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ADMINISTRATION REPORT 2014-15

DEPARTMENT OF CO-OPERATION

Minister : **Sri. C.N.Balakrishnan**
(23/05/2011 to 31/03/2015)

Secretary to Government For Co-operation : **Dr. V.M.Gopalamenon.I.A.S**
(16/09/2011 to 31/03/2015)

Registrar of Co-operative Societies : **Sri.K.Gopalakrishna Bhatt I.A.S**
(22.05.2013 to 02.05.2014)

: **Smt.S.Lalithambika I.A.S**
(02.05.2014 to 31.03.2015)

I. BRIEF INTRODUCTION

General

A detailed Administration Report of the Department of Co-operation for the year 2014-2015 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 01-04-2014 to 31-03-2015) 264086 cases were admitted and 192158 cases were disposed.

B. **Execution:** - During the year (From 01-04-2014 to 31-03-2015) 214015 cases were admitted and 92345 cases were disposed.

C. **Liquidation:** - At the beginning of the year 642 societies were under liquidation. 68 cases were received from 01-04-2014 to 31-03- 2015. Hence a total of 710 societies were under liquidation during the year 2014-15. During this period the affairs of 46 societies were finally wound up and 664 societies were under liquidation at the end of the year.

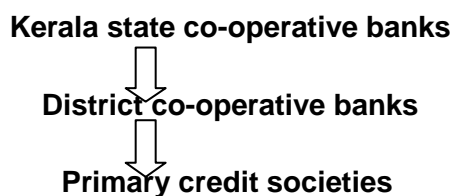
➤ Promotional Activities

At the beginning of the year under report there were a total number of 14896 Co-operative Societies of different types functioning under the administrative control of Registrar of Co-operative Societies

A. Co-operative Credit Sector

(i) Short Term and medium term sector

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



(ii) Long Term Sector.

The long term sector has two tier structures with Kerala state co-operative Agricultural Rural Development bank at Apex level and 60 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 NCDC 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 2014-15, Institute of Co-operative Management Thiruvananthapuram and Kannur have conducted 35 training programmes for departmental officials and about 1119 officials were participated. It is also conducted 147 training programmes for employees of Co-operative Institutions and about 4869 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 Cooperative Societies.

➤ **Income and Expenditure**

As against the revenue receipt of ₹ 1122677000/- for the financial year 2014-15, the expenditure comes to ₹ 2071937000/-.

➤ **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 2014-15, the number of Auditable societies were 17757 and the number of audit to be completed are 20232 as on 01/04/2014. Out of this, 17666 audits were completed as on 31/03/2015 and 1203 audits are pending due to various administrative reasons.

➤ **Annual Plan**

The total Budget provision under state plan co operation for the year 2014-15 was ₹ **19438.90** lakh and the total expenditure is ₹ **17554.07** lakh. Of the Budget provision of ₹ **8000.00** lakh committed for NCDC ₹ **7452.15** 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

Vigilance Papers, disciplinary cases against Government servants, Conduct Rules, Property statements, delegation of powers and issuing N.O.C to the application for Pass Port from the employees are handled by this section.

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 implimentation 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	-	1
Lower Division Clerk	-	1

Confidential Assistant	-	1
Driver	-	1
Peon	-	1

AUTONOMOUS BODIES UNDER THE CONTROL OF THE DEPARTMENT

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

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

Website :	www.cooperation.kerala.gov.in	
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 31/03/2015 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	32	-	32

5.	Deputy Registrar of Co-operative Societies	36	-	36
6.	Assistant Registrar of Co-operative Societies	220	-	220
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)	1168	-	1168
14.	Fair copy superintendent	3	--	3
15.	Clerk	200	-	200
16.	Typist	139	-	139
17.	Confidential assistant	11	-	11
18.	Driver	16	3	19
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

Recruitment during the year

During the year 112 Employees were entered in to the service in department of Co-operation.

Retirements during the Year

During the year 2014-15, 98 employees were retired from Co- operative department.

IV. FUNCTIONING OF THE DEPARTMENT

1. REPORT ON STATUTORY FUNCTIONS

The report in respect of disposal of Arbitration, Execution, Liquidation cases for the year 2014-15 is detailed below:-.

A. Arbitration Cases as on 31/3/15 (Including Arbitration courts)

Sl. No	Details	No: of Cases	Amount in Lakhs
1	Opening Balance as on 31/3/2014	60685	64304.41
2	No: of cases received from 1.04.2014 to 31.03.2015	203401	201844.08
	Total	264086	266148.49
3	No: of cases Disposed from 1.04.2014 to 31.03.2015	192158	167870.67
	Balance As on 31-03-2015	71928	98277.82

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 31/3/2014	263
2	No. of cases received from 1/4/14 to 31/3/15	83
	Total	346
3	No of cases disposed from 1/4/14 to 31/3/15	72
	Balance as on 31/3/15	274

b) Co-operative Arbitration Court Kozhikode

Sl.No	Details	No of cases
1	Opening balance as on 31/3/2014	151
2	No. of cases received from 1/4/14 to 31/3/15	109
	Total	260
3	No of cases disposed from 1/4/14 to 31/3/15	100
	Balance as on 31/3/15	160

B. Execution cases as on 31/3/15

Sl. No	Details	No: of Cases	Amount in Lakhs
1	Opening Balance as on 31-03-2014	145055	93583.67
2	No: of cases received from 1.04.2014 to 31.03.2015	68960	99027.31
	Total	214015	192610.98
3	No: of cases Disposed from 1.04.2014 to 31.03.2015	92345	72156.67
	Balance As on 31/3/15	121670	120454.31

C. Liquidation progress as on 31/3/15 is as follows

Sl. No	Details	No of cases	Assets (₹ in Lakhs)	Liabilities (₹ in Lakhs)
1	Opening Balance as on 31-03-2014	642	3534.89	4201.88
2	No Of Cases Received From 01.04.2014 to 31.03.2015	68	241.09	313
	Total	710	3775.98	4514.88
3	No Of cases Disposed from 01.04.2014 to 31.03.2015	46	51.75 (Realized)	52.41 (Paid off)
	Balance as on 31.03.2015	664	3724.23	4462.47

2. THE DIRECTORATE OF CO-OPERATIVE AUDIT

Structure

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

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

1	Director		V. Sanalkumar. IAS	22/05/2013 Continuing
2	Additional Director		V.G,Manamohan	06/12/2011 Continuing
3	Joint Director	1	K.V.Suresh	30/11/2013 to 24/09/2014.
		2	E.R. Radhamani (In Charge)	24/09/2014 to 30/09/2014
		3	J. Madhusoodhanan Pillai	01/10/2014 Continuing
4	Deputy Director	1	T. Padmakumar	13/01/2014 to 04/08/2014
		2	E.R. Radhamani	04/08/2014 to 23/03/2015
		3	Minns D'Costa	24/03/2015 Continuing
5	Assistant Director	1	M.Pramela Devi	25.11.2013 Continuing

The officers of the Directorate of Co-operative Audit have been appointed by the Government as per G.O. (MS) No.126/08/Co-op dated 27/05/2008.

Officers of the Directorate of Co-operative Audit

1. Director of Co-operative Audit
2. Additional Director
3. Joint Director
4. Deputy Director
5. Assistant Director

Human Resources

Permanent Employees of the Directorate

- | | |
|-----------------------------------|----|
| 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. Office Attendants | -3 |
| 11. Sweeper (PT) | -1 |

Daily wages Employees

- | | |
|------------------------|----|
| 1. Data Entry Operator | -2 |
| 2. Driver | -2 |

There are 14 District officers and 62 Circle officers in 61 Taluk are also working under the Director of Co-operative Audit In Thalassery circle there are having two circle offices namely Thalassery and Koothuparamba. Staff pattern in District and Circle offices are given below.

District office

- | | |
|-----------------------|----|
| 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 Attendants -1

Apart from this, there are 437 unit auditors and 1294 KSR auditors as on 31.03.2015..The last reorganisation of the department is ordered by GO (MS) 191/81/AD dated 25.05.1981 The post of unit auditors were enhanced to 380 from 351 and 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 389 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 table:1.

Apart from this we have auditors created under rule 156 part1 KSR and 1294 Auditors are working in different category. The district wise break up of KSR auditors of the department is given in table:2 and vacancy position in table:3.

Table: 1

District wise details of auditor posts as on 31.03.2015

Sl. No	District	Permanent post	Arrear Post	Total	Posts under KSR 156	Total
1	Thiruvananthapuram	47	11	58	164	222
2	Kollam	39	-	39	88	127
3	Pathanamthitta	17	3	20	81	101
4	Alappuzha	35	6	41	40	81
5	Kottayam	32	-	32	73	105
6	Idukki	12	10	22	107	129
7	Ernakulam	37	-	37	30	67
8	Thrissur	38	1	39	124	163
9	Palakkad	21	11	32	103	135
10	Malappuram	24	7	31	80	111
11	Kozhikode	23	5	28	93	121
12	Wayanad	5	5	10	77	87
13	Kannur	25	10	35	25	60
14	Kasargod	10	2	12	150	162
15	Head Office	-	1	1	59	60
	Total	365	72	437	1294	1731

Table-2

POSTS UNDER KSR 156 AS ON 31/03/2015.

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 Aud	Jr. Addl Aud	Arrear Aud	TOTAL
Thiruvananthapuram	0	4	0	21	5	3	25	36	23	29	15	3	0	164
Kollam	0	1	1	16	1	1	18	2	27	14	0	0	0	81
Pathanamthitta	0	1	0	1	0	0	7	8	6	16	1	0	0	40
Alappuzha	0	1	0	4	0	5	7	5	19	30	2	0	0	73
Kottayam	0	1	0	19	2	6	21	4	28	23	1	2	0	107
Idukki	0	1	0	0	0	1	9	5	4	9	1	0	0	30
Eranakulam	1	1	2	13	0	4	15	6	43	34	2	3	0	124
Thrissur	0	1	0	7	1	6	11	5	47	21	2	2	0	103
Palakkad	0	1	0	7	0	6	20	6	22	16	2	0	0	80
Malappuram	0	1	0	16	2	2	15	6	29	14	8	0	0	93
Kozhikkode	0	1	0	13	2	4	3	6	21	27	0	0	0	77
Wayanad	0	1	0	0	0	0	6	3	5	10	0	0	0	25
Kannur	0	1	1	11	2	8	15	2	49	56	3	2	0	150
Kasaragod	0	1	0	6	0	0	8	4	7	31	1	1	0	59
KCMMF	0	0	1	4	0	5	0	0	40	28	0	0	10	88
TOTAL	1	17	5	138	15	51	180	98	370	358	38	13	10	1294

Table-3**The Vacancy Position as on 31/03/2015**

Sl. no	Name of Post	No of Posts Sanctioned	Leave / Training	Vacancy	Actual no. of staff working
1	Director	1	0	0	1
2	Additional Director	1	0	0	1
3	Joint Director	1	0	0	1
4	Deputy Director	1	0	0	1

5	Assistant Director	1	0	0	1
6	P.A to Director	1	0	0	1
7	C.A to Additional Director	1	0	0	1
8	Office Auditor	7	0	0	7
9	Arrear Auditor	1	0	0	1
10	Typist	0	0	0	0
11	Clerk	2	0	0	2
12	Data Entry Operator	2	0	2	0
13	Office Attendant	3	0	0	3
14	Part Time Sweeper	1	0	0	1
B. In the office of JOINT DIRECTOR/ ASSISTANT DIRECTOR					
1	Joint Director	14	0	0	14
2	Assistant Director	76	1	2	73
OFFICE AUDITOR					
1	Special Grade Auditor	9	0	0	9
2	Senior Auditor	64	0	1	63
3	Junior Auditor	15	0	0	15
OTHER STAFF					
1	Typist	14	4	2	8
2	Clerk	14	1	0	13
3	Office Attendant	87	2	3	82
4	PT Sweeper	3	0	0	3
FEILD STAFF					
1	Unit Auditor	365	28	138	199
2	Arrear Auditor	72	11	35	26
C. CONCURRENT AUDITORS AS PER KSR 156					
1	Additional Director / Concurrent Auditor	1	0	0	1
2	Joint Director / Concurrent Auditor	17	2	0	15

3	Deputy Director / Concurrent Auditor	5	0	0	6
4	Assistant Director / Concurrent Auditor	153	0	0	152
5	Special Grade Concurrent Auditor	51	0	2	49
6	Senior Concurrent Auditor	588	2	30	558
7	Junior Concurrent Auditor	479	3	38	441

Functions of the Directorate

1. The functions of the Directorate are broadly classified as:
2. Audit Functions
3. Administrative Functions
4. Training

Audit Functions

Audit means the examination of the books, accounts and vouchers of a business which an able the Auditor to satisfy himself that the balance sheet is drawn up to exhibit a true and correct view of the state of affairs of the institution according to the best of his information and explanations given to him. It is an intelligent and critical examination of account of the institution and verification of correctness of accounts with supporting documents. Co-operative Audit is a close examination of financial transactions, 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. It is also an administrative audit. 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 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 2014-15 the audit was conducted in the existing pattern and sought exemption in the matter from Government.

