

Department of Co-operation
Government of Kerala

CIMA

CO-OPERATIVE INSPECTION MANAGEMENT APPLICATION

JAYAN.T. KAS



INTRODUCTION

The Co-operative Department of Kerala oversees the regulation and inspection of more than 15,000 co-operative societies. However, with only 275 inspectors available, the efficiency of the department's regulatory activities is significantly impacted. To address this challenge and ensure timely and effective inspections, the Co-operative Inspection Management Application (CIMA) Version 1.0 has been developed as a comprehensive online system.

OBJECTIVE

This project aims to implement a streamlined digital solution for automating inspections in Kerala's cooperative societies. It enables real-time data analysis for proactive decision-making, ensures inspector presence through geo-fencing, maintains 100% digital records, and facilitates seamless real-time monitoring and communication between the department and societies.

The CIMA Online Inspection System consists of three integrated components:

1. **CIMA Mobile Application**
2. **CIMA Web Application**
3. **CO-OP Connect Mobile Application**

This digital initiative aims to ensure transparency, accuracy and enhanced efficiency in the inspection process. It will help to improve regulatory oversight and facilitate prompt action, thereby strengthening the overall governance of the co-operative sector in Kerala.

CIMA Mobile Application

The CIMA Mobile Application is an Android-based application designed for inspection officers of the Co-operative Department to conduct on-site inspections of co-operative societies efficiently and systematically.

1. **Geo-Location Mapping and Geo-Fencing:**

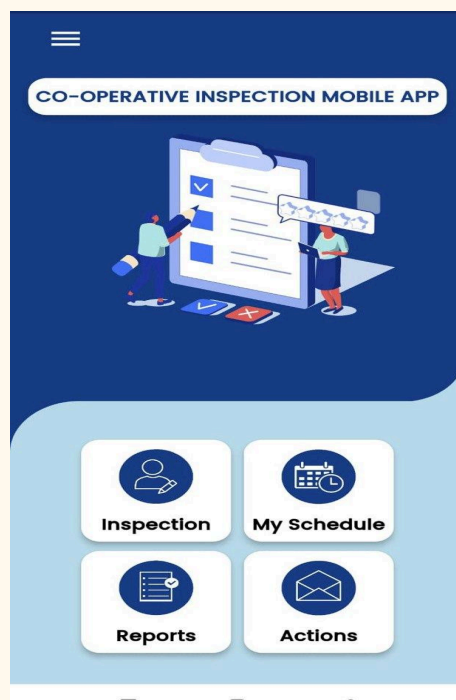
The CIMA Mobile Application utilizes Geo-Location Mapping by capturing the latitude and longitude coordinates of all co-operative societies. It incorporates geo-fencing

technology to establish a 20-meter perimeter around each society, ensuring that inspections can only be conducted when the officer is physically present within this designated area. This feature enhances accountability and ensures that inspections are carried out on-site.

2. Standardized Inspection Format:

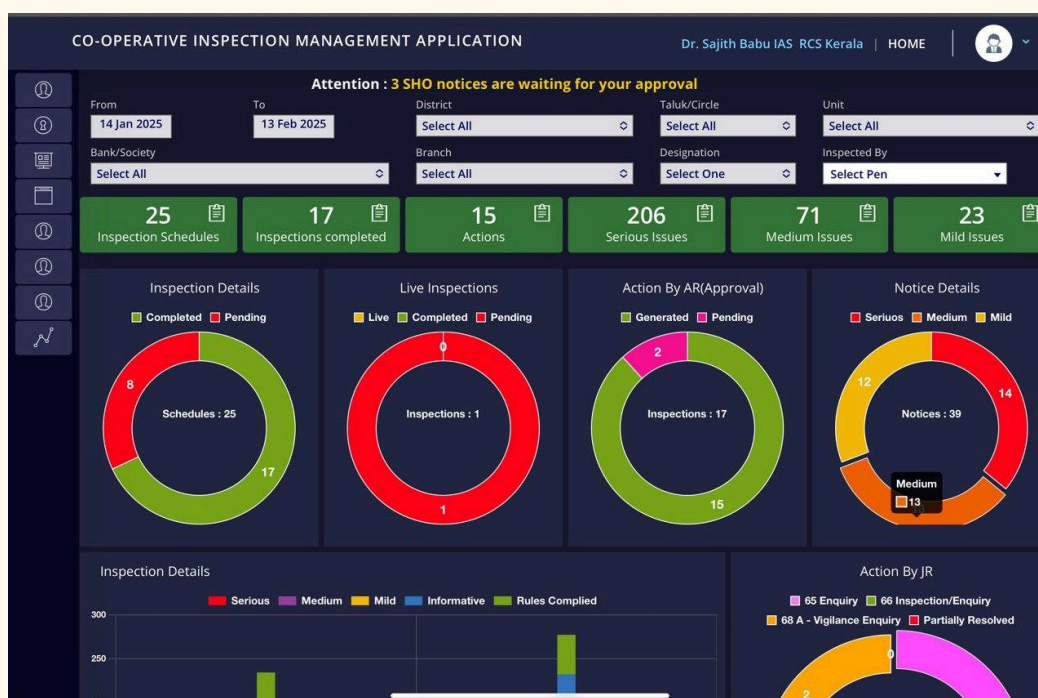
The application provides a predefined inspection format, enabling officers to systematically verify all relevant details regarding the society's activities. This structured approach minimizes errors, ensures comprehensive data collection, and maintains uniformity across all inspection reports.

