

**ACTIVITIES OF
COOPERATIVE INSTITUTIONS
UNDER THE DIRECTORATE
OF RCS, ODISHA**

(2018-19)

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**ACTIVITIES OF COOPERATIVE INSTITUTIONS UNDER
THE DIRECTORATE OF R.C.S. ODISHA**

GENERAL STATISTICS

**1. COOPERATIVE SOCIETIES REGISTERED IN ODISHA UNDER THE ORISSA
COOPERATIVE SOCIETIES ACT-1962 UNDER CONTROL OF RCS, ODISHA**

	No.of Societies under Directorate of RCS (O)	4537
1	Out of Which No. of Apex CS	9
2	No.of Central Societies	126
	Out of Which	
	i. No. of CCB	17
	ii. No.of RCMS	51
	iii. No.of WCS	19
	iv. No. of District Coop. Union	12
	v. No. of Coop. Cold storage	15
	vi. No. of Sabaigrass CS (Baripada circle)	1
	vii. No. of Coconut Growers CS (Puri circle)	1
	viii. No. of Marketing CS	1
	ix. No. of MPCS (Sahakar MPCS of Kendrapara)	1
	x. No. of Sugar Coop. CS	4
	xi. No. of Women CS(Puri circle)	1
	xii. No. of Self Hepl Coop(SHC) converted (Regd. By RCS(O))	3
	PRIMARY COOPERATIVE SOCIETIES	
3	No.of PACS	2707
4	No. of CARD Banks	45
5	No.of Urban Coop. Banks	11
6	No. of Employees credit & Thrift CS	315
7	No. of credit & Thrift CS(including MPCS(Credit), WMPCS(Credit),	155
8	No. of House Building CS	144
9	No. of Primary Consumer CS	136
10	No. of Labour Contract Coop. Societies	63
11	No. Of Multipurpose Coop. Societies	253
12	No. of Women & Women Multipurpose Coop. Societies	183
13	No. of student Consumer CS	40
14	No. of fruit & Vegetable Coop Societies	50
15	No. of Canteen CS	25
16	No. of Other type of CS(Excluding Sl. No. 1 to 15)	286

CREDIT SECTOR

2. ENROLMENT OF MEMBERS BY PRIMARY AGRICULTURE COOPERATIVE SOCIETIES (PACS /LAMPCS/FSCS):-

In the State of Odisha, 2707 PACS/LAMPCS are functioning at the grass root level primarily to provide agricultural credits and input to farmer members. With a view to rendering meaningful services, to the members Primary Agriculture Cooperative Societies (PACS/LAMPCS/FSCS) in the State, Member Contact Drive known as “**Cooperative at Your Door Steps**” was launched from Dt.01.06.2018 till Dt.31.07.2018. Members of PACS were motivated to avail services provided by PACS, use KCC effectively for utilization of crop loan. Further 22252 JLGs formed and 16726 JLGs linked with credit.

Achievement on Enrolment of Members

(Fig in Lakh)

Year	No. of Agricultural Families.	Member enrolled.	% of Enrolment
2018-19 (31.12.18)	56.91	55.21	98.55

3. KISSAN CREDIT CARDS.

Kisan Credit Card Scheme is introduced in the state through DCCBs and the PACS since 1998-99. The scheme aims at providing instant, timely, adequate and hassle free credit to the farmers on the basis of their land holding, cropping pattern and scale of finance, under the scheme. Once the credit limits for farmers are sanctioned crop wise, the same remains valid for 3 years unless modified/defaulted by the farmers. The farmer members are supplied with Pass Book and Cheque Books to avail credit from 322 nos. of Branches of DCCBs.

With computerization of PACS going on, 800 PACS have gone online. Gradually all the PACS will be connected to CBS platform of OSCB. In view of this, 18.47 lakhs live KCC have been converted to Rupay Kissan Card so that farmers

will be able to draw their sanctioned loan amount from any ATM, use P.O.s outlets of branch under National Payment Corporation net work.

AFTER CANCELLATION OF IDLE KCC.

(Fig. in Lakhs)

YEAR	KCC ISSUED DURING THE YEAR (finance to KCC holders)			NO.OF KCC HAVING LOAN OUT STANDING		
	COOP.BANK	COMM.BANK/RRB	TOTAL	COOP.BANK	COMM.BANK/RRB	TOTAL
2013-14	7.09	4.56	10.19	6.55	5.99	12.54
2014-15	1.66	2.48	3.88	44.51	15.78	80.03
2015-16	0.10	3.17	3.42	44.61	17.16	62.64
2016-17	0.89	5.28	6.17	50.86	16.08	66.94
2017-18	30.77	8.51	39.28	37.21	18.67	55.88
2018-19 (31.12.18)	22.49	7.31	29.80	36.31	18.30	54.61

4. Rupay KISSAN CREDIT CARDS

The Kisan Credit Cards are also being converted as RuPay Kissan Cards (Smart Card) which will be linked to the NPCI platform enabling the farmer members of PACS to draw funds from any ATM and PoS of the entire member Banks of NPCI. RuPay kissan cards have been launched and inaugurated in a special function by Hon'ble Chief Minister on 01.07.2017. 1975337 RKCC details sent to FINACUS and 1453469 no. of cards have been distributed at DCCB level as on 17.04.2019.

