



K.S. Bhorla, IAS

590

16/3/06

D. O. No. 108-C-7-2006/1937

Financial Commissioner & Principal
Secretary to Government, Haryana
Cooperation Department

Date: 14th Feb., 2006

Subject: Restructuring of Primary Agricultural Cooperative Societies (Credit and Marketing Societies.)

My dear Sh. Roshan Lal,

As you are already aware that the proposal of the department for Restructuring of the Primary Agricultural Cooperative Societies i.e. the Credit and Marketing Societies was placed before the Council of Ministers in their meeting held on 27.1.2006. The Cabinet has approved the proposal in principle. We have now to implement this decision of restructuring of these societies. A copy of the proposal as approved by the Cabinet is enclosed for initiating immediate steps to implement this scheme.

The scheme as annexed is self-contained and action is required to be taken accordingly. The broad modalities have been given in the scheme. However, further details, if any, required may be worked out. Needless to say that it is a time bound programme and implementation schedule has also been given in the scheme. We have to abide by this time frame. However, it may be mentioned that it has to be people oriented programme and the members/prospective members have to be properly educated and motivated to adopt this programme in the right earnest. The Harcofed has a crucial role to play to sensitise of the officers/officials concerned and to educate, guide and motivate the members. Therefore, the MD/Harcofed and his team of officers/officials need to properly understand this programme first and then publicise and propagate the programme with the right spirit and responsibility. Of course the Harco Bank and the Hafed are the other important implementing organizations. Your stewardship would be required to coordinate and implement this programme.

The Government may also be apprised of the action taken at your level in this regard.

Regards

Yours sincerely,

(K.S. Bhorla)

Shri Roshan Lal, IAS,
Registrar, Cooperative Societies,
Haryana, Panchkula.

11/1
RCS
14/2/06
Add RCS (C)

T
16/3
syd
16/3
C3

7
17/3/2006

CONFIDENTIAL

MEMORANDUM

Minister- In- Charge

Chief Minister, Haryana.

Administrative Secretary

Financial Commissioner & Principal
Secretary to Government, Haryana,
Cooperation Department.

Sub: Restructuring of Primary Agricultural Cooperative
Societies. (Credit and Marketing Societies).

There is a 3-tier structure of the cooperative credit societies and 2-tier structure of cooperative marketing societies in Haryana. There are at present 2433 Primary Agricultural Credit Societies (Mini Banks) and 70 Primary Cooperative Marketing -cum- Processing societies in the State to meet the credit and marketing requirements of the farm sector. Most of the primary credit societies (Mini Banks) are not economically viable because of their small size and small business. The cost of transaction is high. About the 40% Primary Agricultural Credit Societies (Mini Banks) are in losses as they are suffering from the problems of high over dues, imbalances, mis-utilization of funds, inefficiency, poor management, lack of resources and stiff competition from the Commercial Banks. The share of cooperative credit in the total Agricultural Credit is, therefore, declining. The rate of interest is still higher because of the distribution of margins at three levels i.e. Harco Bank, District Central Cooperative Banks and Primary Agriculture Cooperative Societies (PACS). There is no cross subsidization.

2. Most of the primary marketing societies are in losses and defunct. They are hardly doing any marketing business and are not fulfilling the objective for which they were set up. There is no linkage of credit with marketing. The Arhtias are still ruling the roost. They are meeting more than 60% of the Agricultural Credit requirement and almost entire produce of farmers goes to them.

3. The agricultural cooperatives are therefore on the cross road. The emerging scenario of economic liberalization and market globalization under W.T.O. agreement on Agriculture has ushered in an era of competition. The agricultural cooperatives, therefore, have to be competitive and perform or perish. The farmers need some organizational strength to have bargaining power to face the market competition. The cooperatives can be the best forum for the farmers. The need of the day, therefore, is to re-organize and

br

restructure these cooperatives in the rural areas to enable them to cater to all the requirements of farm sector viz the credit, agricultural inputs and services, technical know-how, marketing and processing of agricultural produce etc. through amalgamation of the credit and marketing societies. The size, functions and business of the cooperative societies need to be increased to make it viable in terms of finances, professionalization, efficiency and better management.

