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ADMINISTRATION REPORT 2015-16

DEPARTMENT OF CO-OPERATION

Minister : **Sri. C.N.Balakrishnan**
(23/05/2011 to 31/03/2016)

Secretary to Government for Co-operation : **Sri. P. Venugopal I.A.S**
(20/04/2015 to 31/03/2016)

Registrar of Co-operative Societies : **Smt. S.Lalithambika I.A.S**
(02.05.2014 to 31.03.2016)

I. BRIEF INTRODUCTION

General

A detailed Administration Report of the Department of Co-operation for the year 2015-2016 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 under taken 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, came in to existence as per Section 63 of the Kerala Co-operative Societies Act 1969. It has involved on 05/06/2007 as per G.O. (MS) No.126/2008 dated 27/05/2008. Sri. K.G. Raju, IAS was the first Director of Co-operative Audit is printed by the govt as per G.O (Rt). No. 4107/2009/AD. At first it was functioned along with the Office of the Registrar of Co-operative Societies and then shifted as a separate office, Now the Directorate is functioning in the 5th floor 'C' Block of Vikas Bhavan.

➤ Statutory Functions

A. Arbitration: - During the year (From 01-04-2015 to 31-03-2016) 269795 cases were admitted and 188775 cases were disposed.

B. Execution: - During the year (From 01-04-2015 to 31-03-2016) 70310 cases were admitted and 71452 cases were disposed.

C. Liquidation: - At the beginning of the year 664 societies were under liquidation. 47 cases were received from 01-04-2015 to 31-03-2016. Hence a total of 711 societies were under liquidation during the year 2015-16. 55 cases disposed from 01-04-2015 to 31-03-2016 and 656 societies were under liquidation at the end of the year.

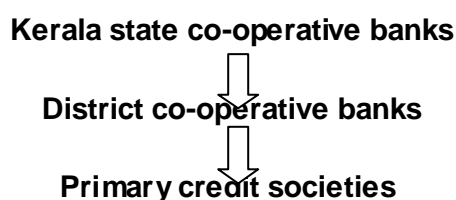
➤ Promotional Activities

At the beginning of the year under report there were a total number of 15287 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 sector have three tier structures, with the Kerala state co-operative bank at the Apex level, District (central) co-operative banks at the central level and primary credit societies at the bottom level.



(ii) Long Term Sector.

The long term sector has two tier structure with Kerala state co-operative Agricultural Rural Development bank at Apex level and 78 Primary Agriculture credit sector 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 federation at 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 are coordinated 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 NDCD 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 year 2015-16, Institute of Co-operative Management Thiruvananthapuram and Kannur have conducted 29 training programmes for departmental officials and about 851 officials

were participated. It is also conducted 185 training programmes for employees of Co-operative Institutions and about 6751 employees were participated.

➤ **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, constituted or established 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 institution.

➤ **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 Co-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 1969. The main objective of the Board is to conduct Examinations for all appointments to the posts of the category of Junior Clerks and above 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 Coperative Societies.

➤ **Income and Expenditure**

As against the revenue receipt of ₹1449700000/- for the financial year 2015-16, the expenditure comes to ₹ 2340061976/-.

➤ **Publications**

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 – During the year 2015-16, the number of Auditable societies were 17899 and the number of audit to be completed are 19732 as on 01/04/2015. Out of this, 17360 audits were completed as on 31/03/2016 and 1889 audits are pending due to various administrative reasons.

➤ **Annual Plan**

The total Budget provision under state plan co-operation for the year 2015-16 was ₹ 9356.02 lakh and the total expenditure is ₹8696.63 lakh. Of the Budget provision of ₹ 4500.00 lakh committed for NCDC ₹ 3598.16 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 Registrars 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 Registrar of Co-operative Societies on matters relating to legal aspects and finance 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.

One Deputy Registrar of Co-operative Societies is working as intermediately officer of the ICDP Section in the headquarters.

AUDIT WING

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.

In the head office there are 23 sections. The sections and the major duties entrusted to there 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.

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)

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

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, Vanitha Societies, Transport 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, etc.

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 and all other general matters.

12. Vigilance

There are three sections in vigilance (V1, V2, V3). V1 section takes disciplinary cases against the gazetted officers of this department. V2 section takes disciplinary cases against non-gazetted officers and issuing N.O.C to the application for Pass Port received from the employees of this department and V3 takes primary enquiry of petitions received against Co-operative Societies from the employees and take necessary actions as per Co-operative rule if need it may be awarded to the vigilance section of this department. Also to take necessary actions to attain the landed property statement of all employees of the department.

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.

16. Credit Banking (CB)

Administrative, Statutory, Financial matters and implementation of plan schemes relating to KSCB and DCBs. 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 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.

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 officers in the Administrative and Audit wing.

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 constables. 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 rendered 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.

COOPERATIVE ARBITRATION COURTS

Government vide G.O (P) 1/03 dated 02/01/2003 had constituted /co-operative Arbitration Court headed by one Presiding Officer to hear and dispose all non- monetary Disputes.

STATE COOPERATIVE ELECTION COMMISSION

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 | - | 0 |
| Lower Division Clerk | - | 1 |
| Confidential Assistant | - | 0 |
| Driver | - | 1 |
| Peon | - | 2 |
| Data entry | - | 2 |
| Sweeper | - | 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

Email : 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 in the Co-operative Department as on 31/03/2016 is as follows.

| Sl. No | Name of Category | No. Of Sanctioned post | No. of Temporary Posts | Total |
|--------|--|------------------------|------------------------|-------|
| 1. | Registrar of Co-operative Societies | 1 | - | 1 |
| 2. | Director of co-operative audit | 1 | - | 1 |
| 3. | Additional Registrar of Co-operative Societies | 7 | - | 7 |
| 4. | Joint Registrar of Co-operative Societies | 33 | - | 33 |
| 5. | Deputy Registrar of Co-operative Societies | 35 | - | 35 |
| 6. | Assistant Registrar of Co-operative Societies | 203 | - | 203 |
| 7. | Editor Cum press Relation Officer | 1 | - | 1 |
| 8. | PA to Registrar of Co-operative Societies/ Audit Director | 1 | - | 1 |
| 9. | Finance Officer | 1 | - | 1 |
| 10. | Law Officer | 1 | - | 1 |
| 11. | Research Officer | 1 | - | 1 |
| 12. | Statistical Assistant GR-I | 5 | - | 5 |
| 13. | Co-operative Inspectors/Auditors (Junior/Senior/Special Grade Inspector) | 1164 | - | 1164 |
| 14. | Fair copy superintendent | 3 | -- | 3 |
| 15. | Clerk | 200 | - | 200 |
| 16. | Typist | 136 | - | 136 |
| 17. | Confidential assistant | 11 | - | 11 |
| 18. | Driver | 17 | 3 | 20 |
| 19. | Office attendant | 285 | - | 285 |
| 20. | Night Watchmen | 10 | - | 10 |
| 21. | Binder | 1 | - | 1 |
| 22. | Defedar | 1 | - | 1 |
| 23. | Part time sweeper | 71 | - | 71 |
| 24. | Full time sweeper | 3 | - | 3 |
| 25. | Data entry operator | 2 | - | 2 |

Deputation during the year

During the year 43 Employees working on deputation.

Recruitment during the year

During the year 235 Employees were entered in to the service as Junior Co-operative Inspector.

Retirements during the Year

During the year 2015-16, 207 employees were retired from service.

Dismissal during the year- Nil

Details of posts transferred to local body – Nil

Details of posts created/abolished during the year- Nil

Supernumerary posts operated during the year – Nil

Consultants engaged during the year – Nil

Details of Training conducted – 50 personnel sent to JDC training.

Awards, rewards, certificates etc for meritorious service – Smt. Dittymol Varghese, LD Clerk, J R Office, Alappuzha won gold medal in 35th national games 2015 in rowing competition (individual) and Smt. Anumol Joseph, U D clerk, J R office, Thrissur won silver medal in 35th national Games 2015 in Fencing competition.

Disciplinary Proceedings against Departmental personnel – Nil

IV. FUNCTIONING OF THE DEPARTMENT

1. REPORT ON STATUTORY FUNCTIONS

The following details in respect of disposal of Arbitration, Execution, Liquidation cases for the year 2015-16 is detailed below:-.

A. Arbitration Cases as on 31/3/16 (Including Arbitration courts)

| Sl. No | Details | No: of Cases | Amount in Lakhs |
|--------|--|---------------|------------------|
| 1 | Opening Balance as on 31/3/2015 | 71928 | 98277.82 |
| 2 | No: of cases received from 1.04.2015 to 31.03.2016 | 269795 | 270698.43 |
| | Total | 341723 | 368976.25 |
| 3 | No: of cases Disposed from 1.04.2015 to 31.03.2016 | 188775 | 193091.9 |
| | Balance As on 31-03-2016 | 152948 | 175884.35 |

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 31/3/2015 | 274 |
| 2 | No. of cases received from 1/4/15 to 31/3/16 | 59 |
| | Total | 333 |
| 3 | No of cases disposed from 1/4/15 to 31/3/16 | 68 |
| | Balance as on 31/3/16 | 265 |

b) Co-operative Arbitration Court Kozhikode

| Sl.No | Details | No of cases |
|-------|--|-------------|
| 1 | Opening balance as on 31/3/2015 | 160 |
| 2 | No. of cases received from 1/4/15 to 31/3/16 | 111 |
| | Total | 271 |
| 3 | No of cases disposed from 1/4/15 to 31/3/16 | 47 |
| | Balance as on 31/3/16 | 224 |

B. Execution cases as on 31/3/16

| Sl. No | Details | No: of Cases | Amount in Lakhs |
|--------|--|---------------|------------------|
| 1 | Opening Balance as on 31-03-2016 | 121670 | 120454.31 |
| 2 | No: of cases received from 1.04.2015 to 31.03.2016 | 70310 | 97328.26 |
| | Total | 191980 | 217782.57 |
| 3 | No: of cases Disposed from 1.04.2014 to 31.03.2015 | 71452 | 74700.16 |
| | Balance As on 31/3/15 | 120528 | 143082.41 |

C. Liquidation progress as on 31/3/16 is as follows

| Sl. No | Details | No of cases | Assets (₹ in Lakhs) | Liabilities (₹ in Lakhs) |
|--------|--|-------------|---------------------|--------------------------|
| 1 | Opening Balance as on 31-03-2015 | 664 | 3724.23 | 4462.48 |
| 2 | No Of Cases Received From 01.04.2015 to 31.03.2016 | 47 | 169.75 | 219 |
| | Total | 711 | 3893.98 | 4681.48 |
| 3 | No Of cases Disposed from 01.04.2015 to 31.03.2016 | 55 | 113.66 | 27.42 |
| | Balance as on 31.03.2016 | 656 | 3780.32 | 4654.06 |

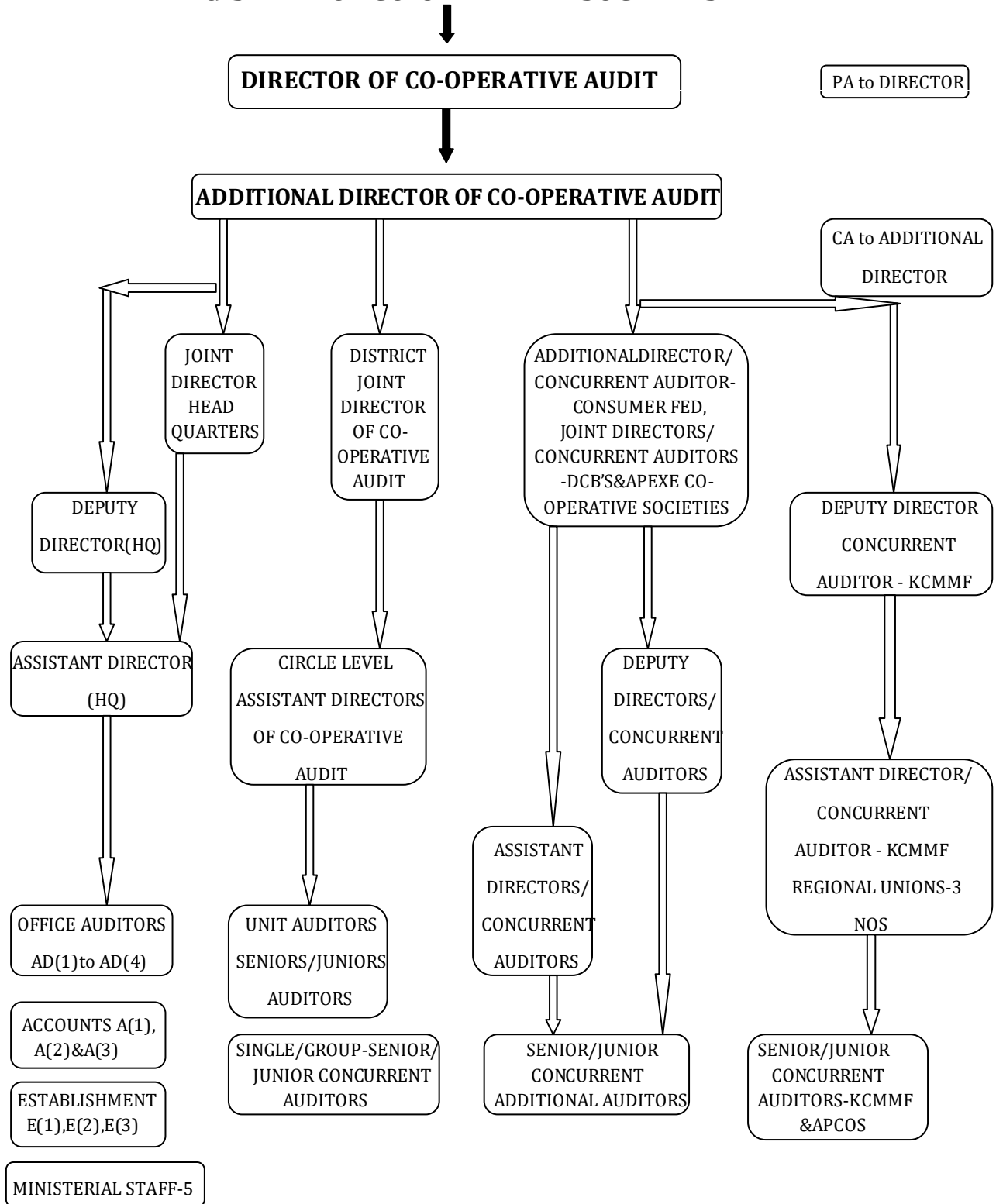
2. THE DIRECTORATE OF CO-OPERATIVE AUDIT**Introduction**

The Directorate of Co-operative Audit is formed as per section 63 of the Kerala Co-operative societies Act of 1969. It has evolved on 05.06.2007 as per G.O (MS)126/2008: dated 27/05/2008 with a mission to professionalise the audit wing.

Name of Directors

| | | |
|---|--------------------|--------------------------|
| 1 | K.G.Raju IAS | 07/09/2009 to 13/05/2013 |
| 2 | V. Sanalkumar. IAS | 22/05/2013 Continuing |

REGISTRAR OF CO-OPERATIVE SOCIETIES



Organizational set up

The main function of the Directorate is to conduct audit in all co-operative societies registered in the state and the co-operative institutions and organisation specified by law and Government.

A separate wing of co-operative auditors is posted exclusively for Anand Pattern co-operative society (APCOS). Under 156 Part I KSR to audit the three tiers, ie. Primary milk producers co-operatives. 3 regional union and Kerala State Co-operative Milk Marketing Federation.

Human Resources

| | |
|-----------------------------------|----|
| 1. Director of Co-operative Audit | -1 |
| 2. Additional Director | -1 |
| 3. Joint Director | -1 |
| 4. Deputy Director | -1 |
| 5. Assistant Director | -1 |
| 6. P.A to Director | -1 |
| 7. Auditors | -8 |
| 8. CA to Additional Director | -1 |
| 9. Clerks | -2 |
| 10. Data Entry Operators | -2 |
| 11. Office Attendants | -3 |
| 12. Sweeper (PT) | -1 |

Two Drivers and two Data Entry Operators are working under Daily Wages.

There are 14 District offices and 64 Circle offices in 63 Taluks are under the Director of Co-operative Audit. In Thalasseri taluk there are two circle offices namely Thalasseri and Koothuparamba. Staff pattern in District and circle offices are given below:

For conducting audit apart from the Directorate, Joint Director of Co operative Audit and Assistant Director of Co operative Audit is functioning at District and Taluk level respectively.

District office

| | |
|-----------------------|----|
| 1. Joint Director | -1 |
| 2. Assistant Director | -1 |
| 3. Office Auditors | -2 |
| 4. Typist | -1 |
| 5. Office Attendants | -2 |
| 6. Part Time Sweeper | -1 |

Circle Office:-

| | |
|-----------------------|----|
| 1. Assistant Director | -1 |
| 2. Office Auditors | -1 |
| 3. Office Attendant | -1 |

In addition to the above there are field offices on various designation to audit the accounts of societies as narrated in the Table I and II

Two new circle offices ie Thirurangady and Nilambur are formed during the years as per GO (MS)85/2014/Co-op dated. 28/06/2014 there are 437 unit auditors and 1275 KSR auditors are working as on 31.03.2016 in the district and taluk/circles offices.

The last reorganisation of the Department was as per GO(MS) 191/81/AD dated 25.05.1981. The post of unit auditors was enhanced to 380 from 351 and during 1986 as per the above Government order. 75 junior arrear auditors posts were also created vide GO (MS) 54/86/Co-op. dated 01.08.1986 for clearing the arrear audit. During the course of time 15 auditors were redeployed from the 380 posts and 3 auditors from the 75 posts to the general wing. Thus the total post of unit auditors will come to 437. The District wise breakup is given in table1.

Apart from this department have auditors working under rule 156 part1 KSR 1275. Such auditors are working in different designation. The district wise break up of KSR auditors of the department as on 31.03.2016 are given in table:2 and vacancy position in table:3.