5. FINANCING S.T.CREDIT FOR SEASONAL AGRICULTURAL OPERATION:

Short Term Cooperative Credit Sector comprising of PACS and LAMPCSs command a Stake of 67% of total farm credit disbursed in the State for Seasonal Agricultural Operation. Details of achievement are as follows:

(Rs. In Crore)

Year.	Disbursement of Loan			Market Share	
	By Coop.	By Com Bank & RRB.	Total	By Coop. (in%)	By Com Bank & RRB. (in %)
2016-17	10204.81	5300.44	15535.25	66	34
2017-18	11005.80	5524.00	16529.80	67	33
2018-19	12809.99	4314.90 (as on 31.12.2018)	17124.89	75	25

6. DISBURSEMENT OF CROP LOAN BY COOPERATIVE BANKS:

Season	Cooperative Target (Rs. In Crore)	Achievement	
		No. of Farmers (In Lakh)	Amount (In Crore)
Khariff-2016	6000.00	17.34	5299.65
Rabi-2016-17	5000.00	15.00	4900.88
Khariff -2017	7000.00	15.87	5642.61
Rabi 2017-18	5000.00	14.89	5363.19
Khariff-2018	7200.00	17.96	6806.10
Rabi 2018-19	5600.00	15.54	6003.89

During the year 2019-20 crop season, a target of Rs. 7500.00 Crore has been proposed to be dispensed in current Khariff-2019.

7. INSURANCE SCHEME (PMFBY):-

Odisha is prone to natural calamities like flood; cyclone, droughts etc and reoccurrence of natural calamities have severely affected the economic condition of the farming community. Crop Insurance Scheme have rendered invaluable services to the affected farmers. Cooperation Department is the nodal agency for implementation of the crop insurance scheme.

Pradhan Mantri Fasal Bima Yojana.:

- PMFBY has been introduced from Kharif 2016
- Crops covered in our State during Khariff- 2018 crop season: Paddy, Groundnut, Cotton, Ginger, Turmeric, Redgram (Arhar) & Maize. During Rabi-2018-19 crop season: Paddy, Groundnut, Mustard, Blackgram, Green gram, Sugarcane, Sunflower, Onion and Potato are covered.
- For all food grain and Oilseeds crops (all Cereals, Millets, Pulses and Oilseeds crops) the premium payable by farmer is 2% for Kharif and 1.5% for Rabi of Actuarial premium rate.
- Gram Panchayat have been adopted as unit of insurance in respect paddy since Rabi 2010-11 Season and Block for other crops.

Risks covered under Pradhan Mantri Fasal Bima Yojana :

- ✓ **Prevented sowing**
- ✓ **Standing Crop**
- ✓ **Localized Risks such as Hailstorm, Landslide, Inundation**
- ✓ **Post harvest losses**

Achievement under PMFBY.

Particulars	Khariff-2016	Rabi 2016-17
Farmers insured	17.63 lakhs	55241
Area Insured	12.57 Lakh ha.	0.61 lakh ha.
Gross premium	Rs. 532.47 crores	Rs. 640.95 lakhs
Total premium subsidy	Rs. 394.77 crores	Rs. 164.31 lakhs
State share of premium subsidy	Rs. 197.39 crores	Rs. 82.15 lakhs
Total claims released	Rs. 426.15 crores	Rs. 2.10 Crores
Farmers benefitted	167115	2055
Particulars	Khariff - 2017	Rabi 2017-18
Farmers Insured	18.54 lakhs	64126
Sum insured	733774.42 lakhs	42161.53
Area insured	15.08 lakh ha.	0.67 lakh hectare
Gross premium	940.20 crores	19.14 crores
State share	347.72 crores	6.43 crore
Claim settled	1726.78 crores	42.76 crore
Farmers benefitted	717823	14338
Particulars	Khariff - 2018	Rabi 2018-19
Farmers Insured	20.22 lakhs	0.79 lakhs
Sum insured	Rs 8259 Crore	Rs 442.14 Cr
Area insured	14.26 lakh ha.	0.68 lakh ha
Gross premium	Rs 1102.69 Cr	Rs 8.23 Cr
State share	Rs 468.56 Cr	Rs 0.92 Cr
Estimated Claim	Rs 1096.98 Cr	

8. FORMATION AND CREDIT LINKAGE OF SELF- HELP GROUPS (SHG)-

To extend institutional credit to the poor and marginalized sections, promotion and bank linkage programme for Self Help Groups has been put in place since 2003-04 through PACS and DCCB branches. By the end of 2017-18, 90282 SHGs were formed and the low cost deposit (Saving Bank deposit) to Rs. 75.35 crore had been mobilized out of these 75648 SHGs were linked with credit and loan of Rs. 516.62 crore had been disbursed. During the year 2018-19 till 31.12.2018, 95196 SHGs have been formed and deposit to Rs.109.85 crore have been mobilized. 78017 SHGs had been linked with credit and Rs. 585.16 crore have been disbursed. Loan outstanding is Rs.180.96 crore against 27296 SHGs.

Similarily, under Mission Shakti, 89266 women SHGs have been formed with a deposit amount of Rs. 74.52 crore whereas cumulative SHG linked with credit comes to Rs.527.69 crore to 76027 women SHGs as on 31.12.2018. Loan outstanding as on 31.12.2018 comes to Rs.164.71 crore against 25980 women SHGs.

9. FORMATION AND CREDIT LINKAGE OF TENANT FARMERS GROUPS (TFG):-

For providing access of institutional credit to share croppers and oral lessees' for agricultural operations, Odisha has taken the lead in organizing exclusive Self Help Groups for them with a 1:10 deposit credit ratio facility, in place of the regular 1:4. At the end of December, 2018, 18745 such Groups were formed and 16686 Groups were provided credit, amounting to Rs. 94.09 crore by cooperative sector.

10. FORMATION AND CREDIT LINKAGE OF JOINT LIABILITY GROUP (JLG)-

Odisha has taken the lead for providing access to institutional credit operations to Joint Liabilities Groups (JLGs). At the end of December, 2018 , 116764 nos. of Groups were formed and during Rabi 2018-19 crop season, 13851 Groups were provided with ST Crop loan amounting to Rs. 83.20 crore by Cooperative Banks.

