

INTRODUCTION

"One for all and all for one" is the theme of Cooperative Movement. A Cooperative Society is organized by a minimum of thirty (30) members but in case of a producer's or housing society it consists of at least fifty members and is registered **Under Section 10 of Cooperative Societies Act, 1925** amended in 2020. Value of share and share holding is determined by the members in Annual General Meeting and in subsequent General Meetings. Membership is voluntary and open.

A Cooperative Society is an organization in which persons voluntarily associate themselves together for undertaking various schemes and projects for the promotion of their common economic needs, and for the improvement of their standard of living. Those who join hands together may individually be unable to achieve their objects because of their weak economic condition. This element of individual economic weakness is overcome by pooling of their resources and making self-help effective through an organization which is called a Cooperative Society. Cooperative is as old as the emergence of social consciousness among the human beings. The cooperation among the human beings can best be seen at the time of harvesting of crops and their distribution, construction of roads, participation in marriage/death ceremonies etc.

A Cooperative society is managed / controlled by a body of members, which is called Managing Committee and is elected by the General Meeting (the supreme authority) through secret balloting. If a Managing Committee, is efficient, devoted and sincere; it can achieve the desired **goals / objects** leading to economic uplift of members and accomplishment of the projects. On the other hand, if the society suffers losses, it may lead to liquidation U/S 47 of the Cooperative Societies Act, 1925 amended in 2020, resulting in winding up of the society. The fixed share amount puts the liability up to 15 times of purchased share in case of Limited Societies and up to no limits in case of Un-limited Societies. The benefits and losses are allowed to the members according to the number of shares they possess.

In Cooperative Societies, the members are at liberty to check the affairs of the society. If the members realize and discharge their obligations properly then question of losses is minimized proportionately. **The Cooperatives Department** regulates the working of Cooperative Societies and exercises supervision/control through various enactments. The societies are inspected and audited regularly in the interest of the members. The Annual General Meetings and election of the Cooperative Housing Societies are monitored and conducted by the department.

The Cooperation as an economic movement was started in Europe in the second half of the Nineteenth Century. In the **Sub-Continent**, the Cooperative movement was introduced by the British Govt. by promulgating the "Cooperative Credit Societies Act, 1904" to rescue the agriculturists from the clutches of the moneylenders. Under this Act only Credit Societies could be formed while there was

no provision to register Co-operative Societies formed for other self-help projects. Resultantly, the progress of the movement remained almost stagnant and limited to only Agricultural Sector. For widening the scope and broadening the economic horizon, another Act called Cooperative Societies Act, 1912, was promulgated which gave tremendous impetus to the growth of the Cooperative movement. The Government of India Act 1919, which ushered in diarchic system of Government in the country at provincial level, made Cooperative a transferred subject. Some provinces exercised the option of having their own Cooperative legislation. The Province of Bombay passed its separate Act namely the Bombay "Cooperative Societies Act of 1925", which continued to remain enforced in the province under the Provincial Autonomy. After the creation of Pakistan, the Sind Cooperative Societies Act was adopted throughout the Pakistan in 1965. The Sind Act contained many improvements over the 1912 Act.

The Cooperative Societies Act, 1925 has been marginally amended in the past. However, a number of situations and circumstances remained unaddressed in the said Act like Cooperative Housing Sector. The main component of the Cooperative movement had also not been adequately covered under the Act. Therefore, the Government of the Punjab amended the Act in 2020 in order to bring it in line with the changed scenarios to meet the new challenges.

Cooperatives is a world in itself having unity in diversity i.e. Agricultural, Banking, Housing, Industrial and Women Sectors, working on the cooperative principles and contributing in the progress and development of the Province in particular and country in general. The role of Cooperative Housing Societies to provide residential facilities with fully developed infrastructure to its members without seeking any financial support from the Government is commendable contribution of the Cooperatives Department.

Given the potential of Cooperatives for Socio-economic development, the Department is determined and committed to turn the Cooperative Societies into a dynamic, vibrant, viable and responsive enterprise in an era of economic liberalization and globalization with the help of Cooperative staff and Cooperators.


REGISTRAR
Cooperative Societies, Punjab
LAHOR

PRINCIPLES OF COOPERATIVES

The Co-operatives Principles (created by the International Cooperative Alliance (ICA)) are guidelines by which Co-operatives put their values into practice.

1. **Voluntary and Open Membership:** Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
2. **Democratic member Control:** Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and Women, serving as selected representatives, are accountable to the members. In primary Co-operatives, Members have equal rights (one member one vote), and Co-operatives at other levels are also organized in a democratic manner.
3. **Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their Co-operative. At least part of that capital is usually the common property of the Co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surplus for any or all the following purposes: developing their Co-operative, possibly by setting up reserves, part of which at least would be invisible; benefiting members in proportion to their transactions with the Co-operative; and supporting other activities approved by the membership.
4. **Autonomy and Independence:** Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external success, they do so on terms that ensure democratic control by their members and maintain their Co-operative autonomy.
5. **Education, Training and Information:** Co-operative provides education and training for their members, elected representative, managers and employees, so that they can contribute effectively to the development of their Co-operatives. They inform the general public particularly young people and opinion leaders – about the nature and benefits of Co-operations.
6. **Co-operative among Co-operatives:** Co-operatives serve their members most effectively and strengthen the Co-operative Movement by working together through local, national, regional and international structures.
7. **Concern for the Community:** Co-operatives work for the sustainable development of their communities through policies approved by their members.

VISION OF COOPERATIVES

To improve socio-economic conditions of persons of humble means through the principles of cooperation and to promote: -

1. Self-help and mutual aid.
2. Thrift and resource building.
3. Equality and democracy

MISSION OF COOPERATIVES

To improve socio-economic conditions of persons of humble means through self-help and mutual aid and to bring about economic sustainability among the community through voluntary cooperation.

COOPERATIVES ACT, RULES, ORDINANCE

1. The Cooperative Societies Act, 1912.
2. The Cooperative Societies Act, 1925 Amended in 2006.
3. The Cooperative Societies Rules, 1927.
4. The Multi-Unit Cooperative Societies Act, 1942.
5. The Cooperative Societies (Repayment of Loan) Ordinance, 1960.
6. The Coop Societies and Banks (Repayment of Loans) Ordinance, 1966.
7. The Cooperative Board (Dissolution) Act, 1966.
8. The Cooperative Societies (Reforms) Order, 1972.
9. Sind Cooperative Societies Reforms Rules, 1973.
10. The Cooperative-Farming Act, 1976.
11. The Cooperative Farming Rules, 1976.
12. The Interest Free Loan Utilization and Recovery Rules, 1977.
13. The Federal Bank for Cooperative and Regulation of Cooperative Banking (Accounts) Rules, 1977.
14. The Board of Directors of the Federal Bank for Cooperative and Regulation of Cooperative Banking (Meetings) Rules, 1977.
15. The Cooperative Societies (Reform) Order 9 of 1980.
16. Recovery of Cooperative Dues M.L.O. No. 19.
17. Repayment of Cooperative Loans M.L.O. No.21.
18. The Punjab undesirable Cooperative Societies (Dissolution) Act
19. The Cooperative Societies Amendment Act 2006.
20. The Cooperative Societies Amendment Act 2020.

21

2021

add.

CHAPTER – I

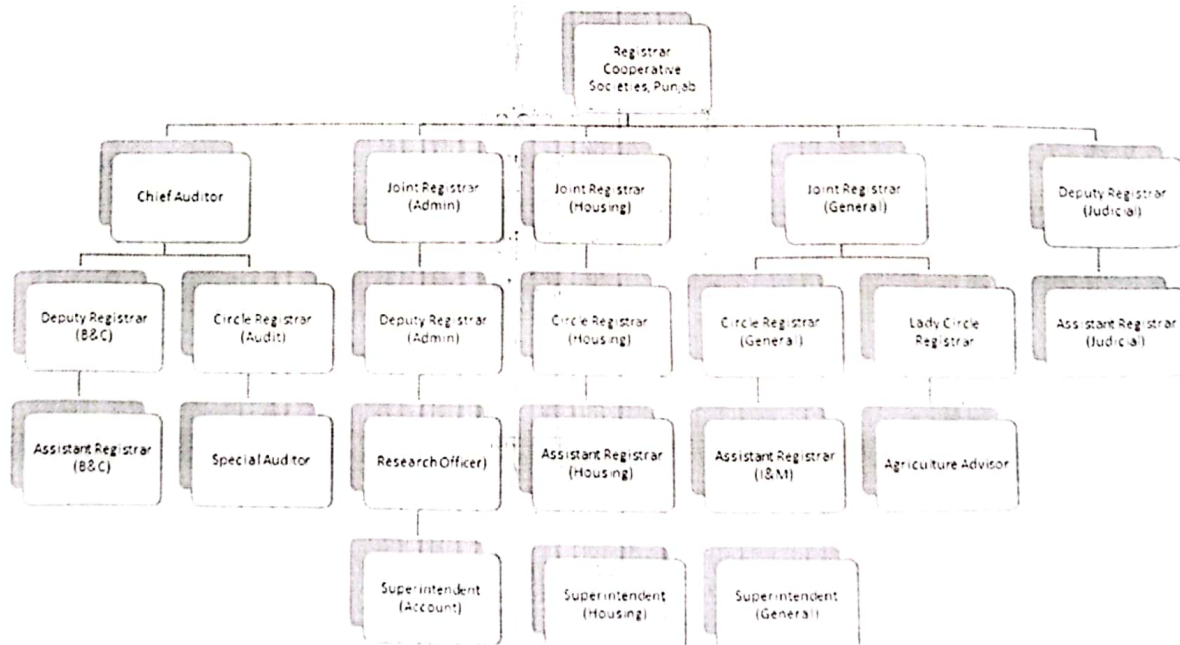
ADMINISTRATION

The Cooperatives Department, Punjab is a part of the Government of Punjab and is entrusted with the regulation and supervision of the Cooperative Societies working in Punjab. The Cooperatives Department is a separate department of Government of the Punjab working under Punjab Rules of Business, 2011 (amended in 2019). The Cooperative Department is headed by an administrative Secretary.

