

सहकार्यांतल्यान समृद्धी

गोंयच्या सहकारी संस्थांच्यो प्रेरणादायी काणयो

Sahakar Se Samriddhi:

Inspiring Tales of Goa's Cooperatives



राष्ट्रीय शेती आनी ग्रामीण विकास बँक
गोंय प्रादेशीक कार्यालय

National Bank for Agriculture and Rural Development
Goa Regional Office, Panaji

विजन
“ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक”

Vision
“Development Bank of the Nation
for fostering rural prosperity”

मिशन
सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय
सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि
लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Mission
“Promote sustainable and equitable agriculture and
rural development through participative financial and
non-financial interventions, innovations, technology and
institutional development for securing prosperity”

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**National Bank for Agriculture and Rural Development
Goa Regional Office, Panaji**



DR. PRAMOD SAWANT
CHIEF MINISTER, GOA

MESSAGE

This publication of select success stories is a valuable initiative to celebrate the achievements of Goa's cooperative societies. These stories will inspire other societies to adopt best practices and serve as examples of how cooperation can transform lives. The release of this booklet during International Year of Cooperation adds significance, as we reaffirm our commitment to the cooperative movement.

Cooperatives are the backbone of our economy, promoting self-reliance and inclusive growth. I appreciate all the stakeholders, including NABARD's efforts in supporting cooperative development through modernization, capacity building, and infrastructure support. Together, we can strengthen this movement and ensure that cooperatives continue to play a vital role in Goa's progress.

I extend my best wishes to all societies featured in this publication and encourage them to keep innovating and serving the community. Jai Bharat!! Jai Goem!! Jai Sahakar!!

(Dr. Pramod Sawant)
Chief Minister

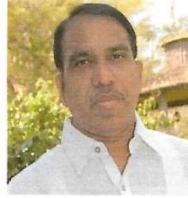
SUBHASH A. SHIRODKAR

Minister for Water Resources,
Co-operation and Provedoria



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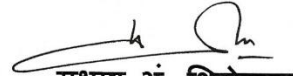


संदेश

गोंयच्या सहकारी संस्थांच्या यशोगाथांचेर उजवाड घालपी हें प्रकाशन सादर करपाक आमकां अभिमान आसा. ह्या काणयांनी एकवट आनी सहकार्याचो ग्रामीण उदरगतीचेर आनी अर्थीक उदरगतीचेर जावपी परिणाम दिसून येता. सहकारी संस्था सातत्यान आमच्या अर्थवेवस्थेची बुन्याद जावन आसा, सर्वसमावेशक उदरगतीक चालना दिता आनी समुदायांक सशक्त करता.

तशेंच गोंयांतल्या सहकार चळवळीक मुखार व्हरपा खातीर नाबार्ड, गोंय सरकाराचें सहकार खातें आनी आरसीएस सयत सगळ्या भागधारकांच्या म्हत्वाच्या योगदानाची हांव दखल घेतां. नाबार्डान आपल्या सहकारी उदरगत निधी वरवीं आनी राज्य सरकार आनी गोंय राज्य सहकारी बँकेच्या सहकार्यान पॅक्सचें संगणकीकरण आनी बहुउद्देशीय पॅक्स, दूद आनी नुस्तेमारी संस्थांच्या उदरगतीक आदार दिला. हांव नाबार्डाच्या यत्नांची तोखणाय करता आनी भरभराटीक येवपी सहकारी क्षेत्राक चालना दिवपा खातीर तांच्या सातत्यान तेंको दिवपाची वाट पळयता.

ह्या प्रकाशनांत उजवाड घालपी सगळ्या समाजांचें तशेंच उल्लेख करूंक नाशिल्ल्या समाजांचें हांव अभिनंदन करतां, आनी तांच्या फुडाराच्या यत्नांत तांकां येस मेळचें अशी इत्सा हांव करतां. ह्या काणयांनी हेर जायत्या जाणांक एकठांय येवन एक भरभराटीचो आनी सहकार्याचो गोंय उबारपाक प्रेरणा मेळोवची. जय भारत!! जय गोंय!! जय सहकार!!


सुभाष अ. शिरोडकर

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संदेश

गोंयच्या सहकारी संस्थांच्या कामगिरीचेर उजवाड घालपी हें प्रकाशन पळोवन म्हाका आनंद जाला. ह्या खात्यांत सामुहीक कृतीची शक्त आनी उपजिविका वाडोवपा खातीर आनी समावेशक उदरगतीक चालना दिवपा खातीर सहकारी संस्थांचो सकारात्मक परिणाम दिसून येता. ते हेर समाजांक नवनिर्मिती करपाक आनी उत्कृष्ट पद्दती चालीक लावपाक प्रेरणा आनी आदर्श म्हणून काम करतले.

“सहकार से समृद्धी” उपक्रमा वरवीं सहकारी चळवळीचें आधुनिकीकरण, डिजिटायझेशन आनी विविधताय करून ती वाडोवपाक राज्य सरकार समर्पित आसा. आमच्या उपक्रमांत संस्थांक आदर्श पोटकायदे चालीक लावपाक मजत करप, बहुउद्देशीय पॅक्स, दूद आनी नुस्तेमारी सहकारी संस्था तयार करपाक प्रोत्साहन दिवप आनी कार्यक्षमताय आनी पारदर्शकताय सुदारपा खातीर पॅक्सचें संगणकीकरण सुनिश्चित करप हांचो आस्पाव आसा. ह्या कृतींक लागून सहकारी संस्थांक तांच्या सेवांचो विस्तार करपाक आनी गांवगिऱ्या समुदायांच्या बदलपी गरजो भागोवपाक बळ मेळटलें.

