



# Award category for Cooperative Societies in Tamil Nadu

## Award

Sr No	Name of the category	Number of award	Eligibility Criteria
1	PACCS and LAMPS	37	Selected as the best performing cooperative each District .
2	UCCS	26	Good performing cooperative society in the category from District Level
3	UCCB	35	Good performing cooperative society in the category from District Level
4	Marketing Society	1	Top performing cooperative society/societies the category from State Level
5	Fair price shop	38	Good performing cooperative society in the category from District Level
6	PCS	1	Good performing cooperative society in the category from State Level

## Awards

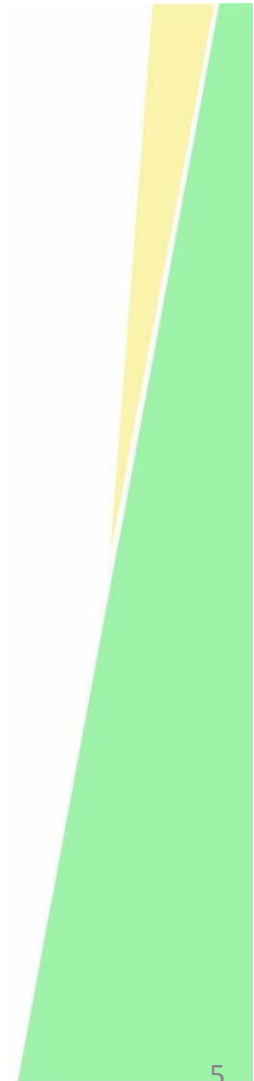
Sr No	Name of the category	Number of award	Eligibility Criteria
7	DCCB	23	Top performing cooperative society/societies the category from District Level
8	DCWS	1	Top performing cooperative society/societies the category from State Level
9	ARDB	38	Top performing cooperative society/ societies the category from District Level
10	ECS	1	Top performing cooperative society/societies the category from State Level
11	Press	1	Top performing cooperative society/societies the category from State Level
<b>Total</b>		<b>202</b>	

## PACCS - Common Evaluation

Sl.No.	Details	Marks
1	Annual General Body Meeting (FY 20-21 to 24-25)	5
2	Profit and loss (FY 20-21 to 24-25)	10
3	NPA (As on 31.3.25)	5
4	Legal action covered (As on 31.3.25)	5
5	Audit Classification (FY 20-21 to 24-25)	3
6	Special Reports (FY 2020-21 to 24-25)	3
7	Management	2
8	CRAR (As on 31.3.25)	5
9	Other Services offered by PACCS	5
10	Form 34 – Readiness for Audit	2
11	Investment of funds	5
	<b>Total</b>	50

## PACCS - Common Evaluation

Sl. No	Details	Allocated Marks	Total Marks
<b>1</b>	<b>Annual General Body Meeting (FY 20-21 to 24-25)</b> (i) 5 times in 5 years (ii) 3 to 4 times in 5 years (iii) 1 to 2 times in 5 years (iv) No Annual General Body Meeting in 5 years	5 3 2 - 1	<b>5</b>
<b>2</b>	<b>Profit and loss (FY 20-21 to 24-25)</b> (i) Profit for the last 5 consecutive years (ii) Profit for the last 3 consecutive years (iii) Profit for the last 2 consecutive years (iv) Profit in any 2 years during the last 5 years (v) No Profit in the last 5 years	10 7 5 3 - 2	<b>10</b>
<b>3</b>	<b>NPA (As on 31.3.25)</b> (i) Less than 5% (ii) 5 to 10% (iii) 10 to 15% (iv) above 15%	5 3 2 - 1	<b>5</b>



## PACCS - Common Evaluation

Sl. No	Details	Allocated Marks	Total Marks
<b>4</b>	<b>Legal action</b> (i) Legal action covered for all loans, other than KCC (ii) Follow up action on Surcharge order not taken	5 - 1	<b>5</b>
<b>5</b>	<b>Audit Classification (FY 20-21 to 24-25)</b> (i) Class 'A' for the last 5 consecutive years (ii) Class 'A' in any 2 of the last 5 years (iv) No class 'A' in the last 5 years	3 1 -1	<b>3</b>
<b>6</b>	<b>Special Reports on Defects noticed during Audit (FY 20-21 to 24-25)</b> (i) No Special Reports in the last 5 years (ii) Special Reports in any one of the last 5 years	3 -1	<b>3</b>
<b>7</b>	<b>Management</b> (i) Staff strength as prescribed in the Special bylaws (ii) Staff strength more than that prescribed in the Special bylaws	2 - 1	<b>2</b>



## PACCS - Common Evaluation

Sl. No	Details	Allocated Marks	Total Marks
<b>8</b>	<b>CRAR (As on 31.3.25)</b> (i) CRAR above 7% (ii) CRAR below 7%	5 - 1	<b>05</b>
<b>9</b>	<b>Services offered by PACCS</b> (i) More than 7 services (ii) 5 – 7 services (iii) 3 – 5 services (iv) Less than 3 services	5 4 3 - 1	<b>5</b>
<b>10</b>	<b>Form 34 – Readiness for Audit</b> (i) Form 34 sent to Cooperative Audit Department for the unaudited years upto 2024-25 (ii) Form 34 not sent to Cooperative Audit Department for the unaudited years	2 - 1	<b>2</b>
<b>11</b>	<b>Investment of Funds</b> (i) 100% investment of all funds as per Act and Rules (ii) 75% investment of funds as per Act and Rules (iii) Funds are not invested as per Act and Rules	5 2 - 1	<b>5</b>



## PACCS - Specific Evaluation and Social Works

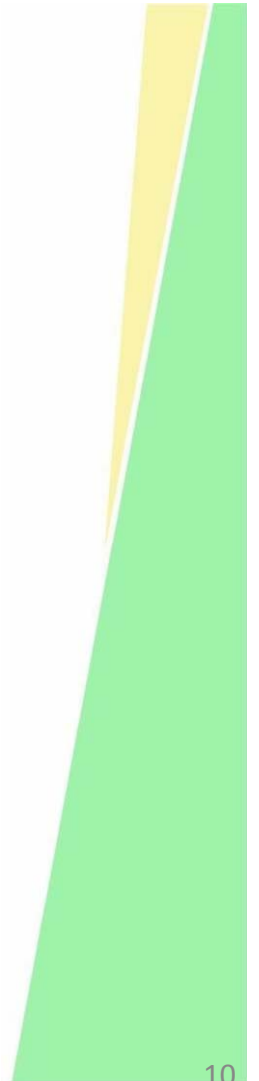
S.No.	Detail	Max Marks
	<b>Specific Evaluation</b>	
1	Membership	5
2	Percentage of Members to Loanees	5
3	All Loan outstanding	5
4	Recovery percentage of all loans (As on 31.3.25)	5
5	Allied business activities	10
6	Profit / Loss and Dividend (FY 20-21 to 24-25)	5
7	Awards and Prizes (FY 20-21 to 24-25)	5
	<b>Social Works</b>	
1	Contribution to Public	5
2	Efforts for Development of Cooperative Movement	5
	<b>Total</b>	<b>50</b>

## PACCS - Specific Evaluation

Sl. No	Details	Allocated Marks	Total Marks
1	<b>Membership</b>		
	(i) Cleansing of Electoral roll	1	05
	(ii) New SB account opening for New Members (Above 100)	1	
	(iii) CASA deposit (above 20%)	1	
	(iv) Loans to weaker sections, Physically challenged, SC/ST members, DWDW, Transgenders	1	
(v) SHG loan issue above 1 crore	1		
2	<b>Percentage of Members to Loanees</b>	5	05
	(i) 81 – 100	3	
	(ii) 61 – 80	2	
	(iii) 51 – 60	1	
3	<b>All Loan Outstanding</b>		05
	(i) Above 20 crores	5	
	(ii) 11 - 20 crores	4	
	(iii) 5- 10 crores	3	
	(iv) Less than 5 crores	- 1	
4	<b>Recovery percentage of all Loans (As on 31.3.25)</b>		05
	(i) 81 – 100	5	
	(ii) 61 - 80	4	
	(iii) 51 - 60	3	
	(iv) Below 50	2	

## PACCS - Specific Evaluation

Sl. No	Details	Allocated Marks	Total Marks
<b>5</b>	<b>Allied business activities</b> (i) Fertilizer / pesticide sales (ii) Fair price shop (iii) Godown Utilisation (iv) Petrol Pump, Pharmacy, LPG etc. (v) Renting out Agricultural implements / PACCS as MSC (vi) Agro Service – online booking (vi) Agro Service – running in profit since inception (vii) Common Service Centres (viii) Common Service Centres – running in profit since inception (ix) Processing Unit (edible oil extraction etc.,)	1 1 1 1 1 1 1 1 1	<b>10</b>
<b>6</b>	<b>Profit / Loss and Dividend (FY 20-21 to 24-25)</b> (i) If profit for last 5 years & dividend declared (ii) If profit for any 3 years & dividend declared	5 2	<b>05</b>
<b>7</b>	<b>Online transaction</b> (i) Online transaction (across the counter transaction to members) (ii) Manual transaction	2 - 2	<b>02</b>
<b>8</b>	<b>Awards and Prizes</b> (i) National Level (ii) State Level (iii) District Level	2 2 1	<b>05</b>



## PACCS - Social Works

S. No	Details	Max Marks
1	<b>Contribution to Public</b>	
	a. Publicity and programmes for dissemination about Cooperatives	2
	b. Contribution from Common Good Fund (For flood Relief, cyclone Relief, etc.,)	2
	c. Other Works	1
	d. None of the above	- 1
2	<b>Efforts for Development of Cooperative Movement</b>	
	a. Member Education Programme	2
	b. Training of members	2
	c. Strengthening SHGs	1
	d. None of the above	-1
	<b>Total</b>	10

***Note : Loans disbursed to the Board of Directors / Relatives of the Board of Directors in violation of the bylaws during the tenure of the Board of Directors will render the PACCS ineligible for selection***

