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# ADMINISTRATION REPORT 2013-14

## DEPARTMENT OF CO-OPERATION

**Minister** : **Sri. C.N.Balakrishnan**  
(23/05/2011 to 31/03/2014)

**Secretary to Government For Co-operation** : **Dr. V.M.Gopalamenon.I.A.S**  
(16/09/2011 to 31/03/2014)

**Registrar of Co-operative Societies** : **Sri V. Sanal Kumar IAS**  
(30.04.2012 to 22.05.2013)

: **Sri.K.Gopalakrishna Bhatt I.A.S**  
( 22/5/2013 to 31/03/2014)

## I. **BRIEF INTRODUCTION**

### **General**

A detailed Administration Report of the Department of Co-operation for the year 2013-2014 is appended

The Report contains organisational set up, statutory functions of the Registrar of Co-operative Societies, implementation of Act and rules, present position of functions and promotional activities of the Co-operative Sector, Implementation of Annual Plan Schemes, training, Credit Supply, activities undertaken to control price level to the benefit of producers and consumers alike.

Some of the salient features concerning administration of the department of Co-operation are the following.

#### ➤ **Organisational Set Up**

The organisational set up continued to be same as in the previous years.

#### ➤ **The Directorate of Co-Operative Audit**

The Director of Co-operative Audit, constituted as per provisions under Section 63 of the Kerala Co-operative Societies Act 1969, as amended by the Kerala Co-operative Societies (Amendment) Act, 1999 (Act 1 of 2000) which came into force on the 5<sup>th</sup> June 2007 has started its function on 7<sup>th</sup> September 2009 when

#### ➤ **Statutory Functions**

**i) Arbitration:** - During the year (From 01-04-2013 to 31-03-2014)

203258 cases were admitted and 142573 cases were disposed.

**ii) Execution:** - During the year (From 01-04-2013 to 31-03-2014)

215802 cases were admitted and 70747 cases were disposed.

**iii) Liquidation:** - A total of 672 societies were under liquidation during the year (From 01-04-2013 to 31-03-2014), 68 societies were brought under liquidation and the affairs of 30 societies were finally wound up, and 642 societies were under liquidation at the end of the year.

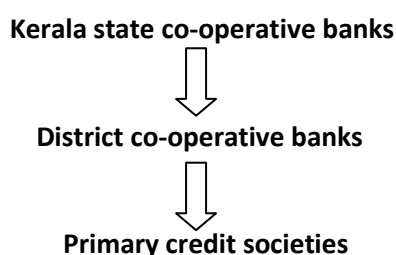
## ➤ Promotional Activities

At the beginning of the year under report there were a total number of 14602 Co-operative Societies of different types functioning under the administrative control of Registrar of Co-operative Societies

### A. Co-operative Credit Sector

#### (i) Short Term and medium term sector

The short term and medium term structure have a three tier structure, with the Kerala state co-operative bank at the Apex level, District (central) co-operative banks at the central level and primary credit societies of the bottom level.



#### (ii) Long Term Sector.

The long term sector have two tier structure with Kerala state co-operative Agricultural Rural Development bank at Apex level and 63 Primary Co-operative Agricultural Rural Development Banks at the bottom level.

## ➤ Co-operative Marketing

**Organisational Structure:** - The Structure of Marketing Co-operatives in Kerala has a two – tier one, with one Apex/General Marketing Federation and two commodity marketing Federations at the state level and Primary Marketing Societies at the base level. The Apex level organisations are.

(i) **Kerala State Co-operative Marketing Federation (MARKETFED)**

(ii) **Kerala State Co-operative Rubber Marketing Federation (RUBBER MARK)**

(iii) **Kerala Kera Karshaka Sahakarana Federation (KERAFED)**

**RAIDCO:**-RAIDCO is a function with head quarters at Kannur with area of operation as the whole state and carries out supply of agricultural equipments.

**Activities:-**The marketing societies/Federations procure agricultural commodities like Rubber, Coconut, and Areca nut, Ginger, Pepper, Cardamom, Fruits and Vegetables and also distribute fertilizers and other production inputs.

The following are the four marketing societies

- a) **MARKETFED**
- b) **RUBBER MARK**
- c) **KERAFED**
- d) **RAIDCO**

➤ **Consumer Co-operatives**

Kerala State Co-operative Consumer Federation is the Apex Institution of the Consumer Co-operatives in the State.

➤ **Miscellaneous Types of Societies**

These types of societies are employment oriented. Women Co-operatives have been encamped from the provisions of section 7(1) C of the Kerala Co-operative Societies act, 1969 in order to organise new Women Co-operatives in the area of operation of existing Women Societies, so as to provide employment to more unemployed women.

➤ **Housing.**

In the Co-operative Housing Sector there is a two-tier organizational set up with Primary Housing societies at the grass root level and the Kerala State Co-operative Housing Federation at the Apex level.

➤ **Hospital Societies**

Hospital societies are formed to provide medical services to rural and urban areas by extending the services of qualified medical and paramedical personal, especially in rural areas. It also provides health care and allied services to its members and public. Societies are permitted to run paramedical institutions to conduct paramedical course. The function of hospital societies is co-ordinated by Kerala Co-operative Hospital Federation.

**SC/ST Co-operative**

These societies are organized for the uplift of the weaker sections of the society. They have been federated to an apex body viz The Kerala State Federation of the SC/ST Development Co-operatives Limited.

➤ **Integrated Co-operative Development Project**

The first project in Kerala was started in Wayanad district in 1987-88. Since then the scheme has successfully been implemented in Palakkad, Kottayam, Idukki, and Pathanamthitta. Thrissur, Malappuram, Kannur, Kasargod, Ernakulam and Alapuzha districts. The scheme is now under implementation in Thiruvananthapuram, Kollam, Kozhikode and in Wayanad district (second phase). The approval of NCDP and the State Government for the implementation of second phase of the ICDP scheme in the Wayanad district is not worthy to mention.

➤ **Co-Operative Education and Training**

**a) Co-operative Education**

The State Co-operative Union established under section 89 of the Kerala Co-operative Society Act shall conduct education on Co-operative principles and practices and organise training programmes under State Co-operative Union.

**b) Training**

During the financial year 3025 officers of the Department have participated in various training programmes conducted by the following institutions.

**ICM Kannur**

**ICM Thiruvananthapuram**

➤ **Kerala State Co-Operative Employees' Pension Board**

The Kerala State Co-operative Employees Pension Board was constituted by the Government for administration of the pension fund, established for payment of pension to the employees of Co-operative Bank/ Societies

➤ **Kerala State Co-Operative Employees Welfare Board**

As per GO (Rt) No 383/86/Co-op. dated. 30.9.1986 Government have constituted a Welfare fund for the employees of Co-op. Societies, under the Kerala Co-op. Societies Act 1969 and are coming under the administrative control of the Registrar of Co-op. Societies. The scheme has been implemented with effect from 01/04/1986. This institution has renamed as Kerala State Co-operative Employees Welfare Board vide G O(Ms) No.88/92/Co-op dated 22.10.92.Government vide G O(Ms) No.108/96/Co-op. dated 1.11.96 and G O(Ms) No. 68/97/Co-op. dated 21.4.1997 have extended the welfare schemes to the employees of other Co-op Institutions such as Industrial Co-operatives, Coir Co-

operatives, Dairy Co-operatives, Fisheries Co-operatives, Handloom Co-operatives, Khadi & Village Industries etc. under the administrative control of various department of the State Government. Government vide G O(Ms) No. 27/2000/Co-op. dated 31.1.2001 have approved another welfare scheme for Commission agents/Salesmen working in the Co-operative institutions.

➤ **Kerala Co-Operative Development and Welfare Fund Board,**

The Kerala Co-operative Development and Welfare Fund is established for implementing Co-operative Welfare and Development Scheme as per section 57 A of the Kerala Co-operative Societies Act 1969. Kerala Co-operative Development and Welfare Fund Board is constituted to administer the fund and implementing the scheme as per G.O (P) No.108/2000/Co-op dated 03.06.2000. The major mission of the board is to rehabilitate the weaker Co-operative Societies and also to implement development activities for the total uplift of Co-operative Societies in the State. To achieve the above objective Kerala Co-operative Development and Welfare Fund has been established. The fund shall vest in and be administered by the Board.

➤ **Kerala State O-Operative Examination Board**

The Co-operative Examination Board is constituted as per Government order G.O (P) No (1) 5/2001/Co-operation dated 5/1/2001 and G.O (P) 18/2001/Co-operation dated 25/1/2001. The Co – operative Service Examination Board started functioning w.e.f 15/2/2001. The Board is established vide section 80 B of Kerala Co-operative Societies Act. The main object of the Board is to conduct Examinations for all appointment to posts of and above the category of Junior Clerks in the Primary Agricultural Credit Societies, Primary Credit Societies, Urban Co-operative Banks and Primary Agricultural and Rural Development banks

➤ **Kerala Co-operative Deposit Guarantee Fund Board**

Kerala Co-operative Deposit Guarantee Fund Board came into force instead of deposit scheme 2000 of Kerala Govt as per Go (p) no.3/2012/Co-op/dtd.11/1/2012 to administer the scheme Kerala Co-operative Deposit Guarantee Scheme 2012 of. It is mandatory that all cooperative societies which are accepts the deposits should have become the member of the scheme. Administrative control of Registrar of Co-operative societies.

➤ **Income and Expenditure**

As against the revenue receipt of ₹ 963100000/- for the financial year 2013-2014, the expenditure comes to ₹ 2183578000/-

➤ **Publication**

The Information Bureau\ of Co-operative Department is publishing a monthly magazine "Sahakarana Veedhi" from 1978 March. The advisory committee consisting Secretary to Government, Co-operation Department (Chairman) Director Information & Public Relations, Registrar of Co-operative Societies, NIC Director and Editor cum Press Relations Officer are the members.

➤ **Internal Control System**

**Audit** – The total number of Audit to be conducted during the reporting year was 34898 and the number of audit pending at the end of the year in respect of the auditable societies are 40286

➤ **Annual Plan**

The total Budget provision under state plan co operation for the year 2013-2014 was ₹ 7950.00 lakh and the total expenditure is ₹ 10950.03 lakh. Of the Budget provision of ₹ 3000.00 lakh for NCDC, scheme and the total expenditure is ₹ 9802.59 lakh was spent during the year.

## **II. ORGANISATIONAL SET UP OF CO-OPERATIVE DEPARTMENT**

### **Office of the Registrar of Co-operative Societies**

Organisational set up of Co-operation Department is headed by Registrar of Co-operative Societies.

At Headquarters, the Registrar is assisted by four Additional Registrars, 2 Joint Registrars, a Law Officer, a Finance Officer and a Research Officer.

Additional Registrar are in charge of (1) Credit wing, and matters in respect of Co-operative Unions and publicity of Co-operative Information Bureau etc. (2) Consumer Wing, (3) General Administration and Vigilance (4) Integrated Co-operative Development Project (ICDP) respectively.

Out of 2 Joint Registrar in Head Office, one Joint Registrar is in charge of matters relating to Marketing and Processing Co-operative Societies and another Joint Registrar looks after the matters pertaining to SC/ST Co-operative Societies in the State.

The Law Officer and Finance Officer who are on deputation from the Government Secretariat to advise The Registrar of Co-operative Societies on matters relating to legal and financial matters respectively.

Research Officer is from Economics and statistics Department.



Besides the above officers, there are 8(eight) Deputy Registrar of Co-operative Societies, 13 Assistant Registrar of Co-operative Societies, one Editor cum press Relation Officer and one P.A to Registrar of Co-operative Societies are working at the headquarters.

Co-operative Audit wing is functioning under the control of Registrar of Co-operative Societies. It is headed by Director of Co-operative Audit, an officer from I.A.S cadre. In the head office Director is assisted by one Additional Director, One Joint Director, One Deputy Director, and One Assistant Director, 8 Auditors, One clerk, One Typist, and two Peons.

One Deputy Registrar of Co-operative Societies is working as intermediately officer of the ICDP cell in the headquarters. In head office there were 23 sections. The sections and the major duties entrusted to these are as follows:-

**1. Establishment - A (EA)**

Recruitment, appointment, transfer and posting of clerks and class IV officers, declaration of probation of all officers and keeping of service books, etc.

**2. Establishment - B (EB)**

Recruitment appointment, transfer and postings, promotion of Junior/Senior Inspectors/Auditors and Gazetted Officers Pension papers relating to all categories of officers preparation and maintenance of seniority lists of all categories of others and regularisations of promotion etc.

**3. Accounts**

Preparation of pay bills, surrender leave, salary bills. GPF bills, Medical reimbursement bills, bills relating to loan and advances etc respect of the claims of NGO's of this Office and maintenance of cash book, purchase of furniture, stores etc.

**4. Fin A**

Preparation of budget estimates, supplementary demand for grants, Re-appropriation of funds

**5. Fin B**

Reconciliation, keeping details F.S A/c

**6. Employees matters of Co-operative Institutions (EM)**

Service Matter relating to the employees of the Apex/Central Societies, Urban banks, PCARDB and all types of primary Societies and implementation of section 80 and administration of employees welfare fund, pension board and Co-operative Service examination board.

**7. Marketing & Processing (MP I)**

The section deals all administrative matters of Primary Marketing Co-operative Societies in the State including the appointment of Administrator/Administrators, complaint related to societies. Writ Petitions etc.. In addition to the financial assistance to these societies under the State Plan and NCDC Scheme are also dealt in this section. .

**8. Marketing & Processing (MP II)**

Administrative, Statutory, Financial matters and implementation of plan schemes relating to Apex marketing societies

**9. HV/MT (housing, Vanitha /Miscellaneous, Transport)**

Administrative, statutory, financial matters and implementation of plan schemes relating to House fed, Housing societies, Vanithafed, Transport societies, Vanitha Societies and all type of Miscellaneous societies.

**10. Consumer (CS)**

Administrative, Statutory, Financial matters and implementation of plan schemes relating to consumer fed, Wholesale stores, Primary Consumer societies, School/College/University central stores.

**11. General**

Amendment of KCS Act/Rules, Multi state Co-Operative societies Act, Papers of MP's Conference/Collectors Conference, Review of D.O. Narrative report. Conference of Joint Registrar's Issuance of Circular of General nature .

**12. Vigilance**

Vigilance Papers. disciplinary cases against department officers, Conduct Rules, Property statements, delegation of powers.

**13. Publication and Training (PT)**

Administrative and statutory matters relating to State Co-operative Union, Circle Co-operative Union matters relating to publication of the monthly sahakaranaveethi.

**14. Scheduled Caste/Scheduled Tribes (SC/ST)**

Administrative, Statutory, Financial matters and implementation of plan schemes in respect of SC/ST Fed and Primary SC/ST Societies

**15. Credit Long Term (CLT)**

Administrative, Statutory and Financial matters and implementation of plan schemes relating to KSCARDB and PCARDBs and dealing long term finance, plan schemes such as assistance to model co-operatives, expansion & rehabilitation scheme of various societies.

**16. Credit Banking (CB)**

Administrative, Statutory, Financial matters and implementation of plan schemes relating to Kerala State Coop Banks, District Coop Banks, ST(SAO) Refinance, KCC, and all other matters in respect of implementation of Core Banking.

**17. Credit General (CG)**

Administrative matters of all Urban Co-operative Banks/Societies. Plan scheme proposals of all Urban Co-operative Banks Verification of NABARD/RBI inspection report of Urban Banks. Administrative matters of Deposit Guarantee Fund Board/Kerala Co-operative Development Fund Board Deposit mobilisation campaign Kerala Co-operative Risk Fund Scheme/Kerala Co-operative Welfare and Development Fund Scheme/Deposit Guarantee Scheme.

**18. Credit Primaries (CP)**

Administrative, Statutory, Financial matters and implementation of plan schemes relating to Primary Agricultural Credit Societies, FSCB, MPCS and employees societies

**19. Integrated Co-operative Development Project (ICDP)**

Matters relating to implementation of ICDP

**20. Planning and Monitoring (P&M)**

Formulation of Project reports/getting proposals for availing institutional finance, review and monitoring of Schemes and evaluation of schemes **financed by financial agencies**

**21. Statistics**

Statistics section is responsible for compiling data on Co-Operative movement in the state. Preparation of HAND BOOK, ECONOMIC REVIEW, ANNUAL STATISTICAL STATEMENT, and ANNUAL ADMINISTRATION REPORT. The Statistical wing is manned by the Staff from the Department of Economics and Statistics headed by a Research Officer.

## **22. Co-operative Information Bureau**

A Co-operative Information Bureau is functioning at the head office and a monthly publication Sahakarana Veedhi is published regularly by the Bureau. The Editor Cum Press Relation Officer is in charge of the Bureau.

## **23.AEL.**

### **District Administration**

In the districts the department has two wings, namely the General wing and Audit wing. The General Wing is headed by Joint Registrar of Co-operative Societies (General) who looks after the administrative matters and the Audit wing is headed by Joint Director of Co-operative Audit. Taluk level One Assistant Registrar of Co-operative Societies for General Administration and one Assistant Director of Co-operative Societies for Audit of Co-operative Societies. They are functioning under the immediate control of the respective Joint Registrar/Joint Director.

Inspectors of Co-operative Societies and Auditors of Co-operative Societies are functioning at field level offices in the Administrative and Audit wing respectively.

The Vigilance Wing is created to enquire and investigate the cases of misappropriation, corruption and major irregularities in Co-operative Societies. This Vigilance Wing has its head office at Thiruvananthapuram (Office of the Vigilance Officer) and three Zonal Offices. DIG of police from Home Department is appointed as Police Vigilance Officer in the head office and he is assisted by three police Constables at the head office. In each Zonal Office there are one Deputy Superintendent of police, One Circle Inspector of Police and Three Police are working in the office. One Joint Registrar of Co-operative Societies is posted to assist the Co-operative Vigilance Officer and one Deputy Registrar each to 3 Zonal officers

One Assistant Registrar of Co-operative Societies is working as Liaison Officer attached with Joint Registrar (General), Ernakulum to liaison work with the Advocate General in respect of Writ Petitions filed before the Hon'ble High Court.

Service of 9 Deputy Registrars of Co-operative Societies and 23 Co-operative Inspectors are rent to the State Co-operative Union for working as Principals and Lectures respectively in the 9 Co-operative Training Centres run by the State Co-operative Union.

A Co-operative Tribunal is also functioning as an appellate authority on the awards issued by the Departmental Arbitrators. The Tribunal is appointed from the Judicial Service and should be a judge not below the rank of District and Session Judge.

There are two Arbitration Court, ie one for Southern region and another for Northern region , all condition by the Government to attend the non-monetary Disputes the providing officers appointed from the Bar. An officer from the Law department in the rank of special secretary to court is to commissions.

