,**

## ***“Tradition, Trust, and Transformation: The Annavasal FPO Journey”***

The PDK680 Annavasal Organic Millets and Pulses Farmer Producer Co-operative Society Ltd. has rapidly emerged as a model FPO established on 28 March 2022, in Pudukottai district, demonstrating how organized farmer collectives can transform rural livelihoods through organic practices, value addition, and efficient market linkages. Operating from its registered office at Muthu Rowther Complex, Viralimalai Main Road, Annavasal, the Society now covers 20 revenue villages in the Annavasal Block and serves a strong member base of 307 shareholder farmers.

Led by CEO Mr. V. Karthik and supported by Accountant Mr. P. Anbarasu, the FPO has focused on empowering small, marginal, and women stakeholders—who together form the majority of its membership. Of these, 87 are small farmers, 220 are marginal farmers, and 129 are women members, reflecting the FPO’s inclusive and community-centric structure.

### **Vision and Business Scope**

The FPO is committed to promoting organic and traditional farming systems, with a special emphasis on traditional paddy varieties and minor millets. Its major business verticals include:

1

#### **Traditional Paddy Procurement & Value Addition**

The society procures and markets renowned heritage rice varieties such as:

☛ Thanga Samba





- ☛ Thooyamalli
- ☛ Seeraga Samba
- ☛ Karuppu Kavuni
- ☛ Poongar

These varieties undergo value addition and are marketed to premium consumers seeking chemical-free traditional staples.

2

## Minor Millets Marketing

The organisation actively promotes nutritious millets, including:

- ☼ Kuthiraivali

- ❁ Saamai
- ❁ Varagu
- ❁ Kambu
- ❁ Thina

3

### Muthalvar Marunthagam – Health & Wellness Retail Initiative

Expanding beyond agriculture, the Society also runs a medicine sales unit, broadening its income sources and local service delivery.

### Licensing, Compliance & Digital Integration

The FPO has successfully obtained important operational licenses such as:

- ☐ GST
- ☐ USL License
- ☐ FSSAI
- ☐ SEED License
- ☐ e-NAM Registration
- ☐ ONDC (MyStore App) Registration
- ☐ GeM Portal Enrollment

This ensures full compliance, transparency, and access to diversified markets.

### Performance Snapshot: Three-Year Financial Progress

The Society has demonstrated consistent growth in business volumes, as seen below:

#### Overall Transactions

- ☛ FY 2022–23: ₹35,47,528
- ☛ FY 2023–24: ₹65,20,552
- ☛ FY 2024–25 (as on date): ₹42,17,151

#### Turnover & Net Profit

- ☛ FY 2022–23:



- ☐ Turnover: ₹17,06,366
- ☐ Net Profit: ₹2,04,815
- ☛ FY 2023–24 (tentative):
- ☐ Turnover: ₹35,99,987
- ☐ Net Profit: ₹1,51,851
- ☛ FY 2024–25 (tentative):
- ☐ Turnover: ₹22,77,153
- ☐ Net Profit: ₹34,098

## Cumulative Achievements (2022–2025)

### *Business Transactions*

- ☛ Input Business: ₹30,74,291  
(Organic fertilizers, paddy seeds, vermicompost, panchakavya)



☛ Output Business: ₹37,59,357  
(Sale of 63.29 tonnes of traditional paddy bags)

☛ Processing Business: ₹12,19,188  
(Value-added traditional rice totaling 6.5 tonnes)

### ***Total Turnover (3 Years)***

₹80,52,836

### ***Total Overall Transactions (3 Years)***

₹1,38,69,759

### ***Farmer Beneficiaries***

55 members directly benefited through procurement, inputs, and organic support initiatives.

## **Impact on Farmers**

A remarkable achievement of the FPO has been reducing cultivation costs and improving sustainability. Through organic farming methods, farmers saved approximately:

### ***₹15,000 per acre***

This was possible due to the availability of:

- ☛ 2.5 tonnes of traditional paddy seeds
- ☛ 5 tonnes of vermicompost
- ☛ 200 litres of panchakavya
- ☛ Regular training and field support

These inputs helped farmers reduce dependency on chemical fertilizers, while boosting soil health and grain quality.

## **Credit Linkage and Future Plans**

The FPO has submitted a proposal for a ₹10 lakh Cash Credit (CC) facility to PDCC Bank on 28 July 2025, and the process is currently underway. This credit linkage will further enhance procurement capacity, processing capability, and

market outreach.

