From
Registrar
Cooperative Societies, Haryana,
Panchkula.

To
Deputy Registrar,
Cooperative Societies,
Kurukshetra, Karnal, Rohtak, Gurgaon, Hisar, Bhiwani.

Memo No. KC/C-4/2015/4289-94
Dated: 19.6.15

Sub:- Regarding recovery of loans of PACS in the State

Please refer the subject cited above.

In this regard, you are asked to depute 1(one) Inspector/Sub-Inspector (General Line), 1(one) Inspector/Sub-Inspector (Audit) and D.O. of concerned Bank in consultation with Assistant Registrar/Audit Officer/CEO of CCB concerned for the various aspects of PACS up to 25th June, 2015 under intimation to this office.

Further, you are asked to ensure that the requisite action is taken as per the points below:

1. The deputed Inspector/Sub-Inspector(G)&(Audit)/Development Officer as per above will supervise, monitor and facilitate effective recovery of PACS. These officials will specifically look after the following aspects:-

   (i) Status of balancing of accounts of PACS and ensure action plan for making them up to date. The different columns of the cash book will be total and the balance worked out.

   (ii) Random confirmation of 100 accounts of members of PACS and checking of member share linkage in these very cases. The Pass Book of these accounts will be checked.

   (iii) Some of the interest calculations will be checked, those checked being marked with pencil.

   (iv) Checking of payment of wages/salaries as per amended Service Rules of PACS employees for each PACS/CS.

   (v) Instances be checked for overdue loans against employees of PACS and their relatives and reasons for the same be enquired. Further, the defaulters be asked to pay up the outstanding amount and tentative time promised by the defaulters should also be noted.

   (vi) Instances will be checked for overdue loans against members of PACS and reasons for the same will be enquired. Further, the defaulters be asked to pay up the outstanding amount and tentative time promised by the defaulters should also be noted.

   (vii) Help the Society in starting arbitration proceedings against the defaulters, prepare references and see that awards are secured without any avoidable delay. These officials are to provide all possible help in execution of decrees.
(viii) These officials will check the cash at each visit and see if the accounts are well kept.

(ix) These officials are also to check 'MCL' register at random.

2. **AO and ARCS concerned** will prepare the **tentative tour programme** for the next 30 days with specific names of the societies which are to be visited by the deputed officials as per above which will be mailed to Registrar, Cooperative Societies, Haryana, MD, Harco Bank and DRCS concerned.

3. The deputed officials will submit the **report to ARCS** concerned on 9th, 19th and 29th July, 2015 through e-mail. The **committee consisting of AOCS/ARCS/CEO of CCB** concerned will review the performance of work assigned to the team on 10th, 20th and 30th July, 2015 in the office of CCB concerned.

4. **DRCS** will convene the **meeting of AOCS/ARCS/CEO of CCB** concerned and deputed officials on 15th and 31st July, 2015. This Committee will ensure appropriate action on each aspects of report submitted by the Supervising Team and submit the ATR and action plan to the Registrar, Cooperative Societies within 03 days.

The order be complied with strictly.

(Poonam Nara)
Additional Registrar (Credit),
for Registrar Cooperative Societies,
Haryana, Panchkula.