हे उपक्रम चालीक लावपाक आनी गोंयांत सहकारी उदरगतीक चालना दिवपाक नाबार्डान चालू आशिल्ल्या आदारा खातीर हांव मनापसून उपकार मानतां. तशेंच ह्या पुस्तिकेंत उजवाड घालपी सगळ्या समाजांची हांव तोखणाय करता आनी तांकां मुखार वचपाक आनी नवनिर्मिती करीत रावपाक प्रोत्साहन दितां.

I am delighted to see this publication showcasing the select success stories of Goa's cooperative societies. These stories reflect the strength of collective effort and the transformative impact of cooperatives in improving livelihoods and fostering inclusive growth. They will serve as an inspiration and a guiding example for other societies to innovate and adopt best practices.

The State Government remains committed to strengthening the cooperative movement through modernization, digitalization, and diversification under the “Sahakar Se Samriddhi” initiative. Our efforts include facilitating societies to adopt Model Bye-Laws, promoting formation of multipurpose PACS, Dairy and Fishery Cooperative Societies, and ensuring computerization of PACS to bring efficiency and transparency. These measures will enable cooperatives to expand their services and meet the evolving needs of rural communities.

I extend my sincere appreciation to NABARD for its continued support in implementing these initiatives and driving cooperative development in Goa. I also congratulate all the societies featured in this booklet for their achievements and urge them to continue their journey of progress and innovation.

Shri Yetindra M. Maralkar, IAS
Secretary, Cooperation,
Government of Goa



संदेश

गोंयच्या सहकारी संस्थांचें कर्तृत्व दाखोवपी हें प्रकाशन सांगपाक म्हाका खोस जाता. ह्या खात्यावयल्यान आमच्या सहकारी संस्थांचो जिविका वाडोवपा खातीर आनी समावेशक उदरगतीक चालना दिवपा खातीर निर्धार, सृजनशीलता आनी समर्पण दिसून येता. ह्या पुस्तिकांत उजवाड घालपी सगळ्या संस्थांचें हांव अभिनंदन करता आनी राज्यांतल्या सहकारी चळवळीक घटमूट करपाक चालू आशिल्ल्या योगदाना खातीर आसपावीत नाशिल्ल्या संस्थांच्या यत्नांची तोखणाय करतां.

राज्यांतल्या भरभराटीच्या सहकारी क्षेत्राक चालना दिवपा खातीर उत्कृष्ट फुडारपणा खातीर हांव माननीय मुख्यमंत्री आनी गोव्याच्या माननीय सहकार मंत्र्याचे मनापसून उपकार मानतां. सहकार क्षेत्र घटमूट करपाक खंबीर तेंको दिल्ले खातीर सहकार खातें आनी सहकारी संस्थांच्या निबंधक कार्यालयाचे हांव उपकार मानतां. तशेंच पुराय समन्वय आनी तेंको दिल्ले खातीर हांव गोवाच्या मुख्यमंत्र्यांचे ओएसडी डॉ. प्रतिभा हांचे मनापसून उपकार मानतां.

सहकारी क्षेत्राक आनीक घटमूट करपाक आनी शेतकार आनी ग्रामीण समुदायांच्या फायद्या खातीर तिगून उरपी उदरगतीक चालना दिवपा खातीर राज्य सरकार आनी गोंय राज्य सहकारी बँकेच्या सहकार्याची आमी अपेक्षा करतात.

Message

I am pleased to present this publication highlighting the success stories of Goa's cooperative societies. These stories reflect the resilience, innovation, and commitment of our cooperatives in improving livelihoods and promoting inclusive growth. I congratulate all the societies featured in this booklet whose contributions continue to strengthen the cooperative movement in the State.

I extend my sincere gratitude to Hon'ble Chief Minister and Hon'ble Cooperation Minister of Goa for their exemplary leadership in facilitating a vibrant Cooperative Sector in the State. I extend my gratitude to the Department of Cooperation and Office of Registrar of Cooperative Societies for their unwavering support in developing the cooperative sector. I also extend my sincere gratitude to Dr. Pratibha, OSD to Hon'ble CM of Goa for overall coordination and support.

We look forward to continued engagement with the State Government and the Goa State Cooperative Bank to further strengthen the cooperative sector and ensure sustainable growth for the benefit of farmers and rural communities.

Sandeep Dharkar
General Manager/ OiC
NABARD, Goa Regional Office



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Goa Bagayatdar Sahakari Kharedi Vikri Saunstha Maryadit, Ponda – Goa

Introduction

Established in **1964**, Goa Bagayatdar Sahakari Kharedi Vikri Saunstha Maryadit is the largest Primary Agricultural Cooperative Society (PACS) in Goa, operating across the **entire state** with a membership base of over 10,000 farmers. Society began its journey as the Central Supari Society with just 116 members and a modest capital of ₹10,500. Over six decades, society has evolved into a multi-vertical organization, diversifying from arecanut trading to horticultural produce, agro-processing, retail, and credit services. Today, it stands as a pillar of cooperative strength, ensuring fair prices for farmers and quality goods for consumers.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	60,705.08	62,825.06
Net Profit	1,023.62	925.58
Share Capital	657.85	685.61
Loans Disbursed	214.45	218.95
Membership (Nos.)	10,043	10,181

Journey and Growth

Society's growth trajectory is marked by significant milestones. The society initially aimed to secure better prices for arecanut. In 1975, it merged with the **Goa Coconut Producers Cooperative**, broadening its scope to include multiple commodities. Over time, Goa Bagayatdar ventured into processing cashew nuts and other horticultural products, setting up a **state-of-the-art agro-processing unit** under the Pradhan Mantri Kisan Sampada Yojana with an investment of ₹15.50 crore. It also pioneered the concept of **Bagayatdar Bazar (Super Marts)** in 1989, introducing self-service retail outlets that are now number **32 across Goa**, contributing substantially to its financial stability.

