

Annual Administrative Report of the Cooperation Department 2015-16

Annual Administrative Reports should include the following sections:

INTRODUCTION

The Cooperative Movement that came into existence to fulfil 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 agricultural loans. An important role is being played to provide fertilizers. An important role is being played 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.

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 multinational 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 offer 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.

1. ORGANIZATIONAL SETUP OF THE DEPARTMENT.



1. Comparative Charts (PHYSICAL & FINANCIAL PROGRESS OF DEPARTMENT FOR PREVIOUS TWO YEAR COMPARED WITH YEAR BEING REPORTED- in Tabulated Form.)

Financial year 2013-14

Sr. No.	Schemes	Budget Allotted during FY 2013-14	Budget Utilization during 2013-14
1	Plan	1439400000/-	1313500000/-
2	Non Plan	628743000/-	609475000/-

Financial year 2014-15

Sr. No.	Schemes	Budget Allotted during FY 2014-15	Budget Utilization during 2014-15
1	Plan	3164900000/-	2664873000/-
2	Non Plan	630045000/-	596847000/-

Financial year 2015-16

Sr. No.	Schemes	Budget Allotted during FY 2015-16	Budget Utilization during 2015-16
1	Plan	4000000000/-	3305600000/-
2	Non Plan	617551000/-	592848000/-

Apex Cooperative Institutions.

List of Apex Cooperative Institutions is as under which are headed by their Managing Directors.

- PSCB.
- SADB.
- Markfed.

- Milkfed.
- Sugarfed.
- Housefed.
- Puncofed.
- Labourfed.
- PICT.

2. VISION AND MISSION STATEMENTS.

a) Vision:

Promotion of member owned autonomous and democratically managed Cooperative Societies.

b) Mission:

To provide conducive environment for encouraging people for voluntary formation of Cooperative Societies.

c) Goals/Objectives:

Objectives of the Department include providing Short Term and Long Term credit to the farmers and also timely supply of fertilizers and agro-chemicals to the members of Cooperative Societies. To raise the economic status of the members by way of various parameters. To ensure empowerment of women members and also by providing health care to the members of Cooperative Societies and their families. Objectives of the Department also include improving internal efficiency, transparency and service delivery.

d) Planning to achieve Goals/ Objectives:

- IWDMS system implemented in the Department.
- Court cases monitoring through IWDMS.
- Agro Service Centres in PACS.
- To ensure adequate supply of fertilizers to the members of the PACS timely Fertilizers Policy is drafted and timely indenting and supply of fertilizers is ensured through Markfed and IFFCO.
- To raise the economic Status of Members through allied activities various parameters of Milkfed are taken into consideration.
- Women Empowerment is ensured through Mai Bhago Istri Sashaktikaran Scheme of the Dept.
- Bhai Ghaniya Sehat Sewa Scheme helps to provide health cover to the members of Cooperative Societies and their families.

Programmes & Projects/Policy:

(Rs. in thousands.)

Sr. No	Name of the Scheme	Annual Plan 2015-16	
		Approved Outlay	Expenditure
1	2	3	4
CN-09	Loans to Sugar Co-operatives for payment to cane Growers	4000000	3305600

Annual/Monthly Targets of each Program/ Project (Down to District/Block/Village level):

Advancement and Recovery regarding the Short Term and Long Term Credit by Punjab State Cooperative Bank and Punjab State Cooperative Agricultural Development Bank respectively and also supply of fertilizers against indent by Markfed and IFFCO is reviewed with the field officers every month in the Monthly State Level review meetings by the senior officers of the Department.

3. KEY PERFORMANCE INDICATORS/IMPLEMENTATION

a) Review of activities in the department during the past financial year:

• MULTI PURPOSE COOPERATIVE AGRICULTURAL SERVICE SOCIETIES

Multi Purpose 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 3858 Multi Purpose Cooperative Agricultural Services Societies in the State, out of which 3555 Societies were actually functioning. 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 as below:

(Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-16
1	Membership (Actual)	2485714	2518832
2	Share Capital	42324.02	4528939
3	Owned funds	169415.29	127148.62
4	Working Capital	1056577.93	1031697.82
5	Deposits	163015.43	241242.42
6	Loans advanced	1201346.71	1424466.70
7	Business turnover	6777533.29	8470392.96

Out of the total advancement of Rs. 1424466.70 lacs, an amount of Rs. 33297.67 lacs was advanced to the weaker sections and Rs.15526.22 lacs to the members belonging to Scheduled Castes. During the year under report Rs.1119746.01 lacs was recovered out of the total demand of Rs.1292604.22 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.172858.21 lacs. These cooperative societies have supplied agricultural inputs to their members to the tune of Rs.102509.99 lacs.