Cooperative Law assigns all regulatory functions to the Registrar Cooperatives as the representative of the Government and principal administrative officer. Responsibilities of the Registrar are thus organizational, promotional and regulatory in nature. The Cooperative Societies are regulated by the Registrar Cooperative Societies Punjab is assisted by field and head office staff.

The Head Office staff consists of Joint Registrars of Housing, General, Admin and Chief Auditor; the Deputy Registrars of Admin, Banking & Credit and Judicial, Circle Registrars of Housing, Audit, General and Lady Circle Registrar; Assistant Registrars of Housing, Judicial, B & C, Inspection and Monitoring (I&M), Special Auditor (Audit), Agricultural Advisor and Research officer.

ORGANOGRAM OF HEAD OFFICE



The field formation consists of the Joint Registrar (Field), Deputy Registrars, Circle Registrars, Assistant Registrars, Inspector, Sub-inspectors, Lady Assistant Registrars, Lady Inspectors and Sub-Inspectress. The Joint Registrar and Deputy Registrar are Divisional Heads; Circle Registrar is at district level and Assistant Registrar is at Tehsil level. These officers regulate the functions of Cooperative Societies as per law according to their pecuniary and territorial jurisdiction. In second tier of field formation, the inspector functions at the Markaz level and the Sub-inspector supervises the Cooperative Societies at Sub-Circle level. The current strength of Staff of the department is as under; -

STAFF STRENGTH OF COOPERATIVE

Staff strength during the year 2020-2021 are as under: -

S.NO	DESIGNATION	BPS	NO OF POST
1	Registrar	20	01
2	Joint Registrar and Officers of equivalent grade.	19	15
3	Deputy Registrars and Officers of equivalent grade.	18	13
4	Circle Registrars and Officers of equivalent grade.	18	44
5	Assistant Registrars and Officers of equivalent grade.	17	152
6	Assistant and Officials of equivalent grade.	16	74
7	Stenographer	14	31
8	Inspectors / Inspectress and Officers of equivalent grade.	14	333
9	Senior Clerks	14	125
10	Projector Operator	08	01
11	Junior Clerks / Imam Masjid	11	642
12	Sub-Inspectors/ Sub-Inspectresses and Officials of equivalent grade.	11	1182
13	Lady Welfare workers	05	30
14	Drivers	04	63
15	Electrician	03	01
16	Jamadar etc	02	01
17	Chokidar / Naib Qasid / Sweeper etc	01	808
TOTAL			3516

MAIN FUNCTION OF COOPERATIVE DEPARTMENT

1. Registration, Supervision & Monitoring of Cooperative Societies.
2. Advancement and Recovery of Agricultural loans of Cooperative Societies/ Institutions.
3. Annual Audit and Inspection of Accounts of Coop Societies / Institutions.
4. Enquiry of Coop. Societies under the provisions of CSA 1925.
5. Arbitration, Dispute Resolution and Appeals and Revisions.
6. Liquidation & Winding up of Cooperative Societies / Institution.

SECTIONS OF COOPERATIVE DEPARTMENT AT HEAD OFFICE

HOUSING SECTION

The Cooperative Housing Societies are corporate bodies under the law. These Housing Societies are managed by Elected Management Committees and are governed under the Cooperative Societies Act, 1925, Cooperative Societies Rules 1927, Registered Bye-laws, Building and Election Rules.

MAIN FUNCTION OF HOUSING SECTION

1. Monitoring and control the major Activities of Cooperative Housing Societies.
2. Holding of the Annual General Meetings as per provisions of the Act, Rules and Bye-laws.
3. Holding of election of the Managing Committee of the Housing Societies.
4. Constitution of Election Sub Committees for holding of Free and Fair due Elections of the Housing Societies.
5. Appointment of Registrar's Nominee in the Managing Committees of the Housing Societies.
6. Efforts for adoption of Model Bylaws by the Cooperative Housing Societies for uniformity, effective monitoring and supervision of the Cooperatives Department.
7. Monitoring for transfer of plots through Computerized System / Bio Metric System in the Cooperative Housing Societies for secured title and ensuring transparency, fairness, efficiency and error free process.
8. Ensuring adoption of Model Election Rules by the Cooperative Housing Societies for free, fair, impartial and transparent election.
9. Issuance of directions u/s 44-D of the Cooperative Societies Act 1925 amended in 2020.
10. Efforts for Computerization of record of Cooperative Housing Societies.

JUDICIAL SECTION

MAIN ASSIGNMENTS

1. Works as an appellate court against the orders passed by Field Officers i.e. Registrar's Nominee, Deputy Registrar, Circle Registrar and Assistant Registrar.
2. Pursuance of Court Cases (Submission of para wise comments) in Supreme Court, High Court, Secretary Cooperatives Punjab and Civil Courts.

FREQUENT ADJUDICATION OF CASES

1. Petitions U/S 54
2. Appeals U/S 56
3. Revision Petition U/S 64-A

4. Proceedings U/S 50-A

AUDIT SECTION

Audit means the examination or inspection of various books of accounts by an auditor followed by physical checking of inventories. It is done to ascertain the accuracy of financial statements provided by the organization / institution.

Conducting of an audit of Cooperative institutions is statutory duty under Section 22 of the Cooperative Societies Act, 1925.

MAIN ASSIGNMENTS OF SECTION

1. Arrange Audits of Cooperative Societies and other Cooperative institutions through Chartered Accountants as well as Cooperative field staff.
2. To examine the Audit notes of the Cooperative institutions and get compliance in respect of objections raised by the Auditors in the Audit Reports through concerned field officers.
3. To Prepare Audit Policy for the Chartered Accountants as well as field staff in consultations with Registrar, Co-operative Societies, Punjab, Lahore.

AUDIT POLICY

1. Through Auditor or Committee of Auditors is to be appointed by the Registrar for Audit through special or general order specifying the period of completion of audit of accounts of every society once at least in a year.
2. Cooperative Institutions having working capital of Rs.3.00 Lac or more to be Audited by the professional auditors (Chartered Accountants).
3. Societies having working capital of less than Rs.3.00 Lac to be Audited by the field staff of Cooperatives Department.
4. Deputy Registrar / Circle Registrar Cooperative Societies have to arrange for conducting audit of all Cooperative Societies in his jurisdiction.

AUDIT ALLOCATION

1	No. of Cooperative Institutions whose audit has been allocated to the firm of Chartered Accountants for the year ended 30.06.2021.	172
2	No. of Chartered Accountants enlisted.	76
3	No. of Quality Control Review (QCR) Chartered Accountants.	34
4	No. of Cooperative Institutions whose audit has been allocated to the Departmental Officers for the year ended 30.06.2021.	52

LEGAL ACTION

If embezzlement or financial irregularity is pointed out in the Audit report, action will be recommended against the delinquents under Section 22-A / 50-A of the Cooperative Societies Act, 1925.

FORENSIC AUDIT

The August Supreme Court of Pakistan Passed a judgment / order on 08.05.2017 in CPL.1331 directing Director General, FIA, Islamabad to conduct the Forensic Audit of all the Housing Societies through governing bodies and law enforcement agencies within three months.

OBJECTIVE OF FORENSIC AUDIT

The objective of the Forensic Audit of the Housing Societies is to ascertain the core reasons of the deteriorating performance of societies, detection of embezzlement and to fix the responsibility of mismanagement and to suggest the course of remedial actions to be taken to improve performance of societies.

The Forensic Audit of Cooperative Housing Societies was conducted for the period 01.07.2012 to 30.06.2016. The progress in this regard is as under:

S.No	Allocation	Exempted	Received	Sent to FIA	Pending
1	164	08	151	148	05

BARANI AREAS SCHEME

Finance Department has released an amount of Rs.60 Million for the creation of Interest Free Revolving Fund Account in the year 2017. Another amount of Rs.10 Million is already available in the Registrar's Account. Total amount available for the purpose was. Rs.70 Million.

In year 2019, 89 tractors were distributed amongst the successful farmer members of Cooperative Societies situated in Barani Areas through a ceremony chaired by the Chief Minister of Punjab.

GENERAL SECTION

MAIN ASSIGNMENTS OF SECTION

1. Monitoring the business and main activities of all big Cooperative Institutions i.e. Colony Cooperative Farming Union, Punjab Cooperative Consumer Society (Co-op), Punjab, Provincial Cooperative Supply & Marketing Federation, Punjab Cooperative Union.
2. Compilation/ Examination of the monthly progress reports on the working of Cooperative Societies in the Punjab.
3. Compilation of Annual Statement / Reports on the working of Cooperative Societies in the Punjab.
4. Planning, Development and evaluation of all Projects of the Cooperative Department.
5. Monitoring the affairs of Cooperative Village Organizations.
6. Monitoring the affairs of Punjab Cooperative Board for Liquidation (PCBL).
7. Monitoring and Inspection the affairs of Women and Industrial Cooperative Societies.
8. Monitoring the affairs relating to Educational Institutions of the Cooperative Department.

DIRECTORATE OF COMPUTERIZATION OF LAND TITLES AND RECORD

The project was launched for the gestation period of 2014-2015 (one year) in Annual Development Plan of the Department and was transferred from development to Non-development side in December, 2016 with the objective to computerize the Land Records of all Cooperative Housing Societies across the Punjab.

