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The Role of Karnataka State Souharda Federal Co-Operative Limited in Bangalore: An Overview

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***Abstract:** The Karnataka State Souharda Federal Co-operative Limited (KSSFCL) is the first Apex Body of New generation co-operatives in India. The Souharda Federal Co-operative is a democratically elected self-regulatory organization of the co-operatives registered under Karnataka SouhardaSahakari Act (KSSA) 1997. The present study focused on the Growth trends of Karnataka State Souharda Federal Co-operative Limited, Various Functions of KSSFCL. It is entrusted with the responsible work of supervision by issuing statutory guidelines, for the better working of the Souharda Co-operatives in Karnataka State. The KSSFCL is a facilitating E- Stamping business by Souharda Co-operatives. The activity that is first of its kind in India is a unique achievement of the Federal Co-operative. The present study was covered by 2000-01 to 2015-16 (15 years).*
***Keywords:** Functions, Growth trends of KSSFCL, Souharda Co-operative Banks, Credit Co-operatives, Housing Co-operative, Self-Help Group, Other Co-operatives.*

I. INTRODUCTION

The formation of Karnataka State SouhardaFederal Co-operative Limited (KSSFCL), under the direction of the Karnataka SouhardaSahakari Act (1997), has been a unique feature in the Indian Co-operative Movement. KSSFCL is a member based organization with statutory functions but with an elected body to govern. The Souharda Co-operative get registered the Membership to this Federal Co-operative is automatic along with registration and there is no need for a separate application for membership to KSSFCL. The conventional system of a ' Federation' with Voluntary membership of co-operatives has not been successful on many dimensions, whereas souharda co-operatives getting directly nurtured under ' Federal Structure' has been a successful experiment and it has been replicated already in 13 States on India. The Souharda Co-operatives enjoy functional autonomy in design and implementation of their business plans, customer service activities etc. Unlike other forms of Co-operatives in India the interference of State /Central Governments in the day – to- day operations of Souharda Co-operatives is very minimal. The KSSFCL is successfully working through its one Head office at Bangalore and four Divisional offices at Belgaum, Gulbarga, Bangalore and Mysore for effective administration and professional management of its member co-operatives.

A. Vision

To emerge as world class model Co-operative by our Statutory educational, training, research and development activities.

B. Mission

To contribute to build a strong co-operative system, which works on Autonomous, Professional, Transparent, Accountable Economic viability?

C. Values

Service- Knowledge-commitment-involvement and Accountability.

II. OBJECTIVES OF THE STUDY

A. The following are the objectives as the study

1) To study the Growth of Karnataka State Souharda Federal Co-operative Limited (KSSFCL) in Bangalore District.

2) To study the Functions of KSSFCL.

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III. METHODOLOGY

The present study is prepared on the bases of the Secondary data information. The secondary data was collected from the Office Records of KSSFCL, Newspaper, Journals and Magazine of SwabimaniSahakari. The study covers a period 15 years (2000-01 to 2015-16).The Study includes types of Souharda Co-operatives namely, Souharda Co-operative Banks (SCBs) Credit Co-operatives, Housing Co-operatives, Self-Help Group Souharda Co-operatives and Other Co-operatives, like, Multipurpose, Consumer, Educational, Employees, Dairy, Industrial, Agricultural, Labour Souharda Co-operatives.

A. Functions of KSSFCL

The following are the functions as the study

1) Providing customized legal assistance/advice to member co-operatives and formation of new types co-operatives.
2) Framing model by-laws and economic viability norms for the souharda co-operatives.
3) Formulating code of conduct for the member co-operatives for professional management.
4) Constituting and maintaining co-operative education fund to provide continuous/quality education and training to the member co-operatives.
5) Acting as a friend, philosopher, and guide for all the souharda co-operatives, undertake innovative initiatives and within specified time,
6) Inspecting, guiding and monitoring the working of souharda co-operatives to ensure their success,
7) Supervising proper conduct of audit, general body meetings and election for board of directors and office bearers,
8) To undertaking all essential activities for promotion and development of souharda co-operatives.
9) Conducting the state, national and International level study tour for co-operative directors, executives and staff.
10) Conducting and or participating, in various state, national and International level workshops, seminars and symposia.

