

## **CO-OPERATION DEPARTMENT, HARYANA**

The Cooperative Enterprises play a significant economic and social role in the community. Cooperative Movement has made strenuous efforts in transforming the rural economy of Haryana. The Movement has provided a number of services including financial assistance to Cooperative /Members for boosting professional activities. Presently about 29370 Cooperative Societies of various kinds with a membership of more than 56 lacs are working in the State of Haryana. All sectors of the cooperatives are implementing ongoing and new schemes for their members under the guidance of the State Government.

### **I) Long Term Objectives of the Department**

1. To register and regulate various kinds of co-operatives according to the basic principles of Co-operation and as per the provisions of the Haryana Co-operative societies Act, 1984 and Rules, framed there under;
2. To settle the disputes relating to the constitution, business and management of the co-operative societies;
3. To execute awards, decrees, orders and decisions;
4. To facilitate and supervise co-operative credit, dairy co-operatives, marketing and storage Agro processing.
5. To conduct election, Audit, inspection of Societies
6. To promote and encourage participatory, equitable social economic growth of the people of Haryana through co-operative values and principles.
7. Strengthening co-operative movement in the State of Haryana through integrated approach towards sustainable growth, participatory decision making, common ownership and commitment to goals beyond profit motive.
8. Improving responsiveness and strengthening performance of the co-operative department.
9. To improve the capacity building of Cooperative Sugar Mills.
10. To provide shelter to the members of cooperatives through housing cooperatives.
11. Effective promotion and propaganda of Co-operative Movement and various policies of the department through Harcofed.
12. Strengthening women's participation in the cooperative movement.
13. To organize training, education and publicity programmes for the development of co-operative movement in the state.

### **II) Medium Term Objectives of the Department**

1. To strengthen co-operative credit, labour, milk, marketing and Agro processing activities by augmenting capital infusion.
2. To assist the government in formulating policies, plans and schemes for the development of the co-operative movement.
3. To give readymade market to the milk producers for their produce i.e. milk at their door steps.
4. To provide chilling facilities for the raw milk being procured from the milk producers.
5. To provide transportation facilities for the milk from villages to Milk Chilling Centres / Milk Plants.

6. Timely processing of raw milk, its packing and further conversion into various milk products.
7. To distribute milk hygienically and safety to the milk consumers through distribution network among the Competition of un-organized sector i.e. Doodhias and Halwaies etc.
8. To counter the effect of urbanization for the benefits of village milk producers.
9. To create interest of the younger generation in the field of dairying.
10. To sort out the problem of shortage of milk in the summer season due to buffalo dominated area.
11. To accelerate the methods for detection of adulteration in milk.
12. To reduce cost of milk procurement, processing and its marketing.
13. To provide extension services to the milk producers.
14. Refinance from NABARD to Credit Institutions.
15. To make available finance to the farmers at cheaper rate of interest.
16. Diversification of loan portfolio towards Non-Farm Sector.
17. To solve the problem of imbalances at the level of PACS.
18. Supply of quality agricultural inputs at the doorsteps of the farmers through a large cooperative network.
19. Providing Marketing support to the farmers by being an assured buyer for the farm produce at remunerative/ competitive prices.
20. Marketing and processing of agricultural and allied products for the consumers & provide them un- adulterated, pure and traditional Agriculture products processed out from the raw material directly sourced from the farmers and processed in the large & diversified chain of processing units in the state.
21. To facilitate the working of affiliated Co-operative Societies.

### **III) Annual Objectives (in accordance with Plan Schemes):**

1. Providing share capital to the District Central Cooperative Banks required for attaining their level of CRAR as Stipulated by RBI.
2. To provide relief to the good pay master loanee members by granting rebate in rate of interest.
3. To ensure interest subsidy @ 7 % to SC Members.
4. To provide PACS contribution to provide insurance cover to the depositors for the deposits made in PACS.
5. Providing loans to Cooperative Sugar Mills for making cane payment to the cane growers timely for the crushing season 2016-17.
6. Providing share capital to various cooperatives to strengthen their capital base.
7. To provide subsidy for organizing training, education and publicity programmes for the development of co-operative movement in the state.
8. To provide the equipment i.e. Automatic Milk Collection units to the women milk co-operatives.
9. To strengthen cooperatives and their infrastructure development under ICDP Scheme.
10. Providing financial assistance to encourage the Primary Labour & Construction Societies.

11. To provide affordable housing through co-operatives under EWS housing scheme.
12. To provide Remunerative prices to milk pourers of Cooperative Milk societies during lean period i.e. 'April to September for ensuring required supply of milk with the milk unions.
13. Provide financial assistance to Labour Cooperatives to enable the Federation to have machinery and equipments required for timely and speedy completion of work executing by Labour Societies.

**APPROVED ANNUAL PLAN 2016--17 OF COOPERATION DEPARTMENT**

(Rs. In lacs)

Sr. No.	Name of the Scheme	Scheme Code	Approved Annual Plan 2016-17	Of which Capital Content	SCSP Funds for Annual Plan 2016-17
1.	Share Capital to Credit Cooperatives (LTO)		6500.00	6500.00	-
2.	Interest Subvention Scheme for Harcobank & HSCARDB		9000.00	0	-
3.	Interest Subsidy to S.C. members of PACS/DPCARDB/CCB/LCs		100.00	0	100.00
4.	Contribution to guarantee fee for deposit guarantee scheme for PACS		2.00	0	-
5.	Loan to Cooperative Sugar Mills for payment of cane prices		40000.00	40000.00	-
6.	Share Capital to Urban Cooperative Banks.		200.00	200.00	-
7.	Share Capital to Sugar Federation		20.00	20.00	-
8.	Share Capital to Labour Federation		100.00	100.00	-
9.	Share Capital to Harcofed		30.00	30.00	-
10.	Share Capital to Housefed		200.00	200.00	-
11.	Member Education and Publicity Propaganda		450.00	0	-
12.	Assistance to Milk Cooperatives.		30.00	0	-
13.	Computerization of Cooperative Department.		150.00	0	-
14.	Integrated Cooperative Development Project (ICDP) (50 : 50) (State:NCDC)		114.00	0	-
15.	Assistance to General L/C Societies	a) P-01-33-2425-51- 107-75-51	10.00	85.00	24.00
		b) P-01-33-4250-51-201-95-51	46.00		
		c)P-01-45-6425-51-108-83-51	20.00		
	Assistance to Scheduled Caste L/C Societies	d) P-01-33-2425-51-789-95-51	5.00		
		e) P-01-33-4250-51-789-97-51	9.50		
		f) P-01-45-6425-51-789-99-51	9.50		
16.	Loan for Construction of Houses in Urban Area		350.00	350.00	100.00
17.	Mukhya Mantri Dugdh Utpadhak Protsahan Yojna in Haryana		2450.00	0	
18.	Assistance to Labour Federation for Purchase of Machinery & Equipments		100.00	45.00	
19.	Setting up of Power cogeneration and Ethanol Plant (SJY)		500.00	500.00	
	<b>TOTAL</b>		<b>60396.00</b>	<b>48030.00</b>	<b>224.00</b>

### **100% Centrally Sponsored Schemes**

Sr. No.	Name of the Scheme	Continuing /New scheme	Approved Annual Plan 2015-16	Revised Annual Plan 2015-16	Approved Outlay for Annual Plan 2016-17	Remarks
1.	Share Capital to Integrated Coop. Development Project (ICDP)	Continuing	1271.00	2526.00	684.00	
2.	Loan to Integrated Coop. Development Project (ICDP)	-do-	681.00	680.59	92.00	
3.	Subsidy Gramin Bhandaran ICDP	-do-	69.00	232.00	14.00	
4.	Share Capital to Marketing Societies	-do-	100.00	100.00	100.00	
5.	Share Capital to Fruit & Vegetable Cooperative Societies	-do-	25.00	25.00	25.00	
6.	'Share Capital to Primary Agriculture Cooperative society (PACS) from NCDC.	-do-	500.00	500.00	500.00	
7.	Share Capital to Housefed from NCDC	New	5000.00*	5000.00	5.00	
8.	Financial Assistant to Cooperative Societies under Central Sector integrated Scheme of NCDC	New	80.00	80.00	500.00	
	<b>Total</b>		<b>7646.00</b>	<b>9143.59</b>	<b>1920.00</b>	

\* The budget provision of Rs. 50.00 Crore has been made through Supplementary budget.

### **50:50 Sharing Basis Schemes**

Sr. No.	Name of the Scheme	Continuing/ New scheme	Approved Outlay for Annual Plan 2015-16	Proposed outlay for Annual Plan 2016-17
1.	ICDP Subsidy 50:50	Continuing	138:138	114:114

Note: This is a 50:50 sharing basis scheme which includes the 50 % share of State Govt.

**ANNUAL PLAN 2016-17-APPROVED OUTLAY**

(Rs. In lakh)

<b>1.</b>	<b>Share Capital to Credit Cooperatives (LTO Fund)</b>	
	<b>Major Head- 4425/107/ 93, 96, 97, 98, 99</b>	2012-17= 3550.00
		2016-17= 6500.00
<b>i)</b>	<b>Long Term Objectives of Cooperative Banks</b>	
	<ul style="list-style-type: none"> <li>• To be the Bank of the people</li> <li>• Delivering Innovative banking products and services by consistent improvement of technology, process and people.</li> <li>• Uplift villagers and rural masses.</li> <li>• Based on Co-operative principles and values to be the role model of co-operative banks.</li> <li>• To remain the strong, sound and leading organization in the cooperative credit structure and to be the backbone for the rural financial sector of Haryana.</li> <li>• Purveyance of Long Term Credit to the agriculturists through District Primary Agriculture and Rural Development Banks (DPCARDBs) and their branches for various activities.</li> </ul>	
<b>ii)</b>	<b>Medium Term Objectives of Cooperative Banks (5 years horizon)</b>	
	<ul style="list-style-type: none"> <li>• Concern for the people; commitment to social development.</li> <li>• Offer best quality banking service.</li> <li>• Operational accessibility to all.</li> <li>• People friendly products and activities.</li> <li>• Ethics and justice to customers.</li> <li>• Responsibility towards the down trodden.</li> <li>• Acceptance and accommodation of haves and have-nots.</li> <li>• Technological up gradation and advancement.</li> <li>• Innovation and Excellence.</li> <li>• Vibrant and proactive banking institution.</li> <li>• Empower the masses – Enrich society.</li> </ul>	
<b>iii)</b>	<b>Annual Objective and Impact Expected</b>	
	<b>a) Annual Objective</b> –Augmenting Government contribution towards share capital to needy Central Cooperative Banks for attaining their level of CRAR (Risk Weighted Assets Ratio) as stipulated by RBI.	
	<b>b) Impact Expected</b> –The District Central Cooperative Banks will be enabled to have continue their banking license from RBI for ensuring loans to the farmers of Haryana State.	

**iv) Strategies**

Under this scheme entire amount will provided by NABARD as loan to the State Govt. at the cheaper rate of interest for further contribution to the share capital towards various credit cooperatives in the State. Board of Directors of concerned cooperative banks will resolve the amount of share capital to be contributed by the Government as per guidelines of NABARD Policy. The Managing Director/CEO/GM of cooperative banks would prepare the claims on proforma prescribed by NABARD and submit to the Registrar Cooperative Societies, Haryana duly recommended by concerned Assistant Registrar and Deputy Registrar Cooperative Societies. The credit institutions will also submit Balance Sheet of the preceding finance year. The proposal and requirement of funds will be examined at the office of Registrar Cooperative Societies, Haryana. Thereafter, the case of share capital with specific amount will be submitted to the Finance Department through State Government for obtaining administrative approval.

**v) Roll out of the scheme in terms of commencement of activities/Projects**

The share capital will be given for a period of 12 years. First 2 years period will be moratorium period. The retirement of share capital will start immediately after completion of 2 years of date of sanction & it will be redeemed in 10 annual equal installments. The Credit institutions will pay dividend as per Bye-Laws, Haryana Cooperative Societies Act., 1984. As per provisions contained in NABARD Policy the annual ceiling for loan assistance would be subject to the State Government contribution to share capital not exceeding 25 % of the paid up capital of the Harco Bank and DCCBs. The annual ceiling for reimbursement assistance would be Rs. 400 lacs for HSCARDB and Rs. 75 lacs for DPCARDBs subject to the State Government contribution to share capital not exceeding 50 % of the paid up capital of the institutions assisted. Assistance reimbursed is repayable within a period of 12 years. The principle is repayable in 10 equal annual installments commencing from the 3<sup>rd</sup> year of drawl as on 1<sup>st</sup> April and 1<sup>st</sup> October irrespective the date of drawl. The loan reimbursed will carry interest at 9 % per annum or as may be specified by NABARD from time to time. In the event of default in repayment of principal and /or payment of interest, the State Government will be liable to pay to NABARD interest on amount of default at 10.25 % p.a. for the period for which the default persists. All licensed StCBs and DCCBs complying with the provisions of Section 11 (1) of BR Act, 1949 will be eligible.

**vi) Cash flow requirement as per roll out plan :-**

The funds will require during 2<sup>nd</sup> and 3<sup>rd</sup> quarter of the year.