MAIN OBJECTIVES

1. The records of 181 Cooperative Housing Societies was being computerized under the project "Computerization of Land Titles and Records of the Cooperative Housing Societies.
2. It will improve the land tenure security of Cooperative Housing Societies and was intended to shift all the business processes from manual system to a complete automated centralized environment.
3. The centralized system will implement the uniform Standard Operating Procedures (SOPs) across all the Cooperative Housing Societies of the Punjab and to ensure the transparency in the transactions of Land.
4. It will increase the level of tenure security of land-rights of members of the Cooperative Societies.
5. It will make transparency in transactions of Land by the Management of the Cooperative Housing Societies as well as the members concerned
6. It will result in capacity building of the Cooperatives Department

ROLE IN THE COOPERATIVE DEPARTMENT

1. It also establishes the real time control of the department to monitor day to day activities of Cooperatives Housing Societies through Punjab Cooperatives Department (PCD) application. PCD application is a blend of software modules (Land acquisition, Societies information, Members information, Plots allotment & transfer, GIS mapping etc.)
2. This initiative had helped to increase quality of services and enhances the performance of the department.
3. Digitized layout plan of Cooperative Housing Society will be helped for physical monitoring and identification of violations in approved lay out plan.

ACHIVEMENTS DURING THE YEAR 2021-2022

1. Directorate of CLTR has provided assistance to the PITB in the requirement gathering phase, Data entries of various modules of CIS/ERP across the Punjab.

2. **CLTR** has provided full coordination and support to Board of Revenue (BOR) Punjab / Punjab Land Record Authority (PLRA) in its ongoing projects named as Punjab Urban Land System Enhancement (PULSE).
3. **CLTR** has assisted in the delivery of the hardware / IT equipment from PITB to the field offices of the Department.
4. **CLTR** in coordination with PITB is planning to launch the GCP Mobile App for collection of physical coordinates of all Cooperative Housing Societies across the Punjab required for digitization of lay out plan in order to achieve accuracy in identification of major land marks / features of the Societies.
5. **CLTR** will implement in coordination with **PITB** a GIS based android applications to facilitate all Cooperative Housing Societies in order to find their specific location / land use of their societies. It will also be helpful for the Department to physically monitoring the Cooperative Housing Society.
6. The official website of the Cooperative Department is also being managed/updated from the Directorate of **CLTR** to provide the relevant information to all the concerned stakeholders.

CHAPTER - II

COOPERATIVES AT A GLANCE

A "Cooperative Society" means a Society Registered or deemed to be Registered under the Cooperative Societies Act 1925 amended in 2020.

"Member" means a person joining in the application for the registration of a Society or a person admitted to membership after Registration in accordance with the Rules and By-Laws applicable to such Society.

CLASSIFICATION OF COOPERATIVE SOCIETIES

1. Resource Societies.
2. Producers Societies.
3. Consumers Societies.
4. Housing Societies.
5. General Societies.

RESOURCE SOCIETY

Means a Society formed with the object of obtaining for its members the Credit Goods or Services required by them.

PRODUCER SOCIETY

Means a Society formed with the object of Production and Disposing of goods as the collective property of its members and includes a Society formed with the object of the collective disposal of the labor of the Members of such Society.

CONSUMERS SOCIETY

Means a Society formed with the object of obtaining and Distributing goods to or of performing Services for its members, as well as to other consumers and of dividing among its members and customers in a proportion prescribed by the Rules or by the Bye-laws of such Society.

HOUSING SOCIETY

Means a Society formed with the object of providing its members with dwelling Houses on conditions to be determined by its Bye-laws

GENERAL SOCIETY

Means a Society not falling under any of the above mentioned four Classes.

CLASSIFICATION WISE NUMBERS OF SOCIETIES IN PUNJAB

S.No	Name of Division	Kind	Number of Societies
1	LAHORE	Resource Societies	2721
		Producer Societies	0
		Consumer Societies	22
		Housing Societies	127
		General Societies	18
		TOTAL	2888
2	GUJRANWALA	Resource Societies	2321
		Producer Societies	2
		Consumer Societies	5
		Housing Societies	12
		General Societies	245
		TOTAL	2585
3	FAISALABAD	Resource Societies	4108
		Producer Societies	0
		Consumer Societies	1
		Housing Societies	16
		General Societies	166
		TOTAL	4291
4	SARGODHA	Resource Societies	1531
		Producer Societies	0
		Consumer Societies	1
		Housing Societies	14
		General Societies	177
		TOTAL	1723
5	RAWALPINDI	Resource Societies	1185
		Producer Societies	0
		Consumer Societies	8
		Housing Societies	33
		General Societies	172
		TOTAL	1398
6	SAHIWAL	Resource Societies	2421
		Producer Societies	0
		Consumer Societies	3
		Housing Societies	10
		General Societies	0
		TOTAL	2434
7	MULTAN	Resource Societies	3326
		Producer Societies	0
		Consumer Societies	14
		Housing Societies	13
		General Societies	62
		TOTAL	3415
8	BAHAWALPUR	Resource Societies	3473
		Producer Societies	0
		Consumer Societies	1
		Housing Societies	5
		General Societies	18
		TOTAL	3497
9	DERA GHAZI KHAN	Resource Societies	2036
		Producer Societies	0
		Consumer Societies	0
		Housing Societies	1

		General Societies	1
	TOTAL		2038
10	LADAY CIRCLE REGISTRAR	Resource Societies	1498
		Producer Societies	51
		General	-
	TOTAL		1549
11	INDUSTRIAL A R s	Producer Societies	1087
	TOTAL		1087
12	A R FARMING	General	132
	TOTAL		132
	GRAND TOTAL		27037

DIVISION WISE SECTORAL DISTRIBUTION OF COOPERATIVE SOCIETIES IN THE PUNJAB

S.No	Name of Division	Kind	Number of Societies
1	LAHORE	Agricultural Credit Societies	2612
		Non Agricultural Societies	109
		Housing Societies	127
		Farm Service Center	2
		Banking Societies	1
		Marketing & Supply Coop Federation	3
		Marketing Societies	0
		Service Societies	21
		Others / General	14
	TOTAL		2889
2	GUJRANWALA	Agricultural Credit Societies	2099
		Non Agricultural Societies	220
		Housing Societies	12
		Farm Service Center	3
		Banking Societies	0
		Marketing & Supply Coop Federation	6
		Marketing Societies	1
		Service Societies	50
		Others / General	182
	TOTAL		2585
3	FAISALABAD	Agricultural Credit Societies	3769
		Non Agricultural Societies	339
		Housing Societies	16
		Farm Service Center	3
		Banking Societies	0
		Marketing & Supply Coop Federation	3
		Marketing Societies	2
		Service Societies	86
		Others / General	73
	TOTAL		4291
4	SARGODHA	Agricultural Credit Societies	1463
		Non Agricultural Societies	68
		Housing Societies	14
		Farm Service Center	2
		Banking Societies	0
		Marketing & Supply Coop Federation	4
		Marketing Societies	5
		Service Societies	7
		Others / General	160
	TOTAL		1723
5	RAWALPINDI	Agricultural Credit Societies	1015

		Non Agricultural Societies	170
		Housing Societies	33
		Farm Service Center	0
		Banking Societies	0
		Marketing & Supply Coop Federation	4
		Marketing Societies	0
		Service Societies	1
		Others / General	175
		TOTAL	1398
6	SAHIWAL	Agricultural Credit Societies	2252
		Non Agricultural Societies	76
		Housing Societies	10
		Farm Service Center	2
		Banking Societies	0
		Marketing & Supply Coop Federation	2
		Marketing Societies	6
		Service Societies	78
		Others / General	8
		TOTAL	2434
7	MULTAN	Agricultural Credit Societies	3123
		Non Agricultural Societies	203
		Housing Societies	13
		Farm Service Center	0
		Banking Societies	0
		Marketing & Supply Coop Federation	3
		Marketing Societies	1
		Service Societies	29
		Others / General	43
		TOTAL	3415
8	BAHAWALPUR	Agricultural Credit Societies	3333
		Non Agricultural Societies	140
		Housing Societies	5
		Farm Service Center	5
		Banking Societies	0
		Marketing & Supply Coop Federation	1
		Marketing Societies	0
		Service Societies	7
		Others / General	6
		TOTAL	3497
9	D. G. KHAN	Agricultural Credit Societies	1889
		Non Agricultural Societies	93
		Housing Societies	1
		Farm Service Center	2
		Banking Societies	0
		Marketing & Supply Coop Federation	4
		Marketing Societies	0
		Service Societies	40
		Others / General	9
		TOTAL	2038
10	I A R	Handicraft Societies	1087
		Others / General	0
		TOTAL	1087
11	L A R	Handicraft Societies	51
		Thrift and Credit Societies	1498
		Others / General	0
		TOTAL	1549
12	AR FARMING	Farming Societies	132
		GRAND TOTAL	27038

The District wise Numbers, Membership, Share Capital and Working Capital of Cooperative Societies in the Punjab for the year 2020-2021 are as under:-

TABLE - I

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	428	243775	237.411	14833.020
2	Kasur	819	40873	6.836	214.490
3	Shiekhupura	973	43341	8.768	693.696
4	Nankan Sahib	668	27651	5.296	116.871
5	GUJRANWALA	459	39814	29.808	3617.031
6	Hafizabad	446	20655	2.770	43.056
7	Sialkot	590	28504	13.822	2322.640
8	Narowal	357	21534	2.590	28.284
9	Gujrat	414	16979	1.872	15.009
10	Mandi B. Din	319	14384	0.908	47.132
11	RAWALPINDI	567	80712	74.883	798.322
12	Jhelum	179	8420	33.390	163.110
13	Chakwal	373	14653	2.394	50.119
14	Attock	279	10847	3.209	30.784
15	SARGODHA	758	49838	22.248	96.058
16	Khushab	209	7455	0.682	23.108
17	Mianwali	362	7253	2.568	7.610
18	Bhakkar	394	17300	2.703	25.113
19	FAISALABAD	1976	149146	19.538	2261.686
20	Toba Tek Singh	1050	46915	8.229	130.835
21	Jhang	909	30806	5.419	86.612
22	Chinot	356	10467	1.536	47.983
23	BAHAWALPUR	1069	41100	160.430	5884.810
24	Bahawalnagr	1287	48840	8.770	2033.900
25	Rahim Yar Khan	1141	44375	175.700	2514.690
26	MULTAN	885	32525	232.358	383.272
27	Lodhran	398	28869	2.914	78.443
28	Khanewal	1250	47331	8.603	141.404
29	Vehari	882	29767	5.077	70.590
30	SAHIWAL	972	57596	5.775	68.349
31	Pak Pattan	380	16656	9.110	45.054
32	Okara	1082	39670	10.787	334.960
33	DERA GHAZI KHAN	483	21100	2.643	28.916
34	Rajanpur	214	5555	1.854	16.865
35	Muzaffargarh	656	24352	3.935	89.906
36	Layyah	685	35055	3.746	28.075
37	PPCB Ltd	1	0	7886.842	12888.404
TOTAL		24270	1394113	8796.424	50260.297
38	IAR Lahore	535	58986	51.717	568.114
38	IAR Faisalabad	238	5562	1039.447	1080.149
39	IAR Multan	314	20986	6.183	9.283
TOTAL		1087	85534	1097.347	1657.546
40	LAR Lahore	973	36560	12.613	56.237
42	LAR Multan	293	8162	1.468	20.795
43	LAR Bahawalpur	283	9393	0.516	2.252
TOTAL		1549	54115	14.597	79.284
44	AR Farming	132	11393	5.585	32.602
GRAND TOTAL		27038	1545155	9913.953	52029.729