Additionally, the Society is committed to:

- ☛ Expanding organic cultivation acreage
- ☛ Enhancing millet value-addition units
- ☛ Upgrading processing technologies
- ☛ Offering direct market access through digital platforms

## A Model for Sustainable Rural Development

In just three years, the PDK680 Annavasal Organic Millets and Pulses Farmer Producer Co-operative Society Ltd. has displayed exceptional organisational discipline and community impact. By championing organic practices, reviving traditional grains, and delivering strong financial performance, it has become a beacon of farmer-led development in Tamil Nadu.

The Society's journey illustrates how collective effort, transparent governance, and a commitment to sustainability can reshape rural economies and empower farming communities for generations to come. □

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*to feed a **problem** , keep thinking about it.*

*to starve a problem , take **action**.*



# The Wonderful Papaya: A Tropical Treasure



The papaya, often dubbed the "fruit of the angels" by Christopher Columbus, is a soft, fleshy, and highly versatile tropical fruit cherished globally for its exquisite taste and remarkable health benefits. From its humble origins to its widespread cultivation and nutritional power, the papaya truly deserves its esteemed place in our diets.



## *Origin and History*

The papaya (*Carica papaya*) is native to the tropical regions of the Americas, specifically thought to have originated in Southern Mexico and Central America. Evidence suggests it was cultivated by pre-Columbian civilizations and was one of the first crops to be domesticated in the region.

Spanish and Portuguese explorers were responsible for spreading the papaya's seeds to other tropical and subtropical parts of the world, including the Philippines, India, and parts of Africa, where it quickly became a staple crop due to its easy cultivation and rapid growth. Today, it is grown in virtually all tropical climates worldwide, with major producers including India, Brazil, Indonesia, and Nigeria.





### Scientific Classification

The scientific name for the common papaya is *Carica papaya L.*

Category	Classification
Kingdom	Plantae
Clade	Angiosperms
Order	Brassicales
Family	Caricaceae
Genus	Carica
Species	C. papaya

The papaya is the sole species in the genus *Carica*.



## *Cultivation and Varieties*

Papaya trees are fast-growing, short-lived, evergreen plants that can bear fruit year-round in ideal conditions.

### ***Cultivation Requirements:***

- ✿ Climate: Requires a warm, frost-free, and humid environment. Temperatures below  $10^{\circ}\text{C}$  ( $50^{\circ}\text{F}$ ) can damage the plant.
- ✿ Soil: Prefers well-drained, rich, and light soil. It is highly susceptible to root rot in waterlogged conditions.
- ✿ Water: Needs consistent moisture but cannot tolerate standing water.
- ✿ Propagation: Primarily propagated from seeds.

### ***Popular Varieties:***

Papaya varieties are generally grouped based on size and fruit shape:

- ☛ Solo Papaya: Small, pear-shaped, and sweet. Popular for individual consumption. Examples include 'Sunrise' and 'Waimanalo'.
- ☛ Mexican Papaya (Maradol, Tainung): Large, sometimes weighing up to 10 pounds (4.5 kg). They have a milder flavor and are typically used in salads or cooking.
- ☛ Red-Flesh Papayas: Varieties like 'Red Lady' are known for their vibrant color and high sugar content.



## *Health Benefits: The Nutritional Powerhouse*

Papaya is a nutritional superstar, offering a host of health benefits, largely attributed to its rich content of vitamins, minerals, and enzymes.

- ☐ Aids Digestion (Enzymes)

Papaya contains the potent digestive enzyme papain. This enzyme helps break down tough protein fibers, which is why it has traditionally been

used to tenderize meat and is excellent for improving digestion and relieving symptoms of bloating and indigestion.

☐ Rich in Vitamins and Antioxidants

It is an excellent source of Vitamin C, Vitamin A (from  $\beta$ -carotene), and Vitamin E. These are powerful antioxidants that help neutralize free radicals, thereby protecting the body from chronic diseases and oxidative stress.

☐ A single medium papaya can provide well over 100% of the daily recommended intake of Vitamin C.

☐ Anti-inflammatory Effects

The combination of the enzyme papain and high antioxidant content contributes to strong anti-inflammatory effects. This can be beneficial in managing conditions like arthritis and general chronic inflammation.

☐ Boosts Immunity

The exceptionally high Vitamin C content is crucial for a healthy immune system, stimulating the production of white blood cells and protecting against colds and flu.

