

APPENDIX-1

ANNUAL ADMINISTRATIVE REPORT OF THE DEPARTMENT OF CO-OPERATION, GOVT.OF PUNJAB FOR THE YEAR 2014-15

1.0 INTRODUCTION

- 1.1 The Cooperative Movement that came into existence to fulfill the needs of farmers regarding loans as well as development of farmers from the year 1904 has covered a journey of a century and has entered into the next century. This movement is playing a significant role to advance the agricultural loans. An important role is being played to provide chemical fertilizers. Now Cooperatives have been playing an important role to send messages to the societies by SMS regarding the supply of fertilizers. An important role is being played by the Agricultural Development Banks to popularize Agricultural Machinery. These Banks have played an important role to bring green revolution in punjab.
- 1.2 Services being provided by the Cooperative Societies have to compete with domestic as well as Multinational companies. New opportunities have come up for the expansion of business of cooperative societies and an opportunity to compete with the multi-national companies is there. The Cooperative Institutions involved in the production and distribution of agricultural inputs, sugar, milk and milk products and oilseeds and various other cooperative processing units have played a vital role in providing employment to a large number people in the State. Non Farm sector loans have helped individuals in engaging themselves in gainful employment. It is a movement based on the principle of equality having non-exploitative character and offers ample scope for the development of one and all. In short, the cooperatives offer an advantage to the people for improving their lives over other sectors of economy. The Cooperative Movement in the State of Punjab has contributed immensely to the development of the lives of large number of people of the State by one way or the other.
- 2.0 During the year i.e. 2014-2015 under review 17902 Cooperatives with a membership of 53.13 lacs were working in the State covering its every nook and corner. The total paid up share capital of the these cooperative societies during the year had increased from Rs. 1444.18 crores (Previous Year) to Rs. 1479.55 crores during the year 2014-2015.

The owned funds have increased to Rs. 6561.78 crores from Rs. 6267.09 crores and Business Turnover increased from Rs. 391537.48 crores to Rs. 445030.77 crores.

3.0. CREDIT COOPERATIVES

- 3.1 There were 3667 Primary Cooperative Agriculture Service Societies in the State out of which 3555 are functioning which are engaged in the delivery of credit to their

members for the purchase of agricultural inputs. These Cooperative Societies advanced Rs.12013.46 crores as loans to their members. Special attention has been paid to the weaker sections of the society who were advanced Rs. 158.42 crores as loans during the year 2014-2015 and also Scheduled Caste Members were advanced loans of Rs. of 114.16 crores during year 2014-2015.

3.2 The Punjab State Cooperative Bank Ltd. Chandigarh has been playing a vital role by delivering, directing and supervising the credit flow to the farmers as well as others in the State. This Bank has its three Divisional offices at Amritsar, Jalandhar and Bhatinda. It has 20 Central Cooperative Banks affiliated to it. The owned funds of The Punjab State Cooperative Bank increased to Rs.73938.67 lacs as on 31.3.2015 from Rs. 57885.35 lacs as on 31.3.2014. The Bank advanced loans during the year to the tune of Rs.11481.02 crores. The deposit of the Banks decreased to Rs. 2673.20 crores during the year under report as compared to the last year figure 2972.56 crores. The working capital increase to Rs. 10278.88 crores as compared to last year figures of 9724.92 crores. The bank earned a profit of Rs. 29.01 crores during the year 2014-15.

3.3 The Punjab State Cooperative Agricultural Development Bank Ltd. provides long term credit to the agriculturists for improvement of their land and for purchase of Agricultural assets for the periods varying from 3 to 15 years depending upon the purpose of loan. It has 89 PADBs affiliated to it. The Bank makes payment of loan directly to the borrowers to enable them to purchase machinery etc. from the firm of their choice up to a limit of Rs.1.00 lac. The owned funds of the Bank increased from Rs 481.73 Crores to Rs. 493.75 crores during the year 2014-2015. The working capital increased to Rs. 3547.05 crores against the last year figure of Rs. 3386.23 Crores. Advancement of loans increased from Rs.501.12 Crores during 2013-14 to Rs. 506.53 Crores during the year 2014-2015. During the year the Bank had earned a profit amounting of Rs.24.93 Crores.

4.0 MARKETING COOPERATIVES

The Punjab State Cooperative Supply and Marketing Federation Ltd popularly known as MARKFED, is the key organization helping Farmer community to fulfill their various needs.

MARKFED started its journey in the year 1954 and has coined the progress to its present status. Strengths of cooperative structure, knowledgeable management, innovative plans, progressive policies & dedicated human resource have enabled this organization to reach a volume of Rs. 26336 crores.

MARKFED- Boon for Farmers

Being one of the major procurement agencies, MARKFED offers MSP to farmers. Besides the procurement of wheat, paddy and cotton, it also procures plenty of raw

materials like cotton seeds and mustard seeds to process them in its complexes at Khanna, Kapurthala and Gidderbaha. MARKFED has not only shown a substantial growth in good procurement and scientific storage but has also reached roaring heights in the field of edible & non edible products.

5.0. MILK COOPERATIVES

The Punjab State Cooperative Federation of Milk Producers Unions Ltd. (MILKFED) has assured marketing of milk for the milk producers and is serving the nationwide consumers by supplying them milk and milk products. It had earned a profit of Rs.140.19 lacs during the year under report. Out of 11 District Milk Unions in the State, 9 Milk Unions had their own milk plants whereas the Milk Unions of Districts Faridkot and Ferozepur do not have their own Milk Plant. Milkfed Punjab has eleven District Milk Producers's Cooperative Unions affiliated to it with 9 Milk Plants situated in Punjab having conversion capacity of 9.03 lac Ltrs per day and handling capacity of 17.25 lac litres per day. Milkfed also owns a Milk Plant at Chandigarh., two Cattle Feed Plants of 300 MTs capacity, One Fodder Seed Plant and one Frozen Semen Station to cater to the needs of dairy farmers of the State. During the year efforts were made to strengthen the existing dairy cooperatives and to revitalize defunct/ closed cooperative societies.

6.0 SPINNING COOPERATIVES

The Punjab State Cooperative Spinning Mills Federation Ltd (SPINFED) has been brought under liquidation from the year 2003.

7.0 SUGAR COOPERATIVES

The Sugar Cooperatives have played an important role in the diversification of agriculture in the State and it also ensured a remunerative price to sugarcane growers. There are 15 Sugar Mills in the Cooperative Sector, out of which 9 are functioning and 6 are closed.

Coop. Sugar Mills crushed 184.68 lacs quintals cane during 2014-15 as compared to 161.73 lacs qtls. during 2013-2014 and produced 16.21 iac qtls. of sugar.

Area under sugarcane cultivation which was 51427 hectares during 2013-2014 increased to 53264 hectares during the year 2014-2015.

The Coop. Sugar Mills pay the State Advised Price of sugarcane to the cane growers of the state which is more than Fair Remunerative Price fixed by Central Govt. The State Govt. provides loan to Coop. Sugar Mills every year to clear cane arrears. For this purpose State Govt. provided Rs. 330.56 crores for 2014-2015 & Rs. 186.48 crores for 2013-2014.