The growth of Cooperative Movement in terms of number of Societies and financial strength in the Province for the year last two years 2019-2020 and 2020-2021 are as under: -

TABLE – II

GROWTH OF COOPERATIVES

Year	Societies	Membership
2019-2020	32652	1686809
2020-2021	27038	1545155

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Fund etc.	Others Funds	Total	% Increase / Decrease.
2019-2020	11517.151	916.107	-	12433.258	-
2020-2021	9913.953	-	-	-	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital.	% Increase / Decrease.
2019-2020	25561.219	-
2020-2021	52029.729	49 %

CREDIT OPERATION

The credit disbursement by all the Cooperatives to their members during the year 2019-2020 and 2020-2021 are tabulated below: -

CREDIT DISBURSEMENT

(Figures in Million)

Year	Agriculture Credit.	Non-Agriculture Credit.	Total	% Increase / Decrease.
2019-2020	6277.930	879.460	7157.390	-
2020-2021	3848.650	4896.972	8745.622	18 %

CHAPTER – III

AGRICULTURAL COOPERATIVES**CREDIT SOCIETIES**

Agricultural Cooperative Credit Societies constitute the largest Sub-Sector of Cooperative Movement in the Province. These societies provide short, medium and long-term credit facilities to their members. Short-term credit is provided for purchase of seed, fertilizer, pesticides etc.

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In order to provide credit to its members, these Societies raise funds through share capital and borrowings from Punjab Provincial Cooperative Bank Ltd.

Most of these Societies have made very slow progress in growth of savings and their dependence on out-side borrowings has continued to increase over the years.

The District wise Numbers, Membership, Share Capital and Working Capital of Agricultural Credit Ltd & Un-Ltd Cooperative Societies in the Punjab for the year 2020-2021 are as under:-

TABLE – III

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	241	40732	2.080	40.379
2	Kasur	785	29385	3.842	51.354
3	Shiekhupura	951	35349	4.594	274.660
4	Nankan Sahib	732	24932	4.680	46.702
5	GUJRANWALA	382	17905	1.249	56.573
6	Hafizabad	359	10287	1.268	42.885
7	Sialkot	417	15990	2.448	24.112
8	Narowal	328	14926	1.332	21.213
9	Gujrat	222	7067	1.578	3.304
10	Mandi B. Din	151	11120	1.916	28.820
11	RAWALPINDI	321	21752	2.027	16.946
12	Jhelum	165	6749	8.600	6.322
13	Chakwal	337	10430	1.663	47.699
14	Attock	257	5164	0.880	21.866
15	SARGODHA	634	15812	3.717	129.117
16	Khushab	205	6451	1.119	24.696
17	Mianwali	347	6447	1.724	6.001
18	Bhakkar	289	16124	2.127	22.391
19	FAISALABAD	1520	111918	8.164	232.229
20	Toba Tek Singh	785	34676	5.350	95.133
21	Jhang	851	26668	3.453	73.473
22	Chinot	339	10326	1.517	4.473
23	BAHAWALPUR	993	31342	9.191	192.935
24	Bahawalnagr	1243	48568	0.871	18.013
25	Rahim Yar Khan	1114	39591	8.406	21.173

26	MULTAN	823	20666	2.195	152.826
27	Lodhran	389	11482	1.148	56.755
28	Khanewal	1188	44711	4.627	132.836
29	Vehari	715	26940	2.946	64.026
30	SAHIWAL	771	55391	5.648	68.111
31	Pak Pattan	362	17545	0.996	40.642
32	Okara	1018	29605	7.267	258.840
33	DERA GHAZI KHAN	432	18550	2.211	25.050
34	Rajanpur	167	5555	1.854	16.865
35	Muzaffargarh	657	20973	18.490	896.980
36	Layyah	687	25002	3.746	28.075
TOTAL		21177	876131	134.924	3243.475

Statistics on Agricultural Credit Societies for the years 2019-2020 and 2020-2021 are recorded below: -

TABLE – IV

NUMBER OF SOCIOETIES & MEMBERSHIP

Year	Societies	Membership
2019-2020	26283	1049580
2020-2021	21177	876131

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2019-2020	121.653	306.300	42.310	470.263	-
2020-2021	134.924	291.328	17.657	308.985	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital.	% Increase / Decrease.
2019-2020	2456.532	-
2020-2021	3243.475	24 %

In order to provide credit to its members, these societies raise funds through share capital and borrowings from Punjab Provincial Cooperative Bank Ltd. Though thrift is a vital objective of the movement, most of these societies have made very slow progress in growth of savings during the year.

Advances and Recoveries made by the Credit Societies during the period from Rabi 2016-2017 to Kharif 2021 are tabulated as under: -

TABLE – V

ADVANCE AND RECOVERY OF LOANS

(Figures in Million)

Crop	Advance	Recovery	Balance	Recovery %
Rabi 2016-2017	1666.105	1645.210	20.895	98.74
Kharif 2017	1599.267	1568.232	31.035	98.06
Rabi 2017-2018	1536.965	1517.792	19.173	98.75
Kharif 2018	1485.452	1481.733	3.719	99.75
Rabi 2018-2019	1457.085	1452.980	4.105	99.72
Kharif 2019	1451.455	1446.306	5.149	99.65

Rabi	2019-2020	1435.504	1396.696	37.808	97.37
Kharif	2020	265.507	261.549	3.958	98.52
Rabi	2020-2021	1289.466	1273.873	15.593	98.79

KIND WISE AGRICULTURAL COOPERATIVE SOCIETIES

Kind wise Statistics about Agricultural Cooperatives Societies for the Year 2020-2021 are recorded below:-

TABLE – VI

(Figures in Million)

S. No.	Kind of Societies	No. of Societies	Membership	Share Capital	Working Capital
1	Agri Credit Ltd + Un-Limited Societies	21177	876131	134.924	3243.475
2	Command Area Development So	1	65	0.008	0.008
3	Coop Commission Shop	16	952	0.380	23.472
4	Cooperative Seed Farm	1	68	0.007	0.035
5	Cotton Ginners Societies	2	32	0.091	0.541
6	Cooperative Village Organization	220	10157	12.321	37.529
7	Development Cum Service Socs	8	845	0.166	0.477
8	Development Societies	148	13676	1.863	8.135
9	Diesel Oil Societies	2	121	0.015	0.015
10	Farm Service Societies	17	1370	0.247	0.615
11	IRDP Farming Association	2	31	0.103	0.126
12	Individual Farming Societies	6	494	3.549	5.092
13	Fruit and Vegetable Societies	10	528	0.073	0.303
14	Guzra Forest Societies	103	3837	0.001	0.439
15	Guzara Kashtkaran Association	2	7600	1.337	3.743
16	Horticulture Societies	2	164	4.244	4.274
17	IRDP Village Farming Societies	131	5370	0.604	3.897
18	Land Utilization Societies	5	121	0.041	0.075
19	Live Stock Dairy Societies	43	1359	0.040	1.797
20	Mango Grower Societies	1	31	0.001	0.001
21	Marketing Societies	12	1099	0.270	14.512
22	Mill Societies	1	168	0.088	0.367
23	Model Societies	16	687	0.389	4.637
24	Multi Purpose Societies	576	19460	3.688	108.493
25	Mushtarka Kashtkari Societies	1	30	0.018	0.208
26	National Farming Societies	3	99	1.912	3.025
27	Potato Societies	1	70	1.026	4.969
28	Poultry Farm Societies	1	35	5.326	5.326
29	Project Area Development Socs	44	3015	0.587	2.418
30	Pumping Societies	1	25	0.004	0.016
31	Rural Development Societies	5	133	0.013	0.025
32	Sale and Purchase Societies	2	83	0.021	0.181
33	Service Societies	221	16151	1.630	7.420
34	Sheep Sharing Societies	37	716	0.061	0.448
35	Small Dam Societies	2	243	0.171	4.271
36	Sugar Cane Societies	643	20320	2.910	58.693
37	Tractor Operation	2	60	0.010	0.011
38	Tube well Societies	46	1243	0.267	0.685
39	Veterinary First Aid Socs	1	22	0.000	0.000
40	Village Framers Societies	52	1252	0.222	3.537
41	Water User Societies	62	1094	0.038	0.662
42	Zarai Societies	95	5660	0.375	2.486
TOTAL		23721	994617	179.841	3556.439

COOPERATIVE VILLAGE ORGANIZATION

SPECIAL PROGRAMME FOOD SECURITY AND PRODUCTIVITY ENHANCEMENT OF SMALL FARMERS IN VILLAGES (CROP MAXIMIZATION PRODUCT - II (CMP))

The Ministry of Food, Agricultural and Live Stock of Federal Government of Pakistan launched Crop Maximization programme "CMP-I" for Food Security and productivity enhancement of Small Farmers in District Gujranwala, Sialkot, Sargodha, Sahiwal and Muzaffar Garh in 2003. Agriculture Department organized the 236 Cooperative Village Organization on the basis of farmer's association and CVOs were registered by the Cooperative Department. Agriculture officers were deputed to supervise the CVOs.

