

Annual Administrative Report

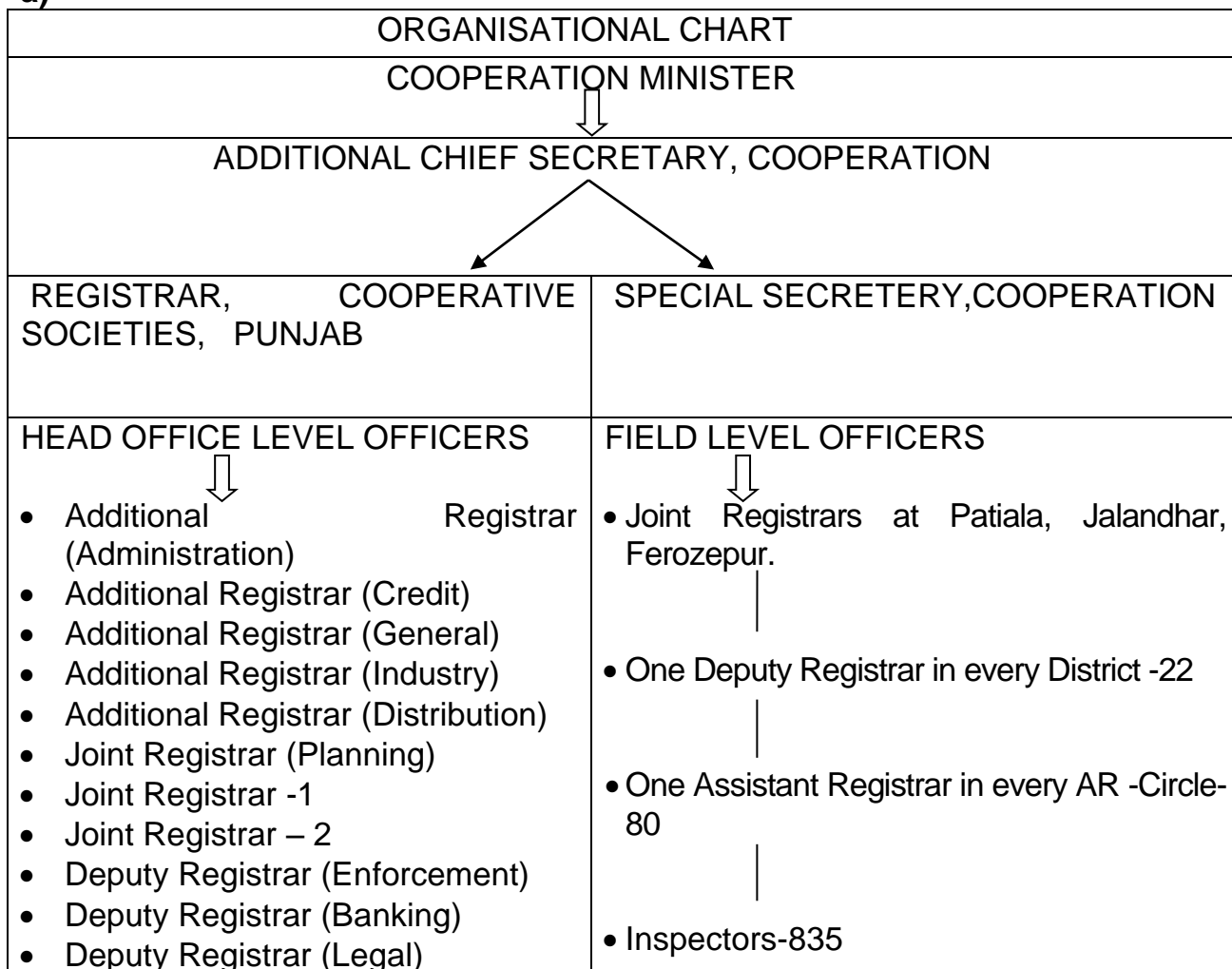
1. Background

The contribution of the Cooperatives in the development of the State in various fields is quite significant. Many people in the State have got employment in various Cooperative Institutions. Cooperative Societies are playing a significant role in advancing agricultural loans. Cooperative Societies have entered into activities of extending advancement of credit in Non-Farm sector and credit to traders/ businessmen, marketing of agricultural produce, supply of milk and milk products, production of sugar, construction of houses as well as labour and construction work etc. An important role is being played to provide fertilizers and other inputs for agricultural operations, as well. Non-farm sector loans have helped individuals in engaging themselves in gainful employment. The Department is working under the Punjab Cooperative Societies Act 1961, Punjab Cooperative Societies Rules 1963 and Self Supporting Cooperative Societies Act 2006.

It is a movement based on the principle of equality and offers ample scope for the development of one and all. In short, the cooperatives offer an advantage to the people for improving their lives over other sectors of economy. The Cooperative Movement in the State of Punjab has contributed immensely to the development of the lives of large number of people of the State by one way or the other. Overall analysis/overview of the cooperative movement indicates that the membership of societies during year 2017-18 was 52.88 lacs as compared to 53.22 lacs during last year. Similarly the total share capital has increased from 1527.01 crore to 1987.37 crore, working capital has increased from 69833.18 crore to 71188.92 crore. The business turnover has also increased from 554355.71 crore to 569819.14 crore & owned funds have also increased from 6740.99 crore to 7942.16 crore as compared to corresponding figures of the last year i.e. 2016-17. The above data clearly depicts the extent of the growth of cooperative movement in the State.

2 Organizational setup of the department

a)



Duties of Officers of Cooperation Department.

Sr No.	Designation	Duties
1	Registrar, Cooperative Societies, Punjab, Chandigarh.	<p>Administrative</p> <ol style="list-style-type: none"> 1 All the Officers and employees work under the control of Registrar Cooperative Societies, Punjab. Besides this, Registrar Cooperative Societies, Punjab has the right to decide the service matters of Group C and D employees. 2. To decide the postings of Employees. 3. To decide the responsibilities of Employees. 4. To give permission to employees for applying for any examination. 5. To allow the employees to retain Govt. accommodation during leave. 6. To allow the salaries and allowances of the employees under the Rule 2.16(b). 7. To give additional charge to employees on temporary basis. 8. To allow the medical leave of employee who is unfit for the job owing to some medical issues. 9. To allow Extraordinary leave. 10. To give benefits under ACP Schemes to the employees. <p>Financial</p>

		<ol style="list-style-type: none"> 1. Right to issue Financial aids under Plan Schemes after attaining approval from Finance Department and Administrative Department. 2. The Right to spend Rs 5 Lac on any item bought for official use. 3. The Right to pay Rs. 3000 as rent for any building. 4. The Right to approve Medical Bills cleared by Health Department. 5. To approve all the benefits dues as pension, gratuity, and at retirement. <p>Others</p> <ol style="list-style-type: none"> 1. To register the Cooperative Societies. 2. To register the Bye-Laws of Cooperative Societies. 3. To amend the Bye-Laws of Cooperative Societies. 4. To cancel the Registration of Societies. 5. To conduct elections of the Societies. 6. To remove the Committee of the Societies. 7. To appoint Administrator of the Societies. 8. To inspect the Societies. 9. To investigate the Societies. 10. To audit the Societies. 11. To Appoint the liquidator of the Societies. 12. To hear appeal against the decisions taken by following Officers. <p>Out of these, most of the rights are given to Additional Registrars, Joint Registrars, Deputy Registrars and Assistant Registrars, Cooperative Societies by the Govt. itself. The details of which is as follows:-</p> <p>(A) Additional Registrar Cooperative Societies :- All the rights under Cooperative Societies Act & Rules.</p> <p>(B) Joint Registrar Cooperative Societies.- All the rights under Cooperative Societies Act & Rules.</p> <p>(C) Deputy Registrar Cooperative Societies.- All the rights under Cooperative Societies Act under section 26(i) d and section 27 except Consumer stores and CCBs.</p> <p>(D) Assistant Registrar- All the rights under Cooperative Societies Act under section 8, 9, 10, 11,13, 25, 26 (1(A)), 28, 42, 48, 49, 50, 51, 52, 55, 56, 57, 58, 59, 61, Provision under section 63 Clause (A) and clause (C) , section 65, 66, 67, 73, 82 (2) and 83. Besides this section 26 (1 (D) and section 27, Rights under section 15 (A), The Rights under PACS Rules 8, 10, 12, 15, 27, 38, 39, 43 (1), 46, 47, 48, 49, 50, 51,52, 53, 54, 55, 56, 57, 59, 60, 61, 62, 63, 65, 67, 68, 69 and 70 Punjab Cooperative Societies Rules 1963 Appendix "C "Part 1 Rule (B), 1(D), 4 and 10.</p>
		<p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. Inspections of Cooperative Societies. 2. Audit of Cooperative Societies. 3. Investigation of Cooperative Societies. 4. Elections of Cooperative Societies.