8.0 LABOUR & CONSTRUCTION COOPERATIVES

The Labour & Construction Cooperatives were organised to save the labourers from the exploitation of the contractors. The Labour & Construction Cooperatives have three tier structure. There is Punjab State Cooperative Labour & Construction Federation at the Apex level, District Cooperative Labour & Construction Unions at Central level and Primary Cooperative Labour & Construction Societies at primary level. The State and District level co-operative L/C societies help the Primary Cooperative Labour & Construction Societies in their day-to-day working by providing them technical know-how and assisting them to get work from work awarding agencies in respect of skilled and unskilled work as well as sorting out various disputes/problems with the concerned departments. The Punjab Govt. has set up a State level advisory board to solve the problems of coop. labour & construction societies in which all the heads of the work allotting agencies are its members. The Punjab Govt. has granted various concessions to co-operative labour & construction societies vide its notification No.76/52/79-C.I(5)/7278 dated 13.8.2009 for a period of five years.

9.0 WEAVERS AND INDUSTRIAL COOPERATIVES

Weavco had been merged in Markfed on 26.12.2014, but by the end of the Year 2014-15 there were 2183 primary cooperative industrial societies in the state. These industrial societies are playing a significant role in providing gainful employment to the Artisans in the state, during the year 2014-15, 420 cooperative industrial societies earned a profit amounting to Rs. 54.24 Lacs.

10.0 HOUSE BUILDING COOPERATIVES

HOUSEFED, The Punjab State Cooperative Housing Federation Ltd. is an apex body of the Primary Cooperative House Building Societies. During the year under report the working capital of Housefed had decreased from Rs. 654.97 Crores to Rs. 502.63 Crores. Housefed earned a Profit to the tune of Rs.8.36 crore during the year 2014-15.

11.0 WOMEN COOPERATIVES

The Cooperative Societies which have women as their members also play an important role in the Cooperative movement. The women Cooperative Societies are of different kinds such as thrift and credit Cooperative Societies, Industrial Cooperative Societies, Thrift and Saving Cooperative Societies, Milk Producers Cooperative Societies and School Supply Cooperative Societies etc.. During the year under report these Cooperative Societies have shown overall improvement in all the main parameters such as their number, membership, Share Capital, owned funds, business turnover and working capital. Out of 1081 Women Cooperative Societies, 555 were in profit and 112 societies were in loss.

12.0 EDUCATION, TRAINING AND PUBLICITY

The publicity work relating to cooperative movement and the activities undertaken by the Cooperative Department is undertaken by Puncofed. It organizes various workshops, seminars, lectures, training programmes for the members and employees of the Cooperative Societies and is the leading federation for celebration of Cooperative week every year from 14th November to 20th November. The Puncofed also publishes a fortnightly magazine "PUNJAB COOPERATION" in Gurmukhi Script. The PICT undertakes the training work of officials and officers of Cooperative Department and other Cooperative Societies.

13.0 TRANSPORT COOPERATIVES

At the end of the year 2014-2015, there were 195 Primary Co-operative Transport Societies having 10112 members. By the end of the year under report, total gross income earned by these co-operative societies was Rs.378.69 lacs and expenditure incurred amounted to Rs. 676.69 lacs. 609 persons were employees of these co-operative societies. The amount of profit earned by 95 co-operative societies stood at Rs. 266.90 lacs. 37 co-operative societies incurred loss amounting to Rs. 12.84 lacs.

14.0 PRIMARY COOPERATIVE CONSUMER STORES

During the year 2014-2015, there were 97 Primary Cooperative Consumers Stores with a total membership of 42292. Owned funds of these stores were Rs. 393.66 lacs, share capital Rs. 161.92 lacs and working capital Rs. 2256.69 lacs, whereas business turnover of the stores was Rs.12213.59 lacs. These stores sold goods worth Rs.3496.81 lacs. Out of 97 Primary Stores, 28 stores earned a profit of Rs. 70.26 lacs, whereas 8 stores were in loss amounting to Rs.2.82 lacs.

15.0 FRUITFED

The Punjab State Co-operative Fruit Development Federation Limited was registered on 28-2-1959. At present this institution is under the process of liquidation and Addl. Registrar (G) has been appointed its liquidator.

16.0 MISCELLANEOUS TYPE OF CO-OPERATIVE SOCIETIES

There were 14 other kinds of co-operative societies whose number as on 31-3-2015 was 1211 with a membership of 211366 and sharecapital of Rs.6002.45 lacs, owned funds of Rs. 14110.17 lacs and working capital of Rs. 124325.19 lacs .

APPENDIX-II

ANNUAL ADMINISTRATIVE REPORT OF THE DEPARTMENT OF COOPERATION GOVT. OF PUNJAB FOR THE YEAR 2014-2015

1.0 GENERAL ADMINISTRATION

Registrar Cooperative Societies, Punjab, is the Head of the Deptt. of Cooperation. The functions of the Registrar, Cooperative Societies are contained in the Punjab Cooperative Societies Act, 1961 and The Punjab Cooperative Societies Rules, 1963. Registrar, Cooperative Societies is assisted by a number of Additional / Joint / Deputy / Assistant Registrars and other employees of the Deptt. for working effectively.

1.1 ADMINISTRATIVE SET-UP OF THE DEPARTMENT OF COOPERATION

The Department has 1953 regular posts, the detail of which is as under :

Sr. No.	Designation	Pay Scale	No. of Regular Posts after Restructuring
1	2	3	4
1	Registrar Coop. Societies, Pb. IAS Cadre	37400-67000+8700	1
2	Additional Registrar (Admn.) IAS Cadre	37400-67000+8700	1
3	Additional Registrar Headquarter	15600-39100+8400	4
4	Joint Registrar	15600-39100+7800	6
5	Deputy Registrar	15600-39100+5400	26 (25+1 ਐਕਸ ਕੇਡਰ)
6	Estb. Officer	15600-39100+5400	4
7	Estb. Officer-2	15600-39100+5400	1
8	Deputy Controller (F&A)	15600-39100+6600	1
9	Superintendent	15600-39100+5400	5
10	Asstt. Registrar	15600-39100+5000	83
11	Section Officer	15600-39100+5000	1

12	OSD (Legal)	Rs. 50,000/- per month (On Contract Basis)	1
13	Superintendent Grade-2	10300-34800+4800	65
14	P.A.	10300-34800+4800	1
15	Senior Asstt.	10300-34800+4400	170
16	Senior Scale Stenographer	10300-34800+4400	5
17	Junior Scale Stenographer	10300-34800+3600	9
18	Steno Typist	10300-34800+3200	20
19	Clerk	10300-34800+3200	380
20	Driver	5910-20200+2800	34
21	Daftri	4900-10680+1650	2
22	Machineman	4900-10680+1650	1
23	Inspector	10300-34800+4200	835
24	Restorer	59100-20200+1950	1
25	Jamadar to R.C.S.	4900-1680+1650	1
26	Sweeper	4900-1680+1650	1
27	Peon	4900-1680+1650	295
Total			1953

2.0 CO-OPERATIVE SOCIETIES AND THEIR WORKING

2.1 There were total 3667 Primary Cooperative Agricultural Service Societies and 3555 functioning Primary Cooperative Agricultural Service Societies in the State which are engaged in delivery of credit to their members for the purchase of agricultural inputs. These cooperative societies advanced Rs.12013.46 Crores as loans to their members. Special attention was paid to the weaker sections of the society who were advanced Rs.158.42 Crores as loans during the year 2014-2015 and Scheduled Caste members were advanced 114.16 crores of loans during year 2014-2015.