**vii) Reporting system/Format :-**

Central Cooperative Banks will submit the Progress Reports i.e. Share Linkage report on Monthly basis, Recovery Position report on weekly basis, Big willful defaulter review report on monthly basis and Legal Action taken report Monthly basis to the office of Registrar Cooperative Societies Haryana through MD Harco Bank. The cooperative banks will submit the Utilization Certificates to the office of Registrar, Cooperative Societies,

Haryana. The RCS office will forward a Kist Bandi list of the amount. Accordingly as per the Kist Bandi the annual installment of share capital will be retired to the Govt. and the dividend will also be paid annually in accordance with the provision of Act and Bye-laws.

**viii) In House/Third Party impact Assessment method:-**

The Managing Director, Harco Bank and HSCARDB will ensure the proper utilization of funds released under this scheme.

<b>2. Interest Subvention Scheme for Harcobank &amp; HSCARDB</b>
--

**Major Head-2425/107/89**

2012-17=23500.00

2016-17=9000.00

**i) Long Term Objectives:-**

These are Primary societies owned by farmers, rural artisans etc. and intended to promote thrift and mutual help among the members; cater to their credit requirements and provide credit-linked services like input supply, storage and marketing of agricultural produce etc. These Cooperative Credit Institutions with their wide out-reach in the rural areas and accessibility to the small and marginal farmers and the other marginalized populations have been playing a vital role in dispensation of agricultural credit. Purveyance of Long Term Credit to the agriculturists through District Primary Cooperative Agriculture and Rural Development Banks (DPCARDBs) and their branches for various activities.

**ii) Medium Term Objectives (5 years horizon)**

- To provide relief in interest liability to the loanee members of PACS & DPCARDB.
- To inculcate the habit of timely payment of loan in the loanee members of PACS & DPCARDBs.
- To reduce the level of overdues of the PACS and NPSs of DPCARDBs.
- To reduce overhead expenses on recovery of overdue amount by promoting habit of timely repayment.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** –Provide Interest rebate to 5,00,000 members of PACS and DPCARDBs during financial year 2016-17.

**b) Impact Expected** – The good pay master of PACS will get interest free loans (at zero %). The member of DPCARDB who repay their loan during 25.8.2014 to 31.3.2018 will get 50 % subsidy on interest rate. Loanee members will be encouraged to make it a habit to pay their dues in time in future. The level of overdues of PACS and NPA's of DPCARDBs will be reduced.

**iv) Strategies**

Under this scheme Interest Rebate @ 4 % to be provided to loanee members of PACS who will avail crop loans from 1.9.2014 to 28.02.2016 and repay on time. The effective rate of interest for the member of PACS will be zero %. In case of long term loans the member of DPCARDBs who repay their loan during 25.8.2014 to 31.01.2018 will get 50 % subsidy on interest rate.



**v) Roll out of the scheme in terms of commencement of activities/projects**

The Parbandhak of PACS would prepare claims of all borrowers eligible under the scheme and submit the same to CEO/GM of the concerned Central Cooperative Banks through Branch Manager duly verified by the Inspector /Auditor Coop. societies for lodging the claims on monthly basis. Branch Manager and Inspector/Auditor, Cooperative Societies shall record a certificate that the claims have been prepared on the basis of record of the PACS. At district level, the claims of farmers will be prepared by concerned DCCBs on prescribed format. The claims of all DCCBs will be compiled at the level of Apex institutions and kept in their record. The Managing Director, Harcobank will submit consolidate claims to the Registrar Cooperative Societies Haryana for further submission to the Govt. for reimbursement of interest subvention. In case of long term loans, the Branch Manager of DPCARDBs would prepare a list of eligible borrowers for consideration under the scheme and submit audited list of eligible beneficiaries to CEO of DPCARDB through Sr. Auditor/Inspector Audit Coop. Societies. The rebate amount as sanctioned by the CEO of DPCARDB in accordance with the provision of the approved scheme shall be credited to the loan account of the eligible beneficiary under the intimation to the Account holder by the Branch Manager of the DPCARDB. Thereafter, the C.E.O. will submit the reimbursement claims to the State Govt. through HSCARDB.

**vi) Cash flow requirement as per roll out plan**

Requirement of funds depend on recovery season. The closing date of recovery at PACS level is 15<sup>th</sup> June, and 15<sup>th</sup> February, for Rabi and Kharif Crops, respectively. Majority of the funds for PACS will require in the month of July for Rabi Season and during the month of December, January and February for Kharif Season. In case of long term loans recovery season will be in operation upto 31<sup>st</sup> December, 2015 and 30<sup>th</sup> June, 2016 for Rabi and Kharif crops. The funds will require quarter wise.

**vii) Reporting system/Format**

The DCCBs and DPCARDBs will report on receipt and utilization of amount of subsidy and submit Utilization Certificate to the office of Registrar Cooperative Societies Haryana. Copy of same will be sent to the AG Haryana alongwith copy to Government.

**viii) In House/Third Party impact Assessment method**

Managing Director, the Haryana State Cooperative Apex Bank Ltd. Chandigarh and the Haryana State Cooperative Agriculture & Rural Dev. Bank Ltd. Panchkula will monitor the scheme regularly.

**3. Interest Subsidy to members of Scheduled Castes.****Major Head- 2425/ 789/99**

2012-17=500.00

2016-17=100.00

**i) Long Term Objectives**

To generate employment among Scheduled Castes member of cooperatives by ensuring loans at cheaper rate.

**ii) Medium Term Objectives (5 years horizon)**

Ensure interest subsidy @ 7 % to 10000 Scheduled Castes members of cooperative credit institutions during 12<sup>th</sup> Five Year Plan for encouraging them to repay their loans on time.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** -Provide interest subsidy to 2000 Scheduled Castes during financial year 2016-17.

**b) Impact Expected** -The non-defaulter members of scheduled castes will get loan 7% cheaper than others.

**iv) Strategies**

Under this scheme interest subsidy @ 7 % will be provided to good pay master loanee members of Scheduled Castes.

**v) Roll out of the scheme in terms of commencement of activities/Projects**

In order to reduce the burden of interest on SC members, subsidy in the rate of interest by 7% will be provided to non-defaulter loanees on the loans advanced by DCCBs/PACS/DPCARDBs/Labour & Construction Societies. This is SCSP scheme. The State Government will provide 100% amount of subsidy to the Scheduled Caste members of the societies will get financial help and these members will have a faith in obtaining loan from the societies in future. This benefit will be applicable on all types of loans advanced to scheduled caste members for productive purpose.

The Parbandhak of PACS would prepare claims of all Scheduled Castes borrowers eligible under the scheme and submit the same to the office of RCS Haryana through proper channel duly verified by Inspector Coop. Societies. As far as member of Central Cooperative Bank is concerned, the claims of eligible Scheduled Castes member would be prepared by concerned DCCBs and submit to the Govt. with the recommendation of concerned Assistant Registrar Cooperative Societies. In case of long term loans the Branch Manager of DPCARDBs would prepare claims of eligible borrowers for consideration under the scheme and submit to CEO and DPCARDB through Inspector Coop. Societies. Thereafter, the C.E.O. will submit the claims to the Govt. through ARCS and DRCS concerned. The subsidy amount as sanctioned by the Government shall be credited to the loan account of eligible beneficiary.

**vi) Cash flow requirement as per roll out plan**

The funds under this scheme will require quarterly.

**vii) Reporting system/Format**

The concerned institutions will report on receipt of the funds and submit the Utilization Certificate to the office of Registrar Cooperative Societies Haryana Copy of same will be sent to the AG Haryana along with the copy to Government.

**viii) In House/Third Party impact Assessment method**

NA.

<b>4. Contribution to guarantee fee for Deposit Guarantee Scheme for PACS.</b>
--

**Major Head- 2425/107/93**

2012-17=55.00

2016-17=2.00

**i) Long Term Objectives**

These are Primary societies owned by farmers, rural artisans etc. and intended to promote thrift and mutual help among the members; cater to their credit requirements and provide credit-linked services like input supply, storage and marketing of agricultural produce etc. These Cooperative Credit Institutions with their wide out-reach in the rural areas and accessibility to the small and marginal farmers and the other marginalized populations have been playing a vital role in dispensation of agricultural credit.

**ii) Medium Term Objectives (5 years horizon)**

- To provide insurance cover for the deposits of Rs. 50,000/- per depositor made in PACS.
- Create a sense of security in the mind of depositors leading to better mobilization of deposits at PACS level.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** -To increase deposits in PACS with better mobilization of local resources.

**b) Impact Expected** -PACS will be able to lend their members at cheaper rate of interest.

**iv) Strategies**

Under the scheme, Rs. 50,000/- per depositor will be insured. List of PACS, which are eligible to be included in the scheme, shall be recommended and forwarded by the DCCBs concerned to the Apex Bank which after proper scrutiny shall recommend the eligible PACS to Registrar Cooperative Societies, Haryana for notification. The corpus fund should not be utilized for any other purposes except for the settlement of claims in respect of deposits which are guaranteed. In case the society covered under the scheme is unable to make the payment due to misappropriation, embezzlement, theft, fire or such other similar causes, the depositor shall be free to approach State Level Committee at the Haryana State Coop Apex Bank through the DCCBs concerned. The Apex Bank shall place the claim before the Committee for its settlement within a period of 2 months which can be extended by one month, if necessary, from the date of such claims so lodged after satisfying itself of the amount payable.

**v) Roll out of the scheme in terms of commencement of activities/projects**

A Deposit Guarantee Fund has been constituted in Harco Bank to the extent of 0.30% per annum of the total deposits guaranteed in the following ratio: PACS-0.15%, CCBs - 0.10% and SCB - 0.05%. The State Government will contribute @ 0.15% towards the corpus on behalf of PACS. Harco Bank allow maximum rate of interest as SB/AC special on this Corpus fund. The PACS covered under the scheme should have deposits of maturity

period of more than 6 months to the extent of at least Rs. 1.00 lac and total overdue loan of the society is not more than 25 % of total loan outstanding as on 31<sup>st</sup> March. The audit of the society is not in arrears for more than one year. The percentage of recovery to demand at the society level is not less than 60 %. All types and duration of deposits will be covered in the same right and capacity.

**vi) Cash flow requirement as per roll out plan**

The contribution shall be remitted within 3months from the date of close of the financial year.

**vii) Reporting system/Format**

On receipt of funds the Harco Bank will credit the amount of PACS contribution and their own contribution in Corpus Fund and submit the Utilization Certificate to the office of Registrar Cooperative Societies Haryana. The corpus fund should not be utilized for any other purposes except for the settlement of claims in respect of deposits which are guaranteed. In case the society covered under the scheme is unable to make the payment due to misappropriation, embezzlement, theft, fire or such other similar causes, the depositor shall be free to approach State Level Committee at the Haryana State Coop Apex Bank through the DCCBs concerned. The Apex Bank shall place the claim before the Committee for its settlement within a period of 2 months which can be extended by one month, if necessary, from the date of such claims so lodged after satisfying itself of the amount payable.

**viii) In House/Third Party impact Assessment method**

The fund of the corpus will be administered by a State level Committee comprising of the Chairman, Apex Bank (Chairman), RCS Haryana or his nominee (member), MD, Harcobank (Convener) and CEO of two DCCBs which have made the maximum contribution to the fund (member). The implementation of the scheme would be monitored and reviewed by State Level Committee.

<b>5. Loan to Cooperative Sugar Mills for payment of cane prices</b>
--

<b>Major Head- 6860/04/101/99</b>	2012-17=39500.00
	2016-17=40000.00

**i) Long Term Objectives of Sugar Mills Federation**

- Arrangement of funds from Govt. of India, State Govt. and Financial Institutions.
- Rendering advice & assistance to the existing Coop. Sugar Mills for improving their performance in the technical, financial and cane development areas.
- Preparation of Cane Development Plan for improving productivity and income to the farmers from sugarcane crop.

**ii) Medium Term Objectives (5 years horizon)**

- To ensure sufficient good quality cane for minimum 150 days.
- Intensive cane development plan of all coop. sugar mills to meet out requirement of cane for crushing.

### iii) **Annual Objective and Impact Expected**

#### a) **Annual Objective –**

- To provide marketing facilities to the cane crop.
- To give remunerative State Advised Price over Statutory Minimum Price for sugarcane supplied by the sugarcane growers to the Cooperative Sugar Mills.
- To provide transport facility at Centre level set up for supply of sugarcane to the Cooperative Sugar Mills.

**b) Impact Expected** –The benefit of providing loan under the scheme is that there are no arrears pertaining to last years in Cooperative Sugar Mills of Haryana despite severe crisis in Sugar Industry.

#### iv) **Strategies**

The state Govt. provides higher State Advice Price @ Rs. 310/ per quintal against the FRP (Fair & Remunerative Price) of Rs. 230/ per quintal for crushing season 2015-16. At the new sugarcane price, the average net cost of production of sugar would be around Rs. 4050/- a qtl. which leads to a deficit of Rs. 1700/- a qtl. over the prevailing average market prices of Rs. 3250 a qtl (Net of excise). In order to follow the Government Policy regarding timely payment of Sugarcane to Cane growers, the Government will provide loans to bridge this deficit. As legally, mills have to pay the interest @ 15 % on delayed payment. All Cooperative Sugar Mills are facing huge liquidity crisis and not in a position to follow the Government Policy regarding timely payment of Sugarcane to Cane growers.

