# COOPERATION, FOOD AND CONSUMER PROTECTION DEPARTMENT

# COOPERATION

## POLICY NOTE
## 2026 – 2027

## DEMAND No : 12

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## Minister for Cooperation

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# Chapter -1

# COOPERATIVES

## 1. INTRODUCTION

### 1.1. Cooperation - An Instrument of Inclusive Development

Cooperation is widely recognized as a driving force for inclusive, people-centered and balanced socio-economic development. The word "Cooperation" comes from the Latin word 'co-operari', which means 'to work together'. The word cooperation refers to a common endeavor with a common goal especially economic growth. Individuals come together to achieve a common goal through self-help and mutual assistance. They are guided by the principle of "Each for all and all for each".

A Cooperative is a voluntary, self-governing association of individuals who unite to meet their shared economic, social and cultural needs through an enterprise they jointly own and democratically control. Established on the ideal



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of "self-help through mutual help" and the equitable principle of "one member, one vote", cooperatives consider fairness and community welfare above the mere pursuit of profit.

- The founding ideal, with the equitable principle of one member, one vote.

### 1.2. Tamil Nadu - Birthplace of India's Cooperative Movement

Tamil Nadu holds a place of distinction as the birthplace of the cooperative movement in India. As early as in 1904, the country's first credit cooperative society was registered at Tirur, in present-day Tiruvallur District, through the pioneering efforts of Thiru Adhi Narayanayya and Thiru P. Rajagopalachari, the first Registrar of Cooperative Societies of the erstwhile Madras Province.

- In **1904**, in present-day Tiruvallur district - India's first, and the origin of the movement.
- Thiru P. Rajagopalachari of the erstwhile Madras Province, alongside Thiru Adhi Narayanayya.

The State carries a proud legacy of several national "firsts", which includes India's first primary agricultural cooperative credit society at Tirur, Tiruvallur District (30.08.1904), India's first cooperative urban bank, the Big Kancheepuram cooperative urban (Town) bank

(08.10.1904) and India's first consumer cooperative society, the Triplicane urban cooperative society (21.08.1905). The Tamil Nadu state apex cooperative bank, which commenced operations in 1905, holds the distinction of being the first state apex cooperative bank in India to complete a century of service.

- The Tamil Nadu State Apex Cooperative Bank, which began in **1905**.

The "Madras Pattern" thus established was soon adopted elsewhere in the country. What began under the early legislation of 1904 and 1912 had since matured into a comprehensive institutional system, governed today by the Tamil Nadu Cooperative Societies Act, 1983 and the Tamil Nadu Cooperative Societies Rules, 1988.

- The Tamil Nadu model of cooperation, soon adopted across the country.
- With the Tamil Nadu Cooperative Societies Rules, **1988** - the governing law today, succeeding the **1904** and **1912** legislation.

### 1.3. Renewed National and Global Momentum

Tamil Nadu has been at the forefront and a pioneer in the cooperative movement with a legacy of more than 122 years. The sector has

- Tamil Nadu's cooperative movement, dating from **1904**.



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gained fresh momentum at the national level with the establishment of an exclusive Ministry for Cooperation in July 2021 by the Government of India and the launch of the National Cooperation Policy 2025. The observance of 2025 as the United Nations International Year of Cooperatives further emphasizes the global relevance of the movement in promoting sustainable and inclusive development.

- Created by the Union Government, alongside the National Cooperation Policy **2025**.
- **2025** was observed as such, giving the movement global salience.

Today, the cooperative network in the state not only serves as the backbone of rural economy by providing the much-needed credit, agricultural inputs and marketing facilities, but also access to credit for micro enterprises and small businesses in urban areas.

## 1.4 ORGANISATIONAL STRUCTURE

### 1.4.1 Administrative Set-up

The Additional Chief Secretary to Government, Cooperation, Food and Consumer Protection Department, is the Secretary of the

Department. The Registrar of Cooperative Societies is the Head of the Department of Cooperation.

At the State Headquarters, Additional Registrars of Cooperative Societies work under the control of the Registrar of Cooperative Societies, handling subjects such as Consumer Activities, Finance and Banking, Marketing, Planning and Development, Budget and Planning, Cooperative Elections.

The Joint Registrars of Cooperative Societies who are posted at the Head Office assist the Additional Registrars in subjects such as Finance and Banking, Consumer Cooperatives, Statutory, Training and Law.

The Deputy Registrars of Cooperative Societies who are at the next level of the hierarchy in the Head Office support the Joint Registrars and Additional Registrars in the

- With Additional, Joint and Deputy Registrars beneath, at headquarters and in the districts.



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discharge of specific functions in their respective wings.

The district units are headed by the Joint Registrars, who coordinate, monitor and oversee all the activities of the cooperatives.

Deputy Registrars of Cooperative Societies posted in the districts, attend to subjects such as registration of new societies and monitoring the functioning of all cooperative institutions. The Deputy Registrar (PDS) posted at the district level are vested with the responsibility of ensuring effective implementation of public distribution system.

Cooperative Sub-Registrars at the next level who are responsible for monitoring and supervision of fair price shops and smooth implementation of public distribution system and efficient service delivery by cooperative institutions.



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### 1.4.2 Institutional Framework of the Cooperative Sector

In Tamil Nadu the cooperatives are broadly classified into five categories such as: -

1. Cooperative credit societies.
2. Cooperatives for agricultural produce marketing.
3. Consumer cooperative societies.
4. Special Purpose cooperative societies.
5. Cooperatives in training, research and managing cooperative educational institutions

**Table 1.1: Types of cooperative institutions in the state under the Registrar of Cooperative societies**

| | |
|---|---|
| 1 | Tamil Nadu State Apex Cooperative Bank (TNSACB) |
| 2 | Tamil Nadu Cooperative State Agriculture and Rural Development Bank (TNCSARDB) |
| 3 | Tamil Nadu State Federation of Urban Cooperative Banks and Credit Societies (TANCUBFED) |
| 4 | Central Cooperative Banks (CCBs) |
| 5 | Primary Agricultural Cooperative Credit Societies (PACCS) |
| 6 | Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) |

**TANCUBFED**, functioning since **1988**, with 125 urban cooperative banks as members.



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| | |
|---|---|
| 7 | Urban Cooperative Banks (UCBs) |
| 8 | Urban Cooperative Credit Societies (UCCS) |
| 9 | Employees' Cooperative Thrift and Credit Societies (ECS) |
| 10 | Tamil Nadu Cooperative Marketing Federation (TANFED) |
| 11 | Agricultural Producers Cooperative Marketing Societies (APCMS) |
| 12 | Tamil Nadu Consumer Cooperative Federation (TNCCF) |
| 13 | District Consumer Cooperative Wholesale Stores (DCCWS) |
| 14 | Primary Cooperative Stores (PCS) |
| 15 | Tamil Nadu Cooperative Union (TNCU) |
| 16 | District Cooperative Unions |

### 1.4.3 Organization of Cooperative Boards of Directors

Cooperatives being democratic institutions, they are generally managed by elected board of directors. The boards of directors of primary cooperative societies are elected directly by the members of the societies. The boards of directors of central and apex cooperative societies are elected from among the delegates of member primary cooperative societies and member central societies respectively.



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In the case of primary cooperative societies, the total number of elected board of directors is 11, which includes scheduled castes / scheduled tribes - 2, women - 3 and general - 6. In the case of central and apex cooperative societies, the total number of elected board of directors is 21, which includes scheduled castes / scheduled tribes - 4, women - 6 and general - 11.

- For primary societies - 2 **SC**/**ST**, 3 women and 6 general.
- For central and apex societies - 4 **SC**/**ST**, 6 women and 11 general.

### 1.4.4 Functional Wings of the Department

The activities of the Department of Cooperation are presented under its functional wings, each of which is dealt with in a separate chapter covering its structure, core activities, schemes, achievements and action plan:

- **Credit Cooperatives Wing** - short-term, long-term and urban cooperative credit structures;
- **Cooperative Marketing Wing** - Tamil Nadu Cooperative Marketing



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Federation (TANFED) and the agricultural producers cooperative marketing societies;

- **Consumer Cooperatives Wing** – Tamil Nadu Consumer Cooperative Federation (TNCCF), wholesale stores and primary stores;
- **Public Distribution Wing** - Cooperative fair price shops and food security;
- **Cooperative Education, Research and Training Wing** - Tamil Nadu Cooperative Union and district unions;
- **Cooperative Elections Wing** - Tamil Nadu state cooperative societies election commission; and
- **Recruitment Wing** - State and District recruitment bureaus.

# Chapter - 2

# COOPERATIVE CREDIT STRUCTURE

## 2.1. Credit Cooperatives

The need for cooperatives in the country was first identified in the credit sector when the cooperative credit societies act 1904 was enacted. Tamil Nadu was the pioneer in forming the first credit cooperative society in the country at Tirur in the present Tiruvallur district in 1904.

- The first legislation, enacted because credit was where cooperatives were first needed.

Operating on the principles of mutual help and collective responsibility, they play a vital role in promoting financial inclusion and enhancing the socio-economic well-being of communities.

Credit cooperatives serve as accessible and affordable sources of finance, catering to the diverse financial needs of the public. By providing credit at reasonable interest rates, they help protect poor individuals from exploitation by informal moneylenders and other high-interest lending institutions. In addition to



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extending financial assistance, these institutions encourage a culture of savings and investment, thereby fostering long-term financial stability among their members.

These cooperative credit societies make significant contributions to both rural and urban development by supporting key sectors such as agriculture and allied activities, infrastructure, micro, small and medium industries, and services. Their extensive organisational network, democratic governance, and member-centric approach enable them to deliver financial services efficiently and effectively to a broad segment of the population.

A cooperative bank / society is a financial entity which belongs to its members, who are the owners as well as the customers. Therefore, credit cooperatives play a particularly important role in providing affordable credit to farmers and other economically vulnerable groups. They possess a well-established institutional



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framework capable of delivering crop loans, credit for allied agricultural activities and non-farm sectors to villages and remote habitations across the state. By ensuring timely and accessible financial support, primary cooperative credit societies reduce dependence on informal sources of credit, particularly usurious moneylenders, thereby promoting financial security, agricultural productivity and inclusive economic development.

**2.2. The cooperative credit system is broadly classified into Rural Cooperatives and Urban Cooperatives.**

- Rural cooperatives are further categorized into Short-term cooperative credit institutions (PACCS, FSCS & LAMPS) and Long-term cooperative credit institutions (ARDB).
- Urban cooperatives comprise the urban cooperative banks and urban cooperative credit societies, which cater to the credit requirements of individuals in urban and semi-urban areas.

- Employees' cooperative thrift and credit societies meet the financial and credit needs of employees in the government, public and private sectors by providing credit facilities.

**Table 2.1: Details of various credit cooperative societies operating in the state**

| Type of the Institution | Number | Branches |
|---|---|---|
| Tamil Nadu state apex cooperative bank ( TNSACB) | 1 | 51 |
| Central cooperative banks (CCB) | 24 | 940 |
| Primary agricultural cooperative credit societies (PACCS) | 4,477 | 227 |
| Tamil Nadu state federation of urban Cooperative banks and credit societies ltd (TANCUBFED) | 1 | - |
| Urban cooperative banks (UCB) | 126 | 193 |
| Tamil Nadu cooperative state agriculture and rural development bank (TNCSARDB) | 1 | - |
| Primary cooperative agriculture and rural development bank (PCARDB) | 180 | 2 |
| Employees cooperative thrift and credit societies (ECS) | 1,689 | 14 |
| Urban cooperative credit societies (UCCS) | 119 | 42 |



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## 2.3 Short-term Cooperative Credit Structure

The short-term cooperative credit structure operates through a three-tier system comprising Primary agricultural cooperative credit societies (PACCS) at the village level, District central cooperative banks (DCCBs) at the district level, and the Tamil Nadu state apex cooperative bank (TNSAC Bank) at the state level. These institutions constitute the primary cooperative credit framework for providing short-term and medium-term financial assistance to farmers, while also meeting the credit needs of the non-farming sector.

## 2.4. Tamil Nadu State Apex Cooperative Bank (TNSACB)

The Tamil Nadu state apex cooperative bank (TNSAC Bank) commenced operations in 1905 as an urban cooperative bank and was redesignated as the state apex cooperative bank in 1920. Headquartered in Chennai, the bank currently operates through a network of

The bank began in **1905** as an urban cooperative bank.



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51 branches and one extension counter. It is registered under the Tamil Nadu Cooperative Societies Act, 1983 and functions under the regulatory guidelines of the Reserve Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD).

The bank holds the distinction of being the first state apex cooperative bank in India to complete 100 years of operations. As the apex institution and confederation of district (DCCBs), it plays a pivotal role in the mobilisation and disbursement of agricultural and non-agricultural credit across the state.

The Tamil Nadu state apex cooperative bank mobilises funds from NABARD, NCDC and other higher financial institutions and provides financial assistance to District central cooperative banks by extending funds for Short-Term Seasonal Agricultural Operations (STSAO) loans, cash credit facilities for medium-term agricultural lending, and refinance support for working

capital loans extended to weavers' cooperative societies. In addition, the bank, in collaboration with the District central cooperative banks, provides consortium-based financial assistance scheme to cooperative sugar mills.

The bank administers several important funds, including the primary cooperative development fund (PCDF), agricultural credit stabilisation fund (ACSF), deposit guarantee fund (DGF) and price stabilisation fund (PSF). The PCDF supports infrastructure development and other financial requirements of primary cooperative societies. The ACSF facilitates the uninterrupted flow of agricultural credit during periods of financial stress. The DGF safeguards depositors by enabling the repayment of deposits in circumstances where the cooperative institutions are unable to meet their obligations, thereby strengthening public confidence in the cooperative banking system.

In addition to its developmental role, the Tamil Nadu state apex cooperative bank offers a comprehensive range of modern banking services comparable to those provided by public sector and commercial banks.

These include,

1. Immediate Payment Service (IMPS)
2. Real-Time Gross Settlement (RTGS)
3. National Electronic Funds Transfer (NEFT)
4. Automated Teller Machines (ATMs)
5. RuPay debit cards
6. Unified Payments Interface (UPI)
7. Cheque Truncation System (CTS)
8. Aadhaar-enabled Payment System (AePS)
9. Micro-ATMs
10. Anti-Money Laundering (AML) systems
11. Internet banking
12. Mobile banking
13. QR code-based digital payment services.



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As on 31.07.2026, the member share capital was Rs.1008.65 crore and the State Government share was Rs.220.26 crore, deposit outstanding stood at Rs.17,569.51 crore and borrowings were Rs.12,355.55 crore.

- Tamil Nadu State Apex Cooperative Bank as on **31.07.2026**, with borrowings of **Rs.12,355.55 crore**.

## 2.5. District Central Cooperative Banks (DCCBs)

District central cooperative banks (DCCBs) are federations of Primary cooperative credit societies (PACCS) having operations in one or more districts, with their jurisdiction extending over the designated area of operation.

The first District central cooperative bank in the country, the Salem DCCB was established on 6th January 1909 in Tamil Nadu. At present, 24 district central cooperative banks are functioning across the state. These banks are governed by the provisions of the Tamil Nadu Cooperative Societies act, 1983 and operate under the regulatory supervision of the Reserve

- The first District Central Cooperative Bank in the country - another Tamil Nadu first.
- Operating through 940 branches across the State.



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Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD).

District central cooperative banks provide financial assistance to affiliated credit societies through refinance obtained from the Tamil Nadu state apex cooperative bank, as well as through the banks' own financial resources. They also serve as an important intermediary between the state apex cooperative bank and the primary cooperative credit institutions, ensuring the effective flow of institutional credit to the grassroot level.

Through a network of 940 branches across Tamil Nadu, the 24 District central cooperative banks provide a comprehensive range of banking and financial services to the public. In addition to conventional banking services, they offer several technology-enabled facilities, including Automated Teller Machine (ATM) services, RuPay Cards, the Unified Payments Interface (UPI), the Cheque Truncation System (CTS), the Aadhaar



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Enabled Payment System (AePS), Micro-ATM services, Anti-Money Laundering (AML) systems, and QR code-based digital payment services.

As on 31.07.2026, the member share capital was Rs.2,998.58 crore and the State Government share was Rs.69.38 crore, deposit outstanding stood at Rs.53,594.70 crore and borrowings were Rs.17,678.92 crore

## 2.6 Primary Agricultural Cooperative Credit Societies (PACCS)

Primary agricultural cooperative credit societies (PACCS) are grassroot cooperative institutions established with the primary objective of meeting the economic and financial needs of members residing within the defined area of operation of that society. At present, 4,477 Primary agricultural cooperative credit societies are functioning in Tamil Nadu, out of which, 206 PACCS are operating with 227 branches. These societies provide credit facilities

Of which 206 operate 227 branches.