Table-1 Growth trends of KSSFCL, Souharda Co-operative in Karnataka from 2000-01 to 2015-16

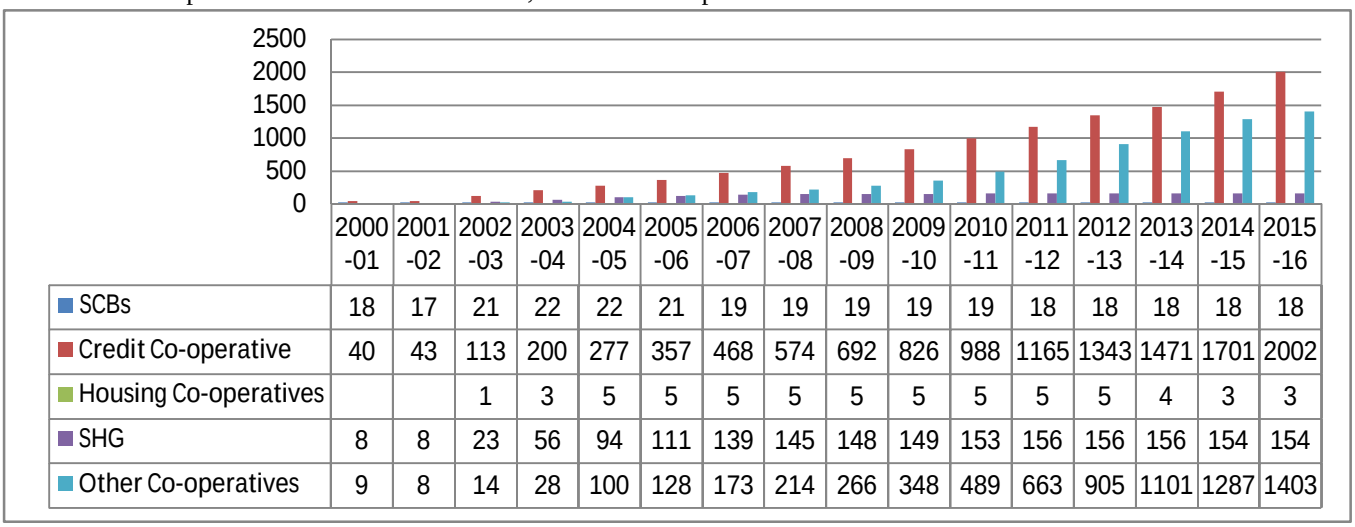
Year	Types of Souharda Co-operatives				
	SCBs	Credit Co-operative	Housing Co-operatives	SHG	Other Co-operatives
2000-01	18	40	-	8	9
2001-02	17	43	-	8	8
2002-03	21	113	1	23	14
2003-04	22	200	3	56	28
2004-05	22	277	5	94	100
2005-06	21	357	5	111	128
2006-07	19	468	5	139	173
2007-08	19	574	5	145	214
2008-09	19	692	5	148	266
2009-10	19	826	5	149	348
2010-11	19	988	5	153	489
2011-12	18	1165	5	156	663
2012-13	18	1343	5	156	905
2013-14	18	1471	4	156	1101
2014-15	18	1701	3	154	1287
2015-16	18	2002	3	154	1403
Total	306	12260	59	1810	7136

Source: Karnataka State Souharda Federal Co-operative Limited, Bangalore. (2000-01 to 2015-16)

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*The Other Co-operative like, Multipurpose, Consumer, Educational, Employees, Dairy, Industrial, Agricultural, Labour etc.

Graph-1 Growth trends of KSSFCL, Souharda Co-operative in Karnataka from 2000-01 to 2015-16



	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
SCBs	18	17	21	22	22	21	19	19	19	19	19	18	18	18	18	18
Credit Co-operative	40	43	113	200	277	357	468	574	692	826	988	1165	1343	1471	1701	2002
Housing Co-operatives			1	3	5	5	5	5	5	5	5	5	5	4	3	3
SHG	8	8	23	56	94	111	139	145	148	149	153	156	156	156	154	154
Other Co-operatives	9	8	14	28	100	128	173	214	266	348	489	663	905	1101	1287	1403

Source: Karnataka State Souharda Federal Co-operative Limited, Bangalore, (2000-01 to 2015-16).

The above table-1 and Graph-1, indicates that the Growth trends of KSSFCL in Bangalore Karnataka State. It is clearly from the analyzed thatthe Souharda Co-operative Banks (SCBs) was 18 in 2000-01, whichhas steady position ofSCBs in 2015-16. The Credit Souharda Co-operatives (CSC) was 40 in 2000-01, which has increased to 2002 in 2015-16. The Self Help Group (SHG) was 8 in 2000-01 which has increased to 154 in 2015-16. The other Co-operatives was 9 in 2000-01 which has increased to 1403 in 2015-16.