Audit Manual Review Committee:

The committee started its work and held several meetings and called suggestions from renowned co-operators, co-operative training institutions and officers of the department. It is expected that the draft report will be submitted to Government on or before 31/03/2016.

Administrative Functions.

The common function of the Audit Directorate is the administration of Audit both in the state level and District level. 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.

As per the data's, the number of auditable societies is 17,757 and number of audit to be completed are 20,232 as on 01/04/2014. Out of which 17,666 audits are completed as on 31/03/2015 and 1203 audits are pending due to various administrative reasons. The audit notes are approved on the basis of area of operation of Co-operative, ie Apex, regional Districts etc. The delegation of approval of audit report is indicated below.

Table – 4

Sl No.	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 2014-2015 is indicated below in table 5,6 and 7 respectively.

Table-5

District wise Audit progress as on 31.03.2015

Sl. No.	District	Auditable Societies as on 01.04.2014		No. of Audit Completed	No. of Audit removed	No. of Audit added	Audit %
		Total no. of Societies	Total no. of Audits				
1	Thiruvananthapuram	1828	2373	2060	181	30	93.98

2	Kollam	1479	1479	1440	39	-	100.00
3	Pathanamthitta	617	617	606	8	-	99.51
4	Alappuzha	1388	1649	1433	164	-	96.50
5	Kottayam	1124	1452	1046	406	-	100.00
6	Idukki	578	579	577	2	-	100.00
7	Ernakulam	1276	1276	1267	9	-	100.00
8	Thrissur	1352	1898	1461	437	-	100.00
9	Palakkad	1004	1018	1003	23	8	100.00
10	Malappuram	1110	1119	1093	14	-	98.91
11	Kozhikode	1185	1187	1154	33	-	100.00
12	Wayanad	261	308	278	31	2	100.00
13	Kannur	1544	1544	1514	30	-	100.00
14	Kasargod	599	599	588	11	-	100.00
15	Apcos	2388	3084	2125	0	1	68.88
16	Apex	19	37	16	16	-	76.19
17	Other Industries	5	13	5	0	-	38.46
TOTAL		17757	20232	17666	1404	41	93.62

Table-6

Functional Registrar wise Audit progress as on 31.03.2015

Department	No. of Societies	Audits pending as on 01/04/2014	Audits completed during the year	Audits removed during the year
Handloom dept	522	593	581	11
Coir development dept	706	779	729	43
Khadi & Village industries dept	677	817	593	216
Other industries dept	797	904	770	111
Diary development dept	278	388	287	100
Fisheries dept	422	730	487	240
Total	3402	4211	3447	721

Table-7

Pending details of RNA Societies as on 31/03/2015

Sl No	Unit	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	TOTAL
1	APCOS Trivandrum	6	2	3	5	13	21	348	398
2	APCOS Eranakulam			12	29	50	45	63	199
3	APCOS Malabar			2	48	68	68	177	363
TOTAL		6	2	17	82	131	134	588	960
4	MILMA							0	0
5	APCOS Trivandrum							0	0
6	APCOS Eranakulam							0	0
7	APCOS Malabar							1	1
TOTAL		6	2	17	82	131	134	589	961

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 in table – 8.

Table - 8

District	No of Societies
Thiruvananthapuram	222
Kollam	134
Pathanamthitta	70
Alappuzha	173
Kottayam	181
Idukki	52
Ernakulam	256
Thrissur	217
Palakkad	145

Malappuram	151
Kozhikkode	184
Wayanad	33
Kannoor	413
Kasaragod	157
MILMA	2388
Total	4776

Training

During the year 2014-15, the Directorate of Audit has convened various types of training programmes for auditors. The different types of training programmes include efficiency in audit, soft skill development, computer applications etc. 44 different training programmes were convened by the Directorate during the year 2014-15 with the support of ICM Thiruvananthapuram & Kannur. 205 auditors participated in these programmes. 685 auditors and inspectors participated in the training programme conducted by IMG and 82 auditors participated in the training programmes conducted by ACSTI.

Each training session helped the auditors to develop enthusiasm towards the work and also provide overall development of auditors in general. These training programmes enabled the auditors to inform the co-operatives to manage the resources in a lesser cost. Besides, these programmes enabled the auditors to share their experiences in the field to achieve better result in work. The reporting year programmes on time management and soft skill development will be incorporated with the existing training module. The Total Number of training programme conducted during 2014-15 is shown below.

Name of training Centre	No of training conducted	No of Participants
ICM Thiruvananthapuram & Kannur	9	305
IMG Thiruvananthapuram, Kozhikkode, Kochi	32	685
ACSTI	3	82

Finance

The audit cost LS and PC of the auditors sanctioned in the Rule 156 part 1 KSR collected as per GO(Rt) 71/2012/co-op. Dated 04.02.2012. During the year 2014-15, ₹ 35,94,24,323/- is collected towards audit cost and ₹ 4,86,92,089/- are collected towards leave salary and pension contribution.

AUDIT COST LS & PC COLLECTION 2014-15

District	Audit Cost	LS & PC
Thiruvananthapuram	36386025	6087724
Kollam	42845336	3158212
Pathanamthitta	10131593	1185112
Alappuzha	21343960	2900324
Kottayam	28485113	3738667
Idukki	6950861	962562
Ernakulam	34356258	5494876
Thrissur	21229231	4098590
Palakkad	26213077	3311861
Malappuram	26414102	3314387
Kozhikkode	19800060	2646727
Wayanad	3483460	452389
Kannoor	43477788	5873976
Kasaragod	14494240	2061488
KCMMF	23813219	3405194
TOTAL	359424323	48692089

3. ACT AND RULES

1. During the period, the Kerala Co-operative Societies Act was amended by Kerala Co-operative Societies (Amendment) Act, 2014 (Act 24 of 2014) as per Notification No. 24144/Leg H 2/2014/Law dated 24/06/2014 published in the Extra Ordinary Gazette No. 1601 dated 26/04/2014.
2. The Kerala Co-operative Societies Rules was amended by Notification No.G.O.(P) No. 117/2014//Co-op dated 27/09/2014 as SRO No. 666/2014 published in the Extra Ordinary Gazette No. 2617 Vol.III dated 30/10/2014 and by Notification No. G.O.(P) No.142/2014/Co-op dated 25/11/2014 as SRO No. 733/2014 published in the Extra Ordinary Gazette No. 2867 Vol.III dated 26/11/2014.
3. Construction of Co-operative Complex for housing the RCS office and other offices under the Department in the capital city is in progress. The plan and estimate of the building were revised by adding three more floors and the revised estimate cost of construction is 89 crores and expected to be completed by 31/12/2015.
4. 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 ₹1,05,000/- has been disbursed as financial assistance to 3 Such co-operators / dependents.
5. The project "**Alila**" started during this period aims at planting of 5 lakhs trees through Co-operative Societies. Directions are issued through the circular No.43/14.

6. The project “**Suvarnakeralam**” started from November aims at encouraging vegetable farming in all homes through Co-operative Societies. Directions are issued through the circular No.51/14.

1. PROMOTIONAL ACTIVITIES- CO-OPERATIVE CREDIT SECTOR

Primary Agricultural Credit Co-operative Societies

The short term co-operative credit structure in the State comprises 1605 Primary Agricultural Credit Societies at the bottom and 14 District Co-operative Banks at the middle level to which the primary societies are affiliated and the Kerala State Co-operative Bank at the apex level.

The Primary Agricultural Credit Co-operative Societies 896 societies are working in profit and 709 Societies are in loss and the remaining are dormant/defunct. The area of operation of the Primary Agricultural Credit Co-operative Societies are normally one 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 imp leading the above schemes, by which the PACS are able to issue loans interest free.

During the year an amount of ₹ 3800.04 crores was issued as agricultural loans of which ₹. 186.54 crores was issued for cultivating vegetables and ₹. 739.93 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 ₹ 183.27 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 2014-15, an amount of ₹ 203.00 lakhs was sanctioned as share and ₹ 407.00 lakhs was sanctioned as subsidy under State Plan Scheme.

(b) Other assistance

During the year 2014-15 ₹ 6.766 lakhs was sanctioned to 10 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.	Chethalloor SCB Ltd No.F.1642, Palakkad	100000.00
2.	Kattukukke SCB Ltd No. C.97, Kasaragod	16600.00
3.	Kanamala SCB Ltd No.3978, Kottayam	85000.00
4.	Chirakkadavu SCB Ltd No.2057, Kottayam	100000.00
5.	Eruversy SCB Ltd No.171, Kannoor	100000.00
6.	Kanjikkode SCB Ltd No.1199, Palakkad	100000.00
TOTAL		501600.00
Incentive for Providing Loans for Paddy		
1.	Kainady SCB Ltd. No. 3814, Alappuzha	50000.00
2.	Punnakkunnathussery SCB Ltd. No. 4011, Alappuzha	75000.00
3.	Kunnumma Village SCB Ltd No.A.1040, Alappuzha	25000.00
4.	Thekkekkara SCB Ltd.No. 503, Palakkad	25000.00
TOTAL		175000.00
GRAND TOTAL		676600.00

(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 1:1:2 based on the project report. During the year 2014-15 ₹ 476.659 lakhs was sanctioned to 27 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.	Arattupuzha SCB Ltd No.	Alappuzha	4.500	4.500	9.000	18.000
2.	Nedumudy SCB Ltd No. A 87	Alappuzha	5.000	5.000	10.000	20.000
3.	Kuttamangalam SCB Ltd No. 1673	Alappuzha	5.000	5.000	10.000	20.000
4.	Kottangal SCB Ltd No. 3680	Pathanamthitta	5.000	5.000	10.000	20.000
5.	Cherupoika SCB Ltd No. 3846	Pathanamthitta	4.750	4.750	9.500	19.000
6.	Pramadam SCB Ltd No. 534	Pathanamthitta	5.000	5.000	10.000	20.000
7.	Karamveli SCB Ltd No. PT 45	Pathanamthitta	6.150	6.150	7.700	20.000