• 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. 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. This Bank has 20 affiliated Central Cooperative Banks in the State. The membership of the Punjab State Cooperative Bank was 54 as on 31-3-2016 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	2014-2015	2015-2016
1	Membership (In units)	54	54
2	Share Capital	15938.84	15940.04
3	Owned Funds	55872.20	58143.82
4	Working Capital	1027888.70	940623.03
5	Deposits	267320.49	256017.17
6	Loan advanced	1148102.97	1034500.79
7	Profits	+2901.00	+1253.15
8	Business turnover	4775965.26	3556900.10

The Punjab State Cooperative Bank Ltd. Is a 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 Agriculture Cooperative Staff Training Institute located at Jalandhar.

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	2014-2015	2015-2016
1	Membership {Actual}	532983	545821
2	Share Capital	31757.46	38103.05
3	Owned funds	218109.12	192860.68
4	Deposits	1143579.86	1238314.64
5	Working capital	2003732.87	2072243.74
6	Loan advanced	1533707.58	1878952.17
7	Amount of profit	+2966.54	+2266.73
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.

There 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.

- **PUNJAB STATE COOPERATIVE AGRICULTURAL DEVELOPMENT BANK LIMITED CHANDIGARH.**

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. 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 Chakki, Saw Mills, Restaurants, Vans, Cattle, Poultry and many more. The bank has introduced number of new schemes like Rural housing, Loan for Higher Education, Loans for financing Educational Institutions, Rainwater Harvesting tanks, Poultry/Dairy Schemes, Commercial Production, Units of organic inputs. Development/strengthening of Agricultural Marketing Infrastructure, Grading * Standardisation etc. 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	2014-2015	2015-2016
1	Membership (Units)	89	89
2	Share capital	7452.15	7586.65
3	Owned funds	49375.00	46245.99
4	Working capital	354705.45	363169.25
5	Loan advanced	5065383.90	55979.94
6	Business turnover	275126.48	337263.21
7	Profit/Loss	+2493.34	+2542.31

PRIMARY CO-OPERATIVE AGRICULTURAL DEVELOPMENT BANKS.

At the close of the year 2015-2016, there were 89 Primary Cooperative Agricultural Development Banks in the State. These banks provide long term credit to the agriculturists both for agricultural and non-agricultural purposes. The comparative figures are given below:-

(Rs. in Lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Membership (Unit)	885197	920074
2	Share capital	15675.09	16952.44
3	Owned funds	79102.98	72910.15
4	Working capital	407396.18	413954.36
5	Loan advanced	98185.16	63438.34

- **MARKETING COOPERATIVES**

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 31.3.2016 the membership of the Federation was 3099. 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.

i) **PROCUREMENT:** Procurement is one of the main activities of Markfed. Markfed procures wheat, paddy on behalf of Govt. of India/ FCI as part of Minimum Support Price (MSP) policy.

a) **WHEAT:** The procurement and dispatch of wheat during the period under review is as under:- (Figures Qty.: LAC MT)

Sr No.	Wheat Activity	2014-15	2015-16
1	Procurement	26.07	20.98
2	Movement	25.66	30.29

b) **PADDY & RICE:** The details of paddy procured by Markfed during the period under review is as under:-

Year	Procurement	Delivery of Rice to FCI (%)
		(Financial Year)
2014-15	26.90 lac MT	89.77 (Upto March 2015)
2015-16	31.40 lac MT	99.18 (Upto March 2016)

ii) **AGRI-INPUTS:** Markfed undertakes distribution of fertilizers, Agro-chemicals and seeds etc. through cooperative societies in the state of Punjab.

a) **Fertilizers:** -Markfed has been appointed as a nodal agency for procurement & distribution of DAP fertilizers through cooperative societies for the last few years. The state always relies on Markfed for the rescue of Punjab Farmer. The Sale of Fertiliser for the period under review is as under:-

(Figures Qty.: LAC MT)

FERTILISER -distribution	2014-15	2015-16
UREA	8.83	8.59
DAP	2.21	2.53
Others	0.01	0.01
Total of all Fertilizers	11.05	11.13

- b) **AGRO CHEMICALS:** - The Sale of Agro-chemicals for the period under review is as under:-

Agro-chemicals	2014-15	2015-16
Sale (Rs. Crores)	80.35	67.22

- iii) **Manufacturing of edible products & non-edible products:**

Markfed has 4 Agro based processing units for manufacturing **SOHNA** brand Vanaspati, Refined Oils, Processed & Canned foods and Markfed Cattle feed.