2.2 The Punjab State Cooperative Bank Ltd. is an Apex Co-operative Institution of all the Central Cooperative Banks. Twenty Central Cooperative Banks are affiliated to it with their 802 branches which are situated in every nook and corner of the State, provided credit to Primary Cooperative Agricultural Service Societies enabling them to meet the Short-term and Medium-term credit requirements of their members. It has 20 Branches and 3 Extension Counters in Chandigarh. The total loan advanced by the Central Cooperative Banks amounted to Rs.15337.07 Crores during the year under report. Under a new scheme, the banks now directly advance loans to individuals.

Under the Cash Credit Scheme small businessmen and traders are sanctioned a Cash Credit Limit up to Rs.25.00 lacs depending upon their business turnover

on easy terms at 12% to 12.50% rate of interest . The Bank has advanced loans for purchase of T.V., Fridge, AC and other household items etc. Housing loans are also provided by Central Cooperative Banks e.g. construction of a new house , Repair / Extension and Renovation etc. of existing house and the maximum limit of these loans is Rs.25.00 lacs in urban areas and Rs. 15.00 lacs in rural areas.

Under Vehicle loan scheme, loan is provided for new autorickshaw, car, mini bus and truck etc. which is 80% of the value of the vehicle or Rs. 10.00 lacs which-ever is less.

- 2.3. To meet the Long-term loan requirements of the Farmers of the State, there are 89 Primary Cooperative Agricultural Development Banks affiliated with the Punjab State Cooperative Agricultural Development Bank Ltd Chandigarh which is closely supervising these PADBs through its Regional and District level offices.

The Punjab State Cooperative Agricultural Development Bank Ltd., is delivering credit to farmers for facilitating them to make capital investment in agriculture and allied activities including the improvement of land with the objective of maximizing their income levels. These banks (PADBs) advanced long-term credit to the farmers to the tune of Rs.506.53 crores during the year 2014-2015, and an amount of Rs. 33.70 crores was advanced to the beneficiaries under the Non-Farm Sector Scheme. The role played by the PADBs in financing the agricultural machinery can be well assessed by the fact that today every third tubewell and every fourth tractor in the State has been setup/purchased by the loans advanced by these PADBs.

- 2.4. With an aim to help farmers to get remunerative price of their produce, Markfed procures Wheat, Paddy, Cotton and Sunflower. Markfed procured 25.52 lac tonnes of wheat worth Rs. 4730.92 crores and 24.18 lac tonnes of wheat worth Rs. 3812.80 crores was sold during the year under report.
- 2.5. The Milkfed through 6160 Primary Cooperative Milk Producers Societies has rendered a valuable help to the dairy farmers of the State by providing an assured market and remunerative prices for the surplus milk at the village level and has also helped to increase milk production. Milk Plants at Chandigarh, Mohali, Jalandhar, Gurdaspur and Ludhiana have already got the certificates under ISO-9002 and IS-15000.
- 2.6. The Punjab State Cooperative Spinning Mills Federation {SPINFED} is under liquidation from the year 2003 and its 7 cooperative spinning mills in the State are also under liquidation.
- 2.7. Out of 15 Coop. Sugar Mills 9 were functioning during the year under report and 6 Coop. sugar mills are under liquidation. The functioning Coop. sugar mills crushed 184.68 lacs quintals of sugar-cane during the year under report and produced 16.21 lac quintals of sugar.

- 2.8. 1869 Primary Cooperative Labour & Construction Societies in the State have also played a significant role in arranging work for their members. Majority of the members of these Cooperative Societies are labourers who normally belong to weaker sections of the society.
- 2.9 There were 2183 Industrial Cooperative Societies in the state with a membership of 51550. Special attention is being paid to Industrial Cooperative Societies so that these can play an important role in helping the poor artisans in increasing their incomes and employment opportunities.
- 2.10 The housing cooperative societies in Punjab provide housing loans to their members for construction of new houses, repair, addition or alteration of existing houses and the construction of residential cooperative housing complexes. Housefed has been working through its District Offices for providing loan facilities to the House Building Societies. During the year under report, Housefed had advanced loans worth Rs. 15.03 Crores for the construction of houses. Major part of the loan has been advanced in the rural areas where other financing institutions are reluctant to do so.
- 2.11 **Women Cooperative Societies** : The Cooperative Societies which have women as their members also play an important role in the Cooperative movement. The women Cooperative Societies are of different kinds such as thrift and credit Cooperative Societies, Industrial Cooperative Societies, Thrift and Saving Cooperative Societies, Milk Producers Cooperative Societies and School Supply Cooperative Societies etc. During the year under report these Cooperative Societies have shown overall improvement in all the main parameters such as their number, membership, Share Capital, owned funds, business turnover and working capital. Out of 1081 Women Cooperative Societies, 555 were in profit 112 were in loss.
- 2.12 The publicity work relating to cooperative movement and the activities undertaken by the Cooperative Department is undertaken by Puncofed. It organizes various workshops, seminars, lectures, training programmes for the members and employees of the Cooperative Societies and is the leading federation for celebration of Cooperative Week every year from 14th November to 20th November. The Puncofed also publishes a fortnightly magazine "PUNJAB COOPERATION" in Gurmukhi Script. The PICT undertakes the training work of officials and officers of Cooperative Department and other Cooperative Societies.
- 2.13 At the end of the year 2014-2015, there were 195 Primary Co-operative Transport Societies having 10112 members. By the end of the year under report, total gross income earned by these co-operative societies was Rs.378.69 lacs and expenditure incurred amounted to Rs. 676.69 lacs. 609 persons were employees of these co-operative societies. The amount of profit earned by 95 co-operative societies stood at Rs. 266.90 lacs. However, 37 co-operative societies incurred loss amounting to Rs. 12.84 lacs and the remaining 63 co-operative societies were in no profit no loss position.

- 2.14 During the year 2014-2015, there were 97 Primary Cooperative Consumers Stores with a total membership of 42292 .Owned funds of these stores were Rs. 393.66 lacs, share capital Rs. 161.92 lacs and working capital Rs. 2256.69 lacs, whereas business turnover of the stores was Rs. 12213.59 lacs. These stores sold goods worth Rs.3496.31 lacs. Out of 97 Primary Stores, 28 stores earned a profit of Rs.70.26 lacs, whereas 8 stores were in loss amounting to Rs.2.82 lacs.
- 2.15 The Punjab State Co-operative Fruit Development Federation Limited was registered on 28-2-1959. At present this institution is under the process of liquidation and Addl. Registrar (G) has been appointed its liquidator.