Government vide G.O (MS) 109/01/Co-op dated 09/11/2001 constituted the State Co-operative Election Commission comprising the following staff:

**Additional Registrar of Co-operative Societies/**

Secretary-to the Commission	-	1
Senior Inspector of Co-operative Societies-1		
Upper Division Clerk	-	1
Lower Division Clerk	-	1
Confidential Assistant	-	1
Driver	-	1
Peon	-	1

**AUTONOMOUS BODIES UNDER THE CONTROL OF THE DEPARTMENT**

- I. Co-operative Examination Board
- II. Kerala State Co-operative Employees Pension Board
- III. Kerala State Co-operative Employees Welfare Board
- IV. Kerala State Co-operative Development & Welfare fund Board

**Website addresses and phone/fax numbers of important officers and functionaries**

Website : [www.cooperation.kerala.gov.in](http://www.cooperation.kerala.gov.in)

Email : [keralarcs@co-op.kerala.gov.in](mailto:keralarcs@co-op.kerala.gov.in)

Address : P.B.185, Near Press Club Road, Thiruvananthapuram – 695 001

Phone No:	Registrar of Co-operative Societies	2331982
	Additional Registrar (General)	2330726
	Additional Registrar (Credit)	2331136
	Additional Registrar (ICDP)	2333573
	Additional Registrar (Consumer)	2340523
	Joint Registrar (SC/ST)	2330825
	Joint Registrar (Marketing)	2330825

Law Officer	2334620
Finance Officer	2334620
Deputy Registrar (Administration)	2334620
Research Officer	2334620

### **III. HUMAN RESOURCES**

Category wise list of Officers of Co-operative Department as on 31/03/2014 as follows.

Sl. No	Name of Category	No. Of Regular post
1	Registrar of Co-operative Societies	1
2	Director of co-operative audit	1
3	Additional Registrar / Director of Co-operative Societies	7
4	Joint Registrar / Director of Co-operative Societies	32
5	Deputy Registrar / Director of Co-operative Societies	36
6	Assistant Registrar / Director of Co-operative Societies	216
7	Editor Cum press Relation Officer	1
8	PA to Registrar of Co-operative Societies	1
9	Finance Officer	1
10	Law Officer	1
11	Research Officer	1
12	Statistical Assistant GR-I	5
13	Co-operative Inspectors/Auditors (Junior/Senior/Special Grade Inspector)	1164
14	Fair copy superintendent	3
15	Clerk	198
16	Typist	142
17	Confidential assistant	11
18	Driver	19
19	Office attendant	285
20	Watchmen	10
21	Binder	1
22	Defedar	1
23	Part time sweeper	71
24	Full time sweeper	3
25	Data entry operator	2

**Recruitment during the year**

During the year 2 Junior Inspectors entered in service under compassionate employment scheme and 71 employees were recruited through PSC, in the various cadres.

**Retirements during the Year**

During the year 2013-14, 160 employees were retired from Co-operative department.

**IV. FUNCTIONING OF THE DEPARTMENT****1. REPORT ON STATUTORY FUNCTIONS**

The following details in respect disposal of Arbitration, Execution, Liquidation cases for the year 2013-14 is furnishing here with for including it in the Administration Report.

**A. Arbitration Cases as on 31/3/14 (Including Arbitration courts)**

Sl. No	Details	No: of Cases	Amount in Lakhs
1	Opening Balance as on 31/3/2013	36060	44465.96
2	No: of cases received from 1.04.2013 to 31.03.2014	167198	153498.51
	<b>Total</b>	<b>203258</b>	<b>197964.47</b>
3	No: of cases Disposed from 1.04.2013 to 31.03.2014	142573	133660.06
	<b>Balance As on 31-03-2014</b>	<b>60685</b>	<b>64304.41</b>

Of the above, the progress of arbitration in Arbitration Courts, Thiruvananthapuram and Kozhikode is as follows.

**a) Co-operative Arbitration Court Thiruvananthapuram**

Sl.No	Details	No of cases
1	Opening balance as on 31/3/2013	268
2	No. of cases received from 1/4/13 to 31/3/14	103
	<b>Total</b>	<b>371</b>
3	No of cases disposed from 1/4/13 to 31/3/14	108
	<b>Balance as on 31/3/14</b>	<b>263</b>

**b) Co-operative Arbitration Court Kozhikode**

Sl.No	Details	No of cases
1	Opening balance as on 31/3/2013	166
2	No. of cases received from 1/4/13 to 31/3/14	69
	<b>Total</b>	<b>235</b>
3	No of cases disposed from 1/4/13 to 31/3/14	84
	<b>Balance as on 31/3/14</b>	<b>151</b>

**B) Execution cases as on 31/3/14**

Sl. No	Details	No: of Cases	Amount in Lakhs
1	Opening Balance as on 31-03-2013	156090	85056.86
2	No: of cases received from 1.04.2013 to 31.03.2014	59712	67150.55
	<b>Total</b>	<b>215802</b>	<b>152207.41</b>
3	No: of cases Disposed from 1.04.2013 to 31.03.2014	70747	58623.74
	<b>Balance As on 31/3/14</b>	<b>145055</b>	<b>93583.67</b>

**C) Liquidation as on 31/3/14 is as follows**

Sl. No	Details	No of cases	Assets (₹ in Lakhs)	Liabilities (₹ in Lakhs)
1	Opening Balance as on 31-03-2013	604	1294.85	2093.86
2	No Of Cases Received From 01.04.2013 to 31.03.2014	68	2296.23	2173.80
	<b>Total</b>	<b>672</b>	<b>3591.08</b>	<b>4267.66</b>
3	No Of cases Disposed from 01.04.2013 to 31.03.2014	30	56.19	65.78
	<b>Balance as on 31.03.2014</b>	<b>642</b>	<b>3534.89</b>	<b>4201.88</b>



## 2. THE DIRECTORATE OF CO-OPERATIVE AUDIT

### Structure

The post of Director of Co-operative Audit, is an Ex Cadre IAS post. In the Directorate he is assisted by one Additional Director, one Joint Director, one Deputy Director, and one Assistant Director.

2. The officers working during the report period is noted below

1	Director	1	K.G.Raju .I.A.S	07.09.2009 F.N 13.05.2013 A.N	–
		2	V.G,Manamohan (in charge)	14.05.2013 F.N 15.05.2013 A.N	–
		3	B.Mohan. I.A.S.	15.05.2013 F.N 16.05.2013 A.N	–
		4	V.G,Manamohan ( in charge)	17.05.2013 F.N 21.05.2013 A.N	–
		5	V. Sanalkumar. I.A.S	22.05.2013 F.N 20.10.2013 A.N	–
		6	V.G,Manamohan (Full Addl;charge)	30.10.2013 F.N 27.01.2014 A.N	–
		7	C.Vijayan (in charge)	28.01.2014 F.N 09.02.2014 A.N.	–
		8	V. Sanalkumar. I.A.S	10.02.2014 F.N,- Continuing	–
2	Additional Director	1	V.G,Manamohan	06.12.2011 F.N. 27.01.2014 A.N.	–
		2	C.Vijayan (in charge)	28.01.2014 F.N. 23.02.2014 A.N.	–
		3	V.G,Manamohan	24.02.2014 F.N	–

				Continuing
3	Joint Director	1	B.Beenarani	20.06.2012 F.N - 01.11.2013 A.N
		2	T.R.Sudha(in charge)	04.11.2013 F.N - 29.11.2013
		3	K.V. Suresh	30.11.2013 F.N. Continuing
4	Deputy Director	1	Jose Philip	21.12.2012 F.N - 04.01.2014 A.N
		2	M.Pramela Devi (in charge)	04.01.2014 F.N - 12.01.2014 A.N.
		3	T.Padmakumar	13.01.2014 F.N Continuing
5	Assistant Director	1	S.Asoka Kumar	01.01.2012 F.N - 25.11.2013 A.N
		2	M.Pramela Devi	25.11.2013 F.N Continuing

3. The other posts sanctioned to directorate is given below

P.A to Director	- 1
Auditors	- 8
CA to Additional Director	- 1
Clerks	- 2
Data Entry Operator	- 2
Office Attendants	- 3

4. There are 14 District officers and 62 Circle officers in 61 Taluk are also working. In Thalassery circle there are having two circle offices namely Thalassery and Koothuparamba. Staff pattern in District and Circle offices are given below.

**District office:-**

Joint Director	-1
Assistant Director	- 1
Office Auditors	- 2
Typist	- 1
Office Attendants	-1
Part Time Sweeper	-1

**Circle Office:-**

Assistant Director	-1
Office Auditors	-1
Office Attendants	- 1

5. Apart from this, there are 437 unit auditors and 1268 KSR auditors as on 31.03.2014 is also working.

6. The last reorganisation of the department is ordered by GO (MS) 191/81/AD dated 25.05.1981 In the order the post of unit auditors were enhanced to 380 from 351 and during 1986, 75 junior arrear auditors posts were also created vide GO (MS) 54/86/Co-op. Dated 01.08.1986 for clearing the arrear work. During the course of time 15 auditors were redeployed from the 389 posts and 3 auditors from the 75 posts to the general wing thus the total post of unit auditors will come to 437.

7. Apart from this we have auditors created under rule 156 part1 KSR IN deferent category. As on 31.03.2014 the KSR auditors thus created were come to 1268. The district wise break up and designation wise break up of KSR auditors and vacancy position of the department as on 31.03.2014 are given in table 1, 2 and 3 below

Table-1

## District wise details of auditor posts as on 31.03.2014

Sl.No	District	Permanent post	Arrear Post	Total	Posts under KSR 156	Total
1	Thiruvananthapuram	47	11	58	230	288
2	Kollam	39	-	39	80	119
3	Pathanamthitta	17	3	20	41	61
4	Alappuzha	35	6	41	73	114
5	Kottayam	32	-	32	112	144
6	Idukki	12	10	22	34	56
7	Ernakulam	37	-	37	123	160
8	Thrissur	38	1	39	98	137
9	Palakkad	21	11	32	80	112
10	Malappuram	24	7	31	93	124
11	Kozhikode	23	5	28	76	104
12	Wayanad	5	5	10	21	31
13	Kannur	25	10	35	147	182
14	Kasargod	10	2	12	60	72
15	Head Office	-	1	1	-	1
	<b>Total</b>	<b>365</b>	<b>72</b>	<b>437</b>	<b>1268</b>	<b>1705</b>

Table-2**District wise details of KSR auditors as on 31.03.2014**

Designation	Number of Posts
Additional Director	1
Joint Director	17
Deputy Director	5
Assistant Director	146
Special Grade Auditors	49
Senior Auditors	582
Junior Auditors	468
<b>Total</b>	<b>1268</b>

Table-3**The Vacancy Position of audit staff as on 31.03.2014**

Sl.no	Name of Post	No of Posts Sanctioned	Leave / Training	Vacancy	Actual no. of staff working
1	Director	1	0	0	1
2	Additional Director	1	0	0	1
3	Joint Director	1	0	0	1
4	Deputy Director	1	0	0	1
5	Assistant Director	1	0	0	1
6	P.A to Director	1	0	0	1
7	C.A to Additional Director	1	0	0	1

8	Office Auditors	8	0	0	8
9	Typist	0	0	0	0
10	Clerk	2	0	0	2
11	Office Attendant	3	0	0	3
12	Data Entry Operator	2	0	2	0
<b>B. In the office of JOINT DIRECTOR/ ASSISTANT DIRECTOR</b>					
1	Joint Director	14	0	0	14
2	Assistant Director	76	0	5	71
<b>OFFICE AUDITOR</b>					
1	Special Grade Auditor	9	0	0	9
2	Senior Auditor	59	0	1	58
3	Junior Auditor	20	0	0	20
<b>OTHER STAFF</b>					
1	Typist	14	2	2	10
2	Clerk	14	4	3	7
3	Office Attendant	87	0	6	81
<b>FEILD STAFF</b>					
1	Unit Auditor	365	20	125	220
2	Arrear Auditor	72	5	21	46
<b>C. CONCURRENT AUDITORS As per KSR 156</b>					
1	Additional Director/Concurrent Auditor	1	0	1	0
2	Joint Director/Concurrent Auditor	17	0	0	17

3	Deputy Director/Concurrent Auditor	5	0	0	5
4	Assistant Director/Concurrent Auditor	146	0	11	135
5	Special Grade Concurrent Auditor	49	1	0	48
6	Senior Concurrent Auditor	515	3	14	498
7	Junior Concurrent Auditor	415	1	33	381
<b>ADDITIONAL AUDITOR</b>					
1	Special Grade Auditor	0	0	0	0
2	Senior Auditor	67	0	2	65
3	Junior Auditor	53	0	1	52
	<b>Total</b>	<b>2020</b>	<b>36</b>	<b>227</b>	<b>1757</b>

### Administration

According to sec. 63 and 64 and Rule 64 and 65 of KCS Act 1969 the audit of all Co-operative coming under the Registrar of Co-operative societies and other functional Registrars is the responsibility of the Director of Co-operative Audit. As on 01.04.2013 there was 23158 societies in the state out of which 5201 numbers are RNA Societies. Thus auditable societies will come to 17,957 .

The 97<sup>th</sup> constitutional amendment and subsequent amendment in the KCS Act made significant changes in the audit Co-operatives. This Important amendment is that the account of every society shall be audited within 6 months of the close of the financial year to such accounts relates. After the amendment the Registrar of Co-operative societies issued a circular vide 13/13 to prepare an action plan for a clearance of arrears by 30.09.2013 The directorate prepared action plan and submitted to government through Registrar of Co-operative Societies. The same was approved vide G.O. (Rt) 478/2013/Co-op. Dated 22.07.2013.

Considering the death of auditors in the department Government has given permission to appoint retired officers and to use the service of inspectors also for the arrear work. Thus 191 retired officers and 374 inspectors joined in the campaign along with the auditors. Normally 14 to 15 thousand audits were done every year. During the campaign period we could complete 34,898 audits. A Remuneration was fixed for retired officers for the work. That was 50% of the audit fees subject to a

maximum ₹ 30,000/- per month and an incentive was also fixed to the auditors and inspectors for the additional work done as 30% in the audit fees subject to the maximum of ₹.25, 000/- per month.

The campaign was organized from 01.04.2013 to 31.09.2013 and further extent to 31.12.2013. By this time we could achieve almost 100% of the target District wise and functional Registrar wise break up of audit progress is given in the table 4 and 5 below.

Table-4

## District wise Audit progress as on 31.03.2014

Sl No.	District	Auditable Societies as on 01.04.2013		No. of Audit Completed	No. of Audit removed	No. of Audit added	Auditable Societies as on 01.04.2013		Audit 100%
		Total no. of Societies	Total no. of Audits				Total no. of Societies	Total no. of Audits	
1	Thiruvananthapuram	2060	5225	3341	1884				100.00
2	Kollam	1440	1746	1738	26				100.00
3	Pathanamthitta	605	867	858	9				100.00
4	Alappuzha	1385	2839	2526	313				100.00
5	Kottayam	1098	2590	2250	340				100.00
6	Idukki	639	1168	980	170		13	18	98.20
7	Ernakulam	1270	3437	3268	169				100.00
8	Thrissur	1340	3768	3144	624				100.00
9	Palakkad	969	2071	2020	51				100.00
10	Malappuram	1136	2442	2209	221		6	12	99.46
11	Kozhikode	1125	2539	2475	64				100.00
12	Wayanad	246	335	332	0		3	3	99.10



13	Kannur	1534	3306	3150	156				100.00
14	Kasargod	629	3225	2587	643	5			100.00
15	Apcos	2457	4625	3967	0	6	166	664	85.66
16	Apex	19	64	42	21		1	1	97.67
17	Other Industries	5	21	11	10				100.00
		17957	40286	34898	4701	11	189	698	98.04

Table-5

## Functional Registrar wise Audit progress as on 31.03.2014

Department	No. of Societies	Audits pending as on 01/04/2013	Audits completed during the year	Audits removed during the year	Audits added during the year	No. of Audits pending as on 31/03/2014
Co-operation dept		26107	23681	2399	5	32
Handloom dept		1064	954	110	0	0
Coir development dept		1224	1143	81	0	0
Khadi & Village industries dept		2239	1503	736	0	0
Other industries dept		2801	1800	999	0	2
Dairy development dept		841	703	138	0	0
Fisheries dept		1358	1147	238	0	0
APCOS		4625	3967	0	6	664
<b>Total</b>		<b>40286</b>	<b>34898</b>	<b>4701</b>	<b>11</b>	<b>698</b>

Table-6

## Pending details of RNA Societies as on 31/03/2014

District	RNA					
	Number of RNA Societies at the beginning of the year	Number of audits due at the beginning of the year	Number of Audit completed	Number of Audit Removed	Number of Audit added	Number of Audits pending
Thiruvananthapuram	805	9167	776	0	1898	10298
Kollam	464	7561	114	0	42	7489
Pathanamthitta	180	3679	18	634	17	3044
Alappuzha	460	8993	73	0	112	9032
Kottayam	441	7448	78	0	340	7710
Idukki	260	5110	9	0	170	5271
Ernakulam	512	9358	54	0	146	9450
Thrissur	517	9430	34	0	612	10008
Palakkad	203	4319	68	0	45	4296
Malappuram	224	3660	28	0	188	3820
Kozhikode	228	3211	47	0	0	3164
Wayanad	217	3707	81	0	0	3626
Kannur	383	5688	123	0	87	5652
Kasargod	71	1327	6	0	593	1914
<b>Total</b>	<b>4965</b>	<b>82658</b>	<b>1509</b>	<b>634</b>	<b>4250</b>	<b>84765</b>
<b>APCOS</b>	<b>236</b>	<b>2526</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>2504</b>
<b>Total</b>	<b>5201</b>	<b>85184</b>	<b>1531</b>	<b>634</b>	<b>4250</b>	<b>87269</b>

## **Training**

During the report year total number of 1925 auditors and inspectors were given training under the different institutions like ICM Kannur, ACSTI and IMG. JMG had trained 1375 auditors in 45 batches. 14 numbers in their centres and 31 numbers outside in collaboration with department. 565 persons in IMG'S and 812 persons outside. The training was KCS Act amendment, important provisions of BR Act and recent amendment. The important provision of SARFACI Act. Scope of audit duties and responsibilities of auditors. Administrative audit, preparation of special reports, preparation of LFAR etc. Were included.

The agricultural Co-operative Staff Training Institute has conducted training of PACS auditors in 8 batches having 6 days. A total number of 310 persons were trained. The following subjects were included in the training. Balance sheet analysis, Income tax and Service tax, Audit classification, Scrutiny of deposits and Loan account modern banking. KCS Act amendment, maintenance of service book and pay fixation, Leave rules and Service rules of society staff etc.

The ICM Kannur has conducted the following training. Leadership development programme for the officers of Co-operative department (3 days /25 persons.), Programme on audit of Non credit Co-operative (2 days /22 persons), Induction programme for newly recruited auditors (5 days/28 persons), programme on LFAR, CRAR, NPA, INCOME TAX and constitutional amendment cost of funds (3 days/26 persons), Programme on taxation for Co-operative Department (2 days/24 persons), Programme on computer Awareness for audit of Co-operative department (4 days/20 persons ), A total number of 175 persons participated in the programme.

One day orientation programmes for the urban bank auditors those who are auditing the urban bank under control of RBI. There same was conducted at Trivandrum RBI premises and 63 auditors were participated.