~~The new society will be named as Primary Agricultural Credit Cooperative Societies (PACS) which would have a business of more than 500 acres and cover the area of 10 to 15 mini banks of 10 to 15 villages.~~

4. The proposed society will act as single window agency to provide various services to the rural community viz. Credit both agricultural and non agricultural, supply of agricultural inputs, supply of technical inputs and services, grading, packaging, processing and marketing of the agricultural produce. The Credit will be linked with marketing. At present there are about 2433 Primary Agricultural Credit Cooperative Societies (Mini Banks) and 70 marketing societies which will be merged district wise to form about 600 integrated societies. They will be linked with the concerned District Central Cooperative Bank for credit requirement and Hafed for marketing and processing facilities. The Directors of the Primary Agricultural Cooperative Societies would be represented on the Board of Directors of Central Cooperative Bank as well as the Hafed based on the specified zones. The Primary Agricultural and Rural Development Banks (PCARDB) will not provide investment credit for the time being through this society, but efforts would be made to locate the branches of the Cooperative Agricultural and Rural Development Banks in the premises of the Primary Agricultural Cooperative Societies. Sub-centers will also be maintained at the present mini bank level to provide inputs to the farmers at their door step.

5. The re-organised (PACS) will have a Board of Directors consisting of 5 Directors to be elected. One representative each of the SCs and Women would be there on the Board of Directors through cooption. If not elected. The concerned Managing Director of Central Cooperative Bank, and the District Manager, Hafed will be on the Board as expert but without any voting right. They would guide and assist the Managing Committee in the cooperative working and management. There shall be one Chief Executive of the Society to be appointed by the Society and he also would be on the Board. The Chief Executive of the society will be a professional with qualification of MBA in finance or marketing or B.Com or any other such

ben

relevant qualification in Cooperative & Marketing. Two or three qualified persons in agriculture, credit and agricultural marketing would also be inducted to provide technical and professional input in addition to the other supporting staff.

6. The Staff of the present Mini Banks i.e. the Clerks, Salesman, Peons and the staff of the Marketing Societies will also be absorbed in the proposed society. ~~The branches of Central Cooperative Banks shall be located in the society~~ Their number will be increased accordingly from 356 to 600 in due course. Thus, the Secretaries of the mini banks will also be absorbed in the branches. The Common Cadre officials of Hafed working in the Marketing Societies would remain with Hafed only unless they prefer to be absorbed in the Primary Agricultural Cooperative Societies or to begin with will be on deputation with the Society for a maximum period of two years.

7. There will be no retrenchment of the staff. The qualifications of the staff of the Primary Agricultural Cooperative Societies including the Chief Executive and the other service conditions would be determined by the Registrar, Cooperative Societies of the State and will be provided in the bye laws. The entire staff of the Society shall work under the control of the Chief Executive Officer who would in turn be responsible and accountable to the Board of Directors. The Board of Directors or the Managing Committee will be the final authority. The mode of recruitment and the method shall be prescribed in the bye-laws of the Society. The Common Cadres of the Hafed and the Central Cooperative Banks will be abolished.

8. A comprehensive proposal containing the proposed structure of the Primary Agricultural Cooperative Societies (PACS), vertical & horizontal linkages, management & direction, financial arrangements, functions, prerequisites and mechanism of implementation of the Scheme is given in the Annexure attached herewith. Since the proposal involves an important change of policy and practice, it would fall under serial No 15 of the schedule of Rules of Business of the Government of Haryana. Therefore, the proposal is submitted to the Cabinet for their consideration.

9. Prior approval of the Chief Minister has been obtained for placing the matter before the council of Ministers.


(K.S. BHORIA)

Chandigarh
Dated the

Financial Commissioner & Principal Secy. to
Government Haryana, Cooperation Deptt.