APPENDIX-III

ANNUAL ADMINISTRATIVE REPORT OF THE DEPARTMENT OF COOPERATION, GOVT OF PUNJAB FOR THE YEAR 2014-2015

1.0. THE COOPERATIVE MOVEMENT & ITS EXTENT

- 1.1 The contribution of the Cooperatives in the development of the State in various fields is quite significant. Many a people in the State have got employment in various cooperatives as at present cooperatives have entered all fields of economic activities including advancement of credit in the Non-Farm sector and credit to traders/businessmen, marketing of agricultural produce & inputs, supply of milk and milk products, production of sugar, construction of houses, supply of essential commodities, production of handloom and handicraft items as well as labour and construction works etc.
- 1.2 Following data clearly describes the extent of the growth of cooperative movement in the State. :

		(Rs.in Crores)	
S.No.	Particulars	2013-2014	2014-15
1.	Total No.of Coop.Socs.	18130	17902
2.	Membership (No. in lacs)	52.57	53.13
3.	Total Share capital	1444.18	1479.05
4.	Govt. Share capital	156.11	179.46
5.	Owned funds	6267.09	6561.78
6.	Working Capital	66403.40	67304.40
7.	Turnover	391537.48	445030.77
8.	Deposits	20007.80	17235.66
9.	Persons employed	33410	32199

2.0 FACTS OF THE COOPERATIVE MOVEMENT

The Cooperative Societies in the State can be categorized into the following major heads on the basis of their activity.

1. CREDIT COOPERATIVES
2. MARKETING COOPERATIVES
3. MILK COOPERATIVES

4. SPINNING COOPERATIVES
5. SUGAR COOPERATIVES
6. LABOUR & CONSTRUCTION COOPERATIVES
7. WEAVERS AND INDUSTRIAL COOPERATIVES
8. HOUSING COOPERATIVES
9. WOMEN COOPERATIVES
10. EDUCATION, TRAINING & PUBLICITY COOPERATIVES
11. TRANSPORT COOPERATIVES
12. PRIMARY COOPERATIVE CONSUMER STORES
13. FRUITFED
14. MISCELLANEOUS TYPE OF COOPERATIVE SOCIETIES

A close look at the working and growth of above referred heads will reveal that the Cooperatives have made commendable progress during the year under report.

2.1.0 CREDIT COOPERATIVES

Credit Cooperatives have helped a great deal in bringing about the Green Revolution and the White Revolution and thus have brought an era of prosperity in the State. These Cooperatives have been helping the farmers as well as non farmers in the State to a great extent by meeting their credit requirements.

The Cooperative Credit Structure in the State is divided into two broad categories such as Agricultural and Non-agricultural. The Agricultural Credit structure is further divided into three different categories namely Short Term, Medium Term and Long Term Credit.

- 2.1.1. The Short-term and Medium-term Agricultural credit is provided by the three tier credit structure consisting of Primary Cooperative Agricultural Service Societies at the Primary level, Central Cooperative Banks at the central level and the Punjab State Cooperative Bank at the Apex Level. The Short and Medium-term loans are provided for agricultural production and for activities allied to agriculture and also to Non-Farm Sector. The Primary Cooperative Agricultural Service Societies also supply agricultural inputs and consumer goods at the doorsteps of their members. The Long-term credit needs of the farmers are met by the Punjab State Cooperative Agricultural Development Bank through its 89 Primary Cooperative Agricultural Development Banks in the State.

2.1.2 PRIMARY COOPERATIVE AGRICULTURAL SERVICE SOCIETIES

Primary Cooperative Agricultural Service Societies deliver credit to their individual members. These cooperative societies continue to play a vital role in meeting

the credit requirements of the farmers and also in increasing the agricultural production. By the end of the year under report there were 3667 Primary Cooperative Agricultural Services Societies in the State, out of which 3555 Societies were actually functioning. These cooperative societies are responsible for not only for providing credit to their members but also to supply agricultural inputs and essential commodities at their doorsteps. These cooperative societies made progress during the year in major aspects i.e. membership, share capital, working capital, deposits, loan advanced, business turnover, value of consumer goods supplied etc. The detail is given below :

(Rs.in lacs)		
Sr.No. Particulars	2013-2014	2014-15
1. Membership {Actual}	2437593	2485714
2. Share Capital	38987.84	42324.02
3. Owned funds	111480.30	169415.29
4. Working Capital	1133042.34	1056577.93
5. Deposits	150365.22	163015.43
6. Loans advanced	1188326.23	1201346.71
7. Business turnover	6165986.75	6777533.29

Out of the total advancement of Rs. 1201346.71 lacs, an amount of Rs. 15842.40 lacs was advanced to the weaker sections and Rs. 11416.16 lacs to the members belonging to Scheduled Castes. During the year under report Rs.1111316.34 lacs was recovered out of the total demand of Rs.1293431.62 lacs resulting in a recovery percentage of 86%. The loan outstanding at the end of the year against members of these cooperative societies was Rs.182115.28 lacs. These cooperative societies have supplied agricultural input to their members to the tune of Rs.102509.99 lacs.

The position of the profit and loss of these cooperative societies is as under:

(Rs.in lacs)		
Sr.No. Particulars	2013-2014	2014-15
1. No. of Coop. Societies in profit{Actual}	2404	2447
2. Amount of profit	10739.69	15072.87
3. No. of coop. societies in loss{Actual}	1152	1068
4. Amount of loss	4186.03	6234.53

2.1.3 THE PUNJAB STATE COOPERATIVE BANK LIMITED CHANDIGARH

The Punjab State Cooperative Bank {PSCB} at the apex level was registered on 31-8-1949 at Shimla. Its head-quarter was shifted to Jalandhar in 1951 and then to Chandigarh in 1963. The inauguration of its new building in sector-34, Chandigarh was made during the month of Nov,2000 by the then Chief Minister of Punjab. This Bank has been playing a pivotal role by delivering, directing and supervising the cooperative credit not only to the farm sector but also to the non-farm sector as well. This Bank has 20 affiliated Central Cooperative Banks in the State. The membership of the Punjab State Cooperative Bank was 54 as on 31-3-2015 consisting of Central Cooperative Banks, Apex Cooperative Institutions and other cooperative societies. The important statistics of the Bank are given below:-

		(Rs.in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1	Membership (In units)	54	54
2.	Share Capital	14758.76	15938.84
3.	Owned Funds	57885.35	73938.67
4.	Working Capital	972492.73	1027888.70
5.	Deposits	297256.84	267320.49
6.	Loan advanced	1127863.06	1148102.97
7.	Profits	+3039.00	+2901.00
8.	Business turnover	4341786.60	4775965.26

The Punjab State Cooperative Bank Ltd. is the premier financing institution and is serving as a link between National Bank for Agriculture & Rural Development (NABARD) and the Central Cooperative Banks for availing of agricultural production credit at concessional rate of interest ..In addition, the Bank also provides credit support directly to State and National level Institutions. The Bank takes care of the training needs of the employees of its affiliated Central Cooperative Banks and cooperative agricultural service societies through its training institute with all the facilities of modern education and training namely the Agriculture Cooperative Staff Training Institute located at Jalandhar.

2.1.4 CENTRAL COOPERATIVE BANKS :

The second tier is of Cooperative Banks in Punjab which comprises of 20 Central Cooperative Banks which are having their 802 branches all over the State which

are catering to the banking and credit needs of the people of the State. The Comparative Figures are given below :-

		(Rs.in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Membership {Actual}	515095	532983
2.	Share Capital	22544.78	31757.46
3.	Owned funds	358072.35	218109.12
4.	Deposits	1586234.87	1143579.86
5.	Working capital	2664330.63	2003732.87
6.	Loan advanced	2599996.66	1533707.58
7.	Amount of profit	+3820.70	+2966.54
8.	No. of 'A' Class Banks	17	17

All the Central Cooperative Banks in the State have floated a scheme for the advancement of loan to the unemployed youth particularly in the rural areas of the State under the Non-Farm sector schemes. The Banks directly advance loans to the individuals under this scheme for any specified activity. This has given a boost in providing employment in the rural areas. Special efforts have been made to bring in new products for loaning by these Cooperative Banks.