- iv) **EDIBLE PRODUCTS:**

- a) **Markfed Vanaspati and Allied Industries (MVAI), KHANNA:** MVAI, Khanna produces range of Vanaspati & Edible refined oils including Cotton Seed, Sunflower, Mustard, Groundnut and Soyabean Oils. The unit also manufactures Kachi Ghani & Paki Ghani Mustard Oils. For better logistics/marketing, the plant also outsources Vanaspati, Atta & Salt. The details of Production/sale of Vanaspati and oils for the period under review are as under:

Khanna Plant	2014-15	2015-16
Vanaspati & Oil -Production (in KL)	23687	23001
Vanaspati & Oil -Sale (in KL)	24198	23321
Atta (MT)	314	789
Salt (MT)	662	329

- b) **MARKFED CANNERIES, JALANDHAR:-** The Cannery is producing Ready To Eat canned food products like Sarson ka Saag, Daal, Matter Paneer, Honey, Chatpata Chana, Karhi- Pakora, Palak Paneer, Black Chana, Rajmah, Alu Methi, Alu Palak etc. Besides this, the bottled food products i.e. Tomato Ketchup, Tomato Puree, Mixed Fruit Jam, Synthetic Vinegar, Honey & Fruit Drinks are also produced. This is mainly an export-oriented unit and about 80% of ethnic Punjabi/ North Indian food is exported to countries like America, Europe, Middle East, Australia etc. The unit also supplies these items to Indian Army through Army Purchase Organization (**APO**).. The production of spinach (Palak) puree has been initiated in Markfed Canneries, Jalandhar during the period under review.

Projects established:

- In view of technical advances and need to increase production capacity of the unit, established in 1972, a modern Canneries has been set up at village Chuharwali District Jalandhar and has been started in 2015-16.

The Production and details of sale during the period under review are as under :-

Description	2014-15	2015-16
Production (MT)	2025	1805
Sales including exports (Rs. Lacs)	1852	1728
Exports (Rs. Lacs)	1476	1415

- v) **Markfed MRM, Nawanshahr (Basmati):-** Markfed Modern Rice Mill at Nawanshahr is known for its quality throughout the world. Markfed processes Pakistani Basmati, B-386, PB-1121, PB-1 and Sharbati varieties of Basmati.

The sale for the period under review is as under:-

Basmati rice	2014-15	2015-16
Domestic Sales (in MT)	665.60	518.41
Exports (in MT)	52.22	30.98
Total (in MT)	717.82	549.39

Non-Basmati:-The milling of paddy under review is as under:-

Particulars	2014-15	2015-16
Paddy stored (in MT)	4000	3678
Paddy Milled (in MT)	3446	3678
Rice Production (in MT)	2048	2206
Delivery of Rice to FCI (in MT)	2409	2106

- vi) **NON-EDIBLE PLANTS:**

Cattle Feed Plants: - Markfed has two units at Kapurthala & Gidderbaha, which manufacture cattlefeed. The performance for the period under review is as under:-

Cattle feed	2014-15	2015-16
Production (MT)	89,363	80,713
Sale (MT)	88,947	80823

Agri Export Zone (AEZ):

During the year 2014-15 & 2015-16, AEZ, Markfed performed as under:-

2014 -15	2015 - 16
Markfed being Nodal agency of AEZ Potato, promotes Production and quality of Potato crop through Global GAP Certification, but due to discontinuation of subsidy, this activity had been closed.	During the year, it was decided :- <ul style="list-style-type: none"> To set up A Honey Processing Plant at village Chuharwali, district Jalandhar to support Honey Bee-Keepers in the Punjab state. For this, APEDA had approved subsidy of Rs. 8.00 Crore. The trial of Canning of Mushroom was conducted.

vii) **Cotton:-** Markfed is doing the business of Cotton pressed bales during the period under review is as under:-

Cotton	2014-15	2015-16
Purchase of cotton bales (No.)	26150	1581

The achievements of this federation during the year under report are given below:-

(Rs.in lacs)

Sr No.	Particulars	2014-2015	2015-2016
1	Total Share Capital	2654.21	2651.37
2	Owned funds	31398.48	28744.27
3	Working Capital	120798.28	1225408.63
4	Value of Agri. Produce Procured	93598.26	91790.05
5	Business turnover	2633692.06	2647593.96