Achievements and Best Practices

Goa Bagayatdar's achievements are noteworthy. It has maintained an **'A' audit rating** for 40 consecutive years and earned prestigious awards such as the **NCDC Award for Cooperative Excellence** (2002, 2010, 2024), **Laxmanrao Inamdar National Award** (2017), and **Goa State Best Coop Society Award** (1999, 2001). Its best practices include eliminating middlemen through a direct farmer-to-market model, providing daily price updates via SMS and mobile app, and acting as a nodal agency for government schemes to ensure timely benefits for farmers. Society also promotes local small-scale industries and self-help groups by marketing their products through its retail network. The organization is a **'Not-for-profit' type** and thereby providing a true value to the customers. The society carries the **tag of 'Market Makers'** and thus keeping a check on artificial inflation in the local market.

Challenges Faced

Despite its success, the Society has faced challenges such as market competition and operational complexity. It responded by diversifying its business, adopting software solutions for retail and agri-business, and implementing real-time price communication systems. Over time, the Society diversified its operations, venturing into activities such as selling agricultural inputs, cattle feed, farm equipment, irrigation systems, grocery and consumable items, loan disbursement through credit counters, and nursery services.

Future Plans and Support Required

Looking ahead, Goa Bagayatdar plans to transform into a **fully digitalized “SMART Society,”** establish **centralized processing facilities for arecanut and coconut** with its forward market linkages, expand its retail footprint, and strengthen its e-commerce presence. To achieve these goals, it seeks financial assistance for digitalization, infrastructure upgrades, and continued support for training and capacity building.

Community Impact

Goa Bagayatdar has significantly contributed to rural prosperity by ensuring fair prices for farmers and providing consumers with quality goods at reasonable rates. Its initiatives have strengthened local economies through direct farmer-to-market linkages and promoting transparency.

Adarsh Krishi Sahakari Kharedi Vikri Prakriya Saunstha Maryadit, Balli – Goa

Introduction

Adarsh Krishi Sahakari Kharedi Vikri Prakriya Saunstha Maryadit, established in **1993**, began as a modest initiative to support cashew farmers in Quepem Taluka. Over the past three decades, it has transformed into one of Goa's most progressive agricultural cooperatives, headquartered at **Adarsh Bhavan, Balli**. Guided by its mission to foster holistic rural development, the society empowers farmers through sustainable agriculture, fair pricing, and inclusive financial services. Today, it **serves over 34,000 members** across Goa and stands as a model of cooperative innovation and resilience.

Financial Snapshot

(Amount in ₹Lakh)

Metric	1993	FY 2024-25
Share Capital	0.47	422.09
Net Profit	0.0021	227.28
Loans Disbursed	0	8024
Membership (Nos.)	21	34,469

Journey and Growth

The society's journey began with a focus on cashew procurement and farmer support. In its early years, operations were manual and limited in scope, but the commitment to transparency and farmer welfare laid a strong foundation. By 1996, Adarsh Krishi became the **first cooperative society** in Goa to introduce **computerized billing and cashless payments** for agricultural goods — a pioneering step toward modernization. Over time, it diversified into multiple services, including credit facilities, insurance services to its members, sale & procurement of agro-commodities, and other agro-based solutions. Today, the society operates 16 credit branches, manages large-scale procurement of cashew, paddy, coconut, and copra, and provides a wide range of farmer-centric services such as Utility Bill Payments, Adarsh Nursery, Mini JCB excavator on rental, Adarsh Krishi Ghar, etc. making it a cornerstone of rural economic development in Goa.

Achievements

Adarsh Krishi has earned recognition at the highest levels, including appreciation from the **Prime Minister of India** on the Silver Jubilee of society, for its contribution to agriculture. It has received several prestigious awards, such as the **Goa State Best Cooperative Society Award** (2023–24) and the **State Consolation Award** (2001). The society's flagship initiative—**Adarsh Achal Goa Organic Cashew Project**—has brought significant recognition, covering 94 villages, 8,365 hectares, and 24 lakh cashew trees, with ₹22 crore incentives paid to farmers. These milestones reflect their unwavering commitment to innovation and farmer empowerment.

Best Practices

The major innovation is its **EZY-B Core Banking System**, which enables real-time transactions, loan management, deposits, and payments across all branches, ensuring transparency and efficiency. Complementing this is the **Adarsh Mobile App**, designed for

farmers to access banking services such as deposits, transfers, loan management, and balance checks anytime, anywhere—making rural banking simple and accessible. Additionally, the society has installed a **30 KWP rooftop solar plant at Adarsh Bhavan**, generating 40,701 KWH annually and saving ₹3 lakh in electricity costs, reinforcing its commitment to sustainability. Continuous investment in training programs for farmers and staff further strengthens its role as a hub for modern agricultural practices.

Challenges Faced

Despite its remarkable growth, the Society faces challenges such as rising operational costs and the need for continuous technological upgrades increases the financial burden. Additionally, maintaining skilled manpower and ensuring regular training for staff remain ongoing concerns.

Future Plans and Support Required

Looking ahead, Adarsh Krishi plans to establish a **Grain Storage Godown at Paddi, Quepem**, under the scheme World's Largest Grain Storage Plan. It plans to launch an **eco-tourism project** near Dudhsagar Waterfall to boost local tourism and to diversify its income streams. It also aims to expand **agro-based industries**, strengthen farmer welfare initiatives, and continue its journey toward sustainability through renewable energy projects and advanced digital solutions.