2.1.5 THE PUNJAB STATE COOPERATIVE AGRICULTURAL DEVELOPMENT BANK LIMITED CHANDIGARH

The Punjab State Cooperative Agricultural Development Bank Ltd.{PSCADB} was established in the year 1958 with the objective of providing long term credit to the farmers for agricultural and allied activities. Presently the bank is providing long term credit to the farmers in the State through its 89 Primary Agricultural Development Banks (PADBs) . The Bank has done commendable work in providing Loans for minor irrigation Projects and Purchase of Tractors, concentrated on diversifying its loan portfolio by supplying necessary inputs for white and Green Revolutions. It has also financed Non farm sector activities such as Atta Chaki, Saw Mill, Restaurants, Vans , Cattle, Poultry and many more. The bank has introduced number of new schemes like Rural housing, Loan term Crop Loan to the farmers, Loan for Higher Education, Loans for financing Educational Institutions, Rainwater Harvesting tanks, Poultry/Dairy Schemes, Commercial Production, Units of organio inputs. Development/strengthening of Agricultural Marketing Infrastruncture, Grading * Standardisation etc. Bank charges simple rate of interest which varies from 10.00% to 11.25% depending upon the amount of Loan. For empowerment of women, the

bank has set up a Women Development Cell in the bank. The Bank has also launched a campaign for organizing farmers club:-

(Rs. in lacs)

Sr.No.	Particulars	2013-2014	2014-15
1.	Membership (Units)	89	89
2.	Share capital	7295.65	7452.15
3.	Owned funds	48173.19	49375.00
4.	Working capital	338623.02	354705.45
5.	Loan advanced	5011170.30	5065383.90
6.	Business turnover	233975.18	275126.48
7.	Profit/Loss	+2566.95	+2493.34

2.1.6 PRIMARY CO-OPERATIVE AGRICULTURAL DEVELOPMENT BANKS

At the close of the year 2014-2015, there were 89 Primary Cooperative Agricultural Development Banks in the State. These banks provide long term credit to the agriculturists for both for agricultural and non-agricultural purposes. The comparative figures are given below :-

(Rs. in Lacs)

Sr.No.	Particulars	2013-2014	2014-15
1.	Membership (Unit)	864934	885197
2.	Share capital	14433.80	15675.09
3.	Owned funds	65982.38	79102.98
4.	Working capital	388928.60	407396.18
5.	Loan advanced	234896.96	98185.16

During the year under report, these primary banks advanced loans amounting to Rs.98185.16 lacs for the purposes as detailed below:

Sr.No.	Particulars	2013-2014	2014-15
1.	Installation of tube wells	7316.01	5610.48
2.	Purchase of tractors	2429.16	1351.71
3.	Reclamation of land	4277.92	1671.09
4.	Levelling of land	3049.85	2095.29
5.	Horticulture	216.29	1512.27
6.	Construction of Cattle-shed	16146.52	3288.34
7.	Purchase of land	---	---

8.	Poultry	1249.07	1660.52
9.	Dairy	9985.59	7536.21
10.	Piggery	231.37	73.66
11.	Redemption of mortgaged land	15.00	55.00
12.	Others	189980.18	73330.59
	Total	234896.96	9818516

The Banks recovered a sum of Rs.68132.11 lacs out of total loan demand of Rs 157432.83 lacs during the year under report. These Banks advanced loans in Non-Farm Sector for an amount of Rs.3370.78 Lacs during the year under report. 60 banks earned profit of Rs. 4541.69 Lacs, 29 Banks suffered a loss of Rs. 5882.18 lacs.

2.2.0 MARKETING COOPERATIVES

2.2.1 THE PUNJAB STATE COOPERATIVE SUPPLY & MARKETING FEDERATION LTD. CHANDIGARH (MARKFED)

The Punjab State Cooperative Supply and Marketing Federation Limited is known by its abbreviated name {MARKFED}. Markfed was registered on 2.9.1954 with a membership of 53 . As on 31.3.2015 the membership of the Federation was 3102 . It has enlarged its area of operation as its products are marketed in India and other countries of the world. It is Asia's biggest cooperative venture which helps the farmers in the marketing of their produce through Primary Cooperative Marketing Societies. It has 17 Distt. level Offices with its Head Office at Chandigarh. It serves the farmers through its affiliated PACS and Cooperative Marketing Societies and also its branches and Agro Service centres by supplying quality fertilizers, pesticides and insecticides to the farmers. It also works as a Government procurement agency and ensures minimum support price for the farmers' produce especially for Wheat, Paddy, Cotton and Sunflower . It is the single largest supplier of fertilizers to the farmers in the cooperative sector in the State. The scheme to supply fertilizer through it has been modified from time to time so as to meet the requirements of the agriculturists to the fullest extent through Primary Cooperative Agricultural Service Societies.

Markfed purchased 26.07 lac tonnes of Wheat amounting to Rs. 4340.29 crores. The sale of Wheat was 25.52 lac MT amounting to Rs. 4730.92 crores. Markfed has achieved the status of an Export House from the Govt. of India. The Govt. of Punjab has also declared Markfed as a nodal agency for export of fruits, vegetables and foodgrains..Markfed produces a large variety of canned products under the brand name SOHNA such as Sohna Basmati Rice, Sohna Sarson Ka Saag, Sohna Micro Refined Sunflower oil, Sohna Refined Cottonseed oil, Sohna Double Refined

Mustard oil, Sohna Vanaspati and a variety of tinned Cooked Vegetables and curries. The product range also includes Pickles, Squashes, Sharbats, purified Natural Honey, Spices, Ketchup, Mixed Fruit Jam etc. Besides this Markfed undertakes supply of pesticides, insecticides, weedicides and fungicides to help the farmers to protect their crops. Markfed suffered a loss to the tune of 338.00 crores during the year under report. The achievements of this Federation during the year under report are given below:

		(Rs.in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1	Total Share Capital	2013.61	2654.21
2	Owned funds	30771.73	31398.48
3	Working Capital	1191398.39	120798.28
4	Value of agri.produce procured	859197.11	93598.26
5.	Business turnover	2660394.40	2633692.06

2.2.2. PRIMARY CO-OPERATIVE MARKETING SOCIETIES

At the end of 2014-2015, there were 82 Primary Cooperative Marketing Societies in the State, out of which 76 Societies were functioning, 6 were under winding-up. The progress made by these cooperative marketing societies is as under:

		(Rs. inlacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	No. of Coop. Marketing Socs.	86	82
2.	Membership	67731	60041
3.	Share Capital	147.68	112.38
4.	Owned Funds	3701.2	3953.09
5.	Working Capital	10676.05	7854.54
6.	Value of procured Agri. produce	192327.12	192202.33

During the year under report out of the above 82 cooperative marketing societies 67 earned a profit to the tune of Rs.716.88 lacs, 9 suffered a loss amounting to Rs. 39.94 lacs.