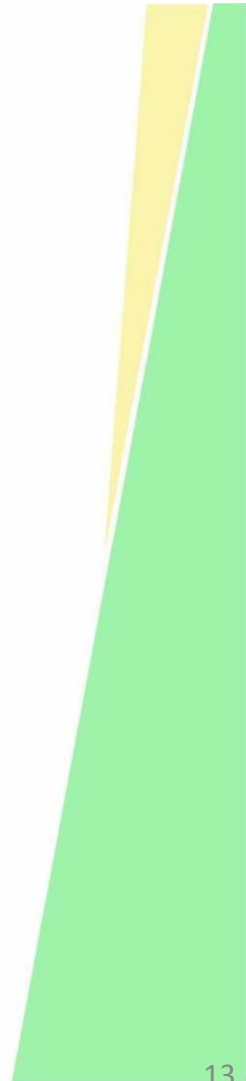
## UCCS - Common Evaluation

Sr No	Details	Marks / Weightage
1	Annual General Body Meeting	4
2	Board of directors Meeting	4
3	Profit and Loss	10
4	Overdues	5
5	Audit	8
6	Investment of funds	4
<b>Total Marks</b>		<b>35</b>

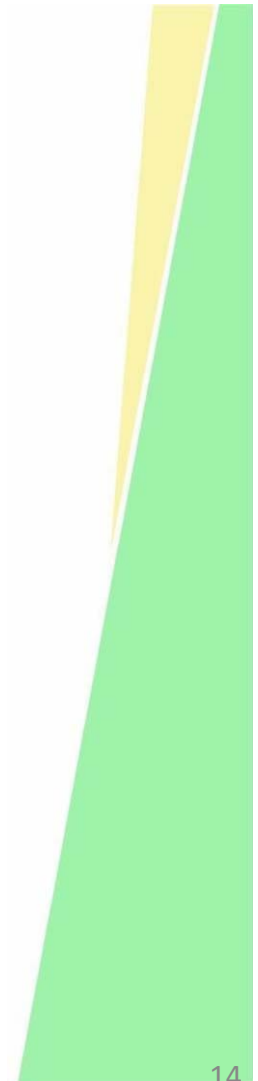
Sr.No.	Details	Marks
1	External borrowing limit	5
2	Statutory liquidity and liquidity investments	5
3	Investment of additional funds other than cash and statutory liquidity	5
4	Loan disbursement as per policy	5
5	Loans disbursement to relatives of board of directors	5
6	Non-performing assets (NPA)	5
7	KYC Norms	5
8	Administrative expenses	5
9	Service rules for staff	5
10	Legal Actions	5
11	Statutory Actions on the Society	5
12	Dividend distribution	10
<b>Total Marks</b>		<b>65</b>

## Common Evaluation UCCS

Sr No	Details	Allocated Marks	Total Marks 35
1	<b>Annual general body meeting for the last 5 years</b> (i) 5 times in 5 years (ii) 3 to 4 times in 5 years (iii) 1 to 2 times in 5 years (iv) No Annual general body meeting in the last 5 years	4 3 2 1 -1	4
2	<b>Board of Directors meeting</b> (i) 4 meetings held in last 1 Year. (ii) Less than 4 meetings.	4 0	4
3	<b>Profit and loss</b> (i) Profit for last 5 consecutive years (ii) Profit for last 3 consecutive years (iii) Profit for last 2 consecutive years (iv) Profit in any 2 years in the last 5 years (v) No profit in last 5 years	10 7 5 3 -2	10



Sr No	Details	Allocated Marks	Total Marks (35)
4	<b>Overdues</b> (i) Less than 5% overdues in 5 years (ii) 5 to 10% overdues in 5 years (iii) 10 to 25% overdues in 5 years (iv) Above 25 % overdues in 5 years	5 3 2 -1	5
5	<b>Audit report</b> (i) Audit class 'A' for last 5 consecutive years (ii) Audit class 'A' in any 3 of the last 5 years (iii) Audit class 'A' in any 2 of the last 5 years (iv) No class 'A' audit in the last 5 years.	8 6 4 -1	8
6	<b>Investment of funds</b> (i) 100% investment of all funds as per rules (ii) partial investment of funds as per rules (iii) funds are not invested as per rules.	4 2 -1	4



## Urban Credit Co-operative Societies (Society Evaluation)

Sr No	Details	Allocated Marks	Total Marks
1	<b>External borrowing limit</b>		5
	i)	external borrowings less than 50 times of paid up share capital and reserve fund.	5
	ii)	external borrowings more than 50 times of paid up share capital and reserve fund.	0
2	<b>Statutory liquidity and liquidity investments</b>		5
	i)	If 100% investment is made in the previous financial year as per provisions of the bye laws	5
	ii)	If investment made in previous financial year violating provisions of the bye laws	0

Sr No	Details	Allocated Marks	Total Marks	
3	<b>Investment of additional funds other than cash and statutory liquidity</b>		5	
	i)	If the surplus funds have been invested in the previous financial year as per the provisions of the by-laws	5	
	ii)	If the surplus funds have not been invested in the previous financial year as per the provisions of the by-laws	0	
4	<b>Loan disbursement as per policy</b>		5	
	i)	Loan disbursement as per the provisions of the bye laws and RCS Circulars in the previous financial year	5	
	ii)	If loan disbursement in violation of the provisions of the bye laws and RCS Circulars in the previous financial year	0	

Sr No	Details	Allocated Marks	Total Marks
5	<b>Loan disbursement to relatives of board of directors</b>		5
	i) Loan disbursement to the board of directors and relatives as provided in the bye-laws during the tenure of the working board of directors	5	
	ii) Loan disbursement to the board of directors and relatives in violation of the provisions of the bye-laws during the tenure of the working board of directors	Not Eligible To Be Included In Selection.	
6	<b>Non-Performing Assets</b>		5
	i) NPA less than 5%	5	
	ii) NPA above 5%	0	
7	<b>KYC Norms</b>		5
	i) K.Y.C of all depositors and members as per norms -100%	5	
	i) K.Y.C of all depositors and members upto 75%	3	
	i) K.Y.C of all depositors and members upto 50%	2	
	i) K.Y.C of all depositors and members Not Done	0	

Sr No	Details		Allocated Marks	Total Marks
8	<b>Administrative expenses</b>			5
	i)	Administrative expenses to total income is less than 50% in the previous financial year	5	
	ii)	Administrative expenses to total income is more than 50% in the previous financial year	0	
9	<b>Service rules for staff</b>			5
	i)	If upto date panel drawn and promotion given.	5	
	ii)	If upto date panel not drawn	0	

Sr No	Details	Allocated Marks	Total Marks
10	<b>Legal Actions -ARC, EP, Under SARFAESI Act</b>		5
	(i)Statutory Actions covered-100%	5	
	(ii)Statutory Actions covered 75% to 100%	3	
	(iii)Statutory Actions covered Below 75%	0	
	(iv)Statutory Actions Not covered	-5	
11	<b>Statutory Action on the Bank</b>		
	(i)No enquiry u/s 81 or Inspection ordered in the last 5 years	5	5
	(ii)Enquiry ordered u/s 81 or Inspection ordered in the last 5 years	<b>Not Eligible To Be Included In Selection.</b>	
12	<b>Dividend Declared</b>		10
	a) Above 14 %	10	
	b) Above 10 but less than or equal to 14 %	7	
	c) Above 8 but less than or equal to 10 %	5	
	d) Above 6 but less than or equal to 8%	3	
	e) No Dividend Declared	-5	
<b>Total Marks</b>			<b>65</b>

**Award Format for UCB**

**NAME OF THE REGION:**

**NAME OF THE UCB:**

<b>1 Common Evaluation</b>	<b>35</b>
<b>2UCB Evaluation</b>	<b>65</b>
<b>Total</b>	<b>100</b>

<b>Common Evaluation</b>		
<b>Sr No</b>	<b>Details</b>	<b>Marks / Weightage</b>
1	Annual General Body Meeting	4
2	Board of directors Meeting	4
3	Profit and Loss	10
4	Overdues	5
5	Audit	8
6	Investment of funds	4
<b>Total Marks</b>		<b>35</b>

<b>Sr.No.</b>	<b>Details</b>	<b>Marks</b>
1	C.R.A.R	5
2	N.P.A.	10
3	Cost of management to working capital	5
4	C.D. ratio	5
5	Ratio of net profit to working capital	5
6	Percentage of CASA deposit to total deposits	5
7	Ratio of Tier I capital to Tier II capital	5
8	Loan Disbursement to relatives of BoD	2
9	Legal Actions	5
10	Statutory Action on the Bank	3
11	Submission of Returns to RBI/Govt	2
12	All Safety Measures Availability & Safety Audit	3
13	Percentage of dividend declared	5
14	Net interest margin	5
<b>Total Marks</b>		<b>65</b>

## Common Evaluation

Sr No	Details	Allocated Marks	Total Marks 35
1	<b>Annual general body meeting for the last 5 years</b> (i) 5 times in 5 years (ii) 3 to 4 times in 5 years (iii) 1 to 2 times in 5 years (iv) No Annual general body meeting in the last 5 years	4 3 2 1 -1	4
2	<b>Board of Directors meeting</b> (i) 4 meetings held in last 1 Year. (ii) Less than 4 meetings.	4 -2	4
3	<b>Profit and loss</b> (i) Profit for last 5 consecutive years (ii) Profit for last 3 consecutive years (iii) Profit for last 2 consecutive years (iv) Profit in any 2 years in the last 5 years (v) No profit in last 5 years	10 7 5 3 -2	10

Sr No	Details	Allocated Marks	Total Marks (35)
4	<b>Overdues</b> (i) Less than 5% overdues in 5 years (ii) 5 to 10% overdues in 5 years (iii) 10 to 25% overdues in 5 years (iv) Above 25 % overdues in 5 years	5 3 2 -1	5
5	<b>Audit report</b> (i) Audit class 'A' for last 5 consecutive years (ii) Audit class 'A' in any 3 of the last 5 years (iii) Audit class 'A' in any 2 of the last 5 years (iv) No class 'A' audit in the last 5 years.	8 6 4 -1	8
6	<b>Investment of funds</b> (i) 100% investment of all funds as per rules (ii) partial investment of funds as per rules (iii) funds are not invested as per rules.	4 2 -1	4