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for both agricultural and non-agricultural activities.

These societies collectively serve 12,571 village panchayats, with approximately one primary agricultural cooperative credit society catering to every three village panchayats.

- Served by the **PACCS** network - roughly one society for every three village panchayats.

The financial assistance for lending is received through borrowings from central cooperative banks and the own resources of the societies, primarily share capital and deposits mobilised from the members. These societies are governed by the Tamil Nadu Cooperative Societies Act,1983, the Tamil Nadu Cooperative Societies Rules, 1988 and the bylaws of the cooperative societies.

In addition to providing short-term and medium-term credit, Primary agricultural cooperative credit societies deliver a wide range of services that promote the socio-economic development of rural communities, thereby reflecting the core principles and objectives of

the cooperative movement. They function on democratic principles, ensuring active participation of the members in the governance and administration of the societies through an elected management structure.

The societies play a vital role in extending institutional credit to economically weaker sections, including small and marginal farmers, Scheduled Caste (SC) farmers, and Scheduled Tribe (ST) farmers. Beyond their credit functions, they also provide a diverse range of non-credit services to rural communities. These include the operation of fair price shops, pharmacies, petrol and diesel retail outlets, agro service centres, agri-clinics, sale of fertilisers, safety locker facilities, warehousing services, e-sevai centres and various other community-oriented services. Through these multifaceted activities, primary agricultural cooperative credit societies contribute significantly to rural development,



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financial inclusion, and the strengthening of the cooperative sector.

During the financial year 2026–27, as on 31.07.2026, deposit outstanding stood at Rs.13,020.31 crore and loans issued from 01.04.2026 to 31.07.2026 were Rs. 8704.31crore.

**Table 2.2: Details of Services rendered by PACCS**

| Sl. No. | Services rendering by PACCS | No. of PACCS |
|---|---|---|
| 1 | e-Sevai centres | 4435 |
| 2 | Sale of fertilizers / manures | 4235 |
| 3 | Fair price shops | 3846 |
| 4 | Renting out godowns | 3582 |
| 5 | Safety locker facilities | 1864 |
| 6 | Renting out agri machineries and equipments (Agro Service Centres/e-Vaadagai) | 2087 |
| 7 | Sale of seeds / pesticides | 1046 |
| 8 | Micro ATM | 1025 |
| 9 | Renting out vehicles | 794 |
| 10 | Pharmacy | 382 |



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| | | |
|---|---|---|
| 11 | Renting out of commercial complex | 109 |
| 12 | Agriclinic | 108 |
| 13 | Mini super markets | 66 |
| 14 | Edible oil crushing unit | 54 |
| 15 | Farm Fresh Consumer Outlets (FFCO) | 36 |
| 16 | Flour mill | 23 |
| 17 | Solar dryer | 20 |
| 18 | LPG agencies | 9 |
| 19 | Petrol / Diesel retail outlets | 6 |
| 20 | Packing units | 4 |
| 21 | Aavin (Milk Union) outlets | 3 |

At present 4307 PACCS are rendering three or more services out of the 21 services listed above.

## 2.7 Large Sized Multipurpose Cooperative Societies (LAMPS)

Large Sized Multipurpose Cooperative Societies (LAMPS) were established predominantly in tribal areas in Tamil Nadu with



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the objective of improving the socio-economic conditions and livelihood opportunities of the tribal population.

The first Large Sized Multipurpose Cooperative Society in the state was established in 1958 at Sathyamangalam, Erode District. These societies procure and process several products, including Mullai honey, Oriland coffee, and Kolli Hills pepper.

At present a total of 40 societies are functioning and are providing a wide range of services, including credit facilities, distribution of agricultural inputs, storage facilities, and processing units. They also undertake the procurement of forest produce, carry out activities to enhance tribal income, and distribute essential commodities under the public distribution system (PDS).

During the financial year 2026–27, these societies achieved a business turnover of Rs.157 Crore from 01.04.2026 to 31.07.2026**.** A State-



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level federation for Large Sized Multipurpose Cooperative Societies has been functioning since 1st November 2022 to provide necessary support and coordinate their activities across the State.

**Table 2.3: Details of LAMPS as on 31.07.2026**

| Sl. No. | Name of the Region | Sl. No. | Name of the LAMPS |
|---|---|---|---|
| 1 | Coimbatore | 1 | Anaikatti |
| | | 2 | Athikadavu |
| | | 3 | Thoonakadavu |
| 2 | Dharmapuri | 4 | Sitheri |
| | | 5 | Sittiling |
| | | 6 | Vatthalmalai |
| 3 | Erode | 7 | Bargur |
| | | 8 | Sathyamangalam |
| 4 | Kallakuruchi | 9 | Vellimalai |
| | | 10 | Kilakkadu |
| | | 11 | Mottampatti |
| 5 | Kanyakumari | 12 | Pechiparai |
| 6 | Krishnagiri | 13 | Bettamugilalam |

| | | | |
|---|---|---|---|
| 7 | Namakkal | 14 | Kolli hills |
| | | 15 | Malayalapatty |
| | | 16 | Powerkadu |
| | | 17 | Thembalam |
| 8 | Nilgiris | 18 | Masinagudi |
| | | 19 | Kotagiri |
| | | 20 | Pandalur |
| 9 | Salem | 21 | Arunoothumalai |
| | | 22 | Chinnakalrayan |
| | | 23 | Pachamalai |
| | | 24 | Palamalai |
| | | 25 | Periya kalrayan |
| | | 26 | Thummalpatti |
| | | 27 | Vazhavendhi |
| | | 28 | Yercaud |
| 10 | Theni | 29 | Theni |
| 11 | Thirupathur | 30 | Elagiri |
| | | 31 | Pudur Nadu |
| 12 | Thiruvannamalai | 32 | Beemaranpatti |

| | | | |
|---|---|---|---|
| | | 33 | Jawadhu Hills |
| | | 34 | Namiyampattu |
| 13 | Tirunelveli | 35 | Kanikudiyiruppu |
| 14 | Tiruvallur | 36 | Tiruttani |
| 15 | Trichy | 37 | Pachamalai |
| | | 38 | Manalodai |
| 16 | Vellore | 39 | Peenjamanthai |
| 17 | Virudunagar | 40 | Shenbagathopu |

## Table 2.4: Types of loan offered by Cooperative Institutions

| Sl. No. | Type of the Loan |
|---|---|
| 1 | Crop loan |
| 2 | Animal Husbandry Working Capital Loan |
| 3 | Medium Term |
| 4 | Jewel Loan |
| 5 | Housing Loan |
| 6 | House Mortgage Loan |
| 7 | NFS loan |

| | |
|---|---|
| 8 | Self Help Groups |
| 9 | Petty Traders |
| 10 | TABCEDCO |
| 11 | TAMCO |
| 12 | TAHDCO |
| 13 | Working Women |
| 14 | Women Entrepreneurs |
| 15 | Differently Abled Persons |
| 16 | MSME Loan |
| 17 | Produce pledge Loan |
| 18 | DW & DW Loan |
| 19 | Loans to Folk Artistes |
| 20 | Reverse Mortgage Loan |
| 21 | Vehicle Loan |
| 22 | House Appliances Loan |
| 23 | Education Loan |
| 24 | Plot purchase Loan |
| 25 | Employees Cooperative Societies Loan |

| | |
|---|---|
| 26 | Vetri veedu thittam Loan |
| 27 | Loan To Transgenders |
| 28 | Loan to landless poor women agricultural labourers for purchase of agricultural land |
| 29 | Loans to FPOs, SHGs and JLGs for Value addition of agro products. |
| 30 | Loan to economically backward women for purchase of e-auto |

- At **5 per cent** concessional interest, with a target of **Rs.3 crore** for **2026-27**.

## 2.8. Kisan Credit Card - Crop Loan (KCC-Crop Loan)

Under the Kisan credit card (KCC) Scheme, Primary agricultural cooperative credit societies (PACCS) provide Interest-free short-term crop loans to farmers to meet the cost of cultivation and other related expenses. Farmers who repay their loans within the stipulated repayment period are exempt from paying interest, as the Government bears the 7 % interest.

Crop-wise scale of finance are determined by the State Level Technical Committee (SLTC).



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In accordance with the guidelines of the Reserve Bank of India (RBI),

- crop loans of up to Rs.2 lakh are sanctioned without collateral security.
- while loans exceeding Rs.2 lakh and up to Rs.3 lakh are extended against suitable collateral.

The crop loan consists of both cash and kind component, which includes essential agricultural inputs such as fertilisers, pesticides and seeds.

A target of Rs.17,000 Crore has been fixed for the Financial Year 2026-27. Efforts are being taken to bring in new farmers under the cooperative fold to avail KCC crop loans.

During the Financial Year 2026–27, for the period from 01.04.2026 to 31.07.2026 crop loans amounting to Rs.318.43 Crore were disbursed to 24,787 farmers.

## 2.9. Interest Subsidy Scheme - 1.5%

The Government of Tamil Nadu has been providing 1.5% interest subsidy to cooperative institutions commensurate with the 1.5% interest subvention provided by the Government of India in order to provide loans under KCC Scheme. This scheme has been in operation since 2006–07 and aims to support cooperative institutions that utilise their own funds for providing crop loans to farmers.

## 2.10. Prompt Repayment Incentive Scheme - 7%

Under this scheme, farmers who repay their crop loans within the stipulated due date are provided interest-free crop loans, with no interest being charged on such loans.

The scheme has been implemented since 2009–10, wherein out of the 7% crop loan interest, the Government of Tamil Nadu provides 4% interest incentive while the 3% interest



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incentive is provided by the Government of India to farmers who make prompt repayment of crop loans.

## 2.11. Kisan Credit Card - Animal Husbandry and Allied Agricultural Activities Loans (KCC-AH Loan)

Since 2021, Primary agricultural cooperative credit societies (PACCS) have been extending Kisan Credit Card – Animal husbandry and allied agricultural (KCC-AH) Loans to meet the working capital requirements of allied agricultural activities, including animal husbandry, fisheries, beekeeping, and other related sectors.

Farmers who repay their loans within the stipulated repayment period are exempt from paying interest. The interest charged at 7 per cent is reimbursed by the Government. Under the scheme, the maximum credit limit for working capital requirements relating to animal



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husbandry and other allied agricultural activities is Rs.2 lakh, subject to the overall Kisan Credit Card (KCC) limit of Rs.3 lakh.

A target of Rs.3,000 Crore has been fixed for working capital loans for Animal Husbandry and Allied Agricultural Activities for the Financial Year 2026-27. During the financial year 2026-27, for the period from 01.04.2026 to 31.07.2026 working capital loans amounting to Rs.245.30 crore were disbursed to 33,659 farmers.

## 2.12. Crop Loan Waiver-2026

- Announced by the Chief Minister on **16.06.2026** and ordered vide G.O.(Ms) No.44 dated **19.06.2026**.

The Hon'ble Chief Minister of Tamil Nadu had announced the crop loan waiver scheme 2026 in his press release dated 16.06.2026.

As per the above announcement, the Government has ordered the waiver of crop loans amounting to around Rs.6000 crore benefitting 14.43 lakh marginal, small & other large farmers who had availed crop loans from the cooperative societies between 01.05.2025 and 28.02.2026



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and that remain outstanding on 28.02.2026. Government orders were issued vide G.O.(Ms) No.44, Cooperation, Food and Consumer Protection (CC1) Department Dated:19.06.2026 as below:

| Loan amount | Waiver amount for marginal, small & other large farmers |
|---|---|
| Up to Rs.75,000 | Entire loan amount (100%) |
| Above Rs.75,000 | Rs.35,000 |

13,34,273 crop loans to the tune of Rs.5,267 Crore has been found eligible for crop loan waiver 2026 as on 31.07.2026. The Government has released Rs.5267 Crore and the same has been transferred to eligible farmer's account.

- Found eligible for the **2026** waiver as on **31.07.2026**, with the full amount released to farmers' accounts.

## 2.13. Initiatives for upliftment of women, youth & vulnerable sections

Cooperative credit societies being grassroots organisations have always focused on the upliftment of the economically poor and



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marginalized sections of society. During the year 2026-27, a loan target of Rs.11,446 crore has been fixed for the cooperative institutions with the objective of improving the quality of life and economic well-being of farmers, women, youth, and vulnerable sections of the society.

The **2026-27** lending target across cooperative institutions for farmers, women, youth and vulnerable sections.

Under this initiative, loan schemes are offered to suit the requirements of specific client group to ensure adequate financial support for economic development of the targeted beneficiaries.

### 2.13.1. Women entrepreneurship Loans

The Government is determined to ensure women's socio-economic empowerment. In the year 2026-27, a special thrust is given to provide loans to Self-Help Groups, destitute widows and deserted women, women entrepreneurs and working women under entrepreneurship loan scheme.

Loans are being given to destitute widows and deserted women for supporting their socio-



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economic development through achieving financial independence. Cooperative institutions provide credit facilities at a concessional interest rate of 5 per cent for these loans.

- Applied to loans for self-help groups, destitute widows, women entrepreneurs and transgender persons.

A target of Rs.25 crore has been fixed for destitute widows and deserted women for the Financial Year 2026-27. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting to Rs.7.77 crore have been disbursed to 1620 women.

Self-Help Groups (SHGs) play a crucial role in empowering women from marginalized communities, fostering financial inclusion through mutual savings and credit activities and take up micro-enterprises and other livelihood activities.

A target of Rs.7,015 crore has been fixed for SHG loans for the Financial Year 2026-27. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting

- The largest single sub-target within the **2026-27** lending plan.



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to Rs.957.08 crore have been disbursed to 12,023 SHGs.

The state with the objective of fostering entrepreneurship among women and promoting economic empowerment, provides loans through cooperative banks at nominal interest to women entrepreneurs.

A target of Rs.100 crore has been fixed for women entrepreneur's loans for the Financial Year 2026-27. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting to Rs.27.84 crore have been disbursed to 4,434 women entrepreneurs.

Also, a loan target of Rs.100 crore has been fixed for the current Financial Year for meeting the financial needs of working women and promoting their financial empowerment. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting



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to Rs.28.89 crore have been disbursed to 1089 working women.

### 2.13.2. Loans to Youth: Educational loan

Students from economically disadvantaged families pursuing higher education are unable to meet the expenses associated with professional and technical courses. Educational loans are provided to support the students to defray the expenditure towards course fees through cooperative institutions.

A target of Rs.10 crore has been fixed for education loans for the Financial Year 2026-27. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting to Rs.1.42 crore have been disbursed to 185 students.

### 2.13.3. Loans to vulnerable sections of the society

#### a. Loan for SC & ST Farmers

Cooperative credit institutions are committed to the upliftment and socio-economic



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empowerment of Scheduled Caste (SC) and Scheduled Tribe (ST) population in the state. During the current year, a target of 20 per cent of KCC-Crop loans and Animal husbandry and allied activities loans, amounting to Rs.4,000 crore, has been fixed to SC/ST farmers.

- Amounting to **Rs.4,000 crore**, earmarked for **SC**/**ST** farmers this year.

During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans to the tune of Rs.36.30 crore have been disbursed to 4,312 farmers.

### 2.13.4 Loan to Differently Abled Persons

The Government provides special focus for the welfare and socio-economic development of differently abled persons. In order to support income generation, livelihood activities and foster financial independence; cooperative credit institutions provide loans. The beneficiaries who repay their loans within the stipulated due date are provided full interest subsidy, thereby reducing their financial burden.



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A target of Rs.100 crore has been fixed for loans to differently abled persons for the Financial Year 2026-27. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting to Rs.16.09 crore have been disbursed to 2,599 beneficiaries.

### 2.13.5. Loan to Transgenders

Transgenders are provided loans at a concessional interest rate of 5 per cent through the cooperative banks with the objective of improving access to credit, removing financial barriers, and supporting sustainable livelihood opportunities.

A target of Rs.3 crore has been fixed for Loans to Transgenders for the financial year 2026-27. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting to Rs.52 Lakh have been disbursed to 107 Transgenders from 01.04.2026 to 31.07.2026.



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### 2.13.6. Loans under priority sector schemes

Cooperative institutions are involved in providing financial assistance under the priority sector schemes indicated by Union and State Government. During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 the following priority sector loans have been disbursed.