2	Additional Registrar (Administration)	<p>Administrative Functions:-</p> <ol style="list-style-type: none"> 1. Chief Vigilance Officer. 2. RTI Appellant Authority 3. To decide/adjust the distribution of work of class C employees. 4. To decide the cases under ACP Scheme of Group C and D employees. 5. To give disability allowance to Group C employees. 6. To issue NOC for passport applications. <p>Financial:-</p> <ol style="list-style-type: none"> 1. To release Ex-gratia Grant(death) to the employees. 2. To act as Controlling Officer for allowing LTC and TA bills of Officers and Employees of Head office. 3. To give the permission for connection of Telephones worth Rs. 60,000 as per Rules. 4. Condemnation of Official vehicles. 5. To allow Annual increments of Officers and Employees posted in head office. 6. To provide vehicles to field officers through Outsourcing. <p>Others:-</p> <p>Additional Registrar (Administration) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963.</p> <p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. To supervise the work of Administrative branch of the Head Office. 2. To supervise the work of Admin, Account, Planning, GPF, Budget and Legal Branches.
3	Additional Registrar (Distribution)	<p>Others:-</p> <p>Additional Registrar (Distribution) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963.</p> <p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. To look after the Training of Officers and Employees. 2. To follow up the Audit and Special Audit of Cooperative Societies and Institutions. 3. To look after the Elections of Cooperative Institutions. 4. Puncofed, Housefed, PICT and DCU related work. 5. To make self-help groups and implement Mai Bhago Istri Sashaktikaran scheme in department and provide training to female members. 6. To Supervise working of housing, Educational and

		Training , audit wing and self-help group branch.
4	Additional Registrar (Credit)	<p>Others:- Additional Registrar (Credit) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963.</p> <p>Responsibilities:- 1. To Supervise the working of PSCB, CCBs, SADB, PADBs 2. To Appoint Employees of PACS, work related to Complaints, investigation and Embezzlement of PACS. 3. To Supervise the working of Credit-1 and Credit-2 Branch</p>
5	Additional Registrar (Industry)	<p>Others:- Additional Registrar (Industry) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963.</p> <p>Responsibilities:- 1. To Supervise the working of Milkfed, Milk Unions, Milk Plants, Labourfed and Labour Union. 2. To Supervise the working of Milk Supply Branch.</p>
6	Additional Registrar (General)	<p>Others:- Additional Registrar (General) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963.</p> <p>Responsibilities:- 1. Work related to the Amendment of Act , Rules and Bye-laws of Apex Institutions. 2. To Supervise the working of Markfed, Sugarfed, Sugar-Mills, Marketing and Other Processing Societies. 3. To Supervise the working of Marketing Branch.</p>
7	Joint Registrar (Planning)	<p>Others:- Joint Registrar (Planning) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963.</p> <p>Responsibilities:- 1. To Supervise work related to Plan Schemes, SPINFED, Vidhan Sabha Session and Statistical branch. 2. To Supervise working of planning branch and Coordination branches.</p>
8	Joint Registrar(1)	<p>Others:- Joint Registrar (1) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963.</p> <p>Responsibilities:- To supervise all the work related to Primary Agricultural</p>

		cooperative societies. To Supervise work related to credit-2 branch.
9	Joint Registrar(2)	Others:- Joint Registrar (2) has all the Rights of Registrar Cooperative Societies, Punjab under Punjab Cooperative Societies Act 1961 and Punjab Cooperative Societies Rules 1963. Responsibilities:- 1. To Supervise the working of Markfed, Sugarfed, Sugar-Mills, Marketing and Other Processing Societies. 2. To Supervise the working of Marketing Branch.
10	Deputy Registrar (Banking)	Others:- The Rights under section 26(1d) and section 27 except CCBs are given to Deputy Registrar (Banking) Responsibilities:- 1. To Supervise the working of PSCB, CCBs, SADB, PADBs 2. To Supervise the working of Credit-1 Branch.
11	Deputy Registrar (Enforcement)	Others:- All The Rights under Punjab cooperative societies act except Rights under Section 26(1d) and Section 27 are given to Deputy Registrar (Enforcement) Responsibilities:- 1. To Appoint Employees of PACS, work related to Complaints, investigation and Embezzlement of PACS. 2. To Supervise the working of Credit-2 branch.
12	Deputy Registrar (Legal)	Others:- All The Rights under Punjab Cooperative Societies Act except Rights under Section 26(1d) and Section 27 are given to Deputy Registrar (legal) Responsibilities:- 1. To manage all the Court Cases of Supreme Court, High Court and Lower Courts . 2. To Supervise the working of Legal Branch.
13	Assistant Registrar(education)	Others:- The Rights under Cooperative Societies Act Section 8, 9, 10, 11, 13, 25,26(1a), 28, 42, 48, 49, 50, 51, 52, 55, 56, 57, 58, 59, 61, Section 63 Clause A and Provision under Section 63 clause C, Section 65, 66, 67, 73, 82(2) and 83. Besides this, Rights under Section 26(1d) and Section 27, Section 15(a), The Rights under Cooperative Societies Rules 8, 10, 12, 15, 27, 38, 39, 43(1), 46, 47,48, 49, 50, 51, 52, 53, 54, 55,56,57,59, 60, 61, 62, 63, 65, 67, 68, 69 and 70 and Rights under Appendix C part 1 Rule 1(b),(d),4 10 under Cooperative Societies Rules 1963. Responsibilities:- 1. Education and Training of Officers and Employees of department. 2. Work related to Puncofed, PICT and DCUs.

		<p>3. Regarding Amendments of Act, Rules and Bye-laws of Apex Institutions.</p> <p>4. Work regarding Elections of Apex Institutions.</p> <p>5. Work regarding Celebration of Cooperative Week.</p> <p>6. To Supervise Education and Training in the Department.</p>
14	Assistant Registrar(Audit)	<p>Others:- The Rights under Cooperative Societies Act Section 8, 9, 10, 11, 13, 25,26(1a), 28, 42, 48, 49, 50, 51, 52, 55, 56, 57, 58, 59, 61, Section 63 Clause A and provision under Section 63 clause C, Section 65, 66, 67, 73, 82(2) and 83. Besides this, Rights under Section 26(1d) and Section 27, Section 15(a), The Rights under Cooperative Societies Rules 8, 10, 12, 15, 27, 38, 39, 43(1), 46, 47,48, 49, 50, 51, 52, 53, 54, 55, 56,57,59, 60, 61, 62, 63, 65, 67, 68, 69 and 70 and Rights under Appendix C part 1 rule 1(b),(d),4 10 under Cooperative Societies Rules 1963.</p> <p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. Work as APIO Of the Department. 2. Audit of all kind of Cooperative Societies and Apex Institutions. 3. To Ensure the compliance of Special Audit reports of all kind of Cooperative Societies and Apex Institutions issued by Chief Auditor Punjab. 4. Work related to Audit fees and inspections of JRs. 5. Work related to Audit Compliance Committee meetings. 6. Work related to the Empanelment of Chartered Accountant for Audit. 7.To supervise work related to all sort of audit through education and training branch. 8. To Supervise the working of RTI Branch.
15	LAR	<p>Others:- The rights under cooperative societies act section 8, 9, 10, 11, 13, 25,26(1a), 28, 42, 48, 49, 50, 51, 52, 55, 56, 57, 58, 59, 61, section 63 clause a and provision under section 63 clause C, section 65, 66, 67, 73, 82(2) and 83 Besides this rights under section 26(1d) and section 27, section 15(a), The rights under cooperative societies rules 8, 10, 12, 15, 27, 38, 39, 43(1), 46, 47,48, 49, 50, 51, 52, 53, 54, 55,56,57,59, 60, 61, 62, 63, 65, 67, 68, 69 and 70 and rights under Appendix c part1 rule 1(b),(d),4 10 under cooperative societies rules 1963.</p> <p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. To Supervise the work of women Cooperatives. 2.To implement Mai-Bhago Istri Sashaktikaran Scheme and Self Help Group. 3. To provide Training to the women members of the Self Help Group.