#### v) **Roll out of the scheme in terms of commencement of activities/projects**

Due to very structure of Indian sugarcane and sugar industry, wherein the sugarcane constitutes around 70% of the raw material cost of the sugar, and is invariably grown in small – scattered small agricultural holdings, the production cost of Indian sugar can never match the economies of scale achieved by the major players in the international trade like Brazil and Australia etc., where the sugarcane farms are owned/managed by the sugar mills themselves.

Due to successive hikes in State Advised Price of sugarcane, the cost of sugar production tends to increase every year. On the other hand, sugar prices tends to be on lower side due to surplus production. This mis-match between cost of production of sugar and sugar prices makes it difficult for the mills to liquidate their cane liability towards cane growers from its own resources. To bridge this gap, the State Govt. provides loan to Cooperative Sugar Mills so that Mills may ensure timely cane payment to cane growers. The loan will be repayable in the period of 5 years in equal installments. This loan will carry 9% interest p.a. The recovery of loan will be started immediately after 12 months of the sanction of funds.

**vi) Cash flow requirement as per roll out plan**

Generally, funds are required after the close of the crushing season i.e. in the month of May-June every year.

**vii) Reporting system/Format**

Cooperative Sugar Mills intimate about the cane crushed available in the assigned areas of the Mills on daily basis. Similarly, utilization certificates in respect of loan are furnished stating that the amount has been utilized for the intended purpose.

**viii) In House/Third Party impact Assessment method**

It will be ensured by the Managing Director, Sugarfed, Haryana that the amount should be utilized for the purpose for which it is sanctioned. The M.D., Sugar Fed. will ensure monitoring for the utilization and also ensured that the loan be repaid timely.

<b>6. Share Capital to Urban Cooperative Banks</b>
--

<b>Major Head- 4425/107/85</b>	2012-17= 400.00
	2016-17= 200.00

**i) Long Term Objectives of Urban Cooperative Banks**

The primary objective of UCBs is to assist the members of the community in their economic ventures, to encourage savings and to create funds for financial aid to deserving members.

**ii) Medium Term Objectives of Urban Cooperative Bank (5 years horizon)**

We pledge ourselves to serve the people - customers - as a whole and towards their all round progress and development Bank with a smile - Prompt, Quick, and Efficient Service.

**iii) Annual Objectives & impact expected :-**

**a) Annual Objectives-** The Government is aimed to contribute towards share capital to three Urban Cooperative Banks for providing better banking services to its members.

**b) Impact Expected -** The banks will be enable to raise the capital base during the year for further advancing loans to need members.

**iv) Strategies**

The claims will be asked from Urban Cooperative Banks. Board of Directors of concerned Urban Cooperative Banks will resolve the amount of share capital to be contributed by the Government. The CEO, Urban Cooperative Banks would prepare the claims and submit to the concerned Assistant Registrar Cooperative Societies duly verified by the Inspector Coop. Societies. The Assistant Registrar, Cooperative Societies will examine and recommend the case and submit to the Registrar, Cooperative Societies, Haryana through concerned Deputy Registrar, Cooperative Societies. After perusal of case at head quarter, the funds will be sanctioned by the Registrar Cooperative Societies, Haryana.

**v) Roll Out of the Schemes in Terms of Commencement of Activities/Projects**

The amount will be retired in 10 equal annual installments; the retirement shall start immediately after the expiry of 5<sup>th</sup> year of date of the sanction. The bank will pay dividend as per Bye-laws, Haryana Cooperative Societies Act 1984.

**vi) Cash Flow Requirement as per Roll Out Plan**

The fund will require quarterly during the year.

**vii) Reporting System/Format**

The banks will submit the Utilization Certificates and Progress Reports in respect of deposits, loans, CD Ratio, NPA, Recovery of NPA, Govt. Share Capital, Govt. Security and CRAR to the office of Registrar Cooperative Societies, Haryana. The office of Registrar, Cooperative Societies, Haryana will forward a Kist Bandi list of the amount. Accordingly as per Kist Bandi, the installment of share capital will be retired to the Govt. and dividend will also be paid annually in accordance with the provision of Act and Bye-laws.

**vii) In House/Third Party Impact Assessment Method**

The Deputy Registrar concerned will assess the achievement of Urban Coop. Banks in respect of demand, recovery position, Non Performing Assets etc.

<b>7. Share Capital to Sugar Federation</b>
---

**Major Head- 4860/04/195/87**

2012-17= 200.00

2016-17=20.00

**i) Long Term Objectives of Sugar Mills Federation**

- Arrangement of funds from Govt. of India, State Govt. and Financial Institutions.
- Rendering advice & assistance to the existing Coop. Sugar Mills for improving their performance in the technical, financial and cane development areas.
- Preparation of Cane Development Plan for improving productivity and income to the farmers from sugarcane crop.

**ii) Medium Term Objectives (5 years horizon)**

- To ensure sufficient good quality cane for minimum 150 days.
- Intensive cane development plan of all coop. sugar mills to meet out requirement of cane for crushing.

**iii) Annual Objectives & impact expected**

**a) Annual Objectives-**Rs. 20.00 lacs will be provided as share capital.

**b) Impact Expected** -The Federation will enable to render supervision to all the Cooperative Sugar mills in Haryana in the extreme guidance of Senior IAS officer of Haryana Government.

**iv) Strategies**

The federation will be provided share capital for strengthening its capital base and to appoint the IAS Officer as Managing Director to look after affairs of the federation.

**v) Roll Out of the Schemes in Terms of Commencement of Activities/Projects**

The Haryana State Federation of Cooperative Sugar Mills, Panchkula will be released the amount of equity. The share capital will be retired in 10 equal annual installments; the retirement shall immediately start after the expiry of 1<sup>st</sup> year from date of the sanction.

The Federation will also declare and pay dividend as per HCS Act, 1984, Bye-laws and rules.

**vi) Cash Flow Requirement as per Roll Out Plan**

The fund will require quarterly during the year.

**vii) Reporting System/Format**

The Sugar Mills Federation will submit the Utilization Certificates The office of Registrar, Cooperative Societies, Haryana will forward a Kist Bandi list of the amount. Accordingly, as per the Kist Bandi the annual installment of share capital will be repatriated to the Govt. and the dividend will also be paid annually in accordance with the provision of Act and Bye-laws.

**viii) In House/Third Party Impact Assessment Method**

The Branch Incharge, Monitoring Cell in the office of Registrar Cooperative, Societies, Haryana will monitor the scheme.

**8. Share Capital to Labourfed**

**Major Head- 4250/201/98**

2012-17= 400.00

2016-17= 100.00

**i) Federation Long Term Objectives**

The objective of Labour Federation is Employment Generation through Labour Cooperatives to work as Liaison agency between Labour Cooperatives and the Govt. for securing concessions, Banks for loans and Work-Awarding-Agencies for works/payments and also ensure fair distribution of works to Primary Labour & Construction societies through Roster System.

**ii) Federation Medium Term Objectives (5 years horizon)**

During the coming 5 years, the federation would be able to have sufficient finance and capacity to execution and completion of the projects works through primary cooperative L/C societies thus enhancing their major work execution capacity and simultaneously enabling them to secure big works directly in their names.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** -The financial position of the federation will become strong.

**b) Impact Expected** -The primary labour societies will be provided construction works through labour federation alongwith financial and technical assistance. Thus many societies will be enabling for getting and executing regular works during the year 2016-17 and enhancing their work execution capacity as well.



**iv) Strategies**

The federation will be provided share capital for strengthening its capital base and to appoint the Managing Director to look after the working of federation.

**v) Roll out of the scheme in terms of commencement of activities/projects**

The State Government will contribute towards share capital to the Labour Federation. After augmenting Government capital the federation will provide financial assistance to primary cooperative labour societies in kind and other ways. The federation will also help the societies in securing major works and deposit the earnest money on their behalf as well as provide material advances on requirements. The scheme will be roll out in four quarters of the financial year in equal proportion.

**vi) Cash flow requirement as per roll out plan**

The funds will require quarterly for the scheme during the year.

**vii) Reporting system/Format**

The office of Registrar, Cooperative Societies, Haryana will forward a Kist Bandi list of the amount. Accordingly, as per Kist Bandi, annual installment of share capital will be retired to the Govt. and dividend will also be paid annually as per sanctioned orders.

**viii) In House/Third Party impact Assessment method**

Internal in House impact assessment method would be adopted by the federation. Further the department will monitor the scheme and asses its impact with the help of Monitoring Cell setup at head quarter, Panchkula.

**9. Share Capital to Harcofed**

<b>Major Head- 4425/107/84</b>	2012-17= 350.00
	2016-17= 30.00

**i) Federation Long Term Objectives**

- Strengthening co-operative movement in the state of Haryana through integrated approach towards sustainable growth, participatory decision making, common ownership and commitment to goals beyond profit motive.
- Effective promotion and propaganda of Cooperative movement and various policies of the department through Harcofed.
- To organize training, education and publicity programmes for the development of co-operative movement in the state.

**ii) Federation Medium Term Objectives (5 years horizon)**

- Adequate Display of achievements of cooperatives in the state.
- Analytical assessment of the strength and weakness of the Cooperative movement in the state to facilitate a vibrant growth of the cooperatives.
- To create awareness about the values of cooperative action and realize their own potential.
- To publicise the objectives and activities of various sectors of the Cooperative movement thereby creating an environment for further spread of the movement.

**iii) Annual Objectives & impact expected : -**

**a) Annual Objectives-** To get strong the capital formation of the federation.

**b) Impact Expected** -The Federation will be enabled to have required capital during the year.

**iv) Strategies**

The federation will be provided share capital for strengthening its capital base and to appoint the Managing Director to look after affairs of the federation.

**v) Roll Out of the Schemes in Terms of Commencement of Activities/Projects**

The Haryana State Cooperative Development Federation will be released the amount of equity. The share capital will be retired in 10 equal installments; the retirement of 1<sup>st</sup> installment shall start immediately after expiry of 2<sup>nd</sup> year from the date of sanction. The Federation will also declare and pay dividend as per HCS Act, 1984, Bye-laws and rules.

**vi) Cash Flow Requirement as per Roll Out Plan**

The fund will require quarterly during the year.

**vii) Reporting System/Format**

The Harcofed will submit the Utilization Certificates and Progress Reports to the office of Registrar Cooperative, Societies Haryana. The office of Registrar, Cooperative Societies, Haryana will forward a Kist Bandi list of the amount. Accordingly, as per the Kist Bandi, the annual installment of share capital will be retired to the Govt. and dividend will also be paid annually in accordance with the provision of Act and Bye-laws.

**viii) In House/Third Party Impact Assessment Method**

The Monitoring Cell in Head Office will monitor and assess its impact in respect of capital raised by Federation, utilization for further investment, recovery of due installment and amount of dividend declared by the Federation.

**10. Share Capital to Housefed**

**Major Head- 4425/107/86**

2012-17= 1200.00

2016-17= 200.00

**i) Federation Long Term Objectives**

The main objective of Federation is to cater the loan requirements of generally lower income group, salaried classes and petty shop keepers for enabling them to have an affordable house which in turn leads to a dignified life.

**ii) Federation Medium Term Objectives (5 years horizon)**

- To acquire, purchase and hire land to develop it into plots and to construct houses on it.
- To arrange bulk purchases of building materials.
- To facilitate the working of Primary Cooperative House Building societies.
- To advance loans for construction of new houses/ shop-cum-flats/shop-cum-office and their recoveries.

- To get the houses and loanee members insured with insurance companies and to follow up the claims.
  - To work as a spokesman of Primary Cooperative House Building societies in state.
- iii) Annual Objectives & impact expected :-**
- a) Annual Objectives-** To advance loan to 10 Cooperative Housing societies for construction of flats.
- b) Impact Expected-** The Housefed will strengthen its share capital base for increasing their borrowing capacity from lending institutions. The target group will have their own shelter.
- iv) Strategies**
- The federation will be provided share capital for strengthening its capital base and to appoint the Managing Director to look after affairs of the federation.
- v) Roll Out of the Schemes in Terms of Commencement of Activities/Projects**
- The Haryana State Cooperative Housing Federation Panchkula will be released the amount of share capital. The share capital will be retired in 10 equal installments and the retirement shall start immediately after the expiry of 3<sup>rd</sup> years from the date of sanction. The Federation will pay dividend as per Act and Bye-laws. The Federation will also declare and pay dividend as per HCS Act, 1984, bye-laws and rules.
- vi) Cash Flow Requirement as per Roll Out Plan**
- The fund will require quarterly during the year.
- vii) Reporting System/Format**
- The Housing Federation will submit the Utilization Certificates to the office of Registrar Cooperative Societies Haryana. The office of Registrar, Cooperative Societies, Haryana will forward a Kist Bandi list of the amount. Accordingly, as per Kist Bandi annual installment of share capital will be retired to the Govt. on due date and progress reports regarding redemption of due installment of equity will be submitted to the RCS Haryana. The dividend will also be paid annually in accordance with the provision of Act and Bye-laws.
- viii) In House/Third Party Impact Assessment Method**
- The Monitoring Cell in H.O. will look after the capital raised by Federation, utilization for further investment, recovery of due installment.

<b>11. Member Education, Leadership Training and Publicity Propaganda</b>
---

- |                                |                 |
|--------------------------------|-----------------|
| <b>Major Head- 2425/277/98</b> | 2012-17=2500.00 |
| <b>2425/105/98</b>             | 2016-17= 450.00 |
- i) Federation Long Term Objectives**
- To acquaint the members, managing committee members and office bearers with operational and management aspects of the cooperatives.
  - Strengthening Cooperative Education and Training & Effective Propaganda of schemes in the state.