Community Impact

Adarsh Krishi has empowered thousands of farmers through fair pricing, timely payments, and transparent systems. Beyond agriculture, it contributes to education and personal growth by operating a **Personality Development Training Centre** to build confidence and communication skills, and **Adarsh Remedial Coaching Classes** for village students of Std V to X, ensuring better academic outcomes. By combining economic growth with social responsibility, Adarsh Krishi has become a beacon of cooperative success in Goa.

Nagargao Group Vividh Karyakari Sahakari Seva Society Ltd., Ambede Nagargao, Sattari – Goa

Introduction

Established on **4 March 1963**, Nagargao Group V.K.S.S. Society Ltd. holds the distinction of being the **first registered cooperative society in Goa**, marking the beginning of the cooperative movement in the state. Located in **Ambede Nagargao, Sattari**, the society started with a simple mission—to provide essential food grains through the Public Distribution System (PDS) to rural families. Over six decades, it has transformed into a multi-activity cooperative offering services such as mini supermarket, financial assistance, agricultural loans, and organic fertilizer supply. Today, it serves **16 villages** under Nagargao Panchayat and stands as a model of rural development and cooperative strength.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	1605	1857.72
Net Profit	4.39	7.06
Share Capital	18.33	22.74
Loans Disbursed	300.15	302.05
Membership (Nos.)	1,290	1,328

Journey and Growth

The society began its operations in a remote rural setting with limited transport and communication facilities. Early members worked voluntarily, often walking long distances to collect ration stock from government godowns. Despite these hardships, the society earned the **trust of the community** and gradually expanded its services. From ration distribution, it diversified into **grocery retail, agricultural input supply, and financial services**. In 2015, the society entered a modernization phase by constructing a new building and adopting a **fully computerized system**, ensuring transparency and efficiency. Today, it operates as a modern cooperative with online services and digital record-keeping.

Achievements and Best Practices

Nagargao Group V.K.S.S. Society has received numerous awards, including the **Best Performance Award** from Goa State Cooperative Bank (1989–90), **Department of Cooperation Award** (2000–01), and **Sahakar Bharati Best Cooperative Society Award** (2022). It has maintained a reputation for clean and hygienic operations, earning recognition from the **Department of Civil Supplies** in 2023. Best practices include promoting women's participation in management, supporting Self-Help Groups, providing skill development for youth, and encouraging eco-friendly farming through organic fertilizers. The Society also acts as a local employment hub and a center for community welfare activities.

Challenges Faced

One major challenge faced by the Society is its limited operational area, currently restricted to **16 villages** under Nagargao Panchayat. To overcome this, the Society seeks government permission to expand its services to the **entire Sattari Taluka**. This expansion will enable it to offer microfinance, agricultural loans, and allied services to a larger population, creating more employment and strengthening the cooperative movement.

Future Plans and Support Required

The Society plans to introduce **agro-based industries** such as jackfruit and cashew processing, flour milling, and **small-scale businesses** like agarbatti and papad making. It aims to empower women through **Mahila Groups** and promote rural entrepreneurship. Technology adoption remains a priority, with all operations already computerized and online services available through CSC centers. For its expansion, the society requests government support in infrastructure development, financial assistance, and training programs to enhance staff and member capabilities.

Community Impact

From its humble beginnings as a ration shop to a modern, multi-activity cooperative, Nagargao Group V.K.S.S. Society Ltd. exemplifies resilience, innovation, and community service. With its strong foundation and forward-looking vision, it continues to empower rural families and stands as an inspiration for other cooperatives in Goa.

Pedne Taluka Farmers Service Co-op Society Ltd., Pernem – Goa

Introduction

Established on 24 September 1975, Pedne Taluka Farmers Service Co-op Society Ltd. is one of the oldest and most prominent Primary Agricultural Cooperative Societies (PACS) in Goa. Formed by 25 Vidhik Karyakari societies, its mission has always been to serve farmers by providing essential agricultural inputs, credit facilities, and fair-price shop services. Over the years, the society has expanded its operations across **Pernem Taluka, managing 17 branches, one banking counter, and 12 fair-price shops**, playing a vital role in rural development.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	655.99	749.93
Membership (Nos.)	13,736	13,752
Loans Disbursed	129.55	131.53

Journey and Growth

The formation of the Society was marked by challenges, including acquiring land and constructing its office building. Initially, operations were limited to selling fertilizers and basic agricultural inputs. Over time, the Society diversified its activities, introducing **fair-price shops, supermarkets, and agricultural service centers**. Today, it operates from a modern building in Bazarpeth Pernem, which houses its main branch and a hall for community programs. The Society has consistently worked to meet the needs of farmers and rural households, despite facing stiff competition from private retailers and urban cooperatives.

Achievements

Pedne Taluka Society has earned several prestigious awards for its outstanding performance and contribution to the cooperative sector. These include the **Best Society Award (2005)** by Goa Rajya Sahakari Sangh, **Regional Award for Cooperative Excellence and Merit (2008)** at Pune, **Appreciation Award (2008)** by National Federation of State Cooperative Banks, Mumbai, and Best Performance in Primary Agriculture Credit Society (2008-09), **2nd Prize for Best Performance** in Primary Agriculture Credit Society in India 2008-2009. The Department of Cooperation expressed profound gratitude for its exceptional contribution in 2019, and the society **received a cheque of ₹2,50,000** by the National Cooperative Development Corporation the same year. In 2023, it was honored by the Assistant Registrar of Cooperative Societies for outstanding performance, and in 2025, it received an **award for Rural Economic Empowerment presented by the Hon'ble Chief Minister of Goa**. Additionally, the Water Resource Department recognized the society for Maximum Initiative under MOC in 2025.