RESTRUCTURING OF THE PRIMARY AGRICULTURAL COOPERATIVE SOCIETIES

1. PRESENT SCENARIO

- i). We have 3-tier structure of the cooperative credit societies and two-tier structure of the cooperative marketing societies in Haryana.
- ii). There is no integrated structure to cater to all the needs of the farming community in the rural areas. There are Credit Societies (Mini Banks - 2433) and Marketing and Processing Societies (70) in the cooperative sector to meet the credit and marketing requirements of the farmers.
- iii). Most of the Credit Societies (Mini Banks) are not economically viable because of their small size and small business. The cost of transaction is high. About the 40% PACS are in losses. They suffer from the problem of imbalances, mis-appropriation of funds, inefficiency, high over dues and stiff competition from the Commercial Banks.
- iv). There is erosion of people's faith, involvement and participation in the cooperative societies. The share of cooperative credit in the total agricultural credit is on the decline. The rate of interest on the agricultural loans by the cooperatives is still high because of distribution of margin at three levels.
- v). Most of the marketing societies are in losses. They are hardly doing any marketing business, much less the processing of the agricultural produce. They are not fulfilling the objective for which they were set up. There is no linkage of credit with marketing.
- vi). The Arhtias and the money lenders are still ruling the roost. They are meeting the requirement of more than 60% of the agricultural credit and almost entire produce of the farmers goes to these arhtias. The farmers obtain credit and other services from these traders against the promise of selling their produce to them. The farmers still find the arhtias a good ally as

compared to the cooperative credit societies or the marketing societies, though at the cost and risk of their exploitation.

2. THE RELEVANCE OF COOPERATIVES

i). There are two basic questions that arise in view of the existing situation. First, whether the cooperatives have outlived their utility and lost their relevance in view of the other efficient players like the private companies and the commercial banks who have entered the rural market. Do we need cooperatives now ?

Second, the government is managing the show and has taken on the responsibility to satisfy the needs of the farming community through the cooperatives and other institutions. For marketing of their produce the farmers depend on the government for purchases under the MSP Scheme. Should we continue with this system or do we need to change it?

ii). The minus point of the private companies doing the marketing of agricultural produce under the de-regulated and liberalized system is that there would be ample scope of exploitation of the farmers. The maximum margin to the extent of about 85% is mopped up by the middle-men (traders & processors) and both the producers and the consumers stand to lose in the process. The interests of both the producers and consumers, thus need to be protected. The cooperatives are, therefore, still the best alternative available.

iii). The minus point of the government running the show is that the people take the agricultural loan as government subsidy and doles and hence problem of recovery and mis-utilization of loans. For implementing the MSP Scheme, the government is spending more than Rs.25,000 crores every year. Should the government continue with this? Perhaps it may not be sustainable any more.

iv). Hence there is no other way out or alternative except the farmers organizations in the form of cooperative societies. The cooperatives have

proved their worth and relevance in the agriculture sector in the countries like Thailand, Sri Lanka, China, Japan, etc. In our own country they are doing a good job in the state of Maharashtra, Gujarat, Andhra, Karnataka, West Bengal, Kerala etc.

3. THE NEED FOR RESTRUCTURING

- i). It is well understood now that the market deregulation as a result of the liberalization and globalization has ushered in an era of competition. India is already a signatory to the Agreement on Agriculture under the WTO. The coops, therefore have to be competitive. They have to perform or perish. The coops, however, are now more relevant than ever before for providing a forum and mechanism to the farmers to face the market competition.
- ii). The need of the day therefore is to re-organize and restructure the cooperatives in the rural areas to enable them to cater to all the requirements of farm sector viz the credit, agricultural inputs and services, technical knowhow, marketing and processing of agricultural produce etc. through amalgamation of the credit and marketing societies.
- iii). The size, the functions and the business of the cooperative society has to increase to make it viable in terms of finances, professionalisation, efficiency and better management. A large size and multi purpose agricultural cooperative is required to be formed at an appropriate level by merger of the credit and marketing societies. The new Society can be named as Primary Agricultural Cooperative Society (PACS) which should have a business of more than 5.00 crores and cover the area of 4 to 5 Mini Banks or 10 to 15 villages.
- iv). The credit and marketing societies have to combine their operations, and the infrastructure as well as the manpower to take benefit of the economy of scale. A strong cooperative as farmers' organization would have

better bargaining power to deal with the market and the private companies doing contract farming as compared to individual farmers.

4. THE APPROACH AND OBJECTIVE OF THE PROPOSED SOCIETY

The proposed society will act as a single window to provide various services to the rural community viz. credit both agricultural and non-agricultural, supply of agricultural inputs, supply of technical inputs and services, grading, packaging, processing and marketing of the agricultural produce. It will function as a link to and an agent of the higher tier institutions to arrange the required services to the members. It will be democratically governed and controlled by the members. The ultimate objective of the society would be to replace the Arhtias and the other middle men. The credit will be linked with marketing. The members would sell their produce through the society. It will however be primarily a credit society with the amalgamation of the marketing cum processing functions of the marketing societies. It will continue to be the third tier of the cooperative credit structure. There will be no retrenchment of the existing staff and no curtailment in the provision of services at the doorstep of the farmers.