☐ Promotes Heart Health

Papaya is a good source of fiber, potassium, and vitamins, all of which support cardiovascular health. Fiber helps lower cholesterol levels, and potassium helps regulate blood pressure, reducing the risk of heart disease.



## Usage

Papaya is incredibly versatile:

- ☛ Ripe Fruit: Eaten fresh, often with a squeeze of lime juice to enhance its flavor.
- ☛ Green (Unripe) Fruit: Used as a vegetable in savory dishes, curries, and the famous Som Tam (Thai Green Papaya Salad).
- ☛ Papain: Extracted for use as a meat tenderizer, in chewing gum, and in certain industrial processes.

The papaya is truly a tropical gift—a delicious fruit that offers an impressive blend of sweet flavor, digestive aid, and immunity-boosting power. ☐





## Kallakurichi District Marks Cooperative Week with Grand Blood Donation Camp



A massive blood donation camp was organized at the Government Medical College Hospital in Kallakurichi District on November 19, 2025, as part of the celebration of the 72nd Cooperative Week and in observance of the International Year of Cooperatives 2025.

On the occasion, Thiru S. P. Murugesan, the Joint Registrar of Cooperative Societies, Kallakurichi, Thiru. S. Kurinjimanavalan, Deputy Registrar, Tirukkovilur, Thiru. R. Raghu, Deputy Registrar, Kallakurichi, Tmt. R. Shanti, Deputy Registrar (PDS), Thiru. Ramachandran, Superintendent, Deputy Registrar's Office and a large contingent of Cooperative Department officials and various Cooperative Society employees actively volunteered and contributed to the camp, collectively making the community outreach effort a significant success. □



## AR/MD, TNCU inspected Theni ICM



Dr.K.C. Ravichandran, Additional Registrar / Managing Director, Tamil Nadu Cooperative Union, inspected Theni Institute of Cooperative Management on 21.11.2025. During the visit, he interacted with the trainees of Diploma in Cooperative Management and participated in a tree-planting activity on the campus. On the occasion, Joint Registrar of Cooperatives, Theni Region, Circle Deputy Registrars, and the Principal of the ICM were also present.

# ICONIC JUDGMENTS OF THE HIGH COURT OF MADRAS ON LAW INVOLVING CO-OPERATIVES 2025

**R. MURALIDHARAN**

*Puducherry Civil Service Officer  
(Retired)*

*Director, Catalyst  
[The Training People].*

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**32. *The Court is bound to pass similar orders in the present civil revision petition also as it emanates from the common order.***

Seeking to set aside the order of the first respondent and to quash the surcharge order passed by the second respondent, the petitioner has filed the present revision petition in *Arjunan vs. The Deputy Registrar of Co-operative Societies, Salem and others, C.R.P.No.3498 of 2022 dated 20.6.2025.*

The case of the petitioner is that during his tenure of service as cashier in the Sooramangalam Primary Agricultural Co-operative Bank certain irregularities were found to have taken place and proceedings under Section 81 of the Act were initiated against the petitioner and others and ultimately, they challenged the surcharge proceedings by filing separate appeals. The appeal filed by the petitioner was dismissed, thereby, confirming the charges framed against him.

The records would indicate that the surcharge proceedings were jointly initiated against the petitioner as well as the other staff of the second respondent-bank, and ultimately they were found guilty. The proceedings were challenged by each of them



individually by way of an appeal before the Principal District Court, Salem. The learned District Judge allowed only the appeal preferred by K.C. Sundaram, and dismissed the appeals filed by the petitioner and other two staff.

It is brought to the notice of the Court that as against the dismissal of the appeals preferred by the said two staff, they have filed civil revision petitions before the Court in CRP. No.2938 of 2022 and CRP.No.141 of 2023 respectively. The Court, by orders dated 8.4.2024 and 7.6.2024, had dismissed both the revisions. The Court observed that the society had suffered loss because the amounts that had been paid by the persons who had taken back their jewels had not been deposited with the society and in some cases, jewels had been returned without even receipt of the amounts. These factual findings have been gone into in details by the Appellate Authority and only thereafter he had come to the conclusion. In the light of the above, the Court is bound to pass similar orders in the present civil revision petition also as it emanates from the common order. Accordingly, this civil revision petition is dismissed.