Best Practices

The Society emphasizes transparency, financial discipline, and member-centric services. It has introduced computerized billing and digital record-keeping to ensure efficiency.

Regular training programs for staff and awareness campaigns for members have strengthened governance. The Society also promotes **community welfare** by providing halls for social events and supporting farmers through timely credit and agricultural inputs.

Challenges Faced

Society experiences challenges in sustaining fair-price shop operations as a result of evolving public welfare measures that have reduced commission income. Additionally, attracting and retaining qualified staff remains a concern due to the need for competitive remuneration.

Future Plans

Pedne Taluka Society plans to expand its business by introducing **organic fertilizers, seed banks, and Pradhan Mantri Krishi Seva Kendras**. It also aims to set up **electric vehicle charging points** and modernize its operations through technology adoption. Society is committed to diversifying its services to remain competitive and sustainable.

Support Required

Society experiences challenges in sustaining fair-price shop operations as a result of evolving public welfare measures that have reduced commission income. To sustain these services on a non-profit basis, society urgently requires **government grants and financial assistance**. Additionally, support is needed to promote other business activities, as many of society's initiatives are non-profitable but essential for the welfare of farmers. With 13,752 shareholders as of 31 March 2025, government intervention is critical to ensure the continued betterment of poor and needy farmers in Pernem Taluka.

Community Impact

Pedne Taluka Society has played a vital role in improving rural livelihoods by providing essential goods, financial services, and agricultural support. It actively promotes cooperative values and works toward the economic empowerment of farmers, ensuring inclusive growth in Pernem Taluka.

Savoi-Verem Vividh Karyakari Sahakari Seva Society Ltd., Ponda – Goa

Introduction

Savoi-Verem V.K.S. Society Ltd., established on **18 December 1963**, is one of the oldest Primary Agricultural Cooperative Societies (PACS) in Goa. Located in Savoi-Verem, Ponda Taluka, the Society initially served farmers by distributing ration and providing agricultural loans, seeds, fertilizers, and implements. Over the decades, it has evolved into a multi-service cooperative catering to the needs of rural households and farmers across Savoi-Verem, Volvoi, and Vagurme, with its area of operation now extended to the entire Ponda Taluka.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	425.45	458.99
Net Profit	7.68	6.14
Membership (Nos.)	1,805	1,845
Loan Disbursement	35.23	41.12

Journey and Growth

The society began its operations with a focus on ration distribution and agricultural credit. For over two decades, it maintained steady growth under disciplined management. In 1999, a credit counter was introduced, and strict financial discipline was enforced. By 2018, society resumed paying dividends to shareholders, marking a significant turnaround. Recent initiatives include the **launch of a self-service Kirana counter** in 2021, **full computerization**, and a **Common Service Centre (CSC)** in 2024 to provide online government services. Additionally, a **fruit processing unit** was established under the PMFME scheme, focusing on jackfruit processing under the One District One Product (ODOP) program.

Achievements

Savoi-Verem Society received the **State Award in the PACS category** in 2022. These recognitions reflect its resilience and commitment to modernization.

Best Practices

Society emphasizes financial discipline and transparency through **computerized billing and digital services**. It promotes rural entrepreneurship by encouraging Self-Help Groups (SHGs) to produce food items under quality control for marketing. **Women empowerment** is a key focus, with six out of nine staff members being women. Society also supports diversification through fruit processing and plans to adopt renewable energy solutions.

Challenges Faced

The society faces challenges in **staff training and creating awareness** about cooperative principles among directors and members. Limited technical expertise and lack of exposure to modern practices hinder operational efficiency.

Future Plans

The society plans to establish a **full-fledged fruit processing industry** to scale up agro-based production. It also aims to adopt solar energy for green power generation and promote community farming with mechanization to enhance productivity and sustainability.

Support Required

Support is required for capacity building through structured training programs, infrastructure development for processing units, and financial assistance to implement modernization and renewable energy projects.

Community Impact

Savoi-Verem Society has played a vital role in improving rural livelihoods by providing essential goods, financial services, and agricultural support. It actively promotes women's participation and encourages SHGs to engage in income-generating activities, thereby fostering socio-economic development in the region.

Kurdi Vividh Karyakari Sahakari Seva Society Ltd., Curdi – Goa

Introduction

Established on **25 January 1964**, Kurdi Vividh Karyakari Sahakari Seva Society Ltd. is one of the oldest Primary Agricultural Cooperative Societies (PACS) in Goa. Located in **Curdi, Sanguem**, the society operates across the talukas of **Sanguem, Quepem, Canacona, and Dharbandora**. Its primary mission is to promote economic independence among farmers and strengthen cooperative principles by providing affordable credit, agricultural inputs, and essential services.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	461.01	459.52
Membership (Nos.)	2,690	2,740
Loans Disbursed	628.21	333.16

Journey and Growth

Kurdi Society was formed by members of different communities in Sanguem Taluka to meet the financial and agricultural needs of farmers. Initially, its focus was on crop loans, medium-term loans, and providing improved seeds, seedlings, and agricultural implements. Over time, the society expanded its services to include **godown facilities** for storing produce, **banking counters** for deposits, and **credit for purchasing milch animals**. Despite challenges, Kurdi Society has remained committed to its founding vision of empowering farmers and promoting cooperative development.