• PRIMARY CO-OPERATIVE MARKETING SOCIETIES

At the end of 2015-2016, there were 83 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	2014-2015	2015-2016
1	No. of Coop. Marketing Societies.	82	83
2	Membership Actual	60041	56311
3	Share Capital	112.38	119.49
4	Owned Funds	3953.09	4455.29
5	Working Capital	7854.54	7857.62
6	Value of procured Agri. produce	192202.33	192468.64

During the year under report out of the above 83 cooperative marketing societies, 69 earned a profit to the tune of Rs. 871.21 lacs, 8 suffered a loss amounting to Rs. 41.92 lacs and 6 societies are in no profit no loss.

- **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.

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. This Federation has prepared a rehabilitation plan for each milk union to revitalize them. Milkfed is serving the nation-wide consumers through its net work of Regional Offices and strong distribution system. 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	2014-2015	2015-2016
1	Share capital	3072.42	3072.42
2	Owned funds	8252.62	9876.06
3	Working capital	22851.78	12945.46
4	Profit	+140.19	+420.37
5	Sale of Milk and Milk Products	17991.70	19704.55
6	Business turnover	33583.86	33265.85

DISTRCT 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 7287. The milk unions provide technical services to producer members with 202 cluster artificial insemination centers. Milk Union, Ludhiana is providing Embryo Transfer facilities which have its own importance for the improvement of milch animals for the enhancement of milk production. The over all position of the DCMPUs is given below:

(Rs.in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Share capital	2006.21	2019.86
2	Owned funds	17610.53	15681.49
3	Working capital	57580.14	53288.10
4	Business turnover	509780.05	444476.33
5	Milk & Milk Products produced (Value)	170138.03	163234.25
6	Milk & Milk Products sold (Value)	203548.21	223871.35

PRIMARY CO-OPERATIVE MILK PRODUCER'S SOCIETIES

There were 6304 Primary Cooperative Milk Producers Societies with a membership of 473158 as on 31.3.2016. Milk is procured from village level cooperative societies through private vehicles providing regular employment to about 5556 persons. The progress made by these cooperative societies is evident from the following table:

(Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Share capital	245.60	254.47
2	Owned Funds	6077.56	5762.97
3	Working capital	10228.08	10873.26
4	Business turnover	167006.41	225777.53
5	Value of Milk purchased	57360.36	66561.19
6	Value of Milk sold	59611.05	95493.54

• 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 31.3.2016 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.

Achievement of Cooperative Sugar Mills for the year 2015-16.

Cooperative Sugar Mills crushed 197.09 lac quintals cane during 2015-16 as compared to 184.68 lacs during 2014-15.

Sr. No	Year	Cane Crush (Lac/Qtls)	Sugar Recovery(%)	Sugar Produced (Lac/Qtls)	Area under cane (Hectares)
1	2015-16	197.09	9.85	19.42	54778

Area under sugar cane cultivation which was 53264 hectares during 2014-15 increased to 54778 hectares during 2015-16 and will further be increased to 58262.60 hectares during 2016-17.

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 Government. State Govt. has fixed cane price of Rs.295/- per quintal for 2015-16 against Rs.230.00 per quintal fixed by Central Govt. as Fair & Remunerative Price. The State Government provides loan to Coop. Sugar Mills every year to clear cane arrears. For this purpose, the State Government provided Rs.178.00 crores for 2015-16. No amount of cane arrear for crushing season 2015-16 is outstanding. Sugarfed has planned to increase the capacity of oldest Cooperative Sugar Mills at Bhogpur installed in 1956-57 from 1016 TCD to 3000 TCD along with Co-generation capacity of 15 MW. By enhancing the capacity of Bhogpur CSM, the mills will be able to crush more than 40 lakh quintal of cane available in the Bhogpur area having high sugar recovery which will help the mills to have financial stability and will reduce losses. The overall position of the Sugarfed is given below:-

(Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Membership	16	16
2	Share capital	664.03	664.03
3	Owned funds	1389.57	1389.57
4	Working capital	74926.08	107671.05
5	Business Turnover	150591.00	216023.94

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 “KissanGhar” 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	2014-2015	2015-2016
1	Membership	203938	208129
2	Share Capital	10075.69	14423.75
3	Owned funds	50667.08	49047.11
4	Working capital	149258.25	117183.69
5	Cane crushed (in Lac quintals)	184.68	197.09
6	Sugar Produced (in Lac quintals)	16.21	19.42

- **LABOUR & CONSTRUCTION COOPERATIVES**

Labour & Construction Cooperatives were organised to save the labourers from the exploitation of the contractors. Labour & Construction Cooperatives have three tier structure. There is 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 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 31.3.2016. The overall position of the Federation is as under:

(Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Share capital	0.85	30.85
2	Owned funds	121.36	1638.11
3	Working capital	100.90	1029.11
4	Business Turnover	975.82	1372.35
5	Commission earned during the year	32.10	160.84
6	Profit	+11.07	+12.26

LABOUR AND CONSTRUCTION UNIONS.