5. THE PROPOSED ORGANISATION

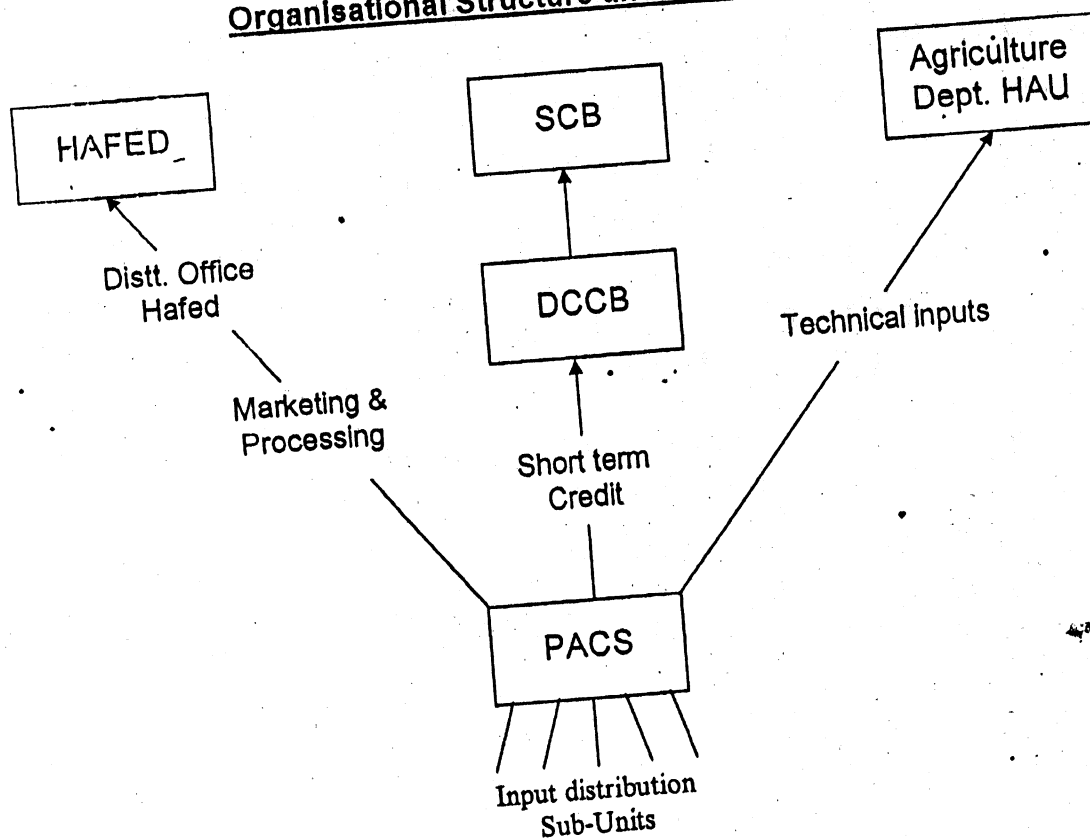
- i). The proposed PACS would cover an area of 10 to 15 Kms. With efficient means of communication these days, there should be no problem for the farmers and cultivators to avail the services. The H.Q. of the PACS can be at the branch of the Central Cooperative Bank or at the headquarter of the marketing society or at the H.Q. of the existing PACS depending on the availability of the required Infrastructure and the connectivity. A sub-unit will also be maintained at the existing mini bank level to provide the agricultural inputs at the doorstep of the farmers. At present there are about 2433 PACS (Mini Banks). These alongwith the marketing societies (70)

would be merged district wise to form about 600 societies. (The details are given in the Appendix).

ii). The proposed agricultural cooperative will have horizontal and vertical linkages with the district and State level organizations. It will be linked to the concerned CCB for credit requirements and Hafed for marketing and processing facilities. The Directors of the PACS would be represented on the Board of Director of CCBs as well as Hafed based on the specified zones. The district would be divided into zones for election of the Directors of PACS on the BOD of CCB and Hafed. The CCBs in turn would send their directors on the BOD of Harco Bank. All credit functions of PACS would be the responsibility of the CCBs/Harco Bank and the marketing functions of the Hafed. The branches of CCBs would be located in these PACS. The PACS would function as agency of Hafed.