## **Finance**

The audit cost LS and PC of the auditors sanctioned in the Rule 156 part 1 KSR collected as per GO(Rt) 71/2012/co-op. Dated 04.02.2012. During the year an amount of ₹ 55,073,5921/- is collected towards audit cost and ₹ 8,34,14026/- are collected towards leave salary and pension contribution.

**Table-8****Collection of audit cost and LS & PC as on 31.03.2014**

Month	Audit cost	LS & PC
April-13	35555427	3325920
May-13	29897950	4890523
June-13	35000950	5812784
July-13	46940950	8306380
Aug-13	48399775	7650547
Sep-13	39299871	5909915
Oct-13	64713934	10275027
Nov-13	53681145	8531607
Dec-13	52301262	8107340
Jan-13	55223403	8131209
Feb-13	42048544	5993386
Mar-13	47672710	6479388
<b>Total</b>	<b>550735921</b>	<b>83414026</b>

The non plan expenditure of the Directorate is given below.

**Table-8**

Detailed object Heads	Fund Allotted	Expenditure for the year 2013-14	Surrender of Funds	Reason for Surrender/Remarks
<b>01.Salaries</b>				
1.Pay	0	50,37,413		
2. D.A	0	33,75,852		
3. H.R.A	0	2,71,601		
4.Medical Reimbursement	35,000	34,361	639	
5.Other Allowances	0	1,38,882		

02.Wages	4,64,000	4,63,740	260	
04.Travel expenses				
1.Tour T.A	1,10,000	78,843	31,157	
2.Transfer T.A	Nil	Nil		
4.L.T.C				
<b>05.Office Expenses</b>				
1.Water charges	0	0	0	
2.Electricity charges	36,000	5,413	30,587	
3.Telephone charges	75,000	73,814	1,186	
4.Other items	1,80,000	1,79,741	259	
34.Other charges	52,04,000	52,03,579	421	
06.Rent Rate & Taxes				
21.Motor vehicles				
21(1) Repairs & Maintenance				
45.POL	1,67,000	1,66,530	470	
<b>Total</b>	<b>74,38,000</b>	<b>1,41,39,092</b>	<b>64,979</b>	

**Miscellaneous**

During the year 7,966 numbers of tapals were received in the Directorate. There was 240 numbers of old files existing and 2036 number of new files opened. 1849 number of files disposed.

### **3. ACT AND RULES**

- a) During the period, the Kerala Co-operative Societies Act was amended by Kerala Co-operative Societies (Second Amendment) Act, 2013 (Act 22 of 2013) as per Notification No. 4576/Leg H 2/2013/Law dated 25.04.2013 published in the Extra Ordinary Gazette No. 1162 dated 25.04.2013.
- b) The Kerala Co-operative Societies Rules was amended by Notification No.G.O.(P) No. 94/2013/Co-op dated 12.07.2013 a SRO No. 561/2013 published in the Extra Ordinary Gazette No. 2099 dated 18.07.2013
- c) Assistance under the scheme "Asharanaraya Sahakarikalkulla Ashwasa Nidhi" ( which means relief fund to helpless co-operators) is continued this year also. During the period, an amount of ₹1,50,000/- has been disbursed as financial assistance to 3 Such co-operators or their dependents.
- d) Construction of Co-operative Complex for housing the RCS office and other offices under the Department in the capital city, was commenced and it is expected to be completed by 31.10.2015. The estimated cost of construction is ₹ 68.50 crores and the project is expected to be completed with the help of contributions from co-operative societies in the State. The work is entrusted to Uralungal Labour contract Co-operative Society. Government has provided an amount of ₹ 3 crores in the annual budget 2014-15 towards assistance for the construction. Proposal has been submitted to Government for an additional assistance of ₹ 17 Crores based on the recommendation of the Subject Committee
- e) During the period, Circular Book Volume No. VII was published which contains the circulars issued by RCS from the year 2005 to 2007.

### **4. PROMOTIONAL ACTIVITIES- CO-OPERATIVE CREDIT SECTOR**

#### **Primary Agricultural Credit Co-operative Societies**

The short term co-operative credit structure in the State comprises 1604 Primary Agricultural Credit Societies at the bottom and 14 District Co-operative Banks at the middle level to which the primary societies are affiliated and the Kerala State Co-operative Bank at the apex level.

The Primary Agricultural Credit Co-operative Societies 896 societies are working in profit and 709 Societies are in loss and the remaining are dormant/defunct. The area of operation of the Primary Agricultural Credit Co-operative Societies are normally one Panchayath and the objective of the Primary Agricultural Credit Co-operative Societies are to encourage self help, co-operation among the members, disbursing loans to the members especially, agricultural loans. Apart from the above, the Primary

Agricultural Credit Co-operative Societies are accepting deposits from the members and thereby argument the resource promotion of the societies.

During the year 80 branches were sanctioned to the Primary Agricultural Credit Co-operative Societies and that helped the Primary Agricultural Credit Co-operative Societies to serve more people, within their area of operation.

### **Agriculture loans**

The PACs are issuing short term agriculture loans to the farmer. members of the society at the rate of 7% interest, in par with the direction of Union Government. The kerala Government has formulated a scheme namely "Stimulus package scheme" by which, maximum 5% of interest will be reimbursed by the Government; and the remaining interest will be reimbursed by the Central Government through 'NABARD' under "interest subvention" scheme by impleading the above schemes, by which the PACS are able to issue loans interest free.

During the year an amount of ₹ 3275.03 crores was issued as agricultural loans of which ₹. 96.22 crores was issued for cultivating vegetables and ₹. 788.43 crores was issued for plantain cultivation.

### **Loans for paddy**

Apart from the above, the entire interest portion will be reimbursed by Government, to loans for paddy cultivation.

During this year an amount of ₹ 116.18 crores was issued for paddy cultivation

### **Government assistance**

#### **(a) Farmers Service Centres**

Under the new scheme, to Farmers Service Centres assistance run by Primary Agricultural Credit Co-operative Societies was assisted as share and subsidy. During the year 2013-14, an amount of Rs. 333 lakhs was sanctioned as share and ₹ 667 lakhs was sanctioned as subsidy under State Plan Scheme as mentioned below:

	₹ (in lakhs)
1. Establishment of FSC	- 500.00
2. Revolving fund	- 300.00
3. Undertaking innovative activities -	- 195.00
4. Award	- = 5.00
<b>TOTAL</b>	₹ <b><u>1000.00 lakhs</u></b>

**(b) Other assistance**

During the year 2013-14 ₹13.49 lakhs was sanctioned to 18 Primary Agricultural Credit Co-operative Societies as subsidy for various schemes such as incentive for paddy cultivation, women empowerment etc. During the year 2013-14 ₹ 2.55 lakh was sanctioned to one PACS as share grant, Managerial subsidy under Women's empowerment scheme. During the year 2013-14 ₹ 1.50 lakh was sanctioned to one PACS as subsidy under this scheme.

**(c) Revitalization Scheme**

In the case of defunct Primary Agricultural Credit Co-operative Societies/Farmers Service Co-operative Bank's financial assistance will be sanctioned to the Government for the revival of such societies in the form of subsidy, share and loan in the ratio of 1:1:2 based on the project report. During the year 2013-14 ₹ 348.42 lakhs was sanctioned to 20 Primary Agricultural Credit Co-operative Societies as share, loan and subsidy under this scheme.

**(d) Share capital to PACS under State Plan**

		<u>₹ in lakh</u>
Thiruvananthapuram	-	11.00
Kollam	-	18.73
Alappuzha	-	23.50
Pathanamthitta	-	34.625
Kottayam	-	22.20
Idukki	-	7.55
Ernakulam	-	24.71
Thrissur	-	60.00
Palakkad	-	4.60
Malappuram	-	16.4
Kozhikode	-	10.85
Wayanad	-	2.80
Kannur	-	14.00
Kasaragod	-	10.00
<b>TOTAL</b>	<b>=</b>	<b>₹ 260.965</b>

The Primary Agricultural Credit Societies/Service Co-operative Banks are running Neethi Stores, Neethi Medicals, Consumer Store, Neethi Gas etc. apart from the credit activities. The processing activities undertaken by the Primary Agricultural Credit Societies are also doing well.



## **NCDC Assistance**

### **Infrastructure Facilities for the Agricultural Credit Activities**

Under the NCDC Scheme, assistance shall be given to Primary Agricultural Credit Co-operative Societies, for creation, modernization, expansion, repairs, renovation etc. of infrastructural facilities such as branch office buildings, strong rooms, safe deposit lockers, vehicles furniture and fixtures etc. of Agricultural Credit Co-operatives.

During the year 2013-14 amount of ₹ 205.81 lakhs was sanctioned to 18 societies as share and an amount of ₹ 238.99 lakhs was sanctioned as loan under NCDC Scheme.

### **Other activities**

Assistance will be provided for promotion of tourism activities through PACS under state plan. During the year 2013-14, ₹ 50.00 lakhs was sanctioned to 3 societies as share and subsidy under the scheme.

### **Employees Credit Co-operative Societies**

There are 1041 Employees Credit Co-operative Societies working in the State for the welfare of employees working in various sectors, of which one society ie., LIC Co-operative Bank Thiruvananthapuram is licensed bank. The employees co-operative societies are functioning well and have 217 branches. 654 employees societies are working in profit and 387 are in loss. During the year 2013-14 ₹ 21.00 lakhs was sanctioned to Employees Co-operative Societies as share under state plan scheme.

### **Co-operative Long Term Sector**

The Long Term Credit Structure in the State is functioning in a two tier system, with the Kerala State Co-operative Rural Development Bank Ltd at the Apex level and 63 Primary Co-operative Agricultural & Rural Development Banks at Primary level. The main functions of the Banks are to provide long term loans for the agricultural and allied purposes including Rural Housing. Housing Loans for their employees up to ₹ 10.00 lakhs are in loss and ₹ 3.00 lakhs for repairs are also being issued by Primary Societies Overdue facilities are also provided to the employees of the Primary Banks.

The Kerala State Co-operative Agricultural and Rural Development Bank Ltd will cater the long term credit needs of the farmers in the State through its 63 members Primary Agricultural and Rural Development Banks. In addition, the Bank advances long term loans for Housing Scheme also. The

loan target for the year 2013-2014 was ₹ 1970.44 Crores in and the bank issued ₹ 1952.95/-crores as long term loans under its various schemes as detailed below.

Name Of Scheme	Total Target (₹ In Lakhs)	Achievement (₹ In Lakhs)
Ordinary	1235.35	1166.26
Nabard-RHS	103855.69	103021.48
NFS	27249.02	27297.90
ARF-FS	22881.66	20209.69
JLG	75.00	72.00
Nabard KCC	86.25	6009.07
Personnel loan		16.00
Rubber slaughter tapping		33.73
Traders Loan	3211.25	2870.07
Gold Loan	13317.02	12383.91
Ind hand vehicles	3.00	
Jewel purchase	4472.90	3944.94
Cash credit	17073.25	15082.95
Consumer Loan	3584.50	3187.91
<b>TOTAL</b>	<b>197044.89</b>	<b>195295.91</b>

### **Administration of ARDBs**

The Administrative matters of the societies such as the amendment of Bye-laws, sanction of Branches etc, are being governed and timely circular and proceedings regarding the same are issued as per the instructions of the NABARD and State Government as and when it is needed.

### **Financial Assistance to ARDBS**

The financial assistance to the Primary Co-operative Agricultural Rural Development Banks is being sanctioned through the Kerala State Co-operative Agricultural and Rural Development Bank Ltd.

### **Flotation of Debenture (PLAN)**

One of the means of mobilisation of fund in Kerala State Co-operative Agricultural and Rural Development Bank is flotation of debentures on guarantee given by Government of Kerala. During 2013-2014 an amount of ₹ 50/- lakhs was sanctioned as State Government portion for the purpose of

debenture to Kerala State Co-operative Agricultural and Rural Development Bank Ltd. Since NABARD has devilled the refinance facility Debenture system to Loan system there is no expenditure during this year.

### **LTO Fund of NABARD**

During the year 2013-2014 an amount of ₹1000.00 Crore has been Provided in the state budget for providing capital contribution from NABARD under NRC (LTO) fund to primary Co-operative Agricultural and Rural Development Banks, but as no policy norms has been issued by NABARD to sanction assistance under NRC (LTO) fund no share capital contribution of co operative credit institutions during the year 2013-2014 has been sectioned

### **Agricultural Production Cost of Relief Scheme**

As per G.O (Ms) No. 11/92/Co-op dated: 07.03.1992, Government have approved a Scheme for providing 5% interest relief on Agricultural loans (Principal amount) taken from the Co-operative Credit Societies during the financial year 2013-2014 an amount of ₹ 7.00 Crores was provided in the Budget for meeting the above assistance and whole amount was utilised for the purpose in that year.

### **OTHER PLAN SCHEMES**

#### **1. Rehabilitation Package Scheme for the Weak but potentially viable Co-operatives.**

The Scheme proposes to provide Subsidy, Share Capital and Loan to the weak but potentially viable Co-operatives under the control of the Registrar of Co-operative Societies. The proposals of the Societies placed before the working group and the working group will examine the project and asses the feasibility of the schemes. The potential of the society and the viability of the project will be the Prime consideration for providing assistance under the Scheme. An amount of ₹ 300.00 lakhs was provided in the Budget for the Year 2013-2014 for the implementation. Out of this an amount of ₹ 302.93 lakh was spend for the following societies.

SI No.	Name of the Society	Amount Sanctioned ₹ In. Lakhs
1	Kasargode Agriculturalist Marketing Co-operative Society Ltd. No. 174, Kasargod	32.50

2	Vengad SCB Ltd. F. 2530,Kannur	26.00
3	Thiruvananthapuram District Traditional Oil Workers Co-operative Society Ltd T. 1467. Thiruvananthapuram	20.00
4	Punakkannur Deshabhivardhini SCB. No. 2745. Kollam	14.82
5	Kattukukke SCB Kasargode	25.00
6	Varandrappalli Vanitha SCB Ltd. R. 1114., Thrissur	25.00
7	Parakkadavu SCB Ltd. 2843. Ernakulam	7.80
8	Amburi Vanitha Co-operative Society Ltd. T. 916. Thiruvananthapuram	13.40
9	Peralasseri SCB. F. 2766. Kannur	26.00
10	Koduman SCB, Pathanamthitta	13.00
11	Kasargode District Printing & Publishing Co-operative Society Ltd.No. S. 58, Kasargode	42.11
12	Karivellur SCB Ltd. 1496, Kannur	8.00
13	Kannur Co-operative Hospital Society Ltd. C.834 Kannur	16.50
14	P.R.Kuruppu Memorial Hospital Society Ltd.No. C. 384 Kannur	12.50
15	Avanakuzhi SCB Ltd No. 2387, Thiruvananthapuram	20.30
	<b>TOTAL</b>	<b>302.93</b>

## **2. Scheme for Financial Assistance to Model Co-operatives.**

The scheme introduced in the Annual Plan 2013-2014 for providing financial assistance to Model Co-operatives and an amount of ₹ 300.00 lakhs was set apart for promoting innovation in Co-operatives sector and for providing awards for excellence in the sector. The out lay will be used for extending support for healthy Co-Operatives with consistent positive net worth for the last five years. The proposals of the societies placed before the working group constitute for the scrutiny and implementation of the scheme and working group will examine and assess the feasibility the scheme. During the year 2013-2014 an amount of ₹ 270.00 lakhs was spend for the following societies.

Sl.No	Name of Society	Amount Sanctioned ₹ In Lakhs
1	Nadakkuthazhe SCB Ltd. 2668, Kozhikode(Dist)	25.00
2	Mavilayi SCB,C, 4683,Kannur	25.00
3	Makkaraparamba SCB.Ltd.NNo.P.576 Malappuram(.Dst)	25.00
4	Thenhipalam SCB No.D.1969.Malappuram (Dist)	25.00
5	Thalassery SCB,C,922,Kannur	25.00
6	Kannambra SCB,F.1221, Palakkad (Dist)	25.00
7	Kudali Public Servants Co-operative Society.C .924 Kannur (Dist)	25.00
8	Anikad Regional Farmers Co-operative Society Ltd.No.3687 Kottayam (Dist)	25.00
9	Vazhakkad SCB.Ltd.No.D.1912. Malappuram (Dis)t	25.00
10	Alanallur SCB. No. F.1178, Palakkad (Dist)	25.00
11	Vellattanjaoor SCB. No. 3906 Thrissur (Dist)	25.00
12	Award for best Co-operatives 2013-14	5.00
	<b>TOTAL</b>	<b>280.00</b>

### **3. Stimulus Package Interest Subsidy Scheme**

In The Budget speech 2011-2012 it has been announced to implement a new scheme “Stimulus Package Interest Subsidy package” on promote re payment of agricultural loans taken from Co-Operative Institution. Govt has been provided maximum 5% interest subvention to the farmers those who are not defaulters and in the Budget Speech 2011-12, ₹ 32.00 crores has been provided for this scheme and ₹ 4.00 crore has been sanctioned since 2011-12 and ₹ 3.57 crores has to been issued to the beneficiaries through the concerned societies.

### **Deposits**

KSCARDB has mobilised deposits from primary Co-operative Agricultural and rural Development Bank vide G.O.No 703/2011 Co-op dated 31.12.11 The outstanding fixed deposit as on 31.3.14 is ₹ 16049.61 Crores. .

## **5. CO- OPERATIVE MARKETING**

### **1. Kerala State Co-operative Marketing Federation Limited.F.1107 (Market Fed).**

#### **Ernakulam**

#### **General details and working of the Federation**

The Kerala State Co-operative Marketing Federation Limited (Market Fed) began as a District Wholesale Co-operative Store in 1942, with the area of operation throughout the Malabar District. In

1958 the store was brought under plan scheme and converted into South Malabar District Co-operative Marketing Society. On 10<sup>th</sup> August 1960 this society was converted in to an Apex Society of Marketing Co-operative Societies and the area of operation was extended to entire Kerala State.

### **Business Activities**

As for business activities the distribution of Fertilizers (chemical organic and Bio) and plant protection Chemicals (both chemicals and Bio) through Primary Societies has been their one of the major fields with over 20% Market share. Procurement and sale including exports of spices likes Black pepper, Cardamom, Dry ginger, Cloves etc.

1	No. of Members	
	Societies	124
	Government	1
	Total	-----
		125
2	<b>Net loss on 31.3.13</b>	<b>₹ 1620093387.62</b>
	Financial Assistance sanctioned by the Government	Nil

## **2. (Rubber Mark) Kerala State Co-operative Rubber Marketing Federation**

### **General details and working**

Apex Federation of 37 Primary Rubber Marketing Co-operative Societies. Main activities include procurement and sale of all grades of Rubber, Manufacturing of ISNR grades; tread Rubber, purchase, sale and Manufacturing of fertilizer and agricultural inputs.