## Urban Co-operative Banks Evaluation

Sr No	Details	Allocated Marks	Total Marks
1	<b>C.R.A.R (Percentage%)</b> (i) above 12 (ii) above 10 but less than or equal to 12 (iii) above 9 but less than or equal to 10 (iv) 9 (v) below 9	5 3 2 1 -1	5
2	<b>N.P.A (Percentage%)</b> <b>a) Gross N.P.A</b> (i) below or equal to 5 (ii) above 5 but less than or equal to 7 (iii) above 7 <b>b) Net N.P.A (Percentage%)</b> (i) below 1 (ii) above 1 but less than or equal to 3 (iii) above 3	5 3 -2 5 3 -2	5
3	<b>Cost of management of working capital (Percentage%)</b> (i) less than or equal to 2 (ii) above 2 but less than or equal to 2.5 (iii) above 2.5 but less than or equal to 3 (iv) above 3 but less than or equal to 4 (v) above 4	5 3 2 1 -1	5

## Urban Co-operative Banks

Sr No	Details	Allocated Marks	Total Marks
4	<b>C.D. Ratio (Percentage %)</b> (i) above 65 but less than 70 (ii) above 60 but less than or equal to 65 (iii) above 55 but less than or equal to 60 (iv) above 50 but less than or equal to 55 (v) below 50	5 3 2 1 -2	5
5	<b>Ratio of net profit to working capital (Percentage %)</b> (i) above 2 (ii) above 1.75 but less than or equal to 2 (iii) above 1.50 but less than or equal to 1.75 (iv) above 1 but less than or equal to 1.5 (v) below 1	5 3 2 1 -1	5

## Urban Cooperative Banks

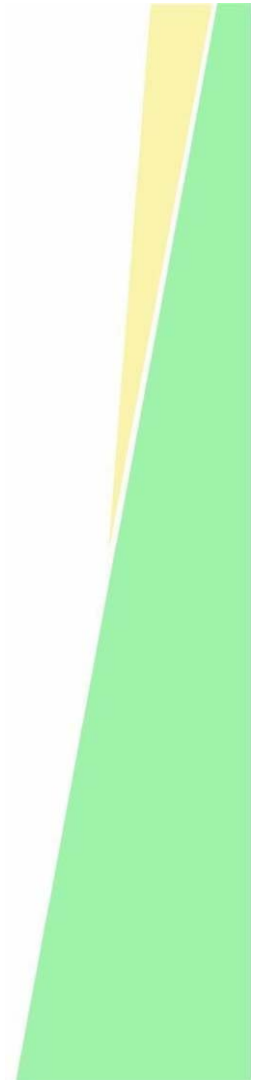
Sr No	Details	Allocated Marks	Total Marks
6	<b>CASA deposit to total deposits (Percentage%)</b>		5
	(i) above 55	5	
	(ii) above 50 but less than or equal to 55	3	
	(iii) above 45 but less than or equal to 50	2	
	(iv) above 40 but less than or equal to 45	1	
(v) below 40	-1		
7	<b>Ratio of Tier I capital to Tier II capital</b>		5
	(i) above 2	5	
	(ii) above 1.5 but less than or equal to 2	3	
	(iii) above 1.25 but less than or equal to 1.5	2	
	(iv) above 1 but less than or equal to 1.25	1	
(v) below 1	-1		
8	<b>Loan disbursement to relatives of board of directors</b>		2
	(i) Loan disbursement to the board of directors and relatives as provided in the bye-laws during the tenure of the working board of directors	2	
	(ii) Loan disbursement to the board of directors and relatives in violation of the provisions of the bye-laws during the tenure of the working board of directors	-1	

## Urban Cooperative Bank

Sr No	Details	Allocated Marks	Total Marks
<b>9</b>	<b>Legal Actions -ARC, EP, Under SARFAESI Act</b>		<b>5</b>
	(i)Statutory Actions covered-100%	<b>5</b>	
	(ii)Statutory Actions covered 75% to 100%	<b>3</b>	
	(iii)Statutory Actions covered Below 75%	<b>0</b>	
	(iv)Statutory Actions Not covered	<b>-5</b>	
<b>10</b>	<b>Statutory Action on the Bank</b>		<b>3</b>
	(i)No enquiry u/s 81 or Inspection ordered in the last 5 years	<b>3</b>	
	(ii)Enquiry ordered u/s 81 or Inspection ordered in the last 5 years	<b>Not Eligible To Be Included In Selection.</b>	
<b>11</b>	<b>Submission of Returns to RBI/Government on due date</b>		<b>2</b>
	(i) Yes	<b>2</b>	
	(ii) No	<b>-1</b>	
<b>12</b>	<b>All Safety Measures available (Safety Locker,Defender Door,Burglary Alarm, CCTV,SMS Alert) &amp; Safety Audit.</b>		<b>3</b>
	(i) Yes	<b>3</b>	
	(ii) No	<b>-1</b>	

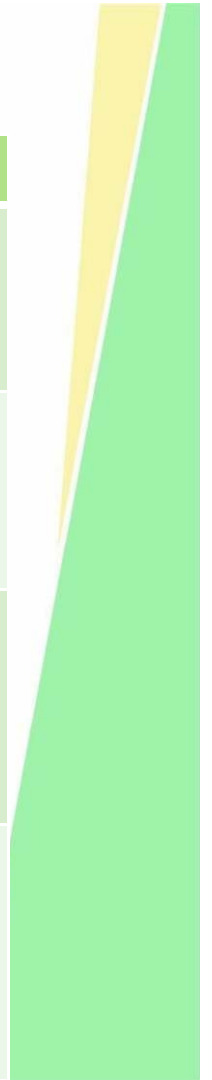
## Urban Cooperative Bank

Sr No	Details	Allocated Marks	Total Marks
13	<b>Dividend declared (Percentage%)</b>		5
	(i) above 14	5	
	(ii) above 10 but less than or equal to 14	4	
	(iii) above 8 but less than or equal to 10	3	
	(iv) above 6 but less than or equal to 8	2	
	(v) No Dividend Declared	-1	
14	<b>Net interest margin (Percentage%)</b>		5
	(i) above 3.5	5	
	(ii) above 3 but less than or equal to 3.5	4	
	(iii) above 2.5 but less than or equal to 3	3	
	(iv) above 1.5 but less than or equal to 2.5	2	
	(v) below or equal to 1.5	-1	
<b>TOTAL</b>			<b>65</b>



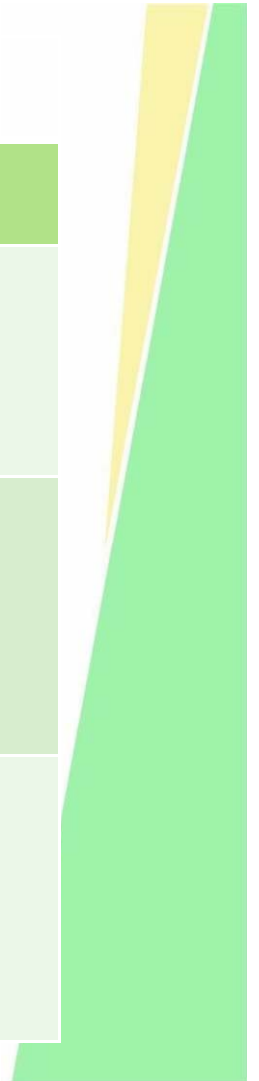
## Marketing Cooperative Society (Society Evaluation)

Sr. No.	Details	Allocated Marks	Total marks	
1	Agri Marketing a. Increase in Agri Marketing for last 5 years b. Increase in Agri Marketing for last 3 years c. Decrease in Agri Marketing for last 2 years d. No agrimarketing	10 6 -2 -4	10	
2	Produce Pledge Loan (PPL) a. PPL issued for the Quantity of above 5000Mt b. PPL issued 2000 Mt to 5000 Mt c. PPL issued upto 2000 Mt d. PPL not issued	10 6 4 -2	10	
3.	Processing Unit Continuously running in Profit: a. for Last 5 years b. for Last 3 years c. for Last 1-2 years d. otherwise	10 6 2 -2	10	
4	Establishment and Contingency a. 25% of E&C in Gross Profit b. 25% to 40%of E&C in Gross Profit c. Above 40% of E&C in Gross Profit d. Above 50%	10 5 3 -3	10	



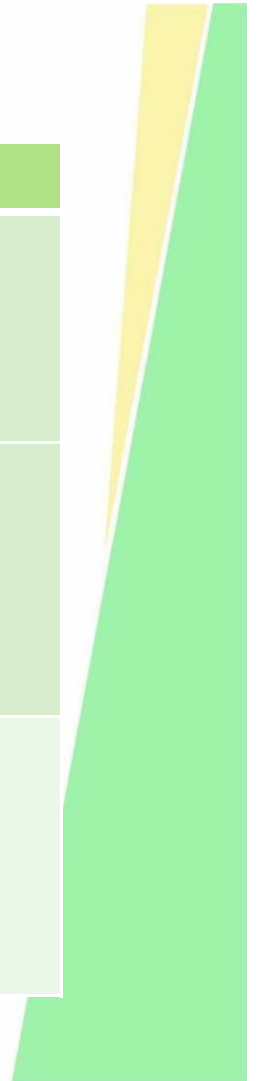
## Marketing Cooperative Society

Sr. No.	Details	Allocated Marks	Total Marks
5	Godown occupancy a. 50% & above of occupancy b. <50% and $\geq$ 40% of occupancy c. <40% and $\geq$ 30% of occupancy d. Less than 30% of occupancy	 10 5 3 -2	 10
6	Other Diversified Business (Petrol Bunk, Aavin, Super Market, Pharmacy etc., ) a. More than 5 Business b. Above 3 & upto 5 Business c. 1-3 diversified Business d. No other Business	 10 5 2 -2	 10
7	Membership Enrolment(an increase of min 1% in a year) a. New Members Enrolment increase in Last 5 years b. New Members Enrolment increase in Last 3 years c. No new member Enrolment in last 3 years	 5 3 -2	 5