8.	Malayalappuzha SCB Ltd No. Q 378	Pathanamthitta	6.000	6.000	7.500	19.500
9.	Kunjithai SCB Ltd No. 534	Eranakulam	1.620	1.620	3.260	6.500
10.	Kudassanadu SCB Ltd No. 443	Alappuzha	6.150	6.150	7.700	20.000
11.	Vallangy Vithanassery SCB Ltd No. 282	Palakkad	6.150	6.150	7.700	20.000
12.	Paivelike SCB Ltd No. L 398	Kasargod	6.150	6.150	7.700	20.000
13.	Thonnurkara SCB Ltd No. R 264	Thrissur	4.000	4.000	5.000	13.000
14.	Thekkuthodu SCB Ltd No. PT 48	Pathanamthitta	6.150	6.150	7.700	20.000
15.	Edathua SCB Ltd No.13	Alappuzha	6.000	6.000	7.500	19.500
16.	Balagram SCB Ltd No. I 150	Idukki	6.150	6.150	7.700	20.000
17.	Kunnathunad SCB Ltd No. E 3	Eranakulam	6.150	6.150	7.700	20.000
18.	Cheranallur SCB Ltd No.	Eranakulam	6.150	6.150	7.700	20.000
19.	Paipra SCB Ltd No. 679	Eranakulam	6.150	6.150	7.700	20.000
20.	Valamangalam SCB Ltd No. 1444	Alappuzha	6.150	6.150	7.700	20.000
21.	Chennankari SCB Ltd No. 2758	Alappuzha	5.125	5.125	6.000	16.250
22.	Chettikkadu SCB Ltd No. 851	Alappuzha	4.000	4.000	5.000	13.000
23.	North Chellanam SCB Ltd No. E 871	Eranakulam	4.460	4.460	5.340	14.260
24.	Pallippuram Village SCB Ltd No.335	Alappuzha	6.150	6.150	7.700	20.000
25.	Chellanam SCB Ltd No. 681	Eranakulam	4.130	3.169	4.350	11.649
26.	Thanki SCB Ltd No. 1003	Alappuzha	6.000	-	7.500	13.500
27.	Chingoli SCB Ltd No. 1887	Alappuzha	5.700	-	6.800	12.500
TOTAL			143.935	131.274	201.450	476.659

(d) Share capital to PACS under State Plan

Districts	₹ in Lakhs	Nos
Thiruvananthapuram	12.90	13
Kollam	17.00	17
Alappuzha	23.80	24
Pathanamthitta	19.673	26
Kottayam	10.80	11
Idukki	19.50	21
Eranakulam	55.00	55
Thrissur	34.00	34

Palakkad	9.90	10
Malappuram	12.47	13
Kozhikkode	9.10	10
Wayanad	3.95	4
Kannur	10.215	11
Kasaragod	7.50	8
TOTAL	245.808	257

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

(e) Soil Testing Lab and Tissue Culture Lab

Under the new scheme “**Assistance for Soil Testing Lab and Tissue Culture Lab**” an amount of ₹ 24.972 lakhs as share, ₹ 32.408 lakhs as loan and ₹ 57.20 lakhs as subsidy was sanctioned to Chungathara Service Co-operative Bank in Malappuram District during the financial year 2014-15.

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.

During the year 2014-15, an amount of ₹ 70.653 lakhs was sanctioned to 13 societies as share and an amount of ₹ 49.6795 lakhs was sanctioned as loan under NCDC Scheme. Details are given below.

₹ in Lakhs

SI No.	Name of Societiy	Loan	Share	Total
1.	Ponnyam SCB, Kannur	Revalidation	1.787	1.787
2.	Marayoor SCB, Idukki		8.725	8.725
3.	Adimali SCB, Idukki		7.67	7.67
4.	Ithithanam Janatha SCB, Kottayam		2.60	2.60
5.	Vazhoor FSCB, Kottayam		8.185	8.185
6.	Kuttiyeri SCB, Kannur		2.00	2.00
7.	Varavoor SCB, Thrissur		3.60	3.60
8.	Kecheri SCB, Thrissur		10.7525	7.82

9.	Kattappana SCB, Idukki	9.2125	6.70	15.9125
10.	West Chalakkudi SCB, Thrissur	10.197	7.416	17.613
11.	Keekozhoor SCB, Pathanamthitta	6.8775	5.015	11.8925
12.	Athirunkal SCB, Pathanamthitta	2.435	1.77	4.205
13.	Ezhukumvayal SCB, Idukki	10.205	7.415	17.62
TOTAL		49.6795	70.653	120.3325

Other activities

Assistance will be provided for promotion of tourism activities through PACS under state plan. During the year 2014-15, ₹ 65.00 lakhs was sanctioned to 4 societies as share and subsidy under the scheme. Details are given below.

₹ in Lakhs

Sl No.	Name of Society	Share	Subsidy	Total
1.	Malanad SCB Ltd No. K 340, Idukki	7.50	12.50	20.00
2.	Kannimala SCB Ltd No. 3976, Kottayam	6.67	13.33	20.00
3.	Marayoor SCB Ltd. No. 2022, Idukki	1.66	3.34	5.00
4.	Thalassery Tourism Co-op Society, Kannur	6.67	13.33	20.00
TOTAL		22.50	42.50	65.00

Employees Credit Co-operative Societies

There are 1041 Employees Credit Co-operative Societies working in the State for the welfare of employees working in various sectors, of which one society ie. LIC Co-operative Bank Thiruvananthapuram is licensed bank. The employee's co-operative societies are functioning well and have 217 branches. 654 employees societies are working in profit and 387 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 Rural Development Bank Ltd at the Apex level and 63 Primary Co-operative Agricultural & Rural Development Banks at Primary level. The main functions of the Banks are to provide long term loans for the agricultural and allied purposes including Rural Housing. Housing Loans for their employees up to ₹ 10.00 lakhs are in loss and ₹ 3.00 lakhs for repairs are also being issued by Primary Societies Overdue facilities are also provided to the employees of the Primary Banks.

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

target for the year 2014-2015 was ₹ 198500 lakhs and the bank issued ₹ 197969.51 lakhs as long term loans under its various schemes as detailed below:-

₹ in Lakhs

Name of Scheme	Total Target	Achievement
Ordinary	1400	1373.84
Nabard-RHL	105000	104914.24
NFS	29700	29597.86
Scheme Ven Capital	20500	20243.08
JLG	0	140.45
Nabard KCC	4775	4660.23
Personnal Loan	75	70.85
NCDC- RST	0	43.86
Traders loan	0	1951.18
Gold Loan	9800	9744.99
IInd hand vehicle	27250	0
Jewel Purchase	0	4866.86
Cash Credit	0	17140.56
Consumer Loan	0	3221.51
Total	198500	197969.51

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 Rural Development Banks.

The financial assistance to the Primary Co-operative Agricultural Rural Development Banks are being sanctioned through the Kerala State Co-operative Agricultural and Rural Development Bank Ltd. Floatation 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 2014-15, ₹ 50.00 lakh 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, there is no expenditure during the year in this Sector.

LTO Fund of NABARD

During the year 2014-15 an token provision of Rs.1000/- has been provided in the state Budget for providing share capital contribution from NABARD under NRC(LTO) fund to Primary Co-operative Agricultural and Rural Development Banks, but as no policy norms has been issued by the Nabard to

sanction assistance under NRC(LTO) fund, no share capital contribution of Co-operative Credit institutions during the year 2014-15 has been sanctioned.

Agricultural Production Cost Relief Scheme

As per G.O.(M.S) No.11/92/Co.op dated: 07.03.1992, Government have approved a Scheme for providing 5% interest relief on Agricultural loans (Principal amount) taken from the Co-operative Credit Societies. During the financial year 2014-15 an amount of ₹ 7.00 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 assess 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 2014-15 an amount of ₹ 300.00 lakh was provided in the Budget for this Scheme. During the year an amount of ₹ 293.03 lakh was spent for the following societies.

Sl.No.	Name of the Society	Amount ₹1n.lakhs	Sanctioned
1.	Kodumon Service Co-operative Bank Ltd NO. 2592 (Revalidation)	4.00	
2.	Vadakkanchery Block Multipurpose Co-operative Society Ltd No. R-1125, Thrissur (Expansion)	25.00	
3.	Peralassery Service Co-operative Bank Ltd No.F-2766 (Revalidation)	5.03	
4.	Irinjalakkuda Co-operative Hospital Ltd R-954, Thrissur (Rehabilitation)	65.00	
5.	Punalur SC Service Co-operative Society Ltd No. Q-489, Kollam (Expansion)	23.00	
6.	Annamanada Service Co-operative Bank Ltd No. 159, Thrissur (Expansion)	17.50	
7.	Muthalamada Service Co-operative Bank Ltd No.F-1197, Palakkad (Expansion)	50.00	
8.	Peringome Service Co-operative Bank Ltd P-1235, Kannur (Rehabilitation)	25.00	
9	Melukara Service Co-operative Bank Ltd PT-152, Pathanamthitta	20.00	

10	Munrothuruthu Service Co-operative Bank Ltd No. 3977, Kollam	58.50
	TOTAL	293.03

Scheme for Financial Assistance to Model Co-operatives.

In the annual plan 2014-15 for providing financial assistance to Model Co-operatives and an amount of ₹ 500.00 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 2014-15 an amount of ₹ 424.00 lakh was spent for the following societies.

Sl.No.	Name of the Society	Amount Sanctioned ₹ in.lakh
1.	Alanallur SCB Ltd No. F-1178, Palakkad (Revalidation)	10.00
2.	Pulikkal SCB Ltd No. F-1892, Malappuram	25.00
3.	Korampadam SCB Ltd No. 178, Ernakulam	22.00
4.	Thodupuzha Town SCB Ltd No. I-233, Idukki	25.00
5.	Keerampara Service Co-operative Bank Ltd No.E-214, Ernakulam	25.00
6.	Beyppore Service Co-operative Bank Ltd. No. LL-35, Kozhikode	25.00
7.	Manjeri Service Co-operative Bank Ltd No. M-31, Malappuram	25.00
8.	The Neeloor Service Co-operative Bank Ltd No. K-51, Kottayam	25.00
9.	Kasargod Service Co-operative Bank Ltd No. C-862, Kasargod	25.00
10	Thrithala Service Co-operative Bank Ltd No. P-593, Palakkad	25.00
11.	Kaippattoor Service Co-operative Bank Ltd No. 115, Pathanamthitta	25.00
12.	Alathur Service Co-operative Bank Ltd No. F-1222, Palakkad	22.50
13.	Mallappally Service Co-operative Bank Ltd NO. A-	25.00

	155, Pathanamthitta	
14.	Pazhavangadikkara Service Co-operative Bank Ltd No. 994, Pathanamthitta	25.00
15.	Karayamparambu Service Co-operative Bank Ltd No. 1573, Ernakulam	25.00
16.	Kavanur Service Co-operative Bank Ltd No.10252, Malappuram	25.00
17.	East Eleri Service Co-operative Bank Ltd No. 8832, Kasargod	25.00
18.	Feroke Service Co-operative Bank Ltd No. F-1095, Kozhikode	20.00
	TOTAL	424.50

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, ₹ 32.00 Crores has been provided for this scheme and ₹ 5.00 crore has been sanctioned since 2011-12 and the expenditure in this sector is ₹ 4,85,56,998/-

Deposits

KSCARDB has been mobilising deposits from Primary Co-operative Agricultural and Rural Development Banka vide G.O.No.703/2011 Co-op dated 31.12.11. The outstanding fixed deposit as on 31.3.15 is ₹ 49912.15 Lakh.

2. CO-OPERATIVE MARKETING

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

General details and working of the Federation

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

Business Activities

As for business activities the distribution of Fertilizers (chemical and Bio 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.

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

General details and working

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

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

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

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

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

5. The Regional Agro Industrial development Co-operatives of Kerala Limited.C.361 (Raidco)

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

Activities

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

6. Kerala State Rubber Co-operative Limited No.4412 (Rubco)**General working details**

The Kerala Rubber Co-operative Limited No.4412 (Rubco) was registered on 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.

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

General working details

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

State Plan Scheme to strengthen the Agricultural Marketing Sector 2014-15

Under this scheme assistance of ₹ 6.00 Lakhs was sanctioned to Neyyattinkara Marketing Co-operative Societies for the strengthening of Agricultural Marketing Sector.