		<p>4 work related to Milk and milk producer cooperative societies.</p> <p>5. Work related to Labour and construction societies and industrial societies.</p>
16	JR (Division Level)	<p>Financial:-</p> <ol style="list-style-type: none"> 1. Rights of Drawing and Disbursing Officer. 2. Right to clear Medical Bills worth 50000(as DDO). 3. Right to give permission for official expenditure worth 25,000 (as DDO). 4. Right to give permission for official expenditure worth 50,000 (as Controlling Officer). <p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. To Supervise and Control the working of Officers and employees entire division. 2. To Ensure working of division in accordance to instructions, Act, Rules and Bye-laws passed by head office. 3. To act as Appellant authority against the decisions passed by Deputy Registrar. 4. To Supervise the working of Cooperative Societies in the entire division. 5. To ensure development of Cooperative movement in the entire division. 6. To make appropriate arrangement for the disbursement of loans. 7. To ensure availability of Fertilizers and Insecticides in the primary cooperative agricultural societies. 8. To ensure Audit and Inspections of Cooperative Societies within the division. 9. To ensure Compliance of Audit and inspection notes within the division. 10. To provide reports to head office. 11. To ensure working of the Division in accordance to the instructions laid down by head office.
17	Deputy Registrar (District Level)	<p>Administrative:-</p> <ol style="list-style-type: none"> 1. To appoint Clerks and Class-4 Employees and the right to Punishment. 2. The Right to issue the retirement orders. <p>Financial:-</p> <ol style="list-style-type: none"> 1. Rights of Drawing and Disbursing Officer. 2. Right to clear Medical Bills worth 50000(as DDO). 3. Right to give permission for official expenditure worth 25,000(as DDO). <p>Others:-</p> <p>All The rights under Punjab Cooperative Societies Act except rights under Section 26(1d) and Section 27, Consumer store and CCBs, are given to Deputy Registrars.</p> <p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. To Supervise and control the working of Officers and employees entire district.

		<ol style="list-style-type: none"> 2. To ensure working of district in accordance to instructions, Act, Rules and Bye-laws passed by head office. 3. To act as Appellant Authority against the decisions passed by Assistant Registrar. 4. To supervise the working of Cooperative Societies in the entire district. 5. To ensure development of Cooperative movement in the entire district. 6. To make appropriate arrangement for the disbursement of loans. 7. To ensure availability of fertilizers and insecticides in the primary cooperative agricultural societies. 8. To ensure Audit and Inspections of Cooperative Societies within the district. 9. To ensure Compliance of Audit and inspection notes within the district. 10. To provide reports to head office. 11. To ensure working of the district in accordance to the instructions laid down by head office.
18	Assistant Registrar (circle wise)	<p>Administrative:-</p> <ol style="list-style-type: none"> 1. The Right to appoint Class-4 Employees and the right to Punishment. 2. The Right to issue the retirement orders. <p>Financial:-</p> <ol style="list-style-type: none"> 1. Rights of Drawing and Disbursing Officer. 2. Right to give permission for official expenditure worth 25,000 (as DDO). <p>Others:-</p> <ol style="list-style-type: none"> 1. To register the Cooperative Societies. 2. To register the Bye-Laws of Cooperative Societies. 3. To amend the Bye-Laws of Cooperative Societies. 4. To cancel the Registration of Societies. 5. To conduct elections of the societies. 6. To remove the Committee of the Society. 7. To appoint Administrator of the societies. 8. To inspect the society. 9. To investigate the societies. 10. To audit the societies. 11. To appoint the liquidator of the society. 12. The Rights under Cooperative Societies Act Section 8, 9, 10, 11, 13, 25,26(1a), 28, 42, 48, 49, 50, 51, 52, 55, 56, 57, 58, 59, 61, Section 63 Clause A and provision under Section 63 Clause C, Section 65, 66, 67, 73, 82(2) and 83. Besides this Rights under Section 26(1d) and Section 27, Section 15(a), The rights under Cooperative Societies Rules 8, 10, 12, 15, 27, 38, 39, 43(1), 46, 47,48, 49, 50, 51, 52, 53, 54, 55,56,57,59, 60, 61, 62, 63, 65, 67, 68, 69 and 70

		<p>and rights under Appendix C part 1 Rule 1(b),(d),4 10 under Cooperative Societies Rules 1963.</p> <p>Responsibilities:-</p> <ol style="list-style-type: none"> 1. To ensure development of Cooperative movement in the entire circle. 2 To Supervise the working of Cooperative Societies in the entire circle. 3.To make appropriate arrangement for the disbursement of loans. 4.To ensure availability of Fertilizers and Insecticides in the primary cooperative agricultural societies. 5.To ensure Audit and Inspections of Cooperative Societies within the circle. 6. To ensure adherence to audit and inspection notes. 7.To provide reports to head office. 8.To ensure working of the district in accordance to the instructions laid down by Head Office. 9.To ensure working of circle in accordance to instructions, Act, Rules and Bye-laws passed by Head Office. 10. To supervise and control the working of officers and employees of the entire circle.
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b) The changes during the year in organizational structure and staff strength be mentioned and analyzed with respect to their effect on efficiency.

- During the year 2017-18 the staff strength of the Cooperative Department was as follows:

Sr. No	Group	Sanctioned	Filled	Vacant
1	Additional Registrar	05	05	00
2	Deputy Registrars	25	21	04
3	Joint Registrars	06	04	02
4	Assistant Registrars	83	53	30
5	Inspector	835	341	494

3 Vision, Mission & Goals

a) Vision (Long-term Transformational objectives):

Promotion of member owned autonomous and democratically managed Cooperative Societies.

b) Mission (Achievable Tasks):

To provide conducive environment for encouraging people for voluntary formation of Cooperative Societies.

c) Goals (Specific, Measurable, Attainable, Relevant, Time-based (as contained in the department's 4SAP/AAP))

Objectives of the Department include providing Short Term and Long Term credit to the farmers through Punjab State Cooperative Bank and Punjab State Cooperative Agricultural Development Bank respectively and also timely supply of fertilizers and agro-chemicals to the members of Cooperative Societies. To raise the economic status of the members by way of various parameters. To ensure empowerment of women members and also by providing health care to the members of Cooperative Societies and their families. Objectives of the Department also include improving internal efficiency, transparency and service delivery.

i) Short-term (one-year):

To make the staff members capable of using the latest procedures, manual of department and instructions of government.

ii) Long-term (two to four year):

To improve the quality of inspection and Computerization of the work of the Department.

d) A summary of existing policies, future policy reforms & specific plans to achieve long-term goals:

Purpose

- To provide Short Term loan to members of cooperative societies through Punjab State Cooperative Bank.
- To provide Long Term loan to members through Punjab State Cooperative Agricultural Development Bank.
- To ensure timely supply of Fertilizers and Agrochemicals to the members.
- Women Empowerment
- To take care of the health of members and their family members.

Content

- To ensure good financial discipline in State Cooperative Societies and Apex institutions .
- To ensure transparency and accountability in day to day work.

Deliverables

- IWDMS system implemented in the Department.
- Court cases monitoring through IWDMS ensured.
- New Agro Service Centres established in PACS and Existing Agro Service Centres upgraded.
- Ensured adequate supply of fertilizers to the members of the PACS, timely Fertilizer Policy drafted and timely indenting and supply of fertilizers ensured through Markfed and IFFCO.
- Raised the economic status of Members through allied activities under various parameters of Milkfed.
- Women Empowerment ensured through Mai Bhago Istri Sashaktikaran Scheme of the Department.

- Bhai Ghaniya Sehat Sewa Scheme helped to provide health cover to the members of Cooperative Societies and their families.

e) Comparative targets/Performances of the current year and last two years. Analyze reasons for changes in annual targets and trends in performances of each Program/Project at all administrative levels i.e. District, Block, Town & Village):

S.no	Program/project	Current year (FY 2017-18)		Previous year (2016-17)		Previous 2 nd year (2015-16)	
		Target	performance	Target	performance	Target	performance
1	Plan schemes	2597442000	2200057900	3080000000	2293145000	4562263000	3867863000
2	Non plan schemes	586351000	530663905	557481000	529991000	617551000	592848000

4 Organizational SWOT Analysis

Strength: (steps taken by organization to leverage its strengths)

- Short-term credit is supplied to members through Punjab State Cooperative Bank (PSCB).
- Long-term Agricultural Credit through Punjab State Cooperative Agricultural Development Bank (SADB).
- Department ensures supply of Fertilizers; DAP, Urea through Markfed and IFFCO by timely assessing the demand for timely supply through Cooperative Societies and finalizing the Policy well in time in this regard and also ensuring the timely supply of Agrochemicals.
- Department raises the economic status of members through Milkfed by way of increasing their income through sale of Milk under various parameters of Milkfed.
- Updating Rules.
- Coordinating Co-operative activities with other institutions;
- Preparation of programmes and policies for the Co-operative Sector; Data collection and publication of reports on co-operatives and the Co-operative Movement;
- Assisting Co-operative societies in modernizing their activities and in attaining financial and functional autonomy

Weakness: (steps taken to remove it's weakness)
No weakness.

Opportunity: (Steps taken to leverage new opportunities)
The recruitment of Inspectors and Senior Assistants is under process.

Threats: (Steps taken to mitigate threats to organisation)
Demonetization and Liquidity problem were the significant challenges to the Punjab State Cooperative Bank and Punjab State Cooperative Agricultural Development Bank respectively in the amount of Short Term credit and Long Term Credit advancement to the members and its recovery.

a) Provide a summary of the outcomes from surveys, benchmarks for data action, and other assessment metrics for schemes and programmes of the organisation. Include data pertinent to the operations of the organisation.