11. AGRICULTURAL TERM LOAN:

The Co-operative Credit Sector provides term loans for agricultural and allied purposes, capital investment, asset creation, land improvement, farm mechanization, plantations, horticulture and other activities. This is known as investment credit, available to both farm sector and non-farm sector. During 2018-19 a sum of Rs 161.28 crore had been provided as agricultural term loan to 14450 members.

State Govt. has been pleased to reduce the share linkage for financing of agricultural term loans in the following manner.

“The share linkage in case of agricultural term loan shall be in the following slabs.

i.	Loan upto Rs. 5.00 lakh	Rs. 500.00
ii.	Loan between Rs. 5.00 lakh and Rs. 10.00 lakh	Rs. 750.00
iii.	Loan above Rs. 10.00 lakh and up to Rs. 15.00 lakh	Rs. 850.00
iv.	Loan above Rs. 15.00 lakh	Rs.1000.00

The asset created/ acquired by the loan shall be secured by charge creation and hypothecation of the assets.”

Further, in order to improve the position on financing of Agril. Term loan, operational guideline for sanction and disbursement of Agriculture Term Loans by Cooperative Banks has been approved by the Government. Under this scheme, finance is extended to Animal Resources Development Sector (Dairy, Goat Rearing, Pig Rearing, Poultry, Sheep Rearing etc.), Fisheries Sector (Inland Fisheries, Mastya Pokhari Yojana, Marine Fisheries) Horticulture (Plantation-Mango, Orange, Litchi, Guava, Banana/ Nursery, Flowers, Plantation Crops-Cashew, Coconut, Betel vine), Farm Mechanisation (Tractor, Power tiller, Combine Harvester, Thresher, Pump-sets) and Agriculture Development (Land Development, Private lift irrigation-Dug well, Shallow Tube well, Deep Bore-well). The finance under Agriculture Term Loans during last three years is detailed below.

(Rs. in crore)

Year	Coop. Banks		Comm. Banks (as on 31.012.2018)	
	No.	Amt.	No.	Amt.
2016-17		112.18	232990	4173.90
2017-18	10845	96.05	474975	5984.83
2018-19	14450	161.28	434583	4843.90

12. PADDY PROCUREMENT :-

To provide adequate remunerative price to farmers for their surplus agricultural produce, PACS, RCMS and MARKFED were involved in paddy procurement operation as State Agencies under de-centralized procurement Scheme from 2003-04 till 2008-09. The quantity of paddy procured by PACS and MARKFED is given below:

SL. NO.	KHARIF MAKETING SEASON	QUANTITY OF PADDY PROCURED BY (IN MT)				
		RCMS	PACS	MARKFED	PACS AS AGENT OF FCI	TOTAL
1	KMS-2003-04	--	44967	--	-	44967
2	KMS-2004-05	--	86973	53848	-	140821
3	KMS-2005-06	--	121376	155308	95215	371899
4	KMS-2006-07	--	117235	290905	71212	479352
5	KMS-2007-08	186	121494	395819	29464	546963
6	KMS-2008-09	61624	282859	581826	-	926309

From KMS: 2009-10 onwards PACS have been entrusted with Paddy Procurement Operation as Commission agent of OSCSC Ltd. From KMS: 2016-17(Khariff) onwards PACS are procuring paddy as Commission Agents of OSCSC, MARKFED & TDCC.

For the first time MSP has been paid directly to the bank accounts of the farmers through DFT platform of Odisha State Cooperative Bank in association with the Paddy Procurement Automation System (P-PAS) during KMS:2016-17 Khariff. The quantity of paddy procured by PACS and MARKFED is given below:

SL. NO.	KHARIF MAKETING SEASON	QUANTITY OF PADDY PROCURED BY (IN MT)				
		RCMS	PACS	MARKFED	PACS AS AGENT OF FCI	TOTAL
1	KMS-2009-10	21787	1622099	190281	-	1834167
2	KMS' 2010-11	---	1840347	233830	--	2074177
3	KMS' 2011-12	----	2880789	278278	---	3159067
4	KMS 2012-13	--	47,93,118	2,58,732	----	50,51,850
5	KMS 2013-14	----	39,16,943	85,081	-----	40,02,024
6	KMS 2014-15	-----	49,60,785	1,39,374	-----	51,00,159
7	KMS 2015-16	-----	47,44,506	1,67,910	-----	49,12,416
8	KMS 2016-17	----	54,26,616	-----	-----	54,26,616
9	KMS 2017-18	-----	44,06,099	-----	-----	46,06,099
10	KMS 2018-19 (up to 30.04.19)	-----	51,47,133	-----	-----	51,47,133

Paddy Commission and Mandi Labour Charges

Commission (Rs. in LAKH)				
DCCBs	KMS	Claimed	Received	Pending
17 DCCBs	2009-10	3171.00	3126.81	45.19
17 DCCBs	2010-11	4412.80	4209.02	203.78
17 DCCBs	2011-12	7474.93	6720.24	754.70
17 DCCBs	2012-13	14580.39	13005.27	1575.12
17 DCCBs	2013-14	12063.69	8148.72	3914.97
17 DCCBs	2014-15	15298.91	13449.05	1849.86
17 DCCBs	2015-16	14713.63	11449.41	3264.22
TOTAL (OSCSC ltd)	KMS:2009-10 to KMS:205-16	71716.35	60108.52	11607.83
30 District	2016-17	16957.95	16444.01	513.94
30 District	2017-18	15331.63	7483.49	7848.14
TOTAL (3Agencies)	KMS 2016-17 to 2017-18	32289.58	23927.50	8362.08
GRAND TOTAL	KMS 2009-10 to KMS 2017-18	104005.93	84036.02	19969.91

- **OSCSC Ltd.** released 100% commission (except Jharsuguda dist.) for KMS;2016-17. OSCSC Ltd. released 50% commission in all 30 districts for KMS:2017-18 (Rs.7483.49 lakh) out of claim of Rs.14966.98 lakh.
- **TDCC** has not released Commission for KMS;2016-17 , 2017-18 till date.
- **MARKFED** has partly released Commission directly to PACS for KMS;2016-17 . MARKFED reports that it has also released commission for KMS;2017-18 but details not furnished.