6. SCHEMES**1. Share Capital to PACS**

The self help group are under taking various activities for the uplift of Farmers, Women, SC/ST and other Societies, Each self help groups in the Primary Agricultural Credit Societies/Banks and Scheduled Tribe Societies is eligible for ₹ 2,00,000/- as Share Capital assistance. During the Financial year 2014-15 an amount of ₹ 33,20,000/- has been sanctioned to 37 primary Agricultural. Credit Societies/Banks under the Head of Account 4425-107-80.

Name of District	Amount Sanctioned (in ₹)
Kollam	6,50,000
Pathanamthitta	1,70,000
Wayanad	70,000
Kottayam	1,00,000
Idukki	8,50,000
Thrissur	4,50,000
Thiruvananthapuram	20,000
Kannur	1,00,000
Eranakulam	1,00,000
TOTAL	33,20,000

SHG Initial Expenses

Each Self Help Group in the Primary Agricultural Credit Societies/Banks and Scheduled Tribe Societies is eligible for ₹ 1000/- as grant for meeting the initial expenses. During 2014-15, an amount of ₹ 1.24.000/- have been sanctioned as grant for initial expenses for 124 units.

Name of District	Amount Sanctioned (in ₹)
Wayanad	22,000
Idukki	54,000

Pathanamthitta	22,000
Thrissur	9,000
Eranakulam	17,000
TOTAL	1,24,000

2. ST (SAO)- Refinance

NABARD has sanctioned Rs 1300 crores as ST(SAQ) Refinance to Kerala State Co-operative Bank during the year 2014-15 and the disbursement of agricultural loan to DCBs including the portion of KSCBs including the portion of KSCB. The details are as follows.

Sl No.	Name of DCB	NABARD Contribution 40%	KSCB Contribution 15%	TOTAL
1.	Thiruvananthapuram	111.73	41.90	153.63
2.	Kollam	14.76	5.53	20.29
3.	Alappuzha	151.49	56.81	208.30
4.	Pathanamthitta	67.64	25.36	93.00
5.	Kottayam	28.36	10.64	39.00
6.	Idukki	103.45	38.80	142.25
7.	Eranakulam	168.25	63.09	231.34
8.	Thrissur	69.09	25.91	95.00
9.	Palakkad	90.91	34.09	125.00
10.	Malappuram	48.70	18.26	66.96
11.	Kozhikkode	219.29	82.24	301.53
12.	Wayanad	40.73	15.27	56.00
13.	Kannur	83.33	31.25	114.58
14.	Kasaragod	79.27	29.73	109.00
TOTAL		1277.00	478.88	1755.88

3. Core Banking (CBS) 12

The Government of Kerala have implemented Scheme for the payment of financial assistance by way of Loan, Share and Subsidy to Primary Credit Co-operative Banks Primary Agricultural Co-operative Societies and State/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/ - ₹ 10.00 lakhs or 90% of the project

PACS	cost whichever is less
State Co-operative Banks / District Co-operative Banks	- ₹ 100.00 lakhs or 90% of the project cost whichever is less

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

Loan	- 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 the year 2014-15 an Amount of ₹ 2.14865 Crores has been provided for sanctioning financial assistance under this scheme and the same has been distributed to 28 Co-operative Societies.

4. Share Capital Assistance

With respect to the CRAR (Capital to Risk weighted Asset Ratio), Government has sanctioned an amount of ₹ 70.00 Crores to Kerala State Co operative Bank ₹ 106.399 Crores to 6 District Co-operative Banks as State Government Equity to achieve stipulated by RBI. The amount was sanctioned and condition that equivalent amount shall be mobilised from Co-operative sector as treasury deposit before annual fund is realised. A special treasury deposit scheme was started for the release of funds to State Co-operative Banks.

5. Issue of Kissan Credit Card Loans

During the year 2014-15, 14 District Co-operative Banks have issued 23412 Kissan Credit Cards through PACS and the total number of cards issued by the Co-operative Societies comes to 767768 with a total loan outstanding amounting to ₹ 2485.32 crores.

FINANCIAL POSITION OF DISTRICT CO-OPERATIVE BANKS

Sl. No	Name of DCB	Share Capital	Working Capital	Deposits Outstanding	Loans Outstanding	Audit Classification	CRAR %	Net NPA %	Net Profit /Loss
1	Thiruvananthapuram	479855250	4649038561.94	42972866140	2694693021	A	7.16	7.55	+102196928
2	Kollam	744935500	26502535604.78	23688043405	15030826251	A	9.65	4.89	+187616572
3	Pathanamthitta	448584563	17618547234.24	15848633092	10686595015	B	8.06	5.51	+37879059
4	Alappuzha	1006956400	24475567171.18	20828606256	13966277850	B	8.75	3.04	Loss 26607431
5	Kottayam	968549900	29508874802.83	27605829367	15862001572	B	8.45	7.40	Loss 92419504

6	Idukki	1226558100	23426759156.65	17314208502	17790326616	A	11.51	2.62	+240683103
7	Eranakulam	244485300	62517949859	57965956116	33067316739	A	8.27	4.95	+59728562
8	Thrissur	890840100	46603116229	45281469065	28705245143	A	9.09	2.57	+98606415
9	Palakkad	277260350	31185852298	29025990608	15257631112	A	7.34	6.33	+45647511
10	Malappuram	777510900	31185155106	29156637992	19197048172	A	8.46	4.58	+85851158
11	Kozhikode	853831700	33569085449	29735560256	21174199616	A	10.01	4.02	+216984482
12	Wayanad	239129909	6984643235	6770757371	5416103064	A	11.27	1.35	+18783841
13	Kannur	243856770	4288300000	40547969584	17784230894	A	7.01	3.13	+65769955
14	Kasaragode	227238211	13202867756.83	11861185651	7552059517	B	8.22	5.01	+21723855
15	KSCB	6787380100	746152364.64	56425426840	34782765541	B	11.66	9.19	Loss 3541680537

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

Under this scheme assistance were given to the societies for the purpose of business development so as to increase the business profit. During the financial year 2014-15 no eligible proposals were received under this scheme

7. Scheme to start/Develop Farmers Service Centre

Under this scheme, assistance was given to Primary Marketing Societies and Primary Agricultural Co-operative Societies to start Farmers Service Centre under the fund of NCDC. During the financial year 2014-15 an amount of ₹ 195.25 lakhs has been sanctioned to 24 societies under this scheme.

8. Scheme for constructing Rural Godown

Under this scheme assistance provided to all Primary Co-operative societies (PACS, Marketing Societies, Vanitha Societies etc) in rural areas for constructing go down for the purpose of storing and processing of agricultural products. During the financial year 2014-15, ₹ 114.048 lakhs and ₹ 182.5465 lakhs has been sanctioned to 26 Co-operative Societies / Banks by way of share capital and to 25 societies/banks by way of loan and subsidy for the construction of go down.

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

Under this scheme, assistance has been provided for the purpose of combined harvester to Primary Agricultural Co-operative Society and for Copra Processing Unit. Under this scheme during the financial year 2014-15, ₹ 68.76 lakhs and Rs 7.14 lakhs has been sanctioned to one Service Co-operative Bank by way of share capital loan and subsidy respectively.

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

Under the scheme, assistance has been provided to weak marketing societies for their revitalisation. The financial assistance includes share, loan and subsidy. During the financial year 2014-15, ₹ 49.3755 Lakhs and ₹ 63.12 Lakhs and ₹ 31.56 lakhs were sanctioned to 8 Marketing Co-operative Societies as share, loan and subsidy respectively.

11. Deposit Guarantee Scheme

The Deposit Guarantee Scheme was implemented as per GO (MS) No. 50/92/Co-op-dated: 07.07.1992 as per the provisions in section 57(B) of the Kerala Co-operative Societies Act, 1969. All Primary Agricultural Credit Co-operative Societies/Banks except which are defunct, dormant and are under liquidation can become a member of the Deposit guarantee Scheme. As per the Scheme all member societies/Banks shall contribute at the rate of 10 paise for every deposit of ₹ 100 and part thereof on the deposit collected by Primary Agricultural Credit Co-operative Societies/Banks. Government also make contribution to the fund of the scheme. The purpose of the scheme is to provide guarantee for the deposits made in credit societies and for creating confidence among the depositors and for attracting more deposits. As per G.O. (P) - 3/2012/Co-op dated: 11-01-2012, the Government has revised the scheme and included a provision to form Kerala Co-operative Deposit Guarantee Fund Board for the administration of the scheme. As per GO (P) 81/2012/Co-op dated 02.07.2012 Government has constituted Kerala Co-operative Deposit Guarantee Fund Board for the administration of the scheme.

12. Kerala Co-operative Risk Fund Scheme

Kerala Co-operative Risk Fund Scheme was introduced as per G O (MS) No.249/2008/Co-op: dated 18.11.2008. All Credit Co-operative Societies/ Banks can become a member of the scheme. Each Credit Co-operative Society/Bank can become a member of the Scheme by contributing at the rate of 0.35% of each loan distributed 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 2014-15, Government has contributed ₹ 5.00 crores to the Corpus of the fund. As per the scheme principal amount not exceeding ₹ 1.50 lakh and interest thereon outstanding on the loan availed for agricultural purpose and non-agricultural purpose excluding gold loan and fixed deposit loan and who died within and after repayment period shall be written off from the liability of the loanee. The scheme has been extended to patients having diseases like Paralysis, Kidney disorders, AIDS (Acquired immune deficiency syndrome), Heart operation cases and Cancer. An amount of ₹ 75,000/- and interest thereon outstanding on the loan shall be written off from the liability of the loanee having above diseases. During the year ₹ 452445346/- has been disbursed under risk fund scheme for writing of the loan liabilities of loanees. ₹ 1143424731/- has been disbursed so far under risk fund scheme.

13. Deposit Mobilization 2014

Deposit mobilization campaign has been organized by the Co-operative Department from 01/12/2014 to 31/12/2014. The target of ₹ 6000 Crores was fixed. Deposit of ₹ 6232.22 Crores was mobilised by the Co-operative Credit Sector in the state through the campaign.

14. 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 2014-15 an amount of ₹ 14.00 lakhs

disbursed to 3 urban Co-operative Banks and ₹16.00 lakhs disbursed to 16 Urban Co-operative Societies under the scheme.

15. SC debt waiver Scheme

The State Government have introduced a debt relief and debt waiver Schemes up to ₹ 50000/- to those loans which are taken over by Scheduled Castes and overdue as on 31/03/2006 from Co-operative Societies/ Banks as per G.O (P) No. 99/13/SCSTDD dated 10/12/2013. Registrar of Co-operative Societies has disbursed ₹ 1.40 crores to the Co-operatives as liabilities taken over by Government during the year 2014-15.

16. Fishermen Debt Relief Scheme

Under the Fishermen Debt Relief Scheme, Registrar of Co-operative Societies has disbursed Rs 9.51 crore to the Co-operatives as liabilities taken over by the Government during the year 2014-15 as the awards issued by Fishermen Debt Relief Commission.

17. Debt Waiver Scheme

During the year 2014-15, Registrar of Co-operative Societies has disbursed ₹ 12.96 crores to the Co-operatives as liabilities taken over by Government on the awards issued by Agricultural Debt Relief Commission.

7. CONSUMER CO OPERATIVES

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

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

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

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

- 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.

- To function as an agent for the distribution of consumer goods and to import consumer goods whenever necessary.
- Establish and run manufacturing and processing units for production of consumer goods in collaborations with or directly by itself.
- Undertake such promotional and technical activities which are conducive for promotion of interests of consumer movement.

The main schemes implemented by the consumer federation are:

Triveni Wing

Neethi scheme

Nanma Stores

Neethi Medical Scheme

Neethi Gas Scheme

Foreign Liquor Division

Triveni Note Book Division

IT/Computer Stationary Wing

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 299 numbers of Triveni Super Markets/Little Triveni Super Stores/Mega Marts/Mobile Triveni Stores/Floating Triveni Super Stores/Triveni Coffee Houses/Noon Meal Scheme as on date and also Started Triveni units in every assembly constituencies of the state. Specialities under this wing are the 81 Mobile Triveni units, 7 Floating Triveni Super Stores.