- To develop in them an understanding of their rights, duties and obligations;
- To develop leadership which may not only provide necessary guidance but also educate the members;
- To impress upon the members and others, the need to patronize and support Cooperatives as the nuclei for socio-economic development of the community;
- To explain the philosophy and principles of cooperation in simple terms to masses and persuade them to adopt cooperation as a way of life;
- To project a true picture of the movement for arriving at its realistic assessment
- To stress upon the members need of preparing Business Development Plan for the Societies

**ii) Federation Medium Term Objectives (5 years horizon)**

- Adequate Display of achievements of cooperatives in the states.
- Analytical assessment of the strength and weakness of the cooperative movement in the state to facilitate a vibrant growth of the cooperatives.
- To create awareness about the values of Cooperative action and realize their own potential.
- To publicise the objectives and activities of various sectors of the Cooperative movement thereby creating an environment for further spread of the movement.

**iii) Annual Objectives & impact expected**

**Annual Work Plan of HARCOFED 2016-17**

<b>Sr. No</b>	<b>Name of Activities</b>	<b>Total Events</b>
1	<b><u>College Level</u></b> Declamation Contests &	21
2	<b><u>College Level</u></b> Poem Contests	05
3	<b><u>School Level</u></b> Essay Competitions &	21
4.	<b><u>School Level</u></b> Painting/ Drawing Competition	05
5.	Farmer's Training Camps	42
6.	Democratic Governance, Professional Management and RTI	10
7.	Women Seminars & Women Class Milk Societies	16
8.	Employees Class(Gen.)	42
9.	Member Chetna Programmes	400
10.	Yuva Chetna (School)	360
11.	Member Chetna Group Housing	30
12.	Seminar on Coop. Group Housing	3
13.	Women Class Milk Societies	300
14.	Seminar in Sugar Mills	5
15.	Women Leadership Programme	21

**iv) Strategies**

The committee members will be encouraged to feed societies amongst weaker sections of the society and propagate literacy. Salary will be reimbursed for the staff

appointed to impart such training besides stipend to the participants in the leadership. Besides this, the Federation will also organize awareness programme, information sharing sessions for cooperative, modernization of training programme, seminar on democratic governance & profession management of cooperatives, women leadership programmes for milk cooperatives, seminar on group housing societies, farmers training camp, seminar in cooperative sugar mills, Yuva Chatana Programme and painting competition, easy competition & poem competition at school and college level. The scheme will also be implemented through publicity of literature like booklets, folders, posters, leaflets, magazines etc. Harcofed will also publish periodical Sahakari Parkash, Hindi Magazine.

**v) Roll Out of the Schemes in Terms of Commencement of Activities/Projects**

The Haryana State Cooperative Development Federation Panchkula will organize these programmes with the help of 3 Assistant Cooperative Education Officers and 12 Education Investigators. The funds will be provided to Harcofed for organizing education & training programmes and publicity of literature as well as salary of the official and non official members of the cooperatives.

**vi) Cash Flow Requirement as per Roll Out Plan**

Sr. No.	Month	Member Education & Leadership Training Programme (Rs in lacs)	Publicity & Propganda (Rs in lacs)
1	April 16	25.00	8.00
2	May 16	25.00	11.00
3	June 16	31.00	12.25
4	July 16	20.00	07.00
5	August 16	21.25	09.00
6	September 16	23.75	09.00
7	October 16	25.00	08.00
8	November 16	25.00	11.00
9	December 16	31.25	12.25
10	January 17	25.00	11.00
11	February 17	30.00	12.00
12.	March 17	42.75	14.50
	<b>Total</b>	<b>325.00</b>	<b>125.00</b>

**vii) Reporting System/Format**

Five ACEO Offices are situated in the State of Haryana i.e. Ambala, Karnal, Rohtak, Hissar & Bhiwani. All the Education Instructors submit their Monthly Progress Reports to the concerned ACEOs and all ACEOs compiled the progress and forward to the Head Office for monitoring the targets and achievements. The Harcofed will submit the Utilization Certificates and Progress Reports to the office of Registrar Cooperative Societies, Haryana.

**vii) In House/Third Party Impact Assessment Method**

All performance or Quality of Member Classes, Employee Training Programme, Women and Democratic Governance & Professional Management and RTI Seminar and other programmes will be assessed by the Managing Director with the assistance of Officers and supporting staff.

<b>12. Assistance to Women Milk Cooperatives.</b>
---

**Major Head- 2425/107/94**

2012-17=950.00

2016-17=30.00

**i) Federation Long Term Objective**

The Haryana Dairy Development Cooperative Federation Ltd. Panchkula is a professional institution dedicated to improvement of economic status of milk producers and empowerment of the dairy Co-operative structure in the state. It is our endeavour to provide the best and the most efficient services in the areas of milk procurement, processing and marketing. Employee participation, continuous improvement, use of environmental friendly techniques and human resource development will be our valued instruments for achievement of our objectives.

**ii) Federation Medium Term Objective (5 Years Horizon)**

- To provide marketing facilities at the door step of milk producers.
- To give remunerative prices to the milk producers (dairy farmers).
- To assist the village level Cooperative Societies by providing infrastructure for collection, weightment and testing of raw milk at society level.
- To provide transport facility to village level societies for lifting of raw milk from village level societies to Bulk Milk Coolers/Milk Chilling Centres/Milk Plants.
- To provide inputs for increasing productivity of animals, supply of cattle feed, mineral mixture, fodder seeds, milk products, AI facility and veterinary services.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** -To provide Automatic Milk Collection Unit (Milk Analyzer based) to 30 nos of village level milk Cooperative Societies in the state of Haryana.

**b) Impact Expected-** It will increase transparency in the system and will build faith of milk producers in the cooperative system as fat/SNF content as well as weight of the milk will be tested accurately.

**iv) Strategies**

Automatic Milk Collection Units (Milk Analyzer based) shall be provided to societies on the basis of merit. The AMCU will be provided to the societies which have members more than 45.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects**

Funds will be provided to the MD, Dairyfed Haryana for further releasing to Milk Unions. After receipt of funds the process of purchase of equipment will be started by Milk Unions which will take 2-3 months. After receipt of equipment it will be issued to the selected milk Cooperative Societies followed by installation, testing and regular use of the equipment.

**vi) Cash Flow Requirement as per Roll Out Plan**

The funds amounting to Rs.30.00 lacs will be required in the month of July 2015.

**vii) Reporting System/Format**

Milk Unions will intimate the progress of purchase/installation/name of the beneficiaries on quarterly basis to the Managing Director, Dairy Federation Haryana. Utilization certificate alongwith bills will be collected from Dairy Federation.

**viii) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out internally by the milk unions. Further the department will monitor the scheme and asses its impact with the help of Monitoring Cell setup at head quarter, Panchkula.

<b>13. Computerization of Cooperative Department</b>
--

<b>Major Head- 2425/001/97/ 99/ 88</b>
--

2012-17=1300.00
-----------------

2016-17= 150.00
-----------------

**i) Departmental Long Term Objectives :**

- Process Optimization : Increasing overall operational efficiency effectiveness and managerial effectiveness by removing various redundancies, bottlenecks and deterrents related to the process under consideration
- Stakeholder Facilitation: Facilitating all stakeholders including the existing and prospective clients for availing various data and hassle free services in transparent manner in any way and at any time.
- Cost Minimization: Reducing the operating system and maintenance cost involved with various works and procedures by incorporating efficiency oriented mechanisms.
- Creation of a secure centralized electronic registry of the state wide cooperation institutions to make information accessible for control and supervision.

**ii) Departmental Medium Term Objectives (5 years horizon):**

- Development of e-governance that is citizen centric, works better, costs less and is transparent.
- Providing universal IT access to all officials, supervisors and staff at operational level so that work is reliable.
- LAN and high speed secure and reliable wide area network built to be an effective vehicle for secure information delivery and information sharing.
- IT training and support to users at all levels for capacity building to enable them manage change to empowered systems for efficiently and effectively doing their work.

**iii) Annual Objectives & Impact**

- a) **Annual Objectives:-**Online registration of societies. Train our employees to make best use for computers for office purpose so that work is carried out in a fast manner.

- b) **Impact**-Impact of IT on the Staff and officials is good and minimal as use of I.T relieves staff from physically searching files, enhances the speed of work and makes work accurate.

**iv) Strategies :**

1. Procurement Strategies: Procurement of all hardware and network requirements through a single bid process or unbundled purchases.
2. Outsourcing Strategies
3. Digitization and Mitigation Strategies
4. Training Strategies
5. Change Management Strategies.
6. Funding /Investment Strategies

**v) Roll out of the scheme in terms of commencement of activities/ projects**

Sr. No.	Activities Phase - 1	Activities Phase -2
1.	Project Planning	Accounts-Billing Payments
2.	Requirements Finalization	Payroll Management System
3.	Preparation of SRS	Planning and Budgeting
4.	Preparation of Cooperative Database through Outsourcing of Data Migration	Co-op. Institution Monitoring and Supervision
5.	Establishment of Portal for all Citizen Centric Services	Decision support System
6.	Establishment of Secure Electronic Registry	Credit and Recovery
7.	Legal Services-Departmental Courts function	Procurement of remaining IT Infrastructure
8.	Inspection of Societies	HRM
9.	Audit of Societies	Database for Apex Co-op. Institutions
10.	Public Grievance redressal	Co-operative Management Training
11.	Initial IT Infrastructure-Setup at SDC (with LAN and WAN)	Library Management System
12.	Work Flow and Tracking System	Inventory Management
13.	Document Management System	Electronic filing/submissions
14.	E-submission along with other basic electronic interactions	Integrated operations of all modules and system stabilization
15.	Testing, Training & Rollout of Phase -1 Pilot	Testing, Training & Rollout of Phase -2
16.	Rollout of Phase -1 to all locations	

- “Online Registration of Cooperative Societies is in active process with HKCL.
- Initiatives are being taken regarding Digitization module.
- HRMS (Human Resource Management System) implementation is in active process.

**vi) Cash Flow Requirement as per roll out plan**

Cash flow depends upon the items purchased according to requirements.



**vii) Reporting System/Format**

The expenditure will be made by the IT Cell as per procedure laid by the Haryana Govt. Utilization Certificates will be sent to the Government alongwith copy to AG Haryana.

**viii) In House / Third party Impact Assessment Method**

The In House Assessment method is followed after the activity is completed. When a particular activity is finished the Assessment regarding its correct working is done by the Nodal officer (Information Technology).

**14. Integrated Cooperative Development Project (ICDP)**

**Major Head- 2425/107/97**

2012-17= 625.00

2016-17=114.00

**i) Long Term Objective of ICDP**

The Integrated Cooperative Development Project (ICDP) is being implemented in select districts with the main objective of improving the infrastructure available with the cooperatives and volume of business of the co-operatives.

Creating developed infrastructure for various Cooperative in Haryana State to provide better services to the farmers.

**ii) Medium Term Objective of ICDP (5 years Horizon)**

Under the scheme, financial assistance is provided through district central cooperative banks to agriculture and allied sectors. The scheme envisages the development of cooperative at all levels and cooperation among cooperatives to facilitate the overall development. The scheme is implemented over a period of five years.

To provide Assistance as subsidy for Man power development, training, Monitoring & incentive to the ICDPs in the selected districts i.e. Panchkula, Ambala, Hisar, Fatehabad & Sirsa.

**iii) Annual Objective and Impact Expected**

a) **Annual Objective** –To provide financial assistance in the shape of subsidy for Man power development, training, Monitoring & incentive to the ICDPs in the selected districts.

b) **Impact Expected** –It will generate employment in the selected districts.

**iv) Strategies**

Government provides financial assistance for the implementation of ICDP after availing loan assistance from NCDC. The financial assistance in the shape of subsidy will be released to Cooperative Societies through ICDPs for manpower development. The State Government will provide only 50% amount of the subsidy meant for salary and remaining 50% assistance will be provided by the NCDC.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects**

The Govt. will sanction the funds to ICDP, Monitoring Cell office of Registrar Cooperative Societies, Haryana Panchkula. Thereafter, the funds will be released to project implementation agency (PIA) i.e. District Central Cooperative Bank for further providing the amount to the ICDPs of concerned districts. The ICDP will release the monthly salary &

allowances of the project implementation team (PIT) and also incentive to the employees of viable societies of the districts.

**vi) Cash Flow Requirement as per Roll Out Plan.**

The funds amounting to Rs.114.00 lacs will be required in the first quarter of 2016-17 to release the funds to ICDPs for man power development.

**vii) Reporting System/Format**

The ICDPs selected districts will submit the monthly progress reports to the Monitoring Cell and quarterly meetings will be organized to review the progress of ICDPs.

**viii) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out by the NCDC. The Nodal Officer of Monitoring Cell will visit the ICDPs in the selected districts to monitor the progress of work and to assess its impacts.

<b>15. Assistance to Scheduled Caste and General L/C Societies</b>
--

**Major Head- 2425 (Subsidy) 107/75/11 & 789/95/11**

**Major Head- 4250 (Share Capital) 201/95 & 789/97**      2012-17= 400.00

**Major Head- 6425 (Loan) 108/83 & 789/99**                      2016-17= 100.00

**i) Federation Long Term Objectives**

The primary cooperative labour & construction societies will be able to raise financial facilities from bank and invest the loan amount in execution of works. These societies would be able to enhance their work securing capacity as well as its timely execution by ensuring continues job/work to its members for raising their socio-economic status.