- A target of Rs.100 crore has been fixed for TAHDCO loans & the Loans amounting to Rs.23.05 crore have been disbursed to 1,509 beneficiaries belonging to Scheduled Caste (SC) and Scheduled Tribe (ST) communities, for inclusive economic and social development for the period from 01.04.2026 to 31.07.2026.
- A target of Rs.100 crore has been fixed for TAMCO loans & the Loans amounting to Rs.12.15 crore have been disbursed to 1,140 individuals for the period from



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01.04.2026 to 31.07.2026 for improving the socio-economic status and livelihoods of minorities.

## 2.14. Banking Services

### 2.14.1. Door step Banking PACCS as Business Correspondents (BCs) of Central Cooperative Banks

PACCS have been engaged as Business Correspondents (BCs) of Central Cooperative Banks (CCBs) with the objective of extending banking services to rural areas and regions with limited access to formal banking facilities. Under this arrangement, PACCS provide various banking services on behalf of Central Cooperative Banks, including opening savings accounts, facilitating basic banking transactions, accepting deposits, disbursing cash, and delivering other financial services.

At present, 1025 PACCS have been enrolled as business correspondents of their respective central cooperative banks. This

Of their central cooperative banks, extending banking reach into villages.



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initiative has made a significant contribution to financial inclusion by enabling last-mile delivery of banking services to rural households and improving access to formal financial services in remote and underserved areas.

During this Financial Year 2026-2027, for the period from 01.04.2026 to 31.07.2026, a total of 2,00,797 transactions amounting to Rs.185.38 crore have been carried out through the business correspondent network.

### 2.14.2 Bank on Wheels

To improve the accessibility of banking services to unbanked rural areas, the concept of "Cooperative Banks on Wheels" has been introduced in all 24 District central cooperative banks and Tamil Nadu State Apex Cooperative Bank.

Under this initiative, ATM and banking services are extended through 34 vehicles at the doorstep of the public. This initiative facilitates



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convenient access to banking services, particularly in remote and uncovered areas.

### 2.14.3. Online Kisan Credit Card (Online KCC) Scheme

To eliminate delays arising from farmers having to visit Primary agricultural cooperative credit societies (PACCS) in person for submitting crop loan applications, the Online Kisan Credit Card (Online KCC) Scheme has been introduced.

Under this scheme, farmers can apply for crop loans online through e-Sevai centres. For verification and documentation purposes, digital platforms such as the Tamil Nilam portal and the GRAINS portal have been integrated with the scheme to facilitate efficient processing of loan applications.

The scheme is directly linked with the farmer's bank account and enables cashless transactions through digital payment facilities



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and debit card-based transactions for meeting agricultural credit requirements.

During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 loans amounting to Rs.154.54 crore were disbursed to 13,125 farmers under the scheme

A State level action plan has been rolled out to bring all loans issued by the cooperative banks through online mode for implementing anywhere, anytime banking, effecting transparency, speedy processing and improving customer satisfaction.

## 2.15 Tamil Nadu Cooperative State Agriculture and Rural Development Bank (TNCSARDB)

The Tamil Nadu Cooperative state agriculture and rural development bank started functioning in 1929 with the primary objective to strengthen the Primary cooperative agriculture and rural development banks by providing financial assistance to them which helps Primary



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cooperative agriculture and rural development banks to provide long term and medium-term loans.

It is an apex institution to inspect and guide the primary cooperative agriculture and rural development banks for their development. TNCSARDB is governed by the provisions of Tamil Nadu Cooperative Societies Act, 1983 and Tamil Nadu Cooperative Societies Rules, 1988 and Bye-laws of the institution.

The primary sources of fund of TNCSARDB are share capital and deposits mobilized from its members/customers. It has 22 Regional offices and 11 jewel loan extension counters in the state. As on 31.07.2026, the deposit outstanding and jewel loan outstanding is Rs.438 crore and Rs.654 crore respectively. Jewel loan issued up to 31.07.2026 is Rs. 362.13 crore.

TNCSARDB has been fully computerized to improve business performance and ensure transparency.



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## 2.16 Primary Cooperative Agriculture and Rural Development Banks (PCARDB)

The Primary cooperative agriculture and rural development banks have been set up to provide quick jewel loans and medium-term loans from their own funds and borrowings from Tamil Nadu cooperative state agriculture and rural development bank to cater to financial needs of farmers and rural borrowers. There are 180 primary cooperative agriculture and rural development banks functioning in the state. As on 31.07.2026, the deposit outstanding and jewel loan outstanding in these banks are Rs.359 crore and Rs.1656 crore respectively. Jewel loan issued up to 31.07.2026 is Rs. 841 crore.

- The long-term credit structure, alongside the State-level **TNCSARDB**.

During the Financial Year 2026-27, it is also planned to provide enhanced services for the members by bringing the 17-loss making primary cooperative agriculture and rural



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development banks into profitability and achieving 100% computerization.

## 2.17 Urban Cooperative Credit Structure

Tamil Nadu state federation of urban cooperative banks & credit societies at the state level and urban cooperative banks and urban cooperative credit societies at primary level are the main components of the urban cooperative credit structure. They function with the objective to meet the financial needs of urban and semi- urban population.

### 2.17.1 Tamil Nadu State Federation of Urban Cooperative Banks & Credit Societies

The Tamil Nadu state federation of urban cooperative banks & credit societies has been functioning from the year 1988, with the main objective to develop urban cooperative banks in the state. Now urban credit societies and employees coop. thrift and credit societies have also enrolled themselves as members of



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the federation. At present 125 urban cooperative banks, 11 urban cooperative credit societies and 4 Employees Cooperative Thrift and Credit Societies are members of TANCUBFED. This federation is governed by the provisions of Tamil Nadu Cooperative Societies Act, 1983 and Tamil Nadu Cooperative Societies Rules, 1988 and Bye-laws of the institution. The Federation supports the members as follows:

- Assists the member banks and societies in implementing best management practices, imparting training to the staff members, and aiding the member banks to adopt modern banking technologies.
- Acts as a guiding body for all urban cooperative banks in Tamil Nadu in matters of compliance with Reserve Bank of India (RBI) guidelines and Circulars.



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- Through project monitoring cell, plays a crucial role in implementing core banking solutions in all member banks ensuring the best customer service.
- It maintains urban cooperative banks development fund (UCBDF) constituted out of contributions from member Banks. It provides financial assistance to weak urban cooperative banks from UCBDF.

### 2.17.2 Urban Cooperative Banks

With the objective to cater to various banking and credit needs of the people residing in urban and semi-urban areas, 126 urban cooperative banks are functioning with 193 branches across the state.

- Serving urban and semi-urban credit needs.

The first urban cooperative bank in the country was registered on 08.10.1904 in Kancheepuram District – 'Big Kancheepuram urban cooperative bank'. The Reserve Bank

- The 'Big Kancheepuram urban cooperative bank' - a third Tamil Nadu first.



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of India is the licensing and regulatory authority of urban cooperative banks. In addition to the Tamil Nadu cooperative societies act, 1983 under which the banks are registered, these banks are regulated by the Banking Regulation Act, 1949 and Reserve Bank of India Act.

Urban cooperative banks are regulated under it and the **RBI** Act, besides the **1983** State Act.

The urban cooperative banks mobilize deposits from members and associate members and extend credit facilities such as housing loan, business Loan and other non-farm sector Loans, including jewel loans to meet the immediate needs of the urban people.

During the year 2026-27, till 31.7.2026 these banks have mobilized deposits of Rs. 9917.66 crore and disbursed loans to the tune of Rs.3846.96 crore. As on 31.07.2026 the deposit outstanding and loan outstanding of these banks are Rs.10853.13 crore and Rs.7121.63 crore respectively.



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### 2.17.3 Urban Cooperative Credit Societies

Urban cooperative credit societies encourage savings and provide credit facilities to members in urban and semi-urban areas. Due to fast paced urbanisation and changing needs and requirements of people living in urban and semi-urban areas; many erstwhile PACCS functioning in these areas have been converted into Urban cooperative credit societies. At present, there are 119 Urban cooperative credit societies with 42 branches functioning across Tamil Nadu.

Kulasekarapattinam urban cooperative credit society in Thoothukudi District is the first urban cooperative credit society in the state registered as early as on 05.02.1922, even before independence.

- In Thoothukudi district, the State's first urban cooperative credit society, registered on **05.02.1922**.

These societies mobilize deposits from the members and associate members extend



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loans to small traders, artisans and persons belonging to middle income group for housing, business and other non-farm activities.

During the year 2026-27, as on 31.07.2026 these banks have disbursed loans to the tune of Rs.1248.55/- crore to 95,180 members.

### 2.17.4 Employees Cooperative Thrift and Credit Societies

The Employees working in the state and central Governments, Government undertakings, corporations and private organizations are encouraged to form employees cooperative thrift and credit societies with the aim of inculcating the habit of savings and thrift among the employees and also provide loans at a reasonable rate of interest. In Tamil Nadu there are currently 1,689 such societies. These societies are governed by the provisions of TamilNadu Cooperative Societies Act, 1983 and

- Employees' cooperative thrift and credit societies, with 8,83,568 members and a working capital of **Rs.14,465 crore**.



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TamilNadu Cooperative Societies Rules, 1988 and Bye-laws of the institution.

Employees cooperative thrift and credit societies mobilize financial resources through members' contributions, including share capital, thrift deposits, fixed deposits (FD) and recurring deposits (RD). While financially self-sustaining societies extend credit from their own funds, other societies augment their financial resources through borrowings from the respective district central cooperative banks. The funds so mobilized are utilized for providing loan facilities to eligible members, with salary/surety loans constituting the major share of the loan portfolio. These societies are functioning with 8,83,568 members with a share capital of Rs.4,921 crore and working capital of Rs.14,465 crore as on 31.07.2026. The outstanding amount under thrift deposits and fixed deposits is Rs.6,207 crore.



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During the period from 01.04.2026 to 31.07.2026, these societies have issued loans to the tune of Rs.3525 crore with an outstanding loan balance of Rs.15,005 crore.

## 2.18. Non-Credit Services

### 2.18.1. e-Sevai Centres

The State Government has facilitated establishment of e-Sevai Centres across the state with the objective of delivering government services through digital online mode to rural citizens, with limited or no access to internet facilities. The cooperative institutions have established 4825 e-Sevai Centres in all the districts. Among these, 4328 centres are functioning in rural areas and 497 centres are operating in urban areas.

- Run by cooperative institutions - 4,328 rural and 497 urban - delivering 235 Government services.

At present, 235 government services are provided to the public through these centres. Service portfolio of e-sevai centres cover Revenue Department, land and property related services, public distribution system services,



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social welfare scheme applications, employment related services, Local bodies tax Utility payments etc., These centres also serve as a channel to farmers for applying KCC- crop loans.

During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 a total of 5,47,614 services were delivered to the public through e-Sevai centres, generating revenue of Rs.2.17 crore for the cooperative institutions .

### 2.18.2. Agro service centres

Agro service centres run by cooperative institutions are a one stop centres combining input supply, renting agricultural machineries / equipment and offering extension services to farmers, especially marginal and small farmers.

They help the farmers with seeds, fertilisers, pesticides, soil & water testing and advise on crop management practices.

The cooperative institutions run 2087 agro service centres renting out 1,465 machinery and

Renting out 1,465 machines and 2,760 implements to reduce cultivation costs.



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2,760 implements which promote the adoption of mechanised farming practices reducing the dependence on manual labour, contributing to lower cultivation cost and enhanced agricultural productivity.

**Table 2.5 Agricultural machinery available with Agro-service centres**

| Sl. No. | Agricultural machinery | Number |
|---|---|---|
| 1 | Tractor | 1,018 |
| 2 | Mini tractor | 28 |
| 3 | Power weeder | 152 |
| 4 | Power tiller | 108 |
| 5 | Brush cutter | 49 |
| 6 | Drone | 31 |
| 7 | Paddy transplanter | 26 |
| 8 | Combine harvester (Wheel type) | 26 |
| 9 | Paddy combine harvester (Track type) | 26 |
| 10 | Sugarcane harvester with two infielders | 1 |
| Total | | 1,465 |



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## Table 2.6 Agricultural Implements available with Agro-service centres

| Sl. No. | Agricultural implements | Number |
|---|---|---|
| 1 | Rotavator 6 feet | 596 |
| 2 | 5 Tyne duck foot cultivator | 455 |
| 3 | Power sprayer | 378 |
| 4 | 9 Tyne spring loaded cultivator | 373 |
| 5 | Tipping trailer with brake 5 ton capacity | 241 |
| 6 | 9 Tyne rigid cultivator | 208 |
| 7 | Rotavator 5 feet | 186 |
| 8 | Round baler | 103 |
| 9 | Other implements | 220 |
| | Total | **2,760** |

The e-Vaadagai 2.0 portal/app, developed by the agricultural engineering department, facilitates the renting out of agricultural machinery and farm equipment available with cooperative societies.

During the Financial Year 2026-27, for the period from 01.04.2026 to 31.07.2026 total of 12,201 services were hired by the farmers through agro service centres, generating revenue of Rs.1.57 crore for the cooperative institutions



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## 2.18.3. Agri Produce / Inputs Storage Godown

### a. Godowns

To protect the farmers from distress sales due to glut in the market or due to low market prices and prevent financial losses during the crop harvest, cooperative institutions have established 4,058 godowns with a total storage capacity of 5,51,850 MT. These facilities enable farmers to safely store their agricultural produce and sell it at remunerative market price at a later date.

Built so farmers are not forced into distress sales at harvest.

Farmers who store their produce in these godowns are provided with pledge loans against the stored agricultural commodities, enabling them to meet their immediate short term credit requirement without resorting to distress sales.

During the Financial Year 2026-27, 1,609 farmers pledged 27,381 MT of agricultural produce valued at Rs.137 crore and availed pledge loans amounting to Rs.95.44 crore.



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Further for the period from 01.04.2026 to 31.07.2026, 3,611 members used godown facilities to store agricultural produce and earned Rs.57 lakh as rental income.

Under the "World's Largest Grain Storage Plan" scheme, construction of 4 godowns with a combined storage capacity of 1,300 MT has been completed. Further, construction of 8 godowns with an aggregate storage capacity of 6,700 MT is in progress and will be completed before 31.12.2026.

- Four godowns of **1,300 MT** completed, with eight more of **6,700 MT** due by **31.12.2026**.

**Table 2.7 Details of godown under World's Largest Grain Storage Plan Scheme (WLGSP)**

| Sl. No. | Name of the district | Details of the cooperative institution (TANFED / PACCS / LAMPS) | Capacity in MT |
|---|---|---|---|
| 1 | Tiruvannamalai | Tiruvannamalai 1 (TANFED) | 1000 |
| 2 | Tiruvannamalai | Tiruvannamalai 2 (TANFED) | 1000 |
| 3 | Dindigul | E.Chithur (TANFED) | 1000 |



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| | | | |
|---|---|---|---|
| 4 | Trichy | Poonampalayam (TANFED) | 1000 |
| 5 | Karur | Uppidamangalam East (TANFED) | 500 |
| 6 | Kanyakumari | Ravipudhur (TANFED) | 1000 |
| 7 | Perambalur | Noothapur PACCS | 100 |
| 8 | Perambalur | Chettikulam PACCS | 100 |
| 9 | Namakkal | Malayalapatti LAMPS | 100 |
| 10 | Madurai | Vellakulam PACCS | 1000 |
| 11 | Tiruvannamalai | Thandarampattu PACCS | 1000 |
| 12 | Trichy | Kanakiliyanallur PACCS | 200 |
| | | **Total** | **8000** |

## b. Warehousing Development and Regulatory Authority (WDRA)

Out of 1,337 Primary agricultural cooperative credit societies and agricultural producers cooperative marketing societies having positive net worth, 499 godowns have been registered with the Warehousing Development and Regulatory Authority (WDRA).

- Out of 1,337 societies with positive net worth.



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# Chapter - 3

# COOPERATIVE MARKETING SOCIETIES

The first Agricultural Producers Cooperative Marketing Society (APCMS) in Tamil Nadu was established at Kallakurichi and commenced it operations on 26.02.1918. The APCMS in Tamil Nadu have a two-tier structure, Tamil Nadu Cooperative Marketing Federation (TANFED) at the apex level and 115 Agricultural Producers Cooperative Marketing Societies (APCMS) at the taluk level.

- It commenced operations on **26.02.1918**.
- At taluk level, under **TANFED** at the apex - a two-tier marketing structure.