The following would be the organizational linkages of the PACS.

Organisational Structure and Linkages of PACS



6. MANAGEMENT & DIRECTION

The society will have a Board of Directors consisting of 5 Directors to be elected. One representative each of the SCs and women would be there on the BOD through cooption, if not elected. The concerned MD/CCB, and the District Manager Hafed will be on the Board as experts but without any voting right. They would guide and assist the Managing Committees in the cooperative working and management. There shall be one Chief Executive of the Society to be appointed by the Society and he also would be on the Board. The Chief Executive of the Society will be a professional with qualification of MBA in finance or marketing or B.Com or any other such relevant qualification in cooperative & marketing. Two or three qualified persons in agriculture, credit and agricultural marketing would also be inducted to provide technical input in addition to the other supporting staff.

The staff of the present Mini Banks i.e. the Clerks, Salesman, Peons and the staff of the marketing societies will also be absorbed in the proposed Society. The branch of CCB shall be located in the Society. Their number will be increased accordingly. Thus, the secretaries of the mini banks will also be absorbed in the branches. The common cadre officials of Hafed working in the marketing societies would remain with Hafed only unless they prefer to be absorbed in the PACS or to begin with will be on deputation with the society for a maximum period of two years. It will be seen that the existing staff is not retrenched. The qualifications of the staff of the PACS including the CEO would be determined by the RCS of the State and will be provided in the bye-laws. The entire staff of the society shall work under the control of the CEO who would in turn be responsible and accountable to the BOD. The BOD or the Managing Committee will be the final authority. The mode of recruitment and the method shall be prescribed in the bye-laws of the society. The common cadres of the Hafed and the Central Cooperative Banks will be abolished.

7. FINANCIAL ARRANGEMENTS

The proposed society will raise funds through the share capital including the government share capital, membership fees, deposits from the members, grants and borrowings from the CCB or any other financial institutions etc. All the funds, share capital, working capital, deposits, profits, losses, liabilities of all the existing societies would be inherited by the proposed society in the wake of amalgamation. The Society will work in a business like manner to earn profits and build up reserves. It will be provided in the bye-laws of the society that the society will repatriate the Government share capital in due course of time.

8. FUNCTIONS OF THE PROPOSED SOCIETY

The society will primarily perform the following main functions:

- i) Financial services.
- ii) Production services.
- iii) Grading, packaging, storage and marketing services.
- iv) Consumer services.
- v) Welfare services.

i). Financial Services.

a) The society will provide agricultural credit to the farmers, tenants and other landless persons to undertake allied activities. In addition to the agricultural credit, the society would provide loans for ancillary activities, loans to small enterprises like artisans and craftsmen belonging to the S.Cs and the weaker section of the society. All the loans will be linked to the marketing of the final products. The society shall also endeavor to increase the borrowing membership and also cover the non-borrowing members so as to increase the volume of its business. The rate of interest shall be comparable to the rate of interest of the commercial banks.

b) The proposed society would apart from the disbursement of loans, take steps to attract deposits, provide non-credit services, provide credit for

marketing, provide customer services including the agricultural implements and finance all type of loans to the members to reduce their dependence on the arhtias and money lenders. For the success and growth of the society, it must take steps to mobilize maximum deposits by upgrading the infrastructural facilities such as counters and other facilities. A deposit guarantee insurance scheme will also be introduced to instill confidence in the depositors.

c) One of the important factors towards financial growth would also be to encourage thrifts and savings by the members. Thrift does not mean merely saving, but also means spending less and avoiding extravagant expenditure. This would automatically lead to collection of funds which will be used in the business and would strengthen the financial position of the society.

ii). Production Services:

a) The proposed society will provide all the agricultural inputs to the farmers viz seeds, fertilizers, pesticides, cattle-feed etc.

b) If the farmers have proper agricultural equipments and machinery the efficiency and productivity increases. There are some of the tools like combines, tractors harvesters etc. which small farmers cannot purchase. Some equipments like dusters, sprayers are needed only once or twice a year. The society will provide the farm equipments and machinery on hire to the members.

c) One of the important requirements of successful agriculture is the availability of technical know how and services. In addition to the technical staff of the society which will provide technical advice, the services of the department of agriculture and Agricultural University will be utilised for the benefit of the members.