Table: 1

District wise details of auditor posts as on 31.03.2016

| Sl. No | District | Permanent post | Arrear Post | Total | Posts under KSR 156 | Total |
|--------|--------------------|----------------|-------------|------------|---------------------|-------------|
| 1 | Thiruvananthapuram | 47 | 11 | 58 | 238 | 296 |
| 2 | Kollam | 39 | - | 39 | 84 | 123 |
| 3 | Pathanamthitta | 17 | 3 | 20 | 40 | 60 |
| 4 | Alappuzha | 35 | 6 | 41 | 70 | 111 |
| 5 | Kottayam | 32 | - | 32 | 105 | 137 |
| 6 | Idukki | 12 | 10 | 22 | 28 | 50 |
| 7 | Ernakulam | 37 | - | 37 | 120 | 157 |
| 8 | Thrissur | 38 | 1 | 39 | 98 | 137 |
| 9 | Palakkad | 21 | 11 | 32 | 80 | 112 |
| 10 | Malappuram | 24 | 7 | 31 | 96 | 127 |
| 11 | Kozhikode | 23 | 5 | 28 | 81 | 109 |
| 12 | Wayanad | 5 | 5 | 10 | 26 | 36 |
| 13 | Kannur | 25 | 10 | 35 | 150 | 185 |
| 14 | Kasargod | 10 | 2 | 12 | 59 | 71 |
| 15 | Head Office | - | 1 | 1 | | 1 |
| | Total | 365 | 72 | 437 | 1275 | 1712 |

Table-2

POSTS UNDER KSR 156 AS ON 31/03/2016.

| DISTRICT | Addl Dir / CA | JD / CA | DD / CA | AD / CA | AD / CA (HG) | SP. GR | SIN G SNR | SIN G JNR | GRP SNR | GRP JNR | SR. Addl Audr | Jr. Addl Audr | Arrear Audr | TOTAL |
|--------------------|---------------|-----------|----------|------------|--------------|-----------|------------|-----------|------------|------------|---------------|---------------|-------------|-------------|
| Thiruvananthapuram | 0 | 4 | 0 | 18 | 6 | 4 | 26 | 26 | 24 | 27 | 14 | 1 | 0 | 150 |
| Kollam | 0 | 1 | 1 | 16 | 3 | 2 | 21 | 3 | 22 | 15 | 0 | 0 | 0 | 84 |
| Pathanamthitta | 0 | 1 | 0 | 1 | 0 | 0 | 7 | 8 | 6 | 16 | 1 | 0 | 0 | 40 |
| Alappuzha | 0 | 1 | 0 | 4 | 0 | 4 | 8 | 4 | 18 | 29 | 2 | 0 | 0 | 70 |
| Kottayam | 0 | 1 | 0 | 20 | 2 | 7 | 20 | 3 | 26 | 23 | 1 | 2 | 0 | 105 |
| Idukki | 0 | 1 | 0 | 0 | 0 | 3 | 9 | 4 | 4 | 7 | 0 | 0 | 0 | 28 |
| Eranakulam | 1 | 1 | 2 | 14 | 0 | 6 | 15 | 6 | 40 | 33 | 0 | 2 | 0 | 120 |
| Thrissur | 0 | 1 | 0 | 8 | 2 | 7 | 7 | 4 | 43 | 21 | 3 | 2 | 0 | 98 |
| Palakkad | 0 | 1 | 0 | 6 | 2 | 10 | 16 | 7 | 20 | 16 | 2 | 0 | 0 | 80 |
| Malappuram | 0 | 1 | 0 | 16 | 1 | 4 | 17 | 6 | 31 | 13 | 7 | 0 | 0 | 96 |
| Kozhikkode | 0 | 1 | 1 | 12 | 5 | 6 | 6 | 3 | 19 | 28 | 0 | 0 | 0 | 81 |
| Wayanad | 0 | 1 | 0 | 0 | 0 | 0 | 6 | 4 | 4 | 10 | 1 | 0 | 0 | 26 |
| Kannur | 0 | 1 | 1 | 10 | 3 | 16 | 10 | 5 | 47 | 56 | 0 | 1 | 0 | 150 |
| Kasaragod | 0 | 1 | 0 | 6 | 0 | 0 | 11 | 4 | 8 | 28 | 1 | 0 | 0 | 59 |
| KCMMF | 0 | 0 | 1 | 0 | 4 | 7 | 0 | 0 | 25 | 41 | 0 | 0 | 10 | 88 |
| TOTAL | 1 | 17 | 6 | 131 | 28 | 76 | 179 | 87 | 337 | 363 | 32 | 8 | 10 | 1275 |

Table-3
VACANCY POSITION AS ON 31/03/2016

| Sl No | Name of Post | No of Posts Sanctioned | Leave/Training | Vacancy | Actual No of Staff Working |
|---|--|------------------------|----------------|---------|----------------------------|
| A. In The Office of THE DIRECTOR OF CO OPERATIVE AUDIT | | | | | |
| 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 | Pa To Director | 1 | 0 | 0 | 1 |
| 7 | Ca To Additional Director | 1 | 0 | 0 | 1 |
| 8 | Office Auditor | 7 | 0 | 0 | 7 |
| 9 | Arrear Auditor | 1 | 0 | 0 | 1 |
| 10 | Typist | 0 | 0 | 0 | 0 |
| 11 | Clerk | 2 | 1 | 0 | 1 |
| 12 | Data Entry Operator | 2 | 0 | 2 | 0 |
| 13 | Office Attendant | 3 | 0 | 1 | 2 |
| 14 | Pt Sweeper | 1 | 0 | 0 | 1 |
| B. In The Office of JOINT DIRECTOR/ASISTANT DIRECTOR | | | | | |
| 1 | Joint Director | 14 | 0 | 0 | 14 |
| 2 | Assistant Director | 78 | 0 | 0 | 78 |
| OFFICE AUDITOR | | | | | |
| 1 | Special grade Auditor | 17 | 0 | 0 | 17 |
| 2 | Senior Auditor | 64 | 0 | 1 | 63 |
| 3 | Junior Auditor | 11 | 0 | 0 | 11 |
| OTHER STAFF | | | | | |
| 1 | Typist | 14 | 0 | 2 | 12 |
| 2 | Clerk | 14 | 2 | 1 | 11 |
| 3 | Office Attendant | 88 | 1 | 4 | 83 |
| 4 | PT Sweeper | 4 | 0 | 0 | 4 |
| FIELD STAFF | | | | | |
| 1 | Unit Auditor | 365 | 22 | 119 | 224 |
| 2 | Arrear Auditor | 71 | 5 | 25 | 42 |
| C. CONCURRENT AUDITORS AS PER KSR 156 | | | | | |
| 1 | Additional Director/Concurrent Auditor | 1 | 0 | 0 | 1 |
| 2 | Joint Director / Concurrent Auditor | 17 | 0 | 1 | 16 |

| | | | | | |
|---------------------------|--|-------------|-----------|------------|-------------|
| 3 | Deputy Director / Concurrent Auditor | 6 | 0 | 0 | 6 |
| 4 | Assistant Director / Concurrent Auditor | 158 | 0 | 1 | 157 |
| 5 | Special Grade Concurrent Auditor | 62 | 0 | 3 | 59 |
| 6 | Senior Concurrent Auditor | 505 | 2 | 13 | 490 |
| 7 | Junior Concurrent Auditor | 444 | 2 | 26 | 416 |
| ADDITIONAL AUDITOR | | | | | |
| 1 | Special grade Auditor | 3 | 0 | 0 | 3 |
| 2 | Senior Auditor | 36 | 0 | 4 | 32 |
| 3 | Junior Auditor | 33 | 0 | 13 | 20 |
| TOTAL | | 2029 | 35 | 216 | 1778 |

Functions of the Directorate

The functions of the Directorate are broadly classified as:

1. Audit functions
2. Administrative functions
3. Establishment functions
4. Training

Functions of the Department

Audit Functions

Co-operative Audit is a close examination of financial and administrative matters. Maintenance of books of accounts, documents and other records of a business and includes an enquiry into the affairs of a society in order to ascertain the correctness of accounts and the extent to which its activities were useful in promoting the economic welfare of its members in accordance with co-operative principles.

Co-operative audit is a more comprehensive enquiry than mere financial audit. Including administrative matters. As per section 63 of the KCS Act 1969, audit of co-operative societies has become the statutory responsibility of the Director of Co-operative Audit. As per the 97th constitutional amendment, numerous changes have made in the audit of co-operative subsequently the bill was passed by the Legislative Assembly. The KCS (Amendment) Act 2013 come in to force As per section 63(1), (4), it shall be the duty of Managing Committee cause to audit the accounts of every society at least once in every year and as per section 63(iii) (a), every co-operative shall cause to be audited by an auditor or auditors or team of auditors referred to in subsection (8) appointed by the general body or special general body from among the panel auditors approved by the Director of Co-operative Audit. However during the year 2015-16 the audit was conducted in the previous pattern on the basis of notification issued vide GO(P) 83/2015 coop dated 2.07.2015.

Audit Manual Review Committee :

The committee in its sittings called suggestions from renowned co-operators, co-operative training institutions and officers of the Department. Draft report of the committee is expected during the year 2016-17.

Administrative Functions.

The duties and responsibility of the Audit Director is to coordinate and guide the subordinate officers working in the district level and taluk level to complete the audit of every Co-operative, under the control of the Registrar of Co-operative societies as well as under the Functional Registrars.

During the year 2015-16 the total number of auditable societies is 17,899 and 19732 audits has to be completed out of which 17360.Audits are completed as on 31/03/2016and 1889 audits are pending due to various administrative reasons. The appointing authority of audit reports as per delegation of power is indicated below.

Table – 4

| SINo. | Delegated Officer | | Type of societies for audit certification |
|-------|--|---|---|
| 1. | Additional Director (HQ) | 1 | Apex / State level Co-operatives. |
| | | 2 | Co-operatives with area of operation in more than one districts |
| | | 3 | District Co-operative Banks |
| 2. | District level Joint Director (14 Nos) | 1 | District level Co-operatives |
| | | 2 | Co-operatives with area of operation in more than one district. |
| | | 3 | Co-operatives audited by senior concurrent auditors |
| 3 | Circle level Assistant Director (63 Nos) | 1 | All primary Co-operatives |
| | | 2 | Co-operatives with area of operation within the circle |
| | | 3 | Co-operatives audited by Junior Concurrent Auditors. |

The progress of audit during the year 2016 march is indicated below in table 5, 6 and 7 respectively.

Table-5

District wise Audit progress as on 31.03.2016

| Sl. No. | District | Auditable Societies as on 01.04.2015 | | No. of Audit Completed | No. of Audit removed | No. of Audit added | Audit % |
|---------|--------------------|--------------------------------------|---------------------|------------------------|----------------------|--------------------|---------|
| | | Total no. of Societies | Total no. of Audits | | | | |
| 1 | Thiruvananthapuram | 1838 | 2161 | 1864 | 0 | 0 | 86.26 |

| | | | | | | | |
|--------------|------------------|--------------|--------------|--------------|------------|----------|--------------|
| 2 | Kollam | 1472 | 1472 | 1461 | 16 | 5 | 100.00 |
| 3 | Pathanamthitta | 617 | 620 | 609 | 0 | 0 | 98.23 |
| 4 | Alappuzha | 1355 | 1461 | 1352 | 12 | 0 | 93.31 |
| 5 | Kottayam | 1072 | 1079 | 1057 | 0 | 0 | 97.96 |
| 6 | Idukki | 590 | 590 | 589 | 1 | 0 | 100.00 |
| 7 | Ernakulam | 1291 | 1291 | 1280 | 11 | 0 | 100.00 |
| 8 | Thrissur | 1331 | 1556 | 1222 | 324 | 0 | 99.19 |
| 9 | Palakkad | 1005 | 1022 | 999 | 23 | 0 | 100.00 |
| 10 | Malappuram | 1138 | 1150 | 1132 | 15 | 0 | 99.74 |
| 11 | Kozhikode | 1217 | 1217 | 1190 | 26 | 0 | 99.92 |
| 12 | Wayanad | 266 | 267 | 267 | 0 | 0 | 100.00 |
| 13 | Kannur | 1548 | 1548 | 1519 | 29 | 0 | 100.00 |
| 14 | Kasargod | 614 | 614 | 600 | 14 | 0 | 100.00 |
| 15 | Apcos | 2521 | 3631 | 2195 | 0 | 0 | 60.45 |
| 16 | Apex | 19 | 40 | 16 | 17 | 0 | 69.57 |
| 17 | Other Industries | 5 | 13 | 8 | 0 | 0 | 61.54 |
| TOTAL | | 17899 | 19732 | 17360 | 488 | 5 | 90.19 |

Table-6

Audit progress of Co-operatives under Functional Registrar as on 31.03.2016

| Department | No. of Societies | Audits pending as on 01/04/2014 | Audits completed during the year | Audits removed during the year | Progress (%) |
|---------------------------------|------------------|---------------------------------|----------------------------------|--------------------------------|--------------|
| Co-operative Dept | 12119 | 12584 | 12002 | 251 | 97.28 |
| Handloom dept | 516 | 535 | 507 | 11 | 96.76 |
| Coir development dept | 706 | 754 | 710 | 20 | 96.73 |
| Khadi & Village industries dept | 604 | 620 | 574 | 41 | 99.14 |
| Other industries dept | 759 | 816 | 725 | 77 | 98.11 |
| Milk Marketing | 273 | 350 | 262 | 65 | 91.93 |
| Fisheries dept | 401 | 442 | 385 | 23 | 91.89 |

| | | | | | |
|--------------|-------------|--------------|--------------|------------|--------------|
| Apcos | 2521 | 3631 | 2195 | 0 | 60.45 |
| Total | 1799 | 19732 | 17360 | 488 | 90.19 |

Table-7

APCOS AUDIT**Balance at the end of the month**

| Sl No | UNIT | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | TOTAL |
|--------------|---------------------------|----------|----------|------------|------------|------------|------------|------------|-------------|
| 1 | APCOS Trivandrum Union | | | 61 | 19 | 41 | 191 | 384 | 696 |
| 2 | APCOS Eranakulam | | | | 7 | 15 | 78 | 155 | 255 |
| 3 | APCOS Malabar | | 3 | 52 | 109 | 106 | 21 | 194 | 485 |
| TOTAL | | 0 | 3 | 113 | 135 | 162 | 290 | 733 | 1436 |
| 4 | Milma | | | | | | | | |
| 5 | APCOS Trivandrum | | | | | | | | |
| 6 | APCOS Eranakulam | | | | | | | | |
| 7 | APCOS Malabar | | | | | | | | |
| TOTAL | | 0 | 3 | 113 | 135 | 162 | 290 | 733 | 1436 |

The Auditors working under the control of each office mentioned above shall conduct the audit of the Co-operatives, designed to them either on unit type or concurrent type. The Auditors have to submit their monthly and annual programmes of audit to their controlling officers for approval for the smooth conduct of audit of co-operatives. The ratio between junior and senior auditors is 1:1. Among the senior auditor, 15% were special grade auditors as per the last pay revision order 2011.

The details of Co-operatives in which audit is pending due to Records Not Available for Audit (RNA) is indicated below:

Table – 8
(as on 31/3/2016)

| District | No of Societies |
|--------------------|-----------------|
| Thiruvananthapuram | 1182 |
| Kollam | 552 |

| | |
|----------------|-------------|
| Pathanamthitta | 166 |
| Alappuzha | 516 |
| Kottayam | 498 |
| Idukki | 324 |
| Ernakulam | 537 |
| Thrissur | 546 |
| Palakkad | 224 |
| Malappuram | 279 |
| Kozhikkode | 233 |
| Wayanad | 214 |
| Kannoor | 397 |
| Kasaragod | 134 |
| Milma | 439 |
| Total | 6241 |

Training

The Directorate of Co-operatives Audit conducted various training programmes for auditors in Administrative audit, cost audit, management development, soft skill development, computer applications etc. 41 training programmes were conducted by the Audit ACSTI, ICM Thiruvananthapuram, Kannur & IMG. 1142 auditors participated in these programmes. i.e. 591 auditors participated in the training programme conducted by IMG and 115 auditors participated in the training programmes conducted by ACSTI 436 auditors participated in the training programme conducted by Two ICM. ASCTI, ICM Thiruvananthapuram, Kannur, IMG Thiruvananthapuram, Kzhikode, Kochi are conducting these training programmes as per requirement of the audit wing. Each training is focused for the skill development of auditors. These training programmes enabled the auditors to inform the co-operatives to manage its resources in a better way and to guide them to identify the opportunities to provide desired services at lower cost. During the current year new programmes on time management, professional development and soft skill development will be added with the existing training module.

Finance

The audit cost LS & PC of the auditors sanctioned as per the rule 156 part 1 KSR collected as per GO(Rt) No. 71/2012/co-op dated 04.02.2012 during the year 2015-16 is given below the tabular form.

AUDIT COST LS & PC COLLECTION 2015-16

| SL. NO | Month | Audit Cost | LS & PC |
|--------------------|---------|------------------|-----------------|
| 1 | 04/2015 | 44748381 | 5272216 |
| 2 | 05/2015 | 54427735 | 7066012 |
| 3 | 06/2015 | 48118711 | 6455742 |
| 4 | 07/2015 | 53410871 | 7177843 |
| 5 | 08/2015 | 39233465 | 5174639 |
| 6 | 09/2015 | 78102097 | 9951457 |
| 7 | 10/2015 | 57414142 | 7479706 |
| 8 | 11/2015 | 46187195 | 6083240 |
| 9 | 12/2015 | 68745425 | 8820480 |
| 10 | 01/2016 | 61552660 | 7827084 |
| 11 | 02/2016 | 46591330 | 6013115 |
| 12 | 03/2016 | 53304082 | 7276033 |
| TOTAL | | 651836094 | 84597567 |
| GRAND TOTAL | | 736433661 | |

3. ACT AND RULES

During the year 2015-16, no amendments carried out in Kerala Co-operative Societies Act and Rules 1969.

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.

Among the Primary Agricultural Credit Co-operative Societies, 901 societies are working in profit and 697 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 Panchayat 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.

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 implementing the above schemes, by which the PACS are able to issue loans interest free.

During the year an amount of ₹4303.33 crores was issued as agricultural loans of which ₹256.14 crores was issued for cultivating vegetables and ₹698.93 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 ₹123.57 crores was issued for paddy cultivation

Government assistance

(a) Farmers Service Centres

Under the scheme, to Farmers Service Centres assistance run by Primary Agricultural Credit Co-operative Societies was assisted as share and subsidy. During the year 2015-16, an amount of ₹170. lakhs was sanctioned as share and ₹330 lakhs was sanctioned as subsidy under State Plan Scheme.

(b) Other assistance

During the year 2015-16 ₹8.44005 lakhs was sanctioned to 12 Primary Agricultural Credit Co-operative Societies as subsidy for various schemes such as incentive for disbursing loans for paddy cultivation and agricultural sector, details are given below.

| Incentive for Providing Loans for Agriculture | | Amount in ₹. |
|--|---|---------------------|
| 1. | Thadukkassery SCB Ltd. No. F. 534, Palakkad | 22475.00 |
| 2. | Kanjikkode SCB Ltd No. p.1199, Palakkad | 100000.00 |
| 3. | Attappadi SCB Ltd No. p.1197, Palakkad | 36300.00 |
| 4. | Sholayar SCB Ltd No. p.1169, Palakkad | 100000.00 |
| 5. | Kanamala SCB Ltd No.k.268, Kottayam | 100000.00 |
| 6. | Kadaplamattom SCB Ltd No.2633, Kottayam | 100000.00 |
| 7. | Kattukukke SCB Ltd No.C.97, Kasargod | 100000.00 |
| 8. | Perla SCB Ltd No.C.3377, Palakkad | 100000.00 |
| 9. | Paivalike SCB Ltd No.L.398, Kasargod | 35230.00 |
| 10. | Elappully SCB Ltd. No. F. 1193, Palakkad | 100000.00 |

| | | |
|--|--|------------------|
| TOTAL | | 794005.00 |
| Incentive for Providing Loans for Paddy | | |
| 1 | Vadakke angadi SCB Ltd No.A.705, Alappuzha | 25000.00 |
| 2 | Thekkekkara SCB Ltd.No. 503, Palakkad | 25000.00 |
| TOTAL | | 50000.00 |
| GRAND TOTAL | | 844005.00 |

(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 by the Government for the revival of such societies in the form of subsidy, share and loan in the ratio of 1:1:1.25 based on the project report. During the year 2015-16 ₹273.411 lakhs was sanctioned to the following 21 Primary Agricultural Credit Co-operative Societies as share, loan and subsidy under the scheme.

| Sl No. | Name of Society | District | Amount ₹ in Lakhs | | | |
|--------|--|----------------|-------------------|---------|-------|--------|
| | | | Share | Subsidy | Loan | Total |
| 1. | Thanki SCB Ltd No.1003 | Alappuzha | | 6.00 | | 6.00 |
| 2. | Chellanam SCB Ltd No. 681 | Eranakulam | | 0.961 | | 0.961 |
| 3. | Chingoli SCB Ltd No. 1887 | Alappuzha | | 5.700 | | 5.700 |
| 4. | Eramalloorl SCB Ltd No. 1175 | Alappuzha | 6.000 | 6.000 | 7.500 | 19.500 |
| 5. | Thirumarayoor SCB Ltd No. 809 | Eranakulam | 6.000 | 6.000 | 7.500 | 19.500 |
| 6. | Vadakke angadi SCB Ltd No.A.705, Alappuzha | Alappuzha | 5.000 | 5.000 | 6.25 | 16.250 |
| 7. | Palakkuzhai SCB Ltd No. E.81 | Eranakulam | 6.150 | 6.150 | 7.700 | 20.000 |
| 8. | Vazhakkulam SCB Ltd No. 2824 | Eranakulam | 6.090 | 6.090 | 7.620 | 19.800 |
| 9. | Mamalakkandam SCB Ltd No.186 | Eranakulam | 2.920 | 2.920 | 3.660 | 9.500 |
| 10. | Peruvanthanam SCB Ltd No. 443 | Idukki | 6.150 | 6.150 | 7.700 | 20.000 |
| 11. | Karuvatta SCB Ltd No. 2145 | Alappuzha | 6.00 | 6.00 | 7.500 | 19.500 |
| 12. | Thuravoor SCB Ltd No. E.69 | Eranakulam | 6.00 | 6.00 | 7.500 | 19.500 |
| 13. | Nallanickal SCB Ltd No. | Alappuzha | 5.60 | 5.60 | 7.000 | 18.200 |
| 14. | Valayar SCB Ltd No. 1428 | Alappuzha | 6.00 | 6.00 | 7.500 | 19.500 |
| 15. | Kunnamthanam SCB Ltd No.A.151 | Pathanamthitta | 6.150 | 6.150 | 7.700 | 20.000 |
| 16. | Ackkaranadu SCB Ltd No. E.172 | Eranakulam | 6.000 | 6.000 | 7.500 | 19.500 |

| | | | | | | |
|--------------|------------------------------------|----------------|---------------|---------------|----------------|----------------|
| 17. | Nedumkunnam South SCB Ltd No. 1271 | Kottayam | 6.150 | 6.150 | 7.700 | 20.000 |
| 18. | Kulanada SCB Ltd No.2133 | Pathanamthitta | 6.150 | 6.150 | 7.700 | 20.000 |
| 19. | Periya SCB Ltd No. W.284 | Wayanad | 5.00 | 5.00 | 4.860 | 14.860 |
| 20. | Tharuvana SCB Ltd No.F.521 | Wayanad | 6.00 | 6.00 | 7.500 | 19.500 |
| 21. | Pallithode SCB Ltd No. 1252 | Alappuzha | 6.00 | 6.00 | 7.500 | 19.500 |
| TOTAL | | | 80.210 | 92.871 | 100.330 | 273.411 |

(d) Share capital to PACS under State Plan

| Districts | ₹ in Lakhs | Nos |
|--------------------|-----------------|------------|
| Thiruvananthapuram | 2 | 2 |
| Kollam | 10 | 10 |
| Alappuzha | 18 | 18 |
| Pathanamthitta | 7.9195 | 15 |
| Kottayam | 6.7 | 7 |
| Idukki | 7 | 7 |
| Eranakulam | 13.5 | 14 |
| Thrissur | 28.6 | 30 |
| Palakkad | 0 | 0 |
| Malappuram | 16.5 | 17 |
| Kozhikkode | 3 | 3 |
| Wayanad | 4.55 | 5 |
| Kannur | 12 | 12 |
| Kasaragod | 0 | 0 |
| TOTAL | 129.7695 | 140 |

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.