The cooperative marketing societies in the State provide a platform for marketing the agricultural produce by linking the farmers with the traders and this connect paves way for price discovery, facilitate the sale of agricultural produce at remunerative prices. These societies are primarily engaged in the distribution of fertilisers and other agricultural inputs, sanction of produce pledge loans against agricultural



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produce, processing and value addition activities and providing storage facilities at nominal rent. All these activities protect the interest of farmers and help realise better income.

### 3.1. Tamil Nadu Cooperative Marketing Federation (TANFED)

Functioning through 18 regional offices across the State.

Tamil Nadu Cooperative Marketing Federation (TANFED) was established in 1959 and is functioning through 18 Regional Offices across the State. TANFED acts as a wholesaler for fertilisers and undertakes the distribution of fertilisers and other agricultural inputs through APCMS and Primary Agricultural Cooperative Credit Societies (PACCS).

Subsidised fertiliser requirement of the State is allocated by the Government of India and distributed by TANFED and TCMF to cooperative societies.



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**Table 3.1 Four-year allocation and distribution of fertiliser through cooperative institutions**

(In Metric Tonnes)

| S. No | YEAR | GOI Allotment to Tamil Nadu | Director of Agri. Allotment to Cooperatives | Companies Supply to Cooperatives |
|---|---|---|---|---|
| 1 | 2022-23 | 24,38,216 | 11,62,413 | 5,85,090 |
| 2 | 2023-24 | 27,32,155 | 11,81,575 | 4,99,214 |
| 3 | 2024-25 | 29,90,315 | 11,59,365 | 4,24,827 |
| 4 | 2025-26 | 29,40,910 | 12,65,350 | 3,80,989 |

Despite the low margin available in fertiliser distribution, TANFED continues to undertake fertiliser distribution activities in the State in order to protect the interests of farmers, by providing subsidised fertilisers in spite of rising distribution costs thus contributing to agricultural production.

Apart from the distribution of subsidised fertilisers, TANFED produces its own micronutrients, fertilisers mixtures, bio-fertilisers and bio- pesticides. The Pamani fertiliser mixture unit was established near

- Established near Mannargudi in Tiruvarur district in **1971**, producing about 150 metric tonnes a day.



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Mannargudi in Tiruvarur District in 1971. Granulated fertiliser mixtures are marketed under the brand name “Pamani”. The unit has an average production capacity of 150 metric ton per day.

TANFED also operates fertiliser mixture units at Madurai, Vellore, Tiruchirappalli and Dindigul. In 2021, a new unit was established at Eriyodu in Dindigul District to manufacture fertiliser mixtures to address micronutrient deficiencies in soil and enhance crop productivity. TANFED has also put up a unit to manufacture micro nutrient mixtures at Eriyodu. The crop specific micro nutrient mixtures being produced and branded as Cocomin, Bananamin, Sugarmin, Nelmin, Vegmin and Citrusmin.

Neem Powder, Neem Oil Cake, Micronutrient Mixtures, Bio-pesticides and Bio-fertilisers are manufactured and marketed under the brand name “Pamani”.



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Further it distributes water soluble fertilisers namely NPK–19:19:19, Calcium, Nitrate, Boron 20%, SOP, MAP which are imported through IPL.In addition, TANFED procures city compost from the Greater Chennai Corporation and vermicompost from cooperative sugar mills for distribution to farmers.

The bio-fertilisers and micronutrient mixtures produced by TANFED play a vital role in improving soil health, enhancing nutrient-use efficiency and correcting micronutrient deficiencies. Through the cooperative network, these quality-assured bio-inputs are made available to farmers at affordable prices, supporting balanced nutrient management and environmentally sustainable farming.

### 3.1.1 Sale of quality seeds

Cooperative societies distribute various inputs to farmers; they procure and distribute quality seeds of paddy and vegetables.



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During 2025-26, 777.69 MT of quality seeds were distributed through cooperative societies.

The requirement for quality seeds has not been met by the existing Government agencies. In order to strengthen the seed supply chain and expand farmers' access to high-quality seeds, cooperative societies will undertake coordinated business activities with State and National seed agencies, including Bharatiya Beej Sahakari Samiti Limited (BBSSL), for procurement and distribution of certified seeds.

This collaboration will ensure reliable supply of quality seeds, promote indigenous seed production, and enhance the role of the cooperative network in achieving seed security across the State. During 2026-27, up to 31.7.2026, 122.87 MT of quality seeds were distributed through cooperative societies.

TANFED functions as the State-level agency of the National Agricultural Cooperative Marketing Federation of India (NAFED) for

**TANFED** is its State-level agency for the price support scheme in Tamil Nadu.



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implementing the price support scheme in Tamil Nadu. The Federation operates 10 retail outlets for the sale of petrol and diesel under licence from the Indian Oil Corporation.

### 3.2. Thanjavur Cooperative Marketing Federation (TCMF)

The Thanjavur Cooperative Marketing Federation was established in 1941 and it functions in the districts of Thanjavur, Tiruvarur, Nagapattinam and Mayiladuthurai. It distributes chemical fertilisers such as Urea, DAP, Potash and Complex fertilisers required by 498 Primary Agricultural Cooperative Credit Societies in its area of operation. TCMF also issues jewel loans to its members. It also runs a printing press and processing unit for urad dhal under the brand Aarooran.

Serving Thanjavur, Tiruvarur, Nagapattinam and Mayiladuthurai and 498 **PACCS**.

During 2026-27, up to 31.7.2026, fertiliser quantity of 17,708 metric tonnes valued at Rs.24.25 crore was distributed through the federation.



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## 3.3. Nilgiris Cooperative Marketing Society (NCMS)

The Nilgiris Cooperative Marketing Society was established in 1935 and its area of operation extends throughout Nilgiris District and the areas falling under Mettupalayam municipality in Coimbatore district. The society markets potato, cabbage, carrot, beetroot and beans grown by farmers at remunerative prices. The society owns a fertilisers mixture unit in Mettupalayam. This society also runs LPG gas agency. During 2026-27, up to 31.7.2026, the total turnover of the society was Rs. 50.71 crore.

Covering the Nilgiris district and Mettupalayam municipality.

## 3.4. Agricultural Producers Cooperative Marketing Societies (APCMS)

A total of 115 Agricultural Producers Cooperative Marketing Societies are functioning throughout the state with the primary objective of distribution of fertilisers and other agricultural inputs, processing and value addition, marketing



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of agricultural produce and providing produce pledge loans. These societies provide infrastructure facilities such as auction yards, drying yards and godowns to enable farmers to obtain remunerative prices for their agricultural produce.

The cooperative marketing societies play a key role in the movement of essential commodities in the public distribution system. They function as lead societies and undertake the movement of essential commodities from the godowns of the Tamil Nadu civil supplies corporation to fair price shops.

## Activities of Agricultural Producers Cooperative Marketing Societies

### 3.4.1. Agricultural Marketing

Agricultural Producers Cooperative Marketing Societies serve as a platform connecting farmers and traders for the benefit of society members. In addition to providing



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facilities such as drying yards and auction yards, these societies procure agricultural produce, undertake value addition and market the products under various brand names.

Agricultural produce marketed through APCMS is linked to the repayment of crop loans availed from Primary Agricultural Cooperative Credit Societies. After adjustment of loan dues, the balance sale proceeds are paid to the farmer members. It enables farmers to avail institutional credit and market their produce at remunerative prices.

Monocrop marketing is being done by 27 APCMS, dual crop marketing by 20 APCMS and multicrop marketing by 68 APCMS.



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## Table 3.2 Marketing of Crops by APCMS

| S.No | Type of marketing | No of APCMS | Name of APCMS | Name of the Crop |
|---|---|---|---|---|
| 1 | Mono crop | 27 | Maduranthakam, Cuddalore, Oddanchatram, Kalkulam Vilavancode, Kulithalai, Kaveripattinam, Krishnagiri, Usilampatti, Mayiladuthurai, Sirkazhi, Vedaranyam, Tiruvadanai, Arakkonam, Arcot, Kolathur, Polur, Chengam, Arani, Vandavasi, Cheyyar, Thellar, Kudavasal, Mannargudi, Thiruthuraipoondi, Viluppuram, Gingee | Paddy, Groundnut, Maize, Cotton |
| 2 | Dual crop | 20 | Harur, Erode, Perundurai, Kallakurichi, Kanyakumari Rubber, Melur, Namakkal, Ramanathapuram, Attur, Tenkasi Sengottai, Tiruvallur, Tiruvannamalai, Musiri, Ambasamudram, Nanguneri - Radhapuram, Ambur, Pudur, Kovilpatti, Tiruvannainallur, Virudhunagar | Cotton, Rubber, Pepper, Turmeric, Copra, Coconut |



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| | | | | |
|---|---|---|---|---|
| 3 | Multi crop | 68 | Ariyalur, Coimbatore, Karamadai, Mettupalayam, Pollachi, Sulur, Chidambaram, Panruti, Virudhachalam, Pennagaram, Dindigul, Kodaikanal, Oddanchatram, Palani, Bhavani, Gobichettipalayam, Sathyamangalam, Tirukoilur, Sriperumbudur, Thovalai Agastheeswaram, Karur, Kelamangalam, Uthangarai, Madurai, Vadipatti, Peraiyur, Tirumangalam, Rasipuram, Tiruchengode, Nilgiris, Perambalur, Alangudi, Aranthangi, Thirumayam, Paramakudi, Kamuthi, Salem, Tirupattur, Sivaganga, Sankarankovil, Thanjavur, Kumbakonam, Papanasam, Pattukkottai, Orathanadu, Theni, Uthamapalayam, Saidapet, Tiruttani, Avinashi, Tiruppur, Palladam, Udumalpet, Dharapuram, Tiruchirappalli, Lalgudi, Thuraiyur, Manapparai, Tirupattur, Vaniyambadi, Tiruvarur, Thoothukudi, Vellore, Gudiyatham, Tindivanam, Sivakasi, Srivilliputhur, Rajapalayam | Paddy, Maize, Groundnut, Coconut, Copra, Black Gram, Green Gram, Bengal Gram, Sesame, Chilli, Tamarind, Cotton, Banana, Millets, Horse Gram, Turmeric, Coriander, Cashew, Potato |
| 4 | Total | 115 | | |



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During the Financial Year 2026-27 up to 31.7.2026, cooperative marketing societies marketed 62727.80 MT agricultural produce valued at Rs.467.11 crore.

### 3.4.2. Produce Pledge Loan

Cooperative marketing societies provide produce pledge loans to farmers to prevent distress sale of agricultural produce. This enables farmers to store their produce in society godowns and sell it when market conditions become favourable. In 2025-26, pledge loan was given for 45000 MT of produce. During the current year, 50% increase over last year will be issued. During 2026-27, up to 31.7.2026, 15412.27 MT produce pledged worth Rs. 43.43 crore.

APCMS have 357 godowns with combined capacity of 1.72 LMT storage, which is utilised for produce pledge loan, marketing and processing.



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### 3.4.3. Processing and value addition of agricultural produce

Cotton ginning mills, pulse processing units, chilli grinding units and oil expellers and value addition of other agricultural produce is operated by 58 cooperative marketing societies. These units enhance the value of agricultural commodities and help farmers secure better returns.

Rice, pulses, turmeric powder, spices and edible oils are processed and marketed by cooperative marketing societies throughout the State. During 2026-27 up to 31.07.2026, the value of commodities processed stands at Rs. 9.44 crore.

**Table 3.3 Details of value-added products and brand names**

| S. no | Name of the Region | Name of the APCMS | Product | Brand Name |
|---|---|---|---|---|
| 1 | Chengalpattu | Maduranthakam | Chilli Powder | Madhuram |
| 2 | Coimbatore | Mettupalayam | Banana Chips | Yaalisai |
| 3 | | Karamadai | Ragi Flour | Ilavenil |
| 4 | | Coimbatore | Country Sugar, | Sezhumai |



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| | | | | |
|---|---|---|---|---|
| | | | Ragi Flour | |
| 5 | | Pollachi | Edible Oil | Azhiyar |
| 6 | | Sulur | Idli Podi, Paruppu Podi | Pagalavan |
| 7 | Cuddalore | Cuddalore | Ground nut Oil, Sesame Oil | Devanatha |
| 8 | | Panruti | Edible Oil | Thiruathigai |
| 9 | | Chidambaram | Edible Oil, Urad Dal, Appalam, Cattle Feed | Thillai Nataraja |
| 10 | | Virudhachalam | Urid Dal, Varagu | Uzhavan |
| 11 | Dharmapuri | Harur | Edible Oil | Thagadoor |
| 12 | | Pennagaram | Tamarind | Pennagaram Puli |
| 13 | Dindigul | Dindigul | Edible Oil | Padhmagiteeswarar |
| 14 | | Palani | Edible Oil | Muruga |
| 15 | Erode | Erode | Turmeric & Masala Powder, Flour Items | Mangalam |
| 16 | | Perundurai | Edible Oil | Pasumai |
| 17 | | Gobichettipalayam | Paddy seeds | Kovai Seeds |
| 18 | | Sathyamangalam | Coconut Oil, Ground nut Oil | Nam Ennai |
| 19 | Kallakurichi | Kallakurichi | Ground nut Oil | Gomugi |



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| | | | | |
|---|---|---|---|---|
| 20 | | Tirukoilur | Ground nut Oil | Kabilar |
| 21 | Kancheepuram | Sriperumbudur | Ground nut Oil | Malli |
| 22 | Karur | Karur | Ragi | Mullai |
| 23 | | Kulithalai | Neemcake product ion | Mullai |
| 24 | Krishnagiri | Uthangarai | Turmeric, Coriander | Arusuvai |
| 25 | Madurai | Madurai | Country Sugar | Pandiya nadu |
| 26 | | Melur | Phenyl | Naru manam |
| 27 | | Vadipatti | Edible Oil, Flour | Co-op Vaigai |
| 28 | | Thirumangalam | Pearl Millet, Finger Millet, Wheat Flour | Thiru mangalam |
| 29 | | Peraiyur | Green Gram | Nalam |
| 30 | Namakkal | Namakkal | Pepper, Edible Oil | Anjaneya |
| 31 | | Tiruchengode | Edible Oil, Pulses, Turmeric powder & Neem Cake | Arthanaree swarar |
| 32 | Ramanathapuram | Paramakudi | Chilli Powder | Vaigai Coop |
| 33 | Ranipet | Arakkonam | Ragi Flour | Vegan |
| 34 | | Arcot | Edible Oil | Vegan |
| 35 | Salem | Salem | Edible Oil | Amirtham |
| 36 | Tenkasi | Tenkasi-Sengottai | Atta, Rice | Akil Anantham |
| 37 | Theni | Theni | Ground | Thangam |



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| | | | | |
|---|---|---|---|---|
| | | | nut Oil | |
| 38 | | Uthamapalayam | Flour | Uthamam |
| 39 | Tiruvallur | Saidapet | Edible Oil | Marutham |
| 40 | | Tiruttani | Ragi Flour | Marutham |
| 41 | Tiruppur | Avinashi | Millet, Pulses | Nalam |
| 42 | | Tiruppur | Edible Oil | Magizhchi |
| 43 | | Palladam | Ragi Flour | Magizham |
| 44 | | Dharapuram | Ragi Flour | Viradam |
| 45 | Tiruvannamalai | Gingee | Rice | Gingee rice |
| 46 | | Tiruvannamalai | Urad Dal | Arunai Urid Dal |
| 47 | Tiruchirappalli | Lalgudi | Urid Dal | Nallarasi |
| 48 | | Thuraiyur | Wheat Flour | Thunai |
| 49 | Tirunelveli | Ambasamudram | Coconut & Ground nut Oil | Porunai |
| 50 | Tiruvarur | Tiruvarur | Edible Oil and dosa batter | Muthamizh |
| 51 | Tuticorin | Kovilpatti | Cotton Ginning | — |
| 52 | | Tuticorin | Ragi flour | Neidhal |
| 53 | | Pudur | Cotton Ginning | — |
| 54 | Vellore | Gudiyatham | Coconut Oil | Thenn amudham |
| 55 | Virudhunagar | Sivakasi | Chilli | Sivakasi CMS Chilli Powder |
| 56 | | Srivilliputhur | Wheat flour | Srivilli uthur CMS |
| 57 | | Rajapalayam | Coriander Powder | Rajapalaya m CMS |
| 58 | Tiruvarur | TCMF | Urad dhall | Aarooran |



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During the Financial Year 2026-27 up to 31.07.2026, APCMS have achieved total business turnover of Rs. 824.62 crore.