iii). **Grading, packaging, storage and marketing services:**

a) One is encouraged to produce more only when he gets a good price for a produce and to ensure this the proposed society will have to buy or arrange to buy the agricultural produce of its members. It will also be mandatory for the members to sell their produce to the society or through the society. For this necessary infrastructural facilities will have to be created. Hafed will help the Society to create this infrastructure. The society will also function as an agency of HAFED, NAFED, FCI, IFFCO and KRIBHCO etc. for procurement of agricultural commodities under the MSP scheme.

b) The Society will have to make arrangements for the storage and warehousing of the produce of the members. The warehousing and storage would be provided by Hafed wherever it is not available. The existing godowns of the mini banks and marketing societies would be used for the purpose.

c) Societies may also set up small facilities for grading and packaging of the produce. The societies will also set up processing facilities for paddy, oil, cotton, chillies, turmeric, fruits and vegetables etc. depending on main produce of the area of operation.

d) The proposed society will ensure marketing of the agricultural produce of its members directly or indirectly through other agencies like HAFED, NAFED, FCI, IFFCO and KRIBHCO, arrange value addition facilities wherever required, gather market intelligence and explore avenues of export etc. with the help of the apex institutions like Hafed, Nafed.

e) Hafed will have the responsibility to prepare an action plan for creation of grading, sorting, packaging and processing facilities by these societies. Hafed will also arrange marketing of the produce outside the state. The underline objective would be to ensure maximum return to the farmers by passing over the margins and profits of value addition of the produce to the members.

iv. Consumer Services:

The proposed society will also provide other consumer services to the members to enhance its business and profitability. These consumer services can be setting up of consumer stores, setting up of repair shops, workshops, setting up of diesel outlets etc.

v. Welfare Services:

In order to establish emotional bonds and to instill feeling of ownership, the society will undertake some welfare services like health, education, hygiene, entertainment and other programmes in its area of operation. Cooperation for better living is no less important than cooperation for furthering economic interests. Better methods of production and better business are the means to the ultimate end of better living. The aim of cooperation is not merely supplying of material but also intellectual, spiritual and even artistic needs of the members. Without a corresponding educational advance in self reliance responsibility and citizenship, material progress alone would not be sufficient.

9. PRE-REQUISITES FOR IMPLEMENTATION OF THE SCHEME

i) Participation of the Members

Success of the proposed venture would depend on the participation and initiative of the members. The people have to adopt the programme as their own and not something imposed by the government. The participation of the members, therefore, is of crucial importance. The members have to realize and understand the benefits of the proposed system. At present, the different marketing functions such as collection, storage, financing, insurance, transportation and sale etc. are performed by the middle men. Their charges are impropportionate to the services rendered by them. The

result is that the producer feels cheated and does not get the due share. The new system would help to reduce the gap between the price the producer gets and price the ultimate consumer pays. This realization has to be created.

ii) Education and Awareness of the Members.

Education and awareness of the members has to be undertaken on a campaign basis by the department and Apex institutions. Workshops and seminars have to be organized on a continuous basis. The elected representatives have to be provided proper training in the management of the society including the exposure to cooperative principles and practices, the programmes and schemes, concepts of financial management, agricultural marketing, the new trends of the market and the cooperative business. The members would need to be sensitized in self help, mutual help and self responsibility.

iii) Role of the Federations/Apex Bodies.

a) The apex bodies particularly the Hafed, the Harco Bank, and the Harco Fed., have an important role to play in ensuring the successful implementation of programme in terms of the achievement of the real objectives. It has been generally observed that the apex bodies function for their own benefits and many times at the cost of the primary societies. There is hardly any integrated link between the primaries and the apex bodies. The profits earned by the apex bodies are not passed on to the primary members. These apex bodies have a tendency to function like a corporate house.

b) For the implementation of the programme, Hafed has to prepare a marketing strategy for the PACS. The procurement of the agricultural produce, storage and warehousing, grading and packaging facilities,

processing facilities and arrangement of marketing of the agricultural produce by the PACS have to be made by Hafed by providing necessary help, guidance and infrastructure to the primary societies. Hafed is to provide necessary technical expertise and consultancy in marketing to these societies.

c) The Harco Bank has to function as the financial institution for these societies. It would be the responsibility of the Harco Bank through the Central Cooperative Banks to provide credit facility through its branches to these societies. These societies would continue to be the primary members of the CCBs like the present PACS. The branch of the CCB would be located in the society itself. Harco Bank would provide help and guidance to these societies in the maintenance of accounts and financial management.

d) The Harco Fed., would have an important role in creating necessary awareness and education of the members regarding the benefits of the scheme. It would ensure the participation and training of the members as well as the elected representatives by undertaking the mass publicity programmes in the rural areas.

iv) Bye-laws of the proposed society.