2.3.0. MILK COOPERATIVES

The Punjab State Cooperative Federation of Milk Producers Unions Ltd.(MILKFED) at the Apex level, District Cooperative Milk Producers' Unions at the Central level and Primary Cooperative Milk Producers' Societies at the Primary level are serving the milk producers. Today the farmers are equipped with more

information and technical know-how because of these cooperatives. The prime objective of Cooperative Milk Movement is to provide an assured market and remunerative price for every drop of surplus milk at the village level throughout the year and to work towards the enhancement in the income of cooperative societies and their member producers and thus contribute in raising the standard of living of farmers and other weaker sections of the society.

2.3.1. THE PUNJAB STATE CO-OPERATIVE FEDERATION OF MILK PRODUCERS UNIONS LTD. CHANDIGARH

The Punjab State Cooperative Federation of Milk Producers Unions Ltd.(MILKFED) was registered on 1.12.1973 with 3 members. It is an Apex Body of District Cooperative Milk Producers' Unions and implementing agency for 'Operation Flood programme' in the State. Its prime objective is to provide an assured market for milk and milk products of the Unions. By the end of the year, the membership of the Federation was 12 which includes 11 Milk Unions and the State Government. This Federation has prepared a rehabilitation plan for each milk union to revitalize them. The Milkfed is serving the nation-wide consumers through its net work of Regional Offices and strong distribution system. It markets a wide variety of milk products which include liquid milk, skimmed milk, milk powder, infant food, dairy whitener, khoa, ghee, butter, cheese, ice-cream, lassi and malted food etc. Its ice-cream, being manufactured at Milk Plant, Chandigarh is sold in the major towns of Punjab and out side. Milk unions are providing technical services to milk producer members. There are 202 artificial insemination centers in the State. Approximately 26000 sick animals per month, are being treated and also about 21000 animals are vaccinated for Foot & Mouth Disease every year under the Animal Health Care programme. The overall position of the Federation is as under:

		(Rs. in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Share capital	3072.42	3072.42
2.	Owned funds	9221.56	8252.62
3.	Working capital	19373.51	22851.78
4.	Profit	+663.63	+140.19
5.	Sale of Milk and Milk Products.	18072.64	17991.70
6.	Business turnover	34071.27	33583.86

2.3.2. DISTRICT COOPERATIVE MILK PRODUCERS UNIONS

There were 11 District Cooperative Milk Producers Unions {DCMPU} 9 of which had their own Milk Plants at the end of the year under report. The membership of these Unions stood at 6251. The milk unions provide technical services to producer members with 202 cluster artificial insemination centers. Milk Union, Ludhiana is providing Embryo Transfer facilities which has its own importance for the improvement of milch animals for the enhancement of milk production. The overall position of the DCMPUs is given below:

(Rs.in lacs)

Sr.No.	Particulars	2013-2014	2014-15
1.	Share capital	2043.73	2006.21
2.	Owned funds	15248.90	17610.53
3.	Working capital	43147.88	57580.14
4.	Business turnover	435220.16	509780.05
5.	Milk & Milk Products produced (Value)	176849.88	170138.03
6.	Milk & Milk Products sold (Value)	162496.65	203548.21

During the year under report, 8 Milk Unions were in profit amounting to Rs.2317.13 lacs and 3 milk unions suffered a loss of Rs. 1219.69 lacs.

2.3.3 PRIMARY CO-OPERATIVE MILK PRODUCER'S SOCIETIES

There were 6160 Primary Cooperative Milk Producers Societies with a membership of 378334 as on 31.3.2015. Milk is procured from village level cooperative societies through private vehicles providing regular employment to about 14288 persons. The progress made by these cooperative societies is evident from the following table:

(Rs. in lacs)

Sr.No.	Particulars	2013-2014	2014-15
1.	Share capital	347.55	245.60
2.	Owned Funds	5399.34	6077.56
3.	Working capital	9714.85	10228.08
4.	Business turnover	178656.44	167006.41
5.	Value of Milk purchased	92762.08	57360.36
6.	Value of Milk sold	70512.03	59611.05

The position regarding profit & loss of these cooperative societies is as under:

		(Rs. in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	No. of coop. societies in profit.	4582	4884
2.	Amount of profit	+854.25	656.49
3.	No. of coop. societies in loss	396	329
4.	Amount of loss	-23.04	-31.09

2.4.0 SPINNING COOPERATIVES

The Punjab State Cooperative Spinning Mills Federation {SPINFED} is under liquidation since 2003 and its 7 cooperative spinning mills in the State are also under liquidation. The Federation has been brought under liquidation.

2.4.1 CO-OPERATIVE SPINNING MILLS

7 Cooperative spinning mills are under liquidation and the process of disposal of assets is on.

2.5.0 SUGAR COOPERATIVES

Sugar Cooperatives were set up to ensure remunerative price of sugarcane to the sugarcane growers. To promote the Cooperative Sugar Mills, the Punjab State Cooperative Sugar Mills Federation Ltd. (SUGARFED) was set up on 26.10.1966 for providing advisory services. The membership of the Federation as on 31.3.2015 was 16 consisting of 15 Cooperative Sugar Mills and the State Government. The Federation also looks after the interest of the Cooperative Sugar Mills at the State level and the National level. It also provides various types of services to the cooperative sugar mills like technical, administrative, financial services etc. It also provides guidance with regard to taxation law, cooperative laws and other problems of the cooperative sugar mills. The overall position of the Sugarfed is given below:-

		(Rs. in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Membership	16	16
2.	Share capital	664.03	664.03
3.	Owned funds	1389.57	1389.57
4.	Working capital	54644.61	74926.08
5.	Business Turnover	110006.28	150591.00

2.5.1. CO-OPERATIVE SUGAR MILLS

There were 15 coop. sugar mills out of which 9 were functioning during the year under report. Out of these 9 mills two sugar mills at Budhewal and Nawanshahr are winning awards for the last nine consecutive years known as “ National Efficiency Award”. Cane-growers are provided shelter in “Kissan Ghar” built inside the complex of sugar mills when they come to the sugar mills with their sugarcane produce. The comparative figures of the Cooperative Sugar Mills are as under :-

		(Rs. in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Membership	209514	203938
2.	Share Capital	11222.52	10075.69
3.	Owned funds	55083.33	50667.08
4.	Working capital	112803.11	149258.25
5.	Cane crushed (in Lac quintals)	161.73	184.68
6.	Sugar Produced (in Lac quintals)	17.84	16.21

2.6.0. LABOUR & CONSTRUCTION COOPERATIVES

The Labour & Construction Cooperatives were organised to save the labourers from the exploitation of the contractors. The Labour & Construction Cooperatives have three tier structure. There is a Punjab State Cooperative Labour & Construction Federation at Apex level, District Cooperative Labour & Construction Unions at Central level and Primary Cooperative Labour & Construction Societies at primary level. The State and District level co-operative L/C societies help the Primary Cooperative Labour & Construction Societies in their day-to-day working by providing them technical know-how and assisting them to get work from work awarding agencies in respect of skilled and unskilled work as well as sorting out various disputes/problems with the concerned departments. The Punjab Govt. has set up a State level advisory board to solve the problems of coop. labour & construction societies in which all the heads of the work allotting agencies are its members. The Punjab Govt. has granted various concessions to co-operative labour & construction societies vide its notification No.76/52/79-C.1(5)/7278 dated 13.8.2009 for a period of five years.