**ii) Medium Term Objectives of Federation and societies (5 years horizon)**

During the coming 5 years, these societies would be able to have sufficient finance and capacity to execution and completion of the projects. Thus enhancing their major work execution capacity and spreading their business activities simultaneously enabling them to secure big works directly in their names in future.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective-** The financial assistance will be provided to approx. 300 members of 25 Labour & Construction societies and 50 Scheduled Castes members of 5 Labour & Construction Societies.

**b) Impact Expected** - This scheme will help the primary Labour & Construction societies to enhance their business activities.

**iv) Strategies**

Financial assistance amounting to Rs. 2 Lacs to each eligible primary cooperative L/C societies will provided in the shape of share capital Rs. 80000/- working capital loan Rs. 80000/- and managerial subsidy Rs. 40000/-. The Labour & Construction Societies would submit the cases to the Assistant Registrar, Cooperative Societies concerned duly verified by inspector Cooperative Societies. The claims will be examined and recommended

by the Assistant Registrar Cooperative Societies. Thereafter, the ARCS will submit the claims to the Registrar Cooperative Societies, Haryana through DRCS concerned. The financial assistance will sanctioned at the level of H.Q.

**v) Roll out of the scheme in terms of commencement of activities/projects**

The assistance shall be given to those L/C societies that has been registered for more than three years and executed work to the tune of Rs. 10.00 lacs or more. The share capital will be retired in 10 years in equal annual installments. The repayment of installment shall be started immediately after the completion of 1 year from the date of sanction of the funds. The Society will pay dividend as per Act and bye-laws. Similarly the loan will carry interest rate of 10.5% p.a. and first 1 year period will be of moratorium but interest of the loan will be charged in the moratorium period. The loan will be recovered in 10 annual equal installments. Out of total Rs. 10.00 lacs will be provided to the societies consisting of Scheduled Castes members. Share capital will also be provided to the District Cooperative Labour & Construction Federation for strengthening their capital base.

**vi) Cash flow requirement as per roll out plan**

The funds will require quarterly basis during the year.

**vii) Reporting system/Format**

The office of concerned Assistant Registrar, Cooperative Societies will forward a Kist Bandi list of the amount. Accordingly, as per Kist Bandi, annual installment of share capital and loan will be retired to the Govt. and the dividend & interest will also be paid annually as per sanctioned orders. The beneficiary Labour & Construction Societies will submit the Utilization Certificate to the Registrar, Cooperative Societies, Haryana through ARCS of their circle.

**viii) In House/Third Party impact Assessment method**

The Assistant Registrar, Cooperative Societies will monitor the scheme and asses its impact in their respective circle.

<b>16. Loan for Construction of Houses in Urban Area</b>
--

<b>Major Head- 6425-108/84/23 &amp;789/98/74</b>	2012-17=1960.00
	2016-17=350.00

**i) Federation Long Term Objectives**

For enabling the people of Haryana to have an affordable house which in turn leads to a dignified life by fulfilling the loan requirements of generally lower income group, salaried classes and petty shop keepers..

**ii) Federation Medium Term Objectives (5 years horizon)**

- To acquire, purchase and hire land to develop it into plots and to construct houses on it.
- To arrange bulk purchases of building materials.
- To facilitate the working of Primary Cooperative House building societies.

- To advance loans for construction of new houses/ shop-cum-flats/shop-cum-office and their recoveries.
- To get the houses and loanee members insured with insurance companies and to follow up the claims.
- To work as a spokesman of Primary Cooperative House Building societies in State.

**iii) Annual Objectives & impact expected**

**a) Annual Objectives-**Providing loan to 125 members and 36 Scheduled Castes members of Cooperative Housing Building/Group Housing societies in Haryana state.

**b) Impact Expected-** The members of EWS Housing societies will have their own shelter.

**iv) Strategies**

Under this scheme the total estimated cost of two room set is around Rs. 3,50,000/-. The Govt. will sanction loans to Housing federation for further providing loans to cooperative housing societies by Rs. 2,80,000/- for each individual member and remaining part of Rs. 70,000/- will be borne by the borrower member from his own resources. Loan shall be advanced to those Primary Cooperative Housing societies in which the members will be belonging to Economically Weaker Section (EWS) categories and will got registered under Haryana Cooperative Societies Act, 1984. The rate of interest on this loan will be @ 4 % p.a. on subsidized rate.

**v) Roll Out of the Schemes in Terms of Commencement of Activities/Projects**

The loan shall be advanced for construction of flats/houses to the category of Urban poor i.e. Scheduled castes, Backward classes and other Economically Weaker Section who are the members of Cooperative Group Housing societies in Urban areas and land has been allotted by HUDA/HSIDC/any authorized Agency or the members of Cooperative House Building societies in urban areas colony, that should be duly approved by Town Country Planning /Municipal Committees/Govt. agency. The repayment of loan will be started after one year of the date of sanction and has to be repaid in ten equal annual installments. An amount of Rs. 100.00 lacs will be provided to the SC members under SCSP component.

**vi) Cash Flow Requirement as per Roll Out Plan**

The fund will require in August-September for further ensuring loan to members timely.

**vii) Reporting System/Format**

The Managing Director, Housing Federation will submit the Utilization Certificates and progress reports regarding list of loanee members to the office of Registrar Cooperative societies Haryana. The office of Registrar, Cooperative Societies, Haryana will forward a Kist Bandi list of the amount. Accordingly, as per Kist Bandi, the MD, Housing Federation will ensure timely retirement of annual installment of loan on due date.

**viii) In House/Third Party Impact Assessment Method**

The Monitoring Cell in H.O. will visit the Federation and societies to whom loan will be sanctioned to assess its impact.

17	<b>Mukhya Mantri Dugdh Utpadhak Protsahan Yojna in Haryana</b>
----	--

**Major Head- 2425/107/76/11**

2012-17=0.00

2016-17=2450.00

**i) Federation Long Term Objective**

We are professional institution dedicated to improvement of economic status of milk producers and empowerment of the dairy Co-operative structure in the state. It is our endeavour to provide the best and the most efficient services in the areas of milk procurement, processing and marketing. Employee participation, continuous improvement, use of environmental friendly techniques and human resource development will be our valued instruments for achievement of our objectives.

**ii) Federation Medium Term Objective (5 Years Horizon)**

- To provide marketing facilities at the door step of milk producers.
- To give remunerative prices to the milk producers (dairy farmers).
- To assist the village level Cooperative Societies by providing infrastructure for collection, weightment and testing of raw milk at society level.
- To provide transport facility to village level societies for lifting of raw milk from village level societies to Bulk Milk Coolers/Milk Chilling Centres/Milk Plants.
- To provide inputs for increasing productivity of animals, supply of cattle feed, mineral mixture, fodder seeds, milk products, AI facility and veterinary services.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** - Haryana is a buffalo dominant area and results into low milk production during the month of summers particularly April to September. Due to low production and high demand of milk during the period, milk procurement goes down to almost 1/3<sup>rd</sup> in comparison to milk procurement in flush season (winter). Due to limited milk procurement in summer and more demand of milk and milk products it is difficult to fulfill the market demand. In addition to above, the level of recombination of milk powder and white butter goes high for supplementary milk supply, limiting milk marketing and also it invites quality complaints. The milk of cooperative Societies diverts to NCR region where more prices are offered. The private players pay more prices to attract milk producers. To give remunerative prices to the milk producers for sustainable growth of Dairy Sector, subsidy @ Rs.5 per litre is paid in addition to existing rate to milk pourers of cooperative milk societies during lean period i.e. April to September.

**b) Impact Expected** - It is expected that milk unions will receive milk more in the year 2016-17 in comparison to 2015-16.

**iv) Strategies**

The incentive of Rs.5/- per litre of milk will be provided to milk producers in the state of Haryana on 10 day basis along with the milk payment being made to them for milk supplied by them.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects**

The scheme has been launched since June, 2013. It is being implemented by the Haryana Dairy Development Cooperative Federation Ltd. Panchkula. Subsidy @ Rs/ 5 per litre of milk shall be paid to milk Cooperative Societies. The claims will be prepared by the Milk Unions at the level of Milk Plant and submitted to the HDDCF, Panchkula. The claims of all Milk Unions will be got compiled by Dairy Federation Panchkula and will be submitted to the Registrar Cooperative Societies, Haryana on monthly basis for reimbursement.

**vi) Cash Flow Requirement as per Roll Out Plan**

Cash flow requirement will be as under:-

<b>Month</b>	<b>Requirement (Rs. in lacs)</b>
April, 2016	720.45
May, 2016	435.00
June, 2016	435.00
July, 2016	435.00
August, 2016	424.55
September, 2016	0
<b>Total</b>	<b>2450.00</b>

**vii) Reporting System/Format**

Milk Unions will intimate the quantity of milk received and amount of incentive paid to milk producers as well as no. of beneficiaries on monthly basis. Utilization certificate alongwith bills will be collected from Dairy Federation.

**viii) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out internally by the milk unions. Further the department will monitor the scheme and asses its impact with the help of Monitoring Cell setup at head quarter, Panchkula.

**18 Assistance to Labour Federation for Purchase of Machinery & Equipments**

<b>Major Head- 6425/108/85</b>	<b>Loan= 45.00</b>	2012-17=38.00
<b>Major Head- 2425/107/97</b>	<b>Subsidy=55.00</b>	2016-17=100.00

**i) Federation Long term objectives of Labour cooperatives**

The state federation secures major construction project works for executing them through primary societies. For executing these projects having machineries tools and plants requires. The state and district federations shall rent out the purchased machinery and equipments to the executing societies on cheaper rent rates. In this way the work of the federation will complete timely without any hindrance and the societies would be able thereafter to secure such type of works in their own name directly from work awarding

agencies. The societies purchasing tools and equipments will also be able to secure works and completing the same on time without any difficulty.

**ii) Federation Medium Term objectives ( 5 years horizon)**

The State Federation, Distt. Federation and primary societies will have the machinery, tools and plants would be able to be enlisted with the work awarding agency and to get major projects works directly in their own names.

**iii) Annual Objective & impact expected**

**a) Annual Objective** - A part of Labour Cooperatives will be enabled to have machinery and equipments required for timely and speedy completion of work of its initial phase executing by Labour Societies.

**b) Impact Expected**-The benefit of the scheme will be that the labour cooperatives will have their own machinery & equipments required for construction of works.

**iv) Strategy**

Financial assistance will be provided to Labour Federation in the form of loan (50%) and subsidy (50%). The state federation will manage purchasing of tools, plants and machinery for state, district and primary societies at the reasonable rates and will supervise the proper utilization of the same.

**v) Roll out the scheme in Terms of commencement of activities/project**

After release of funds the Labour Federation will purchase the tools, plants and machinery.

**vi) Cash flow requirement as per roll out plan**

Financial assistance will require quarterly.

**vii) Reporting system**

The loan installment amount will be forwarded by the office of Registrar, Cooperative Societies, Panchkula and accordingly the principal and interest will be paid by the respective labour cooperatives. Utilization Certificate alongwith bills will be collected from Labour Federation.

**viii) In House third party Impact Assessment Method**

The internal/ in house impact assessment method will be adopted by the federation. The department will monitor the scheme and asses its impact with the help of Monitoring Cell setup at head quarter, Panchkula.

<b>19</b>	<b>SETTING UP OF POWER COGENERATION AND ETHANOL PLANT (SJY)</b>
-----------	---

**Major Head- 6860/04/101/95**

2016-17=500.00

**i) Federation Long term objectives**

Presently 10 Cooperative Sugar Mills are in operation in Haryana affiliated to Sugar Federation Haryana. The total installed crushing capacity of these 10 Coop. Sugar Mills is 24800 TCD( Tones cane/day) having total power generation capacity of 61.85 MW/Hr., out of which total power exporting capacity is 30.80 MW/Hr. only and 32.05 MW/Hr. is

generated and consumed by these sugar mills for production of sugar. The long term objective of Haryana Sugarfed are as under:-

- i) Establishing new value added projects to Coop. Sugar Mills in the State .
- ii) Arrangement of funds from Govt. of India, State Govt. and Financial Institutions.
- iii) Rendering advice and assistance to Coop. Sugar Mills for improving their performance in technical, financial and cane development areas.
- iv) Preparation of cane development plan for improving productivity and income to the farmers from sugar cane.

## **ii) Federation Medium Term objectives ( 5 years horizon)**

To ensure sufficient power availability up to the the State and to improve the financial health of Coop. Sugar Mills alongwith growth of cane farmers, there is a need to establish value added power co-generation plant having capacity of power generation/ export proportionate to the availability of cane in the earmarked area of the Coop. Sugar Mills. Presently, there is total cane requirement of 372 lac qtls in all the 10 Coop. Sugar Mills for minimum of 150 crop days.

National Sugar Federation revealed that there are periodic imbalances in the production of sugar cane crop over a cycle of every five years during which the production of sugar cane and the prices of sugar reach the nadir and zenith points once each. These fluctuations in production of sugar cane crop lead to an imbalance in the production of sugar consequently the rates of sugar record high fluctuations resulting in adverse impact on the financial health of coop sugar mills.