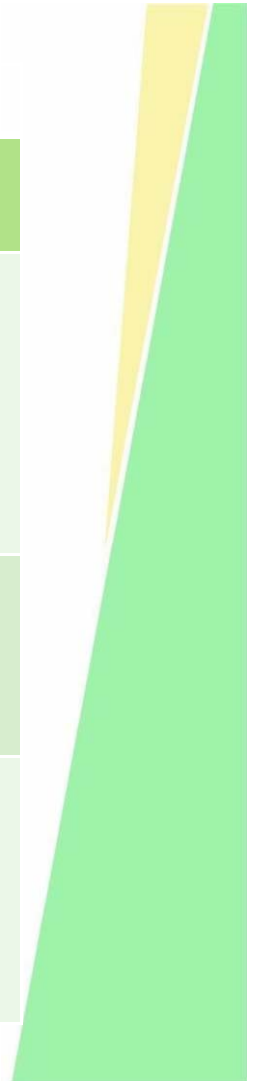
## Marketing Cooperative Society (Common)

Sr. No.	Details	Allocated Marks	Total marks	
1	Annual turnover ( in crores ) a. Above 50 Cr b. Above 10 Cr & upto 50 Cr c. Above 1 Cr & upto 10 Cr d. Upto 1 Cr	5 3 2 -2	5	
2.	Dividend a. Dividend distribution for 3 years b. Dividend distribution for 2 years c. Dividend distribution for 1 year d. No Dividend	5 3 2 -2	5	
3	Computerization of Day to Day operations a. Fully computerized b. Partially Computerized c. Only manual	5 3 -2	5	



## Marketing Cooperative Society

Sr. No.	Details	Allocated Marks	Total Marks
4	Profit a. Profit for last 5 years b. Profit for last 3 years c. Profit for last 2 years d. Profit in any 2 years in the last 5 years f. No profit in the last 5 years	10 7 5 3 -2	10
5	Audit Report Classification a. Upgraded to Higher Class b. Retaining the same class c. Down graded to lower class	5 3 -2	5
6	Sundry Debtor collection a. Above 50% b. 25% to 50% c. 10% to 25% d. Below 10%	5 3 2 -2	5



## SELECTING THE BEST FAIR PRICE SHOP AT THE STATE LEVEL

S. No.	Details	Allocated Marks	Total Marks
1.	Is the fair price shop kept clean? i) Yes ii) No	5 -1	5
2.	ISO 9001 obtained i) Yes ii) No	5 0	5
3.	ISO 28000 Obtained i) Yes ii) No	5 0	5
4.	PoS electronic weighing scale integrated i) Yes ii) No	5 -1	5
5.	Ramp facility available i) Yes ii) No	5 0	5
6.	Toilet facility available i) Yes ii) No	5 0	5
7.	Name Board displayed i) Yes ii) No	5 -1	5
8.	Complaint number displayed i) Yes ii) No	5 -1	5

## SELECTING THE BEST FAIR PRICE SHOP AT THE STATE LEVEL

S. No.	Details	Allocated Marks	Total Marks
9.	Stock availability is displayed		
	i) Yes ii) No	5 -1	5
10.	Empty gunnies properly stacked, accounted disposed		
	i) Yes ii) No	5 -1	5
11.	First in First out followed		
	i) Yes ii) No	5 -1	5
12.	UPI facility available		
	i) Yes ii) No	5 0	5
13.	Has harmony been maintained with all family card holders?		
	i) Yes ii) No	5 -1	5
14.	Was there any deficit/excess of stock at the fair price shop in the current financial year?		
	i) Yes ii) No	-1 5	5
15.	Have any complaints been received against the fair price shop in the current financial year		
	i) Yes ii) No	-1 5	5

## SELECTING THE BEST FAIR PRICE SHOP AT THE STATE LEVEL

S. No.	Details	Allocated Marks	Total Marks
16	Has the Fair Price Shop been facelifted in the last three years?	5	5
	i) Yes	0	
17.	Has the Point of Sale (POS) system been implemented effectively at the fair price shop?		5
	i) 100% Bio metric	5	
	ii) 99% Bio Metric	3	
	iii) Below 99%	-2	
18.	Sale of Non Controlled items in the current financial year		5
	i) 1 Mark for every 1% increase with reference to the last year subject to the maximum of 5 Marks	5	
	ii) Decrease over last year	-2	
19.	Sale of Ooty tea in the current financial year		5
	i) 1 Mark for every 1% increase with reference to the last year subject to the maximum of 5 Marks	5	
	ii) Decrease over last year	-2	
20.	Sale of Arasu Salt in the current financial year		5
	i) 1 Mark for every 1% increase with reference to the last year subject to the maximum of 5 Marks	5	
	ii) Decrease over last year	-2	
<b>Total marks</b>			<b>100</b>

## PRIMARY COOPERATIVE STORES

Sr No	Details	Marks / Weightage
1	Common evaluation	50
2	Society specific evaluation	50
<b>Total</b>		<b>100</b>

### Evaluation Committee-

- State Level – Registrar Of Cooperative Societies
- District Level – Regional Joint Registrar

## Common Evaluation - PCS

Sr.No.	Details	Marks
1.	Annual General Meeting (FY 20-20 To 24-25)	5
2.	Profit and Loss (FY 20-20 To 24-25)	10
3.	Legal action Covered (As on 31.03.2025)	5
4.	Audit Classification (FY 20-20 To 24-25)	3
5.	Special Report (FY 20-20 To 24-25)	3
6	Management	2
7	Form 34 -Readiness for Audit	2
8	Investment of funds	5
9	Overdues	5
10	Dividend	5
11	Submission of Annual Returns	2
12	Computerization of Day to Day operations	3
<b>Total Marks</b>		<b>50</b>

## Common Evaluation - PCS

Sr No	Details	Allocated Marks	Total Marks 50
1	<b>Annual general meeting (FY 20-20 To 24-25)</b> (i) 5 times in 5 years (ii) 3 to 4 times in 5 years (iii) 1 to 2 times in 5 years (iv) No Annual General Body Meeting in 5 Years	5 3 2 -1	5
2	<b>Profit and loss</b> (i) Profit for the last 5 consecutive years (ii) Profit for the last 3 consecutive years (iii) Profit for the last 2 consecutive years (iv) Profit in any 2 years during the last 5 years (v) No Profit in the last 5 years	10 7 5 3 -2	10

Sr No	Details	Allocated Marks	Total Marks
3	<b>Legal action Covered (As on 31.03.2025)</b> (i) Leagel action coverd for all special report (ii) Follow of action on Surcharge order not taken.	5 -1	5
4	<b>Audit Classification (FY 20-20 To 24-25)</b> (i) Class 'A' for the last 5 consecutive years (ii) Class 'A' in any 2 of the last 5 years (iii) No class 'A' in the last 5 years	3 1 -1	3
5	<b>Special Reports on Defects Noticed During Audit (FY 20-20 To 24-25)</b> (i) No Special Reports in the Last 5 years (ii) Special Reports in any one of the last 5 years	3 -1	3

Sr No	Details	Allocated Marks	Total Marks
6	<b>Management</b>		
	(i) Staff Strength as prescribed in the Special By laws (ii) Staff Strength more than that prescribed in the Special By laws	2 -1	2
7	<b>Form 34 -Readiness for Audit</b>		
	(i) Form 34 sent to Coopreative Audit Department for the unaudited years upto 2024-25 (ii) Form 34 not sent to cooperative Audit Department for the unaudited years	2 -1	2
8	<b>Investment of funds</b>		
	(i) 100% investment of all funds as per Act and rules (ii) 75% investment of funds as per Act and rules (iii) Funds are not invested as per Act and rules.	5 2 -1	5
9	<b>Overdues</b>		
	(i) Less than 5% overdues in 10 years (ii) 5 to 10% overdues in 10 years (iii) 10 to 15% overdues in 10 years (iv) 15 to 20% overdues in 10 years (v) Above 20%	5 3 2 1 -2	5

Sr No	Details	Allocated Marks	Total Marks
10	<b>Dividend</b>		
	(i) Dividend Distribution for 3 years	5	5
	(ii) Dividend Distribution for 2 years	3	
	(iii) Dividend Distribution for 1 year	2	
	(iv) No Dividend	-2	
11	<b>Submission of returns to government</b>		
	(i) Returns submitted to government for last 2 years	2	2
	(ii) Returns submitted to government one time for last 2 years	1	
	(iii) Returns not been submitted to the government	-1	
12	<b>Computerization of Day to Day operations</b>		
	(i) Fully Computerized	3	3
	(ii) Partially Computerized	1	
	(iii) Only Manual	-1	

## Society Evaluation - PCS

Sr.No.	Details	Marks
1.	Non controlled commodities sales	10
2.	Improvement of Bulk Sales	5
3.	Petrol bunks	5
4.	LPG gas agency	5
5.	Medical Shops	10
6	Farm fresh consumer outlets	5
7	Cooperative Products	5
8	New business implementation	5
<b>Total Marks</b>		<b>50</b>

## Society Evaluation - PCS

Sr No	Details	Allocated Marks	Total Marks 50
1	<p>Non-Controlled Commodities Sales</p> <p>a. One mark for every 1% increase of NC Sales with reference to last year position subject to a maximum of 10 marks.</p> <p>b. Decrease over last year</p>	-3	10
2	<p>Bulk Sales</p> <p>a. Bulk Sales (Hostels, Temples, Amma Unavagam etc.,) increase over last year.</p> <p>b. (Note : If yes, 5 marks If No, -2 marks)</p>	5 -2	5

Sr No	Details	Allocated Marks	Total Marks 50
3	Petrol Bunk Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5
4	LPG Gas Agency Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5

Sr No	Details	Allocated Marks	Total Marks 50
5	Medical Shops Profit Increased Profit Same as previous year Profit Decreased	10 5 -1	10
6	Farm Fresh Outlet Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5