There were 17 District Cooperative Labour & Construction Unions as on 31.3.2016. The position of these unions is as under:

(Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Membership (Actual)	1503	1575
2	Share capital	13.10	18.24
3	Owned funds	1321.63	1215.26
4	Working capital	1764.32	1649.66
5	Business turnover	3463.68	2909.75
6	Commission earned during the year	267.22	220.94

Out of these 17 Labour & Constructions Unions, 15 were in profit to the tune of Rs.332.72 lacs. 2 were in loss of Rs. 2.69 lacs.

PRIMARY COOPERATIVE LABOUR AND CONSTRUCTION SOCIETIES

There were 1930 Primary Cooperative Labour & Construction Societies as on 31.3.2016 out of which 1751 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	2014-2015	2015-2016
1	Membership (Actual)	104075	103795
2	Share capital	348.35	303.67
3	Owned funds	1904.10	1969.31
4	Working capital	4218.13	4171.44

• 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 343 as on 31.3.2016 The working position of the Federation is as under :

(Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Membership	341	343
2	Share capital	4332.68	4124.54
3	Owned funds	24082.93	24332.41
4	Working capital	50263.30	43497.66
5	Loans Advanced	1503.79	521.00
6	Loans Recovered	4787.56	4957.00
7	Profit	+836.00	+690.00
8	Business turnover	240622.20	246731.50

There were 683 Primary Cooperative House Building Societies as on 31.3.2016. The working position of these cooperative societies is as under :-

Sr. No.	Particulars	2014-2015	2015-2016
1	Membership	162298	166667
2	Share capital	2734.21	2673.31
3	Owned funds	5306.62	3119.24
4	Working capital	45810.91	43935.07
5	Loans Advanced	21581.56	1905.80

• 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:-

Sr. No.	Particulars	2014-2015	2015-2016
1	Thrift & Savings Cum Credit Coop. Societies	484	484
2	Credit Coop Societies	1	1
3	Industrial Coop. Societies	206	206
4	School Supply Coop. Societies	1	1
5	Milk Producers Coop. Societies	389	343
6	Total Coop. societies	1081	1035

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

Sr. No.	Particulars	2014-2015	2015-2016
1	Total No. of Coop. Societies	1081	1035
2	Membership	143048	69435
3	Share capital	400.59	226.62
4	Owned funds	267.40	255.72
5	Business turnover	2615.33	1861.77
6	Working capital	3029.95	2203.79

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 promote and develop the Cooperative Movement in the State by imparting Cooperative Education and Training to Members, Prospective Members, Managing Committee Members, Salesmen, Secretaries/Managers of Primary Cooperatives and to guide and assist the people in their effort to build up and expand the Cooperative Sector and to serve as an exponent of cooperative opinion.

EDUCATION & TRAINING:

Puncofed organize education & Training programmes. Education Programmes are run under the supervision of Cooperative Education officers. Recently Puncofed has introduced new education policy under which every Assistant Registrar has been advised to hold at least one awareness workshop in a month for the elected representatives of Primary Societies in their circle. The progress of education programmes is as under:-

Awareness Camps 2015-16	Camps	Members
CASS	363	13062
Milk	18	1803
Women	59	4350
Members	402	29161
School lecture	98	5729

Puncofed is also holding State Level Awareness Camps for elected representatives of Central Coop. Banks, Milk Plants, Agriculture Development Banks, Distt. Cooperative Unions and B.O.D. of Multipurpose Societies. During the year 2015-16, 55 State Level Functions were organised, which was attended by 6739 participants.