By integrating these technological features, the CIMA Mobile Application enhances the transparency, accuracy, and efficiency of the inspection process.



CIMA Web Application

The CIMA Web Application is an online platform designed for real-time monitoring, evaluation, follow-up and timely action of inspections conducted by the Co-operative Department.



1. Inspection Monitoring ,Timely Action and Follow-Up:

This web application is accessible to officers from the level of Assistant Registrar(Taluk level Officer) to The Registrar of Co-operative Societies (Head of the Department) for monitoring,evaluation,timely action and follow-up of inspections.

2. Real-Time Monitoring with Geo-Location Technology:

The CIMA Web Application integrates Geo-Location Mapping and Geo-Fencing Technology, enabling senior officials, including The Registrar of Co-operative Societies to monitor ongoing inspections in any co-operative society across Kerala in real time.

This system allows them to issue necessary instructions and take prompt action, ensuring greater efficiency and transparency in the inspection process.

3. Scheduling, Reporting, and Compliance Monitoring:

The CIMA Web Application facilitates:

- Scheduling and issuance of inspection plans for all co-operative societies.
- Approval of inspection reports upon completion of inspections.
- Issuance of notices to societies based on inspection findings.
- Evaluation of compliance actions taken by societies in response to inspection reports.
- Initiation of further actions where necessary, ensuring timely regulatory enforcement.


CO-OPERATIVE INSPECTION MANAGEMENT APPLICATION					ASRAF C.P Assistant Registrar HOME	
INSPECTION REPORT						
Society: KANNUR TOWN SCB C 844 Branch: BURNASSERY BRANCH District: KANNUR Taluk/Circle: KANNUR Unit: KANNUR-1						
Inspection No: 10/INSP/321305/2025 Inspection Date: 08/02/2025 Inspected By: BINEESH P, Unit Inspector PEN : 626996						
Category	Count					
Serious	4					
Mild	1					
Rules Complied	28					
Informative	5					
SI No	QNo	Question	Answer	Category		
1	1	സംഘത്തിന്റെ പേര്:	KANNUR TOWN SCB			
2	2	ഹെഡ് ഓഫീസ് - ശ്രാമം:	BURNASSERY BRANCH			
3	3	സംഘം നടത്തുന്ന പ്രവർത്തനങ്ങൾ:	1 നിക്ഷേപം സ്വീകരിക്കുന്നവ 2 വ്യക്തപരപ്രവർത്തനങ്ങൾ നടത്തുന്നവ 3 വായ്പകൾ നൽകുന്നവ 4 ഉൽപ്പാദനപ്രവർത്തനങ്ങൾ നടത്തുന്നവ 5 മറ്റു പ്രവർത്തനങ്ങൾ			
4	4	സംഘം ഏത് ക്ലാസിലാണ് ഉൾപ്പെട്ടിട്ടുള്ളത് (Rule 182)	1			
5	5	പരിശോധനാ ഉദ്യോഗസ്ഥൻറെ പേര്:	BINEESH P			

4. Paperless and Digitized Inspection Process:

The CIMA Web Application eliminates the need for manual preparation of inspection notes, reports, and notices. Once an Assistant Registrar approves an inspection report, notices and instructions are instantly delivered to societies, including their President, Secretary, and Board Members via Email, SMS, and the CO-OP CONNECT Mobile Application. This fully digitized process eliminates delays in inspection procedures and establishes a paperless inspection system.