The establishment of power co-generation plant shall generate additional revenue to the tune of Rs. 30-32 per qtls of cane crushed, which may prove highly beneficial in future, in view of the following gains:-

- i) This will work as saftypad to observe the adverse effects of such cyclic imbalances in Coop. Sugar Mills and shall improve sustainability of the Coop. Sugar Mills.
- ii) Improvement in sustainability/financial health of Coop. Sugar Mills will result in proper up-keep of the Mills and hence, smooth working.
- iii) The availability of sufficient power even in rural areas will uplift the execution of development strategies in the State.

## **iii) Annual Objective & impact expected**

To provide sufficient power in the State

- i) To improve sustainability and Financial Health of Coop. Sugar Mills.
- ii) To provide maximum development/ growth to farmers through availability of sufficient power in the State.

## **iv) Strategy**

An ideal strategies is to improve the financial health of Coop. Sugar Mills in the State vis a vis growth of cane growers and development in rural areas of the State through availability of sufficient power by establishing value added projects to the



Coop. Sugar Mills like power co-generation plants of the capacity proportionate to the availability of raw material in the ear marked area of the mills.

This mechanism of establishment of power co-generation units based on biomass fuel i.e. baggase & other biowaste will provide sufficient power to the area and will curtail the demand of power generated through other alternative highly polluting fuels having much higher cost of production of power as compare to biomass fuels

Moreover, the financial health of Coop. Sugar Mills shall be improved resulting in overall growth of the area.

**v) Roll out the scheme in Terms of commencement of activities/project**

Due to varying structure of Indian Sugarcane and Sugar Industry, wherein the sugarcane constitutes around 70% of the raw material cost of sugar and is invariably grown in small scattered holding, the production cost of Indian Sugar cane never match the economies of scale achieved by the major players in the International trade like Brazil and Australlia etc. where the sugarcane farms are owned/ managed by the Sugar Mills themselves.

Due to successive hike in State Advised Price of sugarcane, the cost of sugar production tends to increase every year. On the other hand, sugar prices tends to be on lower side due to surplus production. This mis-match between cost of production of sugar and sugar prices makes it difficult for the Mills to liquidate their cane liabilities towards cane growers from its own resources. To bridge this gap, the State Govt. provides loan to the Coop.Sugar Mills, so that Mills may ensure timely cane payments to the cane growers.The establishment of value added projects like Cogeneration Project to Coop.Sugar Mills may bridge up this gap to some extent and may prove to be a step in improving financial health of Coop.Sugar Mills in Haryana.

**vi) Benefit of Scheme**

The benefit of establishing Cogeneration Projects in Coop.Sugar Mills is that despite of severe crisis in Sugar Industry, our Shahabad Coop.Sugar Mills is almost financially self dependent Sugar Mills and have cleared most of cane growers payments from their own resources.

**vii) Cash Flow requirement**

Generally funds are required in the starting stage of projects as seed money.

**viii) Reporting System Format**

Coop.Sugar Mills shall intimate about progress of project fortnightly alongwith the Action Plan for next 15 days for the project.

## **50:50 Sharing Basis Schemes**

<b>1.</b>	<b>Integrated Cooperative Development Project (ICDP)</b>	
-----------	--	--

**Major Head- 2425/107/97**

2012-17= 625.00

2016-17= 114.00

**i) Long Term Objective of ICDP**

The Integrated Cooperative Development Project (ICDP) is being implemented in select districts with the main objective of improving the infrastructure available with the cooperatives and volume of business of the co-operatives.

Creating developed infrastructure for various Cooperatives in Haryana State to provide better services to the farmers.

**ii) Medium Term Objective of ICDP (5 years Horizon)**

Under the scheme, financial assistance is provided through District Central Cooperative Banks to agriculture and allied sectors. The scheme envisages the development of cooperative at all levels and cooperation among cooperatives to facilitate the overall development. The scheme is implemented over a period of five years.

To provide Assistance as subsidy for manpower development, training, Monitoring & incentive to the ICDPs in the selected districts i.e. Panchkula, Ambala, Hisar, Fatehabad & Sirsa.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** -To provide financial assistance in the shape of subsidy for manpower development, training, Monitoring & incentive to the ICDPs in the selected districts.

**b) Impact Expected** -It will generate employment in the selected districts.

**iv) Strategies**

Government provides financial assistance for the implementation of ICDP after availing loan assistance from NCD. The financial assistance in the shape of subsidy will be released to Cooperative Societies through ICDPs for manpower development. The State Government will provide only 50% amount of the subsidy meant for salary and remaining 50% assistance will be provided by the NCD.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects**

The Govt. will sanction the funds to ICDP, Monitoring Cell, office of Registrar Cooperative Societies, Haryana Panchkula. Thereafter, the funds will be released to project implementation agency (PIA) i.e. District Central Cooperative Banks for further providing the amount to the ICDPs of concerned districts. The ICDP will release the monthly salary & allowances of the project implementation team (PIT) and also incentive to the employees of viable societies of the districts.

**vi) Cash Flow Requirement as per Roll Out Plan.**

The funds amounting to Rs.114.00 lacs will be required in the first quarter of 2016-17 to release the funds to ICDPs for man power development.

**vii) Reporting System/Format**

The ICDPs selected districts will submit the monthly progress reports to the Monitoring Cell and quarterly meetings will be organized to review the progress of ICDPs.

**viii) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out by the NCDC. The Nodal Officer of Monitoring Cell will visit the ICDPs in the selected districts to monitor the progress of work and to assess its impacts.

### **100% Centrally Sponsored Schemes**

<b>1.</b>	<b>Share Capital to Integrated Cooperative Development Project (ICDP)</b>	
-----------	---	--

**Major Head- 4425/108/94**

2012-17= 3600.00 lacs

2016-17=684.00 lacs

**i) Long Term Objective of ICDP**

The Integrated Cooperative Development Project (ICDP) is being implemented in selected districts with the main objective of improving the infrastructure available with the cooperatives and volume of business of the co-operatives.

Creating developed infrastructure for various Cooperatives in Haryana State to provide better services to the farmers.

**ii) Medium Term Objective of ICDP (5 years Horizon)**

Under the scheme, financial assistance is provided through District Central Cooperative Banks to agriculture and allied sectors. The scheme envisages the development of cooperative at all levels and cooperation among cooperatives to facilitate the overall development. The scheme is implemented over a period of five years.

To provide assistance for purchase of furniture & fixture, machinery and construction of new buildings of PACS as well as DCCB and construction of new godowns/ boundary walls of PACS and marketing societies in selected districts i.e. Panchkula, Ambala, Hisar, Fatehabad & Sirsa.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** – To provide financial assistance in the shape of share capital to develop infrastructure of the PACS, marketing societies, milk supply societies, industrial societies & L/C societies in the selected districts.

**b) Impact Expected** – It will create better infrastructure and to build faith of farmers in Cooperative societies.

**iv) Strategies**

Government provides financial assistance for the implementation of ICDP after availing loan assistance from NDC. We releases financial assistance through ICDPs in the shape of share capital to beneficiary societies targeted in the selected districts for strengthen the capital base and infrastructure development & manpower development of cooperatives societies.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects.**

The Govt. will sanction the funds to ICDP, Monitoring Cell O/o RCS, Haryana Panchkula. Thereafter the funds will be released to Project Implementation Agency (PIA) i.e. District Central Cooperative Bank for further providing to the ICDPs of concerned districts. The ICDP will distribute the funds to required viable societies in the districts. After receipt of funds the process of construction of godown of PACS and marketing

societies will be started. After construction of godowns infrastructure of the societies will be developed in the districts.

**vi) Cash Flow Requirement as per Roll Out Plan**

The funds amounting to Rs.684.00 lacs will be required in the first quarter of 2016-17 to release the funds to ICDPs of selected district to utilize the amount and achieve the yearly targets.

**vii) Reporting System/Format**

The ICDPs in selected districts will submit the monthly progress reports to the Monitoring Cell and quarterly meetings will be organized to review the progress of ICDPs.

**viii) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out by the NCDC. The Nodal Officer of Monitoring Cell will visit the ICDPs in the selected districts and review the progress of works to assess its impacts.

<b>2. Loan to Integrated Cooperative Development Project (ICDP)</b>
---

**Major Head- 6425/107/97**

2012-17= 7650.00 lacs

2016-17=92.00 lacs

**i) Long Term Objective of ICDP**

The Integrated Cooperative Development Project (ICDP) is being implemented in select districts with the main objective of improving the infrastructure available with the cooperatives and volume of business of the co-operatives.

Creation of developed infrastructure for all cooperative societies in Haryana state to provide better services to the farmers

**ii) Medium Term Objective of ICDP (5 years Horizon)**

Under the scheme, financial assistance is provided through District Central Cooperative Banks to agriculture and allied sectors. The scheme envisages the development of cooperative at all levels and cooperation among cooperatives to facilitate the overall development. The scheme is implemented over a period of five years.

To provide assistance for purchase of furniture & fixture, machinery and construction of new buildings of PACS as well as DCCBs and construction of new godowns/ boundary walls of PACS and marketing societies in selected districts i.e. Panchkula, Ambala, Hisar, Fatehabad & Sirsa.

**i) Annual Objective and Impact Expected**

**a) Annual Objective-**To provide financial assistance in the shape of Loan for develop infrastructure of the PACS, marketing societies, milk supply societies, industrial societies & L/C Societies in the selected districts.

**b) Impact Expected-**It will create better infrastructure and to build faith of farmers in cooperative societies.

**ii) Strategies**

Government provides financial assistance for the implementation of ICDP after availing loan assistance from NCDC. We releases financial assistance through ICDPs in the shape of loan to beneficiary societies targeted in the selected districts for strengthen the capital base and development of infrastructure & manpower development of cooperative societies.

**iii) Roll Out of the Scheme in Terms of Commencement of Activities Projects**

The Govt. will sanction the funds to ICDP, Monitoring Cell O/o RCS, Haryana Panchkula. Thereafter the funds will be released to project implementation agency (PIA) i.e. District Central Cooperative Bank for further providing the amount to the ICDPs of concerned districts. The ICDP will distribute the funds to require viable societies in the districts. After receipt of funds the process of purchase of furniture & fixture & machinery and construction of godown of PACS and marketing societies will be started. After construction of godowns and purchase of furniture & fixture and machinery the infrastructure of the societies will be developed in the districts.

**iv) Cash Flow Requirement as per Roll Out Plan**

The funds amounting to Rs.92.00 lacs will be required in the first quarter of 2016-17 to release the funds to ICDPs to utilize the amount and achieve the yearly targets.

**v) Reporting System/Format**

The ICDPs in selected districts will submit the monthly progress reports to the Monitoring Cell and quarterly meetings will be organized to review the progress of ICDPs.

**vi) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out by the NCDC. The Nodal Officer of Monitoring Cell will visit the ICDPs in the selected districts and review the physical and financial progress of works.

**3. Share Capital to Cooperative Marketing Societies****Major Head- 4425/108/88**

2012-17= 500.00 lacs

2016-17=100.00 lacs

**i) Long Term Objective of Marketing Cooperatives**

- To play a leading role in serving the economic interests of the farmers of the State by providing viable and efficient support.
- Supply of quality agricultural inputs at the doorsteps of the farmers through a large cooperative network.
- Providing Marketing support to the farmers by being an assured buyer for the farm produce at remunerative/ competitive prices.
- Marketing and processing of agricultural and allied products for the consumers & provide them unadulterated, pure and traditional Agriculture products processed out from the raw material directly sourced from the farmers and processed in the large & diversified chain of processing units in the state.

- Facilitate the working of affiliated Co-operative Societies.

**ii) Medium Term Objective of Marketing Cooperatives (5 years Horizon)**

- Major supplier of quality, hygienic and safe consumer products, cattle/animal feeds in the domestic and overseas markets.
- Largest supply chain network upto the village level in Haryana State for distribution of agri-inputs like fertilizers, pesticides, seeds etc.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** – To provide financial assistance for improving economic conditions of marketing societies to speed up timely availability of agriculture inputs to its agricultural members.

**b) Impact Expected** – The cooperative marketing societies will be enabled to expand their business activities with the availability of capital.

**iv) Strategies**

The Government provides financial assistance for the implementation of scheme after availing loan assistance from NCDC. The marketing society submit proposal to the office of Registrar Cooperative Societies, Haryana through concerned ARCS and DRCS alongwith their recommendation. The proposal will be examined on a case to case basis to ensure that concerned societies exhibit the ability to repay State Govt. as per the NCDC terms and conditions. The proposal will be forwarded to NCDC through State Govt. After issuance of sanction by NCDC, the Govt. will be requested for obtaining administrative approval. Thereafter, financial assistance will be sanctioned in the shape of share capital to beneficiary societies targeted in the State for strengthen the capital base of cooperative marketing societies.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects**

The Govt. will sanction the funds. Thereafter the funds will be released to cooperative marketing societies concerned. After receipt of capital the process for utilization of funds preferably purchase of agriculture inputs will be started.

**vi) Cash Flow Requirement as per Roll Out Plan**

The funds will be released after obtaining sanction from NCDC. This process will be undertaken and the funds will be required in third quarter of the financial year.