Mandi Labour Charges(Rs. in LAKH)				
DCCBs	KMS	Claimed	Received	Pending
17 DCCBs	2009-10	176.76	67.78	108.98
17 DCCBs	2010-11	762.55	505.72	256.83
17 DCCBs	2011-12	1614.26	1025.72	588.54
17 DCCBs	2012-13	2616.07	1490.86	1125.21
17 DCCBs	2013-14	2255.09	656.99	1598.10
17 DCCBs	2014-15	2840.29	418.73	2421.56
17 DCCBs	2015-16	2682.58	61.27	2621.31
30 District	2016-17	619.76	0	619.76
TOTAL		13633.88	4239.07	9410.81

- Rate of Mandi labour Charge for KMS:2017-18 was communicated to CSO,Balsore district only by the OSCSC Ltd., BBSR. The rate of MLC has not been communicated to the Directorate like previous KMS.
- Rate of Mandi Labour Charge for KMS:2018-19 has not been communicated by OSCSC Ltd. to the Directorate till date.

13. COMPUTERISATION OF PACS

Since PACS is the most important service delivery point of the three tier short term credit cooperative structure functioning in the rural areas, Govt has decided for computerisation of PACS for streamlining the activities and to establish standardize accounting and business practices, providing services of credit,

distribution of quality seeds and all other allied services to the member farmers with greater accountability and transparency. The PACS will be connected to the Data Center of OSCB and DR with Faridabad so that the Real Time Data with regard to the transaction of PACS can be available at the State Level for policy intervention.

The state Govt originally sanctioned Rs 35 crore for computerisation of 2600 PACS in the state, which was subsequently, enhanced to Rs 48.77 crore for extension of CBS implemented in OSCB and DCCBs to the computerisation of PACS with connectivity to the data center established at state level.

The computerization process is in progress in respect of 2600 PACS. Till date 800 PACS have been linked with data centre of OSCB and have been online. A special software package i.e. kisan online has been developed for transaction. To accelerate this system it has been decided to install 581 VSAT for operation of banking activities, access to RuPay Kissan Cards through micro ATMs where connectivity through broad band or dongle is not available, besides it has been planned to install 200 solar panel systems on the roof of the PACS, apart from powering the VSAT, will also power the Desktop, Printer and Scanner though one UPS, with limited lighting facilities in the premises where electricity connectivity is not available. As on 16.04.2019, 553 VSATs have been installed.

14. AADHAR seeding of deposits & loan accounts in Coop. Banks & PACS-

Govt of Odisha has decided on creation and maintenance of unified farmer's database with complete AADHAR seeding. Besides all the online payments through DBT & DFT to farmers under different schemes shall go to the AADHAR seeded accounts of the beneficiaries. For this purpose it has been decided for seeding of AADHAR of all loan and deposit accounts of members of the PACS in the state. An mobile APP has been developed by Odisha Computer application center for capturing of AADHAR data of PACS. Seeding have been completed in respect of 10.80 lakh farmer members of PACS till 16.04.2019.

15. Mobile Banking in remote areas

Odisha is characterised by hilly and inaccessible terrain in tribal infested areas. With a view to providing minimum banking and financial services to the people in these areas. Initiative have been taken for providing Mobile Banking Services in these remote areas. The State Government, have provided Grants in Aid to the tune of Rs. 7.00 crores by 22.05.2019. for this purpose.

In post cyclone situation of Puri, 10 Nos. Of different CCBs mobile Van with ATM service were deployed in different locations of Puri to provide ATM services which was utilised by about 9000 people withdrawal approximately 7 Crores from 10th May to 22nd May 2019.

16. Implementation of Core Banking Solutions (CBS) in OSCB, DCCBs and UCBs:-

CBS, an integrated Core Banking Solution is specially designed to meet the requirements of the state Cooperative Bank, DCCBs and PACS of the State. The common interface for all the category of banks provide better integration of information through among state Cooperative Bank, DCCBs and PACS facilitating better monitoring and planning specially in the areas of agricultural finance (Crop loan) under short term Seasonal Agricultural operation of KCC which is channelized 3 tier structure of Rural Cooperatives.

The State Govt. have provided financial assistance to the tune of Rs. 44.00 crore for bringing 355 units of OSCB and DCCBs in to CBS platform. The implementation of the project has been completed and presently all the units have been brought under the Core Banking Solutions platform. Communications are also being made through video conference connectivity among all the branches of OSCB and DCCBs at any time to access the progress of STCC structure of the state. Odisha State Cooperative Bank is first State Cooperative Bank amongst the State Cooperative Banks of the country to implement the project. A state of the Art Core Banking Data Management Centre is instituted in the OSCB to implement the integrated computerization project of OSCB, DCCBs & PACS. OSCB has acquired Real Time Gross Settlement (RTGS) and National Automated Clearing House facilities as a part of payment gateway of the NPCI.

17. Implementation of interest subvention scheme for dispensing crop loan @ 1% interest rate to farmers:

The Finance Minister in the budget speech for the year 2006-07 announced that Government of India will give subvention to NABARD so as to make short-term Argil. Credit (STC) available to farmers at 7% with an upper limit of Rs.3.00 lakh on principal amount .Further ST (SAO) loan has been financed to farmers @5% interest by PACS from 01.10.2008. Farmers will get subsidy @3% on interest rate in case of repayment of crop loan within due period with effect from 01.04.2011.