By integrating these advanced digital solutions, the CIMA Web Application enhances the efficiency, transparency, and responsiveness of the co-operative inspection framework in Kerala.

CO-OPERATIVE INSPECTION MANAGEMENT APPLICATION		ASRAF C.P Assistant Registrar	HOME	
8	8	ക്യാഷ് ബുക്ക് കൃത്യമായി തയ്യാറാക്കി സൂക്ഷിക്കുന്നുണ്ടോ ?	No	Serious
9	9	നാൾവഴി കൃത്യമായി തയ്യാറാക്കി സൂക്ഷിക്കുന്നുണ്ടോ ?	Yes	Rules Complied
10	10	നികിയിരിപ്പ് തുക നാൾവഴി/ക്യാഷ് ബുക്കുമായി പൊരുത്തപ്പെടുന്നുണ്ടോ ? 1200	കുറവാണ്	Serious
11	11	ബൈലോ വ്യവസ്ഥ പ്രകാരം സൂക്ഷിക്കാവുന്ന നികിയിരിപ്പ് തുകയിൽ(₹2500000.00) അധികരിച്ച് തുക സൂക്ഷിക്കുന്നുണ്ടോ ?	Yes	Mild
12	12	ബൈലോ വ്യവസ്ഥ പ്രകാരം ചുമതലപ്പെട്ട ഉദ്യോഗസ്ഥനാണോ തുക സൂക്ഷിക്കുന്നത് ?	Yes	Rules Complied
13	21	സ്ഥാവര ജംഗമ സ്റ്റോക്ക് രജിസ്റ്റർ കൃത്യമായി തയ്യാറാക്കി സൂക്ഷിക്കുന്നുണ്ടോ ?	Yes	Rules Complied
14	22	വാർഷിക സ്റ്റോക്ക് പരിശോധന യഥാസമയം നടത്തിയിട്ടുണ്ടോ ?	Yes	Rules Complied
15	23	സർണ്ണ പണയ വായ്പ നൽകുന്നുണ്ടോ ?	Yes	Informative
16	23.1	സർണ്ണ പണയ സ്റ്റോക്ക് രജിസ്റ്റർ കൃത്യമായി തയ്യാറാക്കി സൂക്ഷിക്കുന്നുണ്ടോ ?	Yes	Rules Complied
17	23.2	RCS ന്റെ സർക്കുലർ പ്രകാരമുള്ള സർണ്ണ പണയ പരിശോധന യഥാസമയം നടത്തുന്നുണ്ടോ ?	No	Serious
18	23.3	ആനുപാതിക ഇൻഷുറൻസ് പരിരക്ഷ ഏർപ്പെടുത്തിയിട്ടുണ്ടോ ?	Yes	Rules Complied
19	23.4	RCS ന്റെ 1/2013 സർക്കുലർ പ്രകാരമുള്ള സുരക്ഷാ ക്രമീകരണങ്ങൾ ഉറപ്പ് വരുത്തിയിട്ടുണ്ടോ ?	Yes	Rules Complied
20	26	സംഘം നടത്തുന്ന എല്ലാ നിക്ഷേപ പദ്ധതികൾക്ക് സബ് വാൾ അംഗീകാരം വാങ്ങിയിട്ടുണ്ടോ ?	Yes	Rules Complied

CO-OPERATIVE INSPECTION MANAGEMENT APPLICATION Dr. Sajith Babu IAS RCS Kerala | HOME | 

INSPECTION REPORT

Inspection No: 1/INSP/321305/2025 **Inspection Date:** 05/02/2025

Society: KANNUR TOWN SCB C 844 **Branch:** HO **District:** KANNUR **Taluk/Circle:** KANNUR **Unit:** KANNUR-1







Email Id: kannurtownscb@yahoo.co.in

Inspection By: BINEESH P, Unit Inspector PEN : 626996

Approved By: ASRAF C.P, Assistant Registrar PEN : 312545 **Approved Date:** 05/02/2025 18:02

Remarks: TEST DEMO 1

Based on the approved inspection, notices were generated for the following reasons:

Sl No	Type	Notice No	View Notice 	Sign	Email
1	Serious	1/NOTI/321373/2025	View Notice 	Signed	Sent
2	Medium	2/NOTI/321373/2025	View Notice 	Signed	Sent
3	Mild	3/NOTI/321373/2025	View Notice 	Signed	Sent
4	SHO	4/NOTI/321373/2025	View Notice 	Signed	Sent
5	DEMAND NOTICE	5/NOTI/321373/2025	View Notice 	Signed	Sent

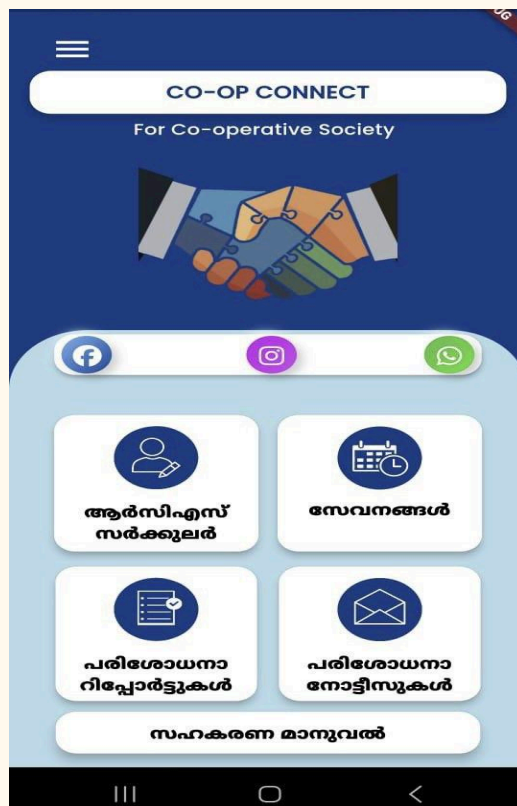
[Back](#)

CO-OP CONNECT Mobile Application

The CO-OP CONNECT Mobile Application is an Android-based application designed for co-operative societies to receive inspection notices, inspection reports, and official instructions in real time. Additionally, it provides access to circulars issued by the Registrar, the Co-operative Digital Manual, co-operative news and other services offered by the Co-operative Department.

1. Integration of Co-operative Societies into the Online Inspection System:

The CO-OP CONNECT Mobile Application enables all co-operative societies in Kerala to actively participate in the CIMA Online Inspection Management System, facilitating seamless real-time communication between the Co-operative Department and the societies.



2. Unique Identification Code for Societies:

As part of the CIMA Online Inspection System, each co-operative society is assigned an 11-digit Unique Identification Code (Unique ID). This code is generated based on the society's name, district, Taluk, type, branch, and year of registration.

3. User Authentication and Future Integration:

- A. The Unique Identification Code (Unique ID) serves as the Username for societies to access the CO-OP CONNECT Mobile Application.
- B. This Unique ID will also function as a universal identification code for co-operative societies, enabling them to access and utilize various services offered by the Co-operative Department in the future.

By implementing the CO-OP CONNECT Mobile Application, the Co-operative Department enhances digital governance, ensuring improved accessibility, efficiency, and transparency in its interactions with co-operative societies across Kerala.

Dinesh IT Systems, Kannur

The CIMA Online Inspection System was developed by Dinesh IT Systems, Kannur, one of the leading co-operative societies in Kerala, under the direction of the Co-operative Department of Kerala.

Kerala – The First State to Implement an Online Inspection System in the Co-operative Sector in India

- ❖ **CIMA Version 1.0 is the first online inspection management system implemented in the co-operative sector in India.**
- ❖ **Kerala is the first state in India to introduce a comprehensive online system for inspections, follow-up actions, and real-time monitoring in the co-operative sector.**

Brains Behind CIMA Online Inspection System

- 1. Dr. D. Sajith Babu IAS , Registrar of Cooperative Societies , Kerala**
- 2. Jayan T. KAS , Deputy Registrar of Cooperative Societies (Vigilance)**
- 3. T. Ayyappan Nair, Joint Registrar,TVM**
- 4. Ragesh K R , Junior Inspector**

Situation before Implementing CIMA Online Inspection System

The Co-operative Department of Kerala is responsible for regulating and inspecting over 15,000 cooperative societies. However, with only 275 inspectors, the efficiency of the department's regulatory functions has been significantly impacted.