(e) Establishing Agro processing units through SHG

During the year 2015-16 ₹138 lakhs was sanctioned to 2 Primary Agricultural Credit Co-operative Societies as share and subsidy for establishing Agro processing units through SHG. Details are given below:

| Sl No | Name of Society | District | Amount (Rs.in lakhs) | | |
|-------|-----------------|----------|----------------------|---------|-------|
| | | | Share | Subsidy | Total |

| | | | | | |
|--------------|---------------------------------|-----------|-----------|-----------|------------|
| 1 | Mannarcaud rural SCB Ltd No.922 | Palakkad | 26 | 22 | 48 |
| 2 | Palliyakkal SCB Ltd No.2232 | Ernakulam | 50 | 40 | 90 |
| Total | | | 76 | 62 | 138 |

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 2015-16 amount of ₹279.5365 lakhs was sanctioned to 35 societies as share and an amount of ₹246.915 lakhs was sanctioned as loan under NCDC Scheme.

Details of the PACS are given below:

₹ in Lakhs

| SI No. | Name of Societiy | Share | Loan | Total |
|--------|-----------------------------------|--------|---------|-----------------|
| 1. | Ayyantholepanchayat SCB, Thrissur | 19.275 | 12.045 | 31.32 |
| 2. | Kottakkal SCB, Malappuram | 22.4 | 14 | 36.4 |
| 3. | Engandiyoor F SCB, Thrissur | 8.89 | 5.56 | 14.45 |
| 4. | Ezhome SCB, Kannur | 13.40 | 8.375 | 21.775 |
| 5. | Valapattanam FSCB, Kannur | 17.50 | 9.65 | 27.15 |
| 6. | Kanjikkulam SCB, Palakkad | 11.00 | 6.68 | 17.88 |
| 7. | Karuvattoor SCB, Kozhikkode | 8.88 | 5.55 | 14.43 |
| 8. | Pariyarami SCB, Kannur | 25.00 | 21.69 | 46.69 |
| 9. | Ayyanthole SCB, Thrissur | 3.62 | 2.26 | 5.88 |
| 10. | Ambalappadu SCB, Thrissur | 6.00 | 3.75 | 9.75 |
| 11. | Sreemoolanagaram SCB, Ernakulam | 2.91 | 1.82 | 4.73 |
| 12. | Velloorl SCB, Kannur | 10.46 | 6.54 | 17.00 |
| 13. | Pumayoorkulam SCB, Thrissur | 10.00 | 6.25 | 16.25 |
| 14. | Keezhariyoor SCB, Kozhikkode | 4.6695 | 6.42075 | 11.09025 |
| 15. | Pazhakulam SCB, Pathanamthitta | 4.035 | 5.5495 | 9.5845 |

| | | | | |
|--------------|--|-----------------|----------------|-----------------|
| 16. | Amadam SCB,Thrissur | 8.47 | 12.0175 | 20.4875 |
| 17. | Thiruvambadi SCB,Kozhikkode | 6.355 | 8.74 | 15.095 |
| 18. | Mankulam SCB, Idukki | 3.975 | 5.46 | 9.435 |
| 19. | Idukki Kanjikkuzhi SCB, Idukki | 3.335 | 4.58 | 7.915 |
| 20. | Chokli SCB,Kannur | 5.035 | 6.9175 | 11.9525 |
| 21. | Puthenchira SCB, Thrissur | 5.435 | 7.475 | 12.91 |
| 22. | Udayamperoor SCB, Ernakulam | 3.565 | 4.9 | 8.465 |
| 23. | Puthiyakave SCB,Kollam | 5.94 | 8.1675 | 14.1075 |
| 24. | Pallippuram SCB, Alappuzha | 7.89 | 10.845 | 18.735 |
| 25. | Maravikulam SCB, Alappuzha | 5.50 | 7.5625 | 13.0625 |
| 26. | Kondodu SCB, Palakkad | 6.115 | 8.41 | 14.525 |
| 27. | Vazhakkadu SCB, Malappuram | 16.90 | 23.2375 | 40.1375 |
| 28. | Koottar SCB, Idukki | 3.43 | 4.72 | 8.15 |
| 29. | Karimkunnam SCB, Idukki | 2.22 | 3.06 | 5.28 |
| 30. | Thadukkaseery SCB, Palakkad | 6.00 | 7.63575 | 13.63575 |
| 31. | Pazhavangadikkara SCB, Pathanamthitta | 5.85 | ----- | 5.85 |
| 32. | Mampad SCB, Malappuram | 4.90 | ----- | 4.90 |
| 33. | Naranamoozhy SCB, Pathanamthitta | 6.185 | ----- | 6.185 |
| 34. | Ponnayam SCB, Kannur | 2.355 | 4.41 | 6.765 |
| 35. | Nanmanda SCB, Kozhikkode | 1.772 | 2.4365 | 4.2085 |
| TOTAL | | 279.5365 | 246.915 | 526.4515 |

Other activities

Assistance will be provided for promotion of tourism activities through PACS under state plan. During the year 2015-16, ₹60 lakhs was sanctioned and ₹50 lakhs was distributed to 3 societies as share and subsidy under the scheme.

Details of assistance sanctioned to the societies are given below:

₹ in Lakhs

| SI No. | Name of Society | Share | Subsidy |
|--------|-----------------------------|-------|---------|
| 2. | Kanamala SCB Ltd No. K 268, | 6.67 | 13.33 |

| | | | |
|--------------|--|--------------|--------------|
| | Kottayam | | |
| 3. | Mankulam SCB Ltd. No.I.108, Idukki | 6.67 | 13.33 |
| 4. | Dharmadam SCB Ltd. No. 1379, Kannur | 6.67 | 13.33 |
| TOTAL | | 20.01 | 39.99 |

Employees Credit Co-operative Societies

There are 1043 Employees Credit Co-operative Societies working in the State for the welfare of employees working in various sectors, of which one society ie. LIC staff Co-operative Bank Thiruvananthapuram is licensed bank of RBI. The employee's co-operative societies are functioning well and have 219 branches. 673 employee societies are working in profit and 380 are in loss.

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 Agriculture and Rural Development Bank Ltd at the Apex level and 75 Primary Co-operative Agricultural & Rural Development Banks at Primary level. The main functions of the Banks are to provide long term loans for the purpose of agricultural and allied purposes including Rural Housing. Housing Loans for their employees upto ₹10 lakh and ₹3 lakh for repairs are also being issued by Primary Societies. Overdraft 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 75 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 2015-2016 was ₹2,10,000 lakh and the bank issued ₹2,05,139.1 lakh as long term loans under its various schemes as detailed below:

₹ in Lakhs

| Sl.No. | Name of Scheme | | Total Target | Achievement |
|--------|-----------------|------------|---------------|-----------------|
| 1 | Farm Sector | Short Term | 14000 | 11792.99 |
| | | Long Term | 47000 | 45238.58 |
| 2 | Non Farm Sector | | 27500 | 27401.81 |
| 3 | Housing | | 94000 | 93691.78 |
| 4 | Others | | 27500 | 27013.97 |
| | Total | | 210000 | 205139.1 |

Administration of Primary Co-operative Agricultural Rural Development Banks.

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

Financial Assistance to Primary Co-operative Agricultural and Rural Development Banks.

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

Floation of Debenture (PLAN)

One of the means of mobilisation of fund for Kerala State Co-operative Agricultural and Rural Development Bank is floatation of debentures on guarantee given by Government of Kerala. During 2015-16, ₹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 shifted the refinance facility of debenture system to Loan system, vide reference No. NB/ICD/1577/PPS-148/2011/12/ dtd 2/9/2011 of NABARD, there is no expenditure during the year in this Sector.

Agricultural Production Cost Relief Scheme

As per G.O.(M.S) No.11/92/Coop 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 2015-16 an amount of ₹7 Crores was provided in the Budget for meeting the above assistance.

Other Plan Schemes

Rehabilitation Package Scheme for the weak but potentially viable Co-operatives and expansion scheme.

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 under the scheme are 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. During the Year 2015-16 an amount of ₹395 lakh was provided in the Budget for this Scheme. During the year an amount of ₹336.59 lakh was spent for the following societies.

| Sl.No. | Name of the Society | Amount Sanctioned ₹in.lakhs |
|---------------|--|--|
| 1. | Malanadu Rubber and other Agricultural Marketing and processing Co-operative Society Ltd No.S.254 (Rehabilitation) | 45.50 |
| 2. | Karukutty Service Co-operative Bank Ltd.No.E.63 (Expansion) | 24.50 |
| 3. | Palakkad District Co-operative Printing Press Ltd. No. P. 514 (Expansion) | 26.50 |
| 4. | Vaniyamkulam Service Co-operative Bank Ltd. No. P. 577 (Expansion) | 26.20 |
| 5. | Neericode Service Co-operative Bank Ltd. No. 1682 (Expansion) | 22.37 |

| | | |
|--------------|---|---------------|
| 6. | Palakkad District Co-operative Hospital and Research Centre Ltd. No. P. 878 (Expansion) | 60.00 |
| 7. | Elookkara Co-operative Society Ltd No.1765 (Expansion) | 11.75 |
| 8. | Kollam District Homeopathic Co-operative Hospital Society Ltd No.Q.932 (Rehabilitation) | 13.00 |
| 9. | Ramanthali Service Co-operative Bank Ltd No.C.(LL) (Rehabilitation) | 26.00 |
| 10. | Kadpra Service Co-operative Bank Ltd No. 186, (Rehabilitation) | 20.00 |
| 11. | Pothanicadu Regional Rural Co-operative Bank Ltd. No. E. 1088 (Expansion) | 12.50 |
| 12. | Thakazhy Service Co-operative Bank Ltd. No. 1832 (Rehabilitation) | 25.00 |
| 13. | Kuzhupilly Service Co-operative Bank Ltd. No. E.138 (Expansion) | 23.27 |
| TOTAL | | 336.59 |

Scheme for Financial Assistance to Model Co-operatives.

In the annual plan 2015-16 for providing financial assistance to Model Co-operatives and an amount of ₹500 Lakh was set apart for promoting innovation in co-operatives sector and for providing awards for excellence in this sector. The outlay 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 are being placed before the working group constituted for the scrutiny and implementation of the scheme and the working group will examine and assess the feasibility of the scheme. During the year 2015-16 an amount of ₹420 lakh was spent for the following societies.

| Sl.No. | Name of the Society | Amount Sanctioned ₹ in.lakh |
|---------------|---|--|
| 1. | Irinave Service Co-operative Bank Ltd. No. LL 116 | 20.00 |
| 2. | Kadavathur Service Co-operative Bank Ltd. No.C.6 | 25.00 |
| 3. | Poovarany Service Co-operative Bank Ltd. No.2882 | 25.00 |
| 4. | Angadi Service Co-operative Bank Ltd. No. 2770 | 25.00 |
| 5. | Service Co-operative Bank Ltd. No.F.583 | 25.00 |
| 6. | Akathethara Service Co-operative Bank Ltd. No. F.1514 | 25.00 |

| | | |
|--------------|--|---------------|
| 7. | Kavalangad Service Co-operative Bank Ltd No.1348 | 25.00 |
| 8. | Nagalassery Service Co-operative Bank Ltd No. P.541 | 25.00 |
| 9. | Manjapra Service Co-operative Bank Ltd No. 4232 | 25.00 |
| 10 | Thumpamon Thazham Service Co-operative Bank Ltd No. 134 | 25.00 |
| 11. | Pinarayi Service Co-operative Bank Ltd. No. 6970 | 25.00 |
| 12. | Thodupuzha Service Co-operative Bank Ltd. No. 969 | 25.00 |
| 13. | Puthupally Service Co-operative Bank Ltd No. 1504 | 25.00 |
| 14. | Karannur Service Co-operative Bank Ltd No. F.1244 | 25.00 |
| 15. | Cherpu Service Co-operative Bank Ltd No. 3540 | 25.00 |
| 16. | Kannur Town Service Co-operative Bank Ltd No. C.844 | 25.00 |
| 17. | Punnayoor Panchayat Service Co-operative Bank Ltd. No. P.584 | 25.00 |
| TOTAL | | 420.00 |

Stimulus package Interest Subsidy Scheme.

In the Budget speech 2011-12, a new scheme “Stimulus package Interest Subsidy scheme“ on prompt repayment of Agricultural loans taken from Co-operative Institution was announced. As per the Scheme, Government have been providing maximum 5% interest subvention to the farmers having prompt repayment. In the Budget Speech 2011-12, ₹32 crores has been provided for this scheme and ₹6 crore has been sanctioned since 2011-12 and the expenditure in this sector is ₹1,14,24,895/-

Deposits

KSCARDB has been mobilising 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 31.3.16 is ₹809.65 Crore.

5. CO- OPERATIVE MARKETING

The section deals with all administrative matters of Primary Marketing Co-operative Societies in the State including the appointment of administrator/ administrators, complaints related to the societies, Writ Petitions etc. And also deals with

- 1) Administrative matters and financial assistance to the Apex and Federal Marketing Societies.
- 2) Administrative Matters of the Marketing & Processing Societies.
- 3) Financial assistance to Marketing & Processing co-operatives to strengthen the marketing activities under State Plan Scheme.

- 4) Financial assistance under NCDC Scheme for Agro Processing activities.
- 5) Arbitration and execution cases of the marketing and processing societies.
- 6) Matters on the procurement of Copra, Paddy, Rubber.

The details of Apex and State Level Co-operative Institutions are furnished below:

**a. Kerala State Co-operative Marketing Federation Limited. (Market Fed), Ernakulam
General details and working of the Federation**

The Kerala State Co-operative Marketing Federation Limited (Market Fed) started as a District Wholesale Co-operative Store in 1942, with the whole Malabar area as its jurisdiction. In 1958 the store was bought under plan scheme and converted into South Malabar District Co-operative Marketing Society. On 10th August 1960 this society was converted into 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 bio and organic) 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.

b. (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.

c. 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.

**d. 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.

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

General working details

The Kerala Rubber Co-operative Limited No.4412 (Rubco) was registered on 9th June 1997, under the Kerala Co-operative Societies Act 1969 and commenced its operation on 13th 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.

f. 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.

6. SCHEMES

1) Share Capital to PACS

The Self help groups are undertaking various activities for the uplift of farmers, women, SC/ST Sector and other sectors, Each self help group in the Primary Agricultural Credit Societies/Banks and Scheduled Tribe Societies is eligible for Rs.2,00,000/ as Share capital assistance . During the Financial Year 2015-16 an amount of Rs.16,35,000/- has been sanctioned to 17, Primary Agricultural Credit Societies/Banks under the Head of Account 4425-107-80.

| Name of District | Amount Sanctioned |
|-------------------------|--------------------------|
| Kollam | 1,00,000 |
| Pathanamthitta | 2,35,000 |
| Alappuzha | 2,00,000 |
| Palakkad | 1,00,000 |
| Kottayam | 1,00,000 |
| Idukky | 4,00,000 |
| Thrissur | 2,00,000 |
| Ernakulam | 3,00,000 |
| TOTAL | 16,35,000 |

2) SHG - Intial Expense

Each Self Help Group in the Primary Agricultural Credit Societies/Banks and Scheduled Tribe Societies is eligible for Rs.1000/as grant for meeting the initial expenses. During the financial year 2015-16 an amount of Rs.1,96,000 have been sanctioned as initial expense grant for 196 units .

| Name of District | Amount Sanctioned |
|-------------------------|--------------------------|
| Wayanad | 21,000 |
| Kottayam | 2,000 |
| Pathanamthitta | 69,000 |
| Thiruvananthapuram | 33,000 |
| Ernakulam | 66,000 |
| Kollam | 5,000 |
| TOTAL | 1,96,000 |

3) ST(SAO) Refinance

NABARD has sanctioned Rs.1200 crores as ST(SAO) Refinance to Kerala State Co-operative Bank during the year 2015-16, and the disbursement of agricultural loan to DCBs including the portion of KSCB is furnished below.

ST(SAO) issued during 2015-16

| Sl.No. | Name of Bank | NABARD's contribution 40% | KSCB's contribution 15% | TOTAL |
|--------|--------------------|------------------------------|----------------------------|----------------|
| 1 | Thiruvananthapuram | 75.37 | 13.07 | 88.44 |
| 2 | Kollam | 14.66 | 1.92 | 16.58 |
| 3 | Alappuzha | 146.25 | 22.85 | 169.10 |
| 4 | Pathanamthitta | 54.78 | 16.75 | 71.53 |
| 5 | Kottayam | 21.26 | 6.50 | 27.76 |
| 6 | Idukki | 150.18 | 29.25 | 179.43 |
| 7 | Ernakulam | 100.17 | 13.12 | 113.29 |
| 8 | Thrissur | 73.59 | 22.50 | 96.09 |
| 9 | Palakkad | 94.03 | 23.75 | 117.78 |
| 10 | Malappuram | 51.79 | 12.50 | 64.29 |
| 11 | Kozhikode | 222.68 | 45.75 | 268.43 |
| 12 | Wayanad | 42.92 | 5.63 | 48.55 |
| 13 | Kannur | 76.14 | 12.61 | 88.75 |
| 14 | Kasargode | 76.18 | 16.12 | 92.30 |
| | Total | 1200.00 | 242.32 | 1442.32 |

4) Core Banking (CBS)

The Government of Kerala have implemented a Scheme for the payment of financial assistance by way of Loan, Share and Subsidy to Primary Credit Co-operative Banks, Primary Agricultural Co-operative Societies and State Co-operative Bank/District Co-operative Banks for computerization, Core Banking of Societies, Installation of ATM facility of Banks/Co-operatives. The Maximum assistance payable under the Scheme is limited to:

Primary Credit Co-operatives/Banks/PACS Rs.10 Lakhs or 90% of the project cost whichever is less.

State Co-operative Banks/District Co-operative Banks Rs.100 Lakhs or 90% of the project Cost whichever is less

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

Loan : 50% of the Project Cost

Subsidy : 20% of the Project Cost

Share : 20% of the Project Cost

Balance 10% shall be raised by the beneficiary Society

During 2015-16 Financial year an amount of Rs.4.8772 Crores has been provided for Sanctioning Financial assistance under the Scheme and the same has been disbursed to 50 Co-operative Societies

In addition to this financial assistance to these societies under the State Plan and NCDC Scheme are also dealt in this section.

5) 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 2015-16 no eligible proposals were received under this scheme

6) Scheme to start/Develop Farmers Service Centre

Under this scheme, assistance is 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 2015-16 an amount of ₹ 254.00 lakh has been sanctioned to 28 societies, under this scheme.

7) Scheme for constructing Rural Godown

Under this scheme assistance provided to Primary Co-operative societies (PACS, Marketing Societies, Vanitha Societies etc) in rural areas for constructing go down for the purpose of storing and processing of agricultural products. Under this scheme, during the financial year 2015-16, ₹154.1965 lakh loan and subsidy ₹89.0355 lakh share capital assistance has been sanctioned to 25 Co-operative Societies / banks for the construction of godown.

8) 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. Under this scheme during the financial year 2015-16, no eligible proposals were received under this scheme.

9) State Scheme for the revitalisation of Weak Marketing Societies under the scheme "Assistance to Miscellaneous Co-operatives"

Under this scheme, assistance has been provided to weak marketing societies for their revitalisation. The financial assistance includes share, loan and subsidy. During the financial year 2015-16, ₹109.39 lakh, and ₹60.51 lakh and ₹135.20 lakh were sanctioned to 8 Marketing Co-operative Societies as share, loan and subsidy respectively.