Further, the State Govt. have been providing interest subvention to the farm families for availing the Crop loans at concessional rate of interest of 4% to the farmers up to Rs 50000/- and at 5% interest to the farmers availing loans from Rs. 50001/- to Rs. 300000/- w.e.f. 1st October' 2015 . As interest incentive at the rate of 3% is available for prompt paying farmers, the effective rate of interest on Crop loan to such farmers are only 1% and 2% respectively.

It has also been proposed to reduce interest rate from 1% to 0% on crop loans up to Rs.50,000/- i.e. making the loan upto Rs.50000/- interest free from 01.04.2019.

Achievement in this score is furnished below:

Amount Released from Govt of India and State Govt to the OSCB towards interest subvention is furnished below:

(Rs in Crores)

Year	Amount Required	Released by Govt. of India	Released by State Govt.
2016-17	386.43	-	386.43
2017-18	420.00	-	416.58
2018-19	524.86 (ST Loan) 7.00(ATL)	-	489.52(ST Loan) 7.00(ATL)

18. Establishment of Agro Service Centres at PACS Level.

100 Agro Service Centers have been proposed to be set up in 100 PACS with Harvester Combine-1 Unit, Tractor(above 40 hp)-1 Unit , Cage wheel -1 Unit, Rotavator-1 Unit, MB Plough-1 Unit, Seed-cum- fertilizer drill -1 Unit, Tractor-1 Unit, Cultivator-1 Unit, Power sprayer-2 Units. The cost of these implements will be approximately Rs. 30.00 lakh and additional cost of Rs. 2.00 lakh towards capitalised cost of working capital totalling to Rs. 32.00 lakh as total cost of the project.

The funding pattern of the scheme is as under.

(Rs. in lakhs)

Sl. No.	Perticulars of funds	Amount
1	Loan & Grant from NABARD (Grant up to 10% of Loan)	17.00
2	Financial assistance from State Govt.	9.00
3	Margin from PACS	4.00
	Total	32.00

Till date, 100 PACS/LAMPCS have been selected by the State Level Committee for establishment of Agro Service Centers on basis of recommendation of District Level Committee forwarded by the DRCS. Agricultural implements have been supplied to 31 PACS/LAMPCS by the OAIC Ltd., Bhubaneswar in the first phase and supply of the same to remaining 69 PACS/LAMPCS shall be made soon after sanction of loan by NABARD.

19. Establishment of Agri-Clinic at PACS Level.

In order to cope with the emerging needs of the farmer members of PACS/ LAMPCS, efforts are being made to transform the PACS into One Stock Shop for delivery of agriculture related services. It was decided to establish Agri-Clinics to provide a host of services to the selected to PACS during the year 2014-15. Initially, Rs. 3.00 Crore has been sanctioned during 2015 for establishment of Agri-Clinics in 40 PACS. The total cost for establishment of Agri- Clinic would of Rs. 10.00 Lakh out of which Rs. 2.50 Lakh would be provided be beneficiary PACS and

Rs. 7.50 Lakh by the State Government. Through Rs. 3.00 Crore has been drawn and kept OSCB Ltd., Bhubaneswar for the purpose, the selected PACS have not been provided as the approval of the Government has been sought. As per the decision taken in the meeting held on 26.07.18 under the Chairmanship of Commissioner-cum-Secretary to Govt., Coop Dept., the scheme was to be taken up by APICOL and fund had been transferred to APICOL.

In the meeting held on 08.03.2019 under the chairmanship of RCS, Odisha, the matter was discussed at length. The Registrar, Cooperative Societies, Odisha stated that as establishment of Agri Clinic is the original mandate of the APICOL, it was decided by Govt. to implement the same through APICOL. If we go to implement under MKUY, it will create confusion among PACS and concerned PACS/LAMPCS may not come forward to pay Rs.11.25 lakh (60%) for the project to take such financial burden. He requested not to mess up the old scheme with MKUY. For this, detail guideline is to be prepared by the APICOL. But, the Managing Director expressed his constraints to implement the scheme without MKUY.

It was decided to move to Government on the proposal of the APICOL and seek approval of Govt. in this regard.

Accordingly, the proposal has been submitted to the Govt. for necessary approval of the Govt.

20. FINANCING FOR SELF- EMPLOYMENT BY THE URBAN COOPERATIVE BANK :

At present 9 licensed Urban Cooperative Banks functioning in the State are providing finances for Self-employment to the unemployed youths and other minimum banking services like acceptance of deposit etc. in urban and sub-urban areas. Achievement in this sector is furnished below.

(Rs.in cores)

Year	Deposit Mobilised	Amount financed
2016-17	1130.17	624.14
2017-18	1227.30	715.36
2018-19	1312.11	776.37

21. ESTABLISHMENT OF COMMON SERVICE CENTRES AT PACS LEVEL :

With a view to implementing National e-Governance Programme and providing essential services including Government to Citizens and Business to Citizens services, the Cooperation Department in collaboration with the Information Technology Department have launched a programme to establish Common Services Centres at PACS level. So far as on 31.03.2015, Common Services Centres have been established at 373 PACS. These PACS enrolled as CSC are also instrumental in coverage of non –loanee farmers under Pradhan Mantra Fasal Bima Yojana. This has enabled PACS not only to render services to the people at remote places but also generate income for their sustenance. It is pertinent to mention that these centres have enabled PACS to generate additional revenue to the tune to Rs.3.00 Crores.