Review of activities in the department during the past financial year:-

- **PUNJAB STATE COOPERATIVE BANK LIMITED CHANDIGARH**

The Punjab State Cooperative Bank {PSCB} at the Apex level was registered on 31-8-1949 at Shimla. Its head-quarter was shifted to Jalandhar in 1951 and then to Chandigarh in 1963. This Bank has been playing a pivotal role by delivering, directing and supervising the Cooperative credit not only to the farm sector, but also to the non-farm sector. This Bank has 20 affiliated Central Cooperative Banks in the State of Punjab. The membership of the Punjab State Cooperative Bank was 23 as on 31-03-2018 consisting of Central Cooperative Banks, Apex Cooperative Institutions, Other Cooperative Societies and Govt of Punjab. The important statistics of the Bank are given below: -

(Rs.in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Membership (In units)	23	23
2	Share Capital	15940.06	16377.86
3	Owned Funds	59850.48	63164.44
4	Working Capital	915908.52	814883.43
5	Deposits	264329.63	279436.32
6	Loan advanced	1020153.48	883615.04
7	Profits	3839.28	3673.62
8	Business turnover	3014807.62	3221723.60

The Punjab State Cooperative Bank Ltd. is a premier Financing Institution and is serving as a link between National Bank for Agriculture & Rural Development (NABARD) and the Central Cooperative Banks for availing of agricultural production credit at concessional rate of interest. The Bank takes care of the training needs of the employees of its affiliated Central Cooperative Banks and cooperative agricultural service societies through its training institute with all the facilities of modern education and training namely Agriculture Cooperative Staff Training Institute located at Jalandhar.

CENTRAL COOPERATIVE BANKS:

The second tier is of Cooperative Banks in Punjab which comprises of 20 Central Cooperative Banks which are having their 802 branches all over the State which are catering to the banking and credit needs of the people of the State. The Comparative Figures are given below:-

(Rs.in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Membership {Actual}	3543	3543
2	Share Capital	51908.74	60974.59
3	Owned funds	218126.25	224837.30
4	Deposits	1384324.52	1383670.17
5	Working capital	2183928.90	2197475.34
6	Loan advanced	1491488.18	1247465.51
7	Amount of profit	-3424.34	-2851.70
8	No. of 'A' Class Banks	10	11

All the Central Cooperative Banks (CCBs) in the State are advancing Short Term, Medium Term and Long Term loans, out of which the major proportion is of Short Term Agri Crop Loans to farmers, in accordance with Scale of Finance fixed by RCS, Punjab. In addition, the CCBs are advancing direct loans to individuals, cash credit limits to traders, and Revolving Cash Credit

to farmers to fulfill their socio-economic needs. The CCBs are playing a pivotal role in women empowerment through advancement to Self Help Groups.

All District Central Cooperative Banks in State have advanced Rs. 8643.12 crore during the financial year 2017-18.

- **PUNJAB STATE COOPERATIVE AGRICULTURAL DEVELOPMENT BANK LIMITED CHANDIGARH.**

Punjab State Cooperative Agricultural Development Bank Ltd. {PSCADB} was established in the year 1958 with the objective of providing long term credit to the farmers for agricultural and allied activities. Bank is providing long term credit to the farmers in the State through its 89 Primary Agricultural Development Banks (PADBs). The Bank has done commendable work in providing Loans for minor irrigation projects and purchase of Tractors, concentrated on diversifying its loan portfolio. It has also financed Non farm sector activities such as Atta Chakki, Saw Mills, Restaurants, Vans, Cattle, Poultry and many more. The Bank has introduced a number of new schemes like Rural housing, Loan for Higher Education, Loans for financing Educational Institutions, Rainwater Harvesting tanks, Poultry/Dairy Schemes, Commercial Production, Units of organic inputs, Development/ Strengthening of Agricultural Marketing Infrastructure. For empowerment of women, the Bank has set up a Women Development Cell in the Bank. The Bank has also set up farmers club in each bank for the Redressal of problems faced by farmers.

(Rs. in lacs)			
Sr. No.	Particulars	2016-2017	2017-2018
1	Membership (Units)	91	91
2	Share capital	7716.65	7802.44
3	Owned funds	44971.23	44661.11
4	Working capital	371264.08	376321.31
5	Loan advanced	49022.07	28562.51
6	Business turnover	305086.36	303704.51
7	Profit/Loss	1081.09	828.95

PRIMARY CO-OPERATIVE AGRICULTURAL DEVELOPMENT BANKS.

At the close of the year 2017-2018, there were 89 Primary Cooperative Agricultural Development Banks in the State. These banks provide long term credit to the farmers both for agricultural and non-agricultural purposes. The comparative figures are given below:-

(Rs. in Lacs)			
Sr. No.	Particulars	2016-2017	2017-2018
1	Membership (Unit)	851145	840989
2	Share capital	16253.01	16055.01
3	Owned funds	54717.43	43269.87

4	Working capital	475742.33	498324.26
5	Loan advanced	48898.1	28909.10

- During the year 2017-18 bank has disbursed loan amounting to Rs. 289.08 Crore .
- Bank charges simple interest on its loans.
- Bank has recovered Rs 378.00 crore from the loanees during Rabi season.
- Female loanees are exempted from loan fees.
- Female loanees get 0.50% rebate in interest rate.
- Computerisation of PADBs was done by NIC New Delhi which implemented computerization in 4 phases in 89 PADBs. Bank has also implemented CCBS Application password policy. Primary Banks have also completed the work of verification of digitized data.

MARKETING COOPERATIVES

The Punjab State Cooperative Supply and Marketing Federation Limited is known by its abbreviated name (MARKFED). Markfed was registered on 02.09.1954 with a membership of 53. As on 31.03.2018 the membership of the Federation was 3101. It has enlarged its area of operation as its products are marketed in India and other countries of the world. It is Asia's biggest cooperative venture which helps the farmers in the marketing of their produce through Primary Cooperative Marketing Societies. It has 20 Distt. Level Offices with its Head Office at Chandigarh. It serves the farmers through its affiliated PACS and Cooperative Marketing Societies and also through its branches & Agro- Service centres by supplying quality fertilizers, pesticides and insecticides to the farmers. It also works as a Government procurement agency and ensures Minimum Support Price for the farmers' produce especially for Wheat and Paddy. It is the single largest supplier of fertilizers to the farmers in the cooperative sector in the State. The scheme to supply fertilizer through it, has been modified from time to time so as to meet the requirements of the farmers to the fullest extent through Primary Cooperative Agricultural Service Societies.

The achievements of Markfed during the years under review are given here below:-

(Rs.in lacs)			
Sr.No.	Particulars	2016-2017	2017-2018
1	Total Share Capital	2006.07	2006.07
2	Owned funds	28074.25	28074.25
3	Working Capital	1032107.21	1133492.36
4	Value of Agri. Produce Procured	1060676.54	1197185.92
5	Business turnover	3150804.61	2766580.89

- i) **PROCUREMENT:** Procurement is one of the main activities of Markfed. Markfed procures wheat, paddy on behalf of Govt. of India/ FCI as part of Minimum Support Price (MSP) policy.

- a) **WHEAT:** The procurement of wheat during the period under review is as below:-

(Figures Qty.: Lac MT)

Wheat Activity	2016-17	2017-18
Procurement	21.52	24.30

- b) **PADDY & RICE:** The details of paddy procured by Markfed during the period under review are as under:-

Paddy Activity	2016-17	2017-18
Procurement	36.50 lac MT	38.99 lac MT
Delivery of Rice to FCI (%)	64.79% (Upto March 2017)	92.69% (Upto March 2018)

- ii) **AGRI-INPUTS:** Markfed undertakes distribution of fertilizers, Agro-chemicals and seeds etc. through cooperative societies in the state of Punjab.

a) **Fertilizers:-** Markfed has been appointed as a nodal agency for procurement & distribution of DAP fertilizers through cooperative societies for the last few years

The Sale of Fertilizer for the period under review is as under:-

(Figures Qty.: LAC MT)

FERTILISER -distribution	2016-17	2017-18
Urea	7.98	7.44
DAP	2.60	1.65
Others	0.37	0.01
Total of all Fertilizers	10.95	9.10

- b) **AGRO CHEMICALS:** - The Sale of Agro-chemicals for the period under review is as under:-

Agro-chemicals	2016-17	2017-18
Sale (Rs. Crore)	39.06	37.63

- iii) **Manufacturing of edible products & non-edible products:**

Markfed has 4 Agro based processing units for manufacturing **SOHNA** brand Vanaspati, Refined Oils, Processed & Canned foods and Markfed Cattle feed.