**33. It is open to the employee concerned to nominate any person as**

***his nominee to receive the benefits. It is not open to the Writ Court or the employer to compel the employee to name a particular person as his nominee.***

The appellant Gurusekar got married to the writ petitioner Reena. In fact, it was second innings for the appellant. It appears that the marital relationship between the appellant and the said Reena also came under strain. The appellant was working as Co-operative Sub-Registrar. Reena filed W.P. (MD) No.21614 of 2021 for directing the employer not to delete her name in the service book of the appellant as nominee. The learned single Judge disposed of the writ petition and granted the relief sought for. Challenging the same, the appellant who had retired on 30.6.2023 has filed this writ appeal in *Gurusekar vs. The Registrar of Co-operative Societies, Chennai and others, W.A. (MD) No.1617 of 2025 dated 23.6.2025.*

In one sense, the matter has become infructuous. But the Court has to clarify that it is open to the employee concerned to nominate any person as his nominee to receive the benefits. It is not open to the Writ Court or the employer to compel the employee to name a particular person as his nominee. To this extent, the





Division Bench has to interfere with the order of the learned single Judge. So long as Reena's status continues as that of the wife, her rights stand protected. Even a nominee cannot appropriate for himself or herself what is disbursed. A nominee is in the position of a trustee. With these observations, the order impugned in the writ appeal is modified. The writ appeal is allowed accordingly.

***34. Section 25 of the Act, which provides the procedure for expulsion of a member who has acted against the interest of the society, makes it explicit that it applies to regular members only. It has no application to associate member.***

Writ petition has been filed in *S. Komalavalli vs. The Registrar of Co-operative Societies (Housing), Chennai and another*, W.P. No. 7190 of 2018 dated 23.6.2025 challenging the order of the first respondent, confirming the order of the second respondent.

The facts are not in controversy. The only issue that arises for consideration in this writ petition is, whether termination of the petitioner's associate membership by the VSNL Employees Co-operative Housing Society Limited /second respondent, as confirmed by the 1st respondent, by the impugned order is

vitiating and liable to be set aside.

A perusal of the affidavit filed in support of this writ petition discloses that the petitioner had instituted several proceedings against the society and the board of directors particularly in regard to the allotment of house sites/plots. The petitioner asserts that the removal order came to be passed not on merits, but as a measure of retaliation and with an element of *malafides*, in consequence of the proceedings initiated by her against the members and the board of directors of the society, in relation to acts of mal-administration and misappropriation.

The contention of the petitioner is that the impugned order is vindictive in nature, as it was passed solely because she raised objections against the maladministration of the society. The respondents, on the other hand contend that consequent upon the dismissal of the petitioner from service, she cannot claim continuance as an associate member or as a shareholder. It is further urged that Section 25 of the Act which provides for expulsion of members is inapplicable to the petitioner, as the said provision pertains to regular members only.

Section 25 of the Act, which



provides the procedure for expulsion of a member who has acted against the interest of the society, makes it explicit that it applies to regular members only. *Rule 32 of the Rules particularly sub-rules (7), (9) and (10)*, govern the administration of associate members and clarifies that the continuance of the associate member is regulated exclusively by the bye-laws of the society. It is therefore, manifest that Section 25 of the Act has no application to associate member. Accordingly, the contention of the petitioner that the impugned order is vitiated by non-compliance of Section 25 of the Act, cannot be accepted.

The 1st respondent, in the impugned order has noted that sufficient opportunity was extended to all 132 associate members by converting them into 'A' class members. While others accepted such conversion, the petitioner declined to join as 'A' class member. The records further disclose that the petitioner, having been terminated from employment of the company in 2012, for misconduct ceased to be an employee; consequently, she cannot claim continuance as an associate member in an employees' co-operative society. The bye-laws of the society contain no provision

enabling a non-employee to continue as an associate member.

Under the circumstances, the Court is of the view that there is no illegality or irregularity in the impugned order passed by the first respondent. The Court finds that the impugned order is in consonance with the Act, Rules and the bye-laws governing the society. Therefore, this writ petition is dismissed.

***35. The transfer between the PACCS and ECS is not possible by a routine administrative deputation. However, vide circular dated 17.6.2008, the Joint Registrar has been vested with the power to effect such transfers.***

The instant writ petition in C. Loganathan vs. The Registrar of Co-operative Societies, Chennai and others, *W.P. No. 20394 of 2025 dated 25.6.2025 : 2025 MHC 1554* has been filed challenging the deputation order dated issued by the Joint Registrar/2nd respondent, which directs the transfer of the petitioner from Thakkolam to Ranipet.