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# Chapter -4

# CONSUMER COOPERATIVES

In Tamil Nadu, consumer cooperatives function under a three-tier structure. The Tamil Nadu Consumer Cooperative Federation (TNCCF) is the apex consumer cooperative institution, while District Consumer Cooperative Wholesale Stores function at district level and the Primary Cooperative Stores function at tertiary level. The Triplicane urban cooperative society, the first consumer cooperative society in India was established on 9th April 1904.

Consumer cooperatives were formed with the primary objective of supplying consumer goods and services to the members and public. It operates a diversified retail network comprising super markets, farm fresh consumer outlets (FFCOs), cooperative pharmacies, petrol bunks and LPG distribution units to provide quality essential goods and services at affordable prices.

These business units ensure the availability of groceries, fresh fruits, vegetables, medicines, petroleum products and cooking gas under cooperative framework. By offering quality products at reasonable prices, they safeguard consumer interests while promoting fair trade practices. Collectively, these businesses strengthen the cooperative movement, enhance public welfare, and contribute to the socio-economic development of Tamil Nadu.

Consumer cooperatives also play a significant role in stabilizing market prices of essential commodities through timely market intervention, acting as a price control mechanism thereby protecting consumer interests.

## 4.1. Tamil Nadu Consumer Cooperative Federation (TNCCF)

The Tamil Nadu consumer cooperative federation (TNCCF), established on 30th July 1996, functions as the apex body for consumer cooperative institutions in the state. The



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federation coordinates procurement and supply of FMCG items, paper and stationery to affiliated societies and also operates two petrol and diesel retail outlets. It also coordinates procurement of crackers for cooperative institutions. The Tamil Nadu consumer cooperative federation operates through its own funds.

The turnover of Tamil Nadu consumer cooperative federation from 01.04.2026 to 31.07.2026 was Rs. 28.65 crore.

## 4.2. District Consumer Cooperative Wholesale Stores

The District consumer cooperative wholesale stores supply essential commodities, groceries, household articles etc., in bulk quantities to Government Departments. The cooperative wholesale stores also supply consumer products to consumers at reasonable prices through outlets.



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## Table 4.1: Region wise list of cooperative wholesale stores

| Sl. No. | Name of the Region | | Name of the CWS |
|---|---|---|---|
| 1 | Ariyalur | 1 | Ariyalur |
| 2 | Chennai | 2 | TUCS |
| | | 3 | Park Town |
| | | 4 | North Madras |
| 3 | Chengalpattu | 5 | Chengalpattu |
| 4 | Coimbatore | 6 | Coimbatore |
| | | 7 | Pollachi |
| 5 | Cuddalore | 8 | Cuddalore |
| 6 | Dharmapuri | 9 | Dharmapuri |
| 7 | Dindigul | 10 | Dindigul |
| 8 | Erode | 11 | Erode |
| 9 | Kallakurichi | 12 | Kallakurichi |
| 10 | Kancheepuram | 13 | Kancheepuram |
| 11 | Kanniyakumari | 14 | Kanniyakumari |
| 12 | Krishnagiri | 15 | Krishnagiri |
| 13 | Karur | 16 | Karur |
| 14 | Madurai | 17 | Madurai |
| 15 | Nagapattinam | 18 | Nagapattinam |
| 16 | Myladuthurai | 19 | Myladuthurai |
| 17 | Namakkal | 20 | Namakkal |
| 18 | Nilgiris | 21 | Nilgiri Cooperative Enterprises |
| | | 22 | Nilgiri |
| 19 | Perambalur | 23 | Perambalur |
| 20 | Pudukottai | 24 | Pudukottai |
| 21 | Ramanathapuram | 25 | Ramanathapuram |
| 22 | Ranipet | 26 | Ranipet |



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| Sl. No. | Name of the Region | | Name of the CWS |
|---|---|---|---|
| 23 | Salem | 27 | Salem |
| 24 | Sivagangai | 28 | Sivagangai |
| 25 | Tenkasi | 29 | Tenkasi |
| 26 | Thanjavur | 30 | Thanjavur |
| | | 31 | Chandrasekarapuram |
| 27 | Theni | 32 | Theni |
| 28 | Tirunelveli | 33 | Thirunelveli |
| 29 | Tiruvarur | 34 | Thiruvarur |
| 30 | Tiruvallur | 35 | Thiruvallur |
| 31 | Tiruvannamalai | 36 | Thiruvannamalai |
| 32 | Thirupattur | 37 | Thirupattur |
| 33 | Tiruchirapalli | 38 | Trichy Amaravathi |
| | | 39 | Trichy Chinthamani |
| 34 | Thoothukudi | 40 | Thoothukudi |
| 35 | Tiruppur | 41 | Tiruppur |
| 36 | Vellore | 42 | Vellore |
| 37 | Villupuram | 43 | Villupuram |
| 38 | Virudhunagar | 44 | Rajapalayam |
| | | 45 | Virudhunagar |

**Table 4.2: Various types of business activities undertaken by consumer cooperative wholesale stores (45)**

| Sl.No. | Name of the Business Unit | No. of Units |
|---|---|---|
| 1 | Super Markets | 24 |
| 2 | Mini Super Markets | 209 |
| 3 | Retail Stores | 13 |
| 4 | Self Service Units | 51 |



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| | | |
|---|---|---|
| 5 | Farm Fresh Consumer Outlets | 34 |
| 6 | Petrol Bunks | 29 |
| 7 | LPG Supply Units | 26 |
| 8 | Pharmacies | 210 |
| 9 | Fair Price Shops | 4641 |

These wholesale stores also play a vital role in the public distribution system as lead societies and self-lifting societies by ensuring timely transportation and distribution of essential commodities to Fair Price Shops.

The sales value of district consumer cooperative wholesale stores from 01.04.2026 to 31.07.2026 was Rs. 506.50 crore.

### 4.3. Primary Cooperative Stores

Primary cooperative stores function at the tertiary level with the objective of supplying essential consumer goods at reasonable prices. The Kodaikanal cooperative stores, established in 1919, is the first primary cooperative store in Tamil Nadu.



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**Table 4.3: Various types of business activities undertaken by consumer primary cooperative stores (320)**

| Sl.No. | Name of the Business Unit | No. of Units |
|---|---|---|
| 1 | Super Markets | 12 |
| 2 | Farm Fresh Consumer Outlets | 31 |
| 3 | Petrol Bunks | 5 |
| 4 | LPG Supply Units | 5 |
| 5 | Fair Price Shops | 2115 |
| 6 | Pharmacies | 51 |
| 7 | Grinding Units | 3 |

The sales value of primary cooperative stores from 01.04.2026 to 31.07.2026 was Rs.105.61 crore.

## 4.4. Cooperative Medical Shops

Cooperatives started operating medical shops since 2010. The cooperative institutions operate three types of pharmacies viz., cooperative medical, amma marundhagam, and mudhalvar marundhagam across Tamil Nadu to provide quality medicines to the public at affordable prices, with discounts of up to 25 per cent.



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**Table 4.4: Types of medical shops operated by cooperatives**

| Sl.No. | Type of Shops | No. of shops |
|---|---|---|
| 1 | Amma Marundhagam | 132 |
| 2 | Cooperative Marundhagam | 248 |
| 3 | Mudhalvar Marundhagam | 1000 |
| Total | | 1380 |

From 01.04.2026 to 31.07.2026, medicines worth Rs.58.34 crore were sold through these medical shops. A total 14,24,899 consumers benefitted from discount amounting to Rs.9.27 crore.

## 4.5 Farm Fresh Consumer Outlets

Farm fresh consumer outlet scheme was introduced through the cooperation and horticulture departments to provide quality fresh vegetables to consumers at reasonable prices while ensuring remunerative prices to farmers by eliminating intermediaries.

In 2013, farm fresh consumer outlets were established in urban areas to help consumers get fresh vegetables at reasonable prices, thereby helping to stabilize vegetable



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prices and improve direct market access for farmer's agricultural produce.

The sales value of farm fresh consumer outlets from 01.04.2026 to 31.07.2026 was Rs. 1.81 crore.

**Table 4.5: Details of farm fresh consumer outlets**

| Sl.No | Name of the District | No. of shops |
|---|---|---|
| 1 | Chengalpattu | 1 |
| 2 | Chennai | 13 |
| 3 | Coimbatore | 10 |
| 4 | Erode | 1 |
| 5 | Kallakurichi | 6 |
| 6 | Kanchipuram | 5 |
| 7 | Karur | 1 |
| 8 | Krishnagiri | 4 |
| 9 | Madurai | 4 |
| 10 | Namakkal | 1 |
| 11 | Salem | 1 |
| 12 | Thanjavur | 3 |
| 13 | Thoothukodi | 1 |
| 14 | Tirunelveli | 1 |
| 15 | Tiruppur | 3 |
| 16 | Tiruvannamalai | 5 |
| 17 | Trichy | 13 |
| 18 | Vellore | 2 |
| Total | | 75 |



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## 4.6. Perunthalaivar Kamarajar Breakfast Scheme

The Perunthalaivar Kamarajar breakfast scheme which aims to provide nutritious breakfast to children has been expanded to all children studying in government schools from classes I to VIII.

From 01.04.2026 to 31.07.2026, under this scheme, 642.15 MT of double roasted rava, 629MT of samba rava, and 709 MT of semiya, valued at Rs.10.01 crore, were supplied through consumer cooperative wholesale stores for the preparation of nutritious breakfast for 13,99,717 students in 30,798 government schools.

## 4.7. Santhai.Kooturavu portal

The Santhai.Kooturavu portal was launched in September 2025, to strengthen the procurement and supply chain management of essential commodities for government departments. The portal facilitates end-to-end online procurement by enabling government



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departments to place their requirements through the portal, while cooperative wholesale stores undertake the supply of commodities.

The system provides comprehensive monitoring of the entire transaction cycle; including order placement, dispatch, delivery confirmation, invoice generation and payment status; thereby ensuring transparency, efficiency and accountability in procurement operations.

**Table 4.6: Details of the departments enrolled on santhai.kooturavu portal**

| Sl. No | Name of the Department | No. Of Units |
|---|---|---|
| 1 | Social Justice | 1295 |
| 2 | Model Schools | 45 |
| 3 | Prisons | 127 |
| 4 | SDAT | 41 |
| 5 | STF | 12 |
| Total | | 1520 |

The supply of essential commodities from cooperative wholesale stores to the government



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departments through this portal from 01.04.2026 to 31.07.2026 valued at Rs.29.07 crore.

## 4.8. Market Intervention Activities

Consumer cooperatives undertake market intervention measures, whenever required, as a price control mechanism to ensure availability of essential commodities at reasonable prices to the public. For this purpose, the prices of essential commodities are continuously monitored, and timely market intervention measures are implemented whenever necessary.



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# Chapter - 5

# COOPERATIVES IN FOOD SECURITY

Ensuring food security through provision of sufficient, nutritious food at an affordable price to every household is the primary responsibility of any government. Tamil Nadu has emerged as one of the leading States in India in ensuring food security through the successful implementation of the universal public distribution system. Fair price shops play a vital role in ensuring food security by distributing rice and wheat at free of cost and sugar, kerosene and special public distribution system commodities like toor dal and palm oil at subsidized rates to the family card holders.

The cooperative societies run fair price shops, handle the liftment of commodities and extend services to family card holders across the state. Driven by public welfare over profit, cooperative societies ensure proper distribution



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of essential commodities. The well-established grassroot network enables to reach remote and hilly areas, ensuring unhindered supply of essential commodities.

## 5.1. Cooperative Fair Price Shops

To ensure the distribution of essential commodities supplied through the public distribution system to family cardholders across the state, cooperative societies operate 36,318 Fair Price Shops.

**Table 5.1: Society wise number of fair price shops**

| Type of Society | Attached FPS |
|---|---|
| District Consumer Cooperative Wholesale stores | 4,644 |
| Cooperative Marketing Societies | 2,905 |
| Primary Cooperative Stores | 2,120 |
| Primary Agricultural Cooperative Credit Societies | 25,310 |
| Urban Cooperative Credit Societies | 992 |
| Large Area Multipurpose Cooperative Societies (LAMPS) | 282 |
| Others | 65 |
| Total | 36,318 |

Rice, sugar, wheat and other special public distribution system items such as toor dal and



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palm oil are procured by Tamil Nadu civil supplies corporation and moved to these shops for distribution to the family card holders. The network of fair price shops, operated by cooperatives, which plays an important role to the distribution of essential commodities to 2.16 crore family cards out of the total 2.28 crore cards handled by civil supplies and consumer protection department. These shops sell special public distribution system items at subsidized rates fixed by the government and also sell non-controlled items such as ooty tea, arasu salt, palm jaggery, minor millets and 5kg/2kg free trade LPG (FTL) cylinders.

Lead societies are involved in liftment of public distribution system commodities from TNCSC godowns for their own shops and fair price shops of link societies. Self-lifting societies are involved in liftment of public distribution system commodities from TNCSC godowns for their own fair price shops only. The task of



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movement of the commodities from the godowns to the fair price shops is undertaken by 104 lead societies, 377 self-lifting societies and 3,876 link societies.

**Table 5.2: Number of societies involved in movement of essential commodities and attached fair price shops**

| Type of Society | Number of Societies | Attached FPS |
|---|---|---|
| Lead Societies | 104 | 5,871 |
| Self-Lifting Societies | 377 | 4,913 |
| Link Societies | 3,876 | 25,534 |
| Total | 4,357 | 36,318 |

## 5.2. Mobile Fair Price Shops

To serve the family card holders in remote and inaccessible areas, including hilly regions, forest areas and difficult to reach villages due to physical barriers, 2,538 Mobile fair price shops are operated to ensure essential commodities reach the people at their doorstep. Operating mainly in tribal and other isolated areas without fair price shops, these mobile fair price shops



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ensure that the benefits of the public distribution system reach every eligible household.

**Table 5.3: Region wise list of mobile fair price shops**

| S.No. | Region | Number of Mobile FPS |
|---|---|---|
| 1 | Ariyalur | 50 |
| 2 | Chennai | 0 |
| 3 | Coimbatore | 62 |
| 4 | Cuddalore | 72 |
| 5 | Dharmapuri | 118 |
| 6 | Dindigul | 124 |
| 7 | Erode | 108 |
| 8 | Kancheepuram | 29 |
| 9 | Chengalpattu | 38 |
| 10 | Kanyakumari | 24 |
| 11 | Karur | 75 |
| 12 | Krishnagiri | 161 |
| 13 | Madurai | 101 |
| 14 | Nagapattinam | 28 |
| 15 | Mayiladuthurai | 40 |
| 16 | Namakkal | 181 |
| 17 | Nilgiris | 53 |
| 18 | Perambalur | 18 |
| 19 | Pudukkottai | 104 |
| 20 | Ramanathapuram | 109 |
| 21 | Salem | 99 |
| 22 | Sivagangai | 82 |
| 23 | Thanjavur | 60 |
| 24 | Theni | 34 |



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| S.No. | Region | Number of Mobile FPS |
|---|---|---|
| 25 | Tiruchirappalli | 102 |
| 26 | Tirunelveli | 47 |
| 27 | Tenkasi | 50 |
| 28 | Tiruppur | 57 |
| 29 | Tiruvallur | 90 |
| 30 | Tiruvannamalai | 96 |
| 31 | Tiruvarur | 23 |
| 32 | Tuticorin | 84 |
| 33 | Vellore | 23 |
| 34 | Ranipet | 35 |
| 35 | Tirupattur | 19 |
| 36 | Villupuram | 65 |
| 37 | Kallakurichi | 34 |
| 38 | Virudunagar | 43 |
| Total | | 2538 |

## 5.3. Thayumanavar Scheme - doorstep delivery of public distribution system commodities scheme

Senior citizens aged 70 years and above, senior citizen aged 70 years and above along with a member aged 65 years and above in the same family card, senior citizen aged 70 years and above along with a member below 18 years of age in the same family card and persons with



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disabilities are entitled to receive their monthly essential commodities directly at their door step under this scheme.

