

Registrar, Cooperative Societies, Punjab

Parameters for Benchmarking

Common Evaluation

- Registration
- Annual General Meeting
- Board of Directors/Managing Committee Meeting
- Profit
- Audit
- Election
- Management (Staff Strength)
- Investment of Funds
- Training of Board Members/Managing Committee and Staff
- Submission of Annual Returns

PRIMARY AGRICULTURE COOP SOCIETY (PACS):

- Membership to eligible farmers
- Advancement of loan to members
- Recovery percentage of loan advance to members
- Allied a business activities especially EC and custom hiring centres
- Profit and Dividend Distribution
- Land and Buildings
- Record Maintenance
- Computerisation Status
- Audit Status
- Annual General Meeting status
- Election of Managing Committee
- Staff Strength

Dairy

- Milching animal owners as members
- Average milk collection per day (in Litres)
- Other business by the dairy cooperative society
- Annual turnover (in Rs. Lakhs) in the production of other milk products (in last 5 years)
- Chilling and pasteurization facility
- Society's milk distribution arrangement
- Society's own godown and own vehicle for transport facility.

Co-operative Marketing cum processing society

- Annual turnover

- Storage capacity and marketing of agricultural produce of members
- Supply seed, manure, agricultural implements to members
- Hiring of godowns and cold storage
- Procurement of agricultural produce
- Allied business activities
- Profit and dividend distribution
- Record maintenance
- Computerization status
- Audit status
- Annual General Meeting status
- Election of Managing Committee
- Staff strength

Labour and Construction Societies

- Revenue Growth
- Profitability
- Project Completion Rate
- Transparency and Accountability
- Member Participation
- Training Programs
- Client Feedback
- Repeat Contracts
- Diversification

Urban Co-op Credit Society

- External borrowing limit
- Statutory liquidity and liquidity investments
- Investment of additional funds other than cash and statutory liquidity
- Loan disbursement as per policy
- Loans disbursement to relatives of board of directors
- Debt to working capital ratio
- Non-performing assets (NPA)
- KYC Norms
- Computerization
- Administrative expenses
- Service rules for staff
- Dividend distribution

Sugar Mills

- Crushing capacity (minimum 160 days)
- Rate above FRP / SMP
- Net worth and external borrowing limits
- Cogeneration project
- By-products projects
- Implementation of sugarcane development programme

- Staff as per staffing pattern
- Sugar recovery
- Construction of Godown
- Repayment of government loans and share capital
- Sugarcane crushing within and outside the area of operation

URBAN CO-OP BANK

- Capital to Risk-Weighted Asset Ratio
- N.P.A
- Cost of Management to working capital
- Return on Average Assets
- C.D Ratio
- Ratio of net profit to working capital
- Percentage of nominal member's to total members
- Percentage of CASA deposit to total
- Net Interest margin
- Ratio of non-interest income to total income
- Ratio of Tier 1 to tier 2 capital
- Percentage of dividend declared
- Usage of Modern technology in banking
- AGM Held on Time
- Board of Directors Meetings
- Whether CEO/MD is confirming to fit and proper criteria as per R.B.I guidelines-
- AS Per section 69 contribution to public purpose

District Co-op Central Bank

- Conducted adequate number of meetings of board of directors as per byelaws
- Not conducted adequate number of meetings of board of directors as per byelaws
- Conducted adequate number of loan committee meetings as per Byelaws
- Not conducted adequate number of loan committee meetings as per byelaws
- Conducted adequate number of investment committee meetings as per byelaws
- Not conducted adequate number of investment committee meetings as per byelaws
- Conducted adequate number of audit committee meetings as per byelaws
- Not conducted adequate number of audit committee meetings as per byelaws
- Conducted training for board of directors
- Not conducted training for board of directors
- Conducted training for employees

- Not conducted training for employees
- Submission of NABARD inspection rectification report within specified time
- Failure to submit NABARD inspection rectification report within specified time
- Submission of statutory audit rectification report within specified time
- Failure to submit statutory audit rectification report within specified time
- Submission of NABARD O.S.S. statements within specified time
- Failure to submit NABARD O.S.S. statements within specified time
- Submission of RBI statements within specified time
- Failure to submit RBI statements within specified time
- Submission of mandatory returns to state government and cooperation department within specified time
- Failure to submit mandatory returns to state government and cooperation department within specified time
- Business growth details maximum marks
- Appointment of CEO as per RBI/NABARD norms
- Appointment of CEO not as per RBI/NABARD norms
- Contribution towards cooperative societies
- Contribution towards public
- Efforts for development of cooperative movement
- Contribution of fund to cooperative/charitable/public societies under provisions of section 69

Social Work

- Contribution to Co-op Society
 - (a) Cooperative leadership
 - (b) Economic benefit to cooperative societies
 - (c) Special work
- Contribution to Public
 - (a) Participation in government program
 - (b) Cooperative publicity and dissemination program
 - (c) other work
- Efforts for Development of Co-op Movement
 - (a) Seminar / Workshop
 - (b) Training of members
 - (c) Strengthening SHGs