The grievance of the petitioner is that as per service rules, he is required to be transferred within primary agricultural co-operative credit societies (PACCS), but instead, he has been transferred to 4th respondent,



which is an employees' co-operative society (ECS). It is the submission of the petitioner that the transfer order is impermissible as it contravenes the establishment norms and therefore, he has filed the present writ petition challenging the transfer order.

However, the learned Special Government Pleader appearing on behalf of the respondents 1 and 2 objected the contention of the petitioner and would submit that they possess the authority to effect such transfers by virtue of Rule 5-B of the Common Cadre G.O.Ms. No.14, Co-operation, Food and Consumer Protection Department dated 12.2.2019. Consequently, it is contended that the transfer order is valid and in accordance with the rules governing the service and therefore, the petitioner's challenge to the transfer order is untenable.

In light of the above contentions, the core issue revolves around the transfer between PACCS and ECS. As rightly submitted by the petitioner that the transfer between the PACCS and ECS is not possible by a routine administrative deputation. However, vide circular dated 17.6.2008, the Joint Registrar has been vested with the power to effect such transfers. Upon examining the impugned order, it is seen that it has been passed

by the Joint Registrar of Co-operative Societies, Ranipet District. Therefore, the Court does not find any infirmity in the impugned order deputing the petitioner. With these observations, this writ petition stands dismissed.

36. The Writ Court was not right in disqualifying the membership of the appellant merely on the basis of conjecture and surmises, especially when the provisions of disqualification require a strict interpretation in the light of the object of the enactment.

This writ appeal in *S. Krishnakumar vs. S. Murugesan and others*, W.A. (MD) No.847 of 2020 dated 25.9.2025 : 2025 MHC 2276 : 2025-4-L.W. 729 is directed against the order of the learned single Judge in W.P. (MD). No.7710 of 2020 dated 3.9.2020.

The appellant is the President of the Aralvaimozhi Primary Agriculture

Co-operative Credit Society. His election is challenged primarily on the ground that the appellant is running a private finance company in the name and style of '*M/s. Balaji Finance*' which is in violation of the Act. In compliance with the order in W.P. (MD). No.17084 of 2019, the 4th respondent had conducted an enquiry and passed an order to the effect that the appellant has not suffered any disqualification. Challenging the said order, the private



respondent had filed writ petition in *W.P. (MD). No.7710 of 2020*. The Writ Court after considering the provisions of the Act, had set aside the order the 4th respondent and allowed the writ petition wherein a direction was issued to disqualify the appellant from the basic membership of the society. This order is put to challenge in the present writ appeal.

The primary contention of the writ petitioner before the Writ Court was that as per bye-laws of the society, a member should not engage himself in any business or industry which would be similar to that of the society or would be not in consonance or cause prejudice to the functions of the society. The appellant (respondent in the writ petition) is running a pawn broker shop in the name and style of 'M/s. Balaji Finance' for which the license stands in the name of his wife. The appellant is shown as a nominee in the said license. Offering loan to the member of the society by pledging of the jewels is one of the main functions of the society. Therefore, the appellant is directly involved in a business which is contrary to the bye-law.

Per contra, the appellant contended that the society is being run in a different place and it does not have any jurisdiction in a place

where pawn broker business is being conducted by his wife. The pawn broker business does not stand in the name of the member, but it stands in the name of his wife alone. As per statutory license format, a nominee has to be mentioned in the license for the purpose of ensuring smooth return of pledged jewels in case of death of the licensee or closure of business. Just because a member of the society is shown as nominee, it does not mean that the nominee is running the business.

Considering the rival contentions, the Writ Court allowed the petition on the ground that the member has been designated as nominee for the business run by his wife and it is being carried on in a premise which has been allotted to a member. The facebook posts of the member indicate that the member has claimed that he is running the pawn broker business and the social media posts have not been denied by him. Individually taken, any of the circumstances may not be decisive or determinative, but when considered cumulatively, the inference undoubtedly goes against the member. Therefore, he had indirectly undertaken a business similar to that of a society of which he is the President. Of course, there is absolutely no material to establish





that they are doing so, the interest of the society had been prejudiced, but that is an irrelevant consideration.

Before the Division Bench the appellant submitted that merely because a member of the society has been shown as a nominee that would not make him as the proprietor of the business. The social media posts cannot convert the business run by the wife as that of her husband. That apart, no authenticity has been placed on record to show that these posts were published by the appellant. As per bye-laws of the society, the area operation of the society is restricted to certain villages. On the other hand, the pawn broker shop is run at Nagercoil which is outside the jurisdiction of the credit society. This fact has not been properly appreciated by the Writ Court. The plea relating to the order of disqualification results in serious civil consequences and therefore, the said plea should be construed very strictly in the light of the statutory provisions. It cannot be liberally construed so as to result in disqualification.