In 2008 crop maximization programme "CMP-II" was launched with the following responsibilities / tasks :-

1. In the Province of Punjab, the programme was supervised by the Secretary Agriculture, Government of Punjab, Lahore. Executive District Officer Agriculture was District Coordinator. Project District Manager and Agriculture Officer were appointed to run the CMP-II Project.
2. Social mobilization was performed by the Punjab Rural support programme (PRSP).
3. The responsibility of Cooperative Department was to provide technical information and help the Project members in the formulation of Cooperative Societies (CVOs) and Registration of Cooperative Village Organization Under the provision of Cooperative Societies Act 1925.
4. Crop Maximization Programme "CMP-II" was launched in 236 villages of District Gujranwala, Sialkot, Sargodha, Sahiwal, Muzaffar Garh and 236 Cooperative Village Organization has been Registered in "CMP-I" and CMP-II, Programme under Cooperative Societies Act 1925. The Share Money and funds were kept in Zarai Taraqiat Bank. The revolving Funds of few CVOs were provided by Ministry of Food, Agricultural and Live Stock of Federal Government of Pakistan.
5. Agricultural inputs were purchased from revolving fund as demand of CVOs. The business was run by the Project near about one year. Suddenly, due to heavy flood of 2010, the funds stopped by Federal Government for the Project. Due to the stoppage of funds the project was closed and the working of CVOs were also closed.

AGRICULTURAL MARKETING COOPERATIVE SOCIETIES

The District wise Number, Membership, Share Capital and Working Capital of these Societies as on 30.06.2021 are as under:-

TABLE – VII

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	0	0	0.000	0.000
2	Kasur	0	0	0.000	0.000
3	Shiekhupura	0	0	0.000	0.000
4	Nankan Sahib	0	0	0.000	0.000
5	GUJRANWALA	1	39	0.013	0.029
6	Hafizabad	0	0	0.000	0.000
7	Sialkot	0	0	0.000	0.000
8	Narowal	0	0	0.000	0.000
9	Gujrat	0	0	0.000	0.000
10	Mandi B. Din	0	0	0.000	0.000
11	RAWALPINDI	0	0	0.000	0.000
12	Jhelum	0	0	0.000	0.000
13	Chakwal	0	0	0.000	0.000
14	Attock	0	0	0.000	0.000
15	SARGODHA	2	26	0.017	0.130
16	Khushab	0	0	0.000	0.000
17	Mianwali	0	0	0.000	0.000
18	Bhakkar	0	0	0.000	0.000
19	FAISALABAD	2	340	0.052	0.411
20	Toba Tek Singh	0	0	0.000	0.000
21	Jhang	0	0	0.000	0.000
22	Chinot	0	0	0.000	0.000
23	BAHAWALPUR	0	0	0.000	0.000
24	Bahawalnagr	0	0	0.000	0.000
25	Rahim Yar Khan	0	0	0.000	0.000
26	MULTAN	0	0	0.000	0.000
27	Lodhran	0	0	0.000	0.000
28	Khanewal	0	0	0.000	0.000
29	Vehari	1	10	0.026	0.226
30	SAHIWAL	2	47	0.028	0.080
31	Pak Pattan	1	181	0.010	1.674
32	Okara	3	456	0.102	11.959
33	DEAR GHAZI KHAN	0	0	0.000	0.000
34	Rajanpur	0	0	0.000	0.000
35	Muzaffargarh	0	0	0.000	0.000
36	Layyah	0	0	0.000	0.000
TOTAL		12	1099	0.259	14.511

The following table indicates the operational statistics of these Cooperatives during the year 2019-2020 and 2020-2021.

TABLE-VIII

NUMBER AND MEMBERSHIP

Year	Societies	Membership
2019-2020	15	1156
2020-2021	12	1099

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2019-2020	0.295	1.837	9.875	12.007	-
2020-2021	0.259	1.669	11.695	13.364	10.15%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital.	% Increase / Decrease.
2019-2020	13.479	-
2020-2021	14.511	7.11%

TRADING ACTIVITIES

(Figures in Million)

Year	Purchase	Sale	% Increase/ Decrease Purchase	% Increase/Decrease. Sale
2019-2020	-	-	-	-
2020-2021	-	-	-	-

SERVICE COOPERATIVE SOCIETIES

The District wise Number, Membership, Share Capital and Working Capital of these Societies as on 30.06.2021 are as under:-

TABLE -IX

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	0	0	0.000	0.000
2	Kasur	10	160	0.127	0.221
3	Shiekhupura	0	0	0.000	0.000
4	Nankan Sahib	0	0	0.000	0.000
5	GUJRANWALA	0	0	0.000	0.000
6	Hafizabad	4	120	0.013	0.221
7	Sialkot	17	5400	0.096	0.209
8	Narowal	1	20	0.002	0.003
9	Gujrat	0	0	0.000	0.000
10	Mandi B. Din	8	270	0.079	0.214
11	RAWALPINDI	0	0	0.000	0.000
12	Jhelum	0	0	0.000	0.000
13	Chakwal	1	4	0.008	0.008
14	Attock	0	0	0.000	0.000
15	SARGODHA	0	0	0.000	0.000
16	Khushab	0	0	0.000	0.000
17	Mianwali	0	0	0.000	0.000
18	Bhakkar	5	145	0.067	0.474
19	FAISALABAD	73	6974	0.359	1.580
20	Toba Tek Singh	6	149	0.015	0.025
21	Jhang	5	38	0.001	0.002
22	Chinot	0	0	0.000	0.000
23	BAHAWALPUR	1	32	0.001	0.002
24	Bahawalnagr	1	13	0.001	0.009
25	Rahim Yar Khan	5	308	0.102	0.894
26	MULTAN	4	136	0.012	0.016
27	Lodhran	0	0	0.000	0.000
28	Khanewal	0	0	0.000	0.000

29	Vehari	7	521	0.014	0.101
30	SAHIWAL	18	560	0.157	0.298
31	Pak Pattan	0	0	0.000	0.000
32	Okara	20	241	0.307	2.363
33	DEAR GHAZI KHAN	3	62	0.002	0.007
34	Rajanpur	1	16	0.003	0.008
35	Muzaffargarh	3	247	0.009	0.043
36	Layyah	29	735	0.263	0.792
TOTAL		222	16151	1.638	7.490

The performance of these societies for the year 2019-2020 and 2020-2021 are depicted in the following table:

TABLE – X

NUMBER AND MEMBERSHIP

Year	Societies	Membership
2019-2020	319	19394
2020-2021	222	16151

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2019-2020	1.896	0.775	0.106	2.777	-
2020-2021	1.638	0.153	0.081	2.025	-27%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital.	% Increase / Decrease.
2019-2020	7.635	-
2020-2021	7.490	-1.90%

CHAPTER – IV

NON-AGRICULTURAL COOPERATIVES

In this chapter Non-Agricultural Credit Societies with respect to their Membership, Financial position and credit operations have been discussed. The District wise Number, Membership, Share Capital and Working Capital of Non-Agricultural Societies for the year 2019-2020 and 2020-2021 are as under: -

TABLE – XI

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	24	31820	0.099	5.528
2	Kasur	6	780	0.013	0.078
3	Shiekhupura	19	68	0.414	1.666
4	Nankan Sahib	60	457	0.147	0.386
5	GUJRANWALA	70	1463	0.038	1.164
6	Hafizabad	10	357	1.936	3.449
7	Sialkot	91	485	6.380	19.460
8	Narowal	5	244	0.116	0.436
9	Gujrat	26	244	0.108	0.121
10	Mandi B. Din	18	25	0.001	0.007
11	RAWALPINDI	143	52575	7.192	78.428
12	Jhelum	2	137	20.560	24.800
13	Chakwal	7	35	0.002	0.060
14	Attock	18	180	0.003	0.003
15	SARGODHA	44	680	1.200	2.400
16	Khushab	1	10	0.031	0.031
17	Mianwali	9	60	0.001	0.001
18	Bhakkar	14	98	0.003	0.028
19	FAISALABAD	121	1190	0.185	0.287
20	Toba Tek Singh	163	126	0.037	0.045
21	Jhang	51	200	0.005	0.022
22	Chinot	4	044	0.034	0.034
23	BAHAWALPUR	62	471	0.190	0.705
24	Bahawalnagr	5	187	0.007	0.062
25	Rahim Yar Khan	73	429	2.964	9.336
26	MULTAN	39	561	3.830	9.820
27	Lodhran	5	48	0.150	0.760
28	Khanewal	53	170	6.000	26.207
29	Vehari	106	146	0.254	3.140
30	SAHIWAL	20	460	0.013	0.018
31	Pak Pattan	4	108	0.080	0.039
32	Okara	52	100	0.050	0.154
33	DEARA GHAZI KHAN	36	682	0.642	0.234
34	Rajanpur	4	18	0.029	0.320
35	Muzaffargarh	51	61	0.015	0.021
36	Layyah	2	118	0.006	0.022
TOTAL		1418	94837	53.635	189.164

KIND WISE NON-AGRICULTURAL COOPERATIVE SOCIETIES

Kind wise Statistics about Non-Agricultural Cooperatives Societies for the year 2019-2020 and 2020-2021 are tabulated below:-

TABLE -XII

(Figures in Million)

S.No.	Kind of Societies	No. of Societies	Membership	Share Capital	Working Capital
1	Urban Limited Ltd Societies	147	35437	29.920	99.600
2	Urban Un Ltd Societies	145	3203	0.836	2.830
3	Rural Limited Societies	18	523	0.097	0.452
4	Rural Un Ltd Societies	28	1386	0.122	0.684
5	Better Living	1	45	0.015	0.015
6	Book Societies	1	135	0.310	0.003
7	Education Association	3	1913	0.451	0.682
8	Housing Societies	233	262835	253.285	22736.746
9	Lahore Central Coop Store	1	570	0.635	1.020
10	Literary Society	1	21	0.001	0.001
11	Motor Transport Societies	7	1174	0.001	0.001
12	Multi purpose Stores	4	154	0.001	0.001
13	National Investment	1	75	0.008	6.486
14	Pakistan Railway Coop Store	1	11627	0.712	11.152
15	Pakistan Writers	1	140	0.004	0.833
16	Punjab Coop Consumers Store	1	1480	0.121	13.871
17	Rural Trust	1	50	0.027	0.544
18	Postal Societies	1	15	0.001	0.001
19	Stores Societies	31	12399	0.433	2.565
20	Supply Societies	3	888	0.099	0.312
21	Thrift Societies	10	700	0.802	0.906
22	Insurance Societies	1	20	0.006	0.006
23	YIPS	1	67	0.006	0.006
TOTAL		641	334857	287.893	22878.717

MAIN TYPES OF NON-AGRICULTURAL SOCIETIES

URBAN CREDIT LTD & UN-LTD SOCIETIES

These Cooperatives were organized to meet the credit needs of the urbanites with limited resources. Presently there are 292 such societies having a membership of 38932.