1. No of Members - ₹ 39
2. Paid up share capital - ₹ 480.75 lakhs
  - Government - ₹ 444.75 lakhs
3. Net profit/Loss of the society - Loss ₹ 20199 lakhs  
As on 31.3.2013

4. Financial assistance sanctioned - 2003-04 – ₹1.44.30.000/-  
 By the Government (Year wise) - 2004-05 - ₹ 3.97.90.000/-  
 - 2005-06- ₹ 3.26.73.000/-  
 - 2007-08 - ₹ 63.27.000/-

Board of Directors consisting of 15 members

### 3. **Kerala Kerakarshaka Sahakarana Federation Ltd. No.4370 (Kerafed)**

#### **General details and working**

Kerala Kera Karshaka Sahakarana Federation Limited (KERAFED) was registered on 1987 as an Apex Institution to implement an integrated Coconut development programme with the financial assistance of European Economic Community, National Co-operative development Corporation and State Government. The Primary objective of Kerafed is to organize coconut Farmers by bringing them into Co-operative field and to provide them with supply and services and to process and market coconut based products so that the Coconut Farmers will be able to get reasonable price for their products.

1.	Memberships on 31.3.2013	943
	Paid up share capital	₹ 5466.15lakhs
	Profit as on 31.3.2013	₹10.64.76.720/-
2.	Financial Assistance	
	Government	₹36.15.80.000/-
	NCDC	₹17.28.00.000/-

The Board of Directors Consisting of 15 persons.

### 4. **The Kerala State Agro Co-operative Ltd.No.4437 (AGREEN CO)**

The Kerala State Agro-Co-operative Ltd. was registered as a Federal Society on 27.4.2002 It has established to enhance the social and economic status of the Farmer's engaged in Rubber, Coconut and Horticulture activities and to help them to adopt efficient modern approaches in Agriculture

No. of Member Individual 111, societies 31 Authorized share Capital ₹ 5.39.59.100/-. Financial assistance from Government and NCDC is ₹10.60 Crores.

The Board of Directors consisting of 15 members.

## 5. The Regional Agro Industrial development Co-operatives of Kerala Limited.C.361

### (Raidco)

The Regional Agro Industrial development Co-operative Kerala Limited popularly known as Raidco Kerala was originally Registered as a District Level Co-operative Society in the year 1972. Initially the area of operation was confined to the Kannur District only. Subsequently the area of operation of the society was extended to 6 other districts and then to the whole State of Kerala and thus became a Federal type Co-operative Society. The main objective is to help the poor Farmer's to get required agricultural machinery, equipments and implements at affordable prices assuring its quality.

### Activities

Besides Raidco deals in industrial machinery and equipments required for small and tiny industrial units. Raidco curry powder manufacturing unit was set up in the year 2000.

1	Membership (Total including Govt.)	1226
2	Paid up share capital (including Govt ) as on 31.3.2013	₹213619807.00
3	Accumulated loss as on 31.3.2013	₹236950553.14

## 6. Kerala State Rubber Co-operative Limited No.4412 (Rubco)

### General working details

The Kerala Rubber Co-operative Limited No.4412 (Rubco) was registered on 9<sup>th</sup> June 1997, under the Kerala Co-operative Societies Act 1969 and commenced its operation on 13<sup>th</sup> July 1997. The main objective of Rubco is to set up industries, based on Rubber and Rubber wood. The Co-operative is also engaged in the trading business of Natural Rubber of different grades and forms and also acts as a market intervention agency of the Government of Kerala for Natural Rubber including its export. The area of operation of the co-operative is the whole of the State of Kerala. The Board of Director consisting of 15 members.

Membership and paid up share capital as on 31.3.2014.

Member	No. of Members	Paid up share capital
A Class	167	
B Class	24	
C Class	2	
<b>Total</b>	<b>193</b>	<b>₹69.35.65.000/-</b>



Net loss as on 31.3.2013- ₹ 46217.26 lakhs (subject to audit)

Government financial assistance – Share - ₹ 59.70 Crore

, Loan - ₹ 47.13 Crore

## **7. Regional fruits and vegetable producer's co-operative marketing society Ltd (VEGCO)**

### **General working details**

The main activity of the regional fruits and vegetables producers' co operative marketing society is to purchase vegetables from the cultivators at reasonable price and sell it to the consumers at low rates. The society has eighteen selling depots all over Kannur and kasargod district. The area of operation of this society is Kannur and Kasargod district

### **No of board members – 9**

Membership as on 31.3.2014	No	Share capital
A Co operative society	81	
B Individual	2178	
C Government	1	
TOTAL	----- 2260	
Share Capital		775997
Net profit as on 31.3.2014		845865

## **8. State Plan Scheme to strengthen the Agricultural Marketing Sector 2013-14**

Under this scheme assistance of ₹ 169.00 Lakhs was sanctioned to 7 Marketing Co-operative Societies for the strengthening of Agricultural Marketing Sector.

### **As details below**

1. Konni Marketing Co-operative Society Ltd.No. Q.434 - 25 Lakhs
2. The Athirampuzha General Marketing - 25 Lakhs

- |  |            |
|--|------------|
| 3. Co-operative Society Ltd.No. K.945                          | - 25 Lakhs |
| 4. The Alathur Co-operative Marketing Society Ltd.No.P.559     | - 25 Lakhs |
| 5. Malappuram District Rubber Growers                          | - 25 Lakhs |
| 6. Co-operative Marketing Society Ltd.No.D.1945                | -25 Lakhs  |
| 7. The VEGCO.Ltd.No.C. 816                                     | - 25 Lakhs |
| 8. Ottappalam Co-operative Marketing Society Ltd.No. P.526     | - 25 Lakhs |
| 9. Neyyattinkara Marketing Co-operative Society Ltd.No. T. 730 | - 19 Lakhs |

## 6. **SCHEMES**

### 1. **Self Help-Groups (SHG's Primary Agricultural Credit Societies / Banks, District Co-operative Banks, SC/ST Co-operative Co-operative Societies**

The self help group are under taking various activities for the uplift of Farmers, Women, SC/ST and other Societies, Each self help groups in the Primary Agricultural Credit Societies/Banks and Scheduled Tribe Societies is eligible for ₹ 2,00,000/- as Share Capital assistance. During the Financial year 2013-14 an amount of ₹ 18.99.000/- has been sanctioned to 21 primary Agricultural. Credit Societies/Banks under the Head of Account 4425-107-80.

Name of District	Amount Sanctioned (in ₹)
Kollam	2.00.000
Pathanamthitta	1.49.000
Alappuzha	2.00.000
Kottayam	2.00.000
Idukky	5.50.000
Thrissur	3.00.000
Palakkad	2.00.000
Kannur	1.00.000
<b>TOTAL</b>	<b>18.99.000</b>

### **SHG Initial Expenses**

Each Self Help Group in the Primary Agricultural Credit Societies/Banks and Scheduled Tribe Societies is eligible for ₹ 1000/- as initial expenses. During the financial year 2013-14 an amount of ₹ 1.56.000 have been sanctioned as initial expenses grant for 156 units.

Name of District	Amount Sanctioned (in ₹)
Wayanad	14.000
Idukky	39.000
Pathanamthitta	77.000
Kottayam	26.000
<b>TOTAL</b>	<b>1.56.000</b>

### **2. ST (SAO)- Refinance**

NABARD has denied the refinance to Kerala State Co operative bank during the year 2013-14, it was insisted to achieve 4% CRAR as on 30.06.2013, but KSCB could not achieve the same. The financial assistance given to Apex Institutions become NPA, leading accumulated loss of the Banks. So NPA position of KSCB Became very High Hence NABARD denied the ST-SAO Refinance to Kerala State Co operative bank for the year 2013-14.

### **3. Core Banking (CBS)**

The Government of Kerala have implemented Scheme for the payment of financial assistance by way of Loan, Share and Subsidy to Primary Credit Co-operative Banks/District Co-operative Banks

For computerisation, Core banking Societies, Installation of ATM facility of Banks/Co-operatives. The maximum assistance payable under the scheme will be limited to;

Primary Credit Co-operatives/ Banks/PACS. ₹10.00 Lakhs or 90% of the project Cost whichever is less.

State Co-operative Banks/District Co-operative Banks. ₹100.00 Lakhs or 90% of the project Cost whichever is less.

The assistance will be paid to the Society in the pattern shown below;

Loan : 30% of the Project Cost

Subsidy : 25% of the Project Cost

Share : 25% of the Project Cost

Balance 20% shall be raised by the beneficiary Society

During the financial year 2013-14 an Amount of ₹ 4.625 Crores has been provided for sanctioning Financial assistance under the scheme and the same has been distributed to 45 Co-operative Societies including "2" District Co-operative Banks.

#### 4. Share Capital Assistance

With respect to the CRAR, Government has sanctioned an amount of ₹ 70.00 Crores to Kerala State Co operative Bank ₹ 129.50 Crores to 6 District Co-operative Banks as State Government Equity to achieve stipulated by RBI. The amount was sanctioned and condition that equivalent amount shall be mobilised from Co-operative sector as treasury deposit before annual fund is realised. A special treasury deposit scheme was started for the release of funds to State Co-operative Banks.

#### 5. Issue of Kissan Credit Card Loans

During the year, 14 district Co-operative Banks and Kerala State Co-operative Banks issued 729148 number of Kissan Credit Card Loan and amount of Rs. 259757.25 Lakhs were sanctioned during the year 2013-14.

Sl. No	Name of DCB	Share Capital	Working Capital	Deposit Outstanding	Loans Outstanding	Audit Classification	CRA R%	Net NPA %	Net Profit /Loss
1	Thiruvananthapuram	4091.84	369689.16	348834.07	258706.28	B	5.17	10.33	337.60
2	Kollam	5275.93	200750.77	188354.02	146127.25	A	6.55	10.81	3510.35
3	Pathanamthitta	3509.10	142518.72	132537.42	97098.82	B	4.60	7.72	253.53
4	Alappuzha	9438.71	204245.08	181919.46	133856.89	B	6.60	4.41	Loss 771.61
5	Kottayam	9563.00	24159.60	229421.42	153993.20	B	5.87	5.92	Loss 1161.83
6	Idukki	4341.27	210221.52	1354285.57	558761.06	A	7.62	3.94	1447.37

7	Eranakulam	2404.20	493504	477448.01	209440.39	A	7.13	8.21	2707.64
8	Thrissur	3412.82	408470	375252.76	227933.15	A	5.38	1.78	6883.27
9	Palakkad	1705.62	227243	212111.43	113629.56	B	5.20	10.99	251132.38
10	Malappuram	538.54	251743	236922.68	515294.17	A	7.09	9.39	588.62
11	Kozhikode	8478.33	309461	295548.98	192511.34	A	9.01	4.91	1385.01
12	Wayanad	1138.17	171840	544742.01	472160.80	A	5.57	1.98	314.08
13	Kannur	2009.02	325882	309592.70	165651.59	A	6.12	2.68	92.26
14	Kasaragode	1158.69	100385.35	923566.70	651337.94	B	5.04	9.39	Profit 274.72
15	KSCB	49415.55	844255.38	7702303.28	644836.36	B	5.49	24.74	Loss 40066.3

#### **6. Scheme for increasing Working capital Share and Loan for business expansion**

Under this scheme assistance were given to the societies for the purpose of business development so as to increase the business profit. During the financial year 2013-14 no eligible proposals were received under this scheme

#### **7. Scheme to start/Develop Farmers Service Centre**

Under this scheme, assistance was given to Primary Marketing Societies and Primary Agricultural Co-operative Societies to start Farmers Service Centre under the fund of NCDC. During the financial year 2013-14 an amount of ₹ 240.00 lakhs has been sanctioned to 29 societies under this scheme.

#### **8. Scheme for constructing Rural Godown**

Under this scheme assistance provided to all Primary Co-operative societies (PACS, Marketing Societies, Vanitha Societies etc) in rural areas for constructing godown for the purpose of storing and processing of agricultural products. During the financial year 2013-14, an amount of ₹ 49.99 lakhs and ₹ 93.6985 lakhs has been sanctioned to 13 Co-operative Societies by way of share capital, loan and subsidy respectively for the construction of godown.

**9. Scheme for the development/strengthening of agricultural Marketing, infrastructure grading and standardisation**

Under this scheme, assistance has been provided for the purpose of combined harvester to Primary Agricultural Co-operative Society and for Copra Processing Unit. During the financial year 2013-14 no proposal has been received.

**10. State Scheme for the revitalisation of Weak Marketing Societies under the scheme "Assistance to Miscellaneous Co-operatives"**

Under the scheme, assistance has been provided to weak marketing societies for their revitalisation. During the financial year 2013-14, ₹.23.20 Lakhs, ₹.11.60 Lakhs and ₹ 23.20 were sanctioned to 3 Marketing Co-operative Societies as share, loan and subsidy respectively.

**11. Deposit Guarantee Scheme**

The Deposit Guarantee Scheme was implemented as per GO (MS) No. 50/92/Co-op-dated: 07.07.1992 as per the provisions in section 57(B) of the Kerala Co-operative Societies Act, 1969.

All Primary Agricultural Credit Co-operative Societies/Banks except which are defunct, dormant and are under liquidation can become a member of the Deposit guarantee Scheme. As per the Scheme all member societies/Banks shall contribute at the rate of 10 paise for every deposit of ₹ 100 and part thereof on the deposit collected by Primary Agricultural Credit Co-operative Societies/Banks. Government also make contribution to the fund of the scheme. The purpose of the scheme is to provide guarantee for the deposits made in credit societies and for creating confidence among the depositors and for attracting more deposits. As per G.O. (P) - 3/2012/Co-op dated: 11-01-2012, the Government has revised the scheme and included a provision to form Kerala Co-operative Deposit Guarantee Fund Board for the administration of the scheme.

As per GO (P) 81/2012/Co-op dated 02.07.2012 Government has constituted Kerala Co-operative Deposit Guarantee Fund Board for the administration of the scheme.

**12. Kerala Co-operative Risk Fund Scheme**

Kerala Co-operative Risk Fund Scheme was introduced as per G O (MS) No.249/2008/Co-op: dated 18.11.2008. All Credit Co-operative Societies/ Banks can become a member of the scheme. Each Credit Co-operative Society/Bank can become a member of the Scheme by contributing at the rate of 0.25% of each loan distributed by the Credit Co-operative Society/Bank subject to a maximum of ₹ 375 to the corpus fund of the Scheme. Government shall also make contribution to the corpus fund of the

scheme. During the year 2013-14 Government has contributed ₹ 4.24 Crores to the Corpus of the fund. As per the scheme principal amount not exceeding ₹ 1.50 lakh and interest thereon outstanding on the loan availed for agricultural purpose and non-agricultural purpose excluding gold loan and fixed deposit loan and who died within and after repayment period shall be written off from the liability of the loanee. The scheme has been extended to patients having diseases like Paralysis, Kidney disorders, AIDS (Acquired immune deficiency syndrome), Heart operation cases and Cancer. An amount of ₹ 75,000/- and interest thereon outstanding on the loan shall be written off from the liability of the loanee having above diseases..

### **13. Deposit Mobilization 2012**

Deposit mobilization campaign has been organized by the Co-operative Department from 01-01-2013 to 31.12.2013. The target of ₹ 5000 Crores was fixed. Deposit of ₹ 6674 Crores was mobilised by the Co-operative Credit Sector in the state in the campaign.

### **14. State Government share capital contribution to Urban Co-operative Bank**

State Government provides share capital assistance to urban Co-operative Banks to enhance their capital base. During the Year 2013-14 an amount of ₹ 15.00 lakhs disbursed to 3 urban Co-operative Banks under the scheme.

## **7. CONSUMER CO OPERATIVES**

In the state consumer co-operative Societies act as one of the principal agencies in the public distribution system by providing essential and consumer articles to the general public at a reasonable rate, than the rate prevailing in the open market.

Consumer co-operative sector in the state comprised of Kerala State Co-operative consumers Federation at the state level, 14 district wholesale co-operative stores at District level and 643 primary consumer societies at the primary level functioning throughout the state. The District wholesale stores and primary stores cater the needs of consumer through their own outlets, supermarkets and departmental stores. The Kerala State Co-operative Consumers Federation is engaged in the wholesale business of textiles goods groceries and stationery items. They are also engaged in the retail business through their supermarkets.

In addition to the above, around 3700 School/College Co-operative stores, 3 university central stores and 1 Regional central store for school Co-operatives are also working in the state catering to the requirements of students. The Regional central Co-operative stores have been organised as a regional

organisation of school stores. There are also co-operative canteen/Restaurants working in the state catering to the needs of public.

The Kerala state Co-operative consumer federation is the apex body of consumer co-operatives in the state. The main objects of consumer federation are:

a) Make bulk procurement of consumer goods and supply to affiliated and/or other Co-operatives Societies and arrange for proper storage, packing, grading and transport of such goods.

b) To function as an agent for the distribution of consumer goods and to import consumer goods whenever necessary.

c) Establish and run manufacturing and processing units for production of consumer goods in collaborations with or directly by itself.

D) Undertake such promotional and technical activities which are conducive for promotion of interests of consumer movement?

The main schemes implemented by the consumer federation are:

**Triveni Wing**

**Neethi scheme**

**Nanma Stores**

**Neethi Medical Scheme**

**Neethi Gas Scheme**

**Foreign Liquor Division**

**Triveni Note Book Division**

**IT/Computer Stationary Wing**

**Triveni Hurry Curry**

**a) Triveni Wing**

The Kerala State Co-operative Consumer's Federation was established with main objective of saving the public from the exploitation by retail/middleman. We were dealing mainly in the wholesale of Food and Grocery, Cosmetics, Household & Electrical, Textiles etc initially, which have developed to the network of 299 numbers of Triveni Super Markets/Little Triveni Super Stores/Mega Marts/Mobile Triveni Stores/Floating Triveni Super Stores/Triveni Coffee Houses/Noon Meal Scheme as on date and also



Started Triveni units in every assembly constituencies of the state. Specialities under this wing are the 61 Mobile Triveni units, 7 Floating Triveni Super Stores, 9 Triveni Coffee Houses and 1 unit of Triveni Noon Meal Scheme.

#### **b) Neethi scheme**

Neethi scheme started as per direction of Govt of Kerala in 1997 is being successfully implemented through 1000 odd selected Primary Agricultural Credit Societies in all districts of the state for the distribution of consumer goods at the lowest prices, especially in rural areas. Centralized purchased is being made as far as possible from the production centres directly and door delivery of stock is affected to the stores. This scheme has proved to be boon to millions of rural household of the lower income group. Subsidy sale activities are mainly done under this division.

#### **c) Nanma Stores**

Another major project started is to open directly run Nanma Stores in panchayaths and municipal wards having no Nanma Stores run by primary societies at present.

The scheme is to distribute 10 items of essential commodities at subsidized rates through the network of 2300 Retail Outlets. 2000 of them are run by selected Co-operative Societies and 300 by the Triveni Wing of Federation. Here the items are sold at least by less 20% of market rate.

#### **d) Neethi Medical Scheme**

The Federation started the "Neethi Medical Stores" with the assistance of Government of Kerala from 1<sup>st</sup> November 1998. Under this scheme medicines are made available to the consumers at a price below 10% to 40% of the maximum Retail price, the role of Consumerfed in the scheme mainly is to procure and distribute medicines on wholesale basis as per the requirements of the Neethi Medical Stores.