**Table 5.4: Details of Thayumanavar scheme – cards and beneficiaries**

| Type of Beneficiaries | Cards | Beneficiaries |
|---|---|---|
| 1. Persons above 70 years of age, persons above 70 years of age along with persons aged 65 and above | 18,30,574 | 26,31,582 |
| 2. Persons above 70 years of age along with persons aged below 18 years | 13,409 | 32,198 |
| 3. Persons with disabilities | 86,389 | 2,10,716 |
| Total | 19,30,372 | 28,74,496 |

**Table 5.5: Thayumanavar scheme - Details of distribution of cards from 01.04.2026 to 31.07.2026**

| Sl.No. | Month | No. of Distributed Cards |
|---|---|---|
| 1 | April 2026 | 16,88,355 |
| 2 | May 2026 | 16,81,382 |
| 3 | June 2026 | 16,94,874 |
| 4 | July 2026 | 17,21,411 |



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## 5.4 Diversification of Product Sales in FPS

To help fair price shops earn more and stay financially strong, the products being sold through these shops have been widened. New items are being introduced from time to time to enhance the income of the cooperative societies, while giving customers more choice.

### 5.4.1. Sale of Ooty Tea

Tamil Nadu small tea growers' industrial cooperative tea factories federation limited (INDCOSERVE) procures tea leaves from small tea growers and packages it as "Ooty Tea". Fair price shops sells Ooty tea to support small tea growers in the Nilgiris. On an average, 203 MT of Ooty tea is sold through fair price shops every month. During the period from 01.04.2026 to 31.07.2026, Ooty tea to the tune of 684.66 MT was sold through fair price shops.



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### 5.4.2. Sale of Arasu Salt

Iodized salt helps prevent health problems caused by iodine deficiency. “Arasu salt,” sourced from the Tamil Nadu salt corporation, is sold through fair price shops. On an average, 1680 MT of arasu salt is sold through fair price shops every month. During the period from 01.04.2026 to 31.07.2026, arasu salt to the tune of 6843 MT was sold through fair price shops.

### 5.4.3. Sale of Palm Jaggery

The agriculture budget presented in 2021-22, paved the way for the introduction of the sale of palm jaggery through fair price shops. On an average, palm jaggery worth Rs.1.13 lakh is sold through fair price shops every month. During the period from 01.04.2026 to 31.07.2026, palm jaggery to the tune of Rs.8.12 lakh was sold through fair price shops.



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### 5.4.4. Sale of Minor Millets

In the agriculture budget 2021-22, it was announced that minor millets such as ragi, kambu, thinai, kuthiraivali, saamai and varagu will be purchased from farmer producer organizations (FPOs), and sold through fair price shops. On an average, minor millets worth Rs.5.42 lakh is sold through fair price shops every month. During the period from 01.04.2026 to 31.07.2026, minor millets to the tune of Rs.20.18 lakh was sold through fair price shops.

### 5.4.5. Distribution of 5kg/2kg FTL Cylinders

FTL cylinders of 5kg and 2kg are sold at fair price shops for the benefit of migrant workers, street vendors, and pushcart traders. No address proof is required. This is very useful as the above categories of people require smaller, cost-effective refills. On an average, cylinders worth Rs.60,646/- is sold through fair price shops every month. During the period from



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01.04.2026 to 31.07.2026, cylinders of worth Rs.1.36 lakh has been sold.

## 5.5 Sale of Non-Controlled Items in FPS

Fair price shops distribute both controlled and non -controlled commodities. Controlled commodities include rice, wheat, sugar and kerosene which form the principal commodities distributed through the public distribution system. Their procurement, pricing, and distribution are regulated by the government.

Non-controlled commodities are supplementary consumer goods sold through fair price shops at affordable prices. These include turmeric, chilli powder, tamarind, mustard, cumin seeds, black pepper, green gram, cowpeas, pulses, edible oil etc.,

## 5.6 Pongal Gift Hampers

The government from time to time announces gift hampers during Pongal celebrations. The hamper comprises of 1 kg of



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raw rice, 1 kg of sugar, one full-length sugarcane and cash assistance. This is distributed across the state to rice cardholders and Sri Lankan refugee families through fair price shops.

## 5.7. Transformation of Cooperative Fair Price Shops

### 5.7.1. ISO Certification

To enhance operational efficiency and supply chain security, fair price shops are being certified under ISO 9001 (Quality Management System) and ISO 28000 (Supply Chain Security Management System). During the period from 01.04.2026 to 31.07.2026, 207 shops achieved ISO 9001 certification and 571 shops achieved ISO 28000 certification.

### 5.7.2. Facelifting of Fair Price Shops

A state wide initiative is being carried out to renovate fair price shop buildings so as to make them cleaner and more convenient to run. During the period from 01.04.2026 to



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31.07.2026, the number of fair price shops that have been facelifted is 172.

### 5.7.3. Workforce in Fair Price Shops

To ensure the uninterrupted distribution of essential commodities to family cardholders, the vacancies of salesmen and packers arising in the fair price shops are recruited through the District recruitment bureau.

## 5.8 Technology-Driven Improvements in the Public Distribution System

Technology is making the public distribution system faster, fairer and more transparent.

### 5.8.1 Electronic Weighing Scales

Digital scales make sure customers get the exact entitled quantity of public distribution system Commodities. The electronic weighing scales are linked to the point-of-sale machine for ensuring right quantity of commodity supplied and generation of printed bill.



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### 5.8.2 E-Auction for Empty Gunny Bags

Empty gunny bags are sold through e-auctions on the portals of MSTC (Metal Scrap Trading Corporation) and NCDFI (National Cooperative Dairy Federation of India), which secures a fair and competitive price while keeping the process transparent. From 01.04.2026 to 31.07.2026, 1,56,30,978 number of gunny bags were sold through MSTC and NCDFI.



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# Chapter- 6

# COOPERATIVE EDUCATION, RESEARCH AND TRAINING

## 6.1. Introduction

Cooperative education, training and capacity building of the staff and elected members of cooperative societies are imparted by the Tamil Nadu Cooperative Union at the Apex level and 38 District Cooperative Unions at the district level. The Tamil Nadu Cooperative Union established on 04.01.1914, is the Apex Institution of the cooperative movement in the State. It has 38 District Cooperative Unions and 17 Apex Cooperative Institutions as its members. Exhibitions and seminars are organized to sensitize people on the basic tenets of the cooperative movement and cooperative week organised every year to create awareness among the Public and celebrate the achievements of the cooperatives. Tamil Nadu Cooperative Union collects a portion of the net profit (3%) from



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cooperative societies towards the Cooperative Research and Development Fund and Cooperative Education Fund (2%) as stipulated in the Act. These funds are utilized for Cooperative Research, Education, Training and dissemination of the various services provided by cooperative societies through information and communication activities.

Tamil Nadu Cooperative Union publishes a Tamil monthly magazine "Kootturavu," an English monthly magazine "Tamil Nadu Journal of Cooperation," Tamil magazine madhamirumurai Kootturavu Murasu.

These magazines are the means and mode to publicise the schemes, activities and achievements of various cooperative societies operating in Tamil Nadu. Tamil Nadu Cooperative Union implements a membership education programme for members of all types of cooperative societies in coordination with the District Cooperative Unions. Under this



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programme, membership education classes are conducted to create awareness about the cooperative movement among members and non-members.

## 6.2. District Cooperative Union

District Cooperative Unions in each district has membership from all types of cooperative societies functioning in the respective district. cooperative education and training, cooperative seminars, cooperative exhibitions, library maintenance and collecting statutory funds are the major activities carried out at the district level. The key role of the District Cooperative Unions is to communicate the plans, objectives, and activities of the cooperative sector to the public and work closely with Government for the betterment of cooperatives in the district.

Through these 38 District Cooperative Unions, membership education programmes, Youth Attraction Camp, cooperative week celebrations and trade fair are conducted for the



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development of cooperative movement in the district.

## 6.3. Institutes of Cooperative Management and Technical Education

Under Tamil Nadu Cooperative Union there are 27 Institutes of Cooperative Management and 8 sub-centers. These institutions offer 'Diploma in Cooperative Management' to the public and employees of cooperative societies; besides they also conduct short-term training programmes for officials of the cooperative department and cooperative societies.

The Tamil Nadu Cooperative Union runs two Cooperative Industrial Training Institutes, one each at Bargur in Krishnagiri District and Pattukottai in Thanjavur District. They offer courses on Computer Operation Programming Assistant (COPA), Tailoring, Jewel Appraisal Course, Electrician and Craftsman Food Production (General) courses.



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It also runs one Cooperative Polytechnic College at Lalgudi in Tiruchirappalli District and offers Diploma Programmes in Mechanical, Computer and Electrical Engineering. These institutions create employment opportunities for the youth in rural areas.

## 6.4. Cooperative Training and Education

The Tamil Nadu Cooperative Union is committed to strengthening the Cooperative education eco-system in the state. It provides financial support to NICM, Chennai and ICM Madurai run by the National Council for Cooperative Training, New Delhi. Higher Diploma Courses in Cooperative Management and Master of Business Administration Programmes are conducted in NICM, Chennai and ICM, Madurai.

An Arts and Science College at Athur in Dindigul District run by Tamil Nadu Cooperative Union. In this Arts college, students have been enrolled in 14 Undergraduate degree courses. A new building has been constructed for this



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college at an estimate of Rs.76 crore. Steps are being taken to upgrade this college to a Government-aided college.

**Table 6.1: Admission details in Cooperative Institutions for 2025-26 & 2026 – 27**

| S. No | Name of the Cooperative Institution | No of Admission | |
|---|---|---|---|
| | | 2025-26 | 2026-27 (As on 01.08.2026) |
| 1. | 27 Institute of Cooperative Management with 8 Sub Center | 14281 | 8868 |
| 2. | Burgur & Pattukottai Industrial Training Institutes | 260 | 220 |
| 3. | Lalgudi Cooperative Polytechnic College | 156 | 62 |
| 4. | Athur Cooperative Arts & Science College | 660 | 577 |

To encourage students to take up research in cooperation sector and role of cooperatives in economic development of the state, the Tamil Nadu Cooperative Union has created a corpus fund of Rs. 5.00 lakh each in Bharathiyar University, Periyar University and Gandhigram Rural Institute.



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# Chapter 7

# SPECIAL PURPOSE COOPERATIVE SOCITIES

## 7.1. Special Cooperative Societies

Special purpose cooperative societies are distinct from the conventional categories of cooperative societies such as agricultural, consumer, dairy producers', and housing cooperatives. These societies function with members having specialized or unique common interests like labourers, advocates, washermen, physically challenged etc.

These societies operate with the objectives of improving and generating sustainable employment opportunities for their members, enhancing their income, promoting skill development, and improving their overall social welfare.



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## Table 7.1: Details of Special Purpose cooperative societies in Tamil Nadu

| S.No | Special Purpose Cooperative Societies | No. of Societies |
|---|---|---|
| 1. | Labour Contract Cooperative Societies | 69 |
| 2. | Cooperative Canteens | 14 |
| 3. | Salt Workers Cooperative Production and Sales Societies | 9 |
| 4. | Washermen Cooperative Society | 1 |
| 5. | Tenant Farm Cooperative Societies | 11 |
| 6. | Vegetable Growers Cooperative Marketing Societies | 2 |
| 7. | Land Colonization Cooperative Societies | 11 |
| 8. | Engineers' Construction Cooperative Societies | 4 |
| 9. | Advocates' Cooperative Societies | 4 |
| 10. | Barbers' Cooperative Societies | 5 |
| 11. | Self Help Group society | 36 |
| 12. | Other Special types of Cooperative Societies | 28 |
| 13. | Lift Irrigation | 20 |
| 14. | FPO Societies | 91 |
| 15. | Tudiyalur Cooperative Agricultural Services Ltd., | 1 |
| **Total** | | **306** |



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### 7.1.1 The Tudiyalur Cooperative Agricultural Services Ltd.,

The Tudiyalur Cooperative Agricultural Services Ltd., No. K.1550 (TUCAS), registered on 29.04.1955 and commenced operations on 05.05.1955, is a special purpose Primary Agricultural Cooperative Society serving 13 revenue villages comprising 56 Hamlets. The society provides integrated agricultural, financial and commercial services for the benefit of its members and the farming community.

**Table 7.2: Major activities of Tudiyalur Cooperative Agricultural Services Ltd**

| SL No | Major activities | Units |
|---|---|---|
| 1 | Seed process and sales | 1 |
| 2 | Fertilizer mixture production and sales | 2 |
| 3 | Micro nutrient mixture production and sales | 3 |
| 4 | Neem powder production and sales | 1 |
| 5 | Pesticide production and sales | 1 |
| 6 | Agricultural implements distribution | 1 |
| 7 | Tractor hiring services | 1 |
| 8 | Petrol bunk | 1 |
| 9 | Printing press | 1 |



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| | | |
|---|---|---|
| 10 | Edible oil unit | 1 |
| 11 | Common service centre | 1 |
| 12 | Nursery | 1 |
| 13 | Retail section | 1 |
| 14 | Deposit mobilization | 10 |
| 15 | Loan disbursement | 10 |

Business turn over for the period from April 2026 – July 2026 stands at Rs.243.06 crore.

## 7.2 Cooperative Printing Press

In Tamil Nadu 26 cooperative printing presses are functioning with a paid-up share capital of Rs.2.87 crore with 12,011 members at the district level. These printing presses fulfill the needs of the cooperative institutions. Further, it also undertakes printing orders from Government, quasi-Government organizations, Local Bodies and individuals and executes them. During the year 2025-26 the combined turnover was Rs.68.06 crore. For the year 2026-27, the target is fixed at Rs.120.63 crore and till July 2026 about Rs.15.06 crore has been achieved.



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## Table 7.3: Details and Location of Cooperative Printing Presses

| S. No | Name of the Press | Address |
|---|---|---|
| 1 | Chennai Central Cooperative Printing Works Ltd., | 83 & 95, Anna Salai, Chennai- 600 002. |
| 2 | K.678, Coimbatore District Cooperative Printing Press Ltd., | 1545, Tiruchirapalli Road, Coimbatore - 641 018. |
| 3 | E-2130, Cuddalore District Cooperative Printing Press Ltd. | Imperial Road, Cuddalore - 607 002. |
| 4 | DT.25, Dharmapuri District Cooperative Printing Press Ltd., | 84, Industrial Park, Dharmapuri – 636 705. |
| 5 | MD.120, Dindugal District Cooperative Printing Press Ltd., | 15, SIDCO Industrial Estate, Dindugal - 624 003. |
| 6 | BE.14, Erode District Cooperative Printing Press Ltd., | 10/4C, Tahsildar Garden, Vairapalayam Road, Erode – 638 003 |
| 7 | G.1846, Kancheepuram District Cooperative Printing Press Ltd., | 6, Vandavasi Road, (OPP. to Collector office) Kancheepuram - 631 501. |
| 8 | Y.218, Kanyakumari District Cooperative Printing Press Ltd., | Market Road, Mettukadai, Thuckalay, Kanyakumari - 629 175. |
| 9 | YK 158, Karur District Cooperative Printing Press Ltd., | 62, Puthu Street, Karur - 639 001. |
| 10 | A.2295, Madurai District Cooperative Printing Press Ltd., | 15,Thiruparankuntram Road, Andalpuram, Madurai - 625 003 |



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| | | |
|---|---|---|
| 11 | MM.3114, Madurai Kamarajar University Cooperative Printing Press Ltd., | Madurai Kamarajar University, Palkalai Nagar, Theni Main Road, Madurai-625 021. |
| 12 | NN.309, Namakkal District Cooperative Printing Press Ltd., | 3/64A, Kongu Nagar, Mohanur Road, Namakkal - 637 001. |
| 13 | J.181, Nilgiris District Cooperative Printing Press Ltd., | DCCB Back Side, Charring Cross, Udhagamandalam- 643 001. |
| 14 | PR.3, Perambalur District Cooperative Printing Press Ltd., | 5, K.R. Complex Duraimangalam, Perambalur - 621 220. |
| 15 | No.154,Pudukkottai District Cooperative Printing Press Ltd., | 12, SIDCO Industrial Estate, Muchuvaddi, Pudukkottai -622 004 |
| 16 | NN.490, Ramanathapuram District Cooperative Printing Press Ltd., | SIDCO Industrial Estate, Devakottai Road, Karaikudi, Sivagangai - 630 00 |
| 17 | S.810, Salem District Cooperative Printing Press Ltd., | Salem APCMS Complex, 305, Sooramangalam Main Road, Pallapatti, Salem – 636 009. |
| 18 | T.531, Thanjavur District Cooperative Printing Press Ltd., | 35-P, Pandiyan Nagar, Medical College Road, Thanjavur -613 007. |
| 19 | YT.54, Trichirapalli District Cooperative Printing Press Ltd., | No.9, SIDCO Estate, Thuvakudi, Trichirapalli - 620 015. |
| 20 | O.1998, Tirunelveli District Cooperative Printing Press Ltd., | 1, Railway Feeder Road Tirunelveli Town, Tirunelveli -627 006. |



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| | | |
|---|---|---|
| 21 | GT.103, Thiruvallur District Cooperative Printing Press Ltd., | No.155/5, J.N. Road, Thiruvallur -602 001 |
| 22 | VT.745, Tiruvannamalai District Cooperative Printing Press Ltd., | Chengam Road, Emalingam backside. Tiruvannamalai -606 602. |
| 23 | TC.86, Tuticorin District Cooperative Printing Press Ltd., | 79 Beach Road, Tuticorin - 628001 |
| 24 | C.1965, Vellore District Cooperative Printing Press Ltd., | No.1 Veppamara Street, Velappadi. Vellore-632 001. |
| 25 | FV.111, Villupuram District Cooperative Printing Press Ltd., | 389, Trichy Main Road, Vazhuthareddy, Villupuram - 605 401 |
| 26 | RK.11,Virudhunagar District Cooperative Printing Press Ltd., | SIDCO Industrial Estate, Sulaikarai, Virudhunagar – 626 003. |



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# CHAPTER – 8

## STATE AND DISTRICT RECRUITMENT BUREAU

The Government constituted the State and District Recruitment Bureaus and issued notifications under Section 74 of the Tamil Nadu Cooperative Societies Act, 1983 as per the G.O.Ms.No.135 Cooperation, Food and Consumer Protection (CJ1) Department, dated 25.10.2012, G.O.Ms.No.03 and 04, Cooperation, Food and Consumer Protection (CJ1) Department, dated 05.01.2016.