Key Challenges in the Manual Inspection System:

1. Delays in Inspection Procedures:

- ❖ The entire process, from inspection to sending notices, took at least 7 days.
- ❖ 1 day for completing the inspection.
- ❖ 1 day for preparing the inspection report & 3 days for approval.
- ❖ 1 day for preparing inspection notices & 5 days for dispatching
- ❖ 30 days for manual follow-up actions.

The total time for completing an inspection with follow-up actions extended to 60 days.

2. Challenges in Monitoring and Tracking:

- ❖ Tracking pending inspection actions was difficult.
- ❖ Ensuring timely action was a challenge due to delays in communication.
- ❖ Ensuring the physical presence of inspectors was difficult
- ❖ Data analysis on inspections at state, district, taluk, and society levels was complex and time-consuming.
- ❖ Live tracking and monitoring of field inspections by higher officials was not possible.

- ❖ Consolidation of reports and actions at various level was a manual and inefficient process.

3. Communication and Documentation Bottlenecks:

- ❖ Societies received inspection reports and notices after 7 days, delaying issue rectification beyond 30 days.
- ❖ Circulars, directions, manuals, and orders were stored in various sources and locations, making accessibility difficult
- ❖ All inspection details, reports, notices, follow-up actions, and rectification reports were paper-based, leading to inefficiencies.
- ❖ Communication between taluk, district, and state offices was entirely paper-based, slowing down coordination.

The manual inspection system weakened inspection quality, financial discipline, and regulatory compliance. Delays and inefficiencies threatened the financial stability and credibility of cooperative societies, posing risks to Kerala's economy.

Situation After Implementing CIMA Online Inspection System

As part of transitioning from manual to online inspections, the Co-operative Department has developed three digital applications

- 1. CIMA Mobile Application for Inspection officers for onsite inspections**
- 2. CIMA Web Application – for Higher officials for monitoring, evaluation and timely actions**
- 3. Co-op Connect Mobile Application – for Co-operative societies to receive inspection notices, directions, circulars and other departmental services**

1. Improvements in Processes & Benefits

Introduction of these three applications has helped to eliminate Delays in Inspection Procedures

- ❖ Total process time reduced from 7 days to just 5 hours
- ❖ Inspection time reduced from 1 day to 3 hours
- ❖ Report preparation reduced from 1 day to 1 second
- ❖ Approval process shortened from 3 days to 1 minute
- ❖ Inspection notice preparation & dispatch reduced from 6 days to 1 second via email & Co-op Connect App
- ❖ Follow-up action time reduced from 30+ days to just 10+ days

Total inspection cycle (including follow-ups) reduced from 60+ days to a maximum of 18 days

2. Improvements in Services, Communication & Documentation

- ❖ Improved Inspection reports and notices received instantly, reducing rectification time from 30+ days to just 10 days
- ❖ Notices, Circulars, directions, manuals, and orders available with one-click access via the Co-op Connect App
- ❖ Seamless, real-time communication between taluk, district, and state offices, ensuring faster decision-making

3. Cost and Time Savings for Cooperative Societies and department Staffs

The digital inspection system enhances credibility while reducing costs and time. Real-time problem detection and predictive forecasting enable timely interventions, lowering corrective expenses. Digital communication eliminates travel costs and saves staff's time. The **Co-op Connect mobile app** provides instant access to circulars, inspection notices, and service status, streamlining operations. This system minimizes administrative workload, improves efficiency, and ensures seamless communication. By fostering transparency and

accountability, it strengthens trust and goodwill, ultimately enhancing the credibility of cooperative societies.

The digital inspection system **CIMA application** streamline operations, reducing the time and effort needed for report preparation, notice generation, and record maintenance. Automated real-time report submission eliminates manual paperwork, allowing inspectors to focus on core regulatory duties. Real-time data collection enables quick issue identification at state, district, taluk, and society levels, minimizing the cost and time required for analysis and decision-making. Digital record storage eliminates the need for physical maintenance, further reducing administrative burdens. This system enhances efficiency, saves resources and enables faster corrective actions

The CIMA Online Inspection System has revolutionized regulatory oversight, drastically reducing delays, enhancing monitoring and ensuring transparency. This transformation has strengthened financial discipline, improved compliance, and increased the credibility of cooperative societies, ultimately contributing to Kerala's economic growth and stability.