II. Neethi scheme

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

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 2171 Retail Outlets. Here the items are sold at least by less 20% of market rate.

IV. Neethi Medical Scheme

The 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.

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

VIII. IT/Computer Stationary Wing

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

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

IX. CONDUCTING FESTIVAL MARKETS

During festival seasons like Onam, Ramzan, Christmas, Vishu etc consumer fed intervenes in the market and check the possible price like by selling some of the most essential commodities at subsidized rates through the special festival markets. Government have sanctioned an amount of ₹ 50.00 crore as subsidy to the Consumer Federation during the year 2014-15.

During this year 2014-15 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 ₹ 1896300/- as subsidy ₹ 1870000/- as share and ₹ 1000000/- as loan.

Under NCDC scheme Government have sanctioned an amount of ₹ 2940000/- as Share Capital and ₹ 50.00 crore as loans to Consumer Co-operatives during 2014-15.

8. MISCELLANEOUS TYPE CO-OPERATIVES

Miscellaneous type of Co-operative Societies have been organised in the State mainly for the purpose of socio, economic development and for generation of employment opportunities to the general

public as well as post graduates, Engineers and technically qualified persons, skilled and unskilled workers etc.

a. Vanitha Co-operative Societies

A remedial measure for the unemployment and under-employment among the women in Kerala, the Government has formulated schemes by organizing Women Co-operatives under the Co-operative department. These Women Co-operatives are formed with the objective of eradicating rural poverty by providing employment opportunities by pooling their major resources and Government assistance and to promote self help, thrift and savings for achieving the ultimate aim of self reliance. Government extends financial assistance to the Societies by way of Share capital, loan and subsidy, in order to boost up the financial as well as social uplift of women members of the community a good number of Vanitha Co-operatives are organized and majority of them are showing outstanding performance. There are so many Self Help Groups functioning under Vanitha Co-operative Societies. The working of Vanitha Co-operatives is co-ordinated by their apex institution named Kerala State Women Co-operative Federation (VANITHAFED) now the state Govt. Has introduced a new scheme for the reconstruction of weak Vanitha Societies by providing Govt. Assistance of ₹10.00 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 NCDG schemes, State plan schemes and **NABARD RIDF** scheme. These societies are co-ordinated by their Apex institution called Kerala Co-operative Hospital Federation. (Hospital Fed). Now the Govt. Assistance is extended to Hospital Societies for starting Medical laboratories, Blood Bank, Dialysis Unit and for the purchase of most modern equipments and Ambulances.

c. Housing Co-operative Societies

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

d. Educational Co-operative Societies

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

e. Labour Contract Co-operative Societies

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

i. Other Co-operatives

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

Details of assistance sanctioned during the year 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	115.90	74
2	Share capital contribution to Vanitha Co-operative societies	75.25	72
3	Share capital contribution to Hospital co-operative societies	54.23	6

4	Share capital contribution to Educational co-operative societies	9.50	2
5	Share capital contribution to Motor Transport co-operative societies	6.465	5
6	Loan to Hospital Co-operative Societies	88.96	4
7	Subsidy/working capital to Vanitha Co-operative societies	163.44	85
8	Subsidy/working capital to Hospital Co-operative societies	49.17	5
9	Share Capital to Printing & Publishing Co-operative Societies	1.00	1
10	Loan to Vanitha Co-operative Societies	12.40	5
TOTAL		576.315	259

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

1	2425-108-47-31 Non Plan Subsidy	2,82,50,000
2	2425-108-47 Subsidy	8,50,00,000
Total		11,32,50,000

An amount of ₹ 410.00 Lakhs is sanctioned to Housing Federation under the Head of Account 4216-80-195-99-(06).

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

1	Loan 6425-108-19	85,00,000	1
2	Share capital NCDC (State portion) 4425-108-89	4,38,88,000	2
Total		5,23,88,000	3

The details of amount sanctioned under RIDF Scheme are given below

1	Loan 6425-108-10	5,00,00,000	3
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The financial and administrative assistance provided by the State Government through Co-operative Department and financial assistance from **NCDC, NABARD** help 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 organized and established for the Socio-Economic Development of the Scheduled Caste and Scheduled Tribes in the State. As per Statistical details as on 31/03/2014 there were 752 Scheduled Caste and 100 Scheduled Tribe societies are registered under the control of Registrar of Co-operative Societies. Out of which, 351 SC societies and 59 ST societies were working societies. The Kerala State Scheduled cast 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 primary scheduled Tribe Co-operatives 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 leadership of one petrol pump of Indian Oil Corporation Ltd, Which has been functioning in Head Office premises since 1995.

Two 'Panchakarma' Centres were also functioning at Thrissur and Thiruvananthapuram under the control of SC/ST Federation. The federation is administered by an elected Board of Directors consisting of 25 members.

In Annual Plan 2014-15, ₹ 60.00 lakhs has been provided for the revival and development of SC/ST Societies. During the year ₹ 19551000/- is sanctioned to 64 societies under revival and development scheme ₹2842000/- sanctioned to 17 SC/ST societies as Government share capital contribution. Managerial subsidy for ₹ 9246000/- was also sanctioned to 156 SC/ST societies.

Repair and maintenance of office building of primary SC/ST societies, ₹ 18880000/- was sanctioned to 63 societies during the year 2014-15. Annual plan 2014-15, Government declared a new project to establish training centres for imparting training in recognised course of KGTE/ other Government approved agencies and for this purpose ₹ 2450000/- has been provided to 5 societies in Thiruvananthapuram, Palakkad and Pathanamthitta District.

As a special case, Rs. 4531000/- sanctioned to attappady Co-operative farming society for revival and upliftment of ST members in Attappady area through this Co-operative society. Out of the Budget provision Rs 25.00 lakhs has been sanctioned to SC/ST Federation to meet the establishment expenses of Rs 72000/- was also sanctioned as incentives for the self help group functioning in SC/ST societies.

As stated above, the total budget provision has been expanded and proposals have been submitted to enhance the budget provision in coming years.

10. INTEGRATED CO-OPERATIVE DEVELOPMENT PROJECT

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

The first project in Kerala was started in Wayanad District in 1987-88. In the State of Kerala all the 14 Districts have been brought under ICDP Scheme. 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. The 2nd phase commenced in Idukki District on 31/07/2014 with total project cost of ₹ 61.24 crores. NCDC and state Government approved the 2nd phase of ICDP in Palakkad District with a total project outlay of ₹ 61.925 Crores. The project will commence soon. For the 2nd phase of ICDP in Thrissur District, project appraisal was completed by NCDC

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

During 2014-15 an amount of ₹ 1241.15 Lakhs has been expended against the Budget provision of ₹ 1650.00 Lakhs

Expenditure statement during the period 2014-2015 is noted below.

ICDP FINAL EXPENDITURE STATEMENT 2014-15			
HEAD OF ACCOUNT	BUDGET PROVISION	EXPENDITURE	BALANCE
2425-107-94 State subsidy	27500000	3035876	24464124
2425-108-76 NCDC subsidy	22900000	6479421	16420579
4425-108-71 NCDC-share	68800000	68800000	0
6425-108-74 NCDC loan	45800000	45800000	0
TOTAL	165000000	124115297	40884703

11. CO-OPERATIVE EDUCATION AND TRAINING

I. State Co-operative Union

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

There are 13 Co-operative Societies training colleges, and 14 Training Centres were functioning for conducting HDC and JDC courses respectively. The higher Diploma in Co-operation (HDC) or Junior Diploma in Co-operation (JDC) is an essential qualification for the employees in the Co-operative Institutions as well as in the Co-operative Department. The training college, training centre at Kottayam is run by NSS. Training centres at Kottarakkara, Cherthala, Wayanad and Kannur are exclusive centres for SC/ST students. 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 the Co-operative Department are provided to each training centre by the Government.

Under General Scheme, there are 14 Co-operative Education Instructors in each district assisted by one Sahayak. The instructors are also entrusted with the work of collection of education fund and subscription of journal etc. The expenditure for the staff and stipend for the member education programme are met by State Co-operative union. Financial Assistance as grant in aid for member education programme, grant in aid for running SC/ST Centres are provided by the government for the training centres. During the year 2014-15 an amount of ₹ 25.00 Lakhs were released to State Co-operative Union for meeting the expenditure for Member Education Programme. The details of training colleges and training centres are shown below.

SL. NO	Training colleges	Training Centres
1	Thiruvananthapuram	Thiruvananthapuram
2	Kottarakkara	Kottarakkara(SC/ST)

3	Cherthala	Cherthala
4	Kottayam(NSS)	Kottayam
5	Aranmula	Thrissur
6	Pala	Palakkade
7	North Paravur	Kozhikode
8	Thrissur	Wayanad
9	Palakkad	Kannur
10	Tirur	Kasargod
11	Kozhikode	Pala Extension Centre
12	Thalassery	Tirur Extension Centre
13	Kanhangad	North Paravur Extension Centre
		Aranmula Extension Centre

In addition to the above, Kerala Institute of Co-operative Management (KICMA) is also functioning under the State Co-operative Union, from 07/02/2008 at Neyyardam, Thiruvananthapuram for conducting professional course like MBA and MCA.

II. Institute of Co-operative Management Thiruvananthapuram and Kannur

Institute of Co-operative Management in Thiruvanthapuram and kannur are established under the administrative control of National Council for Co-operative Training for providing advanced Training Courses to the officers of Co-operative Department, Officials and non officials in Co-operative Sector. State Government is providing financial assistance to institutions as grant-in-aid as per the budget allocation every year. The Institute of Co-operative Management, Kannur is formed as a joint venture of National Council for co-operative Training and State Government. So 50% of the total running cost the institute is to be met by the State Government. During the year 2014-15, an amount of ₹ 46.00 lakhs were released to the Institute, towards the matching contribution of Government of Kerala Institute of Co-operative management, Thiruvananthapuram and Kannur have conducted 35 training programmes for department officials and about 1119 officials were participated. They have also conducted 147 programmes for employees of Co-operative Institutions and about 4869 employees were participated.

In addition to the above institutions, ACSTI of Kerala State Co-operative Bank, staff training centre of Kerala State Co-operative Agricultural and Rural Development Bank are also conducting various training programmes for the offices of Co-operative Department and Officials and Non-Officials of Co-operative Institutions. ACSTI of KSCB arranged 2 programmes exclusively for Auditors and about 51 auditors all over the State were participated.

III. Institute of Management in Government

The State Training Policy (STP) of Government of Kerala is implemented through Institute of Management in Government. This institute is providing various training programmes of department officials. The training programmes were arranged on the basis of approved calendar programmes every year. For imparting STP training programmes to Co-operative Department, 14 Assistant Directors were designated

as District Co-ordinators and to assist the District Co-ordinators sufficient number of auditors/inspectors are also entrusted. Institute of Management in Government organized 32 programmes under State Training Policy through Thiruvananthapuram, Kochi and Kozhikode centres and about 810 officials were participated.

12. KERALA STATE CO-OPERATIVE EMPLOYEES' PENSION BOARD

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

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

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

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

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

The pension fund constituted by the employer contribution in the name of the employees at rates specifies by the government from time to time. The rate of Pension fund contribution of the employee is 12% of the Basic pay + DA wef 1.9.2014. Meanwhile, the primary co-operative societies working on a continuous profit for 10 years are liable to remit 12% of BP+DA as contribution wef 15.7.2010

Every Society shall remit the Pension Fund contribution within the first three consecutive working days of every month, to the Pension Board failing which the Society shall be liable to pay penalty.