10) State Plan Scheme to strengthen the Agricultural Marketing Sector 2015-16

Under this scheme assistance to Marketing Co-operative Societies to strengthen the Agricultural Marketing Sector. The financial assistance includes Subsidy, Share and Loan. During the financial year 2015-16 ₹40.02 lakh, ₹49.98 lakh and ₹60.00 lakh were sanctioned 6 Marketing Co-operative Societies as Subsidy, Share & Loan respectively.

11) NCDC Scheme Agro Processing activities 2015-16

Under this scheme assistance of ₹33.50 lakh as share ₹20.75 lakh as loan to Nanniyode Service Co-operative Bank during the financial year 2015-16.

State plan assistance of ₹100 lakh was sanctioned to Marketfed during the financial year 2015-16.

12) 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 Co-operative Societies/Banks which accept 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 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. The Scheme continued during the financial year 2015-16. 2259 Co-operative Society/Banks have been notified by Registrar of Co-operative Societies under this Scheme up to 31.03.2016.

13) 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 0.35% of each loan disbursed by the Credit Co-operative Society/Bank subject to a maximum of ₹525 to the corpus fund of the Scheme. Government shall also make contribution to the corpus fund of the scheme. During the year 2015-16, Government has contributed ₹3.62 crores to the corpus of the fund. So far Government have contributed ₹15,76,45,657 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 Cancer, Liver Cirrhosis and TB, ₹75,000/- and interest thereon outstanding on the loan shall be written off from the liability of the loanee having above diseases. During the year ₹67,00,80,858/- has been disbursed under risk fund scheme for writing off the loan liabilities of loanee. ₹1,75,35,57,390/- has been disbursed so far under risk fund scheme (from 2008-09 to 2015-16).

14) Deposit Mobilization 2016

Deposit mobilization campaign has been organized by the Co-operative Department from 01/01/2016 to 15/02/2016. The target of ₹6000 Crores was fixed deposit of ₹7311.35 Crores was mobilised by the Co-operative Credit Sector in the state during the campaign.

15) State Government share capital contribution to Urban Co-operative Bank

State Government provides share capital assistance to Urban Co-operative Banks and Urban Co-operative societies to enhance their capital base. During the Year 2015-16 an amount of ₹26.50 lakhs disbursed to 6 Urban Co-operative Banks and an amount of ₹7.00 lakhs disbursed to 7 Urban Co-operative Societies under the scheme.

16) SC debt waiver Scheme

The State Government have introduced a debt relief and debt waiver Schemes up to ₹1 lakh to those loans which are taken over by Scheduled Castes and overdue as on 31/03/2010

from Co-operative Societies/ Banks as per G.O (P)/24/15/SCSTDD/ dated 30/03/2015. Registrar of Co-operative Societies has issued necessary circular instructions to the co-operatives for the implementation of the Scheme. Under this scheme the Co-operative Societies has submitted a claim of ₹121.62 crores in respect of 63986 loanees and it was pending with the Government for disbursement.

17) Fishermen Debt Relief Scheme

Government of Kerala has issued a direction to waive off the loan taken by fisherman from Co-operatives as per GO(P)91/10/FHD/dt/06.12.2010. Under this Scheme the maximum amount of Waiver to the eligible loans reimbursed by Government is `75,000 and it is adjusted towards the principal amount of the loan. If there have any balance on the principal amount of the loan, it is to be remitted by the loanee as the balance amount in the head of interest and penal interest to be written off by the Society/Bank. But in this case of loans issued in between 01.01.2001 and 31.12.2007 the society/Bank can claim 25% of the interest outstanding as on 31.12.2009 from the Government. Under this Scheme Registrar of Co-operative Societies has issued ₹4.86 crore to the Co-operatives as liabilities taken over by the Government during the year 2015-16.

18) Debt Waiver Scheme

During the year 2015-16 Registrar of Co-operative Societies has disbursed ₹19.31 crores to the Co-operatives as liabilities taken over by Government on the awards issued by Agricultural Debt Relief Commission.

19) Interest Subsidy Scheme for Interest free loan to Paddy Farmers

Interest Subsidy Scheme to Co-operatives for providing interest free loan to paddy farmers was introduced as per GO(MS)66/2011/Co-op dated 28.03.2011.

The objective of the Scheme is to support low cost credit for the production of food crops as additional incentive for encouraging production. Credit support is included as one of the components of the flag ship Scheme on food security. Access to low cost institutional finance is important particularly to augment rice production in the State. Providing timely and adequate access to credit at reasonable cost will improve profitability of paddy cultivation. In order to achieve this objective the Primary Agriculture Co-operative Societies in the State will disburse loan to the paddy farmers for paddy cultivation without charging any interest based on the scale of finance approved by District Level Technical Committee. The interest portion of the loan will be reimbursed to Co-operative Society based on the claim submitted by them. An amount of `1 crore as marked under this Scheme during 2015-16 of which `70,09,491 has been disbursed.

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 4036 School/College Co-operative stores, 4 university central stores and 2 Regional central stores 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) To 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) To establish and run manufacturing and processing units for production of consumer goods in collaborations with or directly by itself.
- d) To 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:

1. Triveni Wing
2. Neethi scheme
3. Nanma Stores
4. Neethi Medical Scheme
5. Neethi Gas Scheme
6. Foreign Liquor Division
7. Triveni Note Book Division
8. IT/Computer Stationary Wing

I. 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 231 numbers of Triveni Super Markets as on 27.11.2015/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 72 Mobile Triveni units, 7 Floating Triveni Super Stores.

II. Neethi scheme

The Neethi scheme started as per direction of Govt of Kerala in 1997 is being successfully implemented through 1000 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.

III. Nanma Stores

Another major project started is to open directly run Nanma Stores in panchayats 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 1557 Retail Outlets as on July 2015. Here the items are sold at least by less 20% of market rates.

IV. Neethi Medical Stores

Federation started the "Neethi Medical Stores" with the assistance of Government of Kerala from 1st 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 Consumer fed in the scheme mainly is to procure and distribute medicines on wholesale basis as per the requirements of the Neethi Medical Stores.

V. Neethi Gas Scheme

During the year 1998 when there was acute shortage for cooking gas, Consumer fed 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

VI. 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.

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 Kunnampulam, a rural area in Trissur district of Kerala, under our direct supervision and control.

VII. IT/Computer Stationary Wing

In June 2005 Consumer Federation have commissioned their computer stationary unit at Kunnampulam 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.

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.

VIII. Conducting Festival Markets

During festival seasons like Onam, Ramzan, Christmas, Vishu etc consumer fed intervenes in the market and check the possible price hike by selling some of the most essential commodities at subsidized rates through the special festival markets. Government have sanctioned an amount of ₹60.00 crore as subsidy to the Consumer Federation during the year 2015-16.

During this year 2015-16 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 ₹1,00,66,765 as subsidy ₹50,20,000/- as share and ₹6,20,000/- as loan.

Under NCDC scheme Government have sanctioned an amount of ₹88,55,000/- as Share Capital and Nil as loans to Consumer Co-operatives during 2015-16.

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 graduate, 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 meagre 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 upliftment 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 ₹10.00 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 NCDC 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; An Apex Institution named Labour Co-operative Federation (LABOURFED) is formed to co-ordinate the working of primary labour co-operatives.

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 9 Engineering Colleges, a Management Institute, a Nursing College, a Finishing School and a Hospital at Punnapra is 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. Tour fed 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.

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 2014-15 under state plan are given below.

| Sl. No | Type of societies | Amount Sanctioned (₹ in Lakh) | No of beneficiaries |
|--------------|--|-------------------------------|---------------------|
| 1 | Share capital contribution to miscellaneous type of co-operative societies | 62.00 | 35 |
| 2 | Share capital contribution to Vanitha Co-operative societies | 54.10 | 52 |
| 3 | Share capital contribution to Hospital co-operative societies | 87.00 | 7 |
| 4 | Share capital contribution to Educational co-operative societies | 9.50 | 2 |
| 5 | Share capital contribution to Motor Transport co-operative societies | 3.00 | 1 |
| 6 | Loan to Hospital Co-operative Societies | 35.00 | 2 |
| 7 | Subsidy/working capital to Vanitha Co-operative societies | 83.623 | 41 |
| 8 | Subsidy/working capital to Hospital Co-operative societies | 17.50 | 2 |
| 9 | Share capital contribution to Labour Contract Co-operative societies | 15.00 | 3 |
| 10 | Loan to Vanitha Co-operative societies | 9.50 | 4 |
| 11 | Subsidy to Kerala State Co-operative Tourism Federation(TOURFED) | 25.00 | 1 |
| 12 | Subsidy to Kerala State Women Co-operative Federation (VANITHAFED) | 40.00 | 1 |
| TOTAL | | 441.223 | 151 |

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

| | | |
|---|-----------------------------------|----------------|
| 1 | 2425-108-47-31 (Non Plan Subsidy) | 305.10 |
| 2 | 2425-108-47 Subsidy | 850.00 |
| | TOTAL | 1155.10 |

An amount of ₹410.00 Lakhs is sanctioned to Housing Federation under the Head of Account 4216-80-195-99-(06) and interest free loan of ₹857 lakh was also sanctioned to Housefed during 2015-16.

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

| | | | |
|---|-------------------|----------------------|-----------|
| 1 | Loan 6425-108-19 | 668.335 lakh | 7 |
| 2 | Share 4425-108-42 | 374.31 lakh | 6 |
| | TOTAL | 1042.645 lakh | 13 |

The details of amount sanctioned under RIDF Scheme are given below:

| | | | |
|---|------------------|-------------|---|
| 1 | Loan 6425-108-10 | 700.00 lakh | 3 |
|---|------------------|-------------|---|

The financial and administrative assistance provided by the State Government through Co-operative Department and financial assistance from NCDC, NABARD help a great extent in promoting the Co-operative Sector in our economy.

9. SCHEDULED CASTE-SCHEDULED TRIBE CO-OPERATIVE SOCIETIES

The Scheduled Caste/Scheduled Tribe Co-operative Societies are functioning for the socio-economic development of SC/ST communities in the State. As per Statistic details as on 31/03/2015 there were 732 SC and 100 ST societies are registered under the control of Registrar of Co-operative Societies. Out of which, 454 SC societies and 59 ST societies were working societies. These societies are categorised as primary societies. The Kerala State Scheduled caste and Scheduled Tribe development Co-operative Federation Limited No.4351 is the Apex Federation. 545 scheduled cast societies and 99 scheduled tribe societies are affiliated to the Apex federation. The main activities of the federation are collection of Non-timber forest produces (NTFP) and manufacture of Ayurvedic Medicines by utilising the herbs and forest produces collected by the affiliated societies through its members.

The 'Ayurdhara Pharmaceuticals' at Ancheri Thrissur District is the subsidiary unit of federation. 242 Ayurvedic medicines were produced and marketed by the unit. The Federation is also having dealership of one petrol pump of Indian Oil Corporation Ltd. which is functioning in Head Office premises since 13.03.2015 an Administrator is governing the working of SC/ST Federation.

Two 'Panchakarma' centres were also functioning at Thrissur and Thiruvananthapuram under the control of SC/ST Federation.

For the revival of SC/ST Societies an amount of ₹600 lakhs was provided during 2015-16 as share I and subsidy that was disbursed for the following schemes.

| SI No | Name of Scheme | No. Of societies | Amount sanctioned |
|-------|-----------------------------|------------------|---|
| 1 | Revive & Development Scheme | 68 societies | 262.50 lakhs (161.50 lakhs as Subsidy and 101 lakhs as Share) |
| 2 | Managerial Subsidy | 144 societies | 64.14 lakhs (Subsidy) |
| 3 | Building Maintenance | 49 societies | 167.36 lakhs (Subsidy) |

| | | | |
|---|------------------------------------|------------------|---|
| 4 | Government Share | 1 society | 1.00 lakh (Share) |
| 5 | Computer Training Centre | 8 societies | 40.00 lakhs (28 lakhs as Subsidy and 12 lakhs as Share) |
| 6 | Grant for developmental activities | SC/ST Federation | 65.00 lakhs (Subsidy) |
| | TOTAL | | 600 lakhs |

In order to meet the preliminary expenses of Self Help Groups registered in SC/ST Societies an amount of ₹45000/- was also sanctioned @ ₹1000 per each group during the year 2015-16.

Moreover a sum of 160 lakhs has been kept under revolving fund by Registrar of Co-operative Societies to provide more financial assistance to SC/ST Co-operatives. During the current financial year a sum of ₹45,00,000 was also sanctioned to 9 SC/ST co-operatives from the revolving fund.

10. INTEGRATED CO-OPERATIVE DEVELOPMENT PROJECT

Integrated Co-operative Development Project (ICDP) is a scheme assisted by NDCD for the comprehensive and integrated development of selected Districts through co-operative network. The scheme aims at the development at horizontal and vertical linkage among co-operative for catering the needs of the rural community in an effective manner. ICDP was introduced by NDCD in the 7th Five year Plan for the over all development of selected districts through co-operative efforts in the sphere of agriculture and allied activities.

The first ICDP 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. Now second phase of the scheme is under implementation in the State.

Wayanad is the first District where the second phase of the project implemented and completed in March 2013. The 2nd phase of ICDP commenced in Idukki District on 31.07.2014 with a total project cost of ₹61.24 crores. The 2nd phase of ICDP in Palakkad District was started on 03.12.2015 with a total project outlay of ₹61.925 crores. NDCD and State Government had accorded sanction for the implementation of 2nd phase of ICDP in Thrissur District. The proposal for the implementation of ICDP phase in Pathanamthitta District is forwarded to State Government for getting sanction from NDCD. Steps for the selection of Project Implementation Team in Thrissur District is in progress.

The monitoring of the ICDP scheme in the State is being done by a Monitoring Cell working in the office of the Registrar of Co-operative Societies under an Additional Registrar.

During 2015-16, against the Budget provision of ₹1750 lakhs, an amount of ₹1500.65 lakhs has been expended.

Expenditure statement during the period 2015-16 is noted below.

| ICDP FINAL EXPENDITURE STATEMENT AS ON 31.3.16 | | | | |
|--|-----------------|-----------------|-----------------|------------------|
| ICDP | SHARE | LOAN | SUBSIDY | TOTAL |
| IDUKKI | 24300000 | 29400000 | 249648 | 53949648 |
| PALAKKAD | 50700000 | 20600000 | 10525000 | 81825000 |
| TRISSUR | | | 11070000 | 11070000 |
| MONITORING CELL | | | 3219907 | 3219907 |
| TOTAL | 75000000 | 50000000 | 25064555 | 150064555 |

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 organize Training programmes.

There are 13 Co-operative 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. But due to the shortage of SC/ST students, candidates from General category are also admitted. Free service of one Deputy Registrar and three Senior Inspectors deployed from 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 works 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 2015-2016 an amount of ₹1405800/- (Rupees fourteen lakh five thousand and eight hundred only) was released to State Co-operative Union for meeting the expenditure for Member Education Programme, an amount of ₹60000/- (Rupees sixty thousand only) as Basic Grant and ₹142000/- as running cost of SC/ST Training college at Kottarakkara, Cherthala, Wayanad. The details of the 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 (SC/ST) |
| 4. | Kottayam (NSS) | Kottayam |
| 5. | Aranmula | Thrissur |
| 6. | Pala | Palakkad |
| 7. | North Paravoor | Kozhikode |
| 8. | Thrissur | Wayanad |
| 9. | Palakkad | Kannur |
| 10. | Tirur | Kasargod |
| 11. | Kozhikode | Pala Extension Centre |
| 12. | Thalassery | Tirur Extension Centre |
| 13. | Kanhangad | North Paravoor Extension Centre Aramula Extension Centre |

In addition to the above, Kerala Institute of Co-operative Management (KICMA) is also functioning under the State Co-operative Union, from 7.2.2008 at Neyyadam, Thiruvananthapuram for conducting professional courses like MBA and MCA.

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

Institute of Co-operative Management in Thiruvananthapuram 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 the 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. So 50% of the total running cost of the Institute is to be met by the State Government. During the year 2015-2016 an amount ₹49 lakhs was released to the Institute toward matching contribution of Government of Kerala and an amount of ₹794200/- (Rupees seven lakh ninety four thousand two hundred only) as grant in aid for the infrastructure development of Institute of Co-operative management, Thiruvananthapuram. During the year 2015-2016 Institute of Co-operative Management Thiruvananthapuram and Kannur have conducted 29 training programmes for department officials and about 851 officials were participated. They have also conducted 185 programmes for employees of Co-operative Institutions and about 6751 employees were participated.

In addition to the above institutions, Agricultural Co-operative Staff Training Institution (ACSTI), Monvila 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 officers of Co-operative Department and Officials and Non-Officials of Co-operative Institutions. ACSTI of KSCB arranged 10 programmes for Department officials and 318 employees all over the State were participated.

(c) Institute of Management in Government (IMG)

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. Institute of Management in Government organized 32 programmes under State Training policy through Thiruvananthapuram, Kochi and Kozhikode Centres and about 900 officials were participated.

12. KERALA STATE CO-OPERATIVE ELECTION COMMISSIONER OFFICE

Kerala State Co-operative Election Commission is a statutory commission constituted by the Govt. The major functions of this commission are superintendence, direction and control of the election to the committee, president/vice president and general body of representatives of all co-operative societies as per kerala co-operative law 28 B. It has been working since 2001. As per co-operative rule an officer not less than the rank of special secretary, in law department in the secretariat and should be chief Election Commission and two officers not less than the rank of Additional Registrar in Registrar of Co-operative Societies should be commissioners but no such commissioners is appointed yet. Now a person who is working as the special secretary in law department (Secretariat) is working as the Chief Election Commissioner and Additional Registrar in Registrar of Co-operative Societies as secretary. In addition to this a senior co-operative inspector, a clerk, a office attendant and a driver are working as permanent post. A office attendant posted in working arrangement and two data entry operators and a peon cum watchman on daily wages and a casual sweeper also working.

The driver is now working in Registrar office as working arrangement instead of this a person is working as daily wages from RCS. Last year no person is newly appointed.

This is a state level office and has no regional offices and branches. Official address is State Co-operative Election Commission, State Co-operative Bank building, Vikas Bhavan P O, Thiruvananthapuram. Phone numbers are 0471 2311114, 2311102. Website is www.scec.kerala.gov.in, email _keralascec@gmail.com.

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Last year regarding elections 1760 notifications had been issued and 450 complaints had been settled. Many writ petition and arbitration cases are under progress. In the last financial year an income of Rs 1504500 as election fee was received towards the account head 0425-501-99 for Government and a budget allocation of Rs 6785000 was received for expenditure. The commission is functioning in a rented building and own a car for the use of Chief Election Commissioner. Computer and accessories worth Rs 100000 had been received from Co-operative Department. With the assistance of C-Dit an online application system is now developing.

Last year 12 applications under right to information had been received and were replied in time. Co-operative inspector is public information officer and secretary is the appeal authority.

Account General, Kerala is conducting audit in this office.

13. KERALA STATE CO-OPERATIVE EMPLOYEES PENSION BOARD

Board of Directors

| | |
|------------|---------------------------|
| Chairman: | Sri M.M.Basheer. |
| Directors: | Sri P.Gopalan |
| | Sri Adv.Venu Mulakuzha |
| | Sri K.J.Kuttiachan |
| | Sri V.A.Ramesh |
| | Sri T.V.Maniyappan |
| | Sri G.Mohanan Pillai |
| | Sri C.K.Abdurahiman |
| | Sri N Kunhikrishnan |
| | Sri G.Suresh Kumar |
| | Sri.A.Ahmed Kutty |
| | Sri KurienJoy |
| | The Government Secretary, |
| | Co-operation Department. |

The Registrar of Co-operative Societies.

The Kerala State Co-Operative Employees Pension Board was constituted by the Government of Kerala vide GO(P)44/95/Co-op.dtd 14.03.1995 for administration of the Pension fund established for payment of pension to the employees of Co-operative Banks and Societies in the state.

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 the provisions of Kerala Co-operative Societies Act 1969, which were not covered under the Employees Provident Fund & Miscellaneous Provision Act, 1952. The effect of the order 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 later 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 administrative control of 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.

The pension fund constitutes of the employer contribution in the name of the employees at rates specified by the government from time to time. The prevailing rate of statutory pension fund contribution by the employer is 12% of the Basic Pay+DA of an employee.

Administrative Charge @ 1% shall be remitted by Kerala State Co-operative Bank and District Co-operative Banks to the Pension Board wef. 1.9.2014

As per direction of the Hon'ble High Court in Judgement of WA 1332/2012 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 shall be personally liable for default in pension fund contribution and would be subject to penalisation. The Registrar of Co-operative Societies was also directed to resort to revenue recovery proceedings as per the above judgment.