E-GOVERNANCE

22. IMPLEMENTATION OF E-GOVERNANCE APPLICATION.

Govt. had sanctioned Rs. 1.83 crores during 2017-18 for IT infrastructure, Computerization and e-governance of Cooperative administration system. The e-governance application called “SAKHYAM” has already been developed by NIC, Bhubaneswar and deployed.

The e-governance application has different phases . In the 1st phase all 2707 PACS has been chosen to capture their relevant data which need periodic updation. So that activities of PACs can be monitored, Reports can be generated and analysis can be made to strengthen these cooperatives. Other objectives are

- Data base of all cooperative Institutions
- MIS of ARCS/DRCS/RCS Offices
- Lunching of Mobile App for inspection & Monitoring of PACS
- Module development for Central & Apex Insts.
- Development of Legal Case Management System
- Report generation on activities and progress of Cooperatives.

INFRA STRUCTURE (EPO)

23. INFRA STRUCTURE DEVELOPMENT OF PACS/LAMPCS:

Construction of office building of PACS/LAMPCS

There are 2708 PACS/LAMPCS functioning in the State. To make the PACS/LAMPCS as one stop hub for rural people it is very much needed to strengthen the infrastructure of those PACS/LAMPCS. Availability of own office building is a part of its infrastructural development. Accordingly the scheme was started during the year 2015-16. Year wise allotment of office building is given below.

Year	Budget provision	No of Beneficiaries
2015-16	3,95,50,000/-	113 PACS/LAMPCS provided with Rs.3.50 Lkajs each
2016-17	6,89,50,000/-	197 PACS/LAMPCS provided with Rs.3.50 Lkajs each
2017-18	4,95,00,000/-	99 PACS/LAMPCS provided with Rs.5.00 Lkajs each
2018-19	5,00,00,000/-	100 PACS/LAMPCS provided with Rs.5.00 Lkajs each

Repair and Renovation of Office Building and Godowns of PACS / LAMPCS

a. Project started during the year 2009-10.

b. Funding Pattern- State Budget

2009-10 – Rs. 1.07 Crores (105 PACS & 46 LAMPCS)

2010-11 – Rs. 5.00 Crores (390 PACS & 115 LAMPCS)

2011-12- Rs. 5.00 Crores (354 PACS & 109 LAMPCS)

2012-13 – Rs. 3.70 Crores (Cash Counter of 536 PACS & 204 LAMPCS)

2013-14 – Rs. 7.00 Crores (Funds diverted) - .

}	Alaka, Bhubaneswar-	Rs. 6,00,000.00	}
	OSCARD Bank, Berhampur Branch-	Rs. 32,45,790.00	
	C.C.M., Gopalpur-On-Sea-	Rs.2,98,00,000.00	
	Assistance to Philine affected societies	Rs.3,63,54,210.00	

2018-19- There is a provision of Rs.99.44 lakhs for utilization.

24. Construction of infrastructure under Integrated Cooperative Development Project (ICDP) under assistance from NCDC :

Construction of 586 Multipurpose building in 586 PACS/ LAMPCS under NCDC Scheme. The cost of each project will be approximately Rs.65.00 lakhs. As per NCDC guideline the funding pattern will be 80:20 i.e. 80% loan from NCDC and 20% subsidy. Before consideration of the proposal NCDC sought for information in 39 columns in respect of the 586 PACS/ LAMPCS. Accordingly information was called for from the selected 586 PACS/ LAMPCS through their respective ARCS. As on date positive information to accept the scheme has been received from 106 PACS/ LAMPCS through their ARCS concerned.

25. Storage Facility :

Rastriya Krushi Vikash Yojana (RKVY) Scheme Construction of 298 godowns

- a. Project Started during the year - 2010-11
- b. Funding Pattern – Rastriya Krushi Vikash Yojana
- c. Executive Agencies – CWC and RW
- d. Funds received from 2010-11 to 2014-15 – Rs. 4491.61 lakhs
- e. Funds Released for the year 2010-11 to 2014-15
R.W. – Rs. 2620.88 Lakhs
CWC - Rs. 1840.22 Lakhs
- f. Out of 298 Godowns, Construction of 290 Nos. of Godowns have been with storage capacity of 300 MT each completed. Due to land problem proposal for dropping of 08 nos. of Godowns have been submitted to Govt. By this scheme 87000 MT storage capacity have been created.

Construction of godowns under RIDF Scheme

- a. Project Started during the year -2013-14
- b. Funding Pattern – State Budget

- c. Executive Agency – Odisha State Agricultural Marketing Board, Bhubaneswar.
- d. Detail Project Report prepared by NABCONS.
- e. There was a Budget provision of Rs.183.00 crores upto the year 2017-18
- f. Out of the proposed 544 godowns Govt. have decided to construct 349 nos. of Godowns in 314 PACS /LAMPCS.
- g. Godowns completed 347.
- h. 2 nos. of Godowns has not yet been constructed due to land problem.

CONSUMER & HOUSING SECTOR

26. DISTRIBUTION OF CONSUMER GOODS UNDER PUBLIC DISTRIBUTION SYSTEM:-

Consumer Cooperative Sector has a three tier structure with the Odisha Consumers Cooperative Federation at the apex, 19 whole sale consumers cooperative stores at the central and all PACS and 314 Primary Consumer Cooperative Stores at the base level. These cooperatives sale consumer goods including distribution of controlled commodities under Public Distribution System Quality goods with right weighment at reasonable price is the hallmark of these societies.