The Administrative Charge remitted by Kerala State Co-operative Bank/District Co-operative Bank in the Employees Provident Fund shall be remitted in the Pension Board @1%by the bank wef 1.9.2014

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

The employees who have superannuated from the KSCB/DCB and the societies under the administrative control of Registrar of Co-operative Societies and under the administrative control of Functional Registrar and 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 ₹1000/- per month as

CONSOLATION PENSION

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

	PACS	DCB/KSCB	OTHER SOCIETY
MINIMUM PENSION			
Superannuation	₹ 1,500/-	₹ 2,000/-	₹ 1,500/-
Family Pension	₹ 1,000/-	₹ 1,500/-	₹ 1,000/-
MAXIMUM PENSION	₹ 15,000/-	₹ 22,000/-	2% of total Pension fund remitted
AASWAS PENSION	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-
MEDICAL ALLOWANCE			
Superannuation	₹ 500/-	₹ 500/-	₹ 200/-
Family Pension	₹ 200/-	₹ 200/-	NIL

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

13. KERALA STATE CO-OPERATIVE EMPLOYEES WELFARE BOARD

The Kerala Co-operative Employees Welfare Board has been constituted as per G.O (Rt) No.383/86 dtd.30/091986 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	Chairman
2	Secretary to Govt.(Co-operation) to Government of Kerala	Board Member
3	Registrar of Co-operative societies Thiruvananthapuram	Board Member
4	Chairman, Kerala State Co-Operative Union Thiruvananthapuram	Board Member
5	Joint or Deputy Secretary to Government from Finance Dept (to be nominated by Government)	Board Member
6	Two representative of Association of Co-operative Employees (to be nominated by the Government)	
7	Five persons who are associated with the Co-operative movement to be nominated by the Government.	
8	Additional Registrar/ Secretary – Treasurer of the Board to be appointed by the Government.	

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

Not less than 7 members will from the quorum.

Details of the members of the Managing committee as on 31-03-2015.

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 Dep't)	----- Board Member
4. The Registrar of Co-operative societies)	----- Board Member
5. The chairman, Kerala State Co-operative Union	----- Board Member
6. Deputy / Under secretary, (Finance Dep't)	----- Board Member
7. Sri. A.R. Radhakrishnan	----- Board Member
8. Sri. Chales Antony	----- Board Member
9. Sri. M.N. Gopalakrishna Panicker	----- Board Member
10. Sri. Alavi Vadakkethil	----- Board Member
11. Sri. Therakath Mani	----- Board Member
12. Sri. K.K.Nanu	----- Board Member
13. Sri. P.Rajive (Addl. Registrar/Secretary-treasurer)	----- Board Member

During this year 2014-15, 8 board meetings were held

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

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

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

Details of the Co-operative Societies who are Members of the Welfare Board as on 31-03-2015 are given below:

Institutions	As on 31-03-2014	Joined from		Total
		1-4-2014 to 03-2015	31-	
Societies under the control of Registrar of Co-operative Societies	4310		103	4413
under the control of other	2023		25	2048

Departments			
Total	6333	128	6461

Details of Employees / members as on 31-03-2015

No of Employees	Up To 31.03.2014	During 2014-15	Total	Removed due to retirement	Died	As on 31-03-2015
Permanent employees	65408	2599	68007	19246	1581	47180
Commission Agents	9699	501	10200	936	81	9183
Total	75107	3100	78207	20182	1662	56363

WELFARE ACTIVITIES OF THE BOARD

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

FINANCIAL ASSISTANCE

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

MEDICAL ASSISTANCE

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

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

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

4. Visual handicap due to decease or other causes the degree disability being
5. (a). Moderate 40% and above
6. (b). Seven 75% and above and
7. (c). Profound total 100%
8. Inability to attend duty due to paralysis
9. Disability due to accident (item 5&6, 40% permanent partial disability as a result of accident, disease or other causes)

10. Deadly diseases caused to brain tumour, epilepsy, head injury, meningitis, encephalitis and degeneration diseases of the brain and spinal cord has been given ₹ 50,000/- (Rupees fifty thousand only) 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.
11. 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 Ruled 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, 3rd places respectively..

Similarly at District level, one cash award of ₹ 15.000/- (Rupees, Fifteen Thousand only) has been given in every academic year to the children of the employees coming under rule 19(b) of the rules who secure the highest mark in B.Tech, 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 1-4-2014 to 31-3-2015

Contribution received

	FA		MA		RF	Amount refunded	Incentive	Cash Award		Welfare Board Contribution
	No	Amount	No.	Amount	No			No	Amount	
Regular employees	82	11660000	300	11395000	1506	27007798	1240129	602	5835000	99823734
Commission Agents	12	1640000	40	1555000	102	1080860	33834	52	515000	17725978
Total	94	13300000	340	12950000	1608	28088658	1273963	654	6350000	117549712

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

	FA		MA		RF	Amount refunded	Incentive	Cash Award		Welfare Board Contribution
	No.	Amount	No.	Amount	No			No	Amount	
Regular employees	1579	104501000	1762	55714500	19246	187530695	1952110	1799	13704250	769221841
Commission Agents	81	5275000	98	2800000	936	6201392	45947	129	989000	99937701
Total	1660	109776000	1860	58514500	20182	193732087	1998057	1928	14693250	869159542

Deposits as on 31-3-2015

	Fixed Deposits	S.B A/C Balance	Total
Regular employees	810833930	12747349.61	823581279.61
Commission Agents	99157169	3383377.39	102540546.39
Total	909991099	16130727	926121826

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 year 2013-14, Audit for the year 2014-15 is going on.

KERALA CO~OPERATIVE DEVELOPMENT AND WELFARE FUND BOARD

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

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

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

(i) Apex and Central societies	:	₹ 10,000/-
(ii) Class I societies	:	₹. 5000/-
(iii) Class II Societies	:	₹. 4000/-
(iv) Class III Societies	:	₹ 3000/-
(v) Class IV Societies	:	₹ 2000/-
(vi) All other societies irrespective of their category and working class	:	₹ 1000/-
3. Annual renewal contribution at the rate of 10% of the initial contribution for apex and central societies and at the rate of 5% of the initial contribution, subject to a minimum of ` 100 for all other member societies.

The board has been implemented a new scheme "Co-operative Risk Fund Scheme" during the 2008-2009 financial year. As per this scheme, if the loanee of a Co-operative institution is expired within/after the loan repayment period, principal amount up to ₹ 1.50 lakhs and the interest for the same will be paid to the loan account of the loanee. The fund shall consist of risk fund premium at 0.35% of loan amount deducted from loanee subject to a maximum of ₹ 525 and a minimum of ₹. 100/- and financial assistance of ₹.500.00 Lakhs from Government during the report year towards the risk fund.

The Board shall consist following members.

1. Minister in charge of co-operation (Chairman Ex-officio)
2. President, Kerala State Co-operative Bank.
3. Chairman, State Co-operative Union.
4. President of any two of the District Co-operative Banks to be nominated by Government.
5. Two representatives of the committee of the Primary Agricultural Credit Societies to be nominated by Government.
6. A representative of the committee of non-agricultural credit societies to be nominated by Government.
7. Three eminent co-operators to be nominated by Government.
8. A representative of the committee from any other SC/ST Welfare Co-operatives, or Vanitha Welfare Co-operatives or any other weaker section co-operatives under the control of Registrar of Co-operative Societies.
9. Secretary (Co-operation) to Government of Kerala.

10. Registrar of Co-operative Societies, and
11. Secretary/Treasurer of the Kerala Co-operative Development and Welfare Fund Board.

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

Organisational Setup

The board has the jurisdiction of the whole state and the head office is situated at Thiruvananthapuram and one regional office sanctioned at Thrissur. The board during the period 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. Kalavoor 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	-	2
Assistant Manager	-	1
Lower Division Clerk	-	10
Attended	-	4
Driver	-	2
Peon	-	1

The Secretary and Manager 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 **6809 loanees** of ₹ **49,76,74,725/-** during the reporting year 2014-15,

Infrastructure

There are no infrastructure facilities like building

Vehicle

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

Publications

No publication to the board

Internal Control System

As the Board's functions are in the preliminary stage there is no internal audit system has been established. The audit of the board is statutory and is conducted by the Director of Co-Operative Audit. Audit completed up to 2009-2010.

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.

Sl No.	Date of Board Meeting	No of Files Sanctioned	Total Amount (In ₹)
1.	30.04.2014	1125	82164686
2.	28.05.2014	475	34994599
3.	27.06.2014	625	46649996
4.	30.07.2014	376	28288267
5.	26.08.2014	379	26216771
6.	24.09.2014	704	54172436
7.	04.11.2014	416	31043400
8.	14.11.2014	184	12878384
9.	30.12.2014	1074	72811522
10.	19.01.2015	333	22161339
11.	02.02.2015	100	8309683
12	26.03.2015	1018	77983642
Total		6809	497674725

14. KERALA STATE CO-OPERATIVE EXAMINATION BOARD

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

The Board is responsible for the proper conduct of the examination. The government allotted funds for the working of the co-operative service Examination Board in the Head of **Account 2425-101-95 plan** as per Budget Allocation. The Registrar of co-operative societies is the ultimate controller of this Head. The salaries of Chairman and two members, Secretary, Exam controller other staff of the board and all other expenditure met by his Head.

As per G.O (P) No 137/2011/Co-op dated 24.9.2011 Sri. Kunju Illampally had taken charge as Chairman. Adv Fathima Rosanna, and Sri. Joseph Challissery had taken charge as members and continuing. Examination Board consist of one chairman and two members. Deputy Registrar/Secretary 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 the 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 Act 1969 Examination Board Conduct written test of promotion in the state Co-operative Banks, District Co-operative Banks, State Co-operative Agricultural and Rural Development Banks, Urban Banks having deposit of more than 10 crores. 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
Attended	1
Part-time sweeper	1

. At present two data entry operators, one computer operator, One Clerk and One Driver are working on daily wages basis.

As per the notification dated 14/04/2014, written examination for the post of Secretary, Junior Clerk and Typist has been conducted and consolidated mark list is also furnished to the concerned Banks. As per the notification dated 27/10/2014, the examination for the post of junior clerk has also been conducted and the list of qualified employees was furnished to concerned Co-operative societies. The evaluation of the written examination made as per the notification mentioned above for the posts of Secretary and typist is in progress.

The details of Expenditure statement for the year 2014-15 is detailed below:

Establishment expenses

Salary

Chairman & Two Board members - ₹ 600000/-

HRA - ₹ 40000/-

Telephone Allowances - ₹ 28000/-

Deputy Registrar / Secretary - ₹ 733281/-

Assistant Registrar/Controller of examination - ₹ 600368/-

Salary Arrears - ₹ 275947/-

Festival Allowances

Chairman & Two Board members - ₹ 6600/-

Deputy registrar / Secretary - ₹ 4400/-

Onam Festival Advance

Deputy Registrar / Secretary & assistant Registrar - ₹10000/-

TOTAL - **₹ 2298596/-**

Salary & Bonus of Permanent Employees

Clerk and attend - ₹ 229876/-

Contingent Expenses

Onam Festival Allowances - ₹ 35200/-

Rent & Water - ₹ 296880/-

Newspaper - ₹ 8515/-

Miscellaneous Expenses - ₹ 33964/-

Wages - ₹ 747150/-

Telephone - ₹ 57619/-

Printing & stationary - ₹ 77156/-

Postages	-	₹ 182929/-
Electricity charges	-	₹ 56937/-
Advertisement charges	-	₹1199399/-
Salaries for invigilators	-	₹ 21900/-
Expenses for examination centres	-	₹ 396580/-
Vehicle for examination	-	₹ 75098/-
Repairs & Maintenance	-	₹ 94200/-
Furniture	-	₹ 150359/-
Other charges	-	₹ 54608/-
T, A	-	₹ 183734/-
Car Services	-	₹ 15480/-
Car Insurance	-	₹ 52858/-
Special Bata	-	₹ 21000/-
Fuel	-	₹ 157929/-
Car Accessories	-	₹ 37894/-
Legal Fees	-	₹ 29500/-
Examination Expenses	-	₹ 1592482/-

TOTAL

₹ 5816247/-

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From the beginning, the Co-operative examination board has conducted 1781 examinations. As per the notification dated 13/04/2014, applications for the post of Junior Clerk, Secretary and Typist for 102 societies were invited.