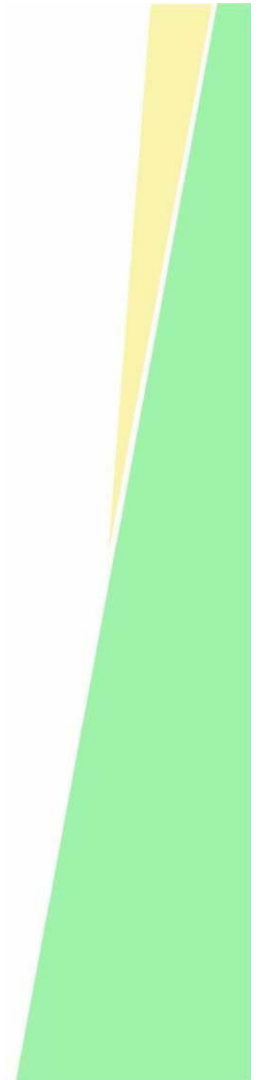
Sr No	Details	Allocated Marks	Total Marks 50
7	Cooperative Products Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5
8	Any new retail outlets or new business started by the Primary Cooperative Stores during the year?  <b>Note :</b> If yes, 5 marks If No, -1 marks	5 -1	5

## District Central Cooperative Banks

Sr. No.	Details	Marks
1	CRAR	10
2	CRR / SLR	10
3	Net worth	05
4	Bank deposits – (A) total deposits (B) low cost deposits	20
5	Loans	10
6	CD Ratio	10
7	All loan overdue	05
8	Gross NPA	05
9	Average cost of funds	10
10	Cost of management	05
11	Financial margin	10
12	Branch wise Profit/Loss	05
13	Safety Measures in DCCB Branches	01
14	Average Age of Customers	01
15	Measures adopted to strengthen PACS	10
16	Computerization	13
17	Management	05
18	Social Work	15
<b>Total Marks</b>		<b>150</b>

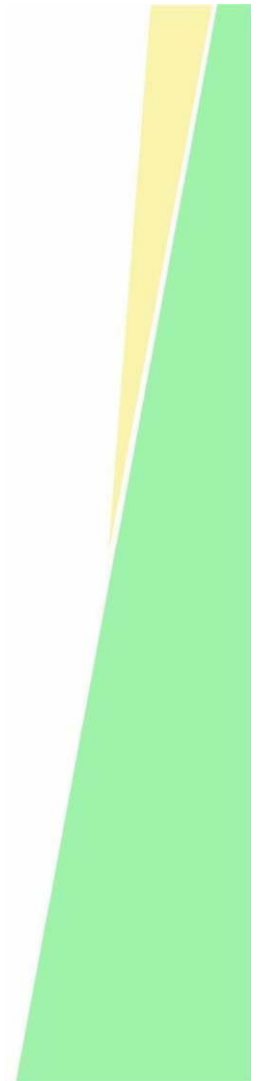
## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
1	<b>CRAR</b>		10
	(i) above 9	10	
	(ii) 7.01 - 9	08	
	(iii) 6.01 – 7	06	
	(iv) <u>5 - 6</u>	04	
	(v) below 5	-1	
2	<b>CRR/SLR</b>		10
	(i) No violation of CRR & SLR	10	
	(ii) No violation of CRR but violation of SLR once	08	
	(iii) No violation of CRR but violation of SLR for more than 2 times	06	
	(iv) No violation of SLR but violation of CRR once	04	
	(v) No violation of SLR but violation of CRR twice	02	
	(vi) Violation of CRR & SLR	-1	
3	<b>Net worth</b>		05
	(i) Net worth (+ve) & dividend given	05	
	(ii) Net worth (+ve) & no dividend given	03	
	(iii) Net worth(-ve)	-1	



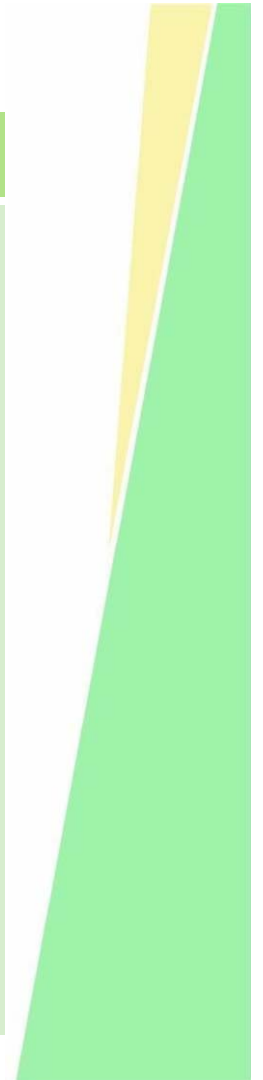
## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
4	<p><b>Bank deposits</b></p> <p><b>A Total deposits with the bank (Rs.in Crores )</b></p> <p>(i) Above Rs. 5000</p> <p>(ii) 3001 -5000</p> <p>(iii) 2001 -3000</p> <p>(iv) 1000 -2000</p> <p>(v) Below 1000</p> <p><b>B CASA deposits (%)</b></p> <p>(i) Above 50</p> <p>(ii) 41 -50</p> <p>(iii) 31 -40</p> <p>(iv) 20 -30</p> <p>(v) Below 20</p>	<p>10</p> <p>10</p> <p>08</p> <p>06</p> <p>03</p> <p>-1</p> <p>10</p> <p>10</p> <p>08</p> <p>06</p> <p>04</p> <p>-1</p>	<p>20</p>



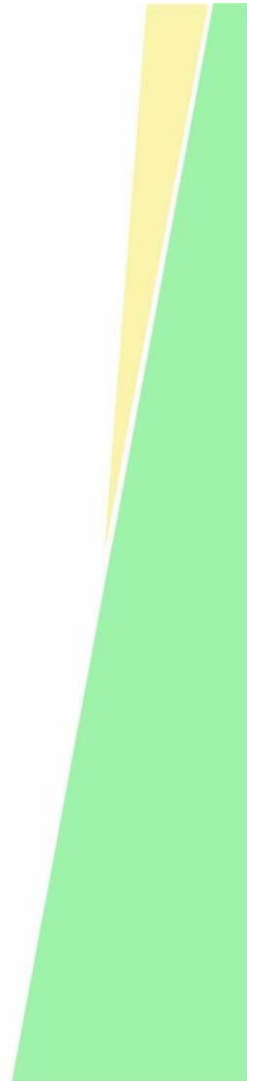
## District Central Cooperative Banks

Sr. No.	Details	Allocated Marks	Total Marks
5	<b>Loans ( Achievement %)</b> <b>1. Medium Term Loans (Agri/Non Agri)</b> (i) Above 80% of target (ii) 50% to 80% of target (iii) Below 50% of target  <b>2. Loans to weaker sections (SC/ST+Destitute Widows/Deserted Women+Transgenders)</b> (i) Above 80% of target (ii) 50% to 80% of target (iii) Below 50% of target  <b>3. Housing and House Mortgage Loan</b> (i) Above 80% of target (ii) 50% to 80% of target (iii) Below 50% of target  <b>4. SHG loan</b> (i) Above 80% of target (ii) 50% to 80% of target (iii) Below 50% of target	2.5 2.5 01 -1  2.5 2.5 01 -1  2.5 2.5 01 -1  2.5 2.5 01 -1	10



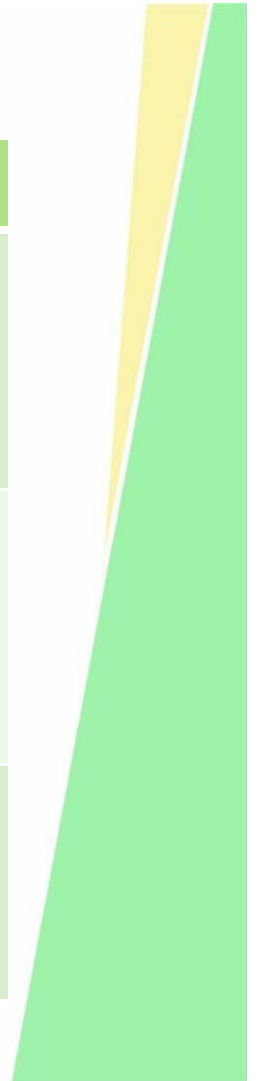
## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
6	<b>CD ratio (%)</b>		10
	(i) Above 80	-1	
	(ii) 76-80	06	
	(iii) 71-75	08	
	(iv) 66-70	10	
	(v) 61-65	08	
	(vi) 56 -60	06	
	(vii) 50 -55	04	
	(viii) Below 50	-1	
7	<b>All Loan Overdue (%)</b>		5
	(i) Below 5	05	
	(ii) 5 - 8	04	
	(iii) 8.01-10	03	
	(iv) 10.01 -15	02	
	(v) Above 15	-1	



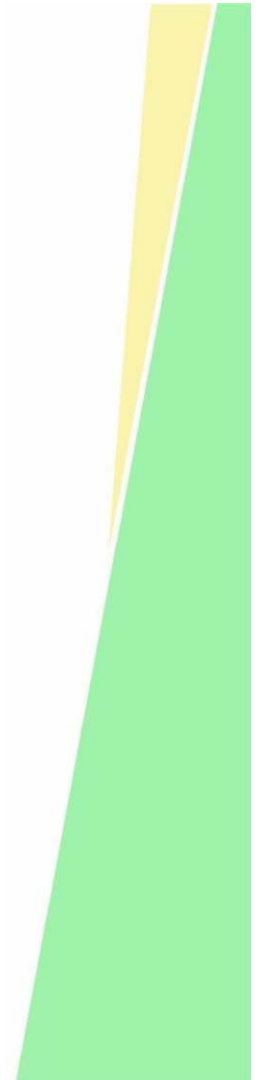
## District Central Cooperative Banks

Sr. No.	Details	Allocated Marks	Total Marks
<b>8</b>	<b>Gross NPA (%)</b>		<b>5</b>
	(i) Below 5	<b>05</b>	
	(ii) 5- 8	<b>04</b>	
	(iii) 8.01 -10	<b>03</b>	
	(iv) 10.01 -15	<b>02</b>	
	(v) Above 15	<b>-1</b>	
<b>9</b>	<b>Average cost of funds (%)</b>		<b>10</b>
	(i) Below 5	<b>10</b>	
	(ii) 5 - 6	<b>08</b>	
	(iii) 6.01 -7	<b>06</b>	
	(iv) 7.01 - 8	<b>04</b>	
	(v) Above 8	<b>-1</b>	
<b>10</b>	<b>Cost of management (%)</b>		<b>5</b>
	(i) Below 1.5	<b>05</b>	
	(ii) 1.5 - 2	<b>03</b>	
	(iii) 2.01 - 2.5	<b>02</b>	
	(iv) Above 2.5	<b>-1</b>	