#### **e) Neethi Gas Scheme**

During the year 1998 when there was acute shortage for cooking gas, Consumerfed at the instance of Govt of Kerala had decided to venture in to the field of distribution of LPG releasing LPG connections to consumers through Neethi Stores

#### **f) Foreign Liquor Division**

During the year 2001-2002 due to the change in liquor policy of Govt, Federation has ventured in the field of foreign liquor business. At present Consumer Federation have 46 Foreign Liquor shops.

**g) Triveni Note Book Division**

We have started the manufacture and sale of note books in the brand name of "Triveni" engaging the skilled workers of Kunnamkulam, a rural area in Trissur district of Kerala, under our direct supervision and control.

**h) IT/Computer Stationary Wing**

In June 2005 Consumer Federation have commissioned their computer stationary unit at Kunnamkulam along with the note book unit All type of computer pre printed and other stationary items required for C-operatives and Govt Departments are sold here.

There is a separate unit for the sale of office stationary items at the head office premises. Requirement of Govt and other offices are met from here. We also deal in other student's requirement in this unit.

**i) Triveni Hurry Curry Spices Powdering Unit**

"Hurry Curry" masala prepared and packed in our own spices powdering unit at Thiruvananthapuram is well in demand along the households.

**CONDUCTING FESTIVAL MARKETS**

During festival seasons like Onam, Ramzan, Christmas, Vishu etc consumer fed intervenes in the market and check the possible price like by selling some of the most essential commodities at subsidized rates through the special festival markets. Government have sanctioned an amount of ₹ 80 crores as subsidy to the Consumer Federation during the year 2013-14.

During this year 2013-14 Govt have sanctioned financial assistance to school and college Co-operative Societies, Consumer Co-operative Societies and Consumer Federation under the state plan for an amount of ₹ 21.81, 400 as subsidy ₹ 47, 50,000 as share and ₹ 21, 60,000 as loan.

Under NCDC scheme Government have sanctioned an amount of ₹ 1, 10, 02,750 as Share Capital and ₹ 65, 27,250 as loans to Consumer Co-operatives during 2013-14.

**8. MISCELLANEOUS TYPE CO-OPERATIVES**

Miscellaneous type of Co-operative Societies have been organised in the State mainly for the purpose of socio, economic development and for generation of employment opportunities to the general public as well as post graduates, Engineers and technically qualified persons, skilled and unskilled workers etc.

**a. Vanitha Co-operative Societies**

A remedial measure for the unemployment and under-employment among the women in Kerala, the Government has formulated schemes by organizing Women Co-operatives under the Co-operative department. These Women Co-operatives are formed with the objective of eradicating rural poverty by providing employment opportunities by pooling their major resources and Government assistance and to promote self help, thrift and savings for achieving the ultimate aim of self reliance. Government extends financial assistance to the Societies by way of Share capital, loan and subsidy, in order to boost up the financial as well as social uplift of women members of the community a good number of Vanitha Co-operatives are organized and majority of them are showing outstanding performance. There are so many Self Help Groups functioning under Vanitha Co-operative Societies. The working of Vanitha Co-operatives is co-ordinated by their apex institution named Kerala State Women Co-operative Federation (VANITHAFED) now the state Govt. Has introduced a new scheme for the reconstruction of weak Vanitha Societies by providing Govt. Assistance of ₹10 Lakhs on the basis of viable project.

**b. Hospital Co-operative Societies**

Hospital Societies are formed to provide medical aid to rural and urban areas and extend services of qualified medical and paramedical personal especially in rural areas. It also provides facilities health care and allied services to its members and public. Societies are permitted to conduct paramedical course. These societies are financially assisted by way of NCDG schemes, State plan schemes and NABARD RIDF scheme. These societies are co-ordinated by their Apex institution called Kerala Co-operative Hospital Federation. (Hospital Fed). Now the Govt. Assistance is extended to Hospital Societies for starting Medical laboratories, Blood Bank, Dialysis Unit and for the purchase of most modern equipments and Ambulances.

**c. Housing Co-operative Societies**

In the Co-operative housing sector the Primary Co-operative Societies and the Kerala Co-operative Housing Federation are working at the cutting edge level and at the apex level respectively. The federation is advancing housing loans to members of the Primary Societies raising funds from the financial institution like LIC of India, HUDCO, HDFC, National Housing Bank etc. Primary Housing Co-operative societies are also financed by State Plan Scheme. Housing Co-operative Societies in Kerala played a very vital role in providing the basic needs of shelter to the common people.

**d. Educational Co-operative Societies**

The Educational co-operatives has significant role in promoting the educational progress of the people of Kerala. A large number of societies entered in the Professional Education sector provides good quality education and also supports the socially and economically backward classes for their educational needs. These Co-operative educational societies reduced the exploitation to some extent from the Self Financing Colleges.

**e. Labour Contract Co-operative Societies**

The labour contract Co-operative Societies are formed to provide employment opportunities to the member workers, by executing the contract works undertaken by the societies. These societies also provide employment opportunities to the highly educated, technically expertise and trained and untrained labourers of the society. These societies help to reduce the unemployment problems of the State economy, steps are taken to organize an Apex Institution of Labour Contract Societies.

**f. Co-operative Academy of Professional Education (CAPE)**

The Co-operative Academy of Professional Education (CAPE), promoted by the Department of Co-operation, Government of Kerala was registered as a society under the Travancore Cochin, Literary Scientific and Charitable Societies Act, 1955 with the main object of establishing and carrying on the administration and management of institutions in various professional disciplines such as Engineering, Medicine and Management. There are 7 Engineering Colleges, a Medical College, a Management Institute, a Nursing College, a Nursing School, a Finishing School and a Hospital at Punnapra are functioning under CAPE.

**g. The Sahithya Pravarthaka Co-operative Society Ltd. No. 2458**

The Sahithya Pravarthaka Co-operative society Ltd. No. 2458, a Writers Co-operative Society, the first of its kind in Asia, was formed with the object of providing fair and reasonable returns to the men of letters for their literary works. The society has a chain of sales outlet spread over 10 districts of Kerala, under the name 'National Book Stall'. The society which stands as the symbol of the cultural, educational and social heritage of Kerala is now under revival to overcome its financial crisis.

**h. Tourism Co-operative Societies**

Tourism Co-operative Societies are formed to develop infrastructure facilities for the promotion of tourism, eco tourism, village tourism, pilgrimage tourism etc. These societies are co-ordinated by their apex institution Kerala State Co-operative Tourism Federation (TOURFED) which engaged in the

promotion of tourism directly and through its member societies. Tourfed launched a number of variety tourism programmes in kerala for promoting tourism and also planning to start IT based tourism service and activities to the inland and foreign tourist.

#### i. Other Co-operatives

Besides the above, there are so many other type of miscellaneous co-operatives functioning in the State, covering all spheres of life such as Printing Co-operatives, Motor Transport co-operatives, Ex-servicemen Co-operatives, Washer men Co-operatives, Lime shell Co-operatives, Chethu Thozilali Co-operatives, Canteen Co-operatives, Tailoring Co-operatives, various Social Welfare Cooperatives, and Elephant Owners Co-operative Society etc.

Details of assistance sanctioned during the year 2013-2014 under state plan are given below.

Sl. No	Type of societies	Amount Sanctioned (in ₹)	No of beneficiaries
1	Share capital contribution to miscellaneous type of co-operative societies	82,44,400	62
2	Share capital contribution to Vanitha Co-operative societies	59,32,400	72
3	Share capital contribution to Hospital co-operative societies	72,90,400	6
4	Share capital contribution to Educational co-operative societies	5,00,000	1
5	Share capital contribution to Motor Transport co-operative societies	5,00,000	1
6	Loan to Hospital Co-operative Societies	125,80,800	7
7	Subsidy/working capital to Vanitha Co-operative societies	149,31,075	86
8	Subsidy/working capital to Hospital Co-operative societies	129,07,400	15
	Share capital to Printing & Publishing Co-operative Societies	6,00,000	3
	<b>TOTAL</b>	<b>634,86,475</b>	<b>253</b>

The details of amount sanctioned to Co-operative Academy of Professional Education (CAPE) is given below

1	2425-108-47-31 Non Plan Subsidy	2,43 ,60,000
2	2425-108-47 Subsidy	6,43,00,000
	<b>Total</b>	<b>8,86,60,000</b>

An amount of 400 Lakhs is sanctioned to Housing Federation under the Head of Account 4216-80-195-99-(06).and Government share capital to Kerala Secretariat Staff Housing Co-operative Society Ltd No. T-732 under the Head of Account 4216-80-195-99-(04) is ₹ 30 Lakhs.

The details of amount sanctioned under NCDC Scheme are given below.

1	Share capital NCDC (State portion) 4425-108-89	816.235 Lakhs	8
2	Loan 6425-108-19	756.1495 Lakhs	8
	<b>Total</b>	<b>1572.3845 Lakhs</b>	<b>16</b>

The details of amount sanctioned under RIDF Scheme are given below

1	<b>Loan 6425-108-10</b>	<b>288.48 Lakhs</b>	<b>3</b>
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The financial and administrative assistance provided by the State Government through Co-operative Department and financial assistance from NCDC, NABARD help to a great extent in promoting the Co-operative Sector in our economy. I

## **9. SCHEDULED CASTE-SCHEDULED TRIBE CO-OPERATIVE SOCIETIES**

The Scheduled Caste/Scheduled Tribe Co-operative Societies are organized and established for the Socio-Economic Development of the Scheduled Caste and Scheduled Tribes in the State. 752 Scheduled Caste and 97 Scheduled Tribe Co-operatives are registered all over the state under the control of Registrar of Co-operative Societies.

The Scheduled Castes and Scheduled Tribes Co-operative Societies are having a two tier structure with the Kerala State Federation of Scheduled Caste and Scheduled Tribe Co-operatives Ltd.No.435 as the apex body and the Scheduled Caste and Scheduled Tribe Co-operative Societies functioning in the Primary level. 532 Scheduled Caste and 97 Scheduled Tribe Co-operatives are affiliated to the federation. The main activities of the Federation are collection of Non-timber forest

produces (NFTP) and manufacture of Ayurvedic Medicines by utilising the herbs and forest produces collected by the affiliated primary scheduled Tribe Co-operatives through its members. Ayurvedic medicines are manufactured and marketed by them under the brand name 'Ayurdhara' established at Ancheri Thrissur. 242 Ayurvedic medicinal products are marketed by the unit. The Federation is also having leadership of Indian Oil Corporation Ltd. and the Fuel Pump concerned is functioning in Peroorkada, Thiruvananthapuram.

A 'Panchakarma' Centre is also functioning successfully in Thrissur District. Another 'Panchakarma' centre has started functioning at Thiruvananthapuram also. The administration of the SC/ST Federation is executed by an elected Board of Directors.

During the year 2013-14 ₹.4 Crore as per budget provision of which ₹1,38,73,000/- was sanctioned to 47 SC/ST Co-operatives as share and subsidy under Revival scheme and ₹19,51,000/- was sanctioned to 15 SC/ST Co-operative as Govt share capital contribution for development of SC/ST Co-operatives and ₹ 76,11,000/- was sanctioned to 129 SC/ST Co-operatives as Managerial subsidy for the employees who are working in SC/ST Co-operative societies and ₹ 1.40.65.000/- was sanctioned to 48 SC/ST Co-operatives for the maintenance of Building and also ₹ 25.00 lakhs was sanctioned to Kerala State SC/ST Co-operative Federation Ltd by way of grant for meeting the expenses of officers appointed from Co-operative Department and Forest Department on deputation basis and for the development activities

₹18, 50,400/- was sanctioned to 5 SC/ST Co-operatives as assistance under Revolving Fund Scheme. Besides ₹ 45000/- was also provided 4 SC/ST Co-operatives as incentives for meeting preliminary expenditure to SHG Groups. During the year 2011-12 a study on the working of SC/ST Co-operative in the state of Kerala is entrusted with Institute of Co-operative Management Thiruvananthapuram. The study report recommended suggestions for the revival of SC/ST Socie ties. Now the Report is under consideration of the Government. In the coming years more amount will be provided under this sector to review all SC/ST Co-operatives.

## **10. INTEGRATED CO-OPERATIVE DEVELOPMENT PROJECT**

Integrated Co-operative Development Project (ICDP) is a scheme assisted by NCDG for the comprehensive and integrated development of selected District through co-operative network. The scheme aims at the development at horizontal and vertical linkages among co-operatives for catering the needs of the rural community in an effective manner. ICDP was introduced by NCDG in the 7<sup>th</sup> Five Year Plan for the overall development of selected districts through co-operative efforts in the sphere of agriculture and allied activities.

The first project in Kerala was started in Wayanad District in 1987-88. In the State of Kerala all the 14 Districts have been brought under ICDP Scheme.

Wayanad is the first district in India where the second phase is started and completed; NCDC and state Government approved the commencement of 2<sup>nd</sup> phase ICDP in Idukki District with a total project outlay of ₹ 61.24 Crores. A Detailed Project Report amounting to ₹ 61.87 Crores has submitted to Govt for getting approval NCDC for implementation of 2<sup>nd</sup> phase of ICDP in Palakkad District.

ICM Kannur has been appointed as the project consultant for the preparation of Detailed Project Report (DPR) for the implementation of 2<sup>ND</sup> phase of ICDP in Thrissur District In Kottayam, Pathanamthitta, Kannur, Kasargod, Malappuram, Alappuzha, Ernakulam, Kollam and Kozhikode has completed the requisite period of 8 years for the implementation of 2<sup>nd</sup> phase of ICDP. NCDC and State Govt will ensure the nature of overall implementation and also satisfactory loan recovery from beneficiary co-operatives

During the 2013-14 against the Budget provision of ₹ 350 Lakhs an amount of ₹ 349.28 Lakhs has been expended

Expenditure statement during the period 2013-2014 is noted below.

ICDP- ANNUAL PLAN 2012-2013 FINAL EXPENDITURE STATEMENT 31.03.2014			
HEAD OF ACCOUNT	BUDGET PROVISION	EXPENDITURE	BALANCE
2425-107-94 State subsidy	5000000	5000000	0
2425-108-76 NCDC subsidy	5000000	4928065	71935
4425-108-71 NCDC-share	15000000	15000000	0
6425-108-74 NCDC loan	10000000	10000000	0
<b>TOTAL</b>	<b>35000000</b>	<b>34928065</b>	<b>71935</b>

## **11. CO-OPERATIVE EDUCATION AND TRAINING**

### **(a) State Co-operative Union**

The state co-operative union is a statutory body established under section 89 of the Kerala Co-operative Societies Act for conducting education on Co-operative Principles and practices and to organise Training programmes.



There are 13 Co-operative Societies training colleges, and 14 Training Centres were functioning for conducting HDC and JDC courses respectively. The higher Diploma in Co-operation (HDC) or Junior Diploma in Co-operation (JDC) is an essential qualification for the employees in the Co-operative Institutions as well as in the Co-operative Department. The training college, training centre at Kottayam is run by NSS. Training centres at Kottarakkara, Cherthala, Wayanad and Kannur are exclusive centres for SC/ST students; candidates from general category are also admitted. Free service of one Deputy Registrar and three Senior Inspectors deployed from the Co-operative Department are provided to each training centre by the Government.

Under General Scheme, there are 14 Co-operative Education Instructors in each district assisted by one Sahayak. The instructors are also entrusted with the work of collection of education fund and subscription of journal etc. The expenditure for the staff and stipend for the member education programme are met by State Co-operative union. Financial Assistance as grant in aid for member education programme, grant in aid for running SC/ST Centres are provided by the government for the training centres. During the year 2013-14 an amount of ₹ 22 Lakhs was released to State Co-operative Union for meeting the expenditure for Member Education Programme. The details of training colleges and training centres are shown below.

SL. NO	Training colleges	Training Centres
1	Thiruvananthapuram	Thiruvananthapuram
2	Kottarakkara	Kottarakkara(SC/ST)
3	Cherthala	Cherthala
4	Kottayam(NSS)	Kottayam
5	Aranmula	Thrissur
6	Pala	Palakkade
7	North Paravur	Kozhikode
8	Thrissur	Wayanad
9	Palakkad	Kannur
10	Tirur	Kasargod
11	Kozhikode	Pala Extension Centre
12	Thalassery	Tirur Extension Centre
13	Kanhangad	North Paravur Extension Centre
		Aranmula Extension Centre

In addition to the above, Kerala Institute of Co-operative Management (KICMA) is also functioning under the State Co-operative Union, from 07.02.2008 at Neyyar Dam, Thiruvananthapuram for conducting professional course like MBA and MCA.

**(b) Institute of Co-operative Management Thiruvananthapuram and Kannur**

Institute of Co-operative Management in Thiruvanthapuram and kannur are established under the administrative control of National Council for Co-operative Training for providing advanced Training Courses to the officers of Co-operative Department, Officials and non officials in Co-operative Sector. State Government is providing financial assistance to institutions as grant-in-aid as per the budget allocation every year. The Institute of Co-operative Management, Kannur is formed as a joint venture of National Council for co-operative Training and State Government. During the year 2013-14 an amount of ₹ 45 lakhs was released to the Institute towards matching contribution of Government of Kerala. An amount of ₹ 4.00 lakhs sanctioned to Institute of Co-operative Management, Thiruvananthapuram towards grant-in-aid

In addition to the above institutions, ACSTI of Kerala State Co-operative Bank, staff training centre of Kerala State Co-operative Agricultural and Rural Development Bank are also conducting various training programmes for the offices of Co-operative Department and Officials and Non-Officials of Co-operative Institutions.

**c) Institute of Management in Government**

The State Training Policy (STP) of Government of Kerala is implemented through Institute of Management in Government. This institute is providing various training programmes of department officials. The training programmes were arranged on the basis of approved calendar programmes every year. For imparting STP training programmes to Co-operative Department, 14 Assistant Directors were designated as District Co-ordinators and to assist the District Co-ordinators sufficient number of auditors/inspectors are also entrusted.

During the year 2013-14 Institute of Co-operative Management Thiruvananthapuram and Kannur have conducted 41 training programmes for department officials and about 975 officials were participated. They have also conducted 116 programmes for employees of Co-operative Institutions and about 3974 employees were participated. ACSTI of KSCB arranged 10 programmes exclusively for PACS auditors and about 430 auditors all over the State were participated. Institute of Management in Government organized 40 programmes under State Training Policy through Thiruvananthapuram, Kochi and Kozhikode centres and about 557 officials were participated.

## **12. KERALA STATE CO-OPERATIVE EMPLOYEES' PENSION BOARD**

The Kerala State Co-Operative Employees Pension Board was constituted by the Government for administration of the Pension fund, established for payment of pension to the employees of Co-operative Banks/Societies.

At present the board administers the pension fund of two Pension Schemes, ie: the Kerala State Co-operative Employees Self financing Pension Scheme, 1994 constituted vide G.O. (P) No.44/95/ Co-op dated 14.03.1995 and the Kerala State Co-operative Bank and District Co-operative Bank Employees Self financing Pension Scheme, 2005 constituted vide G.O. (P) No 103/2005/ Co-op dated 29.4.2005.