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 Paise for 100 Rupees and part, for the financial year in which the scheme came into force after that with the subsequent years remittance may be made for the increment in the closing balance of the end of financial year. A maximum amount of ₹ 1,50,000/- is given guarantee for a depositor from the fund for this purpose.

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

The list of societies eligible for membership in the Kerala Co-operative Deposit Guarantee Fund Board issued by Of Co-operative Societies for the year 2014-15 is as below

Service Co-operative Bank Farmers Service Co-operative Bank 2014-15

SL No	District	Notified	Amount Paid (in ₹)
1	Thiruvananthapuram	159	1,32,47,534
2	Kollam	134	48,33,799
3	Pathanamthitta	134	17,09,701
4	Alappuzha	227	28,54,207
5	Kottayam	211	2,44,37,077
6	Idukky	106	19,52,876
7	Eranakulum	276	1,18,62,960
8	Thrissur	190	41,58,987
9	Palakkad	190	40,16,608
10	Malappuram	122	1,28,16,765
11	Kozhikode	140	64,15,846
12	Wayanadu	41	06,93,636
13	Kannur	187	2,02,14,372
14	Kasargod	103	33,39,553
	Total	2220	11,25,53,921

2220 Societies are at present included in the scheme from various Districts and an amount of ₹ 11,25,53,921/- is received from these Societies as Premium.

V. FINANCE

REVENUE RECEIPTS AND EXPENDITURE

1) Revenue Receipts for the Year 2014-15.

HEAD OF ACCOUNT	ITEM	Amount- (₹ In Lakh)
0425-101-99	Audit Fees	1518.30

0425-800-98	Arbitration Fees	1566.81
0425-800-97	Liquidation Charges	2.15
0425-800-96	KSR Cost	7170.15
0425-800-95	Fees on Appeal / Revision petition	6.11
0425-800-94	Application Fee for Registration of new Co-operative Institution & Execution Fees	47.46
0425-501-99	Election Fees	0.71
0425-800-93	Other Items	915.08
TOTAL		11226.77

2) Revenue Expenditure for the year 2014-15

(in ₹)

Head of A/c	Salary 01	Wages 02	TA 04	Office Expenses 05	RRT 06	MOTOR VEHICL E 21	Other charges - 34	P.O.L -45	TOTAL
2425-001-88	522200	167000	99000	109825	117000	1000	25000	15000	1056025
2425-001-89	12177811	672450	247690	162991		12711		182753	13456406
2425-001-97	4494789	224263	102463	145152	398049	9365		48000	5422081
2425-001-98	515067471	6250181	5389235	3225327	1882887	217943		436365	532469409
2425-001-99	75705679	1114669	546960	1074830	270000	87930	35000	316145	79151213
2425-003-98	25187249		106421						25293670
2425-101-92	12892106	480840	49613	192331		61000	7650000	104250	21430140
2425-101-93	2945558	358550	223062	161583	863000	6000	27732	34000	4619485
2425-101-95	2770688	585000	41000	72000	45000		340000		3853688
2425-101-96	4120331	496325	277957	108193	225000	17203	98031	64365	5407405
2425-101-98	8203162								8203162
2425-101-99	757009191	971986	3786644	1171635	192403				763131859

Total	1421096235	11321264	10870045	6423867	3993339	413152	8175763	1200878	1463494543
2425-003-92-31	GRANT TO STATE CO- OPERATIVE UNION FOR RUNNING CO-OPERATIVE TRAINING FOR SC/ST								132000
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 PROFRRSSIONAL EDUCATION								28250000
2425-108-80-33	SUBSIDIES TO CO-OPERATIVES FOR CONDUCTING FESTIVAL MARKETS								500000000
2525-107-72-33	STIMULUS INTEREST SUBSIDY								10000000
TOTAL									608442000
GRANT TOTAL									2071937000

Collection Drive - Final Progress Report

(₹ in Lakhs)

Sl No.	Item	Target Fixed		Collection			Total Collection
				16/03/14 to 31/03/14	01/04/14 to 14/04/14	15/04/14 to 30/04/14	
1	Loan	Govt.	8330.68	11.29	1.65	1.40	14.34
		NCDC	6441.12	51.95	10.98	19.24	82.17
2	Interest	Govt.	8505.05	4.99	4.50	1.80	11.29
		NCDC	4614.26	12.35	0.00	12.88	25.23
3	Penal Interest	Govt.	986.48	0.01	0.21	0.07	0.29
		NCDC	225.90	4.96	0.89	0.59	6.44
4	Share Capital	Govt.	6641.42	214.32	7.28	17.76	239.36
		NCDC	12716.17	16.87	1.03	1.22	19.12
5	Penal Interest	Govt.	732.55	0.19	0.07	0.00	0.26
		NCDC	1004.83	0.00	0.00	0.51	0.51
6	Dividend	Govt.	1002.97	14.95	0.53	0.58	16.06
		NCDC	1.19	0.00	0.00	0.00	0.00
7	Audit Fee		1233.30	275.76	24.28	25.66	325.70

Total	52435.92	607.64	51.42	81.71	740.77
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Collection Drive – Final Progress Report**(₹ In Lakhs)**

Sl No	Item	Overdue as on 30/06/2014	Amount recommended for Revenue	Collection 01/07/14 to 15/09/14	Target	Collection		Total Collection	% of Collection	
						16/09/14 to 31/10/14	01/11/14 to 15/11/14			
1	Loans	Govt:	8479.64	6401.83	6.97	270.84	16.50	6.62	23.12	1.12
		NCDC	8855.46	1505.57	35.57	7314.32	19.45	0.54	19.99	0.27
2	Interest	Govt:	11418.89	10022.27	15.06	1381.56	10.09	5.35	15.44	1.12
		NCDC	6798.92	1864.89	15.29	4918.74	41.76	191.32	233.08	4.74
3	Penal Interest	Govt:	989.32	11.78	0.35	977.19	0.39	0.74	1.13	0.12
		NCDC	401.47	309.92	0.10	91.45	6.57	0.00	6.57	7.18
4	Share Capital	Govt:	7050.70	908.59	32.78	6109.33	137.47	421.09	558.56	9.14
		NCDC	10893.57	407.27	21.43	10464.87	133.64	5.01	138.65	1.32
5	Penal Interest	Govt:	1065.70	61.37	5.52	998.81	5.18	3.00	8.18	0.82
		NCDC	1068.71	58.23	0.06	1010.42	9.16	0.35	9.51	0.94
6	Dividend	Govt:	45.83	0.03	9.59	36.21	31.65	3.98	35.63	98.39
		NCDC	22.60	0.04	0.00	22.56	18.39	0.21	18.60	82.45
7	Audit Fee	1679.29	211.01	114.13	1354.15	365.80	48.48	414.27	30.59	
8	KSR cost and LS & PC	11.10	0.00	2.76	8.34	7.06	1.28	8.34	100	
9	Audit cost and LS & PC	150.93	3.15	0.30	147.48	0.00	100.90	100.90	68.42	
10	Guarantee Commission	1214.36	0.00	0.00	1214.36	0.10	969.00	969.10	79.80	
TOTAL		60146.49	21765.95	259.91	38120.63	803.20	1757.86	2561.06	6.72	

**** Note:**

1. Guarantee Commission include ₹ 9.69 crore received from KSCARDB
2. Govt. Share Capital includes ₹ 3.00 crore received from KERAFED
3. NCDC loan interest includes ₹ 1.18 crore from Dist. Co-operative Bank, Kottayam

VI. INFRASTRUCTURE

1. Infrastructure facilities like buildings, roads, bridges etc costing ₹50.00 lakhs or more created during the year and expenditure incurred : **Nil**
2. Details of infrastructure created but not used for various reasons : **Nil**

3. Instances of underutilized infrastructure	:	Nil
4. Details of Vehicles purchased/disposed of during the year	:	Details appended
5. Assets transferred to other agencies during the year	:	Nil
6. Details of machinery, equipments or other assets costing ₹ 5.00 Lakh and more during the year	:	Nil
7. Assets damaged or otherwise disposed of during the year	:	Nil
8. Land acquired/purchased during the year	:	Nil

APPENDIX-I**Vehicles purchased during the year 2014-2015**

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

APPENDIX-II**Vehicles disposed during the year 2014-2015**

Sl.No	Office	Registration No	Make and Model	Assessed value	Bid Amount	Date of Disposal
1	O/o RCS	KI-13 E 9416	TATA SUMO 1999	45000/-	45350/-	23/02/2015

VII. DEPARTMENTAL PUBLICATIONS**SAHAKARANA VEEDHI**

“Sahakarana Veedhi” is the official publishing of Department of Co-operation. This publication highlights 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 the societies under Plan Schemes. Articles on contemporary relevance to the sector, articles of the Hon’ble Minister of Co-operation, article of 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.

Propaganda

The Government of Kerala have accorded administrative sanction for the release of ₹ 25.00 Lakhs for meeting the expenditure for the assistance for publication of Sahakarana Veedhi, distribution of trophies to PACS, Urban Banks, District Co-operative Banks and employees Credit Co-operative Societies, other

Co-operative Societies, Printing of Pamphlets on various schemes implementing through Co-operative department during 2014-15 under the Head of the Account 2425-001-90.

VIII. EVENTS

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

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

IX. IMPLEMENTATION OF RIGHT TO INFORMATION ACT -2005

The number of requests received in this department under RTI Act during 2014-15 was 2912. There were 25 pending cases in the last year (2013-14). So the total requests are 2937. Among this, 2705 were disposed. The number of appeals preferred during the year were 88 Among this 59 were disposed. The total amount collected as fee was ₹ 60238. There exists 154 Public Information Officers, 16 Assistant Public Information Officers and 154 Appellate Authorities. The designation of these officers is appended below:

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

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

No. of Public Information Officers - 1 (State Public Information Officer)

(Form-1)

SUO MOTO DISCLOSURE UNDER SECTION 4(1) (b)

REPORTING YEAR: 2014-15

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 2014-15

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 2014-15

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	25	2912	2937	2894	-	-	-

(Form-4)

INFORMATION REQUESTS REJECTED BY PUBLIC INFORMATION OFFICERS

REPORTING YEAR 2014-15

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	-	-	-	-	-	-

(Form-5)

DISPOSAL OF FIRST APPEALS BY DESIGNATED APPELLATE AUTHORITIES

REPORTING YEAR 2014-15

Name of the Department	No. of First Appeals pending with Appellate Authorities on 1.4.2012	No. of First Appeals during the year	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	-	88	88	59	-	-	-

(Form-6)

PENALTIES IMPOSED & COLLECTED

REPORTING YEAR 2014-15

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 2014-15**

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 2014-15**

Name of the Department	Cost collected Section 4(4)	Fee Collected Section 6(1)	Fee Collected Section 7(1)	Fee Collected Section 7(5)	Other charges Collected (specify)	Total Collection
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Co-operation	-	60238	-	-	-	60238

X. INTERNAL CONTROL SYSTEM**Details of audit – 2014-15**

1	Total no of co operatives as on 31-3-2015	- 21159
	a. No of co operatives under the administration of Co-operative department as on 31-03-2015	- 17757
	b. No of co operatives under the administration of Other department as on 31-03-2015	- 3402
	c. No of RNA societies	- 4776
2	No of audit pending as on 1-4-2014	- 24443
3	No of audit completed during 2014-15	- 21113
4	No of audit pending during 2014-15	- 3330

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 2014-15**DEPARTMENT OF CO-OPERATION****Targets and Achievements for the year 2014-15**

Outlay provided in the current year's Budget for the implementation of plan schemes is ₹12299.03 lakh. The scheme wise details and Expenditure for the year 2014-15 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	8799.00	8799.00	6914.17	78.58
	Share Capital Contribution to District Co-operative Banks (SDG)		10639.90	10639.90	100.00
	STATE PLAN TOTAL	8799.00	19438.90	17554.07	90.30
2	Other Centrally Sponsored Schemes				
	a) NABARD Scheme	0.03	0.03		0.00

	b) NCDC Scheme	3500.00	3500.00	2952.15	84.35
	SDG Rs 4500.00 lakhs (Consumer Federation)		4500.00	4500.00	100.00
	Other CSS TOTAL	3500.03	8000.03	7452.15	93.15
	GRAND TOTAL	12299.03	27438.93	25006.22	91.13

* ₹ 500.00 lakh was also provided through SDG March 2015.