2.6.1 THE PUNJAB STATE COOPERATIVE LABOUR & CONSTRUCTION FEDERATION LTD.

The Punjab State Cooperative Labour & Construction Federation Ltd. was registered on 17.7.1956 with 6 members. The membership of the Federation was 17 as on 31.3.2015. The overall position of the Federation is as under :

{Rs. in lacs}

Sr.No. Particulars	2013-2014	2014-15
1. Share capital	0.85	0.85
2. Owned funds	199.20	121.36
3. Working capital	390.61	100.90
4. Business Turnover	866.48	975.82
5. Commission earned during the year	45.13	32.10
6. Profit	+21.36	+11.07

2.6.2 LABOUR AND CONSTRUCTION UNIONS.

There were 17 District Cooperative Labour & Construction Unions as on 31.3.2015. The position of these unions is as under :

(Rs. in lacs)

Sr.No. Particulars	2013-2014	2014-15
1. Membership {Actual}	1725	1503
2. Share capital	12.30	13.10
3. Owned funds	1309.89	1321.63
4. Working capital	1679.37	1764.32
5. Business turnover	3503.73	3463.68
6. Commission earned during the year	239.11	267.22

Out of these, 17 Labour & Constructions Unions 15 were in profit to the tune of Rs.304.43 lacs. 1 was in loss of Rs. 3.61. One union is in no profit no loss.

2.6.3 PRIMARY COOPERATIVE LABOUR AND CONSTRUCTION SOCIETIES

There were 1869 Primary Cooperative Labour & Construction Societies as on 31.3.2015, out of which 1690 were functioning, 109 were under winding-up and 70 were not functioning. The comparative position of these co-operative societies is given as under :

{Rs.in lacs}

Sr.No. Particulars	2013-2014	2014-15
1. Membership {Actual}	101141	104075
2. Share capital	377.62	348.35
3. Owned funds	1903.35	1904.10
4. Working capital	3736.84	4218.13

During the year under report these co-operative societies undertook 25737 works valued at Rs.18737.71 lacs and a sum of Rs.9553.58 lacs was paid to 51446

members and Rs.1925.24 lacs was paid to 17589 non-members as wages. During the year 1275 co-operative societies earned a profit of Rs.402.40 lacs, 313 cooperative societies showed a loss of Rs.19.84 lacs.

2.7.0 WEAVERS AND INDUSTRIAL COOPERATIVES

Weavco had been merged in Markfed, but by the end of the Year 2014-15 there were 2183 primary cooperative industrial societies in the state. These industrial societies are playing a significant role in providing gainful employment to the Artisans in the state, During the year 420 cooperative industrial societies earned a profit amounting to Rs. 54.24 Lacs.

2.7.1. Weavco was merged in Markfed during the year under report.

2.7.2 By the end of 2014-2015 there were 2183 Primary Cooperative Indl. Societies in the State. At the end of the year ,the position of these Industrial Cooperative Societies is as under:-

(Rs. in lacs)

Sr.No. Particulars	2013-2014	2014-2015
1. Membership	50191	51550
2. Share capital	564.57	553.18
3. Owned funds	1211.45	2275.35
4. Working capital	3671.14	3670.02
5. Business turnover	5877.16	6476.24
6. Value of goods produced	811.31	1187.98
7. Value of goods sold	698.31	1302.29

The Industrial Cooperative Societies in the Cooperative fold have shown decline during the year. These Cooperative Societies have taken all the Industrial activities in their fold. The main activities of the Industrial cooperative societies are manufacturing of agricultural implements, cycle parts, sewing machine parts, electronic goods, shoes, shawls, blankets, cotton cloth, shirtings, durries, carpets, galichaas and leather goods. These Industrial Cooperative Societies are also playing a significant role in providing gainful employment to the artisans in the State. During the year under report 420 cooperative industrial societies earned a total profit amounting to Rs. 54.24 lacs, 257 cooperative societies suffered a loss of Rs. 23.97 lacs and 1506 cooperative societies were in no profit no loss position .

2.8.0 HOUSE BUILDING COOPERATIVES

House Building Cooperatives are helping construction of houses in the urban as well as in the rural areas in the State. The Punjab State Cooperative Housing Federation Ltd.(HOUSEFED) was registered on 17.11.1970 for providing finance to the affiliated cooperative house building cooperative societies to solve the housing problems of their members . It has its own building. Its projects at S.A.S Nagar Mohali sector 64,70,Guru Ramdas Complex, Ludhiana and Pakhowal project 1&2 Ludhiana , Jalandhar and Amritsar have already been completed The membership of this Federation was 341 as on 31.3.2015 The working position of the Federation is as under :

		(Rs. in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Membership	342	341
2.	Share capital	4494.06	4332.68
3.	Owned funds	23329.68	24082.93
4.	Working capital	65497.95	50263.30
5.	Loans Advanced	549.00	1503.79
6.	Loans Recovered	8622.63	4787.56
7.	Profit	+149.00	+836.00
8.	Business turnover	199805.26	240622.20

2.8.1 There were 699 Primary Cooperative House Building Societies as on 31.3.2015. The working position of these cooperative societies is as under :

		(Rs. in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Membership	171609	162298
2.	Share capital	3595.66	2734.21
3.	Owned funds	5357.61	5306.62
4.	Working capital	55618.74	45810.91
5.	Loans Advanced	20765.01	21581.56

Out of these 699 cooperative societies 387 societies earned a profit of Rs. 565.45 lacs, 79 societies showed a loss of Rs. 1168.50 lacs and the remaining 233 societies were neither in profit nor in loss position.

2.9.0 WOMEN COOPERATIVES

Women Cooperative Societies are also playing a very significant role in the Cooperative fold to promote and develop economic and social position of women. A women cooperative society-namely Latala Women Coop. Milk Supply Society was declared as the best in Asia for collection of milk. The kind-wise break-up of these cooperative societies is given below:

(Rs.in lacs)

Sr.No. Particulars	2013-2014	2014-15
1. Thrift & Savings Cum Credit Coop. Societies	763	484
2. Credit Coop Societies	1	01
3. Industrial Coop. Societies	253	206
4. School Supply Coop. Societies	02	01
5. Milk Producers Coop. Societies	677	389
6. Total Coop. societies	1696	1081

The overall position of Women Coop. Societies is as under :

(Rs. in lacs)

Sr.No. Particulars	2013-2014	2014-15
1. Total No. of Coop. Societies	1696	1081
2. Membership	116765	143048
3. Share capital	437.68	400.59
4. Owned funds	536.68	267.40
5. Business turnover	5980.39	2615.33
6. Working capital	1922.58	3029.95

No.of Coop. Societies in profit were 555 amounting to Rs.67.45 lacs, 112 Cooperative Societies in loss amounting to Rs.1.41 lacs.

2.10.0 EDUCATION, TRAINING & PUBLICITY COOPERATIVES

The Punjab State Cooperative Development Federation Ltd.(PUNCOFED) previously known as Punjab Cooperative Union Ltd., was registered on 30.4.1952 with its head-quarters at Jalandhar which was later on shifted to Chandigarh in April, 1965 with a membership of 33. The membership of this Institution at present is 29 which consists of Apex Cooperative Societies, District Cooperative Unions and the State Government.It is a coordinating Apex Co-operative Institution to promote and develop the Cooperative Movement in the State.The main object of this institution is to create awareness about the Cooperative Movement.