Achievements

Kurdi Society has earned several prestigious awards for its outstanding performance. These include the **Best Cooperative Society in Goa** by the Government of Goa in 2002, **Best Society Award** from Goa State Cooperative Union in 2012, Cooperative Excellence Award from NCDC in 2018, and recognition as Best Society again in 2023. The society has also been honored by Quepem Urban Cooperative Society, Netravali Sahakari Dudh Vevasay Sauanstha, and the Hon. MLA of Sanguem. It has consistently maintained an **‘A’ audit class** for its accounting practices, reflecting its commitment to transparency and financial discipline.

Best Practices

The society emphasizes financial discipline and member-centric services. It provides **crop loans, medium-term loans, and credit for agricultural implements** at reasonable rates. It also offers improved seeds and seedlings, godown facilities for storing produce, and banking services for deposits. Kurdi Society has maintained **strong governance and accountability**, earning trust among its members.

Challenges Faced

The society has faced significant **challenges in loan recovery** due to delayed payments from the Sanjivani Sugar Factory, which was shut down in 2019. This closure led many sugarcane farmers to abandon cultivation and switch to other crops. Additional challenges include **water scarcity, irregular fertilizer supply, and crop diseases**, all of which have impacted agricultural productivity and loan repayment.

Future Plans

Kurdi Society plans to diversify its operations by opening a **supermarket** and **establishing cashew and coconut processing units**. It also aims to start **arecanut purchasing** to support local farmers and create new revenue streams.

Support Required

The society seeks **financial assistance and infrastructure support** to implement its expansion plans. It also requires **exposure visits** for employees to enhance their knowledge and skills in modern cooperative practices.

Community Impact

Kurdi Society has played a vital role in improving rural livelihoods by providing affordable credit, agricultural inputs, and essential services. Its efforts have strengthened cooperative values and contributed to the socio-economic development of farming communities in South Goa.

Navodit Veling Priol Vividh Karyakari Sahakari Seva Society Ltd., Mardol – Goa

Introduction

Established in **1963**, Navodit Veling Priol V.K.S.S. Society Ltd. is one of the oldest Primary Agricultural Cooperative Societies (PACS) in Goa. Located in Priol, with its area of operation covering Veling, Priol, and Cuncollem. Society was founded to meet the financial needs of agriculturists and provide fair-price shop services. Over six decades, it has grown into a well-managed institution, maintaining an **audited ‘A’ class status** for the past 20 years and contributing significantly to rural development.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	65.57	70.60
Net Profit	15.30	22.00
Membership	3,214	3,268
Loans Disbursed	128.5	232.96

Journey and Growth

The Society began its journey by offering essential financial services and fair-price shop facilities to farmers in its jurisdiction. Initially operating on a modest scale, it gradually expanded its services and infrastructure. A major milestone was the construction of its own building at a cost of ₹47 lakhs and the purchase of the head office premises for ₹5 lakhs. Over the years, the Society diversified its activities by opening a **cloth showroom** and **retail shops** at Mardol and Priol, generating **employment for 20 local individuals**. Today, it stands as a strong rural institution with a reputation for financial discipline and community service.

Achievements

Navodit Veling Priol Society has received several prestigious awards, including **Best Cooperative Society in Goa** (2001, 2002, 2004) from the Government of Goa, a **Certificate of Appreciation for Outstanding Performance** (2018-19), and the **NCDC Regional Award for Cooperative Merit** (2021). It also earned recognition for its leadership, with its secretaries receiving **Best Secretary Awards** in 2006 and 2013. These accolades reflect Society’s consistent performance and contribution to the cooperative movement.

Best Practices

The Society emphasizes transparency and modernization through **PACS automation and computerized operations**. It promotes rural entrepreneurship by running retail outlets and a cloth showroom, creating local employment opportunities. **Regular training programs** supported by NABARD have strengthened governance and operational efficiency.

Challenges Faced

The Society faces stiff competition from recognized organizations and newly licensed urban PACS operating within a 5 km radius. Additionally, the opening of Goa Bagayatdar Bazar in Mardol has intensified market competition, requiring the society to innovate and diversify its services.

Future Plans

Navodit Veling Priol Society plans to open a **banking counter at its Mardol** building and introduce new services to enhance member convenience. Technology adoption through full PACS automation is a priority, along with expanding retail operations and strengthening financial services.

Support Required

To achieve its expansion goals, the society seeks government and institutional support for training, capacity building, infrastructure development, etc. This support will enable modernization and improve service delivery.

Community Impact

The society has played a vital role in improving rural livelihoods by providing credit facilities, essential goods, and employment opportunities. It actively encourages member participation and supports local economic development through retail ventures and cooperative initiatives.

VPK Urban Multipurpose Cooperative Society Ltd., Goa

Introduction

The VPK Urban Multipurpose Cooperative Society Ltd., popularly known as VPK, began its journey on **30 June 1993** as a Credit Cooperative Society with 304 promoter members and a share capital of ₹1.10 lakh. Initially operating within the Veling-Priol-Kuncoliem panchayat area, the society expanded to taluka level within a year and gradually **spread across Goa**. On 20 January 2025, it transitioned into a multipurpose cooperative society, marking a new chapter in its growth. Today, VPK stands as one of **Goa's leading urban cooperatives**, known for its strong financial base, technological innovation, and commitment to member welfare.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Net Profit	3162.12	2803.96
Share Capital	3814.42	4269.44
Loans Disbursed	53300.92	62758.56
Membership (Nos.)	118882	126344

Journey and Growth

Starting with modest resources, VPK quickly expanded its operations beyond village boundaries, opening its first branch in Ponda in 1995. **By 2010, it became the first urban cooperative society in Goa to achieve ₹100 crore in deposits and ₹200 crore in business, and by 2015, it crossed ₹1,000 crore in banking business.** Despite challenges during demonetization and the COVID-19 pandemic, which resulted in losses of ₹38.01 crore, the society rebounded strongly, posting profits of ₹5.12 crore, ₹20.40 crore, and ₹31.62 crore in the subsequent years. Today, VPK operates **39 branches** across Goa and continues to grow with a focus on technology and member-centric services.