OFFSET PRINTING PRESS

Puncofed has installed its own Offset Printing Press to cater to the Printing needs of Cooperative Sector. The business for the year 2015-16 is Rs. 13933389.00

MAGAZINE "PUNJAB COOPERATION"

Puncofed publishes a fortnightly Magazine "Punjab Cooperation" which carries articles on important aspects of Cooperative Movement. Departmental Circulars, Success Stories of Cooperatives, Court Decisions, interviews of eminent Co-operators etc. The Matter of the Magazine is now catering to the needs of all levels of Co-operators. Special pages have been earmarked for departmental news and activities, concern of community, news review, news clippings, social and literary activities and legal review. Efforts have been made to make all the pages of the magazine coloured. The Business made by the Magazine during the year 2015-16 is 39,91,639.00.

NEW ACTIVITIES

Puncofed has made its own website. Puncofed has also provided SMS service for the members of CASS. The secretary and 5 members of the society are sent SMS about the arrival of fertilizer in their society and also about the quality and quantity of the fertilizers. Its achievements during the year 2015-2016 in comparison with the last year are as under:-

(Rs.in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Share Capital	25.49	25.49
2	Working capital	674.65	719.16
3	Business turnover	89.11	94.29
4	Profit/Loss	+23.22	+8.64
5	No. of persons trained	10403	23272
6	No. of committee members trained.	17002	9953

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 5401 as on 31.3.2016. The achievements of these unions are as under :- (Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Share capital	18.93	18.93
2	Owned funds	326.62	210.03
3	Working Capital	567.51	382.28
4	Business Turnover	2497.24	1930.92

- **THE PUNJAB INSTITUTE OF COOPERATIVE TRAINING LTD. CHANDIGARH (PICT).**

The Punjab State Cooperative Bank Ltd., Chandigarh established the Punjab State Cooperative Bankers Training Institute in 1969 for providing training to its officers/employees and that of the Central Cooperative Banks in the State. Later on the Punjab State Cooperative Agricultural Development Bank and Markfed, Punjab became its members. This Institute was given the name of "The Punjab Institute of Cooperative Training". Time to time another institution became its members and this Institute was registered in 1999 under Punjab Cooperative Societies Act, 1961.

TRAINING PROGRAMME

Every year in the month of November, training needs of the Officers/Officials of Cooperative Apex Institutions are asked for the coming year. After receiving their training needs, the programmes are chalked out after discussing with the concerned officers of respective institutions and there after the course calendar is placed before the Governing Board of the Institution for consideration and approval. Detail of training programmes and trainees for the last three years is as under:-

Year	No. of Training Programme conducted.	No. of Trainees Trained
2012-13	139	2643
2013-14	126	2694
2014-15	129	2995
2015-16	142	3554

- **TRANSPORT COOPERATIVES**

At the end of the year 2015-2016, there were 173 Primary Cooperative Transport Societies having 10396 members. The position regarding the working of these Cooperative Societies is as under:-

(Rs. in lacs)

Sr. No.	Particulars	2014-2015	2015-2016
1	Share capital	143.38	138.71
2	Owned funds	318.22	357.92
3	Working capital	4421.70	3023.40

By the end of the year under report, total gross income earned by these Cooperative Societies was Rs. 116.71 lacs and expenditure incurred amounted to Rs. 502.83 lacs. 491 persons were employees of these Cooperative Societies. The amount of profit earned by 72 Cooperative Societies stood at Rs. 32.01 lacs. However, 22 Cooperative Societies incurred a loss amounting to Rs. 4.58 lacs and the remaining 79 Cooperative Societies were in no profit no loss position.

• **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:

Sr.NO	Kind of Coop. Societies	No. of Societies	Membership	Share Capital	Own Funds	Working Capital
1	Non-Agri. Credit Socs	457	78941	3891.11	10360.51	107145.16
2	Joint Farming Societies	85	2891	16.33	42.07	94.93
3	Poultry Societies	101	2779	30.23	54.88	108.27
4	Agri. Non-Credit Socs.	157	27935	442.62	509.95	4477.58
5	Cooperative Cold Stores	12	1943	30.79	90.22	249.31
6	Industrial Union	3	148	0.44	0.2	1.55
7	Irrigation Societies.	48	702	9.02	33.56	133.14
8	Fruit & Veg. Mktg.Socs.	140	3818	11.6	52.76	81.48
9	Supply & Distribution	3	120	0.83	26.39	75.10
10	Other processing Socs.	3	2978	14.71	28.57	103.06
11	Primary Sugarcane Socs.	6	43297	17.03	22.65	96.67
12	Garden Colony Socs.	7	355	2.52	594.51	613.29
13	Lead Societies	16	13055	288.19	823.69	6246.78
14	S.C.L.O	328	9064	1.74	17.61	18.99
	TOTAL	1366	188026	4757.16	12657.57	119445.31

b) Review of progress of objectives during the past financial year (completed, in progress, ongoing, no action, deleted):

It is already mentioned in Column 3(a).