- iv) **EDIBLE PRODUCTS:**

- a) **Markfed Vanaspati and Allied Industries (MVAI), KHANNA:** MVAI, Khanna produces range of Vanaspati & Edible refined oils including Cotton Seed, Sunflower, Mustard, Groundnut and Soyabean Oils. The unit also manufactures Kachi Ghani & Pakki Ghani Mustard Oils. For better logistics/marketing, the plant also outsources Vanaspati, Atta & Salt. The details of Production/sale of Vanaspati and oils for the period under review are as under:

Khanna Plant	2016-17	2017-18
Vanaspati & Oil -Production (in KL)	28268	20496
Vanaspati & Oil -Sale (in KL)	28751	20278
Atta (MT)	695	769
Salt (MT)	245	561

b) **MARKFED CANNERIES, JALANDHAR:-** The Cannery is producing Ready To Eat canned food products like Sarson ka Saag, Daal, Mutter Paneer, Honey, Chatpata Chana, Karhi- Pakora, Palak Paneer, Black Chana, Rajmah, AlooMethi, AlooPalak etc. Besides this, the bottled food products i.e. Tomato Ketchup, Tomato Puree, Mixed Fruit Jam, Synthetic Vinegar, Honey & Fruit Drinks are also produced. This is mainly an export-oriented unit and about 80% of ethnic Punjabi/ North Indian food is exported to countries like America, Europe, Middle East, Australia etc. The unit also supplies these items to Indian Army through Army Purchase Organization (**APO**). The production of spinach (Palak) puree has been initiated in Markfed Canneries, Jalandhar during the period under review.

v) **NON-EDIBLE PRODUCTS:**

a) **Kapurthala Cattle Feed Plant:** During the year 2017-18 the plant has earned a profit of Rs. 10.14 Crore The sale during the year 2017-18 was Rs. 6618.27 lacs.

b) **Gidderbaha Cattle Feed Plant:** During the year 2017-18 the plant has earned a profit of Rs. 3.02 Crore. The sale during the year 2017-18 was Rs. 3889.91 lacs.

c) **Mohali Plant:** During the year 2017-18 the plant has earned a profit of Rs. 3.05 Crore. The sale during the year 2017-18 was Rs. 3722.74 lacs

PRIMARY CO-OPERATIVE MARKETING SOCIETIES

At the end of 2017-2018, there were 83 Primary Cooperative Marketing Societies in the State, out of which 77 Societies were functioning and 6 societies were under winding up. The progress made by these cooperative marketing societies is as under:

(Rs. In lacs)

Sr. No.	Particulars	2016-17	2017-2018
1	No. of Coop. Marketing Societies.	84	83
2	Membership Actual	56998	55751
3	Share Capital	284.99	189.13
4	Owned Funds	4771.91	5075.92
5	Working Capital	9749.38	11695.26
6	Value of procured Agri. produce	196342.18	162920.2

During the year under report out of the above 83 cooperative marketing societies, 62 earned a profit to the tune of Rs 647.48 lacs, 11 suffered a loss amounting to Rs. 255.57 lacs.

Achievements:

- Work of opening 110 booths has been started to strengthen the sales network and also providing employment to unemployed youth in first phase.
- Opened VIRSAGRAM to provide platform to self help groups for marketing of their products.
- Started its own retail chain in the name of Markfed Bazaar at Chandigarh, Amritsar, Ludhiana and Jalandhar with a view to expand its market base.
- Launched a Mobile APP and for sale of Markfed products in tri-city (Chandigarh, Mohali & Panchkula) through online mode.
- Calf starter feed has been launched in September, 2017. New variants of Cattle feed i.e. Markfed 5000 and Markfed 8000 have been launched in October, 2018
- Tender for setting up a new cattle feed plant with production capacity of 150 TPD expandable up to 300 TPD has been awarded. The work is under process.

Covered Godowns for storing food grains by Markfed

- Markfed is procuring approximately 20% to 25% of the food grains (wheat and paddy) on behalf of FCI.

MILK COOPERATIVES

The Punjab State Cooperative Milk Producers' Federation Limited (Milkfed) came into existence in the year 1973 to improve dairy farming in the state of Punjab. The primary aim was to provide a lucrative milk market to the state milk producers by value addition and marketing of produce. Another of its objective was to provide technical inputs for the enhancement of milk production.

Though the federation was registered quite earlier, it came into its real form in the year 1983 when the milk plants of the former Punjab Dairy Development Corporation Limited were granted to the Cooperative Sector under Operation Flood. The move was carried out in the state to provide better deal to the farmers and better products to the customers.

Milkfed is set-up as a three- tier system with Federation as the apex body at the State Level, Milk Unions at the District Level and Cooperative Societies at the village level. The organization has continuously advanced towards its coveted objectives well defined in its bylaws.

Village Cooperative Society

A Milk Producers Dairy Cooperative Society (MPCS) is formed by milk producers. Any producer residing in the operational area of the MPCS can become a DCS member by buying a share and committing to sell milk only to the society. Each MPCS has a milk collection centre where members pour milk every day. Each member's milk is tested for quality with payments based on the percentage of Fat and SNF. At the end of each year, a portion of the DCS profits is used to pay each member a patronage bonus based on the quantity of milk poured.

District Milk Union

A District Cooperative Milk Producers' Union is owned by dairy cooperative societies. The Union buys all the societies' milk, then processes and markets fluid milk and products. Most Unions also provide a range of inputs and services to the MPCS and their members: feed, veterinary care, artificial insemination to sustain the growth of milk production and the cooperatives' business. Union staff train and provide consulting /extension services to support DCS leaders and staff.

Milk Federation

The District Cooperative Milk Producers' Unions in a state form a State Federation, which is responsible for marketing the fluid milk and milk products of member unions. The federation also manufactures feed and extends support to the milk unions for other activities. Milkfed has a strong network of 5603 Milk Producers Cooperative Societies having around 3.2 lakh producer members in Punjab which are being serviced through 11 District Unions, 10 milk processing plants, 2 cattle feed processing units, one semen station and one seed (fodder) processing unit. Milkfed has a processing capacity of 26 lakh litres of milk per day and is marketing its products in 11 states of India spanning from J&K to Assam and also exporting its ambient milk products in various countries like Middle East, parts of Asia, and Oceania.

Objectives of Milkfed

- To ensure quality milk procurement at remunerative price coupled with improved animal productivity for reducing cost of milk production for sustainable growth of the milk producers
- To ensure Quality Assurance in procurement, processing & marketing and enhancing efficiency in the entire value chain
- To improve fiscal management by optimizing the returns on capital
- To embrace innovation in the entire value chain for consumer delight
- To provide quality extension services at the door steps of milk producers
- To ensure acquisition, development and retention of competent manpower
- To ensure continual modernization in the entire value chain through effective leveraging of technology
- To ensure brand equity

I. Physical & Financial Performance of Milkfed

Table - A : Annual Achievement of Milkfed & its affiliated 11 nos. of Milk Unions.

(Rs. in lacs)			
Sr. No.	Particulars	2016-2017	2017-2018
1	Functional Dairy Cooperative Society (Nos – Cumulative)	6751	6286
2	Milk Producer Members (Nos. In Lakh)	3.61	3.47
3	Milk Procurement Avg. (LKGPD)	14.85	17.80
4	Peak Milk Procurement Avg. (LKGPD)	21.77	25.67
5	Liquid Milk Marketing (LLPD)	9.57	9.94
6	Turnover (Rs. in Crores)	2967	3417
7	Chilling Capacities (MCCs + BMCs) – (LLPD)	21.20	22.63
8	BMC Installed (Nos - Cumulative)	672	769
9	Milk Processing Capacity (LLPD - Cumulative)	20.0	20.0
10	Drying Capacity (MTPD)	75	75
11	Cattle Feed Plant Capacity (MTPD)	500	500

*Data represented is Inclusive of all Milk Unions

Milk Procurement

- Milkfed's average daily milk procurement during 2017-18 was 17.80 lakh kg per day as against 14.85 lakh kg per day in 2016-17 thereby registering an increase of 19.8%.

III. Turnover

- During the year 2017-18, the overall turnover of Milkfed and its affiliated Milk Unions stood at Rs.3417 Crores as compared to Rs.2967 Crores during 2016-17 i.e an increase of 15% over previous year.