PROCESS FLOW BEFORE GOVERNMENT PROCESS RE ENGINEERING

1. The Assistant Registrar manually schedules inspections.
2. Inspectors visit the co-operative society and verify the records.
3. Inspection findings are manually recorded in the inspection form, and reports are prepared.
4. Inspection reports are physically submitted to the Assistant Registrar.
5. The Assistant Registrar verifies the inspection reports.
6. Inspection reports are manually approved.
7. Approved inspection reports are stored physically in the office.
8. Office staff prepare notices for societies and submit them to the Assistant Registrar.
9. The Assistant Registrar verifies the notices.
10. The Assistant Registrar manually approves the notices.

11. Office staff dispatch notices by post.
12. Co-operative societies receive notices by post.
13. Societies rectify defects mentioned in the notice and submit a defect rectification report to the Assistant Registrar's office.
14. The Assistant Registrar verifies the defect rectification report.
15. Recommendation for further action is manually sent to the Joint Registrar's office.
16. The society's defect rectification report is physically stored in the Assistant Registrar's office.
17. The Joint Registrar verifies the report and decides on further action.
18. The Joint Registrar manually issues orders for corrective action.
19. Consolidated Reports are manually prepared for review

PROCESS FLOW AFTER GOVERNMENT PROCESS RE ENGINEERING

1. Inspectors visit the co-operative society, verify records, and record findings digitally using CIMA Mobile Application
2. The Assistant Registrar verifies and approves the inspection reports digitally using CIMA Web Application
3. The Assistant Registrar verifies and approves the notices digitally using CIMA Web Application
4. Societies rectify the defects mentioned in the notice and submit a defect rectification report to the Assistant Registrar's office.
5. The Assistant Registrar verifies the defect rectification report using CIMA Web Application
6. The Joint Registrar verifies the report and decides on further action using CIMA Web Application

With the implementation of the CIMA Online Inspection System, the Co-operative Department has successfully eliminated 13 out of the 19 processes

that previously existed. Except for the six remaining processes, all others have been automated through the CIMA Online Inspection System.

PROCESS RE-ENGINEERING INTRODUCED THROUGH CIMA

- ❖ **Online Inspection Platform:** Transition from manual to fully digital inspections.
- ❖ **Automated Real-time Report Generation:** Instant digital reports replacing manual preparation.
- ❖ **Seamless Online Report Submission:** Elimination of paper-based reports with real-time online submission.
- ❖ **Real-time Monitoring & Evaluation:** Continuous tracking and assessment of inspections.
- ❖ **Digital Approval System:** Online approval of inspection reports, replacing manual approvals.
- ❖ **Automated Notice Generation:** System-generated notices upon approval, eliminating manual preparation.
- ❖ **E-Notice Dispatch:** Notices sent via email instead of physical dispatch to cooperative societies.
- ❖ **Inspection Tracking & Follow-up:** Easy monitoring of inspections and officer actions post-inspection.

- ❖ **Real-time Data Collection & Analysis:** Instant data capture for informed decision-making.
- ❖ **Advanced Data Mining & Insights:** Extraction of crucial trends and patterns for proactive governance.
- ❖ **Digital Communication Channel:** Direct and instant communication between the department and societies.
- ❖ **Post-inspection Digital Workflow:** Simplified tracking and follow-up actions without manual delays.
- ❖ **Cooperative Society Access to Digital Services:** Societies can track inspections, view circulars, directions, manuals, and access department services digitally.
- ❖ **Enhanced Transparency & Accountability:** Real-time updates ensure better compliance and governance.

This streamlined process boosts efficiency, accuracy, and accessibility while reducing manual workload and delays

Key Benefits of the Co-operative Inspection Management Application (CIMA) System

1. Enhanced Regulatory Efficiency:

Streamlines the regulatory activities of the Co-operative Department, reducing the workload of officials.

Eliminates delays in inspection procedures, ensuring a fully digital and streamlined inspection process.

2. Fully Paperless & Online Inspection System:

All inspection-related activities are conducted digitally, eliminating the need for physical paperwork.

3. Real-Time Digital Documentation:

All inspection records and reports are generated and stored digitally in real time, ensuring complete digital records.

4. Real-Time Monitoring & Evaluation:

Inspections can be monitored and evaluated in real time, ensuring transparency and accountability.