Achievements

VPK has received several prestigious awards, including the **Best Annual Report Award** (2023-24) at the Banking Frontiers Summit, held at Lucknow, Uttar Pradesh, the **Goa State Consolation Award** (2023-24) for dedicated service in the cooperative sector, and also won **Special Assistance Award** during the Cooperative Banking Conference organized by BANCO-Galaxy Immam in 2015-26. These accolades reflect its excellence in governance, financial management, and innovation.

Best Practices

The Society combines traditional cooperative values with modern technology. It offers centralized **core banking services**, enabling members to transact from any branch, and has introduced a **mobile app** for anywhere banking with NEFT, RTGS, balance checks, and installment transfers. VPK emphasizes financial literacy, organizes cooperative week celebrations, and provides training for staff and board members through reputed institutes.

It also supports education by honoring meritorious students and offering internships to commerce and management students.

Challenges Faced

Society encounters challenges in sustaining operational efficiency across multiple branches and in ensuring ongoing training and skill enhancement for its staff.

Future Plans

VPK plans to expand its **branch network to 50 across Goa** and diversify into multipurpose activities such as **eco-tourism, insurance, and gas distribution**. It is also **introducing ENACH services** to streamline ECS transactions and improve loan recovery. With a strong focus on technology and sustainability, VPK aims to maintain its leadership position in Goa's cooperative sector.

Support Required

To achieve its ambitious plans, VPK seeks support for capacity building, infrastructure development, and financial assistance for technology upgrades and diversification projects.

Community Impact

Beyond banking, VPK contributes to social development by organizing farmers' camps, cultural events, and cooperative awareness programs. It honors students for academic excellence, provides training opportunities for graduates, and supports relief efforts during natural calamities. Through these initiatives, VPK reinforces its role as a socially responsible cooperative committed to holistic community development.

Bardez Bazaar Consumers' Cooperative Society Ltd., Mapusa – Goa

Introduction

Established in **1990** with the motto '**Service to Humanity**', Bardez Bazaar Consumers' Cooperative Society Ltd. has been a cornerstone of Goa's consumer cooperative movement. The Society was founded on the principle of conducting **business with minimal profit** while passing benefits to shareholders and customers. Over the years, Bardez Bazaar has grown into one of the most trusted consumer cooperatives in the state, serving thousands of members and ensuring affordable goods and services.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	3573.80	3618.33
Net Profit	50.50	54.29
Membership	5,115	5,338
Sales	3573	3618

Journey and Growth

Starting with 1,128 members in 1990, Bardez Bazaar has expanded its membership to 5,338 and consistently paid annual dividends, which have increased from 4% to 20% over the years. Recently, the Society witnessed a historic moment with the conduct of elections after 36 years, reviving cooperative spirit and ushering in a new era of modernization and accountability. This milestone reflects its commitment to transparency and better services for consumers.

Achievements

Over the years, Bardez Bazaar has earned numerous accolades for its outstanding contribution to the cooperative movement. It received the **Puraskar Award (1998)** for Best Printing of Annual Report and the **Certificate of Appreciation (2003)** from Goa Rajya Sahakari Sangh as one of the best consumer cooperatives in Goa. The society was honored with the **Goa State Best Cooperative Society Award (2003 & 2004)** and recognized during the 51st National Cooperative Week. Leadership excellence was acknowledged through the **Best Chairman Award (2010)** and **Best Secretary Award (2012)**. Further, Bardez Bazaar was felicitated at the 16th Indian Cooperative Congress (2013) and received the Lokmat Gaurav Puraskar (2013). These achievements highlight its resilience and dedication to cooperative principles.

Best Practices

Bardez Bazaar combines traditional cooperative values with modern practices. It emphasizes financial discipline, transparency, and member-centric services. The Society has introduced **computerized billing, digital payment systems**, and plans to launch an **e-commerce platform** to meet changing consumer preferences. It actively promotes community welfare by generating local employment and supporting women entrepreneurs through Self-Help Groups (SHGs). Regular training programs for staff and awareness campaigns for members ensure operational efficiency and cooperative education.

Challenges Faced

The Society faces **stiff competition from supermarkets, online shopping platforms, and retail stores** offering aggressive pricing strategies. **Parking constraints** at existing branches have also impacted customer convenience. These challenges have led to **stagnation in sales and profit margins**, making modernization and diversification critical for survival.

Future Plans

Bardez Bazaar has ambitious plans to create **Goa's first Cooperative Mall** on a 2,600 sq. meter plot of land. It aims to expand its reach through **new branches**, franchises, wholesale operations, and branded goods under the Bardez Bazaar label. Plans include launching a **dedicated website and e-commerce platform**, conducting membership drives, and **increasing share capital** to strengthen its financial base.

Support Required

To realize these goals, the society seeks **infrastructure development** support, **financial assistance** for modernization projects, and **capacity-building** programs for staff and management.

Community Impact

Bardez Bazaar continues to play a vital role in consumer welfare by offering affordable goods, generating employment, and promoting cooperative values. Its renewed focus on modernization and transparency promises a brighter future for members and the community.