**Vii Reporting System/Format**

The beneficiary societies in the State will submit monthly progress reports and utilization certificate to the Marketing Section in the office of Registrar Cooperative Societies, Haryana. A meeting will be organized quarterly to review the progress of cooperative marketing societies.

**viii) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out by the NCDC. The Incharge Officer of Marketing Branch will visit the cooperative marketing societies in the State to monitor the progress of work.

<b>4. Share Capital to Fruit and Vegetable societies</b>
--

**Major Head 4425/108/79**

2012-17= 125.00 lacs

2016-17=25.00 lacs

**i) Long Term Objective of Fruit & Vegetable Cooperatives**

- To evolve a marketing system where growers and consumers both benefit.
- Value addition activities where the fruits and vegetables are processed, that fetches higher remunerative prices of the produce.
- Provides financial assistance for creating infrastructure for marketing, processing and storage of horticulture produce in the Cooperative Sector.

**ii) Departmental Medium Term Objective (5 years Horizon)**

- To develop proper post harvest operations of the horticulture produce which add the growers share in the present marketing arrangements.
- To help in the activities of promotion of production and processing of vegetables/fruits and other such produce by providing improved seeds/ seedlings, plantation, fertilizers, necessary implements, technical knowledge and financial assistance.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** – Under this scheme, assistance up-to Rs.10 lakhs is provided for increasing the capital base of the beneficiary cooperative societies.

**b) Impact Expected**–The beneficiary Fruits & Vegetables societies will improve their marketing operations.

**iv) Strategies**

The Government provides financial assistance for the implementation of scheme after availing loan assistance from NCDC. The society will submit proposal to the office of Registrar Cooperative Societies, Haryana through concerned ARCS and DRCS alongwith their recommendation. The proposal will be examined on a case to case basis to ensure that concerned societies exhibit the ability to repay State Govt. as per the NCDC terms and conditions. The proposal will be forwarded to NCDC through State Govt. After issuance of sanction by NCDC, the Govt. will be requested for obtaining administrative approval. Thereafter, financial assistance will be sanctioned in the shape of share capital to beneficiary societies targeted in the State for strengthen the capital base of cooperatives fruit and vegetable Societies.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects**

The Govt. will sanction the funds. Thereafter the funds will be released to cooperative fruit & vegetable societies concerned. After receipt of capital the society will start the process for utilization of funds leads to the expansion of their business.

**v) Cash Flow Requirement as per Roll Out Plan**

The funds will be release after obtaining sanction from NCDC. This process will be undertaken and the funds will be required in third quarter of the financial year.

Impact assessment method will be carried out by the NCDC. .



**Vii Reporting System/Format**

The beneficiary societies in the State will submit monthly progress reports and utilization certificate to the Marketing Branch in the office of Registrar Cooperative Societies, Haryana. A meeting will be organized quarterly to review the progress of cooperative fruit and vegetable societies.

**viii) In House/Third Party Impact Assessment Method**

The Incharge Officer of Marketing branch will visit the beneficiary fruit and vegetable societies in the State to monitor the progress of work.

<b>5. Subsidy to Integrated Cooperative Development Project for Gramin Bhandaran</b>	
<b>Major Head -2425/107/79</b>	2012-17= 275.00 lacs
	2016-17=14.00 lacs

**i) Long Term Objective of ICDP**

The Integrated Cooperative Development Project (ICDP) is being implemented in select districts with the main objective of improving the infrastructure available with the cooperatives and volume of business of the co-operatives.

Creating developed infrastructure for all Cooperative Societies in Haryana State to provide better services to the farmers.

**ii) Medium Term Objective of ICDP (5 years Horizon)**

Under the scheme, financial assistance is provided through District Central Cooperative Banks to agriculture and allied sectors. The scheme envisages the development of cooperative at all levels and cooperation among cooperatives to facilitate the overall development. The scheme is implemented over a period of five years.

To provide assistance as GBY subsidy for construction/ repair of godowns of PACS/Marketing societies in the selected districts i.e. Panchkula, Ambala, Hisar, Fatehabad and Sirsa.

**iii) Annual Objective and Impact Expected**

**Annual Objective** –provide financial assistance in the shape of GBY subsidy for construction/ repair of godown to PACS and Marketing societies in the selected districts.

**iv) Strategies**

Government provides financial assistance for the implementation of ICDP after availing loan assistance from NCDC.

We release financial assistance through ICDPs in the shape of GBY subsidy to targeted PACS/ Marketing societies in the selected districts and it will develop infrastructure of the societies.

**v) Roll Out of the Scheme in Terms of Commencement of Activities Projects.**

The Govt. will sanction the funds to ICDP, O/o RCS, Haryana Panchkula. Thereafter the funds will be released to Project Implementation Agency (PIA) i.e. District Central Cooperative Bank for further providing the amount to the ICDPs of concerned districts. The ICDP will distribute the funds to required viable societies in the selected districts. After

receipt of funds, the construction work / repair of godowns of PACS/ marketing societies will be started in the districts.

**vi) Cash Flow Requirement as per Roll Out Plan.**

The funds amounting to Rs. 14.00 lacs will be required in the first quarter of 2016-17 to release the funds to ICDPs for releasing GBY subsidy to targeted PACS & Marketing societies for construction/ repair of godowns.

**vii) Reporting System/Format**

The ICDPs in selected districts will submit the monthly progress reports to the Monitoring Cell and quarterly meetings will be organized to review the progress of ICDPs.

**viii) In House/Third Party Impact Assessment Method**

Impact assessment method will be carried out by the NCDC. The Nodal Officer of Monitoring Cell will visit the ICDPs in the selected districts and review the progress of works to assess its impacts.

<b>6. Share Capital to Primary Agriculture Cooperative societies (PACS) from NCDC</b>
---

<b>Major Head 4425/108/74</b>
-------------------------------

2012-17= 00
-------------

2016-17=500.00 lacs
---------------------

**i) Long Term Objectives of PACS**

These are Primary societies owned by farmers, rural artisans etc. and intended to promote thrift and mutual help among the members; cater to their credit requirements and provide credit-linked services like input supply, storage and marketing of agricultural produce etc. These Cooperative Credit Institutions with their wide out-reach in the rural areas and accessibility to the small and marginal farmers and the other marginalized populations have been playing a vital role in dispensation of agricultural credit.

**ii) Medium Term Objectives (5 years horizon)**

State Government provides financial assistance to PACS in the form of share capital contribution to enable them to cater the credit need of its members and to undertake business of fertilizers, seeds, other agriculture inputs etc.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** -Contributing Government share capital towards the remaining PACS in Haryana State.

**b) Impact Expected** - The assistance will help for increasing the borrowing capacity of the societies and consequently development of their business activities undertaken by them.

**iv) Strategies**

The Government provides financial assistance for the implementation of scheme after availing loan assistance from NCDC. The Management Committee of concerned PACS will resolve the amount of share capital to be contributed by the Government. The Parbandhak of PACS would prepare the case on proforma prescribed by NCDC alongwith Balance Sheet of the preceding year and submit to the Assistant Registrar Cooperative Societies duly verified by the Inspector Coop. Societies. The Assistant Registrar concerned

will recommend the claims of PACS and submit to the Registrar Cooperative Societies, Haryana through Deputy Registrar, Cooperative Societies concerned. After perusal, the proposal will be sent to NCDC through State Government for sanction of funds. After issuance of sanction by NCDC, the Govt. will be requested for according administrative approval. Thereafter, financial assistance will be sanctioned in the shape of share capital to beneficiary societies targeted in the State for strengthen their capital base. The NCDC, New Delhi will be requested for reimbursement of amount to State Government in the form of loan in the last.

**v) Roll out of the scheme in terms of commencement of activities/projects**

The financial assistance will be provided to the Primary Agriculture Cooperative Societies in the form of Share capital. The NCDC will provide assistance in the form of reimbursement loans to the State Government. The loan will be repayable in 8 equal installments commencing from the first anniversary of deemed date of drawal of loan. The interest will be repayable from the first anniversary of deemed date of drawal of loan. The NCDC charged rate of interest on loans advances to the State Government prevailing at the time of release of funds. Existing Rate of interest is 10.90 % per annum. Effective rate of interest shall be applicable in case of payment of installment is made on or before due date. In case installment is not made on or before due date, normal rate of interest, which is 1 % higher than the effective rate shall be applicable. In case of default of installment, the penal rate interest @ 2.5 % over and above the normal interest shall be charged. The share capital amount shall be redeemed in 8 equal annual installments and 1<sup>st</sup> installment shall start immediately after completion of one year from the date of drawal of funds.

The share capital from Corporation will be utilized only for the purpose, of which, it has been sanctioned. In the event of any violation of terms and conditions, the Corporation/State Govt. / RCS may impose the condition deemed to be fit. Share capital shall be retired within 8 years in equal annual installments. The first installment shall be redeemed after completion of one year from the date of sanction The State Govt. shall be entitled to such dividend as may be declared by the societies and is payable to other share holders or as such lower rate as may be proscribed by the State Govt. If dividend is not declared by society upto the period of three years from date of sanction, then the govt. may recover the share capital in lump sum amount, immediately.

**vi) Cash flow requirement as per roll out plan**

The funds will require during 3<sup>rd</sup> quarter of the financial year.

**vii) Reporting system/Format**

The RCS Haryana will ensure that the recovery of share capital is being made in time frame and inform the Finance Department about the status of share capital recovered and balance amount to be recovered. The cooperative banks will submit the Utilization Certificates to the office of Registrar, Cooperative Societies, Haryana. The RCS office will forward a Kist Bandi list of the amount. Accordingly, as per the Kist Bandi, the annual installment of share capital will be retired to the Govt. and the dividend will also be paid

annually in accordance with the provision of Act and Bye-laws. In case the society does not redeem share capital then the Chief Executive Officers of concerned District Central Cooperative Bank, in Haryana shall deposit the same after making deduction from the account of Primary Agril. Cooperative Societies and shall submit the challan to the concerned ARCS.

**viii) In House/Third Party impact Assessment method**

The assessment method is carried out by the National Cooperative Development Corporation.

<b>7. Share Capital to Housefed from NCDC</b>	
<b>Major Head 4425/108/73</b>	2015-16=5000.00 lacs
	2016-17=5.00 lacs

**i) Federation Long Term Objectives**

The main objective of Federation is to cater the loan requirements of generally lower income group, salaried classes and petty shop keepers for enabling them to have an affordable house which in turn leads to a dignified life.

**ii) Federation Medium Term Objectives (5 years horizon)**

- To acquire, purchase and hire land to develop it into plots and to construct houses on it.
- To arrange bulk purchases of building materials.
- To facilitate the working of Primary Cooperative House Building societies.
- To advance loans for construction of new houses/ shop-cum-flats/shop-cum-office and their recoveries.
- To get the houses and loanee members insured with insurance companies and to follow up the claims.
- To work as a spokesman of Primary Cooperative House Building societies in State.

**iii) Annual Objectives & impact expected : -**

**a) Annual Objectives-**To advance loan to Cooperative Housing Societies for construction of houses/flats.

**b) Impact Expected-** The Housefed will strengthen its share capital base for increasing their borrowing capacity from lending institutions and consequently development of their business activities undertaken by them. The target group will have their own shelter.

**i) Strategies**

The Government provides financial assistance for the implementation of scheme after availing loan assistance from NCDC. The Managing Director, Housefed will submit the proposal to the Registrar Cooperative Societies, Haryana. After perusal, the proposal will be sent to NCDC through State Government for sanction of funds. After issuance of sanction by NCDC, the Govt. will be requested for according administrative approval. Thereafter, financial assistance will be sanctioned in the shape of share capital to the Housefed for

strengthen their capital base. The NCDC, New Delhi will be requested for reimbursement of amount to State Government in the form of loan.

**ii) Roll out of the scheme in terms of commencement of activities/projects**

The financial assistance will be provided to the Haryana State Cooperative Housing Federation in the form of Share capital. The NCDC will provide assistance in the form of reimbursement loans to the State Government. The loan will be repayable in 8 equal installments commencing from the first anniversary of deemed date of drawal of loan. The interest will be repayable from the first anniversary of deemed date of drawal of loan. The NCDC charged rate of interest on loans advances to the State Government prevailing at the time of release of funds. Existing Rate of interest is 10.90 % per annum. Effective rate of interest shall be applicable in case of payment of installment is made on or before due date. In case installment is not made on or before due date, normal rate of interest, which is 1 % higher than the effective rate shall be applicable. In case of default of installment, the penal rate interest @ 2.5 % over and above the normal interest shall be charged. The share capital amount shall be redeemed in 8 equal annual installments and 1<sup>st</sup> installment shall start immediately after completion of one year from the date of drawal of funds.

The share capital from Corporation will be utilized only for the purpose, of which, it has been sanctioned. In the event of any violation of terms and conditions, the Corporation/State Govt. /RCS may impose the condition deemed to be fit. Share capital shall be retired within 8 years in equal annual installments. The first installment shall be redeemed after completion of one year from the date of sanction The State Govt. shall be entitled to such dividend as may be declared by the societies and is payable to other share holders or as such lower rate as may be proscribed by the State Govt.

**iii) Cash flow requirement as per roll out plan**

The funds will require during 3<sup>rd</sup> quarter of the financial year.