Ordinary Members, Committee Members, Secretaries and Managers of various types of cooperative societies are getting training on every aspect of the cooperative movement including that of Non-Farm sector schemes. 10403 ordinary members, 17002 committee members and 5794 youth/secretaries/managers have been trained during the year. Interviews on various schemes on All India Radio and Doordarshan are also arranged for creating awareness among the public. It has played a significant role in promoting and popularizing cooperative culture through training and publicity. It publishes a journal called, "Punjab Cooperation" which has acquired a new look through new and sophisticated printing techniques and is gaining popularity. At the end of March, 2015, 3608 life members and 1185 annual subscribers have been enrolled. Advertisements worth Rs. 37.31 lacs have been published in the Magazine during the year. It has set up its own computerized printing press. It runs an offset printing press for undertaking the printing of cooperative literature, registers and also runs an Advertising and News Agency. It also undertakes the sale of stationery items, registers and bye-laws etc. of Cooperative Societies. Its achievements during the year 2014-2015 in comparison with the last year are as under:-

		(Rs.in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Share Capital	24.49	25.49
2.	Working capital	533.92	674.65
3.	Business turnover	104.03	89.11
4.	Profit/Loss	+14.17	+23.22
5.	No. of persons trained	9757	10403
6.	No. of committee members trained.	7117	17002

The Institution has earned profit 23.22 lac during the under report.

2.10.1. The work relating to cooperative education and also about publicity and propaganda of cooperatives at the district level is taken up by the District cooperative unions. During the year there were 17 District Cooperative Unions in the State. The members of these unions were 5419 as on 31.3.2015. The achievements of these unions are as under:-

		(Rs. in lacs)	
Sr.No.	Particulars	2013-2014	2014-15
1.	Share capital	12.72	18.93
2.	Owned funds	366.17	326.62
3.	Working Capital	575.72	567.51

4. Business Turnover

2554.95

2497.24

2.10.2. THE PUNJAB INSTITUTE OF COOPERATIVE TRAINING LTD. CHANDIGARH {PICT}

The Punjab Institute of Cooperative Training {PICT} is an Apex level institute which was established to fulfill the training requirements of the Apex and other cooperative institutions in the State of Punjab and is playing a key role in the Human Resource Development of these institutions.

The Governing Board of the institute comprises of the Managing Directors of all Apex Coop. Institutions such as PSCB, SADB, Markfed, Milkfed, Sugarfed, Housefed, Puncofed while the RCS, Punjab is the Chairman of the Board.

The main object of the PICT is to conduct training programmes for officers/officials of the Cooperative Department / Apex Cooperative Institutions and Central Cooperative Societies to bring about professionalism in their working. At present, the Institute is catering to the training needs of its affiliated cooperative societies and also conducts need based training programmes after consultation and discussion with RCS, Punjab and respective cooperative institutions.

KINDS OF TRAINING PROGRAMMES CONDUCTED BY THE PICT

1. Short term courses of one week duration or two days for the employees of SADB/PADB
2. Short term courses for the employees of PSCB/CCBs.
3. Short term courses of one or two week's duration for the employees of Markfed, Sugarfed, Housefed, Milkfed.
4. 2/3 working days short term courses for the Inspectors of Cooperative Department.
5. Medium term, short-term courses and workshops for the officers and officials of the Cooperative Department.
6. NCUI sponsored five days course for the employees of Primary Cooperatives under the Central Sector Scheme.

The budget of the Institute is entirely financed by its beneficiary members and has been functioning without any aid, grant, or subsidy from the State/ Central Govt. The share of member Apex Cooperative Institutions for the year under report is as under:-

- | | | |
|----|---------|-----|
| 1. | PSCB | 45% |
| 2. | Markfed | 12% |

3.	SADB	28%
4.	Housefed	12%
5.	Milkfed	2%
6.	Sugarfed	1%

The report regarding courses conducted by the Institute and number of persons trained from the year 2010-11 to the year 2014-2015 is as under:-

YEAR	NO.OF COURSES CONDUCTED	NO. OF PERSONS TRAINED
2010-11	136	2435
2011-12	136	2401
2012-2013	139	2643
2013-2014	126	2694
2014-2015	129	2995

2.11.0. TRANSPORT COOPERATIVES

At the end of the year 2014-2015, there were 195 Primary Cooperative Transport Societies having 10112 members. The position regarding the working of these Cooperative Societies is as under:-

			(Rs. in lacs)
Sr.No.	Particulars	2013-2014	2014-15
1.	Share capital	147.05	143.38
2.	Owned funds	354.14	318.22
3.	Working capital	4031.66	4421.70

By the end of the year under report, total gross income earned by these Cooperative Societies was Rs. 378.69 lacs and expenditure incurred amounted to Rs. 676.69 lacs. 609 persons were employees of these Cooperative Societies. The amount of profit earned by 95 Cooperative Societies stood at Rs. 266.90 lacs. However, 37 Cooperative Societies incurred a loss amounting to Rs. 12.84 lacs and the remaining 63 Cooperative Societies were in no profit no loss position.

2.12.0. PRIMARY COOPERATIVE CONSUMER STORES

During the year 2014-2015 there were 97 Primary Cooperative Consumer Stores with a total membership of 42292. Owned funds of these stores were Rs. 393.66 lacs, share capital Rs. 161.92 lacs and working capital Rs. 2256.69 lacs, whereas business turnover of the stores was Rs.12213.59 lacs. These stores sold

goods worth Rs.3496.31 lacs. Out of 97 Primary Stores, 28 stores earned a profit of Rs.70.26 lacs, whereas 8 stores were in loss amounting to Rs.2.82 lacs.

2.13.0 FRUITFED

The Punjab State Co-operative Fruit Development Federation Limited was registered on 28-2-1959 and at present this institute is under the process of liquidation and liquidator has been appointed.

2.14.0 MISCELLANEOUS KIND OF COOPERATIVE SOCIETIES:

Besides the abovementioned Cooperative Societies, there were other miscellaneous kind of Cooperative Societies in the cooperative fold. Below mentioned figures reveal the position of these Cooperative Societies during the year under report:

S.No.	Kind of Coop.Societies	No.of Socs.	Membership	Share Capital	(Rs. in lacs)	
					Owned Funds	Working Capital
1.	Non-Agri. Credit Socs.	413	90875	2937.77	3228.06	19955.00
2.	Joint Farming Societies	85	2891	16.33	42.07	98.16
3.	Poultry Societies	111	3054	30.83	41.74	108.09
4.	Agri. Non-Credit Socs.	349	34184	2525.52	8585.95	86143.25
5.	Cooperative Cold Stores	12	1994	31.97	203.68	417.99
6.	Industrial Union	3	148	.15	.2	1.55
7.	Irrigation Societies.	28	433	9.03	33.62	132.96
8.	Fruit & Veg. Mktg.Socs.	140	3818	11.60	52.76	81.48
9.	Supply & Distribution	6	700	1.00	14.56	45.66
0.	Other processing Socs.	3	2978	14.71	25.98	97.44
11.	Primary Sugarcane Socs.	6	43777	17.03	57.32	97.62
12.	Cotton Ginning Mills.	1	160	2.00	1.85	9.84
13.	Garden Colony Socs.	8	395	2.71	570.34	644.43
14.	Leed Societies	46	25959	401.80	1251.04	16491.72
	TOTAL	1211	211366	6002.45	14110.17	124325.19