The employees who have superannuated from the Banks and Societies enrolled in the Co-operative Self Financing Pension Scheme who are not eligible for pension and aged 75 years as on 1-9-2014 are granted Rs. 1000/- per month as CONSOLATION PENSION

As per Go (Ord) 173/16/Co-op. dated 02.03.2016 the Government has sanctioned 5% DA to all co-operative Pensioners with effect from March 2016

Minimum and Maximum pension and medical allowance as per prevailing Pension Scheme are as follows

| | PACS | DCB/KSCB | OTHER SOCIETY |
|---------------------------------------|--------------|-----------------|-----------------------------------|
| MINIMUM PENSION Superannuation | Rs. 1,500/- | Rs. 2,000/- | Rs. 1,500/- |
| Family Pension | Rs. 1,000/- | Rs. 1,500/- | Rs. 1,000/- |
| MAXIMUM PENSION | Rs. 15,000/- | Rs.22,000/- | 2% of total Pension fund remitted |
| AASWAS PENSION | Rs. 1,000/- | Rs. 1,000/- | Rs. 1,000/- |
| MEDICAL ALLOWANCE | | | |
| Superannuation | Rs. 500/- | Rs. 500/- | Rs. 300/- |
| Family Pension | Rs. 250/- | Rs. 250/- | Rs. 150/- |

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.

The details as to the number of Banks and employees admitted to The Kerala State Co-operative Bank and District Co-operative Bank Pension Scheme during the year and total number of banks and employees as at the end of the year are shown below :-

| | <u>No.of Banks</u> | <u>No.of Employees</u> |
|---|--------------------|------------------------|
| a) Number of Banks and Employees admitted at the close of previous year | 15 | 9193 |
| b) Number of Banks and Employees admitted during the year | | 708 |
| c) Number of Banks and Employees as at the end of the year (as on 31-03-2016) | 15 | 9901 |

District wise breakup is as follows:-

| <u>Name of District Co-operative Banks enrolled</u> | <u>No.of Employees enrolled</u> |
|---|---------------------------------|
| The Kerala State Co-operative bank | 529 |
| Thiruvananthapuram District Co-operative Bank | 1153 |
| Kollam District Co-operative Bank | 774 |
| Alappuzha District Co-operative Bank | 699 |

| | |
|---|-------------|
| Pathanamthitta District Co-operative Bank | 578 |
| Kottayam District Co-operative Bank | 661 |
| Idukki District Co-operative Bank | 523 |
| Ernakulam District Co-operative Bank | 768 |
| Thrissur District Co-operative Bank | 780 |
| Palakkad District Co-operative Bank | 571 |
| Malappuram District Co-operative Bank | 502 |
| Kozhikode District Co-operative Bank | 765 |
| Wayanad District Co-operative Bank | 244 |
| Kannur District Co-operative Bank | 946 |
| Kasaragod District Co-operative Bank | 408 |
| Total | 9901 |

Position of investment of fund of The Kerala State Co-operative Bank and District Co-operative Bank Employees Pension Scheme.

| | | |
|----------------------------------|---|----------------|
| | | (Rs. In Lakhs) |
| Investment as on 31-3-2015 | : | 26364.67 |
| Investment made during the year | : | 4469.98 |
| Total investment as on 31-3-2016 | : | 30834.65 |

Name of Institution

Amount of Investment

| | |
|------------------------------------|---------|
| The Kerala State Co-operative Bank | |
| Thiruvananthapuram D C B | 1814.30 |
| Kollam DCB | 2084.90 |
| Alappuzha DCB | 2073.41 |
| Pathanamthitta DCB | 1259.50 |
| Kottayam DCB | 787.81 |
| Idukki DCB | 1762.35 |
| Ernakulam DCB | 673.77 |
| Thrissur DCB | 1879.33 |
| Palakkad DCB | 4723.44 |
| Malappuram DCB | 3616.68 |
| Kozhikode DCB | 2358.95 |
| Wayanad DCB | 2992.92 |
| Kannur DCB | 3324.00 |
| Kasaragod DCB | 1483.29 |

| | |
|--------------|-----------------|
| Total | 30834.65 |
|--------------|-----------------|

Progress of Pension sanctioned under the Kerala State Co-operative Bank and District Co-operative Bank Pension Scheme during the year under report and position as at the end of the year

| | |
|---------------------------------------|------|
| Pension sanctioned up to 31.3.2015 | 2190 |
| Pension sanctioned during the year | 243 |
| No of pensions at the end of the year | 2433 |
| No.of Pensions | |

| Dist | Sanctioned | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Total |
|--------------|-------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| TPM | 260 | 29.26 | 36.11 | 32.43 | 32.30 | 37.58 | 32.34 | 38.88 | 32.82 | 36.26 | 33.56 | 36.85 | 34.57 | 412.96 |
| KLM | 196 | 19.02 | 21.00 | 21.83 | 20.76 | 25.87 | 21.76 | 23.33 | 22.34 | 21.77 | 23.66 | 22.11 | 26.50 | 269.95 |
| ALP | 244 | 25.70 | 31.42 | 28.84 | 32.56 | 28.77 | 31.07 | 31.96 | 30.21 | 34.07 | 29.53 | 39.58 | 38.08 | 381.79 |
| PTA | 115 | 12.02 | 14.47 | 12.80 | 16.72 | 14.75 | 12.79 | 13.30 | 13.07 | 13.07 | 14.63 | 13.07 | 13.08 | 163.77 |
| KTM | 196 | 23.72 | 23.72 | 27.85 | 23.91 | 32.80 | 33.93 | 25.94 | 25.58 | 25.03 | 25.03 | 25.05 | 42.30 | 334.86 |
| IDY | 108 | 12.65 | 12.65 | 12.78 | 12.73 | 18.01 | 13.28 | 24.68 | 15.58 | 15.58 | 15.70 | 15.62 | 18.23 | 187.49 |
| EKM | 185 | 22.05 | 26.10 | 23.00 | 22.96 | 29.52 | 23.92 | 23.99 | 23.85 | 23.68 | 23.93 | 26.06 | 23.72 | 292.78 |
| THR | 220 | 24.43 | 31.65 | 27.15 | 24.43 | 27.87 | 24.42 | 25.72 | 25.75 | 30.10 | 31.04 | 31.39 | 25.97 | 329.92 |
| PKD | 154 | 16.78 | 17.96 | 23.29 | 17.96 | 26.27 | 18.68 | 18.23 | 18.23 | 18.52 | 20.03 | 22.07 | 18.75 | 236.77 |
| MPM | 109 | 13.10 | 15.96 | 13.13 | 13.95 | 15.78 | 15.93 | 13.98 | 13.97 | 17.33 | 15.82 | 15.21 | 14.01 | 178.17 |
| KKD | 198 | 20.85 | 28.18 | 23.97 | 21.54 | 33.44 | 24.28 | 24.09 | 21.93 | 21.93 | 21.93 | 29.69 | 22.02 | 293.85 |
| WND | 54 | 6.62 | 9.42 | 6.64 | 6.99 | 7.86 | 7.03 | 9.63 | 7.40 | 7.40 | 7.40 | 7.40 | 7.40 | 91.19 |
| KNR | 187 | 17.71 | 22.81 | 22.24 | 19.15 | 25.55 | 19.19 | 19.65 | 19.17 | 19.75 | 20.00 | 20.22 | 21.99 | 247.43 |
| KGD | 78 | 6.62 | 10.27 | 6.85 | 6.85 | 8.32 | 7.22 | 7.22 | 7.22 | 9.21 | 7.21 | 7.21 | 12.98 | 97.18 |
| KSCB | 129 | 15.45 | 16.85 | 16.93 | 15.93 | 19.18 | 18.58 | 20.68 | 17.93 | 21.63 | 17.42 | 17.93 | 18.03 | 216.54 |
| Total | 2433 | 265.98 | 318.57 | 299.73 | 288.74 | 351.57 | 304.42 | 321.28 | 295.05 | 315.33 | 306.89 | 329.46 | 337.63 | 3734.65 |

Progress of Pension fund collection of the Kerala State Co-operative Bank/District Co-operative Banks (including arrears) during the year 2015-2016 and position at the end of the year.

| | |
|---|----------|
| Pension fund is at the close of the Previous Year 31-03-2015 | 32247.23 |
| Pension fund collected during the year | 4351.54 |
| Position of pension fund as at the end of the Year 31-03-2016 | 36598.77 |

| Dist. | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Total |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|-------|--------|
| TPM | 30.26 | 32.18 | 51.55 | 78.67 | 44.46 | 40.39 | 72.50 | 84.11 | 71.44 | 72.65 | 73.67 | 78.67 | 730.55 |
| KLM | 28.73 | 24.23 | 21.26 | 24.46 | 24.47 | 26.08 | 20.88 | 42.27 | 33.65 | 24.23 | 33.65 | 24.46 | 328.37 |
| ALP | 18.59 | 18.59 | 19.32 | 19.31 | 19.42 | 19.44 | 20.59 | 18.59 | 22.16 | 22.15 | 22.16 | 18.01 | 238.33 |
| PTA | 16.63 | 18.15 | 20.05 | 16.63 | 20.05 | 21.16 | 24.19 | 20.05 | 20.05 | 20.05 | 20.05 | 20.05 | 237.11 |
| KTM | 14.80 | 22.59 | 23.64 | 23.62 | 23.95 | 23.95 | 22.16 | 23.95 | 23.94 | 23.94 | 23.94 | 20.12 | 270.60 |
| IDY | 13.29 | 13.29 | 13.72 | 16.35 | 15.21 | 15.26 | 17.63 | 34.43 | 31.29 | 15.21 | 29.62 | 31.29 | 246.59 |
| EKM | 24.99 | 24.85 | 24.85 | 27.22 | 27.23 | 27.23 | 27.26 | 27.28 | 28.10 | 27.28 | 27.28 | 27.22 | 320.79 |
| THR | 23.73 | 23.76 | 23.76 | 25.19 | 28.22 | 28.36 | 27.18 | 25.19 | 22.07 | 25.23 | 196.29 | 22.07 | 471.05 |
| PKD | 14.86 | 14.04 | 14.66 | 15.55 | 20.20 | 20.20 | 20.20 | 21.18 | 21.19 | 21.19 | 21.18 | 21.55 | 226.00 |

| | | | | | | | | | | | | | |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------|
| MPM | 15.87 | 15.87 | 15.86 | 15.86 | 18.87 | 18.87 | 35.06 | 18.87 | 18.87 | 18.87 | 18.87 | 48.16 | 259.90 |
| KKD | 28.88 | 28.88 | 23.95 | 28.96 | 24.99 | 26.51 | 33.85 | 26.42 | 23.93 | 23.94 | 23.92 | 26.43 | 320.66 |
| WND | 7.75 | 7.97 | 7.79 | 8.79 | 8.79 | 8.61 | 8.61 | 8.61 | 8.61 | 8.61 | 10.95 | 8.61 | 103.70 |
| KNR | 23.69 | 23.69 | 23.68 | 26.70 | 27.01 | 27.44 | 27.44 | 27.44 | 28.05 | 27.44 | 28.05 | 27.44 | 318.07 |
| KGD | 12.99 | 12.99 | 12.95 | 12.95 | 12.95 | 12.96 | 12.78 | 12.93 | 12.95 | 12.95 | 12.95 | 12.92 | 155.27 |
| KSCB | 0.43 | 9.03 | 9.03 | 8.97 | 8.97 | 9.03 | 15.79 | 22.54 | 11.34 | 11.34 | 9.04 | 9.04 | 124.55 |
| TOTAL | 275.49 | 290.11 | 306.07 | 349.23 | 324.79 | 325.49 | 386.12 | 413.86 | 377.64 | 355.08 | 551.62 | 396.04 | 4351.54 |

Progress of Aaswas Pension sanctioned under the Kerala State Co-operative Bank and District Co-operative Bank Pension Scheme during the year under report and position as at the end of the year

No of pensions at the end of the year 63

No. of Pensions

| Dist | Sanctioned | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Total |
|--------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| TPM | 2 | 0.03 | 0.03 | 1.00 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.06 | 1.20 |
| KLM | 9 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 1.08 |
| ALP | 6 | 0.03 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.06 | 0.59 |
| PTA | | | | | | | | | | | | | | 0.00 |
| KTM | 4 | 0.04 | 0.03 | 0.01 | 0.01 | 0.10 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.47 |
| IDY | 2 | | | | | | | 0.06 | 0.01 | 0.01 | 0.04 | 0.02 | 0.02 | 0.16 |
| EKM | 4 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.48 |
| THR | | | | | | | | | | | | | | 0.00 |
| PKD | 9 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 1.03 |
| MPM | 3 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.36 |
| KKD | 9 | 0.03 | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 1.01 |
| WND | 2 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.24 |
| KNR | 3 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.05 | 0.27 |
| KGD | | | | | | | | | | | | | | 0.00 |
| KSCB | 10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 1.20 |
| Total | 63 | 0.51 | 0.57 | 1.53 | 0.54 | 0.63 | 0.58 | 0.64 | 0.59 | 0.59 | 0.62 | 0.60 | 0.69 | 8.09 |

14. 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.30/09/1986 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 | Hon. Minister of Co-Operation (Ex.officio) | Chairman |
| 2 | Secretary -(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 form the quorum.

Details of the members of the Managing Committee during 2015-16.

- | | |
|---|------------------------------|
| 1. Minister in charge of Co-operation | ----- Chairman (Ex-Officio) |
| 2. Sri. C.A. Ajeer (FROM 16/06/2014) | ----- Vice-chairman |
| 3. The Government Secretary (Co-operation Dept) | ----- 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 Dept.) | ----- Board Member |
| 7. Sri. A.R. Radhakrishnan | ----- Board Member |
| 8. Sri. Chales Antony | ----- Board Member |
| 9. Sri. M.N. Gopalakrishna Panicher | ----- 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 |

During this year 2015-16, 10 board meetings were held.

In addition to the Head Office at Thiruvananthapuram, the Board has four Regional Offices 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 designated as Regional Manager.

There are 31 permanent employees working in the board.

In the beginning, the Board was engaged in the welfare activities of employees of Co-operative Societies 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 this 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 members.

Details of the Co-operative Societies who are Members of the Welfare Board as on 31-03-2016 are given below:

| Institutions | As on 31-03-2015 | Joined from 1-4-2015 to 31-03-2016 | Total |
|--|------------------|------------------------------------|-------------|
| Societies under the control of Registrar of Co-operative Societies | 4413 | 125 | 4538 |
| under the control of other Departments | 2048 | 29 | 2077 |
| Total | 6461 | 154 | 6615 |

Details of members as on 31-03-2016

| No of Employees | Up To 31.03.2015 | Admitted during 2015-16 | Total | Removed due to retirement | Died | As on 31-03-2016 |
|---------------------|------------------|-------------------------|--------------|---------------------------|-------------|------------------|
| Permanent employees | 68007 | 2504 | 70511 | 21694 | 1727 | 57847 |
| Commission Agents | 10200 | 557 | 10757 | | | |
| | 78207 | 3061 | 81268 | 21694 | 1727 | 57847 |

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 while in service period, (2) Medical Assistance to the employees and their dependents (3) Refund of contribution after retirement with 5% incentive and (4) 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 transplantation
 - (i) Kidney removal
 - (ii) Liver transplantation,
 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 like 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).

This 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 cirrhosis, 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."

Refund of Contribution (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 Rules who secure 'A+' grade in all subjects in the SSLC Examination and 90% marks in the +2 examination has been given ₹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 1st, 2nd and 3rd place 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, and B.Sc Nursing examinations and ₹25,000/- (Rupees twenty five thousand only) has been given in every academic year to the children of the employees coming under rule 19(b) of rules who secure the highest mark in MBBS, BDS, MS, MD, MDS 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 1-4-2015 to 31-3-2016 & Contribution received

| FA | | MA | | RF | Amount refunded In (₹) | Incentive | Cash Award | | Welfare Board Contribution received |
|----|---------------|-----|---------------|------|------------------------|-----------|------------|---------------|-------------------------------------|
| No | Amount In (₹) | No. | Amount In (₹) | No | | | No | Amount In (₹) | |
| 65 | 90005000 | 296 | 12585000 | 1512 | 27459943 | 1344863 | 844 | 8282000 | 118036138 |

Details of the Financial Assistance up to 31-3-2015 and Welfare Board contribution, deposits

| FA | | MA | | RF | Amount Refunded In (₹) | Incentive | Cash Award | | Welfare Board Contribution |
|------|------------------|------|------------------|-------|---------------------------|-----------|------------|------------------|----------------------------|
| No. | Amount In (₹) | No. | Amount In (₹) | No | | | No | Amount In (₹) | |
| 1725 | 118781000 | 2156 | 71099500 | 21694 | 221192029.76 | 3342920.5 | 2772 | 22975250 | 987195680 |

Deposits as on 31-3-2015

| Fixed Deposit | S.B. A/C Balance | Total In (₹) |
|---------------|------------------|----------------------|
| 1060368548 | 11959524.28 | 1072328072.28 |

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.

Audit

Audit of the Kerala State Co-operative Employees Welfare Board is completed up to the year 2014-15, Audit for the year 2015-16 is going on.

15. KERALA CO-OPERATIVE DEVELOPMENT AND WELFARE FUND BOARD**Introduction**

The Kerala Co-operative Development and Welfare Fund Board 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 and also implement development activities for the total up liftment 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:-

- 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 ₹.1per ₹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.
- 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 "Risk Fund" 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 by the board to the loan account of the loanee. The fund shall consist of 0.35% of loan amount deducted from loanee subject to a maximum of ₹525 and a minimum of ₹100/- and financial assistance of ₹3.62 crores received from the Government during the report year towards the risk fund.

The Board shall consist following members.

1. Minister for 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
11. Secretary/Treasurer of the 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 regional offices at Thrissur and Kottayam. The board during the period 2014-2015 consist following members:-

1. Sri C.N. Balakrishnan, Minister for Co-operation (Chairman)
2. Sri.E.K Divakaran (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 Union
7. President, Kerala State Co-operative Bank
8. Sri. P.V. Balachandran, President, Wayanad DCB
9. Sri Mathew Kulathinkal, President, Pathanamthitta DCB
10. Sri. Kavaloor Madhu, Thiruvananthapuram

11. Sri. Kayikkara Nazeer. Kollam
12. Ad. N.O.Enasu Thrissur
13. Sri.M.V.Kuriyan, Thrissur
14. Adv.C.Vijayan, Thrissur
15. Sri.Prathula Channdran, Alappuzha

Human Resources

The Board has the following staffs.

| | | |
|----------------------|---|----|
| Secretary | - | 1 |
| Manager | - | 3 |
| Assistant Manager | - | 1 |
| Accountant | - | 1 |
| Lower Division Clerk | - | 10 |
| Attendr | - | 4 |
| Driver | - | 1 |
| Peon | - | 2 |
| Part Time Sweeper | - | 1 |

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

Functioning of the board

The major functions are as follows:

- ❖ To rehabilitate weaker co-operative societies
- ❖ To create risk funds

In Risk fund Scheme Board granted financial assistance to 9563 loanees of ₹67,38,54,912 during the report year.

Infrastructure

There are no infrastructure facilities like building. An Amount of ₹1 Crore has been spent for Infra Structure development on the proposed building under construction in Trivandrum. Government has assured a permanent area for the functioning of the board head office permanently in the newly constructed building.

Vehicle

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

Publications

No publication to the board

Internal Control System

As the Board 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 RCS. Audit completed up to 2012-2013.

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.