Statistical data showing the performance of these Cooperatives is tabulated below:

TABLE – XIII

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2019-2020	30.967	3,283	1.460	35.710	-
2020-2021	30.756	3.284	1.483	35.523	-3.32%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase/Decrease.
2019-2020	103.173	
2020-2021	102.438	

RURAL CREDIT SOCIETIES

These societies have been formed to meet the credit needs of non-agricultural rural masses. At present the numbers of these cooperatives are **46** with **1909** members.

The following table reflects the performance of these cooperative societies: -

TABLE - XIV**SHARE CAPITAL AND FUNDS**

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2019-2020	0.213	0.115	0.107	0.435	-
2020-2021	0.219	0.121	0.112	0.452	3.90%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase/Decrease.
2019-2020	1.075	-
2020-2021	1.136	-

LEGAL ACTION AGAINST DORMANT SOCIETIES

Dormant Societies mean those societies which have seized their working (for the last five years). Numeric data of Dormant Cooperative Societies from all over Punjab was sought from field functionaries i.e. DRs, CRs, ARs, LARs and IARs working in the Punjab.

As per Collected Data, out of **32650** Cooperative Societies in the Punjab, **11083** Societies were declared "Dormant".

Directions were issued to all field functionaries for Cancellation of Registration of all Dormant Cooperative Societies falling under their pecuniary jurisdiction within four months time frame on 22.01.2021 after fulfillment of all legal / codal formalities and furnish progress.

Most of the Dormant Societies have been ordered for Inquiry under **Section 43** of the CSA 1925/ Notified for Liquidation under **Section 47** of CSA 1925, amended in 2020 (but due to shortage of Staff and "COVID 19" restrictions, the field functionaries are facing some Problems to complete the Process of Liquidation / Cancellation of Dormant Societies.)

The overall position of Dormant Societies in the Punjab as on 30.06.2021 is as under:-

Total Number of Societies in the Punjab	32650
Number of total Dormant Societies declared in the Punjab	11083
Number of Societies Orders for Cancellation of Registration Passed	5613
Numbers of Dormant Societies under Process	5470

The District wise position of Dormant Societies in the Punjab as on 30.06.2021 is as under:-

S.No	Name of District	No. of Societies	Number Of Dormant Socs	No of Order passed for Cancellation of Registration	Balance No of Dormant Societies
1	LAHORE	564	136	136	12
2	Kasur	873	66	54	0
3	Shiekhupura	1170	263	197	12
4	Nankan Sahib	780	126	112	66
5	GUJRANWALA	1001	631	542	14
6	Hafizabad	654	337	208	89
7	Sialkot	784	355	194	129
8	Narowal	438	81	81	161
9	Gujrat	590	204	176	0
10	Mandi B. Din	572	359	253	28
11	RAWALPINDI	721	261	154	106
12	Jhelum	179	16	0	107
13	Chakwal	438	77	65	16
14	Attock	288	10	9	12
15	SARGODHA	951	487	193	1
16	Khushab	264	67	55	294
17	Mianwali	431	70	69	12
18	Bhakkar	497	188	103	1
19	FAISALABAD	1996	629	20	85
20	Toba Tek Singh	1068	464	18	609
21	Jhang	910	257	1	256
22	Chinot	401	184	45	139
23	BAHAWALPUR	1070	141	1	140
24	Bahawalnagr	1293	650	6	644
25	Rahim Yar Khan	1141	132	0	132
26	MULTAN	1214	329	329	0
27	Lodhran	882	484	484	0
28	Khanewal	1375	125	125	0
29	Vehari	1319	511	437	74
30	SAHIWAL	1128	464	156	308
31	Pak Pattan	535	156	155	1
32	Okara	1413	336	331	5
33	DERA GHAZI KHAN	825	614	342	272
34	Rajanpur	327	217	113	104
35	Muzaffargarh	845	269	189	80
36	Layyah	758	74	73	1
DISTRICTS TOTAL		29695	9770	5426	4344
37	IAR, Lhore	660	625	125	500
38	IAR, Multan	238	67	0	67

39	IAR, Faisalabad	314	292	0	292
	IAR s TOTAL	1212	984	125	859
40	LAR, Lahore	1035	329	62	267
41	LAR, Multan	293	0	0	0
42	LAR, Bahawalpur	283	0	0	0
	LAR s TOTAL	1611	329	2	267
43	AR Farming	132	0	0	0
	GRAND TOTAL	32650	11083	5613	5470

CHAPTER - V

HOUSING COOPERATIVES

The Cooperative Housing Societies are sharing the burden of the Government in providing the fully developed residential facilities to its members in the major cities of the Province. Housing Cooperatives are intended to provide better and cheaper houses specially to low and middle income groups who, otherwise, cannot afford to own houses through individual efforts. Building material is procured at cheaper rates as it is purchased in bulk besides more satisfactory community surroundings are organized through better civic amenities, which is possible because of cooperative action. The Housing Cooperatives have a great potential in meeting the housing needs of the growing population and in generating economic activity in the country. They are functioning on the Cooperatives principles of self-help, self-finance, mutual aid and self-governance. The role of Cooperative Housing Societies to provide residential facilities with fully developed infrastructure to its members without seeking any financial support from the Government of Punjab.

The following table reflects the District wise Numbers, Membership, Share Capital and Working Capital of Cooperative Housing Societies in the Punjab for the Year 2019-2020 and 2020-2021 are as under: -

TABLE - XV

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	122	135472	76.165	14748.725
2	Kasur	2	3476	3.925	222.675
3	Shiekhupura	3	6578	2.807	411.433
4	Nankan Sahib	0	0	0.000	0.000
5	GUJRANWALA	10	16939	31.970	3625.168
6	Hafizabad	0	0	0.000	0.000
7	Sialkot	1	3300	6.144	7.759
8	Narowal	0	0	0.000	0.000
9	Gujrat	1	223	0.029	0.029
10	Mandi B. Din	0	0	0.000	0.000
11	RAWALPINDI	33	41480	95.969	512.987
12	Jhelum	0	0	0.000	0.000
13	Chakwal	0	0	0.000	0.000
14	Attock	1	1577	1.646	3.505
15	SARGODHA	8	10015	1.618	9.713
16	Khushab	2	593	0.369	1.135
17	Mianwali	2	434	0.190	0.791
18	Bhakkar	2	1159	0.112	0.698
19	FAISALABAD	12	17702	8.147	1988.878
20	Toba Tek Singh	2	815	0.093	0.093
21	Jhang	2	1064	0.060	3.578
22	Chinot	0	0	0.000	0.000
23	BAHAWALPUR	5	8455	8.458	332.993
24	Bahawalnagr	0	0	0.000	0.000
25	Rahim Yar Khan	0	0	0.000	0.000
26	MULTAN	10	8974	10.789	845.324
27	Lodhran	0	0	0.000	0.000

28	Khanewal	2	514	0.190	0.502
29	Vehari	1	658	1.676	1.676
30	SAHIWAL	5	1785	0.127	0.238
31	Pak Pattan	1	108	0.108	2.529
32	Okara	4	713	1.879	13.913
33	DERA GHAZI KAHN	0	0	0.000	0.000
34	Rajanpur	0	0	0.000	0.000
35	Muzaffargarh	1	131	0.143	0.143
36	Layyah	1	670	0.072	2.261
TOTAL		233	262835	253.285	22736.746

Operational data of Housing Cooperative Societies is reflected below: -

TABLE – XVI

NUMBER AND MEMBERSHIP

Year	No. of Societies	Membership
2019-2020	231	303466
2020-2021	233	262835

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital.	Reserve Funds & other funds	Total	% Increase / Decrease.
2019-2020	858.955	200.315	1059.270	-
2020-2021	253.285	198.529	451.814	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase/Decrease.
2019-2020	8331.356	-
2020-2021	22736.746	66.60%

LIST OF FUNCTIONAL COOPERATIVES HOUSING SOCIETIES IN THE PUNJAB

S.No	Name of Societies	District
1	Bankers Avenue Cooperative Housing Society Ltd. Lahore.	Lahore
2	Cooperative Model Town Housing Society (1962) Ltd. Lahore.	Lahore
3	Pakistan Expatriate Coop Housing Society Ltd. (Izmir) Lahore	Lahore
4	Pakistan Expatriates Coop Housing Society Ltd. (Valencia) Lahore.	Lahore
5	Punjab Cooperative Housing Society Ltd. Lahore.	Lahore
6	State Life Insurance Employees Coop Housing Society Ltd. Lahore.	Lahore
7	AGRICS Cooperative Housing Society Ltd. Lahore.	Lahore
8	Aitcheson College Staff Cooperative Housing Society Ltd. Lahore.	Lahore
9	Alfalah Cooperative Housing Society Ltd. Lahore.	Lahore
10	Al-Hejaz Cooperative Housing Society Ltd. Lahore.	Lahore
11	Audit & Accounts Cooperative Housing Society Ltd. Lahore.	Lahore
12	Bankers Cooperative Housing Society Ltd. Lahore.	Lahore
13	Canal View Cooperative Housing Society Ltd. Lahore.	Lahore
14	Chiniot Cooperative Housing Society Ltd. Lahore.	Lahore