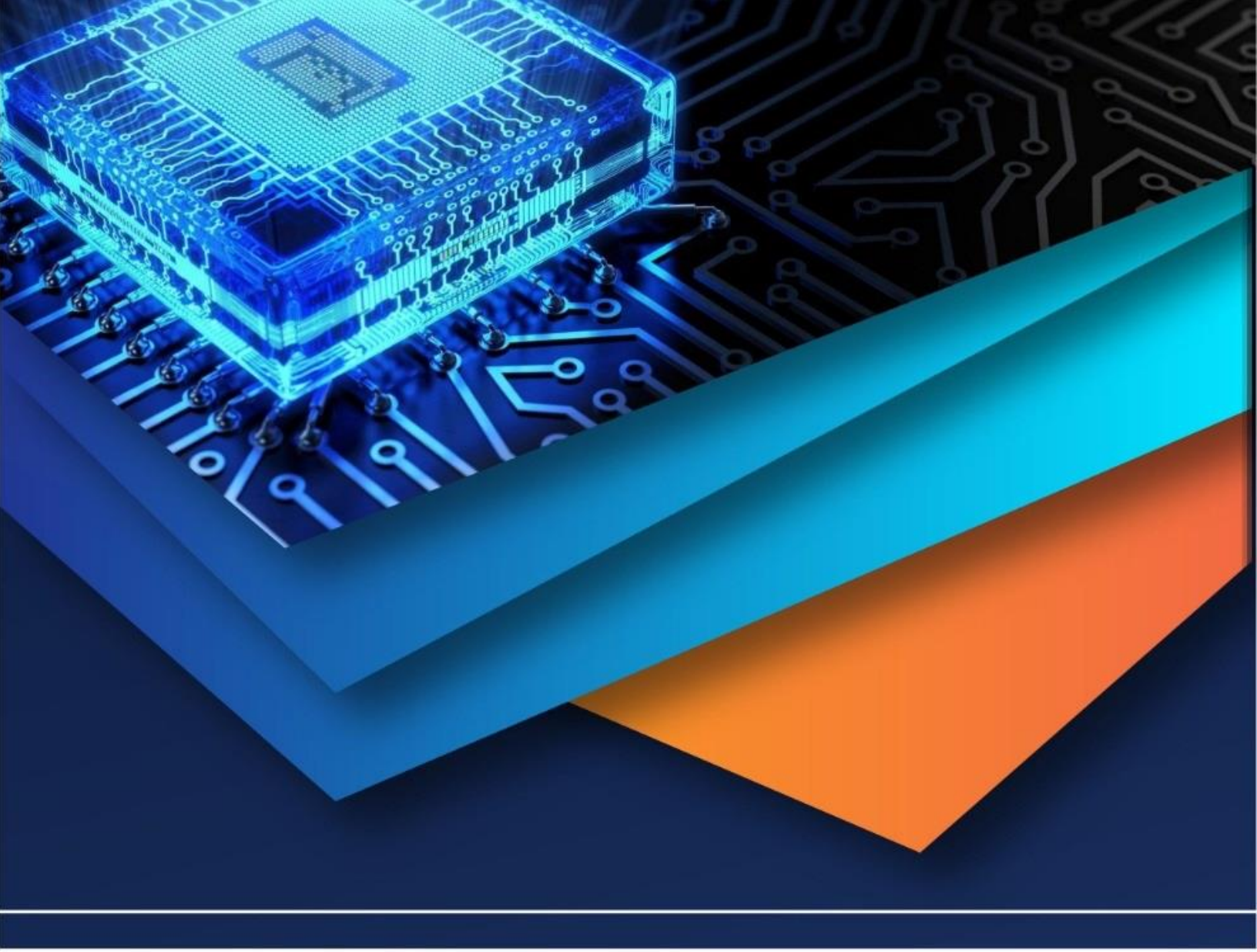
IV. CONCLUSION

The KSSFCL is an organization which functioning in Karnataka State and it is providing customized legal assistance to Souharda Co-operative members, in forming new types of Souharda Co-operatives. The Federal Co-operatives provides all the necessary training to the federating co-operatives, and it is helping them in promoting their business within the legal frame work.

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