One C. Muthukumar has got himself impleaded as 5th respondent (another member of the society) to defend the order passed by the Writ Court. He submitted that the primary function of the co-operative society

is to lend jewel loans on pledging of jewels. Therefore, starting of a pawn broker shop by the member in the name of his wife would certainly attract disqualification. A member cannot escape from the provisions of disqualification merely by taking a pawn broker license in the name of his wife. The wife is just a name lender. The social media posts about the said business clearly indicate that the business is run by the member and not by his wife.

The learned Government Advocate appearing for the 4th respondent submitted that since pawn broker license stands in the name of the member's wife, it would not amount to disqualification. He relied upon the proceeding of the Committee on Co-operative Societies Election dated 13.2.2019 wherein it was held that merely because a member of the society is a nominee in a pawn broker license, that would not be a disqualification for contesting the election.

Section 23 of the Act deals with disqualification for membership of a society. Section 23(1)(e) is relevant for the purpose of deciding the issue on hand. Now the issue that arises for consideration is whether the appellant had engaged directly or indirectly in a business or industry





which is similar to that of a registered society. A perusal of clause-I of the bye-laws of the society reveals that the jurisdiction of the society is restricted to Aralvaimozhi Town Panchayat and some villages in Thovalai Panchayat alone. Clause -8(1) of the bye-laws reveals that only a person aged about 18 years and who has got the eligibility to enter into a contract and who resides within the jurisdiction of the society would be entitled to become a member. A cumulative reading of these two clauses in the bye-laws will clearly indicate that the membership of the society is restricted to the persons who are residing in Aralvaimozhi Town Panchayat and certain villages in Thovalai Panchayat. The pawn broker shop run by the appellant's wife is located in Nagercoil Municipal area. The business operation of the society does not extend to Nagercoil Municipal area. In such circumstances, the pawn broker shop located 16 km away from the area of operation of the society would not in any way be prejudicial to the interest of the members of the society.

The pawn broker license stands in the name of the wife of the appellant. The appellant is shown only as a nominee in the said license. The role of nominee comes alive only when

the licensee dies or suddenly closes the business. Therefore, it cannot be contended that the nominee is running the pawn broker shop. Such an interpretation would be against the terms of license issued by the statutory authority. The social media posts which do not have any authenticity with regard to their origin, cannot be relied upon and that too against the clauses found in the statutory license. It is no doubt true that the pawn broker shop is being run in a shop that was allotted to the appellant by Nagercoil Municipality in an auction. The location of the shop would not determine the proprietorship of the pawn broker shop which again would be in violation of the clauses in the pawn broker license. It is clear that the findings of the Writ Court are clearly based on inference alone.

It is authoritatively settled by the Supreme Court that with regard to interpretation of statutory provisions which imposed a disqualification, the said statutory provision cannot be read in an unreasonable way to take a broad and general view and ignore an essential points. The said provision has to be interpreted in such a way that it should have a substantial and reasonable nexus with the object sought to be achieved bearing in mind the object of the enactment.

The disqualification of a member has got serious civil consequences which permanently excludes a member from seeking admission to the co-operative society. Therefore, the findings cannot be based upon the inference drawn from the facts which do not have any reasonable nexus with regard to the object of the enactment. There are no pleadings or any document to the effect that running of the pawn broker shop by the appellant's wife is inconsistent with or prejudicial with the work of the society.

In such circumstances, the Writ Court was not right in disqualifying the membership of the appellant merely on the basis of conjecture and surmises, especially when the provisions of disqualification require a strict interpretation in the light of the object of the enactment. Therefore, the order of the Writ Court calls for interference. In view of the above said deliberations, the order of the Writ Court is set aside and the writ appeal stands allowed. □



"பாத்தூண் மரீஇ யவனைப் பசியென்னும்  
தீப்பிணி தீண்டல் அரிது."  
குறள் : 227

"Whose soul delights with hungry men to share his meal,  
The hand of hunger's sickness sore shall never feel".  
Kural : 227

- ☛ பொருள் : பகிர்ந்து உண்ணும் பழக்கம் உடையவர்களைப் பசியென்னும் கொடிய தீராய் அணுகுவதில்லை .
- ☛ Explanation: That dreaded disease called hunger touches not the one Who shares his food by habit.

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

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