**8.1** The primary objective of constituting the State and District Recruitment Bureaus was to take up the recruitment of paid officers and servants for certain class, classes, category, or categories of registered cooperative societies.



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## Table 8.1: Posts recruited by the SRB and DRB

| | |
|---|---|
| State Recruitment Bureau | It conducts direct recruitment to the post of Assistant in Apex Cooperative Societies under Rule 150(4) of the Tamil Nadu Cooperative Societies Rules 1988. |
| District Recruitment Bureau | It conducts direct recruitment to all category of posts in Central level and Primary Cooperative Societies; Posts below the level of Assistant and technical posts in Apex Cooperative Societies; and Salesman and Packer posts in Fair Price Shops under Rule 150(5) of the TNCS Rules 1988. |

**8.2** The State and District Recruitment Bureau incur expenditure out of the fund received through application fees. For salesman and packer recruitment, candidates belonging to the SC/ST, destitute widow, and persons with Benchmark Disabilities categories are exempted from payment of the application fee.



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**Table 8.2: Eligibility for Recruitment**

| Type of Post | Educational Qualification |
|---|---|
| Assistant | A Bachelor's Degree from a recognized University, and candidates must have completed or undergoing Cooperative Training |
| Salesman | Pass in the HSC (+2) or its equivalent |
| Packer | Pass in the S.S.L.C. examination. |

**8.3** Since 2012, a total of 4,184 vacancies have been filled through the State Recruitment Bureau, while 8,050 vacancies of assistants in central and primary cooperative societies/banks and 25,400 salesman and packer posts have been filled through District Recruitment Bureaus.



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# CHAPTER – 9
# COOPERATIVE ELECTION

The Tamil Nadu state cooperative societies election commission was constituted under the new section 33-A added to the Tamil Nadu cooperative societies Act, 1983 to conduct the elections of cooperative societies in accordance with article 243ZK of the constitution in Part IX-B which was newly added to the constitution by the 97th constitutional amendment Act, 2011.

**9.1** Tamil Nadu state cooperative societies election commissioner was appointed and started to function from 08.02.2013.

**9.2** The superintendence, direction and control of the preparation of the electoral rolls for, and conduct of, all elections to a cooperative society vest with Tamil Nadu cooperative societies election commission under section 33(11)(b) of the Tamil Nadu cooperative societies Act, 1983.



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**9.3** As per section 33 of Tamil Nadu cooperative societies Act, 1983 empowerment of women and social justice is guaranteed by providing 18% reservation to scheduled castes and scheduled tribes and 30% reservation to women in the board of directors of the cooperative institutions.

**9.4** Tamil Nadu state cooperative societies election commission conducts elections to the cooperative societies functioning under the control of registrar of cooperative societies and 13 other functional registrars.

**Table 9.1: List of functional registrars**

| Sl. No. | Functional registrars |
|---|---|
| 1 | Registrar of cooperative societies |
| 2 | Dairy development department |
| 3 | Fisheries and fishermen welfare department |
| 4 | Animal husbandry and veterinary services department |
| 5 | Handlooms department |
| 6 | Registrar of cooperative housing societies |
| 7 | Tamil Nadu palm products development board |
| 8 | Industries and commerce department |
| 9 | Khadi and village industries board |
| 10 | Social welfare and women empowerment |



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| | |
|---|---|
| | department |
| 11 | Sericulture department |
| 12 | Integrated child development service department |
| 13 | Sugar department |
| 14 | Textile department |

**9.5**. In 2018, election was conducted for 18,244 cooperative societies under the control of the Registrar of cooperative societies and 13 other functional registrars and 1,88,400 board members were elected. After the expiry of 5 years term of board members in 2023, administrators were appointed for cooperative societies under Tamil Nadu cooperative societies Act, 1983 section 89(1)(i).

**9.6** As per the Election commission's program, election is conducted in five phases. So far Election commission conducted two elections in 2013 and 2018.

## Table 9.2 Phases of Election

| | |
|---|---|
| Phase 1 | All primary cooperative societies (except cooperative marketing societies) |
| Phase 2 | Cooperative marketing societies, cooperative sugar mills and central societies under the control of functional registrars. |



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| | |
|---|---|
| Phase 3 | Central cooperative banks, cooperative wholesale stores and all apex cooperative societies (except Tamil Nadu State apex cooperative bank, Tamil Nadu consumers cooperative federation and Tamil Nadu cooperative union). |
| Phase 4 | District cooperative unions, cooperative printing presses, Tamil Nadu state apex cooperative bank, Tamil Nadu consumers cooperative federation and Tamil Nadu industrial cooperative bank. |
| Phase 5 | Tamil Nadu cooperative union. |

**9.7** As per the directions of the Hon'ble High Court of Madras, cooperative societies are in the process of 100% purification of members list as a mandate before starting the process for elections. Instructions have been issued to all functional registrars to complete the entire process within the time frame of 30.9.2026



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# Chapter - 10

# PRIORITY INITIATIVES FOR 2026-27

## 10.1 Credit Cooperative Societies

### i. Transform PACCS into One-Stop Service Centres

Develop all PACCS as Multi-Service Centres with at least seven additional services to improve financial viability through service diversification.

### ii. Strengthen Cooperative Credit

- Strengthen the financial viability of credit societies and banks to achieve 25% growth in short-term, medium-term and long-term credit with focus on SHGs, youth and vulnerable sections.
- Diversify the loan portfolio, bridge credit gaps in MSMEs and priority sectors, and reduce members' dependence on informal credit.



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- Promote deposit growth and lower the cost of funds and strive towards increase in current accounts and savings accounts.
- Increase the overall productivity through dedicated recovery and operational strategies to turn around loss-making societies into profitable entities.

**iii. Digitalize Credit Delivery**

- All credit services to be provided through online mode.
- Introduction of Loan Origination System to enable paperless, transparent and faster loan processing to improve customer convenience and financial inclusion.
- Introduce digital payment channels like, NEFT/RTGS, UPI, IMPS, Mobile Banking etc., in a phased manner to enhance



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customer service in Urban Cooperative Banks.

### iv. Inclusive Participation

- Increase membership of cooperative societies through special drives to enroll all small and marginal farmers.
- Branch Network of the CCBs and UCBs to be expanded to provide banking facilities to majority of the population and cover unbanked areas.

## 10.2 Marketing Societies

- Strengthen the cooperative input supply network and undertake the distribution of organic fertilizers, bio-fertilizers, bio-pesticides, pesticides and insecticides to promote sustainable agriculture.
- Multi-crop marketing will be promoted across 115 APCMS to diversify agricultural marketing activities and improve business turnover.



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- APCMS will be developed as integrated procurement and marketing agencies by strengthening the supply of agricultural produce and value-added products to Government institutions, Fair Price Shops and consumers through Joint Procurement Centres (JPCs).
- APCMS performance will be enhanced through strengthening of existing ERP and APCMS dashboard and integrated through a common server for real-time monitoring of procurement, marketing, sales, finance etc., which will facilitate real-time data sharing and improve data-driven decision-making and overall efficiency.
- Cooperative Marketing Societies will undertake a series of strategic initiatives to achieve a target of 3.00 lakh Metric Tonnes of agricultural produce.



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- Cooperative sector will be strengthened to achieve distribution of 40% of the State's total fertilizer allocation.
- The sale of quality and certified seeds will be expanded through coordinated procurement with State and National Seed Agencies to achieve the target of 11,700 MT.
- Traditional (heritage) seed varieties will also be procured and distributed through the cooperative network to promote sustainable agriculture.
- Mobile trading initiative, presently operational in 7 Agricultural Producers Cooperative Marketing Societies (APCMS), will be expanded to 50 APCMS to facilitate wider market access, transparent price discovery and better price realization for farmers.
- TANFED will procure items from other State Cooperative Marketing Federation



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and Government Agencies for distribution to consumer cooperatives.

- Digital integration, wider market linkages within the country, international exports and promotion of organic produce will be achieved through working closely with National level cooperative institutions and federations.

## 10.3 Consumer Cooperative Societies

### i. Digital transparent Procurement system

Strengthen the cooperative supply chain and expand market opportunities for cooperative institutions, an inclusive digital transparent procurement system will be set up.

### ii Expansion of the Santhai.Kooturavu Digital Procurement Platform

Expand the coverage of procurement through Santhai.Kooturavu to more Government departments and agencies like, the Hindu Religious and Charitable



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Endowments Department, Higher Education Department, Training Institutions, Government Canteens etc.,

**iii Revamping of Farm Fresh Consumer Outlets:**

Strengthen the procurement and supply-chain management of fresh vegetables and fruits through financial assistance from the Price Stabilisation Fund and with clear operation guidelines.

## 10.4 Fair Price Shops

### i. Digital Intervention

In Fair Price Shops service delivery will be improved with specific digital intervention to improve the transparency, efficiency, Speed and convenience of public distribution services

### ii Empowering SHGs and FPOs through the Fair Price Shop Network

Preference in procurement for supplying non-controlled commodities to Fair Price Shops will be given to products and



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produce of Self-Help Groups and Farmer Producer Organisations.

## 10.5 Education & Training

- The cooperative education and training ecosystem will be strengthened through the introduction of annual short term certificate training programmes like "Earn While you Learn" internship for youth, SHG empowerment, revival of dormant cooperative societies, energy audit etc.,. Also detailed sector-wise studies to build institutional capacity.
- Expand academics by introducing new postgraduate and diploma programmes, Learning Management System (LMS), and online certificate courses.
- Strengthening all 35 Institutes of Cooperative Management with smart classrooms, launching Artificial Intelligence and Cyber Security courses, strengthening



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partnerships through MoUs with other Academic Institutions and Universities.

## 10.6 Cooperative Press

- Diversify revenue sources by expanding services and identifying new income opportunities.
- Enhance employees' technical knowledge and skills by providing regular training and skill development programs.
- Renovation of the press premises, adopting modern digital technolgies and introducing automated equipment to improve productivity.
- Put in place a unified ERP system for efficient management and seamless coordination.



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# Chapter - 11

# CONCLUSION

The Journey of the cooperative movement in Tamil Nadu is more than a century old. What originated as a distress-relief mechanism in the early 20th Century, the movement has grown into a massive economic driver that supports rural and agricultural growth.

Today, the State has one of the largest cooperative networks in the Country, with over 24830 cooperative societies across Banking, agriculture, dairy, housing, handloom, etc., spanning across rural and urban areas.

The State intervention by amending the TNCSC Act of 1983 and Rules 1988, from time to time based on the modern-day needs of the economy has made the cooperative sector register an impressive growth over the years. The inclusion of cooperative banks in The Banking Regulation Act and intervention by higher financial institutions like RBI and NABARD,



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also gave further impetus to the development of cooperative banking sector.

Cooperatives have become an integral part of the rural economy due to the consistent credit and input support to agriculture and allied activities with focus on sustainable growth and development. Marketing and market intervention activities by and through cooperatives have ensured fair remuneration to the farmers and right price to the consumers. Cooperative network discharges an important function of ensuring food security as it serves as a retail outlet of Universal PDS that reaches every household.

The Government has identified priority initiatives to be taken up by the cooperation department with a clear focus on enhancing transparency, improving efficiency and delivery effective services by adopting latest technologies, exploring opportunities, strengthening capacities and democratising



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institutions that cater to needs and aspirations of the farmers, SHGs, youth and vulnerable sections.

The Government of Tamil Nadu is fully committed to strengthen the existing network of cooperatives spread across the length and breadth of this state and improve their functioning through membership drives, adoption of latest technologies and taking up new ventures for creating vibrant cooperative institutions without diluting the spirit of mutualism and self-help which is the basis of the cooperation movement.

**"துணைநலம் ஆக்கம் தரூஉம் வினைநலம்**
**வேண்டிய எல்லாம் தரும்"**

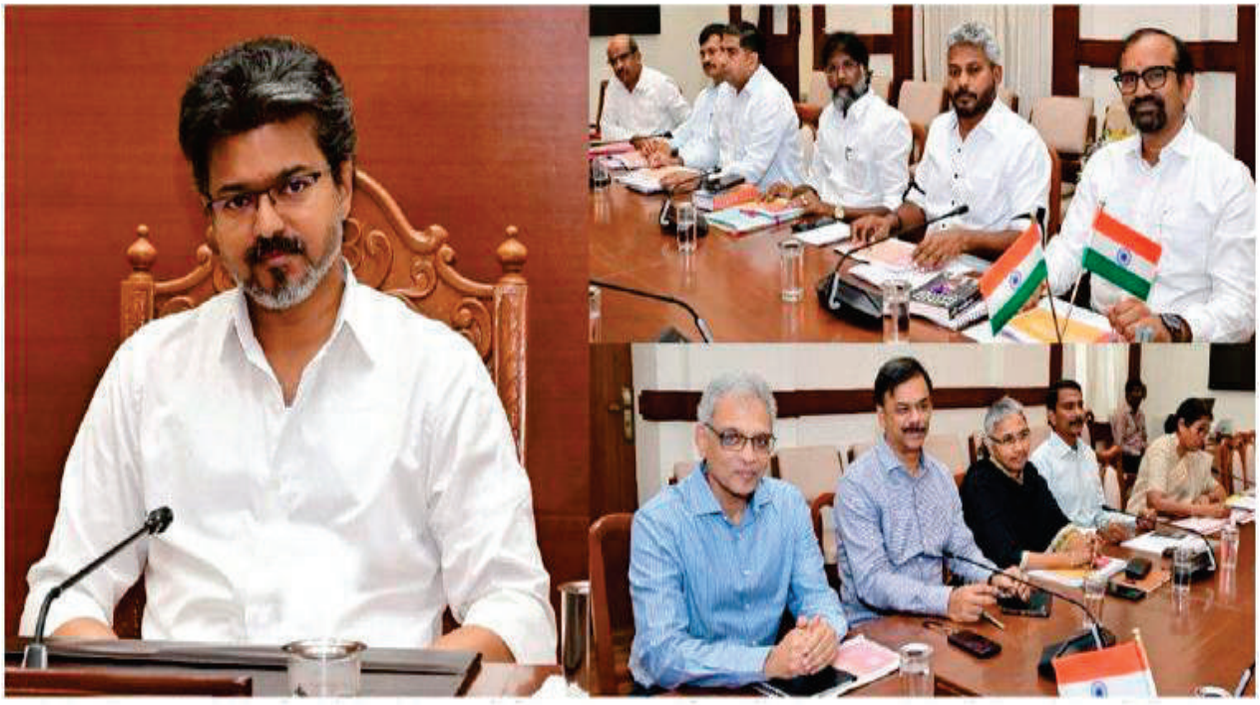
**Purity in Action(வினைத்தூய்மை)**
**Thirukural No - 651**

**Meaning:**
**Good friendships bring wealth to a man**
**But goodness of action fulfills his every desire**

**V. GANDHIRAJ**
**Minister for Cooperation**



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Hon'ble Chief Minister of Tamil Nadu, Thiru C. Joseph Vijay, reviewed the performance of Cooperation, Food and Consumer Protection Department at the Secretariat on 02.07.26.

i

1



Hon'ble Chief Minister of Tamil Nadu, Thiru C. Joseph Vijay, distributed rice to a new smart card recipient at MKP Nagar Fair Price shop in the Perambur Assembly Constituency.