IV. Financial Performance of Milkfed

(Rs. in Lakhs)

Sr. No.	Particulars	2016-17	2017-18
1	Share Capital	3,072.42	3,072.42
2	Net Worth	10,091.88	18,702.33

3	Working Capital	10,183.34	8,043.99
4	Total Turnover	24,564.99	51,210.21
5	Net Profit	962.85	718.14
6	Wage Turnover Ratio	12.34	6.29
7	Short Term Borrowings	15,957.17	15,061.61

V. Financial Performance of Milk Unions (Rs. in Lakhs)

Sr. No.	Particulars	2016-17	2017-18
1	Share Capital	2,139.36	2,234.50
2	Total Turnover	2,72,203.54	2,91,406.31
3	Net Profit (Before Tax)	1,936.15	809.79
4	Wage Turnover Ratio	6.24	5.5
5	Short Term Bank Borrowings	24077.85	49026.67
6	Long Term Borrowings	5,663.46	3,530.99

VI. Processing Infrastructure

- With an objective to improve the chilling infrastructure, about 97 bulk milk coolers were installed by the milk unions in the villages during 2017-18 thus taking the overall tally of BMCs to 769.
- Chilling Capacity at the end of 2017-18 increased to 22.63 lakh litres per day from 21.20 lakh litres per day in 2016-17.
- New modern dairy with 12000 LPD ice cream unit was setup and commissioned at a cost of Rs.22 Cr (GOI Grant & NCDC Loan) in Bathinda.
- A new refrigeration unit & ice candy unit was installed at Chandigarh Dairy as well as upgradation of the plant was done with a Project Outlay of Rs.10 Cr.

Marketing

- Milkfed during 2017-18 shifted from its conventional marketing to that of Centralised Marketing system and setup four dedicated Verka Sales Depot in Punjab at Bathinda, Jalandhar, Ludhiana & Mohali for the sale of ambient and long shelf life Milk Products.
- Milkfed also introduced the concept of Clearing & Forwarding Agent for avoiding non sales activities by setting up 1 C&FA at Guwahati for looking after the sales of Verka Milk Products in the virgin markets of NE States.

Systems

In 2016-17, Milkfed had embarked upon the plan of adoption of Information Technology for digitization at office.

(a) Digital Communication

- Milkfed started using email services from **NIC** with the **domain verka.coop**. Email accounts have been provided to all the employees in the cadre of clerks and above for official and inter departmental use.

(b) E-office

- With the objective of achieving less paper work, Milkfed implemented eoffice in the year 2017-18 which enables scanning, registering and routing of the correspondences along with the creation of files noting, referencing, correspondence attachment, draft for approvals and finally movement and tracking of files as well as receipts.

(c) Digital Records Knowledge Management

- In order to increase the knowledge base of not only its employees but also of the consumers of Verka milk and milk products, information related to various activities pertaining to dairying and allied activities being taken up by Milkfed is shared in Verka's website. Further, various policy related, official orders are being circulated in PDF formats to all the concerned employees on a regular basis through email.

Awards received during 2017-18

- Four Verka Dairies, viz; Mohali, Ludhiana, Jalandhar & Patiala were the recipients of the Quality Mark Logo awarded by NDDDB for adhering the necessary quality guidelines laid down by NDDDB.
- Mohali Dairy received "NDDDB Dairy Excellence Award" for the Best Milk Cooperative for Management Excellence, Value to Farmers, Social & Gender Inclusion in Northern India.

• SUGAR COOPERATIVES

Sugar Cooperatives were set up to ensure remunerative price of sugarcane to the sugarcane growers. The Punjab State Federation of Cooperative Sugar Mills Ltd, (Sugarfed Punjab) is an Apex Cooperative Institution established in 1966 under the Punjab State Cooperative Societies Act 1961 as an advisory body to facilitate and coordinate the working of Cooperative Sugar Mills in the State of Punjab. Sugarfed Bye-Laws had been framed in the year 1966 and subsequently amended from time to time which lay down objects of the federation, share Capital Funds, Membership, Liabilities, Cessation from Membership, Maximum Credit Limit, Transfer of Shares, General Body, Board of Directors, Disqualification for the Members of the Board, Powers and Functions of the Board, Powers and Duties of Chairman and Managing Director, Allocation of Profits, Audit and Inspection etc.

The membership of the Federation as on 31.3.2018 was 16, consisting of 15 Cooperative Sugar Mills and 01 State Government. Out of 15 Cooperative Sugar Mills, nine at Ajnala, Batala, Budhewal, Bhogpur, Fazilka, Gurdaspur, Morinda, Nakodar & Nawanshahr are operational and three at Patiala, Zira & Tarntaran are closed and are presently under Liquidation since 3.11.2005, 7.4.2005 & 10.3.2006 respectively. The land of other three Cooperative Sugar Mills under Liquidation at Jagraon, Budhlada & Faridkot has already been transferred to PUDA under OUVGL Scheme, while the machinery of Jagraon & Budhala was disposed off and that of Faridkot shifted to Bhogpur.

The details of membership and comparative figures of SUGARFED, Punjab, are as under: -

(Amount: Rs. in lacs)

Sr.No.		2016-17	2017-18
1	Membership (units)		
	Govt.	1	1
	Sugar Mills	15	15
	Total	16	16
2	Share Capital		
	Govt.	20.00	20.00
	Govt (For Citric Acid project)	168.38	-
	Sugar Mills	475.64	475.64

	Total	664.02	495.64
3	Own Funds	1389.56	1227.73
4	Working Capital	308.04	339.94
5	Business Turnover	357.62	337.36

The comparative figures of nine operational Coop. Sugar Mills are as under: -

(Amount: Rs. in lacs)

Sr.No.		2016-17	2017-18
1	Membership (Units)		
i.	Government	8	8
ii.	Individual (Growers)	162961	163177
iii.	Societies	5095	5096
iv.	Sugarfed	1	1
	Total	168065	168282
2	Share Capital		
i.	Govt.	16600.41	18330.41
ii.	Individual (Growers)	2666.61	2683.48
iii.	Societies	136.84	136.86
iv.	Sugarfed	132.00	132.00
v.	Share Deduction Money	832.29	847.05
	Total	20368.15	22129.80
3	Owned funds	30976.60	32742.22
4	Working capital	11725.41	-1843.18
5	Cane crushed (in Lac quintals)	194.05	223.53
6	Sugar Produced (in Lac quintals)	18.42	21.19

Operational performance of Cooperative sugar mills for the year 2017-18:- Nine functional Cooperative Sugar Mills crushed 223.53 lacs quintals cane during 2017-18 as compared to 194.05 lacs quintals during 2016-17, which is as under: -

Sr.No	Year	Cane Crushed (Lac Qtls)	Sugar Recovery (%) (Average)	Sugar Produced (Lac Qtls)	Area under cane cultivation of CSMs (Hectares)
1	2017-18	223.53	9.48	21.19	62145

Achievements of SUGARFED, Punjab:

- During the year 2017-18 cooperative sugar mills crushed 223.53 lac quintals of cane as compared to 194.05 lac quintals crushed in 2016-17.
- Area under sugar cane cultivation was increased to 62145 hectares during 2017-18 as compared to 58262 hectares during 2016-17.
- State Govt. has fixed cane price of Rs. 310/- per quintal for 2017-18 against Rs. 255.00 per quintal fixed by Central Govt. as Fair & Remunerative Price. The State Government provides loan to Cooperative Sugar Mills every year to clear cane arrears. For this purpose, the State Government provided Rs. 178.00 crore for 2016-17 and Rs. 115.66 crore for 2017-18.
- Keeping in view the economic growth and long standing demand of farmers of Doaba area the existing crushing capacity of 1016 TCD per day of the oldest cooperative sugar mill at Bhogpur which was installed in the year 1956-57 is being enhanced to 3000 TCD per day and a 15 MW co-generation plant also being installed. The work on the project is going on and is expected to be completed by March-April, 2019.

Incentive to the Farmers of the State:

The Coop. Sugar Mills pay the State Advised Price of Sugarcane to the cane growers of the State which is more than Fair Remunerative Price fixed by Central Government. State Govt. has fixed cane price of Rs.310/- per quintal for 2017-18 against Rs.255.00 per quintal fixed by Central Govt. as Fair & Remunerative Price. The State Government provides loan to Coop. Sugar Mills every year to clear cane arrears. In view of payment to the farmers on State Advise Price (SAP) basis for sugarcane instead of Fair Remunerative Price (FRP) by the Cooperative Sugar Mills, an excess price of Rs. 1624.13 Crore had been paid from the years 2001-02 to 2019-20. The Coop. Sugar Mills are being provided assistance by the Govt. of Punjab in the shape of loan instead of Grant-in-Aid, due to which an amount of Rs. 2201.83 Crore (Loan Rs. 1490.99 Crore and interest thereon amounting to Rs. 710.84 Crore), is outstanding towards liability of Coop. Sugar Mills. In view of the above, the Coop. Sugar Mills suffered continuous losses and their net-worth has become negative and Financial Institution are reluctant to do business with sugar Mills. Therefore Mills could not undertake the work of modernization/ up-gradation and downstream projects.

A memorandum has already been sent to Govt. of Punjab for conversion of Govt. loan into Share Capital / Write-off / reimbursement.

Modernization / Expansion (Planned / Executed):

Plan is being executed by SUGARFED, Punjab to increase the capacity of the oldest Cooperative Sugar Mills at Bhogpur installed in 1956-57 from 1016 TCD to 3000 TCD along with Co-generation capacity of 15 MW. By enhancing the capacity of Bhogpur CSM, the mills would be able to crush more than 40 lakh quintal of cane available in the Bhogpur area, having high sugar recovery which will help the mills to have financial stability and will reduce losses.