27. COOPERATIVE HOUSING SECTOR

Odisha Cooperative Housing Corporation Ltd. is the Apex body of all Primary Housing Cooperatives. It is having 108 Nos. of affiliated Primary HBCS. The OCHC basically provide finance to its affiliated Primary Housing Cooperative Societies and also provide land and building to the members residing in Urban & semi Urban areas through its Housing Projects at Tamando and Two developed plotting schemes namely Labanya-I & II at Kuanarpur and Olatpur. The Paid-up Share Capital of the Corporation is Rs. 533.47 lakhs and authorised share Capital is 25 Crores. The State Govt. have provided Rs. 253.52 lakhs towards State Govt. Share. At Primary level 71 Primary Societies are working at District & Sub-Divisional level. These House building Cooperative Societies have advanced long term loan to the tune of Rs. 107.64 Crores to their members for construction of 28604 Nos. of dwelling units after availing funds from OCHC.

MARKETING SECTOR

28. MARKFED

The Odisha State Cooperative Marketing Federation Ltd.(MARKFED) is the Apex Cooperative institution mandated to provide qualitative service in the field like marketing, distribution of chemical fertiliser, pesticides and agricultural implements to the farmers of the state. Procurement of paddy as state Agency and procurement of surplus Agricultural commodities under price Support Scheme to help farmers to get fair price of their produce.

Quantity of Fertilisers disbursed in last 3 years (in MT).

Year	Khariff		Rabi	
	No.of PACS	Qty.	No.of PACS	Qty.
2016-17	2226	2,22,949	190	29,431
2017-18	1906	2,03,919	191	26,347
2018-19	2014	1,49,257	424	12,083

29. RCMS

Out of 51 RCMS, 28 RCMS are distributing fertilisers, Kerosine and other essential commodities to the members in remote area.37 RCMS had Rice Mills. Out of which, 13 Rice Mills have been sold as plant and machineries have been obsolete.5 Rice Mills have been leased out to private parties. 19 Rice Mills are not functioning and in defunct stage.

30. COLD STORAGE:

There are 18 nos. of Cooperative Cold Storages installed in different districts in State of Odisha. Out of which 4 nos. of Cold Storages i.e., Nimapara Cooperative Cold Storage, Nimapara, Uttarayani Cooperative Cold Storage, Satsankha in Puri District, Bhubaneswar Cooperative Cold Storage in Khordha district and Jagatpur Cooperative Cold Storage in Cuttack district are in running condition. One Cold Storage at Hindol in Dhenkanal District has been seized by Crime Branch. The cold storages at Jagatsinghpur and Bonai have not recorded land in the name of the Cold Storage. One Cold Storage at Rayagada, District-

Rayagada is under the process of renovation by MARKFD. Out of rest 10 units of defunct cold storage, only 02 units of cold storage at Bayalish Mouza and Athagarh have their own recorded landed property in the name of respective Cooperative Cold Storages. As regards revival / modernization of Cooperative Cold Storage at Bayalish Mouza and Athagarh through PPP mode and leasing out of the same process has already been started.

Further, instruction have been issued to all Cooperative Cold Storages for alienation of land under their possession in the name of the respective Cooperative Cold Storage so that step for revival / modernization can be possible through PPP mode as per the decision of the High Level Committee Dt. 26.02.2015.

31. COOPERATIVE SUGAR INDUSTRIES:

At present two Cooperative Sugar Industries namely Aska Cooperative Sugar Industries and Baragarh Cooperative Sugar Mill cane growers by providing marketing infrastructures, good remunerative prices for their cane and providing employment opportunity directly and indirectly to the people .Besides, these Sugar Industries provide high yielding varieties of seeds to the farmers and fertilisers and arrange credit support from Cooperative and other Banks under tie-up arrangement. Crushing performance and financial assistance provided to the above sugar industries are given below.

Sugar Industries	2016-17			2017-18			2018-19		
	Crushed (MT)	Sugar produced (Qntl)	Recovery (%)	Crushed (MT)	Sugar produced (Qntl)	Recovery (%)	Crushed (MT)	Sugar produced (Qntl)	Recovery (%)
Aska Coop. Sugar Industry	77238	60846	7.94	73770	58000	7.90	84772	67918	8.05
Bargarh Coop Sugar Mill	-	-	-	-	-	-	-	-	-

Besides, Bijayananda Cooperative Sugar Mills Ltd. Bolangir was registered under Odisha Self–Help Cooperative Act, 2001. After repeal of the OSHC Act 2001 in 2012, the Cooperative Sugar mill has cover under the Management of Government. The collector, Bolangir was nominated as MIC and the DRCS Bolangir Division as Secretary. The Sugar Mill has no ceased to function since April 2015.

Apart from that the Nayagarh Cooperative Sugar Industries was sold to M/S ECP Industries while Baramba Cooperative Sugar Industries to M/S. Balaji Sugar Allied Industries.

32. PRICE SUPPORT SYSTEM(PSS):

The Odisha State Cooperative Marketing Federation Ltd (MARKFED) and Tribal Development Cooperative Corporation of Odisha (TDCCOL) have been declared by State Government vide Notification No.2660/Coop./Dtd.27th April 2019 of Cooperation Department as State Level Supporter(SLS) for Procurement of oil seeds(Groundnut & sunflower seeds)) and pulses(Green gram & Black gram) in Odisha on behalf of National Agricultural Cooperative Marketing Federation of India Ltd (NAFED) under the guidelines issued by Government of India in Ministry of Agriculture & Farmers welfare under Price Support Scheme(PSS) operation during Rabi 2018-19 season. Primary Agriculture Cooperative Society (PACS/LAMPCS),Regulated Market Committee(RMC) and Farmer Producer Organization (FPO) will function as primary level procuring agencies by entering into agreement with the State Level Supporter in consultation with NAFED.