The bye-laws of the proposed PACS have to be carefully drafted. The members and their elected representatives have to be given the responsibility and accountability for managing the affairs of the society in a democratic manner.

10. IMPLEMENTATION MECHANISM.

In order to implement the Scheme, a proper mechanism and time schedule is required to be provided and activity mapping alongwith time schedule would be essential. Hence the following mechanism and time

schedule is proposed. The RCS would be the authority to implement the scheme successfully.

Sr.No.	Activities	Time	Action by
1.	Sensitization of Officers/ Officials of the Cooperation Department, the Cooperative Banks and Hafed through Seminars, Workshops, training etc.	One month	Registrar Cooperative Societies/ MD Hafed, MD Harco Bank
2.	Awareness, education & training of the members of PACS/farmers. On a campaign basis through camps, workshops, seminars, etc.	One month	Harcofed under the supervision of RCS.
3. i)	Finalization of model bye laws of the Society & Service Rules of the Employees.	One month	RCS MD Harco Bank MD Hafed
ii)	Identification of the Headquarter of the PACS.		
iii)	Merger/amalgamation of PACS/Mkt. Societies, convening of General Body Meeting, passing of resolution, settlement of assets liabilities, A/Cs and balance sheets etc.	Two months	RCS
iv)	Posting of staff, commencement of working.	One month	MDs, Hafed, Harco Bank CCBs concerned
4.	Opening of branches of CCBs as per Requirement		MD, CCBs
	Total period	Six months.	

APPENDIX

Re-structuring of Mini Banks & Marketing Societies - Formation of Multipurpose PACS

Sr.No.	Name of CCB	No. of Branches	No. of existing minibanks	Existing Staff	No. of PACS	(Rs.in crores)			
						Business of PACS	Distance (Kms)	Average Population	No. of Mkt.Socs. staff
1	2	3	4	5	6	7	8	9	10
1	Ambala	15	118	336	21	5	8	20000	4000
2	Bhiwani	25	203	284	53	5.00	10	26000	15200
3	F/bad	23	127	271	35	6.00	5	25000	2000
4	Fat/bad	16	137	179	26	5.10	9	30000	9800
5	Gurgaon	16	164	366	28	8.00	9	35000	5000
6	Hisar	26	203	615	53	6.00	9	28000	25000
7	Jhajjar	17	105	188	27	6.00	10	25000	6500
8	Jind	23	143	342	32	5.50	10	25000	7000
9	Karnal	25	150	461	43	6.00	8	20000	4500
10	Kaithal	24	125	491	28	6.00	9	23000	5600

contd...2...

Re-structuring of Mini Banks & Marketing Societies - Formation of Multipurpose PACS

Sr.No.	Name of CCB	No. of Branches	No. of existing minibanks	Existing Staff	No. of MPSCS/PACS	Average				No. of Mkt.Socs. staff	No. of (Rs.in crores)
						Business of MPSCS/PACS	Distance (Kms)	Population	Land holding (in Hect.)		
1	2	3	4	5	6	7	8	9	10	11	12
11	K/shetra	19	111	408	30	8.00	5	40000	7000	4	49
12	M/garh	13	94	241	25	6.00	8	27000	6000	4	13
13	P/kula	8	46	105	14	3.00	5	17000	4500		
14	Panipat	15	91	216	37	5.00	8	29000	7000	3	16
15	Rewari	15	87	236	27	6.00	8	28000	6000	2	25
16	Rohtak	14	65	103	19	4.75	7	33000	8500	2	6
17	Sirsa	28	210	578	36	6.50	10	37152	30000	6	51
18	Sonepat	20	142	357	30	5.00	7	31000	7000	4	29
19	YNagar	17	112	284	37	5.20	10	29000	6400	1	13
	Total	359	2433	6061	601	5.69	8	27700	8800	63	459