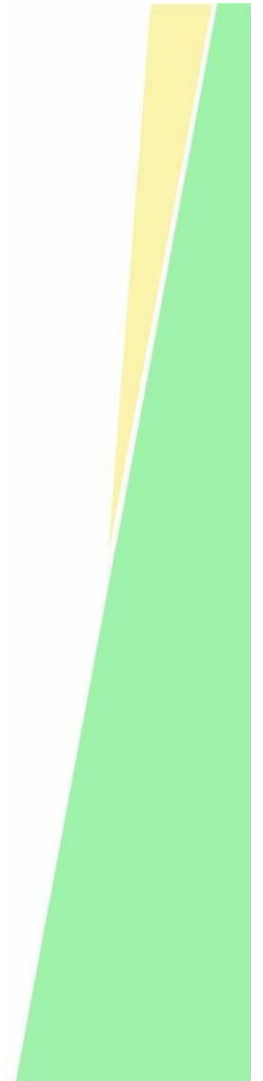
## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
<b>11</b>	<b>Financial margin (%) (NIM)</b>		<b>10</b>
	(i) Above 4	<b>10</b>	
	(ii) 3.01 - 4	<b>08</b>	
	(iii) 2.01 - 3	<b>06</b>	
	(iv) 1- 2	<b>04</b>	
	(v) Below 1	<b>02</b>	
<b>12</b>	<b>Branch wise Profit/Loss</b>		<b>5</b>
	(i) Above 80% branches in Profit	<b>05</b>	
	(ii) 60% to 80% branches in Profit	<b>03</b>	
	(iii) Less than 60% branches in Profit	<b>-1</b>	



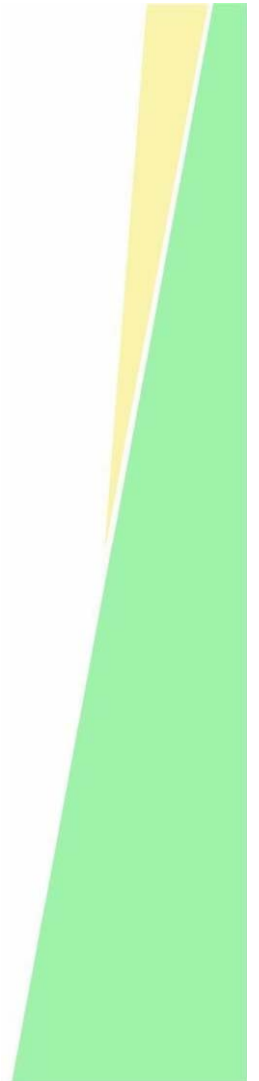
## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
<b>13</b>	<b>Safety Measures installed in all DCCB Branches (Strong Room with Defender Door, Burglar Alarm, CCTV, Security Guards)</b> (i) All 4 (ii) Any 3 (iii) Less than 3	 <b>01</b> <b>0.5</b> <b>-1</b>	<b>01</b>
<b>14</b>	<b>Average Age of Customers</b> (i) Up to 45 years (ii) 46 – 50 years (iii) Above 50 years	 <b>01</b> <b>0.5</b> <b>-1</b>	<b>01</b>
<b>15</b>	<b>Measures adopted to strengthen PACS</b> (i) Member Support Programme to bring them out of imbalance and Cover Deficit (ii) Special schemes implemented for PACS	 <b>05</b>  <b>05</b>	<b>10</b>



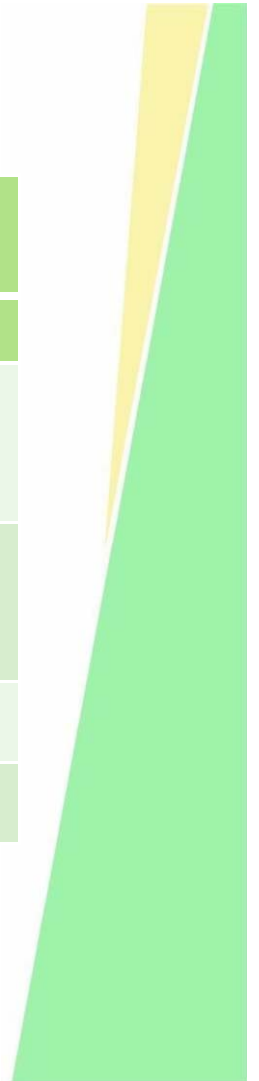
## District Central Cooperative Banks

Sr.No	Details	Allocated Marks	Total Marks
<b>16</b>	<b>Computerization</b>		
1	CBS (Max. 3 Marks)		13
	a CBS with usage of HR Module (Head office & branch offices)	03	
	b CBS without usage of HR Module (Head office & branch offices)	-1	
2	Number of ATMs (Max. 3 Marks)		
	a More than 15 ATMs installed	03	
	b 10 to 15 ATMs installed	02	
	c Less than 10 ATMs installed	01	
3	Other facilities		
	a RTGS/NEFT/IMPS/UPI Transactions/Any Branch banking facility/IFS code etc. services	0.50	
	b Mobile banking/ SMS alert services	01	
4	Owned data center & DR site	0.50	
5	Use of QR code (Max. 2 Marks)		
	a Minimum 10% accounts of total active accounts	02	
	b 5% accounts of total active accounts	01	
6	System audit & data migration audit (Max. 1 Mark)		
	a System audit done	0.50	
	b Data migration audit done	0.50	
7	Aadhaar payment bridge system (Max. 2 Mark)		
	a If Yes	02	
	b If No	00	



## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
<b>17</b>	<b>Management</b>		
1	Conducted adequate number of meetings of board of directors, Loan committee meetings, Investment committee meetings and audit committee meetings as per byelaws	1.0	05
2	Not conducted adequate number of meetings of board of directors, Loan committee meetings, Investment committee meetings and audit committee meetings as per byelaws	-1	
3	Conducted training for both board of directors and Employees	1.0	
4	Not conducted training for board of directors and Employees	-1	

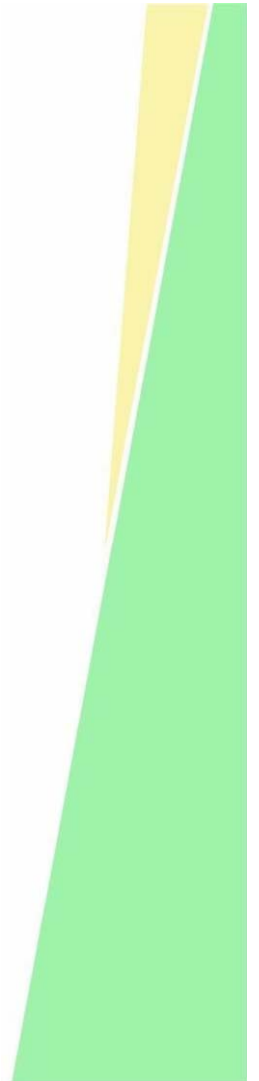


## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
05	Submission of NABARD inspection rectification report within specified time	0.5	
06	Failure to submit NABARD inspection rectification report within specified time	-0.5	
07	Submission of statutory audit rectification report within specified time	0.5	
08	Failure to submit statutory audit rectification report within specified time	-0.5	
09	Submission of RBI and NABARD O.S.S. statements within specified time	0.5	
10	Failure to submit RBI and NABARD O.S.S. statements within specified time	-0.5	

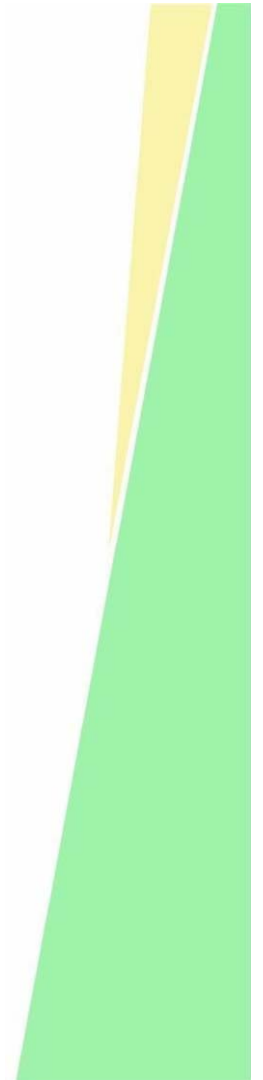
## District Central Cooperative Banks

Sr.No.	Details	Allocated Marks	Total Marks
11	Submission of mandatory returns to government within specified time	0.5	
12	Failure to submit mandatory returns to government within specified time	-0.5	
13	Business growth details maximum marks	1.0	
	(i) 10% increase in loan issue	0.5	
	(ii) 10% increase in Deposit Collection	0.5	
	(iii) Less than 10% increase in loan issue	-0.5	
	(iv) Less than 10% increase in Deposit Collection	-0.5	



## District Central Cooperative Banks

Sr. No	Details	Allocated Marks	Total Marks
<b>18</b>	<b>Social work</b>		
1	Contribution towards cooperative societies	03	15
a	Training for members		
b	Activities undertaken for economic development of cooperative societies (Member Support Programme)		
c	Special work		
2	Contribution towards public	02	
a	Public participation in government schemes/FLCE (farm labour contractor employee)		
b	Special work		
3	Efforts for development of cooperative movement	05	
a	Organizing camps/seminars		
b	Participation in CSR		
c	Cooperation promotion, dissemination & publicity		
d	Self help group awareness		
e	Farmers groups		
4	Contribution of fund to cooperative/charitable/public societies under provisions of section 69	05	