The following Districts are allotted in favour of State Level Supporter (SLS) to take up procurement operation in Odisha under Price Support Scheme during Rabi 2018-19 as given below:-

Name of the State Level Supporter(SLS)	Name of the Districts.
TDCCOL	Bolangir,Kalahandi,Rayagada,Sundargarh,Gajapati & Kandhamal(Six districts).
MARKFED	Angul,Bargarh,Bhadrak,Balasore,Boudh,Cuttack, Deogarh,Dhenkanal,Ganjam,Jagatsinghpur,Jajpur, Jharsuguda,Kendrapara, Keonjhar, Khurda, Koraput, Malkangiri,Mayurbhanj,Nuapada, Nabarangpur,Nayagarh,Puri,Sambalpur and Sonepur(Twenty Four Districts).

The year wise procurement of Groundnut pods/Sunflower/Greengram seeds is indicated below:-

Year	Commodity	Quantity Procured		Amount in Crore	District
		No. of farmers	Qty. In MT		
2016-17	Sunflower seeds	235	164.560	0.68	Bhadrak
2017-18	Greengram (Mung)	2948	1405.680	7.66	Puri,Cuttack, Jagatsinghpur & Kendrapara
	Sunflower seeds	235	177.000	0.70	Bhadrak
	Groundnut pods	591	947.765	4.00	Jajpur ,Puri,Cuttack & Mayurbhanj.
2018-19	Green gram(Mung)	4950	2675.114	14.92	Angul,Dhenkanal, Bhadrak,Baleswar,
	Blackgram(Biri)	5297	4216.765	22.77	Cuttack,Ganjam,
	Groundnut pods	2090	2638.25	11.74	Jagatsinghpur,Jajpur,
	Sunflower seeds	265	130.426	0.53	Khurda,Kendrapara, Puri & Malkangiri.

33. SALE OF SEEDS BY PACS:

PACS & LAMPCS are the grass root level organisations in terms of Agricultural purposes and closely associated with the farmers of the state. Hence they have been entrusted with responsibility for supply of quality and certified seeds to the farmers in right time at a subsidised rate. During the financial year 2016-17, DBT (Direct Benefit Transfer) scheme has been implemented in distribution of seeds. 23, 58,234 farmers have been registered by PACS for seed DBT. as on 31.10.2018. The quantity of seeds disbursed in last 3 years is given below-

Year	No.of PACS	Quantity supplied (in qtl).
2016-17	2206	1,73,825.4
2017-18	2206	1,14,028.27
2018-19	2206	1,16,336.05

ODISHA MILLET MISSION (OMM):-

Government of Odisha has launched the special programme for promotion in tribal areas (Odisha Millet Mission) to revive millet in farms and plates. Considering the nutrition benefits of millets, it has decided to include millets in public distribution system(PDS), Integrated Child Development Scheme (ICDS) & Mid day Meal(MDM) Schemes of the State of Odisha. In this context, Government of Odisha has approved procurement of Ragi(Kharif Crops) from Registered farmers willing to sale their marketable surplus produce by Tribal Development Cooperative Corporation Ltd.(TDCCOL) during KMS 2018-19 (Kharif Season) through PACS/LAMPCS(Societies) of the identified Blocks at Minimum Support Price (MSP) conforming to Fair Average Quality (FAQ) norms in order to avoid distress sale of Ragi in tribal area through a software Millet procurement Automation System(MPAS) for procurement of Ragi which similar process is followed in case of P-PAS for procurement of Paddy.

During initial phase during the Kharif 2018-19 season, TDCCOL will procure Ragi from the following 8(eight) districts namely, Gajapati, Kalahandi ,Kandhamal ,Koraput, Malkangiri,Nuapada,Rayagada & Sundargarh district respectively. As on 07.03.2019, 26496 farmers have registered under Millet Mission covering 86 PACS / LAMPCS. Further Qtl. 17482.57 of Ragi have procured from 6426 farmers.

EDUCATION AND TRAINING

34. COOPERATIVE EDUCATION AND TRAINING

Training of Personnel

In order to strengthen the knowledge and capacity of OCS officers. Capacity building programme with help of BIRD and VAMNICOM is being organized. In the same head there is a Budget Provision of Rs.10.00 Lakhs during the year 2017-18- And Rs. 20.00 lakhs during the year 2018-19.

The scheme has been formulated to provide training and research facilities to Cooperative Officers working under Cooperation Department. During the year 2018-19 there is a provision of Rs.20.00 Lakhs in the said scheme.

2 batches of OCS officers @ 30 participants in each batch have undergone training at BIRD, Lucknow on “Capacity building of OCS officers”.

BIRD, Mangaluru Organised a training programme on “Sustainable Rural Livelihoods” for Cooperative Officers from 09.05.2018 to 11.05.2018.

10 nos. of Cooperative Officers have participated the above training.

4 nos. of Cooperative Officers have participated training programme at BIRD, Bholpur.

10 nos. of Cooperative Officers have participated training programme at Pune.

03 nos. of Cooperative Officers have participated training programme at Portblair.

RCS (O) have participated training programme at Ooty.

COOPERATIVE ELECTION

35. ELECTION OF COOPERATIVE SOCIETIES UNDER R.C.S. (O) AND OTHER DIRECTORATE.

Odisha is one of the first States to amend the Cooperative Societies Act, in February, 2012 in pursuance of the 97th Amendment of the Constitution of India. A separate statutory Body –namely the State Cooperative Election Commission, Odisha has been constituted and the State Cooperative Election Commissioner has been appointed. The State Cooperative Election Commission's office is functioning in the premises of the Odisha State Agricultural Marketing Board near Baramunda, Bhubaneswar. The State Cooperative Election Commissioner has taken up initiative for conduct of election of Members to the Committee of Management of different Cooperative Societies. In the mean time, election to the Committee of management of Primaries, Central and Apex Coop. Societies have been completed smoothly.

Category of CS	Election Programme made	Election held.
Primary CS	7073	6877
Central CS	132	125
APEX CS	21	19