• LABOUR & CONSTRUCTION COOPERATIVES

Labour & Construction Cooperatives were organised to save the labourers from the exploitation of the contractors. Labour & Construction Cooperatives have three tier structure. There is Punjab State Cooperative Labour & Construction Federation at Apex level, District Cooperative Labour & Construction Unions at Central level and Primary Cooperative Labour & Construction Societies at primary level. The State and District level co-operative L/C societies help the Primary Cooperative Labour & Construction Societies in their day-to-day working by providing them technical know-how and assisting them to get work from work awarding agencies in respect of skilled and unskilled work as well as sorting out various disputes/problems with the concerned departments.

THE PUNJAB STATE COOPERATIVE LABOUR & CONSTRUCTION FEDERATION LTD.

The Punjab State Cooperative Labour & Construction Federation Ltd. was registered on 17.7.1956 with 6 members. The membership of the Federation was 18 as on 31.3.2018.

The overall position of the Federation is as under: (Rs. in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Share capital	30.85	30.90
2	Owned funds	134.61	473.64
3	Working capital	671.59	395.25
4	Business Turnover	1836.94	1701.7
5	Commission earned during the year	241.99	124.19
6	Profit	+222.18	+110.75

LABOUR AND CONSTRUCTION UNIONS.

There were 18 District Cooperative Labour & Construction Unions as on 31.3.2018. The position of these unions is as under:

(Rs. in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Membership (Actual)	1579	1723
2	Share capital	18.24	24.09
3	Owned funds	1447.96	1917.15
4	Working capital	1834.01	4196.83
5	Business turnover	2811.50	5010.84
6	Commission earned during the year	302.00	246.35

Out of these 18 Labour & Constructions Unions, 15 were in profit to the tune of Rs. 271.96 lacs.

PRIMARY COOPERATIVE LABOUR AND CONSTRUCTION SOCIETIES

There were 2179 Primary Cooperative Labour & Construction Societies as on 31.3.2018 out of which 2013 were functioning. The comparative position of these co-operative societies is given as under:

(Rs.in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Membership (Actual)	110620	110404
2	Share capital	382.11	397.39
3	Owned funds	2284.65	2250.89
4	Working capital	5047.02	4845.33

• HOUSE BUILDING COOPERATIVES

The Punjab State Federation of Cooperative House Building Societies Limited (Housefed) is an apex Housing Federation established in 17.11.1970 under the provision of Cooperative Societies Act 1961 for providing finance to the primary cooperative house building societies to solve the housing problems of their members. House Building Cooperatives are helping construction of houses in urban as well as rural areas in the State of Punjab. The detail of primary societies membership alongwith share capital is as under:-

FUNCTIONS OF HOUSEFED

i)	To advance housing loans to the Primary Urban & Rural Cooperative House Building Societies in the State of Punjab.
ii)	To develop Cooperative Housing Colonies and provide built up houses/flats. Housefed constructed various Projects in the State of Punjab i.e Amritsar, Jalandhar, Ludhiana, Kapurthala, Bathinda, Mohali and Banur.
iii)	To undertake construction work of other Cooperative Institutions on deposit work basis. Housefed constructed WEAVCO office and

	Sehkarita Bhawan Hoshiarpur on deposit work basis.
iv)	To provide loan for purchase of built up house/flat.

PERFORMANCE OF HOUSEFED

The performance of the federation for the year ending 2017-18 is as under:-

(Rs. in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Membership	345	345
2	Share capital	4013.87	3902.64
3	Owned funds	24303.27	22576.47
4	Working capital	41539.33	35750.22
5	Loans Recovered	2396.86	1819.81
6	Profit	2448.57	8538.76
7	Business turnover	89580.57	70162.84

There were 635 Primary Cooperative House Building Societies as on 31.3.2018. The working position of these cooperative societies is as under :-

(Rs. in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Membership	138664	158577
2	Share capital	1839.23	2871.86
3	Owned funds	2944.66	3686.65
4	Working capital	40684.11	36772.34
5	Loans Advanced	281.70	642.50

• **WOMEN COOPERATIVES**

Women Cooperative Societies are also playing a very significant role in the Cooperative fold to promote and develop economic and social position of women.. The overall position of Women Coop. Societies is as under:-

(Rs. in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Total No. of Coop. Societies	915	762
2	Membership	58762	63382
3	Share capital	233.01	217.58
4	Owned funds	379.51	278.33
5	Business turnover	4058.56	2619.59
6	Working capital	1246.46	672.59

EDUCATION, TRAINING & PUBLICITY COOPERATIVES.

The Punjab State Cooperative Development Federation Ltd. (PUNCOFED) previously known as Punjab Cooperative Union Ltd., was registered on 30.4.1952 with its head-quarters at Jalandhar which was later on shifted to Chandigarh in April, 1965 with a membership of 33. The membership of this Institution at present is 29 which consists of Apex Cooperative Societies, District Cooperative Unions and the State Government. It is a coordinating Apex Co-operative Institution to promote and develop the Cooperative Movement in the State. The main object of this institution is to promote and develop the Cooperative Movement in the State by imparting Cooperative Education and Training to Members, Prospective Members, Managing Committee Members, Salesmen, Secretaries/Managers of Primary Cooperatives and to guide and assist the people in their effort to build up and expand the Cooperative Sector and to serve as an exponent of cooperative opinion.

EDUCATION & TRAINING:

Puncofed organize education & Training programmes. Education Programmes are run under the supervision of Cooperative Education officers.

Awareness Camps 2017-18	Camps	Members
CASS	120	2805
Milk	6	257
Women	24	898
Members	275	24889
School lecture	74	4080

Puncofed is also holding State Level Awareness Camps for elected representatives of Central Coop. Banks, Milk Plants, Agriculture Development Banks, Distt. Cooperative Unions and B.O.D. of Multipurpose Societies.

OFFSET PRINTING PRESS

Puncofed has installed its own Offset Printing Press to cater to the Printing needs of Cooperative Sector. The business for the year 2017-18 is 1.72 Crore.

MAGAZINE "PUNJAB COOPERATION"

Puncofed publishes a fortnightly Magazine "Punjab Cooperation" which carries articles on important aspects of Cooperative Movement. Departmental Circulars, Success Stories of Cooperatives, Court Decisions, interviews of eminent Co-operators Balance Sheets etc. The Matter of the Magazine is now catering to the needs of all levels of Co-operators. Special pages have been earmarked for departmental news and activities, concern of community, news review, news clippings, social and literary activities and legal review. Efforts have been made to make all the pages of the magazine coloured. The Business made by the Magazine during the year 2017-18 is 21 lakhs.

NEW ACTIVITIES

Puncofed has made its own website. Puncofed has also provided SMS service for the members of CASS. The secretary and 5 members of the society are sent SMS about the arrival of fertilizer in their society and also about the quality and quantity of the fertilizers. Its achievements during the year 2017-2018 in comparison with the last year are as under:-

(Rs.in lacs)

Sr. No.	Particulars	2016-2017	2017-2018
1	Share Capital	25.49	25.49
2	Working capital	862.11	1009.33
3	Business turnover	85.96	94.98
4	Profit/Loss	+156.02	-98.6

The work relating to cooperative education and also about publicity and propaganda of cooperatives at the district level is taken up by the District cooperative unions. During the year, there were 17 District Cooperative Unions in the State. The members of these unions were 5301 as on 31.3.2018.

- **THE PUNJAB INSTITUTE OF COOPERATIVE TRAINING LTD. CHANDIGARH (PICT).**

The Punjab State Cooperative Bank Ltd., Chandigarh established the Punjab State Cooperative Bankers Training Institute in 1969 for providing training to its officers/employees and that of the Central Cooperative Banks in the State. Later on the Punjab State Cooperative Agricultural Development Bank and Markfed, Punjab became its members. This Institute was given the name of "The Punjab Institute of Cooperative Training". Time to time other institutions became its members and this Institute was registered in 1999 under Punjab Cooperative Societies Act, 1961.