STATE PLAN SCHEMES
ANNUAL PLAN 2014-15
DETAILED EXPENDITURE STATEMENT

(In Rupees)

Code No.	Name of Scheme	Budget Provision	Modified Appropriation	Expenditure	No. of Beneficiaries	Remarks
1	2	3	4	5	6	7
STATE PLAN SCHEMES						
I CREDIT CO-OPERATIVES						
COP 001	Implementation of Scheme financed by NCDC -- ICDP (State Share) 2425-107-94	27,500,000	3,500,000	3,035,876	2	Assistant provided to implement ICDP projects in Idukki and Palakkad for an amount of ₹ 3035876/-. As per G.O.(Rt). No. 2982/2014/Fin dated 28/03/2015, ₹ 240.00 lakhs re-appropriated to the H/A 2425-001-87 and surrendered ₹ 464124/-
COP 003	Assistance to Primary Agricultural Co-operatives					
	Subsidy 2425 - 107 - 80	86,000,000	86,000,000	86,000,000	63	Full Expenditure
	Share 4425- 107-89	64,500,000	64,500,000	51,864,800	403	Sufficient eligible proposals ₹ 68.70 lakhs were presented before the working group and administrative sanction was received but releasing orders were not received from Government. Re-appropriation proposal for spending the balance amount submitted to Government but not sanctioned. Hence surrender ₹ 12635200/-

	Loan - 6425-107-72	64,500,000	64,500,000	34,242,500	55	Sufficient eligible proposals for ₹ 138.55 lakhs were presented before working group and Administrative Sanction was received but releasing order was not received from Government and re-appropriation proposal for spending the balance amount was submitted to Government but not sanctioned. Hence ₹ 30257500/- was surrendered.
SUB TOTAL I		242,500,000	218,500,000	175,143,176	523	
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	47	Full Expenditure
SUBTOTAL II		5,000,000	5,000,000	5,000,000	47	
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 submitted to NCDC were not sanctioned. Hence the amount was surrendered.
	4425-108-89	6,700,000	6,700,000	0	0	Proposals for Rs.33.50 lakhs were sanctioned by the working group and the releasing order was not received from the Government. The re-appropriation proposal submitted was not considered. Hence surrendered ₹ 67,00,000/-
SUB TOTAL III		7,500,000	7,500,000	0	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	2,576,300	177	Sufficient eligible proposals were not received from districts. Re-appropriation proposal for the balance amount submitted to Government was not sanctioned. Hence surrendered

						₹8223700/-
	Share - 4425-108-45	6,400,000	6,400,000	3,230,000	107	Sufficient eligible proposals were not received from districts. Re-appropriation proposal for the balance amount submitted to Government was not sanctioned. Hence surrendered ₹3170000/-
	Loan 6425-108-22	2,800,000	2,800,000	2,360,000	102	Sufficient eligible proposals were not received from districts. Re-appropriation proposal for the balance amount submitted to Government was not sanctioned. Hence surrendered ₹440000/-
	SUB TOTAL IV	20,000,000	20,000,000	8,166,300	386	

V CO-OPERATIVE EDUCATION RESEARCH & TRAINING

COP 008	Assistance to Institute of Co-operative Management 2425- 003 -89	7,500,000	7,500,000	7,498,531	2	Surrendered ₹ 1469/-
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	97,498,531	3	

VI MODERNISATION AND PUBLICITY

COP 009	Modernization of Co-operative Department	6,900,000	6,900,000	6,900,000		Full Expenditure
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	2425-001- 91					
	SUB TOTAL VI	6,900,000	6,900,000	6,900,000		
<u>VII OTHER CO-OPERATIVES/ SCHEMES</u>						
COP 016	Assistance to Miscellaneous Co-operatives Subsidy 2425 - 108 - 67	60,000,000	60,000,000	31,823,000	90	Sufficient eligible proposals were not received from Districts. Proposals for ₹ 31.70 lakhs were sanctioned by the Government but releasing order was not received. Hence surrendered ₹ 28177000/-
	Share - 4425-108-68	36,000,000	36,000,000	36,000,000	170	Full Expenditure
	Loan - 6425 - 108 - 11	24,000,000	24,000,000	16,532,800	19	Proposals for balance amount of Rs 7467200/- was sanctioned by the Government but release order was not received. Hence surrendered Rs 7467200/-
COP 017	Assistance for Rehabilitation and Expansion of Cooperatives Subsidy - 2425 - 108 - 60	11,100,000	11,100,000	7,500,000	8	Proposal for ₹ 14.35 lakh were sanctioned by the Government but release order was not received. Hence surrendered ₹ 3600000/-
	Share - 4425-108- 50	12,600,000	12,600,000	10,653,000	10	Proposal for ₹ 16.70 lakh were sanctioned by the Government but release order was not received. The Re-appropriation proposal submitted to Government was also not considered. Hence surrendered ₹ 1947000/-
	Loan - 6425 - 108 - 28	15,800,000	15,800,000	11,150,000	8	Proposal for ₹ 19.70 lakh were sanctioned by the Government but release order was not received. The Re-appropriation proposal submitted to Government was also not considered. Hence surrendered ₹ 4650000/-
COP 036	Assistance for Development of SC/ST Cooperatives Subsidy 2425 - 108-42	48,600,000	48,600,000	48,600,000	290	Full Expenditure
	Share - 4425 - 108 - 34	11,400,000	11,400,000	11,400,000	86	Full Expenditure
COP 037	Assistance for Model Co-operatives	15,000,000	9,000,000	8,390,000	17	As per G.O.(Rt). No.2982/2014/Fin dated

	Subsidy 2425-108-41					28/03/2015, ₹ 60.00 lakh Re-appropriated to the H/A 2425-001-87 and surrendered the balance amount of ₹ 610000/-
	Share 4425-108-37	17,500,000	17,500,000	17,030,000	18	Sufficient eligible proposals were submitted before the Working Group and Administrative sanction was received. But releasing order was not received from Government. Hence ₹ 470000/- was surrendered.
	Loan 6425 - 108 - 13	17,500,000	17,500,000	17,030,000	18	Sufficient eligible proposals were submitted before the Working Group and Administrative sanction was received. But releasing order was not received from Government. Hence ₹ 470000/- was surrendered.
COP 049	Farmers Service Centre (One time A.C.A) Subsidy - 2425 - 108 - 37	40,700,000	40,700,000	40,700,000	59	Full Expenditure
	Share - 4425 - 108 - 32	20,300,000	20,300,000	20,300,000	59	Full Expenditure.
COP 050	Assistance to Primary Marketing Co-operatives to strengthen the Agricultural Marketing Sector Subsidy - 2425 - 108 - 36	15,400,000	15,400,000	0		Sufficient eligible proposals were not received from Districts. Re-appropriation proposal for the entire amount submitted to Government was not considered. Hence surrendered ₹ 15400000/-
	Share - 4425 - 108 - 30	22,000,000	22,000,000	0		Sufficient eligible proposals were not received from Districts. Re-appropriation proposal for the entire amount submitted to Government was not considered. Hence surrendered ₹ 22000000/-
	Loan - 6425 - 108 - 09	6,600,000	6,600,000	6,600,000	1	Sufficient eligible proposals were not received from districts. Re-appropriation proposal for the entire amount submitted to Government was not sanctioned. Hence surrendered ₹ 6000000/-
COP 056	Assistance for Establishment of Co-	30,000,000	30,000,000			As the amount was under share, the assistance was not

operative Head Quarters and Allied Institutions (New) 4425-001-99						sanctioned. Hence the amount was surrendered. As per G.O.(Rt). No.2982/2014/Fin dated 28/03/2015, an amount of Rs 300.00 lakh was provided as subsidy instead of share capital Assistance.
2425-001-87	30,000,000	30,000,000	30,000,000			Full Expenditure
Sub Total VII	404,500,000	428,500,000	307,708,800	853		

INFRASTRUCTURE

cop 026	RIDF Assisted Scheme Loan - 6425 - 108 - 10	50,000,000	50,000,000	50,000,000	1	Full Expenditure
	Share Capital Contribution to District Co-operative Banks (SDG) 4425- 107-85		1,063,990,000	1,063,990,000	1	Full Expenditure
	Sub Total	50,000,000	1,113,990,000	1,113,990,000	2	
	TOTAL	833,900,000	1,897,890,000	1,714,406,807	1813	

OTHER STATE PLAN SCHEMES

IAF 001	KSCARDB Purchase of Debentures 6425 - 107 - 86	5,000,000	5,000,000			Re-appropriation proposal was not considered. Hence surrendered ₹ 5000000/-
	Total	5,000,000	5,000,000	0	0	

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	879,900,000	1,943,890,000	1,755,406,807	1814	

NABARD ASSISTED SCHEME 100%

COP 021	NRC- LTO Fund of NABARD Share Capital Contribution to Credit Societies / Banks 4425-107-99(02)	1,000	1,000			An amount of Rs 400.00 lakh was provided as share capital to KSCARDB under NRC LTO Fund. As there is no sufficient amount available under the H/A, re-appropriation proposal was submitted to Government but not sanctioned. Hence the Token Provision Surrendered.
	4425-107-98(02)	1,000	1,000			Token Provision Surrendered
	4425-107-97(02)	1,000	1,000			Token Provision Surrendered
	TOTAL	3,000	3,000			

NCDC SCHEME

COP 023	Integrated Co-op. Development Project - NCDC Assistance (ICDP) Subsidy 2425- 108-76	22,900,000	22,900,000	6,479,421		Salary portion Surrendered ₹ 16420579/-
	Share 4425- 108-71	68,800,000	68,000,000	68,000,000	2	Full Expenditure
	Loan 6425- 108-74	45,800,000	45,000,000	45,800,000	2	Full Expenditure
	Total	137,500,000	137,500,000	121,079,421	4	
COP 024	Assistance to PACS, Primary Societies, Wholesale Stores and Federations Subsidy 2425- 108 -51	1,000	1,000			Token Provision surrendered
	Share 4425- 108- 42	53,999,000	53,999,000	53,893,300	23	Sufficient proposals were sanctioned by working group/NCDC but release order was not received from Government. Hence surrendered ₹ 105700/-
	Loan 6425- 108-19 (585+1600+1000+1900) SDG Rs 500.00 lakh	58,500,000	558,500,000	513,467,950	10	Sufficient Proposals were sanctioned by NCDC, but release order was not received from Government on the reason that there is sufficient amount under the H/A for providing share capital Assistance. Hence surrendered ₹ 45032050/-

	Total	112,500,000	612,500,000	567,361,250	33	
COP 025	Assistance to Primary Marketing Co- operatives and Federations Subsidy 2408-02- 195-86	1,000	1,000			Token Provision surrendered
	4408-02-195-86	57,999,000	57,999,000	31,643,800	51	Sufficient proposals were sanctioned by working group and recommended to NCDC. Release order was not received from Government and NCDC. Hence surrendered ₹ 26355200/-
	Loan 6408-02- 195-65	42,000,000	42,000,000	25,130,650	26	Sufficient proposals were sanctioned by working group and recommended to NCDC. Release order was not received from Government and NCDC. Hence surrendered ₹ 16869350/-
	Total	100,000,000	100,000,000	25,130,650	77	
	NCDC TOTAL	350,000,000	850,000,000	745,215,121	114	