4. ACHIEVEMENTS/OUTCOMES:

a) Notable events concerning the department (accreditation, external reviews, new programs and related information):

Achievements/Outcomes of Year 2015-16.

- Amendments were made to the service rules of Group A & Group B employees.

- Election guidelines have been amended to give reservation for scheduled caste and women members in the elections of various Cooperative Societies which have individual members.
- Bye Laws of Apex Cooperative Institutions like Punjab State Cooperative Bank, Punjab State Cooperative Agriculture Development Bank, Markfed and Sugarfed were amended so as to enable the appointment of professional directors to the Boards of Directors of these Institutions.
- One Time Settlement Scheme was implemented for borrowers and farmers unable to repay Loans borrowed from Punjab State Cooperative Bank under which applications amounting to Rs.50.72 crores were received from 3236 borrowers by 31.12.2015. Relief amounting to Rs. 22.83 crores was provided and Rs. 15.60 crores was recovered from the Borrowers.
- Core Banking Solution has been implemented in all the 842 branches (including Head Offices) of Punjab State Cooperative Bank and all the Central Cooperative Banks in the state of Punjab.
- The work of Punjab State Cooperative Agriculture Development Bank is being computerized. Computerized trial balances, Balance Sheets, NPA Provisioning and Profit & Loss Statements of 69 Primary Banks have been prepared using Cooperative Core Banking Solution developed by NIC New Delhi. NPA Provisioning and Penal Interest of 89 Primary Banks have been verified.
- Punjab State Cooperative Agriculture Development Bank for the convenience of farmers launched One Time Settlement Scheme 2015. Under the scheme loans of Rs. 124.40 crores of 8783 loanee farmers as on 31.01.2016 have been settled and relief of Rs. 42.28 crores has been given.
- Punjab State Cooperative Agricultural Development Bank for the recovery of Top 50 defaulters prepared the lists of Top 50 Defaulters and by launching a special campaign recovered a sum of Rs. 170.38 crore from them.
- Markfed has established and made functional a “State of the Art” Processing Plant for the processing of Fruits and Vegetables with an estimated cost of Rs. 50.00 crores in village Chuharwali, District Jalandhar.
- During 2016, Markfed established a Honey Processing Plant with an estimated cost of Rs. 15.50 crores in village Chuharwali, District Jalandhar.
- During the year 2015-16, the payment of Cane Arrears has been made timely by Sugarfed Punjab with the assistance of Punjab Government.
- For providing Technical Services on behalf of the State Government, Milkfed has established 200 Integrated Buffalo Development Centres in 200 villages for the improvement of the breed of buffalo.

- Export Inspection Agency of Government of India has issued certification to Milk Plant Chandigarh for the production of U.H.T. Milk and other Tetra Pack Products.

b) Notable events concerning Officers/Employees (activities, accomplishments, publications, conference presentations, and related information):

Puncofed

Awareness Camps organised by PUNCOFED in 2015-16

Type	Camps in No.	Participants
MPCASS Societies	363	13062
Milk Producing Societies	18	1803
Women Societies	59	4350
Members of Societies	402	29161
School lecture	98	5729

Puncofed is also holding State Level Awareness Camps for elected representatives of Central Coop. Banks, Milk Plants, Agriculture Development Banks, Distt. Cooperative Unions and B.O.D. of Multipurpose Societies. During the year 2015-16, 55 State Level Functions were organised, which was attended by 6739 participants.

PICT

In the year 2015-16, 145 Training Programmes/Camps organised and 3554 Participants have attended these Training Programmes/Camps.

c) Comparison of last 3 Years: (In Tabular Form)

(Rs.in Crores)

Sr.No	Particulars	2013-14	2014-15	2015-16
1	Total No.of Coop. Socs.	18130	17902	17687
2	Membership (figure in thousands.)	52.57	53.13	53.89
3	Total Share capital	1444.18	1479.05	1492.35
4	Govt. Share capital	156.11	179.46	178.45
5	Owned funds	6267.09	6561.78	6626.46
6	Working Capital	66403.40	67304.4	68609.55
7	Turnover	391537.5	445030.77	468444.78
8	Deposits	20007.8	17235.66	18214.23
9	Persons employed (No.)	33410	32199	32098
10	No of Trainees trained by PICT (No.)	2694	2995	3554
11	No. of Committee members trained)	7117	17002	9953

