



B.Com Honours

Semester V

Calicut University

COOPERATIVE THEORY AND PRACTICE

Course Code: COM5EJ305 • Module 4 Notes

Module IV: Cooperatives in Kerala & Flagship Institutional Models

Covers the unique history of cooperatives in Kerala, formation of "Kerala Bank" (Kerala State Co-operative Bank Ltd), apex federations, and worker-owned cooperative enterprises.

Unit 11: History of Cooperatives in Kerala & "Kerala Bank" Restructuring

Kerala Cooperative Societies Act, 1969. Historic restructuring in 2019: Amalgamation of 13 District Cooperative Banks (DCBs) with Kerala State Cooperative Bank to form **"Kerala Bank"** (2-Tier Credit Structure: PACS → Kerala Bank).

Unit 12: Apex Functional Federations in Kerala

1. **MILMA:** Kerala Co-operative Milk Marketing Federation (Dairy farmers).
2. **HANTEX:** Kerala State Handloom Weavers' Co-operative Society.
3. **MATSYAFED:** Kerala State Co-operative Federation for Fisheries Development.
4. **KERAFED:** Coconut Farmers' Apex Cooperative Federation.
5. **CONSUMERFED:** Kerala State Co-operative Consumers' Federation (Triveni Supermarket chain).

Unit 13: Workers' Cooperatives – ULCCS & Indian Coffee House

- 1. Uralungal Labour Contract Co-operative Society (ULCCS):** Founded 1925 in Vadakara. Asia's largest worker-owned construction labor cooperative executing major infrastructure highways and IT parks.
- 2. Indian Coffee House (ICH):** Worker-managed restaurant chain established by former Coffee Board workers under AKG guidance.

Practical Case Framework (Kerala Apex & Worker Cooperative Institutions Matrix): Detail sector focus, target beneficiaries, and landmark achievements of Kerala cooperative federations.

Flagship Cooperatives in Kerala Operational Matrix:

Institution Name	Primary Sector Focus	Target Beneficiaries	Key Operational Achievement
Kerala Bank	Short-Term Banking & Finance	PACS & General Public of Kerala	Unified 2-tier state cooperative bank architecture
MILMA	Dairy Procurement & Processing	Dairy Farmers across Kerala	3-tier Anand pattern milk procurement network
MATSYAFED	Fisheries Marketing & Credit	Traditional Marine Fishermen	Direct auction fish marketing & beach landing support
ULCCS Ltd	Construction & Infrastructure	Manual Construction Laborers	Global UN recognition as model labor cooperative
Indian Coffee House	Hospitality & Catering	Restaurant Workers & Public	Democratically worker-owned restaurant chain

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