**iv) Reporting system/Format**

The RCS Haryana will ensure that the recovery of share capital is being made in time frame. The cooperative banks will submit the Utilization Certificates to the office of Registrar, Cooperative Societies, Haryana. The RCS office will forward a Kist Bandi list of the amount. Accordingly, as per the Kist Bandi, the annual installment of share capital will be retired to the Govt. and the dividend will also be paid annually in accordance with the provision of Act and Bye-laws.

**v) In House/Third Party impact Assessment method**

The assessment method is carried out by the National Cooperative Development Corporation.

<b>8. Financial Assistance to Cooperative Societies under Central Sector Integrated Scheme of NCDC</b>
--

Major Head 4425/108/

2012-17= 00

2016-17=500.00 lacs

**i) Long Term Objectives of PACS**

Improving the economic conditions of cooperatives, remove regional imbalances and to speed up cooperative development in agricultural and allied sectors.

**ii) Medium Term Objectives (5 years horizon)**

- Provide financial assistance for Marketing (processing units including Fruit & Vegetable units, Oilseed, Food grains, Plantation Crops, cottage & village industries and small scale industrial units, Handicrafts, cane bamboo units etc), storage, consumer, Computerization of PACS, DCCBs, Apex Banks and Technical & Promotional Cell scheme for strengthening management of state cooperative federations etc for Cooperative Development.
- Assistance for Cotton Development, Ginning and pressing & establishment of new & modernization/expansion/rehabilitation of existing cooperative spinning mills.
- Integrated Cooperative Development Projects in selected districts (ICDP)

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** –Providing financial assistance to various targeted cooperative institutions.

**b) Impact Expected** – The assistance will help for increasing the borrowing capacity of the societies and consequently development of their business activities undertaken by them.

**iv) Strategies**

Central Sector Integrated Scheme on Agricultural Cooperation is being operated by the Govt. of India. A subsidy of 15% of project cost from Govt. of India under Central Sector Integrated Scheme on Agricultural Cooperation to be provided for various development programmes. The proposal will be examined on a case to case basis to ensure that concerned societies exhibit the ability to repay State Govt. as per the NCDC terms and conditions. The proposal will be forwarded to NCDC through State Govt. After issuance of sanction by NCDC, the Govt. will be requested for obtaining administrative approval. The Administrative Secretary will issue administrative approval with the concurrence of Finance Department. Thereafter, financial assistance will be sanctioned in the shape of loan as well as subsidy to beneficiary societies. A request will be made to the Managing Director, NCDC New Delhi for reimbursement of same amount to the State Government.

**v) Roll out of the scheme in terms of commencement of activities/projects**

- Pattern of Assistance:-  
(85 % Loan and 15 % Subsidy)  
-NCDC to State Government  
-State Govt. to Cooperative Societies
- 15 % subsidy will be released by the Govt. of India to NCDC and the loan part (85 %) will be met by NCDC from their own resource.
- NCDC charge prevailing rate of interest (at present 10.90 p.a.) on loans advances to the State Government which may vary from year to year.

- The installment of loans and interest will be repaid by the State Government to NCDC.
- On the other hand the same amount of installment for loans as well as interest will be redeemed by the society.
- The loans amount is repaid in 8 years to the NCDC.
- The installment of loans and interest will be repaid by the State Government to NCDC in 8 years.
- On the other hand the same amount of installment for loans as well as interest will be redeemed by the society in 8 years. The repayment of loan will start immediately after one year from the date of sanction.
- Maximum subsidy Rs. 5.00 cr of project costs will be available for weaker section's cooperatives identified by NCDC i.e. Fisheries, Tribal/SC&ST/Hill area cooperatives, Dairy, Poultry, Handloom, Coil Jute & Tobacco, Sericulture, Women Cooperatives and Labour Cooperatives.
- 15% subsidy will also be available for establishment of new/modernization/expansion of existing ginning & pressing units etc.
- Rule/procedures to be framed by the NCDC (The operational guidelines for implementation of projects/schemes formulated by NCDC).
- Annual Action Plan/Programme of activities and other financial statements/documents for the scheme will be prepared by NCDC and submitted to Department of Agriculture and Cooperation for reimbursement of subsidy.
- The society should be three years older and having positive balance net worth for last three years and having rich experience in the field for which project is proposed under the scheme.

**vi) Cash flow requirement as per roll out plan**

The funds will require during 3<sup>rd</sup> quarter of the financial year.

**vii) Reporting system/Format**

The RCS Haryana will ensure that the recovery of loan is being made in time frame. The cooperative institutions will submit the Utilization Certificates to the office of Registrar, Cooperative Societies, Haryana. The RCS office will forward a Kist Bandi list of the amount. Accordingly, as per Kist Bandi, the annual installment of loan will be retired to the Govt.

**viii) In House/Third Party impact Assessment method**

The assessment method is carried out by the National Cooperative Development Corporation. Annual Action Plan/Programme of activities and other financial statements/documents for the scheme will be prepared by NCDC. The NCDC shall develop a mechanism to verify the projects at every stage to assess the performance.

## Scheduled Castes Sub Plan (SCSP) for the year 2016-17

<b>1. Interest Subsidy to SC members of PACS/DPCARDB/CCB/LCs</b>
--

<b>Major Head- 2425/ 789/99</b>	2012-17=500.00
	2016-17=100.00

**i) Long Term Objectives**

To generate employment among Scheduled Castes member of cooperatives by ensuring loans at cheaper rate.

**ii) Medium Term Objectives (5 years horizon)**

Ensure interest subsidy @ 7 % to 10000 Scheduled Castes members of cooperative credit institutions during 12<sup>th</sup> Five Plan for encouraging them to repay their loans on time.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective** –Provide interest subsidy to 2000 Scheduled Castes during financial year 2016-17.

**b) Impact Expected** –The non-defaulter members of scheduled castes will get loan 7% cheaper than others.

**iv) Strategies**

Under this scheme interest subsidy @ 7 % will be provided to good pay master loanee members of Scheduled Castes.

**v) Roll out of the scheme in terms of commencement of activities/Projects**

In order to reduce the burden of interest on SC members, subsidy in the rate of interest by 7% will be provided to non-defaulter loanees on the loans advanced by DCCBs/PACS/DPCARDBs/Labour & Construction Societies. This is SCSP scheme. The State Government will provide 100% amount of subsidy the Scheduled Caste members of the societies will get financial help and these members will have a faith in obtaining loan from the societies in future. This benefit will be applicable on all types of loans advanced to scheduled caste members for productive purpose.

The Parbandhak of PACS would prepare claims of all Scheduled Castes borrowers eligible under the scheme and submit the same to the office of RCS Haryana through proper channel duly verified by Inspector Coop. Societies. As far as member of Central Cooperative Bank is concerned, the claims of eligible Scheduled Castes member would be prepared by concerned DCCBs and submit to the Govt. with the recommendation of concerned Assistant Registrar Cooperative Societies. In case of long term loans the Branch Manager of DPCARDBs would prepare claims of eligible borrowers for consideration under the scheme and submit to CEO and DPCARDB through Inspector Coop. Societies. Thereafter, the C.E.O. will submit the claims to the Govt. through ARCS and DRCS concerned. The subsidy amount as sanctioned by the Government shall be credited to the loan account of eligible beneficiary.



**vi) Cash flow requirement as per roll out plan**

The funds under this scheme will require quarterly.

**vii) Reporting system/Format**

The concerned institutions will report on receipt of the funds and submit the Utilization Certificate to the office of Registrar Cooperative Societies Haryana Copy of same will be sent to the AG Haryana along with the copy to Government.

**viii) In House/Third Party impact Assessment method**

NA.

**2. Assistance to Scheduled Caste and General L/C Societies**

**Major Head- 2425 (Subsidy) 789/95/11**

**Major Head- 4250 (Share Capital) 789/97** 2012-17= 50.00

**Major Head- 6425 (Loan) 789/99** 2016-17= 24.00

**i) Federation Long Term Objectives**

The primary cooperative labour & construction societies will be able to raise financial facilities from bank and invest the loan amount in execution of works. These societies would be able in enhancing their work securing capacity as well as its timely execution by ensuring continues job/work to its members for raising their socio-economic status.

**ii) Medium Term Objectives of Federation and societies (5 years horizon)**

During the coming 5 years, these societies would be able to have sufficient finance and capacity to execution and completion of the projects. Thus enhancing their major work execution capacity and spreading their business activities simultaneously enabling them to secure big works directly in their names in future.

**iii) Annual Objective and Impact Expected**

**a) Annual Objective-** The financial assistance will be provided to approx. 50 Scheduled Castes members of Primary Labour & Construction Societies.

**b) Impact Expected -** This scheme will help the primary Labour & Construction societies to enhance their business activities.

**iv) Strategies**

Financial assistance amounting to Rs. 2 Lacs to each eligible primary cooperative L/C societies will provided in the shape of share capital Rs. 80000/- working capital loan Rs. 80000/- and managerial subsidy Rs. 40000/-. The Labour & Construction Societies would submit the cases to the Assistant Registrar, Cooperative Societies concerned duly verified by inspector Cooperative Societies. The claims will be examined and recommended by the Assistant Registrar Cooperative Societies. Thereafter, the ARCS will submit the claims to the Registrar Cooperative Societies, Haryana through DRCS concerned. The financial assistance will sanctioned at the level of H.Q.

**v) Roll out of the scheme in terms of commencement of activities/projects**

The assistance shall be given to those L/C societies that has been registered for more than three years and executed work to the tune of Rs. 10.00 lacs or more. The share capital will be retired in 10 years in equal annual installments. The repayment of installment shall be started immediately after the completion of 1 year from the date of sanction of the funds. The Society will pay dividend as per Act and bye-laws. Similarly the loan will carry interest rate of 10.5% p.a. and first 1 year period will be of moratorium but interest of the loan will be charged in the moratorium period. The loan will be recovered in 10 annual equal installments. Out of total Rs. 24.00 lacs will be provided to the societies consisting of Scheduled Castes members.

**vi) Cash flow requirement as per roll out plan**

The funds will require quarterly basis during the year.

**vii) Reporting system/Format**

The office of concerned Assistant Registrar, Cooperative Societies will forward a Kist Bandi list of the amount. Accordingly, as per Kist Bandi, annual installment of share capital and loan will be retired to the Govt. and the dividend & interest will also be paid annually as per sanctioned orders. The beneficiary Labour & Construction Societies will submit the Utilization Certificate to the Registrar, Cooperative Societies, Haryana through ARCS of their circle.

**viii) In House/Third Party impact Assessment method**

The Assistant Registrar, Cooperative Societies will monitor the scheme and asses its impact in their respective circle.

<b>3. Loan for Construction of Houses in Urban Area</b>
---

**Major Head- 6425-789/98/74**

2016-17=100.00

**i) Federation Long Term Objectives**

For enabling the people of Haryana to have an affordable house which in turn leads to a dignified life by fulfilling the loan requirements of generally lower income group, salaried classes and petty shop keepers..

**ii) Federation Medium Term Objectives (5 years horizon)**

- To acquire, purchase and hire land to develop it into plots and to construct houses on it.
- To arrange bulk purchases of building materials.
- To facilitate the working of Primary Cooperative House building societies.
- To advance loans for construction of new houses/ shop-cum-flats/shop-cum-office and their recoveries.
- To get the houses and loanee members insured with insurance companies and to follow up the claims.
- To work as a spokesman of Primary Cooperative House Building societies in State.

**iii) Annual Objectives & impact expected**

**a) Annual Objectives-**Providing loan to **36** Scheduled Castes members of Cooperative Housing Building/Group Housing societies in Haryana state.

**b) Impact Expected-** The members of EWS Housing societies will have their own shelter.

**iv) Strategies**

Under this scheme the total estimated cost of two room set is around Rs. 3,50,000/-. The Govt. will sanction loans to Housing federation for further providing loans to cooperative housing societies by Rs. 2,80,000/- for each individual member and remaining part of Rs. 70,000/- will be borne by the borrower member from his own resources. Loan shall be advanced to those Primary Cooperative Housing societies in which the members will be belonging to Economically Weaker Section (EWS) categories and will got registered under Haryana Cooperative Societies Act, 1984. The rate of interest on this loan will be @ 4 % p.a. on subsidized rate.

**v) Roll Out of the Schemes in Terms of Commencement of Activities/Projects**

The loan shall be advanced for construction of flats/houses to the category of Urban poor i.e. Scheduled castes, Backward classes and other Economically Weaker Section who are the members of Cooperative Group Housing societies in Urban areas and land has been allotted by HUDA/HSIDC/any authorized Agency or the members of Cooperative House Building societies in urban areas colony, that should be duly approved by Town Country Planning /Municipal Committees/Govt. agency. The repayment of loan will be started after one year of the date of sanction and has to be repaid in ten equal annual installments. An amount of Rs. 100.00 lacs will be provided to the SC members under SCSP component.

**vi) Cash Flow Requirement as per Roll Out Plan**

The fund will require in August-September for further ensuring loan to members timely.

**vii) Reporting System/Format**

The Managing Director, Housing Federation will submit the Utilization Certificates and progress reports regarding list of loanee members to the office of Registrar Cooperative societies Haryana. The office of Registrar, Cooperative Societies, Haryana will forward a Kist Bandi list of the amount. Accordingly, as per Kist Bandi, the MD, Housing Federation will ensure timely retirement of annual installment of loan on due date.

**viii) In House/Third Party Impact Assessment Method**

The Monitoring Cell in H.O. will visit the Federation and societies to whom loan will be sanctioned to assess its impact.