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Hon'ble Minister for Cooperation Thiru. V. Gandhiraj reviewed the schemes and programmes of Cooperation department on 26.05.26 at the Secretariat.

iii

3




Hon'ble Minister for Cooperation Thiru. V. Gandhiraj distributed the awards for Best performing societies at the State-level function on 03.07.26.



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Hon'ble Minister for Cooperation Thiru. V. Gandhiraj visited the stalls of cooperative societies at the State-level exhibition conducted as part of Cooperative week celebrations on 03.07.26.

V

5



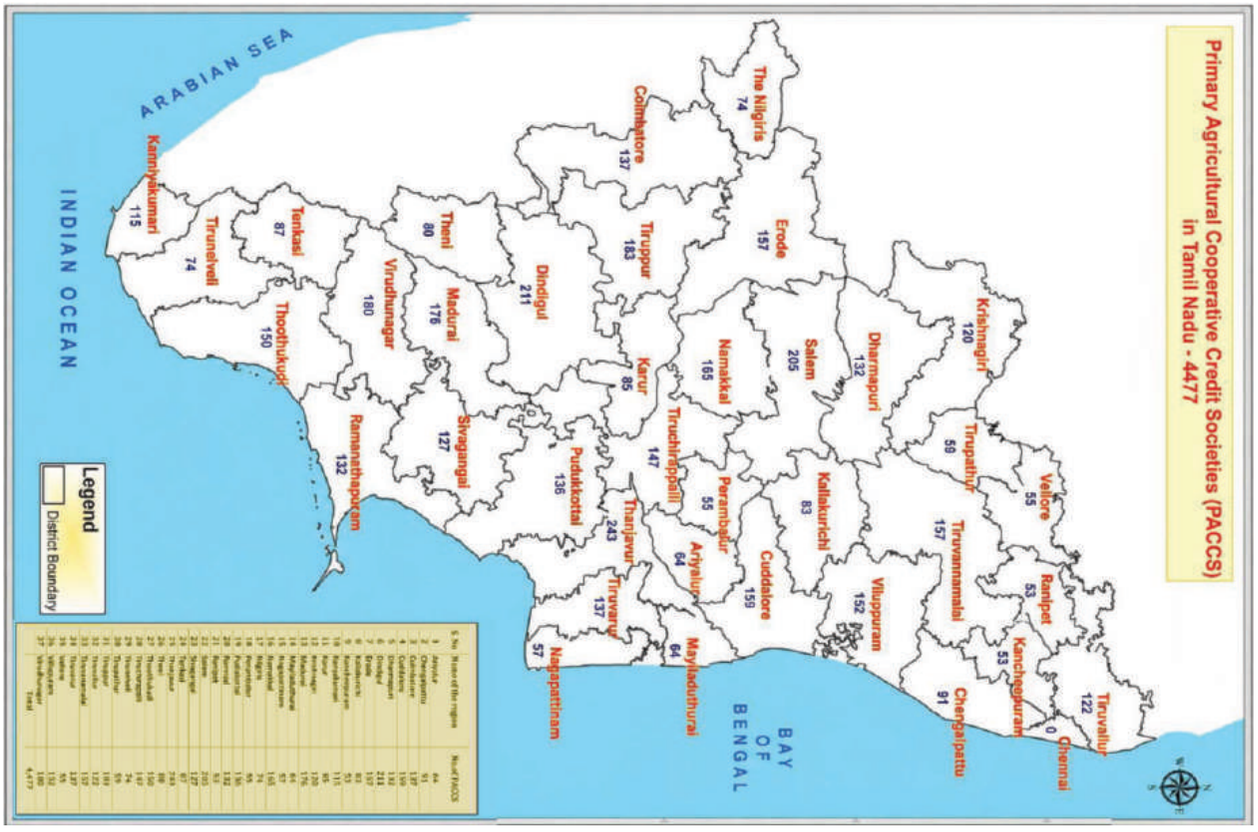
Hon'ble Minister for Cooperation Thiru. V. Gandhiraj Inspected Co-op Farm Fresh Consumer Outlet at Tuticorin on 12.06.26.



6

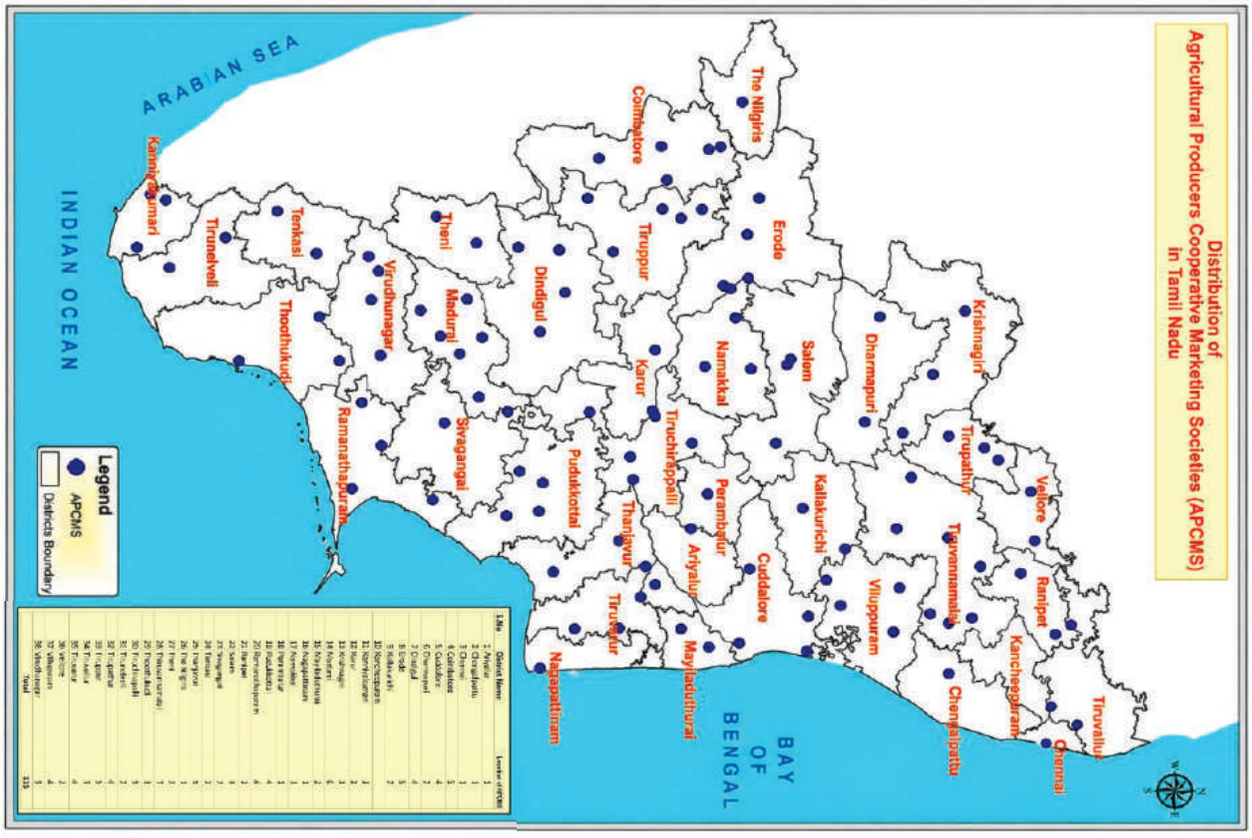
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Primary Agricultural Cooperative Credit Societies (PACCS)
in Tamil Nadu - 4477
ARABIAN SEA
INDIAN OCEAN
BAY OF BENGAL
Legend
District Boundary
The Nilgiris 74
Coimbatore 137
Erode 157
Tirupur 183
Karur 85
Namakkal 165
Salem 205
Dharmapuri 132
Krishnagiri 120
Vellore 55
Ranipet 53
Kanchipuram 53
Chennai 0
Tiruvallur 122
Tirupathur 59
Tiruvannamalai 157
Kallakurichi 83
Villupuram 152
Cuddalore 159
Chengalpattu 91
Perambalur 55
Ariyalur 64
Tiruchirappalli 147
Thanjavur 243
Pudukkottai 136
Tiruvarur 137
Nagapattinam 57
Mayiladuthurai 64
Ramanathapuram 132
Sivagangai 127
Madurai 176
Dindigul 211
Virudhunagar 180
Thoothukudi 150
Tenkasi 87
Tirunelveli 74
Kanniyakumari 115

7

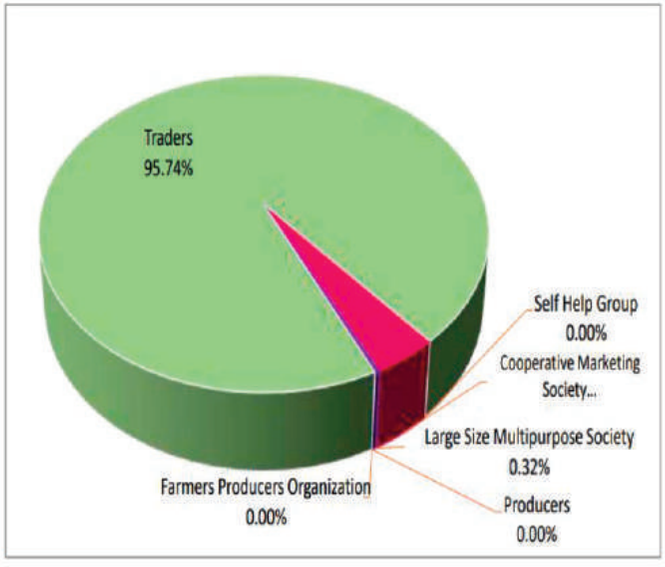
viii


Distribution of
Agricultural Producers Cooperative Marketing Societies (APCMS)
in Tamil Nadu
ARABIAN SEA
INDIAN OCEAN
BAY
OF
BENGAL
The Nilgiris
Coimbatore
Erode
Tiruppur
Kanniyakumari
Tirunelveli
Tenkasi
Thoothukudi
Theni
Madurai
Virudhunagar
Dindigul
Sivagangai
Ramanathapuram
Karur
Namakkal
Salem
Dharmapuri
Krishnagiri
Tiruchirappalli
Perambalur
Kallakurichi
Tiruppathur
Vellore
Pudukkottai
Thanjavur
Ariyalur
Cuddalore
Viluppuram
Tiruvannamalai
Ranipet
Tiruvallur
Tiruvarur
Mayiladuthurai
Chengalpattu
Kancheepuram
Chennai
Nagapattinam
Legend
APCMS
Districts Boundary

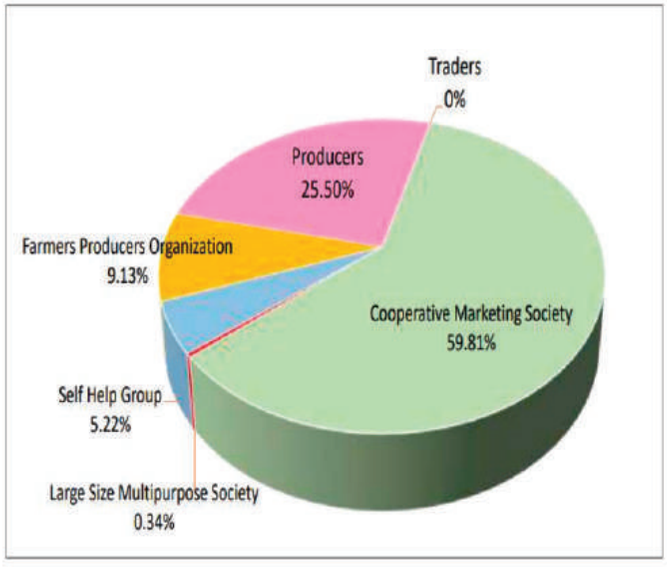
8

Procurement of Commodities through Joint Purchase Committee for consumer cooperative societies.

March 2026




July 2026




Distribution of suppliers of commodities procured Before and After revamping

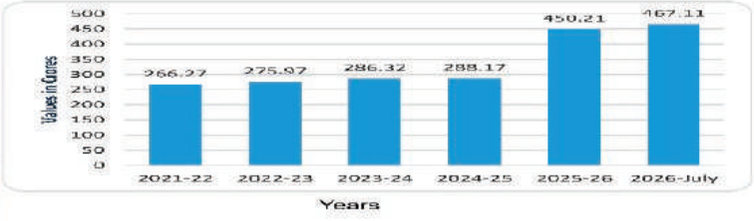
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9

## Comparison of 4 months (April-July) achievement for last 6 years (2021-22 to 2026-27)

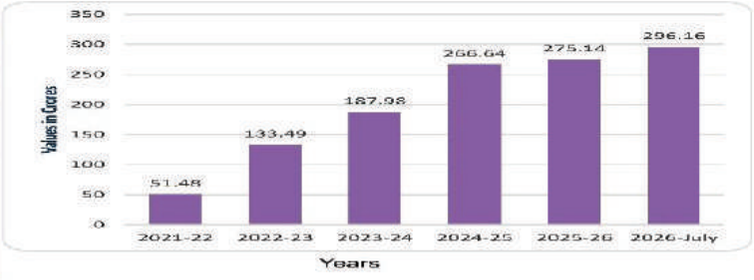
### Agrimarketing

| Year (April to July) | Value (Rs. In Crores) |
|---|---|
| 2021-22 | 266.27 |
| 2022-23 | 275.97 |
| 2023-24 | 286.32 |
| 2024-25 | 288.17 |
| 2025-26 | 450.21 |
| 2026-July | 467.11 |




### Jewel Loan

| Year (April to July) | Value (Rs. In Crores) |
|---|---|
| 2021-22 | 51.48 |
| 2022-23 | 133.49 |
| 2023-24 | 187.98 |
| 2024-25 | 266.64 |
| 2025-26 | 275.14 |
| 2026-July | 296.16 |



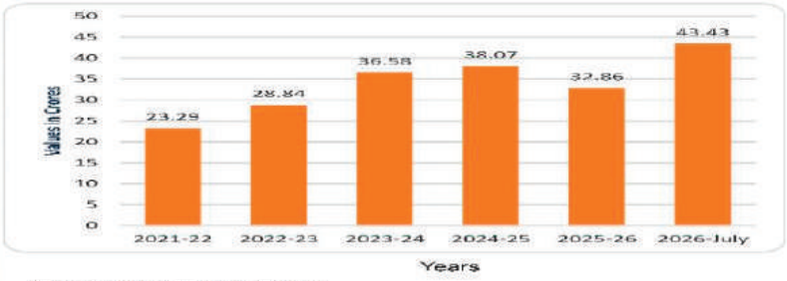

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## Comparison of 4 months (April-July) achievement for last 6 years (2021-22 to 2026-27)

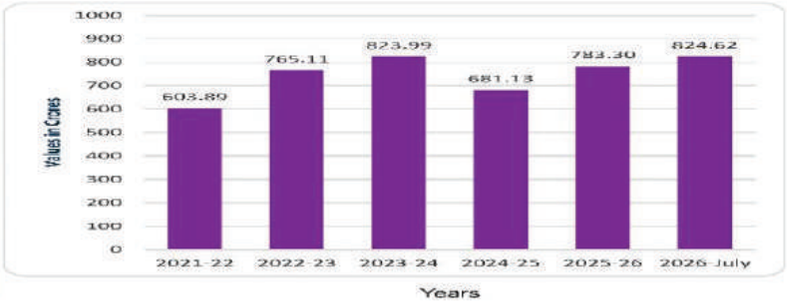
### Produce Pledge Loan

| Year (April to July) | Value (Rs. In Crores) |
|---|---|
| 2021-22 | 23.29 |
| 2022-23 | 28.84 |
| 2023-24 | 36.58 |
| 2024-25 | 38.07 |
| 2025-26 | 32.86 |
| 2026-July | 43.43 |




### Business Turn Over

| Year (April to July) | Value (Rs. In Crores) |
|---|---|
| 2021-22 | 603.89 |
| 2022-23 | 765.11 |
| 2023-24 | 823.99 |
| 2024-25 | 681.13 |
| 2025-26 | 783.30 |
| 2026-July | 824.62 |




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