- 5. EVALUATION SWOT ANALYSIS: (Strengths, Weaknesses, Opportunities & Threats)**
- a) Significant challenges to the department:**
- **PADB Recovery**
Embargo on the arrest of defaulting members/Farmers.
 - **PACS in Losses.**
More establishment cost, Lesser Business & less recovery, Embezzlement & Charging more interest by the bank from the societies.
- b) Significant internal and external strengths and Opportunities to the department:**
- Short-term credit is supplied to members through Punjab State Cooperative Bank (PSCB).
 - Long-term Agricultural Credit through Punjab State Agricultural Development Bank (SADB).
 - Department ensures supply of Fertilizers; DAP, Urea through Milkfed and IFFCO by timely assessing the demand for timely supply through Cooperative Societies and finalizing the Policy well in time in this regard and also ensuring the timely supply of Agrochemicals.
 - **To raise the economic status of the members through allied activities:**
Department raises the economic status of members of Milk Societies through Milkfed by way of increasing their income through sale of Milk under various parameters of Milkfed.
 - **Improvement of the Financial Position of PACS in a phased Manner:**
The function of the department in this regard includes improvement of the Financial condition of PACS by bringing them out of losses, setting up of new Agro-service Centres, strengthening of existing Agro Service Centres by way of replacement/ upgradation of machinery resulting in increase in the number of members' utilization of services of the Agro Service Centers.
 - The training for the members and elected committee members of cooperative societies through PUNCOFED and also training for the staff through PICT.
 - The Department is also effecting computerization and its implementation in its constituent Apex Federations viz; Punjab State Cooperative Bank (Installation of ATMs), SADB (PADBs to be computerized).
 - **Women Empowerment:**
The Department is providing for socio and economic development of women members of PACS by way of their membership in PACS,

formation of women SHGs, their linkages with the Banks and also providing micro-finance to women and also helps in getting micro enterprises established for the women members under the “**Mai Bhago Istri Shakti Scheme**”. Department is also ensuring empowerment of women by way of organization of new Women Milk Cooperative Societies.

- **To arrange Health Cover for the members of Cooperative Societies:**

The Department is furthering this purpose under the “**Bhai Ghaniya Sehat Seva Scheme**” and ensuring health insurance of the members of the Cooperative Societies and their families.

Other Strengths of the Department.

- Updating Rules.
- Coordinating co-operative activities with other institutions;
- Preparation of programmes and policies for the Co-operative Sector;
- Data collection and publication of reports on co-operatives and the Co-operative Movement;
- Assisting co-operative societies in modernising their activities and in attaining financial and functional autonomy

Annual Administrative Report

- c) **Provide a summary of the outcomes from surveys, benchmarks for action, and other assessments metrics from your programs and services. Include data pertinent to the operations of the department, e.g., fundraising trend data, benchmark or other comparative data, etc.:**

It is mentioned in Column No 3(a)

- d) **Delineate how specific results have been used to improve processes and programs in your department.**

By comparing various parameters of Performance of the Department in the previous years their specific results have been used to provide:-

- i) Better Loaning i.e advancement to the beneficiaries by PSCB and SADB.
- ii) In time policy finalisation regarding fertilizers, Timely indenting of fertilizers and ensuring timely and adequate supply of fertilizers to the members of the PACS.
- iii) Better health cover to the members of the PACS under the Bhai Ghaniya Scheme.
- iv) To meet the credit requirements of the farmers and also supplying Agricultural Inputs.
- v) To establish more Agro Service Centres for the benefit of the farmers.

- vi) To help in raising the standard of living of farmers and other weaker sections of the Society through milk cooperatives and also to provide better animal health care through Milkfed.
- vii) To provide up-to-date training on various aspects to the members and employees of cooperative societies/Department.

6. RECOMMENDATIONS FOR NEW DEVELOPMENTS AND RESOURCES

The strategic planning goals for the next three years, including linkages to the Department's strategic goals, identified funding sources etc. :

Strategic Identified	Goals	Budget/ Source of Funding	Targeted Timelines		
			2016-17	2017-18	2018-19
Amount of Short Term Credit supplied to the members.		Through PSCB	11000 Crores.	9000 Crores.	9000 Crores.
Amount of Long Term Credit supplied to the members.		Through SADB	488 Crores.	300 Crores.	470 Crores.
Share of Cooperatives in the Supply of Fertilizers to the members of PACS.		Through Markfed and IFFCO	50%	50%	50%

7. APPENDICES.

Nil