Initially, the Kerala State Co-operative Employees Pension scheme, 1994 applied to employees of all Primary Co-operative Societies registered under Co-operative Societies Act 1969, which were not covered under the Employees Provident Fund Miscellaneous Provision Act, 1952. The effect of the GO was from 03.06.1993. A special provision was introduced in the scheme as per GO(P) 58/2003 dated 24.3.2003, extending the benefit of the pension scheme to the employees who retired between 1.1.1974 and 3.6.1993.

The benefits of the scheme were extended to the employees of the primary co-operative societies coming under the administrative control of functional registrars vide GO(P) 56/2003/Co-op dated 22.3.2003 and amended as per GO (P)117/2010/Co-op. dated 15.7.2010. As per GO (P) 128/2006 dated 12.7.2006, the scheme was made applicable to all Regional, Central and Apex Co-operative societies under the Registrar of Co-operative Societies. Further, the Government has vide GO (MS) 44/2006/LBR dated 19.6.2006, exempted the Primary Co-operative Societies in the State from joining the Employees Pension Scheme under the Employees Provident Fund Miscellaneous Provision Act, 1952, in order to enable them to join the Co-operative Employees Self Financing Pension Scheme, 1994. As per GO(P) 185/2010 dated 08.11.2010, the scheme was made applicable to all employees working on a full time, regular and paid basis including part-time contingent employees commission agents, security staff and such categories of employees.

The Kerala State Co-operative Bank and District Co-operative Bank Employees Pension Scheme was inaugurated in January 2010. Employees who retired from the Kerala State Co-operative Bank and District Co-operative Banks from 1.1.1974 are eligible for pension under the scheme.

Minimum superannuation and invalid pension of PACS is ₹ 1000/- per mensum and minimum family pension is ₹ 500/- and that of DCB/KSCB is ₹ 1500/- and ₹ 500/- respectively. Medical

Allowance for ₹ 400/- is granted to pensioners and ₹ 200/- to family pensioners. As per GO (P)382/2013/Co.op dated 14.06.2013 the amount of pension to all pensioners of PACS has been increased by 15% and that of the pensioners of KSCB/DCB by 17% raising the maximum pension payable to ₹.11500/- and ₹ 17500/- respectively.

As per direction of the Hon'ble High Court in Judgment of WA1332/2012 dated 19.07.2012 the Registrar of Co-operative Societies issued Circular No 44/2012 dated 19.11.2012. As per this circular the Chief Executive and the Director Board of the societies would be personally liable for default in pension fund contribution and will be subject to the penalisation. The Registrar of Co-operative Societies was also directed to resort to revenue recovery proceedings as per the above judgment.

The pension fund constitutes of the employer contribution in the name of the employees at rates specifies by the government from time to time. The present rate of contribution of the employees of PACS is 10% of the Basic pay + DA and that of KSCB/DCB employees is 12%. Meanwhile, the primary co-operative societies working on a continuous profit for 10 years are liable to remit 12% of BP+DA as contribution.

The fund is vested in and administered by the Kerala State Co-operative Employees Pension Board consisting of 15 members. One of the members of the Board is appointed by the Government to be its Chairman.

### **13. KERALA STATE CO-OPERATIVE EMPLOYEES WELFARE BOARD**

The Kerala Co-operative Employees Welfare Board has been constituted as per G.O (Rt) No.383/86 dtd.1986 with effect from 01-04-1986

The Kerala Co-operative Employees Welfare Board is governed by a Managing Committee consists of 13 members as details below.

1	<b>Hon. Minister of Co-Operation</b>	<b>Chairman</b>
2	Secretary to Govt.(Co-operation) to Government of Kerala	Board Member
3	Registrar of Co-operative societies Thiruvananthapuram	Board Member
4	Chairman, Kerala State Co-Operative Union Thiruvananthapuram	Board Member

5	Joint or Deputy Secretary to Government from Finance Dept (to be nominated by Government )	Board Member
6	Two representative of Association of Co-operative Employees ( to be nominated by the Government)	
7	Five persons who are associated with the Co-operative movement to be nominated by the Government.	
8	Additional Registrar/ Secretary – Treasurer of the Board to be appointed by the Government.	

One of the members of managing committee is being nominated as the Vice-chairman who is entrusted with the day today Administration of the Board on the behalf of the chairman.

Not less than 7 members will from the quorum.

**7 Board meetings were held during 2013-14.**

**Details of the members of the Managing committee as on 31-03-2014.**

- 
- |  |                           |
|--|---------------------------|
| 1. Minister in charge of Co-operation                  | ----- Chairman Ex-Officio |
| 2. Adv.G. Sugunan                                      | ----- Vice-chairman       |
| 3. The Government Secretary (Co-operation Dep't)       | ----- Board Member        |
| 4. The Registrar of Co-operative societies)            | ----- Board Member        |
| 5. The chairman, Kerala State Co-operative Union       | ----- Board Member        |
| 6. Deputy / Under secretary, (Finance Dep't)           | ----- Board Member        |
| 7. Sri. A.R. Radhakrishnan                             | ----- Board Member        |
| 8. Sri. Chales Antony                                  | ----- Board Member        |
| 9. Sri. M.N. Gopalakrishna Panicker                    | ----- Board Member        |
| 10. Sri. Alavi Vadakkethil                             | ----- Board Member        |
| 11. Sri. Therakath Mani                                | ----- Board Member        |
| 12. Sri. K.K.Nanu                                      | ----- Board Member        |
| 13. Sri. P.Rajive (Addl. Registrar/Secretary-treasurer | ----- Board Member        |

In addition to the Head Office at Thiruvananthapuram, the Board has four Regional Officers at Thiruvananthapuram, Ernakulam, Thrissur and Kannur. An Additional Registrar of Co-operative Societies from Co-operative Department, nominated by Government, is the Secretary-treasurer of the Board. An assistant Registrar from Co-operative Department is working as manager. Regional offices are working under the control of Senior Superintendents.

There are 33 permanent employees are working in the board. In the beginning, the Board was engaged in the welfare activities of employees of Co-operative working under the control of Registrar of Co-operative Societies. Subsequently Societies under control of functional Registrars, such as Handloom, Coir, Milk, Fisheries, and Khadi & Village Industries were brought under the scheme of Welfare Board with retrospective effect from 01-11-1996. Further a welfare scheme for commission agents working in Co-operative institutions was introduced as per G.O (MS) No.27/2001/Co-op. Dtd, 31-01-2001.

Later the scheme was cancelled as per G.O (MS) No.127/2013/Co-op. Dtd.15/10/2013 and modified the existing rules of permanent employees for the purpose of unification of financial assistance to its matters,

Details of the Co-operative Societies who are Members of the Welfare Board as on 31-03-2014 an given below

Institutions	As on 31-03-2013	Joined from 1-4-2013 to 31-03-2014	Total
Societies under the control of Registrar of Co-operative Societies	4153	157	4310
under the control of other Departments	1944	79	2023
<b>Total</b>	<b>6097</b>	<b>236</b>	<b>6333</b>

**Details of Employees / members as on 31-03-2014**

No of Employees	Up To 31.03.2013	Darning 2013-14	Total	Retired	Died	As on 31-03-2014
Permanent employees	61680	3728	65408	17740	1499	46169
Commission Agents	8811	888	9699	834	69	8796
<b>Total</b>	<b>70491</b>	<b>4616</b>	<b>75107</b>	<b>18754</b>	<b>1568</b>	<b>54965</b>

**WELFARE ACTIVITIES OF THE BOARD**

The Board provide various types of Financial Assistance to its members namely (1) Financial Assistance to the nominees of employees who died during service period, (2) Medical Assistance to the employees and their dependents, Refund of contribution after retirement with 5% incentive, cash awards to the students of the member employees. The details are given below.

**FINANCIAL ASSISTANCE**

Financial assistance for ₹1.50.000/- has been given to the nominee of the deceased while in service.

**MEDICAL ASSISTANCE**

Medical assistance has been given to the members who are undergoing treatment for:

1. Cancer
2. Heart operation
3. Kidney transplantations
  - 3(i) Kidney removal
  - 3(ii) Liver transplantations

Has been given ₹ 75000/- (Rupees Seventy five Thousand Only) and:

4. Visual handicap due to decease or other causes the degree disability being

- (a). Moderate 40% and above
- (b). Seven 75% and above and
- (c). Profound total 100%

5. Inability to attend duty due to paralysis

6. Disability due to accident (item 5&6, 40% permanent partial disability as a result of accident, disease or other causes)

7. Deadly diseases caused to brain tumour, epilepsy, head injury, meningitis, encephalitis and degeneration diseases of the brain and spinal cord has been given ₹ 50,000/-(Rupees fifty thousand only)

The benefit is extended to the family of the employee covered by the scheme for which the amount is limited to ₹ 25000/- (Rupees Twenty five thousand only). For the purpose of this benefit the family include wife/husband and unemployed bachelor children only and in the case of bachelors this benefit is given to the mother/father. In the case of married employee this benefit will also be given to the mother /father, provided the employee must be the sole dependent of father/mother. This benefit has been given only once in his/her entire service period.

8. "Apart from the diseases listed in clause (1) to (7) of Rules 26(e) the employee who is covered by the scheme and has under gone treatment for Chikungunya, Tuberculosis, Asthma, is eligible for ₹ 10.000/- and kidney treatment (except Kidney transplantation) Heart diseases (except Heart operation) Thyroid operation, Liver syrocys, Hernia operation, Uterus removal is eligible for ₹15.000/- as assistance. This benefit will be given to the employee in addition to other Medical Assistance eligible to them"

### **Retirement Benefit**

On retirement/relieve on other grounds the actual amount contributed by the member along with contribution by the management (Institution) shall be paid to him /her with 5% incentive.

### **Cash Award**

Children of the employees coming under rule 19 (b) of Kerala Co-operative Employees Welfare Board Ruled who secure 'A+' grade in all subjects in the SSLC Examination and 90% marks in the +2 examination has been given Rs. 10.000/-(Rupees Ten thousand only) as a cash award in every academic year. This cash award is also extended to the students who appear in the examination of CBSE, ICSE and ISC.

At state level, children of employees coming under rule 19(b) of the rules who secure first, three places in VHSE, HDC,&BM and JDC examinations in every academic year has been given cash



award ₹ 10.000/-(Rupees Ten thousand only), ₹ 7000/-(Rupees seven thousand only) ₹ 5000/- (Rupees five thousand only) for the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> places respectively.

Similarly at District level, one cash award of ₹ 15.000/- (Rupees, Fifteen Thousand only) has been given in every academic year to the children of the employees coming under rule 19(b) of the rules who secure the highest mark in B.Tech, MBBS, BDS, and B.Sc , Nursing examinations.

Children of the employees coming under rule 19(b) of rules who secure 'A' grade at state level school Youth Festival in every academic year at secondary school level and higher secondary school level has been given cash award of ₹ 5000/- (Rupees. Five thousand only). Those who got 'A' grade in many items for the same Youth Festival, one cash award shall be eligible for the academic year.

### **Details of the Financial & Medical Assistance given to members from 1-4-2013 to 31-3-2014**

#### **Contribution received**

	FA		MA		RF	Amount remitted	Incentive	Cash Award		Welfare Board Contribution
	No	Amount	No.	Amount	No			No	Amount	
Regular employees	67	12548000	262	7924500	1514	23841100	711981	369	369000	94901992
Commission Agents	9	950000	15	61500	94	838358	12113	31	310000	18314893
<b>Total</b>	<b>76</b>	<b>13498000</b>	<b>277</b>	<b>8539500</b>	<b>1608</b>	<b>24679458</b>	<b>724094</b>	<b>400</b>	<b>679000</b>	<b>113216885</b>

### **Details of the Financial Assistance up to 31-3-2014 and Welfare Board contribution, deposits**

	FA		MA		RF	Amount remitted	Incentive	Cash Award		Welfare Board Contribution
	No.	Amount	No.	Amount	No			No	Amount	
Regular employees	1497	92841000	1462	44319500	17740	160522896	711981	1197	7869250	669398107
Commission Agents	69	3635000	58	1245000	834	5120532	12113	77	474000	82211723
<b>Total</b>	<b>1566</b>	<b>96476000</b>	<b>1520</b>	<b>45564500</b>	<b>18574</b>	<b>165643428</b>	<b>724094</b>	<b>1274</b>	<b>8343250</b>	<b>751609830</b>

**Deposits as on 31-3-2014**

	Fixed Deposits	S.B A/C Balance	Total
Regular employees	682620871	11359486.90	693980357.90
Commission Agents	79813424	8303024.39	88116447.39
<b>Total</b>	<b>762434295</b>	<b>19662511.29</b>	<b>782096805.29</b>

In addition to the above the board has invested ₹ 1, 00, 00,000 (Rupees One crore) in Pariyaram Medical college as share and ₹. 1,50,00,000 (Rupees One Crore and Fifty Lakhs only) for Sahakarana Bhavan Building Fund.

**Computerisation**

Steps have taken to computerise all the activities of the board

**Audit**

Audit of the Kerala State Co-operative Employees Welfare Board is completed up to year 2012-13, Audit for the year 2013-14 is going on.

**14. KERALA CO~OPERATIVE DEVELOPMENT AND WELFARE FUND BOARD**

The Kerala Co-operative Development and Welfare fund is established for implementing Co-operative welfare and development scheme as per section 57 A of the Kerala Co-operative Societies Act 1969. Kerala Co-operative Development and Welfare Fund Board is constituted to administer the fund and implement the schemes as per G.O (P)No.108/2000/Co-op dated 03.06.2000. The major mission of the board is to rehabilitate the weaker co-operative societies in the state. To achieve the above motto Kerala Co-operative Development and Welfare Fund has been established. The fund shall vest in and be administered by the board.

All Co-operative Societies under the control of the Registrar of Co-operative Societies shall become the members of Co-operative Welfare and Development Scheme. The fund towards the scheme shall consist of initial contribution from the member societies and financial assistance from the government. The rate of contribution from the member societies are as follows:-

1. Initial contribution from the member societies at the rate of ₹ 2 per ₹ 1000 of the working capital subject to maximum of ₹ 2.00 lakhs in respect of Apex and Central societies and ₹.1 per ₹1000 of the working capital subject to a maximum of ₹ 1 lakh and a minimum of ₹ 1000 irrespective of working capital in respect of all other societies at the time of admission. Only half of the above mentioned rates are applicable to the societies working on net loss as per tentative balance sheet.

2. Membership fee to be collected at the time of admission from various categories of societies as follows:

(i) Apex and Central societies	:	₹ 10,000/-
(ii) Class I societies	:	₹. 5000/-
(iii) Class II Societies	:	₹. 4000/-
(iv) Class III Societies	:	₹ 3000/-
(v) Class IV Societies	:	₹ 2000/-
(vi) All other societies irrespective of their category and working class	:	₹ 1000/-

3. Annual renewal contribution at the rate of 10% of the initial contribution for apex and central societies and at the rate of 5% of the initial contribution, subject to a minimum of ₹ 100 for all other member societies.

The board has been implemented a new scheme "Co-operative Risk Fund Scheme" during the 2008-2009 financial year. As per this scheme, if the loanee of a Co-operative institution is expired within/after the loan repayment period, principal amount up to ₹ 1.50 lakhs and the interest for the same will be paid to the loan account of the loanee. The fund shall consist of risk fund premium at 0.25% of loan amount deducted from loanee subject to a maximum of ₹ 375 and a minimum of ₹. 50/- and financial assistance of ₹.22.48 Lakhs from Government during the report year towards the risk fund.

**The Board shall consist following members.**

1. Minister in charge of co-operation (Chairman Ex-officio)
2. President, Kerala State Co-operative Bank.
3. Chairman, State Co-operative Union.
4. President of any two of the District Co-operative Banks to be nominated by Government.
5. Two representatives of the committee of the Primary Agricultural Credit Societies to be nominated by Government.
6. A representative of the committee of non-agricultural credit societies to be nominated by Government.
7. Three eminent co-operators to be nominated by Government.

8. A representative of the committee from any other SC/ST Welfare Co-operatives, or Vanitha Welfare Co-operatives or any other weaker section co-operatives under the control of Registrar of Co-operative Societies.
9. Secretary (Co-operation) to Government of Kerala.
10. Registrar of Co-operative Societies, and
11. Secretary/Treasurer of the Kerala Co-operative Development and Welfare Fund Board.

The board shall constitute by the Government from time to time and the Minister for Co-operation shall be the chairman and a vice chairman shall be nominated by the Government from among the members of the board other than the Chairman. The term of the board shall be for a period of five years having perpetual succession.

### **Organisational Setup**

The board has the jurisdiction of the whole state and the head office is situated at Thiruvananthapuram and one regional office sanctioned at Thrissur. The board during the period 2013-2014 consist following members:-

1. Sri C.N. Balakrishnan, Minister for Co-operation (Chairman)
2. Sri.E.K Divakaran, Thrissur (Vice Chairman)
3. Govt. Secretary (Co-operation)
4. Registrar of Co-operative Societies
5. Joint registrar / Secretary of the Board
6. Chairman, State Co-operative Bank
7. Chairman, State Co-operative Union
8. President, Kerala State Co-operative Bank
9. Sri. P.V. Balachandran, President, Wayanad DCB
10. Sri Mathew Kulathinkal, President, Pathanamthitta DCB
11. Sri. Kalavoor Madhu, Thiruvananthapuram
12. Sri. Kayikkara Nazeer. Kollam
13. Ad. N.O.Enasu Thrissur
14. Sri.M.V.Kuriyan, Thrissur
15. Adv.C.Vijayan, Thrissur
16. Ssri.Prathula Channdran, Alappuzha,

### **Human Resources**

The Board has the following staffs.

1 Secretary	–	1
2. /Manager	–	2
3. Assistant Manager	--	1
4. Lower Division Clerk	–	7
5. Attended	–	2
6. Driver	–	2
7. Peon	–	2

The Secretary and Manager are from Co-operative Department on deputation in the cadre of Joint Registrar and Assistant Registrar respectively.

During 2013-2014 Four L.D Clarks, one Driver and one Peon Were newly appointed. No retirements No person has been sent on deputation or transferred to the local bodies. The following posts were newly created during the reported year.

Accountant	1
L.D Clark/Junior Clark	3
Driver	1
Peon	1
<b>TOTAL</b>	<b>6</b>

No post was abolished during the year. The board has been appointed a special officer in the cadre of Rtd. Joint registrar on contract basis. No awards no rewards for meritorious service had been granted.

### **Functioning of the board**

The major functions are as follows:

To rehabilitate weaker co-operative societies

To create risk funds

The Board rehabilitated 21 co-operative societies up to 2013-2014 by issuing loan of ₹ 3.72 crores. During the report year 1 society revitalized with a loan of ₹. 25.00 lakhs.

In Risk fund Scheme Board granted financial assistance to 3457 loanees of ₹ 22, 35, 93,717/- during the report year,

### **Infrastructure**

There are no infrastructure facilities like building

### **Vehicle**

Board has owned one Bolero GLX Diesel vehicle & one Ford Fiesta Diesel Car.