TRAINING PROGRAMMES

Every year in the month of November, training needs of the Officers/Officials of Cooperative Apex Institutions are asked for the coming year. After receiving their training needs, the programmes are chalked out after discussing with the concerned officers of respective institutions and there after the course calendar is placed before the Governing Board of the Institution for consideration and approval. Detail of training programmes and trainees for the last three years is as under:-

Year	No. of Training Programme conducted.	No. of Trainees Trained
2015-16	142	3554
2016-17	134	3212
2017-18	143	3619

- **MULTI PURPOSE COOPERATIVE AGRICULTURAL SERVICE SOCIETIES**

Multi Purpose Cooperative Agricultural Service Societies deliver credit to their individual members. These cooperative societies continue to play a vital role in meeting the credit requirements of the farmers and also in increasing the agricultural production. By the end of the year under report there were 3927 Multi Purpose Cooperative Agricultural Services Societies in the State, out of which 3630 Societies were actually functioning. These Cooperative Societies are not only responsible for giving credit to the members but also responsible for delivering consumer goods at the doorstep of the members. These cooperative societies made progress during the year in major aspects i.e. share capital, working capital, deposits, loan advanced, business turnover, value of consumer goods supplied etc. The detail is given as below:

(Rs.in lacs)

Sr. No.	Particulars	2016-17	2017-18
1	Membership (Actual)	2539498	2557267
2	Share Capital	4579556	5226627
3	Owned funds	128332.49	178020.2
4	Working Capital	1089863.09	2443075.15
5	Deposits	220234.10	216919.66
6	Loans advanced	1265645.19	1100285.24
7	Business turnover	8599692.67	7346370.29

Other type of Societies:-

Besides the above mentioned Cooperative Societies, there were other kind of Cooperative Societies in the cooperative field. Below mentioned figures reveal the position of these Cooperative Societies during the year under report:

Sr. No.	Kind of Coop. Societies	No. of Societies	Membership	Share Capital	Own Funds	Working Capital
1	Non-Agri. Credit Societies.	642	104421	17675.99	14184.59	124052.9
2	Joint Farming Societies.	80	3161	15.81	37.28	93.34
3	Poultry Societies	86	2895	29.36	54.47	105.56
4	Cooperative Cold Stores.	10	1943	20.98	96.87	253.62
5	Industrial Union.	32	819	10.01	0.2	27.46
6	Irrigation Societies.	34	495	8.97	33.56	133.15
7	Fruit & Veg. Mktg. Societies..	161	3951	11.5	69.39	163.91
8	Supply & Distribution	5	508	1.21	18.77	99.02
9	Other processing Societies.	2	2957	14.85	30.43	115.70
10	Primary Sugarcane Soc.	6	56768	17.03	22.7	97.62
11	Garden Colony Societies.	3	96	1.22	29.18	30.79
12	S.C.L.O	338	8624	1.89	48.25	21.7

b) Describe how data driven decision making and policy formulation has been used to improve processes and programs in your organisation.

By comparing various parameters of Performance of the Department in the previous years their specific results have been used to provide:-

- Better Loaning i.e advancement to the beneficiaries by PSCB and SADB.
- In time policy finalization regarding fertilizers, Timely indenting of fertilizers and ensuring timely and adequate supply of fertilizers to the members of the PACS.
- Better health cover to the members of the PACS under the Bhai Ghaniya Scheme.

- To meet the credit requirements of the farmers and also supplying Agricultural Inputs.
- To establish more Agro Service Centres and upgrading existing Agro Service Centers for the benefit of the farmers.
- To help in raising the standard of living of farmers and other weaker sections of the Society through milk cooperatives and also to provide better animal health care through Milkfed.
- To provide up-to-date training on various aspects to the members and employees of cooperative societies/Department.

5 4-year Strategic Action Plan (2019-23) Annual Action Plan (2019-20) and actions there under

A) Sustainable Development Goals, Progress of Achievement of Goals, Targets and Indicators

Sr. No.	Sustainable Development Goal	Target	Indicator	Indicator Unit	Baseline		Targets				Achievement			
					Year	Value	2019-20	2020-21	2021-22	2022-23	2019-20	2020-21	2021-22	2022-23
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

(The 4SAP of the department was approved on 30.10.2019 .Hence this annexure does not apply to year 2017-18)

B) Schemes, Projects and Interventions with Indicators

Sr	Scheme/Project/Intervention	Expected Expenditure (Funding Sources)	Indicator	Unit	Baseline year	Baseline value	Indicator Targets				Achievement		
							2019-20	2020-21	2021-22	FY-2030	2019-20	2020-21	2021-22
1	2	3	4	5	6	7	8	9	10	11	12	13	14

(The 4SAP of the department was approved on 30.10.2019 .Hence this annexure does not apply to year 2017-18)

C) Financial Performance

Sr. No	Scheme/Project/Intervention	2018-19		Financial Requirements					Actual Expenditure			
		Budget Estimates	Expenditure	2019-20	2020-21	2021-22	2022-23	Total	2019-20	2020-21	2021-22	2022-23
1	2	3	4	5	6	7	8	9	10	11	12	13

(The 4SAP of the department was approved on 30.10.2019 .Hence this annexure does not apply to year 2017-18)

Any Notable Achievements over and above what is reported under 5(A) and (B) above (Accreditation, quality certification, publication, conferences, presentations, and any other related Information):

Debt Relief Scheme.

State Government has issued notification dated 17.10.2017 to provide debt relief to marginal and small farmers.

Computerization of Primary Agriculture Cooperative Societies

The Cooperative department has taken proactive steps regarding computerization of all the 3927 Primary Agriculture Cooperative Societies (PACS) with a project outlay of Rs 106 crore approximately. Under the Government of India scheme for computerization of PACS, the sharing of expenditure is in the ratio of 60% by GoI, 35% by the State Government and 5% by the respective Primary Agriculture Cooperative Societies. This project will bring about transparency and better efficiency in the maintenance of the accounts of Primary Agriculture Cooperative Societies (PACS) and will benefit the members. It will also integrate Primary Agriculture Cooperative Societies (PACS) of the State with the CBS (Core Banking Solution) of District Central Cooperative Banks, making all the transactions made by the members of Primary Agriculture Cooperative Societies (PACS) and other useful information readily and promptly available to the members. This will help in eliminating financial irregularities in the Primary Agriculture Cooperative Societies (PACS).

Paddy Straw Management

The burning of paddy straw has become an environmental hazard and the machinery required to manage it is very cost prohibitive for the farmers. The Cooperative department has taken up the initiative to provide the requisite machinery to the Primary Agriculture Cooperative Societies with a subsidy component to be provided by the Agriculture department under RKVY or any other scheme. Such machinery shall be available to the farmers on custom hiring basis at reasonable rates through PACs.

The Cooperative department had earlier established Agro Service Centers in the 1415 PACs with 40% subsidy given under the RKVY scheme of the Agriculture department, to make agriculture machinery available to the farmers on custom hiring basis. The Cooperative department is working on developing a Mobile App, on the UBER/OLA model, to provide requisite information of the availability/rate etc. of the agricultural machinery (including the paddy straw management machinery) for custom hiring by the farmers.

Other Achievements:-

- During the year 2017-18, total 285 posts were filled in the office of Registrar, Cooperative Societies, Punjab.
- 100% Supply of DAP in term of percentage of indent and 92% supply of UREA in term of percentage of indent to the members of Cooperative Societies was ensured during the year 2017-18.
- 3600 personnel of staff of Cooperative Societies/Institutions were trained by PICT.
- 1.64 lakh main members of Cooperative Societies were given benefit of Health insurance under Bhai Ghaniya Sehat Sewa Scheme of the Department.

• **Fertilizer availability for the farmers**

In spite of the constraints, the Cooperative department successfully distributed fertilizers as per the requirement of the farmers of the State with the help of Markfed

and IFFCO. During the year 2017-18 15,689 MTs of NPK, 10,52,905 MTs of Urea and 2,62,701 MTs of DAP has been supplied to the farmers of the State through the network of cooperative societies and there is no shortage of fertilizer in the State.

MAI BHAGO ISTRI SSHAKTRIKARAN SCHEME

No. of Self Help Group during this year	Total No. of women member (PACs/SHGs)	No. of women loanee members	Loan amount in (lacs.)
97	2168	733	151.37

• **To arrange Health Cover for the members of Cooperative Societies:**

The Department is furthering this purpose under the “**Bhai Ghaniya Sehat Sewa Scheme**” and ensuring health insurance of the members of the Cooperative Societies and their families. During 2017-18

Families enrolled- 164645

Beneficiaries treated- 58391

Amount- 29.74 crore

No. of hospitals empanelled-244

Sum insured-1.50 lakh

6) Key Performance Parameters (KPP) of Key Personnel of the Department

Sr. No.	Key Functionary	Key performance parameter	KPP Unit	Targets				Achievement			Remarks
				2019-20	2020-21	2021-22	2030 Target	2019-20	2020-21	2021-22	
1	2	3	4	5	6	7	8	9	10	11	12

(The 4SAP of the department was approved on 30.10.2019 .Hence this annexure does not apply to year 2017-18)

7) Progress of disposal of pending Audit Paras during the year (2017-18):-

Initially pending	Received	Disposed	Pending at the end of the year
Registrar Cooperative Societies			
17	4	2	19
Apex institutions and Primary Cooperative Societies			
86913	17837	10827	93923

8) Appendices (Charts, Tables, Graphs, Annexure etc.):-

Nil