Mandovi Fishermen Marketing Co-op Society Ltd., Malim Jetty – Goa

Introduction

Established on **27 January 1984**, Mandovi Fishermen Marketing Co-op Society Ltd. is a leading fisheries cooperative in Goa, headquartered at **Malim Jetty, Betim, Bardez**. The society operates across **Tiswadi and Bardez talukas**, covering villages such as Calangute, Candolim, Verem, Betim, Britona, Aldona, and Mapusa. Its primary mission is to support mechanized fishing operations and provide essential infrastructure and services to fishermen, ensuring smooth functioning of the marine fisheries sector.

Financial Snapshot

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	4484.26	4823.29
Net Profit	23.10	29.21
Membership (Nos.)	125	123

Journey and Growth

The society was formed soon after liberation when the then Hon'ble Chief Minister, Shri Dayanand Bandodkar, initiated reforms to modernize the fishing sector by introducing mechanized trawlers. Initially operating from a small space behind Fisheries' Department Office in Panjim, the society shifted to Malim Jetty in 1996 to accommodate growing berthing needs and expand its services. Over the years, it has developed infrastructure such as **an Ice Plant, Net Mending facilities, Diesel Pump, Spare Parts shop, and Grocery Shop**, enabling fishermen to access all essential services at one point.

Achievements

Mandovi Fishermen Marketing Co-op Society Ltd. has earned several prestigious awards, including the **Best Marine Fisheries Co-operative Award** from the Ministry of Fisheries, a **Cash Prize of ₹1,00,000** for best performance in the marine sector, and the **Co-operative Excellence Award 2024** from the Department of Cooperation, Government of Goa. These recognitions reflect its commitment to innovation and service excellence in the fisheries sector.

Best Practices

The Society emphasizes integrated service delivery by providing essential facilities such as spare parts, net mending, ice supply, and grocery provisions at the jetty. It has also introduced accommodation and washroom facilities for laborers, ensuring better working conditions. The cooperative operates with strong governance, focusing on infrastructure development and modernization to meet the evolving needs of fishermen.

Challenges Faced

The Society has faced delays in jetty expansion, which was initiated in 2014 and remains only 30% complete after 11 years. Lack of water connection for over 15 years has forced the

Society to rely on tankers, **increasing operational costs**. These challenges have impacted efficiency and profitability.

Future Plans

The society **plans to achieve 100% green operations** by installing solar power plants on the jetty and ice plant. It has already installed solar panels on 30% of the jetty, achieving green energy. Plans include constructing a 50-ton state-of-the-art ice plant to address ice shortages and fully computerizing administrative operations for better efficiency.

Support Required

To realize these goals, the Society seeks government assistance for completing jetty expansion, providing water connections, and supporting infrastructure development for renewable energy and ice plant modernization.

Community Impact

Mandovi Fishermen Marketing Co-op Society Ltd. has played a vital role in strengthening the marine fisheries sector in Goa. By providing integrated services and modern facilities, it has improved the livelihoods of fishermen and contributed significantly to the state's fisheries economy.

Sahayog Dudh Utpadak Sahakari Sauntha Maryadit, Usgaon – Goa

Introduction

Established on **20 May 1986**, Sahayog Dudh Utpadak Sahakari Sauntha Maryadit is a progressive dairy cooperative society located at **Dhawshire-Tisk, Usgaon, Ponda, North Goa**. Operating across Dhawshire, Palwada, Mattugal, Kasaille, and Dhat, the society was founded on the Anand pattern to empower local milk producers and promote sustainable dairy farming. Over the years, it has emerged as one of the ideal dairy cooperatives in the state, ensuring fair returns to farmers and contributing to rural development.

Financial Snapshot:

(Amount in ₹Lakh)

Metric	FY 2023-24	FY 2024-25
Turnover	105.28	120.41
Net Profit	2.50	2.71
Milk Procurement (in litres)	104627.2	113297.1

Journey and Growth

The society began its journey with a handful of milk producers. Initially operating from a small 15*15 sq. ft. room, the society faced **space constraints** as membership and milk collection grew. A major turning point came in 2005 when the society constructed a new building with advanced facilities, enabling faster and more efficient operations. Today, it provides **automated milk collection, timely payments, and essential services** such as cattle feed and veterinary support at subsidized rates, ensuring the well-being of farmers and livestock.

Achievements

Sahayog Dairy Society has consistently maintained an **‘A’ audit classification since 2000**. It has been recognized and nominated for several awards by **Goa Rajya Sahakari Sangh, Goa Dairy, RCS, and NDDDB** for its progressive operations. In 2005, its secretary received the Best Society Secretary Award from Goa Dairy.

Best Practices

The society **prioritizes farmer welfare** over profit margins, offering timely payments, **PF and gratuity benefits to staff**, and **training programs** for new dairy farmers. It also rewards farmers and their children for academic achievements, fostering community development. Technological upgrades, such as the **adoption of EMT machines** and an automatic milk analyzer supported by the AHVS Department, have improved efficiency and transparency in milk quality testing.

Challenges Faced

Despite its progress, the society faces challenges in maintaining financial sustainability due to **limited profit margins**, as dairy farmer welfare remains the top priority. Rising

operational costs and the need for continuous technological upgrades add to the financial strain.

Future Plans and Support Required

The society aims to expand its infrastructure, enhance milk processing capabilities, and introduce **advanced technology for quality control**. It also plans to strengthen **farmer training programs** and improve storage facilities for cattle feed. To achieve these goals, the society seeks financial assistance for infrastructure development and modernization.

Community Impact

Sahayog Dairy Society has played a vital role in empowering rural communities by creating **employment opportunities** and **encouraging women and youth** participation in dairy farming. Its efforts have improved farmer incomes, promoted education, and strengthened the cooperative movement in Goa.



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