## **District Central Cooperative Banks**

**Loans disbursed to the Board of Directors / Relatives of the Board of Directors in violation of the byelaws during the tenure of the Board of Directors will render the bank ineligible for selection.**



# CONSUMER WHOLESale STORES

Sr No	Details	Marks / Weightage
1	Common evaluation	50
2	Society specific evaluation	50
<b>Total</b>		<b>100</b>

## Evaluation Committee-

- State Level – Registrar Of Cooperative Societies
- District Level – Regional Joint Registrar

## Common Evaluation – CWS

Sr.No.	Details	Marks
1.	Annual General Meeting (FY 20-20 To 24-25)	5
2.	Profit and Loss (FY 20-20 To 24-25)	10
3.	Legal action Covered (As on 31.03.2025)	5
4.	Audit Classification (FY 20-20 To 24-25)	3
5.	Special Report (FY 20-20 To 24-25)	3
6	Management	2
7	Form 34 -Readiness for Audit	2
8	Investment of funds	5
9	Overdues	5
10	Dividend	5
11	Submission of Annual Returns	2
12	Computerization of Day to Day operations	3
<b>Total Marks</b>		<b>50</b>

## Common Evaluation - CWS

Sr No	Details	Allocated Marks	Total Marks 50
1	<b>Annual general meeting (FY 20-20 To 24-25)</b> (i) 5 times in 5 years (ii) 3 to 4 times in 5 years (iii) 1 to 2 times in 5 years (iv) No Annual General Body Meeting in 5 Years	5 3 2 -1	5
2	<b>Profit and loss</b> (i) Profit for the last 5 consecutive years (ii) Profit for the last 3 consecutive years (iii) Profit for the last 2 consecutive years (iv) Profit in any 2 years during the last 5 years (v) No Profit in the last 5 years	10 7 5 3 -2	10

Sr No	Details	Allocated Marks	Total Marks
3	<b>Legal action Covered (As on 31.03.2025)</b> (i) Legal action covered for all special report (ii) Follow of action on Surcharge order not taken.	5 -1	5
4	<b>Audit Classification (FY 20-20 To 24-25)</b> (i) Class 'A' for the last 5 consecutive years (ii) Class 'A' in any 2 of the last 5 years (iii) No class 'A' in the last 5 years	3 1 -1	3
5	<b>Special Reports on Defects Noticed During Audit (FY 20-20 To 24-25)</b> (i) No Special Reports in the Last 5 years (ii) Special Reports in any one of the last 5 years	3 -1	3

Sr No	Details	Allocated Marks	Total Marks
6	<b>Management</b>		
	(i) Staff Strength as prescribed in the Special By laws (ii) Staff Strength more than that prescribed in the Special By laws	2 -1	2
7	<b>Form 34 -Readiness for Audit</b>		
	(i) Form 34 sent to Coopreative Audit Department for the unaudited years upto 2024-25 (ii) Form 34 not sent to cooperative Audit Department for the unaudited years	2 -1	2
8	<b>Investment of funds</b>		
	(i) 100% investment of all funds as per Act and rules (ii) 75% investment of funds as per Act and rules (iii) Funds are not invested as per Act and rules.	5 2 -1	5
9	<b>Overdues</b>		
	(i) Less than 5% overdues in 10 years (ii) 5 to 10% overdues in 10 years (iii) 10 to 15% overdues in 10 years (iv) 15 to 20% overdues in 10 years (v) Above 20%	5 3 2 1 -2	5

Sr No	Details	Allocated Marks	Total Marks
10	<b>Dividend</b> (i) Dividend Distribution for 3 years (ii) Dividend Distribution for 2 years (iii) Dividend Distribution for 1 year (iv) No Dividend	5 3 2 -2	5
11	<b>Submission of returns to government</b> (i) Returns submitted to government for last 2 years (ii) Returns submitted to government one time for last 2 years (iii) Returns not been submitted to the government	2 1 -1	2
12	<b>Computerization of Day to Day operations</b> (i) Fully Computerized (ii) Partially Computerized (iii) Only Manual	3 1 -1	3

## Society Evaluation - CWS

Sr.No.	Details	Marks
1.	Non controlled commodities sales	10
2.	Improvement of Bulk Sales	5
3.	Petrol bunks	5
4.	LPG gas agency	5
5.	Medical Shops	10
6	Farm fresh consumer outlets	5
7	Cooperative Products	5
8	New business implementation	5
<b>Total Marks</b>		<b>50</b>

## Society Evaluation

Sr No	Details	Allocated Marks	Total Marks 50
1	<p>Non-Controlled Commodities Sales</p> <p>a. One mark for every 1% increase of NC Sales with reference to last year position subject to a maximum of 10 marks.</p> <p>b. Decrease over last year</p>	-3	10
2	<p>Bulk Sales</p> <p>a. Bulk Sales (Hostels, Temples, Amma Unavagam etc.,) increase over last year.</p> <p>b. (Note : If yes, 5 marks If No, -2 marks)</p>	5 -2	5

Sr No	Details	Allocated Marks	Total Marks 50
3	Petrol Bunk Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5
4	LPG Gas Agency Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5

Sr No	Details	Allocated Marks	Total Marks
5	Medical Shops Profit Increased Profit Same as previous year Profit Decreased	10 5 -1	50 10
6	Farm Fresh Outlet Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5

Sr No	Details	Allocated Marks	Total Marks 50
7	Cooperative Products Profit Increased Profit Same as previous year Profit Decreased	5 3 -1	5
8	Any new retail outlets or new business started by the Consumer Wholesale Stores during the year?  <b>Note :</b> If yes, 5 marks If No, -1 marks	5 -1	5

## Agriculture and Rural Development Bank

Sr.No.	Details	Marks
Sr No	Details	Marks / Weightage
1	Annual General Body Meeting	4
2	Board of directors Meeting	4
3	Profit and Loss	10
4	Overdues	5
5	Audit	8
6	Investment of funds	4
Total Marks		35
Sr.No.	Details	Marks
1	Investment of additional funds other than cash and statutory liquidity	5
2	Loan disbursement	10
3	Legal Actions	5
4	Safety Measures	5
5	Non-performing assets (NPA)	10
6	KYC Norms	5
7	Administrative expenses	5
8	Service rules for staff	5
9	Other Incomes	5
10	Dividend distribution	10
Total Marks		65

## Common Evaluation

Sr.No.	Details	Marks	
Sr No	Details	Allocated Marks	Total Marks
			35
1	Annual general body meeting for the last 5 years (i) 5 times in 5 years (ii) 3 to 4 times in 5 years (iii) 1 to 2 times in 5 years (iv) No Annual general body meeting in last 5 years	4 3 2 -1	4
2	Board of Directors meeting (i) 4 meetings held in last 1 Year. (ii) Less than 4 meetings.	4 0	4
3	Profit and loss (i) Profit for last 5 consecutive years (ii) Profit for last 3 consecutive years (iii) Profit for last 2 consecutive years (iv) Profit in any 2 years in the last 5 years (v) No Profit in last 5 years	10 5 3 2 -2	10

## Common Evaluation

Sr.No.	Details	Marks	
Sr No	Details	Allocated Marks	Total Marks 35
4	<b>Overdues</b> (i) Less than 5% overdues in 5 years (ii) 5 to 10% overdues in 5 years (iii) 10 to 25% overdues in 5 years (iv) Above 25% overdues in 5 years	5 3 2 -1	5
5	<b>Audit report</b> (i) Audit class 'A' for last 5 consecutive years (ii) Audit class 'A' in any 3 of the last 5 years (iii) Audit class 'A' in any 2 of the last 5 years (iv) No class 'A' audit in the last 5 years	8 5 3 -1	8
6	<b>Investment of funds</b> (i) 100% investment of all funds as per rules (ii) partial investment of funds as per rules (iii) funds are not invested as per rules.	4 2 -1	4

## Agriculture and Rural Development Bank

Sr No	Details	Allocated Marks	Total Marks (35)
1	<b>Investment of additional funds other than cash and statutory liquidity</b>		5
	i) If the surplus funds have been invested in the previous financial year as per the provisions of the by-laws	5	
	ii) If the surplus funds have not been invested in the previous financial year as per the provisions of the by-laws	0	
2	<b>Loan disbursement as per policy</b>		10
	i) Loan disbursement as per the provisions of the bye laws and RCS Circulars in the previous financial year	10	
	ii) If loan disbursement in violation of the provisions of the bye laws and RCS Circulars in the previous financial year	0	
3	<b>Legal Actions -ARC, EP, etc</b>		5
	i) Statutory Actions covered-100%	5	
	ii) Statutory Actions covered-75% to 100%	3	
	iii) Statutory Actions covered below -75%	2	
	iv) Statutory Actions not covered	-3	

## Agriculture and Rural Development Bank

Sr No	Details	Allocated Marks	Total Marks (35)
4	<b>All Safety Measures available (Safety Locker, Defender Door, Burglary Alarm, CCTV,SMS Alert)</b>		5
	i) Yes	5	
	ii) Safety locker & Defender door only	3	
	iii) No	0	
5	<b>Non-Performing Assets</b>		10
	i) NPA less than 5%	5	
	ii) NPA above 5%	0	
6	<b>KYC Norms</b>		5
	i) K.Y.C of all depositors and members as per norms	5	
	ii) K.Y.C of all depositors and members not done	-3	

## Agriculture and Rural Development Bank

Sr No	Details	Allocated Marks	Total Marks (35)
7	<b>Administrative expenses</b>		5
	i) Administrative expenses to total working Capital is less than 2% in the previous financial year	5	
	ii) Administrative expenses to total working Capital is more than 2% in the previous financial year	0	
8	<b>Service rules for staff</b>		5
	i) If up to date Panel drawn and Promotion given	5	
	ii) If up to date Panel not drawn and Promotion given	0	