15	Common Services Cooperative Housing Society Ltd. Lahore.	Lahore
16	Cooperative Engineer's Town Society Ltd. Lahore.	Lahore
17	Coop Housing Employees Lahore High Court Society Ltd. Lahore.	Lahore
18	Engineering University Employees Coop Housing Society Ltd. LHR	Lahore
19	Gosha-e-Ahbab Cooperative Housing Society Ltd. Lahore.	Lahore
20	Government Employees Cooperative Housing Society Ltd. Lahore.	Lahore
21	Government Officers Cooperative Housing Society Ltd. Lahore.	Lahore
22	Govt Transport Head Quarter Coop Housing Society Ltd. Lahore.	Lahore
23	Greater Lahore Cooperative Housing Society Ltd. Lahore.	Lahore
24	H B F C Officers Cooperative Housing Society Ltd. Lahore.	Lahore
25	Inmol Cooperative Housing Society Ltd. Lahore.	Lahore
26	Iqbal Avenue Cooperative Housing Society Ltd. Lahore.	Lahore
27	Irrigation Cooperative Housing Society Ltd. Lahore.	Lahore
28	Jurist Homes Cooperative Housing Society Ltd. Lahore.	Lahore
29	Kake Zai Cooperative Housing Society Ltd. Lahore.	Lahore
30	K E M College Doctors Cooperative Housing Society Ltd. Lahore.	Lahore
31	L.D.A. Employees Cooperative Housing Society Ltd. Lahore.	Lahore
32	Lahore Canal Bank Cooperative Housing Society Ltd. Lahore.	Lahore
33	L C C & Industry Employees Coop Housing Society Ltd. Lahore.	Lahore
34	Lahore High Court Bar Cooperative Housing Society Ltd. Lahore.	Lahore
35	LARECHS Cooperative Housing Society Ltd. Lahore.	Lahore
36	Pakistan Rajput Cooperative Housing Society Ltd. Lahore.	Lahore
37	Pakistan Technocrats Cooperative Housing Society Ltd. Lahore.	Lahore
38	PCSIR Staff Cooperative Housing Society Ltd. Lahore.	Lahore
39	P I A, Employees Cooperative Housing Society Ltd. Lahore.	Lahore
40	P H E Deptt Employees Cooperative Housing Society Ltd. Lahore.	Lahore
41	Punjab B O R Employees Coop Housing Society Ltd. Lahore.	Lahore
42	Punjab Govt Employees Cooperative Housing Society Ltd. Lahore.	Lahore
43	P S I C Employees Cooperative Housing Society Ltd. Lahore.	Lahore
44	Rail Town Cooperative Housing Society Ltd. Lahore.	Lahore
45	Revenue Employees Cooperative Housing Society Ltd. Lahore.	Lahore
46	State Enterprises Officers Coop Housing Society Ltd. Lahore.	Lahore
47	Sui Northern Gas Officers Coop Housing Society Ltd. Lahore.	Lahore
48	T&T Ideal Employees Cooperative Housing Society Ltd. Lahore.	Lahore
49	Telecom Employees Cooperative Housing Society Ltd. Lahore.	Lahore
50	TIP Employees Cooperative Housing Society Ltd. Lahore.	Lahore
51	WAPDA, Employees Cooperative Housing Society Ltd. Lahore.	Lahore
52	WAPDA, Officers Cooperative Housing Society Ltd. Lahore	Lahore
53	Abdalians Cooperative Housing Society Ltd. Lahore.	Lahore
54	Accounts Group Officers Cooperative Housing Society Ltd. Lahore.	Lahore
55	Ahbab Cooperative Housing Society Ltd. Lahore.	Lahore
56	Alpha Cooperative Housing Society Ltd. Lahore.	Lahore
57	Awaisia Cooperative Housing Society Ltd. Lahore.	Lahore
58	College Teachers Cooperative Housing Society Ltd. Lahore.	Lahore
59	Education Town Cooperative Housing Society Ltd. Lahore.	Lahore
60	Federation of Railway Employees & Others Coop Housing Soc Ltd.	Lahore
61	Friends Mutual Cooperative Housing Society Ltd. Lahore.	Lahore
62	GCP Employees Cooperative Housing Society Ltd. Lahore.	Lahore
63	Government Servants Cooperative Housing Society Ltd. Lahore.	Lahore

64	Government Superior Services of Pak Coop Housing Society Ltd.	Lahore
65	Gulistan-e-Sir Syed Cooperative Housing Society Ltd. Lahore.	Lahore
66	H.H. Agha Khan Ismailia Cooperative Housing Society Ltd. Lahore.	Lahore
67	Islamia College Old Boys Coop Housing Society Ltd. Lahore.	Lahore
68	Islamic Research Scholars Coop Housing Society Ltd. Lahore.	Lahore
69	Jaffaria Cooperative House Building Society Ltd. Lahore.	Lahore
70	Jammiat Cooperative Housing Society Ltd. Lahore.	Lahore
71	Judicial Employees Cooperative Housing Society Ltd. Lahore.	Lahore
72	Lahore Cooperative Housing Society Ltd. Lahore.	Lahore
73	Millat Tractors Employees Coop Housing Society Ltd. Lahore.	Lahore
74	Model Awan Cooperative Housing Society Ltd. Lahore.	Lahore
75	NESPAK, Employees Cooperative Housing Society Ltd. Lahore.	Lahore
76	New Gosh-e-Ahbab Cooperative Housing Society Ltd Lahore	Lahore
77	NFC, Employees Cooperative Housing Society Ltd. Lahore.	Lahore
78	Official Employees Cooperative Housing Society Ltd. Lahore.	Lahore
79	Packages Employees Cooperative Housing Society Ltd. Lahore.	Lahore
80	Pak Land Workers Cooperative Housing Society Ltd. Lahore.	Lahore
81	Pakistan Election Comm Employees Coop Housing Society Ltd. LHR	Lahore
82	PASSCO Employees Cooperative Housing Society Ltd. Lahore.	Lahore
83	PCSIR Employees Cooperative Housing Society Ltd. Lahore.	Lahore
84	Postal Employees Cooperative Housing Society Ltd. Lahore.	Lahore
85	Professionals Cooperative Housing Society Ltd. Lahore.	Lahore
86	Punjab Civil Secretariat Employees Coop Housing Society Ltd. LHR	Lahore
87	Punjab Cooperative Employees Coop Housing Society Ltd. Lahore.	Lahore
88	Punjab E & Taxation Employees Coop Housing Society Ltd. Lahore.	Lahore
89	River View Cooperative Housing Society Ltd. Lahore.	Lahore
90	Sadat Cooperative Housing Society Ltd. Lahore.	Lahore
91	Saqib Cooperative Housing Society Ltd. Lahore.	Lahore
92	Sargodha Cooperative Housing Society Ltd. Lahore.	Lahore
93	Sui Northern Gas Employees Coop Housing Society Ltd. Lahore.	Lahore
94	Telecom Cooperative Housing Society Ltd. Lahore.	Lahore
95	The Engineers Cooperative Housing Society Ltd; Lahore (TECH)	Lahore
96	UBL Officers Cooperative Housing Society Ltd. Lahore.	Lahore
97	Wyeth Employees Cooperative Housing Society Ltd. Lahore.	Lahore
98	Al-Qudas Cooperative Housing Society Ltd. Lahore.	Lahore
99	Chamanzar Cooperative Housing Society Ltd. Lahore.	Lahore
100	Dawn Cooperative Housing Society Ltd. Lahore.	Lahore
101	Forest Friends Cooperative Housing Society Ltd. Lahore.	Lahore
102	Friends Cooperative Housing Society Ltd. Lahore.	Lahore
103	Lahore Press Club Cooperative Housing Society Ltd. Lahore.	Lahore
104	Matroka Waqaf Imlak Cooperative Housing Society Ltd. Lahore.	Lahore
105	Muhammad Abad Cooperative Housing Society Ltd. Lahore.	Lahore
106	National Bank Staff Cooperative Housing Society Ltd. Lahore.	Lahore
107	National Cooperative Housing Society Ltd. Lahore.	Lahore
108	News Paper Employees Cooperative Housing Society Ltd. Lahore.	Lahore
109	Noor Avenue Cooperative Housing Society Ltd; Lahore.	Lahore
110	PTV, Employees Cooperative Housing Society Ltd. Lahore.	Lahore
111	Rizwan Cooperative Housing Society Ltd. Lahore.	Lahore
112	Sky View Cooperative Housing Society Ltd. Lahore.	Lahore