5. Verification of On-Site Inspections:

Utilizes Geo-Fencing and Geo-Location Mapping to ensure that inspection officers physically visit and conduct inspections at the designated societies.

6. Time and Workload Efficiency:

Expedites the inspection process, reducing the time required for report preparation and issuance of notices, thereby minimizing the workload of officials.

7. Immediate Availability of Reports:

Inspection reports are instantly accessible to officials at all levels, from Assistant Registrar to Co-operative Society Registrar, in real time.

8. **Proactive Issue Resolution:**

Enables early detection and resolution of issues, preventing societies from facing major financial or operational crises.
9. **Effective Review and Oversight:**

Provides real-time updates on actions taken, enabling effective review and decision-making.
10. **Data-Driven Inspection Planning:**

Access to historical inspection data allows officials to prioritize and schedule future inspections efficiently.
11. **Direct Action by The Registrar of Co-operative Societies**

The Registrar of Co-operative Societies can directly intervene and take action in cases requiring immediate attention.
12. **Automated Digital Notices:**

Upon approval of the inspection report, digital notices are issued instantly via email, SMS, and the CO-OP CONNECT Mobile Application, ensuring the timely execution of follow-up procedures.
13. **Complete Digital System:**

Inspection report generation and notice issuance are fully automated, ensuring a complete paperless inspection process with secure digital record-keeping.
14. **State, District, and Taluk-Level Data Analysis:**

The system enables area-specific analysis at the state, district, and taluk levels, facilitating the formulation and implementation of targeted regulatory measures.
15. **Classification of Issues Based on Severity:**

Challenges faced by the co-operative sector can be classified based on severity, providing a clear and data-driven understanding of sectoral issues.
16. **Policy Development and Strategic Planning:**

Insights from CIMA-generated data will support the development of policies and strategic plans for the co-operative sector.

17. **Unique Identification Code for all Co-operative Societies :**

Each Co-operative Societies including Primary Agricultural Credit Society (PACS) in the state is assigned a Unique Identification Number through CIMA Version 1.0.

18. **Universal Identification for Co-operative Services:**

The Unique Identification Code will serve as a common identification ID for all services availed by co-operative societies from the Co-operative Department in the future.

19. **Instant Access to Digital Notices:**

Societies receive digital notices via email and SMS immediately after the inspection report is approved, ensuring prompt action.

20. **Expedited Resolution of Inspection Deficiencies:**

Real-time availability of inspection notices enables societies to address deficiencies swiftly and comply with regulatory requirements.

21. **Active Participation of Co-operative Societies:**

The system ensures the active participation of co-operative societies in the online inspection process, fostering greater compliance and accountability.

22. **Real-Time Communication Between Co-operative Societies & Department**

Societies gain instant access to the Co-operative Society Registrar's circulars, the Co-operative Manual, Co-operative News, and other departmental services, enhancing communication between the Co-operative Department and co-operative societies.

23. **Crisis Prevention and Public Trust:**

By identifying and addressing issues at an early stage, this system helps prevent co-operative societies from falling into financial or operational crises, thereby strengthening public trust in the sector.

Conclusion

The **CIMA Online Inspection System** marks a transformative leap in the regulatory framework of cooperative societies in Kerala. By digitizing the entire inspection process, it has eliminated inefficiencies, reduced delays, and enhanced transparency. The system ensures real-time monitoring, seamless communication, and data-driven decision-making, significantly improving compliance and financial discipline within the cooperative sector.

With the integration of **CIMA Mobile App for Inspectors, CIMA Web Application for Higher Officials, and Co-op Connect Mobile App for Societies**, the system has established an **end-to-end digital ecosystem** that fosters accountability and operational efficiency. The **demographic and geographic reach** of the system ensures that **15,000+ cooperative societies**, spanning urban and rural regions, benefit from timely inspections and regulatory oversight.

Furthermore, **CIMA Version 2.0** is under development, aiming for integration with financial audit systems and uniform cooperative software, strengthening its role as a **holistic regulatory framework**. Its success has gained recognition, inspiring other government departments to adopt similar digital inspection models.

By ensuring **seamless, faceless, and efficient** inspections, the CIMA Online Inspection System not only enhances the credibility of cooperative societies but also contributes to **economic stability, financial inclusivity, and sustainable development** in Kerala.