## Agriculture and Rural Development Bank

Sr No	Details			Allocated Marks	Total Marks (35)	
9	<b>Other Incomes generated (CSC, Medical shops, other income generating activities)</b>				5	
	1) Yes			5		
	2) No			0		
10	<b>Dividend Declared</b>				10	
	a) Above 14 %			10		
	b) Above 10 but less than or equal to 14 %			8		
	c) Above 8 but less than or equal to 10 %			5		
	d) Above 6 but less than or equal to 8%			3		
	e) No Dividend Declared			-2		
		<b>Total Marks</b>				<b>65</b>

## Employees' Co-operative Thrift and Credit Societies

Name of The Region		
Name of the ECS:		
Award Format for ECS		
1	Common Evaluation	40
2	Society Evaluation	60
	Total	100
Common Evaluation		
Sr No	Details	Marks
1	Annual General Body Meeting	5
2	Board of directors Meeting	5
3	Profit and Loss	10
4	Overdues	5
5	Audit	10
6	Investment of funds	5
	Total Marks	40
Society Evaluation		
Sr.No.	Details	Marks
1	External borrowing limit	5
2	Statutory liquidity and liquidity investments	5
3	Investment of additional funds other than cash and statutory liquidity	5
4	Loan disbursement as per policy	5
5	Administrative expenses	5
6	Service rules for staff	5
7	Dividend distribution	10
8	Legal Action	10
9	Membership	5
10	Statutory Action on the Society	5
	Total Marks	60

## Common Evaluation

Sr No	Details	Allocated Marks	Total Marks 40
1	<b>Annual general body meeting for the last 5 years</b> (i) 5 times in the 5 years (ii) 3 to 4 times in 5 years (iii) 1 to 2 times in 5 years (iv) No Annual general body meeting in last 5 years	5 3 2 -1	5
2	<b>Board of Directors meeting</b> (i) 4 meetings held in last 1 Year. (ii) Less than 4 meetings.	5 0	5
3	<b>Profit and loss</b> (i) Profit for last 5 consecutive years (ii) Profit for last 3 consecutive years (iii) Profit for last 2 consecutive years (iv) Profit in any 2 years in the last 5 years (v) No Profit in last 5 years	10 7 5 3 -2	10

## Common Evaluation

Sr No	Details	Allocated Marks	Total Marks
4	<b>Overdues</b> (i) Less than 5% overdues in 5 years (ii) 5 to 10% overdues in 5 years (iii) 10 to 25% overdues in 5 years (iv) Above 25% overdues in 5 years	5 4 3 -1	5
5	<b>Audit report</b> (i) Audit class 'A' for last 5 consecutive years (ii) Audit class 'A' in any 3 of the last 5 years (iii) Audit class 'A' in any 2 of the last 5 years (iv) No class 'A' audit in the last 5 years	10 7 5 -1	10
6	<b>Investment of funds</b> (i) 100% investment of all funds as per rules (ii) partial investment of funds as per rules (iii) funds are not invested as per rules.	5 2 -1	5

## Society Evaluation - ECS

Sr No	Details	Allocated Marks	Total Marks (60)
1	<b>External borrowing limit</b>		5
	i) external borrowing less than 10 times of paid up share capital and reserve fund.	5	
	ii) external borrowing more than 10 times of paid up share capital and reserve fund.	0	
2	<b>Statutory liquidity and liquidity investments</b>		5
	i) If 100% investment is made in the previous financial year as per provisions of the bye laws		
	ii) If investment made in previous financial year violating provisions of the bye laws		

## Society Evaluation - ECS

Sr No	Details	Allocated Marks	Total Marks
3	<b>Investment of additional funds other than cash and statutory liquidity</b>		5
	i) If the surplus funds have been invested in the previous financial year as per the provisions of the by-laws	5	
	i) If the surplus funds have not been invested in the previous financial year as per the provisions of the by-laws	0	
4	<b>Loan disbursement as per policy</b>		5
	i) Loan disbursement as per the provisions of the bye laws and RCS Circulars in the previous financial year	5	
	ii) If loan disbursement in violation of the provisions of the bye laws and RCS Circulars in the previous financial year	0	

## Society Evaluation - ECS

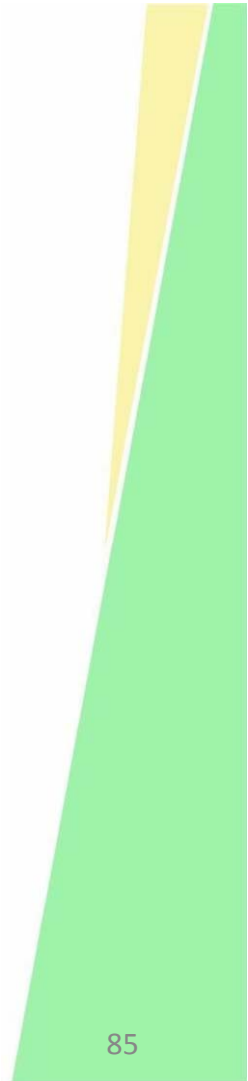
Sr No	Details	Allocated Marks	Total Marks
5	<b>Administrative expenses</b>		5
	i) Administrative expenses to total working Capital is less than 2% in the previous financial year	5	
	ii) Administrative expenses to total working Capital is more than 2% in the previous financial year	0	
6	<b>Service rules for staff</b>		5
	i) If up to date Panel drawn and Promotion given	5	
	ii) If up to date Panel not drawn and Promotion given	0	

## Society Evaluation - ECS

Sr No	Details	Allocated Marks	Total Marks
7	<b>Dividend Declared</b>		10
	a) Above 14 %	10	
	b) Above 10 but less than or equal to 14 %	7	
	c) Above 8 but less than or equal to 10 %	5	
	d) Above 6 but less than or equal to 8%	3	
	e) No Dividend Declared	-5	
8	<b>Legal Actions -ARC, EP, etc.,</b>		10
	a) Statutory Actions covered-100%	10	
	b) Statutory Actions covered 75% to 100%	5	
	c) Statutory Actions covered below 75%	0	
	d) Statutory Actions not covered	-5	

## Society Evaluation - ECS

Sr No	Details	Allocated Marks	Total Marks
9	<b>Membership</b> (i) Cleansing of Electrol roll done (ii) Cleansing of Electrol Not done	5  -1	5
10	Statutory Action on the society (i) No enquiry u/s 81 or Inspection u/s 82 ordered in the last 5 years (ii) Enquiry u/s 81 or Inspection u/s 82 ordered in the last 5 years	5  Not eligible to be included in the selection	5
	<b>Total Marks</b>		<b>60</b>



## Special Type of Society (Common)

Sr.No.	Details	Marks
1.	Annual Turn Over	10
2.	Dividend Declared	10
3.	Profit	10
4.	Audit Report classification	10
5.	Sundry Debtors collection	10
<b>Total Marks</b>		<b>50</b>

## Society Specific Evaluation

Sr.No.	Details	Marks
1.	Share Capital	10
2.	Establishment and Contingency	10
3.	Utilization of Machines (Only for Press)	10
4.	Other Diversified Business	10
5.	Membership Enrolment	10
<b>Total Marks</b>		<b>50</b>

- Only for press 100 marks awarded
- For Special Type of Societies 90 marks converted into 100 marks

## Special Type of Society (Common)

Sr No	Details	Allocated Marks	Total Marks 50
1	<b>Annual Turn Over (in lakhs)</b> (i) Increase of 25% above in last 3 years (ii) Increase of 15% to 25% in last 3 years (iii) Increase of 10% to 15% in last 3 years (iv) Below 10% hike	10 5 3 -2	10
2	<b>Dividend declared</b> (i) Above 14% (ii) Above 10% but less than or equal to 14% (iii) Above 8% but less than or equal to 10% (iv) Above 6% but less than or equal to 8% (v) No Dividend Declared	10 8 5 3 -2	10

## Special Type of Society (Common)

Sr No	Details	Allocated Marks	Total Marks
3	<b>Profit</b> (i) Profit for last 5 years (ii) Profit for last 3 years (iii) Profit for last 2 years (iv) Profit in any 2 years in the last 5 years (v) No profit in last 5 years	10 7 5 3 -2	10
4	<b>Audit Report classification</b> (i) Upgraded to Higher Class (ii) Retaining the same class (iii) Down graded to lower class	10 5 -2	10
5	<b>Sundry Debtors Collection %</b> (i) above 50% (ii) 25% to 50% (iii) 10% to 25% (iv) Below 10%	10 5 2 -2	10

## Special Type of Society (Society Evaluation)

Sr No	Details	Allocated Marks	Total Marks
1	<p><b>Share capital                      Amount</b></p> <p>(i) Increase of 25% above in last 3 years</p> <p>(ii) Increase of 15% to 25% in last 3 years</p> <p>(iii) Increase of 10% to 15% in last 3 years</p> <p>(iv) Below 10% hike</p>	<p>10</p> <p>5</p> <p>3</p> <p>-2</p>	10
2	<p><b>Establishment and Contingency</b></p> <p>(i) 25% of E&amp;C in Gross profit</p> <p>(ii) 25% to 40% of E&amp;C in Gross Profit</p> <p>(iii) Above 40% of E&amp;C in Gross Profit</p> <p>(iv) Above 50%</p>	<p>10</p> <p>5</p> <p>3</p> <p>-3</p>	10
3	<p><b>Utilization of Machines (Press)</b></p> <p>(i) Above 80%</p> <p>(ii) 50 % to 79%</p> <p>(iii) 25% to 49%</p> <p>(iv) Below 25%</p>	<p>10</p> <p>5</p> <p>2</p> <p>-2</p>	10

## Special Type of Society (Society Evaluation)

Sr No	Details	Allocated Marks	Total Marks
4	<b>Other Diversified Business</b> (i) More than 3 Business (ii) Above 2 & upto 3 (iii) 1-2 diversified Business (iv) No other Business	10 5 2 -2	10
5	<b>Membership Enrolment(an increase of min 1% in a year)</b> a. New Members Enrolment increase in Last 3 years b. New Members Enrolment increase in Last 2 years c. No new member Enrolment in last 2 years	10 5 -2	10

**Thank You**