### **Publications**

No publication to the board

**Right to information Act**

Public information officer – Assistant Registrar/Manager of the board

Appellate authority – Secretary/Joint Registrar of the board

No pending application as suo moto disclosures. No penalties levied for non supply of information.

**Internal Control System**

As the Board's functions are in the preliminary stage there is no internal audit system has been established. The audit of the board is statutory and is conducted by the Director of Co-Operative Audit. Audit completed up to 2008-2019.

**Miscellaneous Matters**

The Board office is fully computerized. Majority of reports and official correspondence are in Malayalam and thus board implements the official language act at higher level. No awards/rewards/citations received during the year.

**15. KERALA STATE CO-OPERATIVE EXAMINATION BOARD**

The kerala state Co-operative Examination Board was constituted as per Government order G.O (P) No. 5/2001 Co-operation dated 5/1/2001 and G.O (P) 18/2001 dt.25.01.2001 The constitution was according to section 80.B of the kerala Co-operative societies Act 1969 for the conduct of written Examination for all direct recruitment to the post of clerks and above in the Primary Agricultural credit Societies, Urban co-operative Banks and primary Agricultural and rural development Banks in the state. The Examination Board conduct the written examination of candidates and furnish list of eligible candidates to be interviewed, to the committee of the society. The list so furnished shall not contain the mark secured by the candidates in written examination .When the board was constituted the members of board were on chairman, one member (both nominated by the govt.) and Joint Registrar/Member secretary (deputed from the co-operative Dep't) Later it was changed as one Chairman, and two members and the term of the Board is five years of until he attains the age of sixty five years, Whichever is earlier

The Board is responsible for the proper conduct of the examination. The government allotted funds for the working of the co-operative service Examination Board in the Head of **Account 2425-101-95 plan** as per Budget Allocation. The Registrar of co-operative societies is the ultimate controller of

this Head. The salaries of Chairman and two members, Secretary, Exam controller other staff of the board and all other expenditure met by his Head.

As per G.O (P) No 137/2011/Co-op dated 24.9.2011 Sri. Kunju Illampally had taken charge as Chairman. Adv Fathima Rosanna, and Sri. Joseph Challissery had taken charge as members and continuing. Examination Board consist of one chairman and two members. Deputy Registrar/Secretary in the Chief Executive officer of the Board.

As per G.O. (P) 271/2003/Co-op dated 18.12.2003 recruitment to the post of clerks and above in primary Credit societies, Primary Agricultural and Rural Development Banks, Urban Banks,

Housing societies are through the Board. On receipt of applications from the society the application for the appointment shall be invited by the Co-operative Service Examination Board by notification which should published on two vernacular dailies having wide circulation in the area. Examination Board shall process the applications and conduct written examination of the candidate to be interviewed to the committee of the society As per Rule 185(2) of Kerala Co-operative Societies Rule 1969 Examination Board Conduct written test of promotion in the state Co-operative Banks, District Co-operative Banks, State Co-operative Agricultural and Rural Development Banks, Urban Banks having deposit of more than 10 corers. As per G.O (MS) No.213/2007 Co-op dated 15.10.2007 Govt. Sanctioned the staff pattern for the Co-operative Service Examination Board as shown below

Secretary	1
Controller of Examination	1
Accountant	1
Lower division Clerk/Data Entry operator	2
Driver Grade II	1
Attended	1
Part-time sweeper	1

Among the above besides the Deputy Registrar/ Secretary and Assistant Registrar /Controller of Examinations (Both are from Co-op Dept) one of attender and one part-time sweeper are the only permanent employees at present. At present three data entry operators, One Clerk and One Driver are working in daily wages basis. Since shortage of staff create inconvenience in the day to day work of the Board. Three data entry operator One Clerk and One Driver are deployed to disburse the day to day works.

The details of written test for recruitment conducted in the year 2013-14 given below

Sl.No	Application called for the post	No.of vacancies	No.of Institutions involved	Timesof Notification During the year
1	Secretary/assistant Secratery/Accountant	32	31	
2	Junior Clerk	362	157	
3	Typist	11	11	

In addition to the above board conducted qualifying examinations for promotion of existing employees of all the co-operative institutions in the state The Details of which are follows.

1. No. Of employees to appear the qualifying examination :2482
2. No. Of Institutions involved :414

The details of Expenditure statement for the year 2013-14

### **Establishment expenses**

#### **Salary**

1. Chairman &Two Board members - ₹ 6,39,581/-

**HRA** - ₹ 48000/-

Telephone Allowances - ₹ 36,639/-

Deputy Registrar / Secretary - ₹ 4,84,021/-

Assistant Registrar/Controller of examination - ₹ 4,97,259/-

### **Festival Allowances**

\_Chairman &Two Board members - ₹ 6,600/-

Deputy registrar & Assistant Registrar /

Controller of Examinations - ₹ 4,400/-

Leave Surrender : Deputy Registrar / Secretary - ₹ 14,919 /-



**Leave Salary & Pension Contribution**

Deputy Registrar / Secretary	- ₹ 58,448/-
Assistant Registrar / Controller of Examinations	- ₹ 61,599/-
	-----
<b>TOTAL</b>	<b>₹ 18,51,466/-</b>

=====

**Salary & Bonus of Permanent Employees**

Attender & Part-time Sweeper (169056+166428+7000)	- ₹ 3,42,484/-
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**Contingent Expenses**

Onam Festival Allowances	- ₹ 33,000/-
Rent & Water	- ₹ 3,26,568/-
Newspaper	- ₹ 7,275/-
Miscellaneous Expenses	- ₹ 1,07,933.50/-
Wages	- ₹ 5,96,475/-
Telephone	- ₹ 59,356.79/-
Printing & stationary	- ₹ 1,12,506.95/-
Postages	- ₹ 2,93,024/-
Electricity charges	- ₹ 46,213/-
Advertisement charges	- ₹ 6,49,788/-
Repairs & Maintenance	- ₹ 58,013/-
Furniture	- ₹ 13,44,759/-
Other charges	- ₹ 46,142.25/-
T, A	- ₹ 90,103/-
Fuel	- ₹ 1,76,290.74/-

Car Accessories	-	₹ 47,686.50/-
Legal Fees	-	₹ 98,000/-
Examination Expenses	-	₹ 33,97,901/-
		-----
<b>TOTAL</b>		<b><u>₹ 74,91,035.73/-</u></b>

## **16. Kerala Co-operative Deposit Guarantee Fund Board**

Kerala Co-operative Deposit Guarantee Fund Board Came into force instead of deposit scheme 2000 of Kerala Govt as per Go (p) no.3/2012/Co-op/dtd.11/1/2012 and the scheme is known as Kerala Co-operative Deposit Guarantee Scheme 2012 All societies which are under the administrative control of Co-operative Registrar

All societies which are dormant, Default or under the process of Liquidation and not included in the scheme of Deposit and Credit Guarantee Corporation Of India and under the administrative Control of Registrar Of Co-operative Societies are included as members in the scheme as per go(p) no.126/2014/Co-op dtd 24/10/2014 of Kerala Govt

The scheme started in view to improve the credibility of the societies among the depositors by giving guarantee to deposits in credit societies there by attracting more depositors. Those societies which are included in the notification of Registrar Of Co-operative Societies as per the recommendation of District Joint registrar Administration are included in this scheme The societies eligible for membership in this scheme, must remit an amount in the account of the Fund Board by accounting the opening balance and closing balance of the deposit in the society at the rate of 10 Paisa for 100 Rupees and part, for the financial year in which the scheme came into force after that with the subsequent years remittance may be made for the increment in the closing balance of the end of financial year. A maximum amount of ₹ 1,50,000/- is given guarantee for a depositor from the fund for this purpose

The 15 Member Administrative Committee of which Chairman is the Hon; Minister of Co-operative and Sri. Govindankutty as Vice Chairman, includes as member

The list of societies eligible for membership in the Kerala Co-operative Deposit Guarantee Fund Board issued by Of Co-operative Societies is as below

**Service Co-operative Bank Farmers Service Co-operative Bank 2013-14**

SL No	District	Notified	Amount Paid (in ₹ )
1	Thiruvananthapuram	112	2,64,19,442/-
2	Kollam	127	2,98,90,629/-
3	Pathanamthitta	101	92,04,973/-
4	Alappuzha	166	43,41,461/-
5	Kottayam	136	2,09,51,644/-
6	Idukky	71	32,09,286/-
7	Eranakulum	160	3,58,72,529/-
8	Thrissur	160	4,61,93,044/-
9	Palakkad	92	3,17,43,449/-
10	Malappuram	122	2,14,56,207/-
11	Kozhikode	102	2,77,49,524/-
12	Wayanadu	27	40,92,676/-
13	Kannur	126	2,26,42,860/-
14	Kasargod	63	1,20,02,540/-
	<b>Total</b>	<b>1,565</b>	<b>29,57,70,264/-</b>

1565 Societies are at present included in the scheme from Districts and an amount of ₹ 29,57,70,264/- is received from these Societies as Premium.

**V. FINANCE****REVENUE RECEIPTS AND EXPENDITURE****1) Revenue Receipts for the Year 2013-14.**

HEAD OF ACCOUNT	ITEM	Amount- (₹ In Lakh)
0425-101-99	Audit Fees	1861.64
0425-800-99	Grant from N C D C	12.86

0425-800-98	Arbitration Fees	1259.70
0425-800-97	Liquidation Charges	1.51
0425-800-96	AVERAGE COST(Cost of Staff Working under Rule 156 Part – I, KSR)	5592.01
0425-800-95	Fees on Appeal/Revision petition	44.69
0425-800-94	Application Fee for Registration of new Co-operative Institution & Execution Fees	27.18
0425-800-93	Other Items	832.31
	<b>Total</b>	<b>9631.90</b>

## 2) Revenue Expenditure for the year 2013-14

Head of A/c	Salary 01	Wages 02	TA 04	Office Expenses 05	RRT 06	MOTOR VEHICLE 21	Implementation of Official Languages	Other charges - 34	P.O.L - 45	TOTAL R.S
2425-001-88	503000	80000	60000	98000	68000	0		20000	11000	840000
2425-001-89	13264000	652000	143000	157000	0	29000			25000	14270000
2425-001-97	3824000	213000	93000	177000	400000	10000			40000	4757000
2425-001-98	439511000	5503000	5191000	3196000	3588000	174000	35000		476000	457674000
2425-001-99	55342000	1415000	867000	1244000	660000	120000	25000	35000	326000	60034000
2425-003-92	GRANT TO STATE CO- OPERATIVE UNION FOR RUNNING CO-OPERATIVE TRAINING FOR SC/ST									132000
2425-003-97	CO-OPERATIVE INSTITUTION GRANT- IN - AID									60000
2425-003-98	20419000		85000							20504000
2425-101-92	8859000	464000	80000	260000				5205000	167000	15035000
2425-101-93	1430000	241000	122000	75000	157000	17000		35000	32000	2109000

2425-101-95	1580000	480000	38000	64000	45000			340000		2547000
2425-101-96	3455000	447000	165000	108000	225000	5000		137000	78000	4620000
2425-101-98	11351000									11351000
2425-101-99	680898000	751000	3830000	1163000	443000					687085000
2425-107-93	AGRICULTURAL PRODUCTION COST RELIEF SCHEME									68000000
2425-107-72-33	STIMULUS INTREST SUBSIDY									10000000
2425-108-35	ONE TIME GRANT TO GANDHIGRAM INDUSTRIAL CO-OP.SOCIETY (GAICO)									200000
2425-108-47-31	GRANT TO STATE CO-OPERATIVE ACCADAMY FOR PROFESSIONAL EDUCATION									24360000
2425-108-80-33	SUBSIDIES TO CO-OPERATIVES FOR CONDUCTING FESTIVAL MARKETS									800000000
	<b>TOTAL</b>									<b>2183578000</b>

Progress statement of two **Special Collection Drives** conducted during the year 2013-14 for the speedy collection of Government dues. (1st collection drive-during the month of March 13 and April 13. 2<sup>nd</sup> collection drive- from **01.06.13** to **30.08.13**)

### SPECIAL COLLECTION DRIVE FINAL PROGRESS STATEMENT AS ON 30/08/2013

District	Target (01/03/13)	Collection Total (30/04/13)	Share	Penal Int. (Share)	Divident	Loan	Interest Loan)	Penal Int. (Loan)	MDS Commission	Audit Fees	Collection Total (06/13-08/13)	Grant Total 30/08/2013	Balanc e
TVM	41175825	4762122	4464085	31881	151466	543067	4000	0	831250	3861070	9886819	14648941	26526884
KLM	10000000	3244967	1282550	0	87803	111500	5249	0	0	2451866	3938968	7183942	2816058
PTA	53738874	1500262	3297125	185318	0	318812	0	2014	0	1469211	5272480	6772742	46966131
ALP	32632967	5597652	2048065	0	8220	515150	278346	35830	0	3409481	6295092	11892744	20740223
KTM	62802624	501497	2338000	17300	77000	697000	186400	0	0	3471000	6786700	7288197	<b>55514427</b>

IDK	16613500	7537491	2081137	106125	0	684277	645303	16613	0	86303	3619758	11157249	5456251
EKM	35767885	777340	1234197	10107	579844	111200	0	0	0	3233826	5169174	5946514	29821371
TSR	24600000	4330000	3825000	0	0	547000	0	0	0	1173000	5545000	9875000	14725000
PKD	20289895	2977257	2161074	0	0	2956675	2362511	0	0	1696798	9177058	12154315	8135580
MLP	9105459	2682993	6426484	0	14772	1000	0	0	0	2183391	8625647	11308640	0
KKD	30452571	13046805	781600	2405	0	55900	128767	0	0	2209820	3178492	16225297	14227274
WYND	19371000	1609000	624200	7000	440000	136000	39000	0	0	1622100	2868300	4477300	14893700
KNR	1763796078	1609000	1621008	124814	25128	0	0	0	0	264036	2034986	3643986	1760152092
KSGD	10783580	3991804	5003000	0	776000	2480000	1167000	342000	0	1191000	10959000	14950804	0
<b>TOTAL</b>	<b>2131130258</b>	<b>54168197</b>	<b>37187525</b>	<b>484950</b>	<b>2160233</b>	<b>9157581</b>	<b>4816576</b>	<b>396457</b>	<b>831250</b>	<b>28322903</b>	<b>83357475</b>	<b>137525672</b>	<b>1994026143</b>

## VI. INFRASTRUCTURE

1. Infrastructure facilities like buildings, roads, bridges etc costing Rs.50 lakhs or more created during the year and expenditure incurred : Nil
2. Details of infrastructure created but not used for various reasons : Nil
3. Instances of underutilized infrastructure : Nil
4. Details of Vehicles purchased/disposed of during the year :  
No vehicles purchased during the year, Details of disposal appended
5. Assets transferred to other agencies during the year : Nil

6. Details of machinery, equipments or other assets costing Rs.5 Lakh and more during the year : Nil
7. Assets damaged or otherwise disposed of during the year : Nil
8. Land acquired/purchased during the year : Nil

#### **Vehicles disposed during the year 2013-2014**

Sl.No	Office	Registration No	Make and Model	Assessed value	Bid Amount	Date of Disposal
1	Registrar of Co-operative Societies	KL.04 L-9226	Tata-India 2002	40,000	49,300	04.11.2013
2	Joint Registrar General Kozhikode	KL.01 D-5830	Ambassador Nova 1994	22,000	22,100	29.01.2014

### **VII. DEPARTMENTAL PUBLICATIONS**

#### **SAHAKARANA VEEDHI.**

The publications high lights the activities of Co-operative Department of the state and the latest development which take place in the Co-operative Sector within and outside the state. It helps to get awareness about the setup of the sector policies, various types of financial assistances extended to the societies and members of the Co-operative societies and helps to get timely information on the above matters. Efforts are made to enlist all the Co-operative Institutions in the state as subscribers. Important orders and circulars relating to Co-operative Department issued by the Registrar of Co-operative Societies, State Government and other allied agencies are also published in the monthly magazine. Major policies and programme in the state and National level are all disclosed through this publication.

#### **Propaganda**

The Government of Kerala have accorded administrative sanction for the release of Rs. 25/- Lakhs for meeting the expenditure for the assistance for publication of Sahakarana Veedhi, distribution of trophies, to PACS, Urban Banks, District Co-operative Banks and employees Credit Co-operative Societies for Deposit Mobilisation, Seminar on co-operative movement, vision 2015, melas as SHGS/JLGS, Assistance to Co-operative congress, Co-operative EXPO 2012 during 2012-2013 from the budget provision for the year 2012-2013 under the Head of the Account 2425-001-90.

## VIII. EVENTS

Assistance from Sahakaranam Navaratnam Keraleeyam- Asharanaraya Sahakarikalkulla Ashwasa Fund" (which means relief fund to helpless Co-operators) is continued this year also. During the year, an amount of Rs. 350000/- has been distributed as financial assistance to 15 such co-operators or their dependents. Taking the true spirit of International year of co operatives 2012 several promotional activities and campaigns were organised. The 'yente sangham' campaign was worthwhile to mention in this respect. Besides these an International co operative expo 2012 and 7<sup>th</sup> co operative congress were conducted in Nov 2012 at Thrissur. All these endeavours were great success

For the infrastructural strengthening and for the improvement of working condition, the govt have allotted 65 cents of land at Jagathy, Thiruvananthapuram for the construction of a co-operative complex for housing co-operative Registrar office other offices functioning under the department in the capital city and the foundation stone was laid by the Hon'ble Chief minister of kerala.