RISK FUND DISTRIBUTION (1.4.2015-31.3.2016)

| SI No. | Month | No of Files Sanctioned | Total Amount (In ₹) |
|--------|--------|------------------------|---------------------|
| 1. | Apr-15 | 1330 | 90468709 |
| 2. | May-15 | 326 | 25114055 |

| | | | |
|--------------|--------|-------------|------------------|
| 3. | Jun-15 | 1121 | 78524468 |
| 4. | Jul-15 | 923 | 65952850 |
| 5. | Aug-15 | 653 | 44430498 |
| 6. | Sep-15 | 1072 | 74881728 |
| 7. | Oct-15 | 55 | 5044847 |
| 8. | Nov-15 | 963 | 70954514 |
| 9. | Dec-15 | 885 | 54748145 |
| 10. | Jan-16 | 357 | 25128259 |
| 11. | Feb-16 | 921 | 67443731 |
| 12. | Mar-16 | 957 | 71163108 |
| Total | | 9563 | 673854912 |

16. 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 dtd.25.01.2001. The constitution was according to section 80B 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 this 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 Rosna, and Sri. Joseph Challiserry taken charge as members and continuing Examination Board consist of one chairman and two members. Deputy Registrar/Secretary is 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 appointment shall be invited by the Co-operative Service Examination Board by notification which should be 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, primary credit co-operative societies 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:

| | |
|---|---|
| Deputy Registrar / Secretary | 1 |
| Assistant Registrar / Controller of Examination | 1 |
| Accountant | 1 |
| Lower division Clerk/Data Entry operator | 2 |
| Driver Grade II | 1 |
| Attender | 1 |
| Part-time sweeper | 1 |

Among the above the Deputy Registrar/Secretary and Assistant Registrar /Controller of Examinations (working on deputation basis from Co-op Department). As per G.O (M.S).No.170/2015/co-op dated 23-12-2015 one Computer Operator post is also sanctioned. One Computer Operator, two Data Entry Operator, one Lower Division Clerk, one Attender and one part time Sweeper are the permanent employees at present. On these post one Computer Operator, two Data Entry Operators, one Lower Division Clerk are recruited during this year. One Clerk and one Driver are working in daily wages basis since the shortage of staff creates inconvenience in the day to day work of the Board.

The details of written test for recruitment conducted in the year 2015-2016 given below:

| Sl. No. | Application called for the post of | No. Of Vacancies | No of institutions involved | Notification During the year |
|---------|--|------------------|-----------------------------|------------------------------|
| 1 | Secretary/Asst.Secretary/ Accountant/MD/Junior supervisor/Branch Manager | 42 | 40 | 13/4/2015 |
| 2 | Junior Clerk | 343 | 163 | 21/8/2015 |
| 3 | Typist | 5 | 4 | 8/1/2016 |

In our notification dated 8/1/2016 which includes 16 Bank (16 vacancies for Secretary post), 82 Banks (212 vacancies for Junior Clerk Post) and one bank for Typist post Data Entry works in progress on this notification.

As per G.O (Rt)517/2013/Co-op dt 3-8-2013 and G.O.(MS)13/2016/co-op dt 12-2-2016 recruitment to the post of System Administrator and Data Entry Operator of the co-operative institution are through Examination Board. In addition to the above, board conducted qualifying examination for promotion of existing employees of all the Co-operative institutions in the state. The Details of which are as follows.

| | | |
|--|---|------|
| a. No. Of employees applied to appear the qualifying examination | : | 1644 |
| b. No. Of institutions involved | : | 654 |

The Details of Expenditure Statement for the year 2015-2016

Revenue Income

| | | |
|--------------------|---|----------------------|
| Examination Income | - | 1,60,97,698/- |
| | | ----- |
| TOTAL | | 1,60,97,698/- |
| | | ===== |

Non-plan Budget Allotment

| | | |
|---------------------|---|------------|
| Wages | - | 4,40,000/- |
| TA | - | 45,000/- |
| Water | - | 2,000/- |
| Electricity charges | - | 50,000/- |

| | | |
|-------------------|---|------------|
| Other charges | - | 3,40,000/- |
| Telephone charges | - | 30,000/- |
| Rent Charges | - | 45,000/- |

| | | |
|--------------|---|-----------------|
| TOTAL | - | 9,52,000 |
|--------------|---|-----------------|

=====

Budget Allotment plan Salaries

| | | |
|-------------------------|---|-------------|
| Pay | - | 18,73,000/- |
| DA | - | 15,48,000/- |
| HRA | - | 40,000/- |
| MR | - | 2000/- |
| Other allowance | - | 15,000/- |
| Transfer TA | - | 1000/- |
| Leave travel concession | - | 1000/- |

| | | |
|--------------|---|--------------------|
| TOTAL | - | 34,80,000/- |
|--------------|---|--------------------|

=====

Establishment Expences**Salary**

| | | |
|----------------------|---|-----------|
| Pay | - | 2072107/- |
| DA | - | 993042/- |
| HRA | - | 86572/- |
| Other Allowance | | |
| CCA | - | 13098/- |
| Hill Track Allowance | - | 121/- |
| Telephone Allowance | - | 38500/- |
| Festival Allowance | - | 12000/- |
| Festival Advance | - | 22000/- |
| Bonus | - | 7000/- |

| | | |
|--------------|---|--------------------|
| TOTAL | - | 32,44,440/- |
|--------------|---|--------------------|

=====

Contingent Expenses

| | | |
|----------------------------------|---|-------------|
| Wages | - | 5,73,525/- |
| TA | - | 1,65,959/- |
| Water | - | 1600/- |
| Electricity charges | - | 75,878/- |
| Other charges (Advertisement) | - | 13,40,026/- |
| Telephone | - | 76,692/- |
| Rent | - | 3,54,656/- |

| | | |
|--------------|---|------------------|
| TOTAL | - | 25,88,336 |
|--------------|---|------------------|

=====

Other Contingent Expenses

| | | |
|-------------------------|---|-------------|
| Onam Festival Allowance | - | 38,400/- |
| Newspaper | - | 8,830/- |
| Miscellaneous Expenses | - | 99,773.25/- |

| | | |
|--|---|---------------------|
| Printing & stationary | - | 1,34,664.9/- |
| Postages | - | 2,55,640/- |
| Repairs & Maintenance | - | 1,12,354/- |
| Furniture | - | 2,00,391/- |
| Vehicle Expenses | - | 2,64,256.5/- |
| Car Accessories | - | 1,865/- |
| Legal Fees | - | 63,000/- |
| Examination Expenses | - | 38,84,912/- |
| Sahakarana Bhavan Donation-fund | - | 5,00,000/- |
| Audit Fees | - | 1,26,031/- |
| | | ----- |
| TOTAL | - | 5690117.65/- |
| | | ===== |
| <u>Treasury Deposit</u> | | |
| Examination Income Remitted to District Treasury | | |
| Head of Account 0425-800-93 others | - | 40,00,000/- |
| | | ----- |
| TOTAL | - | 40,00,000/- |
| | | ===== |

17. 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 dated 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 members Sri Neeladi Sudhakaran, Joshwa Mathew Vadekkevila Sasi, Abdhul Kareem, T K Saju, President, State Co-operative Bank, Chair man, State Co-operative Union, President, District Co-operative Bank Kasaragod, Govt. Secretary Co-operative Department, Registrar of Co-operative Societies, Co-operative Audit Director, Additional registrar Co-operative Credit, Board Secretary/Treasurer.

To include 1572 societies are in schemes in various Districts and from these 1558 societies to join as members. Total amount of ₹49,95,55,250.00 is received from as premium from these societies.

The details of societies eligible for membership in the Kerala Co-operative Deposit Guarantee Fund Board for the year 2015-16 is given below:

Districtwise details of Co operative Societies - Premium amount paid

| SL No | District | Notified | Members Joined | Members to be Joined | Amount Paid (in ₹) |
|-------|--------------------|-------------|----------------|----------------------|------------------------|
| 1 | Thiruvananthapuram | 113 | 112 | 1 | 4,38,35,628.00 |
| 2 | Kollam | 127 | 127 | - | 4,63,46,623.00 |
| 3 | Pathanamthitta | 104 | 102 | 2 | 1,63,67,444.00 |
| 4 | Alappuzha | 167 | 165 | 2 | 2,23,75,335.00 |
| 5 | Kottayam | 136 | 134 | 2 | 5,05,99,048.00 |
| 6 | Idukky | 71 | 71 | - | 1,06,51,174.00 |
| 7 | Eranakulum | 162 | 161 | 1 | 6,13,67,411.00 |
| 8 | Thrissur | 160 | 158 | 2 | 6,40,64,262.00 |
| 9 | Palakkad | 92 | 92 | - | 4,04,15,235.00 |
| 10 | Malappuram | 122 | 122 | - | 3,51,41,465.00 |
| 11 | Kozhikode | 102 | 99 | 3 | 3,38,06,734.00 |
| 12 | Wayanadu | 27 | 27 | - | 56,38,519.00 |
| 13 | Kannur | 126 | 125 | - | 5,13,78,341.00 |
| 14 | Kasargod | 63 | 63 | - | 1,75,68,031.00 |
| | Total | 1572 | 1558 | 14 | 49,95,55,250.00 |

685 Employees Co-operative Societies are at present included in the tables of Registrar of Co-operative Societies scheme, from these 329 societies joined as members from various Districts and an amount of ₹4,13,38,514.00/- is received from these Societies as Premium.

Societies are given below in each Districts:

| Sl No | District | Notified | Members Joined | Members to be Joined | Amount Paid (in ₹) |
|-------|--------------------|----------|----------------|----------------------|--------------------|
| 1 | Thiruvananthapuram | 47 | 15 | 32 | 33,93,905.00 |
| 2 | Kollam | 7 | 7 | - | 26,604.00 |
| 3 | Pathanamthitta | 32 | 14 | 18 | 22,06,873.00 |
| 4 | Alappuzha | 62 | 37 | 25 | 1,05,89,604.00 |
| 5 | Kottayam | 77 | 64 | 13 | 56,77,553.00 |
| 6 | Idukky | 35 | 22 | 13 | 17,51,614.00 |
| 7 | Eranakulum | 116 | 22 | 94 | 60,46,332.00 |
| 8 | Thrissur | 30 | 20 | 10 | 36,99,558.00 |
| 9 | Palakkad | 99 | 51 | 48 | 29,05,639.00 |
| 10 | Malappuram | 27 | 20 | 7 | 15,67,232.00 |
| 11 | Kozhikode | 38 | 10 | 28 | 11,89,348.00 |

| | | | | | |
|--------------|----------|------------|------------|------------|-----------------------|
| 12 | Wayanadu | 14 | 6 | 8 | 2,10,181.00 |
| 13 | Kannur | 61 | 25 | 36 | 8,38,335.00 |
| 14 | Kasargod | 40 | 16 | 24 | 12,35,736.00 |
| Total | | 685 | 329 | 356 | 4,13,38,514.00 |

A Joint Registrar from Co-operative Department on deputation basis has been working as Member Secretary in the Board Office. In addition, one Manager on contract basis and one permanent employee in each post of driver, peon and part time Sweeper are in service.

V. FINANCE

REVENUE RECEIPTS AND EXPENDITURE

| REVENUE EXPENDITURE FOR THE YEAR 2015-16 | | | | | | | | | | |
|--|-----------|----------|---------|--------------------|---------|------------------|--|-------------------|----------|-----------|
| HE AD OF ACCOUNT | SALARY 01 | WAGES 02 | TA-04 | OFFICE EXPENSES-05 | RRT-06 | MOTOR VEHICLE-21 | IMPLEMENTATION OF OFFICIAL LANGUAGE 26 | OTHER CHARGE S-34 | P.O.L-45 | TOTAL |
| 2425-001-88 | 522400 | 167045 | 94119 | 127376 | 203343 | | | 25000 | 12000 | 1151283 |
| 2425-001-89 | 13493685 | 726300 | 273706 | 149818 | | 16000 | | | 217902 | 14877411 |
| 2425-001-97 | 5496843 | 277362 | 172541 | 171537 | 410000 | 28000 | | | 50800 | 6607083 |
| 2425-001-98 | 563302149 | 6309744 | 5865737 | 2806366 | 1953274 | 225026 | 50000 | | 455550 | 580967846 |
| 2425-001-99 | 80899439 | 705698 | 668673 | 1409156 | 270000 | 102302 | 30000 | 35000 | 282453 | 84402721 |
| 2425-003-98 | 31949322 | | 118972 | | | | | | | 32068294 |

| | | | | | | | | | | |
|--------------------|---|-----------------|-----------------|----------------|----------------|---------------|--------------|-----------------|-------------------|-------------------|
| 2425-101-92 | 12422574 | 568657 | 77691 | 162192 | 0 | 38000 | | 30010745 | 99631 | 43379490 |
| 2425-101-93 | 2434365 | 374060 | 89944 | 99340 | 163000 | 10000 | | 31413 | 30000 | 3232122 |
| 2425-101-95 | 2916561 | 440000 | 45000 | 82000 | 45000 | | | 340000 | | 3868561 |
| 2425-101-96 | 3249796 | 452075 | 107864 | 91632 | 225000 | 38171 | | 47943 | 62189 | 4274670 |
| 2425-101-98 | 11398836 | | | | | | | | | 11398836 |
| 2425-101-99 | 836551935 | 1399087 | 3705018 | 1113359 | 352260 | | | | | 843121659 |
| Total | 1564637905 | 11420028 | 11219265 | 6212776 | 3621877 | 457499 | 80000 | 30490101 | 1210525 | 1629349976 |
| 2425-003-92-31 | GRANT TO STATE CO-OPERATIVE UNION FOR RUNNING CO-OPERATIVE TRAINING FOR SC/ST | | | | | | | | 142000 | |
| 2425-003-97-31 | CO-OPERATIVE INSTITUTION GRANT -IN-AID | | | | | | | | 60000 | |
| 2425-107-93 | AGRICULTURAL PRODUCTION COST RELIEF SCHEME | | | | | | | | 70000000 | |
| 2425-108-47-31 | GRANT TO STATE CO-OPERATIVE ACADEMY FOR PROFESSIONAL EDUCATION | | | | | | | | 30510000 | |
| 2425-108-80-33 | SUBSIDIES TO CO-OPERATIVES FOR CONDUCTING FESTIVAL MARKETS | | | | | | | | 60000000 | |
| 2425-107-72-33 | STIMULUS INTEREST SUBSIDY | | | | | | | | 10000000 | |
| Total | | | | | | | | | 710712000 | |
| GRAND TOTAL | | | | | | | | | 2340061976 | |

Details of Non Tax revenue Collection for the month of March 2016

Department:Co-operation

Financial Year:2015-16

HeadofAccount:0425

(₹in lakhs)

| ITEM | HEAD OF ACCOUNT | get Est im ate | Collection during the month | Progrssive Collection during 2015-16 | % of Collecti | ng at the | Rema |
|------|-----------------|----------------|-----------------------------|--------------------------------------|---------------|-----------|------|
|------|-----------------|----------------|-----------------------------|--------------------------------------|---------------|-----------|------|

| | | | Arrears (a) | Current (b) | Total (a+b) | Arrears (a) | Current (b) | Total (a+b) | on to Budget Estimate | | |
|--------------------------------------|-------------|-----------------|--------------|-----------------|-----------------|---------------|------------------|------------------|-----------------------|-----------------|-----|
| (1) | (2) | | (3) | | | (4) | | | (5) | (6) | (7) |
| AUDIT FEES | 0425-101-99 | 2300.00 | 55.10 | 145.64 | 200.74 | 365.97 | 866.95 | 1,232.92 | 53.61 | 1573.14 | |
| GRAND FROM NCDC | 0425-800-99 | 27.00 | | - | - | | - | - | - | | |
| ARBITRATION FEES | 0425-800-98 | 3450.00 | | 256.04 | 256.04 | | 4,883.08 | 4,883.08 | 141.54 | | |
| LIQUIDATION | 0425-800-97 | 10.00 | | 0.20 | 0.20 | | 1.02 | 1.02 | 10.22 | | |
| KSR COST | 0425-800-96 | 7400.00 | | 579.32 | 579.32 | | 7,358.26 | 7,358.26 | 99.44 | | |
| FEES ON APPEAL REVISION AND PETITION | 0425-800-95 | 25.00 | | - | - | | 1.28 | 1.28 | 5.12 | | |
| APPLICATION FEE FOR REGISTRATION | 0425-800-94 | 70.00 | | 2.51 | 2.51 | | 36.50 | 36.50 | 52.14 | | |
| ELECTION FEES | 0425-501-99 | 15.00 | | 0.24 | 0.24 | | 4.00 | 4.00 | 26.67 | | |
| OTHER ITEMS | 0425-800-93 | 1200.00 | | 108.57 | 108.57 | | 1,139.37 | 1,139.37 | 94.95 | | |
| TOTAL | | 14497.00 | 55.10 | 1,092.52 | 1,147.62 | 365.97 | 14,290.46 | 14,656.43 | 101.10 | 1,573.14 | |

Collection Drive - (01.11.2015 to 30.11.2015)
Progress report

| Sl No. | Item | Target | Total Collection (01.11.2015 to 30.11.2015) | % of collection | Remarks |
|--------|-------------------------|--------|--|--------------------|-------------|
| 1 | Loans | Govt. | 2219.43 | 14.10 | 0.64 |
| | | NCDC | 5107.05 | 3.66 | 0.07 |
| 2 | Interest | Govt. | 2725.70 | 0.93 | 0.03 |
| | | NCDC | 5950.30 | 2.15 | 0.04 |
| 3 | Penal interest | Govt. | 488.81 | - | |
| | | NCDC | 625.92 | 0.11 | 0.02 |
| 4 | Share capital | Govt. | 2921.63 | 72.52 | 2.48 |
| | | NCDC | 3843.43 | 32.81 | 0.85 |
| 5 | Penal interest | Govt. | 782.86 | 0.47 | 0.06 |
| | | NCDC | 376.40 | 0.08 | 0.02 |
| 6 | Dividend | Govt. | 62.25 | 29.44 | 47.29 |
| | | NCDC | 37.88 | 19.10 | 50.42 |
| 7 | Audit fee | | 1348.90 | 107.11 | 7.94 |
| 8 | KSR cost and LS&PC | | 4.34 | 2.62 | |
| 9 | Audit cost and LS&PC | | 0.00 | - | |
| 10 | Guarantee commission | | 162.01 | - | |
| | TOTAL | | 26656.91 | 285.10 | 1.07 |

Collection Drive – Progress report (01.11.2015 to 30.11.2015)

(₹ in lakhs)

| SI No. | Item | TVPM | | Kollam | | PTA | | Alppuzha | | Kottayam | | Idukki | | Ernakulam | | |
|----------------------------|----------------------|--------|----------------|--------------|---------------|--------------|--------------|-------------|---------------|--------------|----------------|--------------|---------------|--------------|-----------------|--------------|
| | | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | |
| 1 | Loans | Govt. | 78.69 | 1.56 | 12.73 | - | 0.02 | | 8.37 | 0.41 | 15.83 | 2.62 | 3.23 | 0.17 | 1,745.59 | - |
| | | NCDC | 50.23 | - | 139.43 | 2.03 | - | | 2.53 | 0.18 | 383.96 | 1.31 | 7.50 | - | 3,190.15 | - |
| 2 | Interest | Govt. | 32.10 | - | 8.80 | - | - | | 5.24 | - | 5.52 | 0.93 | 6.99 | - | 1,142.45 | - |
| | | NCDC | 19.59 | - | 78.28 | - | - | | 3.76 | 0.04 | 184.22 | 0.26 | 65.70 | - | 4,381.88 | - |
| 3 | Penal interest | Govt. | 11.95 | - | 0.60 | - | - | | 1.10 | - | - | - | 0.18 | - | 314.94 | - |
| | | NCDC | 3.52 | - | 1.42 | - | - | | 0.34 | 0.02 | 3.66 | - | 9.04 | - | 569.35 | - |
| 4 | Share capital | Govt. | 278.52 | 0.40 | 121.23 | 13.84 | 1.56 | | 71.80 | 3.10 | 175.20 | 2.71 | 47.64 | 1.72 | 1,835.46 | 6.00 |
| | | NCDC | 13.56 | 12.74 | 57.84 | 10.19 | - | | 3.42 | 1.58 | 219.04 | 0.92 | 13.19 | 0.51 | 2,248.34 | - |
| 5 | Penal interest | Govt. | 48.61 | 0.27 | 10.70 | 0.08 | - | | 20.22 | - | 9.71 | - | 12.79 | 0.06 | 378.96 | - |
| 6 | Dividend | Govt. | 0.04 | - | 5.66 | 2.88 | - | | 2.46 | 2.25 | 5.78 | 3.25 | - | - | 10.19 | 0.43 |
| | | NCDC | - | - | 13.04 | 2.13 | - | | - | - | 18.88 | 16.91 | - | - | 0.11 | - |
| 7 | Audit fee | | 577.36 | 5.17 | 44.58 | 7.13 | 11.17 | 2.94 | 69.20 | 3.83 | 140.16 | 7.35 | 30.51 | 11.71 | 67.16 | 14.44 |
| 8 | KSR cost and LS&PC | | 3.34 | 1.62 | - | - | - | - | - | - | 1.00 | 1.00 | - | - | - | - |
| 9 | - | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Guarantee commission | | 22.41 | - | - | - | - | - | - | - | - | - | - | - | 139.60 | - |
| Department of Co-operation | | | 1141.14 | 21.76 | 501.62 | 38.35 | 12.75 | 2.94 | 188.96 | 11.42 | 1191.52 | 37.26 | 201.19 | 14.17 | 16282.92 | 20.87 |
| TOTAL | | | 1141.14 | 21.76 | 501.62 | 38.35 | 12.75 | 2.94 | 188.96 | 11.42 | 1191.52 | 37.26 | 201.19 | 14.17 | 16282.92 | 20.87 |
| % of collection | | | 1.91 | | 7.65 | | 23.06 | | 6.04 | | 3.13 | | 7.04 | | 0.13 | |

| Sl No. | Item | Thrissur | | Palakkad | | Malappuram | | Kozhikkode | | Wayanad | | Kannur | | Kasargod | | |
|------------------------|----------------------|----------|---------------|--------------|--------------|-------------|--------------|-------------|---------------|--------------|--------------|--------------|----------------|--------------|---------------|-------------|
| | | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | |
| 1 | Loans | Govt. | 13.87 | 0.10 | 0.13 | - | 0.04 | - | 100.21 | 8.00 | 4.05 | 0.09 | 234.35 | 1.10 | 2.32 | 0.05 |
| | | NCDC | 0.36 | - | 1.27 | - | 22.50 | - | 58.67 | - | 18.85 | - | 1,206.73 | - | 24.87 | 0.14 |
| 2 | Interest | Govt. | 77.51 | - | 0.34 | - | 1.94 | - | 65.70 | - | 5.83 | - | 1,369.77 | - | 3.51 | - |
| | | NCDC | 9.33 | 1.84 | 42.11 | - | 0.08 | - | 49.91 | - | 20.91 | - | 1,070.13 | - | 24.40 | 0.01 |
| 3 | Penal interest | Govt. | 2.93 | - | 0.04 | - | 0.00 | - | 13.47 | - | 0.40 | - | 143.03 | - | 0.17 | - |
| | | NCDC | 10.37 | 0.09 | 0.22 | - | 0.01 | - | 7.99 | - | 1.22 | - | 17.76 | - | 1.02 | - |
| 4 | Share capital | Govt. | 80.23 | 25.96 | 19.64 | - | 44.44 | 0.21 | 102.84 | 6.05 | 94.36 | 11.63 | 37.68 | 0.90 | 11.03 | - |
| | | NCDC | 14.76 | 2.99 | 3.05 | - | 30.21 | - | 56.86 | - | 18.12 | - | 1,116.55 | 2.83 | 48.49 | 1.05 |
| 5 | Penal interest | Govt. | 10.65 | 0.06 | 3.71 | - | - | - | 23.16 | - | 25.31 | - | 237.53 | - | 1.51 | - |
| | | NCDC | 0.83 | - | 0.21 | - | - | - | 1.46 | - | 2.65 | - | 68.73 | - | 1.75 | - |
| 6 | Dividend | Govt. | 13.47 | 15.45 | - | - | 1.68 | - | 16.91 | 3.10 | 4.04 | 0.06 | 2.02 | 2.02 | - | - |
| | | NCDC | 2.20 | 0.06 | - | - | 3.65 | - | - | - | - | - | - | - | - | - |
| 7 | Audit fee | | 94.19 | 11.66 | 13.65 | 0.92 | 65.15 | 1.57 | 88.11 | 12.28 | 28.86 | 5.71 | 96.27 | 17.69 | 22.53 | 4.71 |
| 8 | KSR cost and LS&PC | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Guarantee commission | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | | 330.70 | 58.21 | 84.37 | 0.92 | 169.7 | 1.78 | 585.29 | 29.43 | 224.6 | 17.49 | 5600.55 | 24.54 | 141.60 | 5.96 |
| % of collection | | | 17.60 | | 10.9 | | 1005 | | 5.03 | | 7.79 | | 0.44 | | 4.21 | |

**Collection Drive - (01.02.2016 to 29.02.2016)
Progress report**

(₹ in lakhs)

| Sl No. | Item | Target | Total Collection(01.02.16 to 15.02.16) | % of collection | Remarks |
|--------|----------------|--------|--|-----------------|---------|
| 1 | Loans | Govt. | 2186.77 | 10.43 | 0.48 |
| | | NCD | 5007.15 | 6.12 | 0.12 |
| 2 | Interest | Govt. | 2714.48 | 7.42 | 0.27 |
| | | NCD | 5981.46 | 9.43 | 0.16 |
| 3 | Penal interest | Govt. | 488.88 | 0.14 | 0.03 |
| | | NCD | 630.37 | 0.52 | 0.08 |

| | | | | | |
|--------------|----------------|-------|-----------------|---------------|-------------|
| 4 | Share capital | Govt. | 2823.21 | 40.07 | 1.42 |
| | | NCD | 3800.00 | 16.86 | 0.44 |
| 5 | Penal interest | Govt. | 779.36 | 0.93 | 0.12 |
| | | NCD | 379.17 | 1.19 | 0.31 |
| 6 | Dividend | Govt. | 58.38 | 15.57 | 26.67 |
| | | NCD | 33.52 | 15.92 | 47.49 |
| 7 | Audit fee | | 1115.02 | 95.68 | 8.58 |
| 8 | KSR cost and | | 1.72 | - | |
| 9 | Audit cost and | | 0.00 | - | |
| 10 | Guarantee | | 162.00 | - | |
| TOTAL | | | 26161.49 | 220.28 | 0.84 |

Collection Drive – Progress report (01.02.2016 to 29.02.2016)

(₹ in lakhs)

| Sl No. | Item | TVPM | | Kollam | | PTA | | Alppuzha | | Kottayam | | Idukki | | Ernakulam | | |
|--------------|----------------------|--------|----------------|-------------|---------------|--------------|-------------|-------------|---------------|--------------|----------------|--------------|---------------|-------------|-----------------|-------------|
| | | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | |
| 1 | Loans | Govt. | 75.13 | - | 4.52 | 0.12 | - | | 4.77 | 3.72 | 3.78 | 0.32 | 2.90 | 0.21 | 1,745.59 | - |
| | | NCDC | 49.13 | - | 136.33 | 0.83 | - | | 0.63 | 4.04 | 316.26 | 0.44 | 7.50 | - | 3,190.15 | - |
| 2 | Interest | Govt. | 32.10 | - | 3.41 | - | - | | 0.67 | 4.57 | 3.93 | - | 6.99 | - | 1,142.45 | - |
| | | NCDC | 19.59 | - | 75.28 | 0.80 | - | | 2.89 | 3.77 | 218.70 | 0.13 | 19.42 | - | 4,381.88 | - |
| 3 | Penal interest | Govt. | 11.95 | - | 0.49 | - | - | | 1.10 | 0.05 | 0.10 | - | 0.18 | - | 314.94 | - |
| | | NCDC | 3.52 | - | 2.29 | - | - | | 0.30 | - | 8.16 | 0.03 | 3.01 | - | 569.35 | - |
| 4 | Share capital | Govt. | 274.46 | 0.94 | 113.16 | 8.65 | - | | 59.05 | 6.94 | 189.05 | 12.64 | 45.92 | 1.61 | 1,829.47 | 1.22 |
| | | NCDC | - | 0.10 | 70.77 | 1.26 | - | | - | 2.69 | 269.10 | 6.11 | 12.68 | - | 2,248.33 | - |
| 5 | Penal interest | Govt. | 48.34 | - | 10.05 | 0.35 | - | | 19.88 | 0.04 | 8.21 | 0.18 | 12.73 | 0.28 | 378.96 | - |
| | | NCDC | 1.15 | 0.55 | 10.47 | 0.10 | - | | 0.24 | - | 28.51 | - | 4.42 | - | 258.74 | - |
| 6 | Dividend | Govt. | 0.04 | - | 2.78 | 0.45 | - | | 0.21 | - | 5.25 | 2.63 | - | - | 9.77 | - |
| | | NCDC | - | - | 10.91 | - | - | | - | - | 18.88 | 15.92 | - | - | 0.11 | - |
| 7 | Audit fee | | 561.02 | 8.10 | 38.68 | 10.33 | 0.46 | 0.46 | 51.19 | 3.56 | 134.11 | 6.33 | 18.94 | 3.14 | 52.15 | 8.77 |
| 8 | KSR cost and LS&PC | | 1.72 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Guarantee commission | | 22.41 | - | - | - | - | - | - | - | - | - | - | - | 139.59 | - |
| TOTAL | | | 1100.56 | 9.69 | 479.14 | 22.89 | 0.46 | 0.46 | 140.93 | 29.38 | 1204.04 | 44.73 | 134.69 | 5.24 | 16261.48 | 9.99 |

| | | | | | | | |
|-----------------|------|------|--------|-------|------|------|------|
| % of collection | 0.88 | 4.78 | 100.44 | 20.85 | 3.71 | 3.89 | 0.06 |
|-----------------|------|------|--------|-------|------|------|------|

| Sl No | Item | Thrissur | | Palakkad | | Malappuram | | Kozhikkode | | Wayanad | | Kannur | | Kasargod | | |
|------------------------|----------------------|----------|---------------|--------------|--------------|-------------|---------------|--------------|---------------|--------------|---------------|-------------|----------------|--------------|---------------|--------------|
| | | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | Target | Collection | |
| 1 | Loans | Govt. | 16.73 | 0.01 | 0.13 | - | 6.26 | 2.35 | 92.17 | - | 4.02 | - | 234.78 | 2.15 | 2.23 | 1.55 |
| | | NCDC | - | - | 1.30 | - | 22.50 | - | 57.60 | - | 18.85 | - | 1,210.20 | 0.69 | 19.20 | 0.12 |
| 2 | Interest | Govt. | 79.79 | - | 0.34 | - | 0.14 | - | 65.70 | - | 5.83 | - | 1,369.76 | - | 3.51 | 2.85 |
| | | NCDC | 7.49 | - | 42.11 | - | 0.08 | - | 48.94 | - | 20.91 | - | 1,073.60 | - | 24.37 | 4.73 |
| 3 | Penal interest | Govt. | 3.00 | - | 0.04 | - | 0.15 | - | 13.47 | - | 0.40 | - | 143.04 | - | 0.17 | 0.09 |
| | | NCDC | 9.48 | - | 0.22 | - | 0.01 | - | 7.99 | - | 1.22 | - | 17.78 | - | 1.02 | 0.49 |
| 4 | Share capital | Govt. | 74.35 | 1.75 | 19.46 | - | 59.08 | 1.71 | 82.35 | 1.79 | 88.25 | 0.11 | 35.98 | 2.71 | 9.97 | - |
| | | NCDC | 14.76 | - | 2.95 | - | 30.95 | - | - | 2.71 | 18.12 | - | 1,116.05 | 3.77 | 47.44 | 0.22 |
| 5 | Penal interest | Govt. | 10.65 | - | 3.71 | - | 0.39 | - | 23.11 | - | 25.04 | - | 237.55 | 0.08 | 1.13 | - |
| | | NCDC | 0.83 | - | 0.21 | - | - | - | 1.46 | - | 2.65 | - | 68.74 | 0.40 | 1.75 | 0.14 |
| 6 | Dividend | Govt. | 21.76 | 1.31 | - | - | 9.93 | 0.17 | 5.21 | 5.21 | 2.13 | - | 11.23 | 5.80 | - | - |
| | | NCDC | 3.62 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Audit fee | | 80.60 | 10.76 | 12.46 | 0.37 | 45.80 | 10.03 | 43.53 | 16.02 | 20.08 | 1.96 | 85.50 | 15.18 | 16.08 | 0.67 |
| 8 | KSR cost and LS&PC | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Guarantee commission | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | | 323.06 | 13.83 | 82.93 | 0.37 | 175.29 | 14.26 | 441.53 | 25.73 | 207.50 | 2.07 | 5604.21 | 30.78 | 126.87 | 10.86 |
| % of collection | | | 4.28 | | 0.45 | | 8.14 | | 5.83 | | 1.00 | | 0.55 | | 8.56 | |

Yearly DCB Statement of Co-operative Societies as on 31.03.2016

(₹ in lakhs)

| Item | Total Opening Balance including dues as on 01.04.15 | Opening dues as on 01.04.15 | Demand (01.04.15 to 31.03.16) | TOTAL | Collection (01.04.15 to 31.03.16) | Balance dues as on 31.03.16 | Total Closing Balance including dues as on 31.03.16 |
|-----------------------|---|-----------------------------|-------------------------------|-----------------|-----------------------------------|-----------------------------|---|
| Loan | | | | | | | |
| Govt. | 11066.78 | 8634.78 | 272.01 | 8906.79 | 225.45 | 8681.34 | 12462.45 |
| NCDC | 20958.72 | 8999.85 | 1510.60 | 10510.45 | 2073.50 | 8436.95 | 25904.32 |
| Total | 32025.50 | 17634.63 | 1782.61 | 19417.24 | 2298.95 | 17118.29 | 38366.77 |
| Interest | | | | | | | |
| Govt. | 16791.24 | 16776.59 | 235.85 | 17012.44 | 101.34 | 16911.10 | 16911.10 |
| NCDC | 10464.32 | 10464.10 | 1478.06 | 11942.16 | 3049.80 | 8892.36 | 8892.36 |
| Total | 27255.56 | 27240.69 | 1713.91 | 28954.60 | 3151.14 | 25803.46 | 25803.46 |
| Penal interest | | | | | | | |
| Govt. | 566.73 | 566.73 | 111.51 | 678.24 | 2.24 | 676.00 | 676.00 |
| NCDC | 1211.42 | 1211.42 | 375.10 | 1586.52 | 5.21 | 1581.31 | 1581.31 |
| Total | 1778.15 | 1778.15 | 486.61 | 2264.76 | 7.45 | 2257.31 | 2257.31 |
| Share capital | | | | | | | |
| Govt. | 66034.31 | 8847.61 | 1506.71 | 10354.32 | 1026.61 | 9327.71 | 67856.47 |
| NCDC | 19892.94 | 6753.25 | 1882.42 | 8635.67 | 1036.84 | 7598.83 | 20194.09 |
| Total | 85927.25 | 15600.86 | 3389.13 | 18989.99 | 2063.45 | 16926.54 | 88050.56 |
| Penal interest | | | | | | | |
| Govt. | 905.48 | 905.48 | 203.85 | 1109.33 | 48.47 | 1060.86 | 1060.86 |
| NCDC | 417.81 | 417.81 | 245.19 | 663.00 | 4.01 | 658.99 | 658.99 |
| Total | 1323.29 | 1323.29 | 449.04 | 1772.33 | 52.48 | 1719.85 | 1719.85 |
| Dividend | | | | | | | |
| Govt. | 36.64 | 36.64 | 492.09 | 528.73 | 465.74 | 62.99 | 62.99 |
| NCDC | 5.40 | 5.40 | 43.66 | 49.06 | 42.32 | 6.74 | 6.74 |
| Total | 42.04 | 42.04 | 535.75 | 577.79 | 508.06 | 69.73 | 69.73 |
| Grand Total | | | | | | | |
| Govt. | 95401.18 | 35767.83 | 2822.02 | 38589.85 | 1869.85 | 36720.00 | 99029.87 |
| NCDC | 52950.61 | 27851.83 | 5535.03 | 33386.86 | 6211.68 | 27175.18 | 57237.81 |

VI. INFRASTRUCTURE

- | | | |
|---|---|-------------------------|
| 1. Infrastructure facilities like buildings, roads, bridges etc costing ₹50.00 lakhs or more created during the year and expenditure incurred | : | <i>Nil</i> |
| 2. Details of infrastructure created but not used for various reasons | : | <i>Nil</i> |
| 3. Instances of underutilized infrastructure | : | <i>Nil</i> |
| 4. Details of Vehicles purchased/disposed of during the year | : | <i>Details appended</i> |
| 5. Assets transferred to other agencies during the year | : | <i>Nil</i> |
| 6. Details of machinery, equipments or other assets costing ₹5.00 Lakh and more during the year | : | <i>Nil</i> |
| 7. Assets damaged or otherwise disposed of during the year | : | <i>Nil</i> |
| 8. Land acquired/purchased during the year | : | <i>Nil</i> |

APPENDIX-I

Vehicles purchased during the year 2015-2016

| Sl. No | Office | Registration No | Make and Model | Cost |
|--------|---------|-----------------|----------------|------|
| 1. | O/o RCS | | NIL | |

APPENDIX-II

As per GO(P)No.655/2015dtd 24/8/2015 of the Law Department, Govt Secretariat. The Excise department hand over an Innova car with regno.KL-41-A-6871 to this department for the use of Co-operative ombudsman.

VII. DEPARTMENTAL PUBLICATIONS

1. SAHAKARANA VEEDI

Sahakarana Veedhi is the official publication of Department of Co-operation. This publication high lights the major policies of Government and the activities of the Department pertaining to the Co-operative Sector. It helps to get an awareness about the various types of financial assistance extended to Societies under plan schemes. Articles on contemporary relevance to the Sector, article of the Hon'ble Minister of Co-operation, article of the Registrar of Co-operative Societies, news for the month (Co-operation) are regularly included besides circulars of Registrar and important Government Orders. Moreover topics on contemporary relevance other than Co-operation, regular features on Ecology, personality development etc. are also being published.

2. PROPAGANDA

The Government of Kerala have accorded sanction for the release of ₹25 lakhs as assistance for meeting the expenditure for Publication of Sahakarana Veedhi, distribution of trophies to the PACS, Urban Banks, District Co-operative Banks and Employees Credit Co-operative Societies, other Co-operative Societies, Assistance for setting up of Training institutes by the Departmental Administration including statutory, for conducting kerala Co-operative Vision 2025, under the Head of account 2425-001-90.

VIII. EVENTS

1. Construction of Co-operative Complex for housing the RCS office and other offices under the Department in the capital city is completed, and is inaugurated on 18/8/2016. The office of the RCS will be shifted to the new building on completion of the interior works.
2. 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/dependents.
3. The project "Alila" completed on 31/3/2016 and about 490975 trees were planted during this period.
4. The project "Suvamakeralam" started from November 2014 is continuing till now which aims at encouraging vegetable cultivation in all households through Co-operative Societies.

IX. IMPLEMENTATION OF RIGHT TO INFORMATION ACT -2005

Implementation of RTI Act- The Right to Information Act was implemented in this department. State public information officer is the Deputy Registrar(administration) of the Registrar of Co-operative Societies. There are 154 public information officers, 16 assistant public information officers and 154 appellate authorities in the co-operative department. The list of PIOs and APIOs are appended. The application under the act was promptly dealt with and the details of such application are as follows:

| | | |
|---|---|------|
| Number of request received during the year | - | 3978 |
| Number of applications pending at the beginning of the year | - | 43 |
| Total number of requests | - | 4021 |
| Number of applications disposed | - | 3943 |

As per circular number 4/2016 dtd 9/02/2016 of the Registrar of Co-operative Societies a project for the construction of toilets in government schools with the assistance from the common good of the cooperative societies was started since February 2016.

STATE PUBLIC INFORMATION OFFICER

T Chandran

Deputy Registrar (Administration),
Office of The Registrar of Co-operative Societies,
Near press club,
Thiruvananthapuram-1
Mobile: 9447023635
Office: 0471 2334620
Fax : 0471 2331587, 2331513

APPELLATE AUTHORITY

Ajeyyamohan C. M.

Additional Registrar (ICDP),
Office of The Registrar of Co-operative Societies,
Near press club,

Thiruvananthapuram-1

Mobile : 9496751094

Office : 0471 2334620

Fax : 0471 2331587, 2331513

| Sl No. | Name of Office | Public Information Officers | Assistant Public Information Officers | Appellate Authority |
|--------|--|-----------------------------|---------------------------------------|--------------------------------|
| 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 |

(Form-1)**SUO MOTO DISCLOSURE UNDER SECTION 4(1) (b)**

REPORTING YEAR 2015-16

| 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 2015-16

| 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 2015-16

| 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 | 43 | 3978 | 4021 | 3943 | 24 | - | - |

(Form 4)
INFORMATION REQUESTS REJECTED BY PUBLIC INFORMATION OFFICERS
REPORTING YEAR 2015-16

| 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 | 24 | - | - | - | - | 24 |

(Form-5)
DISPOSAL OF FIRST APPEALS BY DESIGNATED APPELLATE AUTHORITIES
REPORTING YEAR 2015-16

| 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 | - | 187 | 187 | 185 | - | - | - |

(Form-6)
PENALTIES IMPOSED & COLLECTED
REPORTING YEAR 2015-16

| 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 2015-16

| 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 2015-16

| 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 | 2280 | 32094 | 7571 | 33017 | - | 74962 |

X. INTERNAL CONTROL SYSTEM

Details of audit – 2015-16

| | | |
|---|---|---------|
| 1 | Total no of co operatives as on 31-3-2016 | - 24140 |
| | a. No of co operatives under the administration of Co-operative department as on 31-03-2016 | - 12119 |
| | b. No of co operatives under the administration of Other department as on 31-03-2016 | - 5780 |
| | c. No of RNA societies | - 6241 |
| 2 | No of audit pending as on 1-4-2015 | - 19732 |
| 3 | No of audit completed during 2015-16 | - 17360 |
| 4 | No of audit pending during 2015-16 | - 1889 |

XI. MISCELLANEOUS MATTERS

Website

The website of Co-operative Department is www.cooperation,kerala.gov.in

Implementation of official language Act:-

The office files and correspondence are in Malayalam language.