## IX. Implementation of Right to Information Act -2005.

The total number of requests received in this department under RTI Act during 2013-14 were 2712. There were 18 pending cases in the last year (2012-13). So the total is 2730. In this 2 were rejected and 2705 were disposed after finalizing its action. The number old appeals preferred during the year were 51. Out of this 49 were disposed and 2 rejected. The total amount collected as fee is ₹ 43715. There exists 154 Public Information Officers, 16 Assistant Public Information Officers and 154 Appellate Authorities. The designation of these officers is appended below:

Sl No.	Name of Office	Publish Information Officers	Assistant Public Information Officers	Appellate Authorities
1.	Office of the Registrar of Co-operative Societies	Deputy Registrar (ADMN)	Assistant Registrar (E.B)	Additional Registrar (ICDP)
2.	Audit Directorate	Joint Director	Deputy Director	Additional Director
3.	Joint Registrar (General), All Districts	Deputy Registrar (Admn)	Assistant Registrar (Planning)	Joint Registrar (General)
4.	Joint Director (Audit), All Districts.	Assistant Director (Audit)		Joint Director (Audit)
5.	Assistant Registrar (General), All Taluks	Office Inspector		Assistant Registrar (General)
6.	Assistant Director (Audit), All Taluks	Office Auditor		Assistant Director (Audit)



7.	Office of the Co-operative Vigilance Officer	Joint Registrar (Vigilance)		Co-operative Vigilance Officer
8.	Co-operative Vigilance Regional Office (Alappuzha, Thrissur, Kannur)		Deputy Registrar (Vigilance)	Co-operative Vigilance Officer

**No. of Public Information Officers – 1 (State Public Information Officer)**

(Form-1)

SUO MOTO DISCLOSURE UNDER SECTION 4(1) (b)  
REPORTING YEAR: 2013-14

Sl. No	Department	No. of Public Authorities	No. of Public Authorities Which published the 17 Manuals under Section 4(1)(b)	No. of Public Authorities Which published the 17 Manuals During the year	No. of Public Authorities Which displayed the 17 Manuals Online
(1)	(2)	(3)	(4)	(5)	(6)
	Co-operation	1	1	-	1

(Form-2)

## DESIGNATION OF PUBLIC INFORMATION OFFICERS/APPELLATE AUTHORITIES

REPORTING YEAR 2013-14

Sl. No	Department	No. of Public Authorities	No. of Public Information Officers Designated	No. of Assistant Public Information Officers Designated	No. of Appellate Authorities Designated
(1)	(2)	(3)	(4)	(5)	(6)
	Co-operation	1	154	16	154

(Form-3)

## DISPOSAL OF INFORMATION REQUESTS BY PUBLIC INFORMATION OFFICERS

REPORTING YEAR 2013-14

Name of the Department	No. of Requests Received during the last year	No. of Requests Received during the year	Total No. of Requests	No. of Requests Disposed	No. of Requests Rejected	No. of Requests deemed to be Refused under section 7(2)	% of Cases Access to information Denied
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Co-operation	18	2712	2730	2705	2	-	-

(Form-4)

**INFORMATION REQUESTS REJECTED BY PUBLIC INFORMATION OFFICERS  
REPORTING YEAR 2013-14**

Name of the Department	No. of Requests Rejected	No. of Requests Rejected under Section.8	No. of Requests Rejected under Section.9	No. of Requests Rejected under Section.11	No. of Requests Rejected under Section.24	No. of Requests Rejected under other Section
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Co-operation	2	-	1	-	-	1

(Form-5)

**DISPOSAL OF FIRST APPEALS BY DESIGNATED APPELLATE AUTHORITIES  
REPORTING YEAR 2013-14**

Name of the Department	No. of First Appeals pending with Appellate Authorities on 1.4.2012	No. of First during the year Appeals	No. of First Appeals with Appellate Authorities (2+3)	No. of First Appeals Disposed	No. of First Appeals Rejected	% of First Appeals Rejected	No. of First Appeals pending more than 45 days
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Co-operation	-	51	51	49	2	-	-

(Form-6)

**PENALTIES IMPOSED & COLLECTED REPORTING YEAR 2013-14**

Name of the Department	Penalties Imposed in previous year, pending for collection	Details of Penalties Imposed by Information Commission under Section 20(1)	Total	Details of Penalties collected
(1)	(2)	(3)	(4)	(5)
Co-operation	Nil	Nil	Nil	Nil

(Form-7)

**DISCIPLINARY ACTION TAKEN AGAINST OFFICERS IN RESPECT OF ADMINISTRATION  
OF RTI ACT REPORTING YEAR 2013-14**

Name of the Department	Details of Disciplinary action Recommended by information Commission under Section 20(2)	Details of Disciplinary action Taken based on Recommendation of information Commission	Details of Disciplinary action Taken (other than those Recommended by information Commission)
(1)	(2)	(3)	(4)
Co-operation	Nil	Nil	Nil

(Form-8)

**SUMMARY COSTS, FEES, & CHARGES COLLECTED BY PUBLIC AUTHORITIES  
REPORTING YEAR 2013-14**

Name of the Department	Cost collected Section 4(4)	Fee Collected Section6(1)	Fee Collected Section7(1)	Fee Collected Section7(5)	Other charges Collected (specify)	Total Collection
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Co-operation	-	23680	1080	18125	830	43715

**X. INTERNAL CONTROL SYSTEM**

**Details of audit – 2013-14**

1	Total no of co operatives as on 31-3-2014	- 23158
	a. No of co operatives under the administration of	
	Co-operative department as on 31-03-2014	- 17957
	b. No of co operatives under the administration of	
	Other department as on 31-03-2014	- 5201
	c. No of RNA societies	- 5201
2	No of audit pending as on 1-4-2013	- 40286

3	No of audit completed during 2013-14	- 34898
4	No of audit pending during 2013-14	- 698

### **XI. MISCELLANEOUS MATTERS**

#### **Website**

The website of Co-operative Department is [www.cooperation.kerala.gov.in](http://www.cooperation.kerala.gov.in)

#### **Implementation of official language Act:-**

The office files and correspondence are in Malayalam language.

## **XII. ANNUAL PLAN 2013 - 14 CO-OPERATION DEPARTMENT**

### **Targets and Achievements for the year 2013 - 14**

Outlay provided in the current year's Budget for the implementation of plan schemes is ₹10950.03 lakh. The scheme wise details and Expenditure for the year 2013-14 are as shown below

(₹ In lakhs)					
No.	Scheme	Budget Provision	Modified Appropriation	Expenditure up to 31.03.2014	% as per Budget Provision
1	State Plan Schemes	7950.00	* 7980.00	6927.13	87.13
2	Other Centrally Sponsored Schemes				
	a) NABARD Scheme	0.03	0.03		
	b) NDCDC Scheme	3000.00	3000.00	2875.46	95.85
	<b>TOTAL</b>	<b>10950.03</b>	<b>10980.03</b>	<b>9802.59</b>	<b>89.52</b>

Sd/-  
Registrar of Co-operative Societies

As per G.O(Rt)No. 25/2014/Hsg. Dated 17..02..2014 sanctioned an amount of ₹ 30.00 lakh to Kerala Secretariat Staff Housing Co-operative Society Ltd. No. T 732

**STATE PLAN SCHEMES**  
**ANNUAL PLAN 2013-14**  
**DETAILED EXPENDITURE STATEMENT**

(₹ In Rupees)

Code No.	Name of Scheme	Budget Provision	Modified Appropriation	Expenditure	No. of Beneficiaries	Remarks
1	2	3	4	5	6	7
<b>STATE PLAN SCHEMES</b>						
<b>I CREDIT CO-OPERATIVES</b>						
COP 001	Implementation of Scheme financed by NCDC -- ICDP (State Share ) 2425-107-94	5,000,000	5,000,000	5,000,000	1	<u>Full Expenditure</u>
COP 003	Assistance to Primary Agricultural Co-operatives					<u>Full Expenditure .</u>
	Subsidy 2425 - 107 - 80	80,000,000	110,000,000	110,000,000	89	An amount of ₹ 300.00 lakh re-appropriated from the Head of Accounts 2425 - 107 - 74 (₹ 25.00 lakh), 2425-108-49 (₹ 43.19 lakh), 2425 - 108 - 67 (₹ 99.50 lakh), 2425-108-41 (₹ 30.00 lakh) and 2425 - 108 - 36 (₹ 102.31 lakh) as per G.O (Rt) No.2863/2014/Fin dt. 31.3.2014.
	Share 4425-107-89	60,000,000	60,000,000	52,415,500	409	Sufficient eligible proposals were not received. Re-appropriation proposal for the balance amount submitted to Government (Market Intervention Support and processing scheme). Hence surrender ₹ 7584500/-

1	2	3	4	5	6	7
	Loan - 6425-107-72	60,000,000	60,000,000	39,452,000	65	Sufficient eligible proposals were not received. Re-appropriation proposal for the balance amount submitted to Government (Market Intervention Support and processing scheme). Hence surrender ₹ 20548000/-
	<b>SUB TOTAL I</b>	<b>205,000,000</b>	<b>235,000,000</b>	<b>206,867,500</b>	<b>564</b>	
<b>II HOUSING CO-OPERATIVES</b>						
<b>COP 004</b>	Share Capital Contribution to Primary Housing Co-operatives 4216 - 80 - 195 - 99 (05)	5,000,000	5,000,000	5,000,000	52	Full Expenditure
	<b>SUBTOTAL II</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>52</b>	
<b>III PROCESSING CO-OPERATIVES</b>						Sufficient eligible proposals were not received from districts. Re-appropriation proposal for the full amount submitted to Government (for providing assistance to District Co-operative Banks to maintain the CRAR position) was not sanctioned. Hence surrendered ₹ 20000000/-
<b>COP 005</b>	Processing Co-operatives- Share Contribution- NCDC Assisted (State Share) 4425 - 108 - 89	20,000,000	20,000,000			
	Subsidy - 2425 - 107 - 74	2,500,000				
	<b>SUB TOTAL III</b>	<b>22,500,000</b>	<b>20,000,000</b>	<b>0</b>	<b>0</b>	
<b>IV CONSUMER CO-OPERATIVES</b>						

COP 006	Assistance to Consumer Co-operatives and Neethi Stores Subsidy 2425-108-49	9,500,000	5,181,000	2,181,400	153	Sufficient eligible proposals were not received from districts re-appropriated to the Head of Account 2425 - 107 - 80 (₹ 43.19 lakh) as per G.O (Rt) No.2863/2014/Fin dt. 31.3.2014. reappropriation proposal submitted to Government (Market Intervention Support and processing scheme) but not sanctioned. Hence surrender ₹ 2999600/-
	Share - 4425-108-45	5,500,000	5,500,000	4,750,000	85	Sufficient eligible proposals were not received from districts. R-eappropriation proposal for the balance amount submitted to Government (for providing assistance to District Co-operative Banks to maintain the CRAR position) was not sanctioned. Hence surrendered ₹ 750000/-
	Loan 6425-108-22	2,500,000	2,500,000	2,160,000	85	Sufficient eligible proposals were not received from districts. Reappropriation proposal for the balance amount submitted to Government (for providing assistance to District Co-operative Banks to maintain the CRAR position) was not sanctioned. Hence surrendered ₹ 340000/-
	<b>SUB TOTAL IV</b>	<b>17,500,000</b>	<b>13,181,000</b>	<b>9,091,400</b>	<b>323</b>	
<b>V CO-OPERATIVE EDUCATION RESEARCH &amp; TRAINING</b>						
COP 008	Assistance to Institute of Co-operative Management 2425- 003 -89	7,500,000	7,500,000	7,494,550		Surrendered ₹ 5450/-
	COP 027	2425 - 001 - 90	2,500,000	2,500,000	2,500,000	Full expenditure.
COP 035	Assistance for Training in Co-operative Department 2425-003 -88	2,500,000	2,500,000	2,500,000		Full expenditure.

COP 043	Assistance to Co-operative Academy for Professional Education (CAPE)					
	Subsidy - 2425 - 108 - 47 - 35	70,000,000	70,000,000	64,300,000	1	Working Group recommended sanctioning the full amount and administrative sanction received from Government. But release order for the balance amount ₹ 57.00 lakh was not received from Government. Hence surrendered ₹ 5700000/-
	<b>SUB TOTAL V</b>	<b>82,500,000</b>	<b>82,500,000</b>	<b>76,794,550</b>	<b>1</b>	
<b>VI MODERNISATION AND PUBLICITY</b>						
COP 009	Modernization of Co-operative Department					
	2425-001- 91	5,000,000	5,000,000	5,000,000		Full Expenditure
	<b>SUB TOTAL VI</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>		
1	2	3	4	5	6	7
<b>VII OTHER CO-OPERATIVES/ SCHEMES</b>						
COP 016	Assistance to Miscellaneous Co-operatives Subsidy					Sufficient eligible proposals were not received from districts. Re-appropriated to the Head of Account 2425 - 107 - 80 (₹ 99.50 lakh) as per G.O (Rt) No.2863 /2014/Fin dt. 31.3.2014. Hence surrendered ₹ 5228525/-
	2425 - 108 - 67	60,000,000	50,050,000	44,821,475	113	
	Share - 4425-108-68	36,000,000	36,000,000	36,000,000	157	
	Loan - 6425 - 108 - 11	24,000,000	24,000,000	24,000,000	14	Full Expenditure
COP 017	Assistance for Rehabilitation and Expansion of Cooperatives					Budget allocation is not in accordance with the proportion prescribed in the rules framed for the scheme. Hence surrendered ₹ 387000/-
	Subsidy - 2425 - 108 - 60	8,400,000	8,400,000	8,013,000	11	
	Share - 4425-108-50	9,600,000	9,600,000	9,600,000	10	
	Loan - 6425 - 108 - 28	12,000,000	12,000,000	11,777,000	11	Budget allocation is not in accordance with the proportion prescribed in the rules framed for the scheme. Hence surrendered ₹ 223000/-



COP 036	Assistance for Development of SC/ST Cooperatives Subsidy 2425 -108-42	32,500,000	32,500,000	32,500,000	225	Full Expenditure
	Share - 4425 - 108 - 34	7,500,000	7,500,000	7,500,000	62	Full Expenditure
COP 037	Assistance for Model Co-operatives Subsidy 2425-108-41	9,000,000	6,000,000	6,000,000	11	Sufficient eligible proposals were not received from districts. reappropriated to the Head of Account 2425 - 107 - 80 (Rs. 30.00 lakh) as per G.O(Rt)No.2863/2014/Fin dt. 31.3.2014.
	Share 4425-108-37	10,500,000	10,500,000	10,500,000	11	Full Expenditure
	Loan 6425 - 108 - 13	10,500,000	10,500,000	10,500,000	11	Full Expenditure
COP 049	Farmers Service Centre (One time A.C.A) Subsidy - 2425 - 108 - 37	66,700,000	66,700,000	66,700,000	60	Full Expenditure.
	Share - 4425 - 108 - 32	33,300,000	33,300,000	33,300,000	60	Full Expenditure.
1	2	3	4	5	6	7
COP 050	Assistance to Primary Marketing Co-operatives to strengthen the Agricultural Marketing Sector Subsidy - 2425 - 108 - 36	14,900,000	4,669,000	4,669,000	7	Sufficient eligible proposals were not received from districts. reappropriated to the Head of Account 2425 - 107 - 80 (₹ 102.31 lakh) as per G.O (Rt) No.2863 /2014/Fin dt. 31.3.2014.
	Share - 4425 - 108 - 30	21,200,000	21,200,000	5,831,000	7	Guidelines approved by the Government for providing assistance In the budget it is stated as "Primary marketing societies with consistent profit for the last three years alone will be supported". This condition make it difficult for selecting societies for providing assistance under this scheme. Hence surrendered ₹ 15369000/-
	Loan - 6425 - 108 - 09	6,400,000	6,400,000	6,400,000	7	Full Expenditure.

	<b>Sub Total VII</b>	<b>362,500,000</b>	<b>339,319,000</b>	<b>318,111,475</b>	<b>763</b>	
<b>INFRASTRUCTURE</b>						
<b>cop 026</b>	<b>RIDF Assisted Scheme</b>					<b>No sectoral allocations for co-operation department during the year 2013-14 and the re-appropriation proposal submitted to Government was not approved. Hence surrendered ₹ 21152000/-</b>
	<b>Loan - 6425 - 108 - 10</b>	<b>50,000,000</b>	<b>50,000,000</b>	<b>28,848,000</b>	<b>4</b>	
	<b>Sub Total</b>	<b>50,000,000</b>	<b>50,000,000</b>	<b>28,848,000</b>	<b>4</b>	
	<b>TOTAL</b>	<b>750,000,000</b>	<b>750,000,000</b>	<b>649,712,925</b>	<b>1707</b>	
<b>OTHER STATE PLAN SCHEMES</b>						
<b>IAF 001</b>	<b>KSCARDB Purchase of Debentures 6425 - 107 - 86</b>	<b>5,000,000</b>	<b>5,000,000</b>			<b>reappropriation proposal was not considered. Hence surrendered ₹ 5000000/-</b>
	<b>Total</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>0</b>	<b>0</b>	
<b>HOUSING SCHEME</b>						
<b>HSG 003</b>	<b>Kerala State Coop: housing Federation 4216- 80 - 195 - 99(06)</b>	<b>40,000,000</b>	<b>40,000,000</b>	<b>40,000,000</b>	<b>1</b>	<b>Full Expenditure</b>
	<b>Total</b>	<b>40,000,000</b>	<b>40,000,000</b>	<b>40,000,000</b>	<b>1</b>	
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>HSG</b>	<b>Secretariat staff housing Co- operative Society Ltd. No. T 732</b>					<b>As per G.O(Rt)No. 25/2014/Hsg. Dated 17.02..2014 sanctioned and amount of ₹ 30.00 lakh to Kerala Secretariat Staff Housing Co-operative Society Ltd. No. T 732</b>
	<b>4216 - 80 195 - 99 (04)</b>	<b>3,000,000</b>	<b>3,000,000</b>	<b>3,000,000</b>	<b>1</b>	
	<b>Total</b>	<b>3,000,000</b>	<b>3,000,000</b>	<b>3,000,000</b>	<b>1</b>	
	<b>Grand Total</b>	<b>798,000,000</b>	<b>798,000,000</b>	<b>692,712,925</b>	<b>1708</b>	
<b>NABARD ASSISTED SCHEME 100%</b>						

COP 021	NRC- LTO Fund of NABARD Share Capital Contribution to Credit Societies / Banks					Token Provision surrendered
	4425-107-99(02)	1,000	1,000			
	4425-107-98(02)	1,000	1,000			
	4425-107-97(02)	1,000	1,000			
	<b>TOTAL</b>	<b>3,000</b>	<b>3,000</b>			

**NCDC SCHEME**

COP 023	Integrated Co-op. Development Project - NCDC Assistance (ICDP) Subsidy 2425-108-76	5,000,000	5,000,000	4,928,065		Salary portion Surrendered ₹ 71935/-
	Share 4425-108-71	15,000,000	15,000,000	15,000,000	1	Full Expenditure
	Loan 6425-108-74	10,000,000	10,000,000	10,000,000		Full Expenditure
	<b>Total</b>	<b>30,000,000</b>	<b>30,000,000</b>	<b>29,928,065</b>	<b>1</b>	
COP 024	Assistance to PACS, Primary Societies, Wholesale Stores and Federations Subsidy 2425-108 -51	1,000	1,000			Token Provision surrendered
	Share 4425- 108- 42	107,199,000	107,199,000	107,199,000	48	Full Expenditure
1	2	3	4	5	6	7
	Loan 6425-108-19	112,800,000	112,800,000	112,050,000	51	Sufficient proposals were sanctioned by NCDC, but release order was not received from Government. Hence Surrendered ₹ 750000/-
	<b>Total</b>	<b>220,000,000</b>	<b>220,000,000</b>	<b>219,249,000</b>	<b>99</b>	
COP 025	Assistance to Primary Marketing Co- operatives and Federations					

	Subsidy 2408-02-195-86	1,000	1,000			Token Provision surrendered
	4408-02-195-86	28,999,000	28,999,000	28,999,000	42	Full Expenditure
	Loan 6408-02-195-65	21,000,000	21,000,000	9,369,850	15	Reappropriation proposals submitted to Government was not considered. Hence surrendered ₹ 11630150/-
	<b>Total</b>	<b>50,000,000</b>	<b>50,000,000</b>	<b>38,368,850</b>	<b>57</b>	
	<b>NCDC TOTAL</b>	<b>300,000,000</b>	<b>300,000,000</b>	<b>287,545,915</b>	<b>157</b>	