XII. ANNUAL PLAN 2015-16-EXPENDITURE

During the year 2015-16, an amount of ₹134.99 Crore was provided under the State and NCDC Schemes and the amount was allotted to 1792 Co-operative Societies under various schemes and also an amount of ₹3.57 Crore was provided under State Plan Schemes through Additional authorization.

The expenditure under State Plan Scheme is 96.64% and under NCDC Scheme is 79.96%.

| Scheme | Budget Provision | SDG/Additional Authorization | Total | Expenditure | No. of beneficiaries |
|--------------|------------------|------------------------------|-----------------|-----------------|----------------------|
| State Plan | 8999.00 | 357.02 | 9356.02 | 8696.63 | 1550 |
| NCDC Scheme | 4500.00 | | 4500.00 | 3598.16 | 180 |
| TOTAL | 13499.00 | 357.02 | 13856.02 | 12294.79 | 1730 |

The important plan schemes and the expenditure incurred under the Schemes are as detailed below.

(₹ In lakhs)

| Sl. No. | Schemes | Amount sanctioned (In lakhs) | No. of beneficiaries |
|---------|---|-------------------------------|----------------------|
| 1. | STATE PLAN SCHEMES Assistance to Primary Agricultural Credit Co-operative Banks/ Societies (Subsidy- Rs.788.27 Lakh, Share- Rs.674.48 Lakh, Loan- Rs.374.70 Lakh) | 1837.46 | 476 |
| 2. | Farmers Service Centre | 500.00 | 60 |
| 3. | Model Co-operatives | 420.00 | 17 |
| 4. | Assistance to Consumer Co-operatives/ Neethi Stores | 191.57 | 348 |
| 5. | Assistance to Co-operative Academy of Professional Education | 850.00 | 1 |
| 6. | Assistance to SC/ST Co-operatives | 600.00 | 347 |
| 7. | Kerala State Co-operative Housing Federation | 410.00 | 1 |
| 8. | RIDF | 700.00 | 1 |

| | | | |
|----|---|---------|----|
| 1. | NCDC Schemes ICDP (Idukki, Palakkad and Thrissur) | 1422.53 | 3 |
| 2. | Assistance to Primary Credit Co-operative Societies, Primary Co-operative Societies, Wholesale Stores/Federations | 1678.40 | 93 |
| 3. | Assistance to Primary Co-operative Societies and Federations | 497.23 | 78 |

During the year 2015-16, an amount of ₹3.62 Crore was released for the Risk Fund Scheme and an amount of ₹3.00 Crore was expended for the construction of Head Quarters.

An amount of ₹8.57 Crore was sanctioned to Housing Federation for the release of documents of the loanees who had fully repaid the loan taken from the Primary Housing Co-operatives.

An amount of ₹2.71 Crore was sanctioned for availing compensation to co-operatives on interest loss for agricultural loans sanctioned to small and marginal farmers.

The final Expenditure Statement for the year 2015-16 is also enclosed herewith.

ANNUAL PLAN 2015-16

CO-OPERATION DEPARTMENT

Final Achievements for the year 2015-16

Outlay provided in the current years Budget for the implementation of plan schemes is ₹13499.00 lakh. The scheme wise details and Expenditure for the year 2015-16 are as shown below

| (₹ In lakhs) | | | | | |
|--------------|-----------------------------------|------------------|------------------------|------------------------------|---------------------------|
| No. | Scheme | Budget Provision | Modified Appropriation | Expenditure up to 31.03.2015 | % as per Budget Provision |
| 1 | State Plan Schemes | 8999.00 | * 9356.02 | 8696.63 | 96.64 |
| 2 | Other Centrally Sponsored Schemes | | | | |
| | NCDC Scheme | 4500.00 | 4500.00 | 3598.16 | 79.96 |
| | GRAND TOTAL | 13499.00 | 13856.02 | 12294.79 | 91.08 |

* ₹357.00 lakh was also provided through Additional Authorisation for Interest free Loan to Kerala State Co-operative Housing Federation ans SDG ₹2000/-.

STATE PLAN SCHEMES

ANNUAL PLAN 2015-16

FINAL EXPENDITURE STATEMENT FOR THE YEAR 2015-16

(In Rupees)

| Cod e No. | Name of Scheme | Budget Provision | Modified Appropriation | Expenditure | No. of Benefi ciaries | Remarks |
|---------------------------------|--|------------------|------------------------|-------------|-----------------------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| STATE PLAN SCHEMES | | | | | | |
| I CREDIT CO-OPERATIVES | | | | | | |
| COP 001 | Implementation of Scheme financed by NCDC -- ICDP (State Share) 2425-107-94 | 27,500,000 | 8,500,000 | 7,811,324 | 3 | As per G.O.(Rt). 1266/2016/Fin dated 6/02/2016, ₹190.00 lakhs re-appropriated to the H/A 2425-001-87 Re-appropriation proposal for the balance amount submitted to Government was not considered. Hence surrendered ₹688676/- |
| COP 003 | Assistance to Primary Agricultural Co-operatives | | | | | |
| | Subsidy 2425 - 107 - 80 | 89,960,000 | 79,960,000 | 78,827,105 | 120 | As per G.O (Rt)2060/2016/Fin.dated 5.03.2016. ₹100.00 lakh re-appropriated to the H/A 2425-107-71. Bill for the balance amount was submitted to treasury but was not cleared. Hence the balance amount of ₹1132895/- surrendered. |
| | Share 4425-107-89 | 67,470,000 | 67,470,000 | 67,448,950 | 288 | proposal for expending the balance amount submitted to Government was not considered. .Hence surrendered ₹21050/- |
| | Loan- 6425-107-72 | 67,470,000 | 37,470,000 | 37,470,000 | 68 | Full Expenditure As per G.O.(Rt). 38/2016/Fin dated 5/01/2016, ₹300.00 lakhs re-appropriated to the H/A 62425-108-08 (Interest Free Loan to Housing Federation for returning documents to Primary Societies). |
| SUB TOTAL I | | 252,400,000 | 193,400,000 | 191,557,379 | 479 | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| II HOUSING CO-OPERATIVES | | | | | | |
| COP 004 | Share Capital Contribution to Primary Housing Co-operatives 4216 - 80 - 195 - 99 (05) | 5,000,000 | 5,000,000 | 5,000,000 | 48 | Full Expenditure |
| SUBTOTAL II | | 5,000,000 | 5,000,000 | 5,000,000 | 48 | |

III PROCESSING CO-OPERATIVES

| | | | | | | |
|---------|--|------------------|------------------|------------------|----------|--|
| COP 005 | Processing Co-operatives- Share Contribution-NCDC Assisted (State Share) Subsidy- 2425-107-74 | 800,000 | 800,000 | 0 | 0 | Proposals for an amount of ₹8.00 lakh submitted to Government was not considered. Hence surrendered. ₹800000/- |
| | 4425-108-89 | 6,700,000 | 6,700,000 | 3,350,000 | 0 | Proposals for ₹33.50 lakhs submitted to Government was not considered. Hence surrendered ₹3350000/- |
| | SUB TOTAL III | 7,500,000 | 7,500,000 | 3,350,000 | 0 | |

IV CONSUMER CO-OPERATIVES

| | | | | | | |
|---------|---|-------------------|-------------------|-------------------|------------|--|
| COP 006 | Assistance to Consumer Co-operatives and Neethi Stores Subsidy 2425-108-49 | 10,800,000 | 10,800,000 | 10,756,765 | 134 | Sufficient proposals were not received from districts for sanctioning the balance amount of ₹43235/- Hence surrendered ₹43235/- |
| | Share - 4425-108-45 | 6,400,000 | 6,400,000 | 6,400,000 | 108 | Full Expenditure |
| | Loan 6425-108-22 | 2,800,000 | 2,000,000 | 2,000,000 | 106 | Full Expenditure. As per G.O.(Rt). 38/2016/Fin. dated 5/01/2016, ₹8.00 lakhs re-appropriated to the H/A 6425-108-08 (Interest Free Loan to Housing Federation for returning documents to Primary Societies. |
| | SUB TOTAL IV | 20,000,000 | 19,200,000 | 19,156,765 | 348 | |

V CO-OPERATIVE EDUCATION RESEARCH & TRAINING

| | | | | | | |
|---------|---|-------------------|-------------------|-------------------|----------|--------------------------|
| COP 008 | Assistance to Institute of Co-operative Management 2425-003 -89-(31) | 7,100,000 | 7,100,000 | 7,100,000 | | Full expenditure. |
| 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 | 85,000,000 | 85,000,000 | 85,000,000 | 1 | Full Expenditure |
| | SUB TOTAL V | 97,500,000 | 97,500,000 | 97,499,235 | 1 | |

VI MODERNISATION AND PUBLICITY

| | | | | | | |
|--|--|------------------|------------------|------------------|-----|---|
| COP 009 | Modernization of Co-operative Department 2425-108-67 | 8,000,000 | 8,000,000 | 8,000,000 | | Full Expenditure |
| | SUB TOTAL VI | 8,000,000 | 8,000,000 | 8,000,000 | | |
| <u>VII OTHER CO-OPERATIVES/ SCHEMES</u> | | | | | | |
| COP 016 | Assistance to Miscellaneous Co-operatives Subsidy 2425 - 108 - 67 | 60,000,000 | 40,300,000 | 34,131,300 | 65 | As per G.O (Rt)1266/2016/Fin.dated 6.02.2016. ₹28.00 lakh re-appropriated to the H/A 2425-001-87 and as per G.O (Rt) 2060/2016/ Co-op.dated 5.03.2016. ₹169.00 lakh re-appropriated to the H/A 2425-107-71. Proposal for the balance amount was approved by working group but release order was nit received from Government. Hence the balance amount of Rs 6168700/-surrendered. |
| | Share - 4425-108-68 | 36,000,000 | 36,000,000 | 36,000,000 | 128 | Full Expenditure |
| | Loan - 6425 - 108 - 11 | 24,000,000 | 10,501,000 | 10,501,000 | 23 | Full Expenditure As per G.O(Rt). 38/2016/Fin. dated 5/01/2016, ₹134.99 lakh re-appropriated to the H/A 6425-108-08 (Interest Free Loan to Housing Federation for returning documents to Primary Societies.) |
| | Interest Free Loan to Housing Federation for returning documents to Primary Societies. Loan - 6425-108-08 | | 85,700,000 | 85,700,000 | | Full Expenditure. Administrative Sanction received from Government for the Proposal for , ₹500.00 lakh for sanctioning ₹ 1000/- was provided through SDG July 2015 and balance amount of ₹ 499.99 lakh was sanctioned by Government through Re-appropriation. As per G.O(Rt). 38/2016/Fin. dated 5/01/2016, ₹ 134.99 lakh re-appropriated to the H/A 6425-107-86 (₹.50.00 lakh),6425-108-11 (Rs.134.99 lakh) and 6425-108-13 (₹. 7.00 lakh). As per G.O(Rt). 3169/2016/Fin.dated 30/03/2016 and an amount of, ₹357.00 lakh was also provided through additional authorization to Kerala State Co-operative Housing Federation for implementing a Special Package for returning the documents to the loanees who have taken loans from Primary Housing Societies.) |

| | | | | | | |
|------------|---|------------|------------|------------|-----|--|
| COP 017 | Assistance for Rehabilitation and Expansion of Cooperatives Subsidy - 2425 - 108 - 60 | 11,100,000 | 9,500,000 | 7,961,000 | 13 | As per G.O(Rt). 1266/2016/ dated 6/02/2016, ₹16.00 lakh re-appropriated to the head of Account 2425-001-87. Proposal for the balance amount was approved by working group but release order was not received from Government.. Hence the balance amount of ₹1539000/- surrendered. |
| | Share - 4425-108-50 | 12,600,000 | 12,600,000 | 11,975,000 | 13 | Proposal for the balance amount was approved by working group but release order was not received from Government.. Hence the balance amount of ₹ 625000/- surrendered. |
| | Loan - 6425 - 108 - 28 | 15,800,000 | 15,800,000 | 13,723,000 | 13 | Proposal for the balance amount was approved by working group but release order was not received from Government.. Hence the balance amount of ₹2077000/- surrendered. |
| COP 036 | Assistance for Development of SC/ST Cooperatives Subsidy 2425 -108-42 | 48,600,000 | 48,600,000 | 48,600,000 | 271 | Full Expenditure |
| | Share - 4425 - 108 - 34 | 11,400,000 | 11,400,000 | 11,400,000 | 76 | Full Expenditure |
| COP 037 | Assistance for Model Co- operatives Subsidy 2425-108-41 | 15,000,000 | 8,400,000 | 8,400,000 | 17 | Full Expenditure. As per G.O.(Rt). 1266/2016/Fin dated 06/02/2016, ₹66.00 lakh re-appropriated to the H/A 2425-001-87 |
| | Share 4425-108-37 | 17,500,000 | 17,500,000 | 16,800,000 | 17 | Re-appropriation proposal for an amount of ₹7.00 lakh submitted to Government. was not sanctioned, hence the savings. |
| | Loan 6425 - 108 - 13 | 17,500,000 | 16,800,000 | 16,800,000 | 17 | Full Expenditure. As per G.O.(Rt). 38/2016/Fin dated 05/01/2016, ₹ 7.00 lakh re-appropriated to the H/A 6425-108-08 (Interest Free Loan to Housing Federation for returning documents to Primary Societies.) |
| COP 049 | Farmers Service Centre Subsidy - 2425 - 108 - 37 | 33,000,000 | 33,000,000 | 33,000,000 | | Full Expenditure |
| | Share - 4425 - 108 - 32 | 17,000,000 | 17,000,000 | 17,000,000 | | Full Expenditure. |
| COP 050 | Assistance to Primary Marketing Co-operatives to strengthen the Agricultural Marketing Sector Subsidy - 2425 - 108 - 36 | 15,400,000 | 15,192,000 | 14,002,000 | 7 | As per G.O (Rt). 2060/2016/Fin. dated 05/03/2016, ₹2.08 lakh re-appropriated to the Head of Account 2425-107-71. Proposal for the balance amount was approved by working |

| | | | | | | |
|-----------------------|--|--------------------|--------------------|--------------------|-------------|--|
| | | | | | | group but release order was not received from Government. Hence the balance amount of ₹1190000/- surrendered. |
| | Share - 4425 - 108 - 30 | 22,000,000 | 22,000,000 | 4,998,000 | 6 | . Proposal for an amount of ₹14.58 lakh was approved by working group but release order was not received from Government Re-appropriation proposal for an amount of ₹155.44 lakh submitted to Government was not sanctioned. Hence the balance amount of ₹17002000/- surrendered. |
| | Loan - 6425 - 108 - 09 | 6,600,000 | 6,600,000 | 6,600,000 | 6 | Proposal for the balance amount was approved by working group but release order was nit received from Government. Hence the balance amount of ₹600000/- surrendered. |
| COP 056 | Assistance for Establishment of Co-operative Head Quarters and Allied Institutions (New) 4425-001-99 (Rs 300 lakh surrendered) | 30,000,000 | 30,000,000 | | | As the amount was provided under share head, the assistance was not sanctioned and hence surrendered the amount. But the Government vide G.O. (Rt) 9/2016/Co-op dated 5/01/2016 . Provided ₹300.00 lakh as subsidy instead of share capital assistance. |
| | 2425-001-87 | 30,000,000 | 30,000,000 | 30,000,000 | | Full Expenditure An amount of, ₹300.00 lakh re-appropriated from the Head of Account 2425-107-74(Rs 190.00 lakh), 2425-108-67 (₹28.00 lakh), 2425-108-60 (Rs 16.00 lakh) and 2425-108-41 (Rs 66.00 lakh) as per G.O (Rt)1266/2016/Fin. Dated 06/02/2016 |
| | Sub Total VII | 393,500,000 | 466,893,000 | 406,991,300 | 672 | |
| INFRASTRUCTURE | | | | | | |
| cop 026 | RIDF Assisted Scheme Loan - 6425 -108 - 10 | 70,000,000 | 70,000,000 | 70,000,000 | 1 | Full Expenditure |
| | Sub Total | 70,000,000 | 70,000,000 | 70,000,000 | 1 | |
| | TOTAL | 853,900,000 | 867,493,000 | 801,544,679 | 1549 | |
| | Compensation to Co-operatives on Interest loss for the Agricultural Loans sanctioned to Small and Marginal Farmers | | | | | ₹1000/- was provided through SDG December 2015 and balance amount of ₹271.08 lakh was sanctioned by Government through re-appropriation. (An amount of ₹271.08 lakh re-appropriated from |

| | | | | | | |
|---------------------------------|---|-------------|-------------|-------------|------|---|
| | | | | | | the Head of Account 2425-107-80 (₹100.00 lakh), 2425-108-67 (Rs 169.00 lakh), 2425-108-36 (₹ 2.08 lakh) as per G.O (Rt)2060/2016/Fin. Dated 05/03/2016.) |
| | 2425-107-71 | | 27,109,000 | 27,109,000 | | Full Expenditure |
| OTHER STATE PLAN SCHEMES | | | | | | |
| IAF 001 | KSCARDB Purchase of Debentures 6425 - 107 - 86 | 5,000,000 | | | | As per G.O(Rt). 38/2016/Fin. dated 05/01/2016. ₹50.00 lakh reappropriated to the Head of Account 6425-108-08 (Interest Free Loan to Housing Federation for returning documents to Primary Societies.) |
| | TOTAL | 5,000,000 | 27,109,000 | 27,109,000 | | |
| HOUSING SCHEME | | | | | | |
| HSG 003 | Kerala State Coop: housing Federation 4216- 80 - 195 - 99(06) | 41,000,000 | 41,000,000 | 41,000,000 | 1 | Full Expenditure |
| | TOTAL | 41,000,000 | 41,000,000 | 41,000,000 | 1 | |
| | Grand Total | 899,900,000 | 935,602,000 | 869,663,679 | 1550 | |
| NCDC SCHEME | | | | | | |
| CO P 02 3 | Integrated Co-op. Development Project - NCDC Assistance (ICDP) Subsidy 2425-108-76 | 25,000,000 | 25,000,000 | 17,253,231 | 3 | Salary portion, Surrendered ₹7746769/- |
| | Share 4425-108-71 | 75,000,000 | 75,000,000 | 75,000,000 | 3 | Full Expenditure |
| | Loan 6425-108-74 | 50,000,000 | 50,000,000 | 50,000,000 | 3 | Full Expenditure |
| | TOTAL | 150,000,000 | 150,000,000 | 142,253,231 | 9 | |
| CO P 02 4 | Assistance to PACS, Primary Societies, Wholesale Stores and Federations Subsidy 2425-108 -51 | 1,000 | 1,000 | | | Token Provision surrendered |
| | Share 4425- 108- 42 | 86,399,000 | 86,399,000 | 74,239,650 | 53 | Proposal for the balance amount was approved by working group but release order was not received from Government. Hence the balance amount of ₹ 1215350/- surrendered. |

| | | | | | | |
|--------------------|---|--------------------|--------------------|--------------------|------------|---|
| | Loan 6425-108-19 | 93,600,000 | 93,600,000 | 93,600,000 | 40 | Full Expenditure |
| | TOTAL | 180,000,000 | 180,000,000 | 167,839,650 | 93 | |
| CO P 02 5 | Assistance to Primary Marketing Co-operatives and Federations Subsidy 2408-02-195-86 | 1,000 | 1,000 | | | Token Provision surrendered |
| | Share 4408-02-195-86 | 69,599,000 | 69,599,000 | 34,303,550 | 53 | Sufficient eligible proposals of Primary Co-operatives were not received from districts. Re-appropriation proposal for an amount of ₹331.29 lakh (Share) and ₹314.48 lakh (Loan) submitted to Government was not sanctioned. Proposal of Marketfed for an amount of ₹ 2226.00 submitted to Government was not considered during 2015-16. Hence surrendered ₹35295450/- (Share) and ₹34980350/- (Loan). |
| | Loan 6408-02-195-65 | 50,400,000 | 50,400,000 | 15,419,650 | 25 | |
| | TOTAL | 120,000,000 | 120,000,000 | 49,723,200 | 78 | |
| | NCDC TOTAL | 450,000,000 | 450,000,000 | 359,816,081 | 180 | |