113	Sunny View Cooperative Housing Society Ltd. Lahore.	Lahore
114	United Cooperative Housing Society Ltd. Lahore.	Lahore
115	Writers Guild Cooperative Housing Society Ltd. Lahore.	Lahore
116	WAPDA Employees Cooperative Housing Society Ltd. Kasur.	Kasur
117	WAPDA Employees Cooperative Housing Society Ltd. Sheikhpura.	Shiekhupura
117	Provincial Govt Employees Coop Housing Society Ltd. Gujranwala.	Gujranwala
118	Gujranwala Irrigation Employees Coop Housing Society Ltd.	Gujranwala
119	Al-Mansoor Cooperative Housing Society Ltd. Gujranwala.	Gujranwala
120	Gujranwala Education Employees Coop Housing Society Ltd.	Gujranwala
121	Public Cooperative Housing Society Ltd. Gujranwala.	Gujranwala
122	PSI Corporation Employees Coop Housing Society Ltd. Gujranwala.	Gujranwala
123	Social Security Employees Coop Housing Society Ltd. Gujranwala.	Gujranwala
124	State Life Employees Cooperative Housing Society Ltd. Gujranwala.	Gujranwala
125	WAPDA Employees Cooperative Housing Society Ltd. Gujranwala.	Gujranwala
126	The Model Town Cooperative House Building Society Ltd. Sialkot.	Sialkot
127	ABAD Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
128	Airport Employees Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
129	National Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
130	PWD Employees Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
131	Supreme Court Employees Coop Housing Society Ltd. Rawalpindi.	Rawalpindi
132	Azad Kashmir Radio Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
133	GHQ Civilian Employees Coop Housing Society Ltd. Rawalpindi.	Rawalpindi
134	Health Employees Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
135	Jamiat Cooperative Housing Society Ltd, Rawalpindi.	Rawalpindi
136	Municipal Corporation Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
137	Murree Hills Cooperative Housing Society Ltd. Murree.	Rawalpindi
138	Northern Area Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
139	Oil & Gas Cooperative Housing Society Ltd. Rawalpindi. (OGDC)	Rawalpindi
140	Pakistan Govt. Employees Coop Housing Society Ltd. Rawalpindi.	Rawalpindi
141	PIA Officers Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
142	POF Employees Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
143	Rawalpindi Railway Employees Coop Housing Society Ltd.	Rawalpindi
144	Revenue Employees Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
145	Roman Catholic Christian Coop Housing Society Ltd. Rawalpindi.	Rawalpindi
146	Shifa Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
147	Sir Syed Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
148	Tameer-e-Hayat Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
149	Telecommunication Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
150	Utility Cooperative Housing Society Ltd. Rawalpindi.	Rawalpindi
151	Pakistan Railway Employees Coop Housing Society Ltd. Attock.	Attock
152	Ismailia Karimabad Cooperative Housing Society Ltd. Sargodha.	Sargodha
153	WAPDA Employees Cooperative Housing Society Ltd. Sargodha.	Sargodha
154	Khushab Distt Govt. Employees (Revenue) Coop Hous Society Ltd.	Khushab
155	Lawyers Coop Housing Society Ltd. Joharabad District Khushab.	Khushab
156	Academic Employees Cooperative Housing Society Ltd. Faisalabad.	Faisalabad
157	Bihari Cooperative Housing Society Ltd. Faisalabad.	Faisalabad
158	Distt Gurdaspur Muhajireen Coop Housing Society Ltd. Faisalabad.	Faisalabad
159	Faisalabad Employees Coop Housing Society Ltd. Faisalabad.	Faisalabad
160	Faisalabad Lawyers Cooperative Housing Society Ltd. Faisalabad.	Faisalabad

161	Faisalabad Railway Employees Coop Hous Society Ltd. Faisalabad.	Faisalabad
162	Govt Employees Cooperative Housing Society Ltd. Faisalabad.	Faisalabad
163	Lyallpur Christian House Building Coop Society Ltd. Faisalabad.	Faisalabad
164	Telecom Engineering Cooperative Housing Society Ltd. Faisalabad.	Faisalabad
165	The Shadab Cooperative Housing Society Ltd. Faisalabad.	Faisalabad
166	University of Agricultural Coop Housing Society Ltd. Faisalabad.	Faisalabad
167	WAPDA Employees Cooperative Housing Society Ltd. Faisalabad.	Faisalabad
168	Government Employees Cooperative Housing Society Ltd. Jhang.	Jhang
169	Punjab Govt Employees (Revenue) Coop Housing Society Ltd.	T.T.Singh
170	The Lawyers Cooperative Housing Society Ltd. T.T.Singh	T.T.Singh
171	Abbasia Cooperative Housing Society Ltd Bahawalpur.	Bahawalpur
172	Govt Employees Cooperative Housing Society Ltd. Bahawalpur.	Bahawalpur
173	Govt Gezatted Officers Coop Housing Society Ltd. Bahawalpur.	Bahawalpur
174	Islamia University Employees Coop Housing Society Ltd. B.Pur	Bahawalpur
175	Lawyers Cooperative Housing Society Ltd. Bahawalpur.	Bahawalpur
176	WAPDA Employees Cooperative Housing Society Ltd. Multan.	Multan
177	Agrics Cooperative Housing Society Ltd. Multan.	Multan
178	Al-Faiz Cooperative Housing Society Ltd. Multan.	Multan
179	Government Employees Cooperative Housing Society Ltd. Multan.	Multan
180	Govt Officials Cooperative House Building Society Ltd. Multan.	Multan
181	Karimabad Cooperative Housing Society Ltd. Multan. (Ismailia)	Multan
182	MDA, Employees Cooperative Housing Society Ltd. Multan.	Multan
183	MDA, Officers Cooperative Housing Society Ltd. Multan.	Multan
184	Nishtarian Cooperative Housing Society Ltd. Multan.	Multan
185	Punjab Small Industries Corporation Coop Housing Society Ltd.	Multan
186	Government Employees Cooperative Housing Society Ltd. Vehari.	Vehari
187	Municipal Employees Cooperative Housing Society Ltd. Sahiwal.	Sahiwal
188	The Lawyers Cooperative Housing Society Ltd. Sahiwal.	Sahiwal
189	The Model Cooperative Housing Society Ltd Okara.	Okara
190	The Layyah District Govt Employees Coop Housing Society Ltd.	Layyah

COOPERATIVES STORE SOCIETIES (CONSUMERS)

Consumers Cooperatives were organized among (i) General public; (ii) workers and employees of Industrial and Commercial undertakings, and (iii) employees of Government Departments.

TABLE -XVII

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	11	10595	0.020	15.176
2	Kasur	0	0	0.000	0.000
3	Shiekhupura	0	0	0.000	0.000
4	Nankan Sahib	0	0	0.000	0.000
5	GUJRANWALA	0	0	0.000	0.000
6	Hafizabad	0	0	0.000	0.000
7	Sialkot	0	0	0.000	0.000
8	Narowal	0	0	0.000	0.000

9	Gujrat	1	10	0.003	0.009
10	Mandi B. Din	1	85	0.008	0.009
11	RAWALPINDI	1	19	0.124	1.087
12	Jhelum	2	993	0.139	0.194
13	Chakwal	0	0	0.000	0.000
14	Attock	0	0	0.000	0.000
15	SARGODHA	0	0	0.000	0.000
16	Khushab	0	0	0.000	0.000
17	Mianwali	1	60	0.010	0.078
18	Bhakkar	0	0	0.000	0.000
19	FAISALABAD	0	0	0.000	0.000
20	Toba Tek Singh	0	0	0.000	0.000
21	Jhang	1	30	0.060	0.320
22	Chinot	0	0	0.000	0.000
23	BAHAWALPUR	0	0	0.000	0.000
24	Bahawalnagr	1	288	0.001	0.001
25	Rahim Yar Khan	0	0	0.000	0.000
26	MULTAN	7	350	0.052	0.590
27	Lodhran	0	0	0.000	0.000
28	Khanewal	2	117	0.011	0.014
29	Vehari	0	0	0.000	0.000
30	SAHIWAL	3	202	0.012	0.033
31	Pak Pattan	0	0	0.000	0.000
32	Okara	0	0	0.000	0.000
33	DERA GHAZI KHAN	0	0	0.000	0.000
34	Rajanpur	0	0	0.000	0.000
35	Muzaffargarh	0	0	0.000	0.000
36	Layyah	0	0	0.000	0.000
TOTAL		31	12749	0.440	17.511

Operational data of these cooperatives is illustrated below :-

TABLE - XVIII

NUMBER AND MEMBERSHIP

Year	No. of Societies	Membership
2019-2020	50	22137
2020-2021	31	12749

FINANCIAL POSITION

(Figures in Million)

Year	Share Capital	Working Capital	% Increase/Decrease S/Capital	%Increase/Decrease e. W/Capital
2019-2020	1.662	3.990	-	-
2020-2021	0.040	17.511	-98%	100%

BUSINESS OPERATIONS

(Figures in Million)

Year	Purchase	Sale	% Increase/Decrease Purchase	%Increase/Decrease e. Sale
2019-2020	-	-	-	-
2020-2021	-	-	-	-

SOME MAJOR STORES

THE PUNJAB COOPERATIVE CONSUMERS LTD (CO-OP)

The West Pakistan Cooperative Consumers Society Ltd. (CO-OP) was organized in 1960 in collaboration with the Royal Danish Government now known as The Punjab Cooperative Consumers Society Ltd. (COOP), which supplied necessary plant and machinery, equipment and services of experts. The main objects of this Institution are: -

- i) to undertake procurement, manufacturing, processing and distribution to assist the member societies in their efforts to provide their members the best quality goods at the lowest possible prices;
- ii) to assist member societies in organizing the most effective distribution system;
- iii) to develop the cooperative movement throughout the Province; and
- iv) to work in the interest of its members in particular and consumer's in general.

The following table reflects its operations: -

TABLE – XIX

NUMBER AND MEMBERSHIP

Year	No. of Store	Membership
2019-2020	2	1540
2020-2021	1	1480

FINANCIAL POSITION

(Figures in Million)

Year	Share Capital	Working Capital	Other Funds	Loan
2019-2020	0.131	13.949	4.060	-
2020-2021	0.121	13.871	4.168	-

BUSINESS OPERATION

(Figures in Million)

Year	Purchase	Sale	% Increase/Decrease Purchase	% Increase/Decrease. Sale
2019-2020	-	-	-	-
2020-2021	-	-	-	-

CO-OP is running in Lahore and Faisalabad cities but almost everywhere the stores are going in loss. The CO-OP has not grown in line with its objectives for various reasons. The COOP needs effective support from the Punjab Government, financial institutions and the donor agencies to serve the interest of members/consumers and make it a viable cooperative organization.

LAHORE CENTRAL COOPERATIVE STORE

The Lahore Central Cooperative Store was established in 1948 to afford relief to the public in general for supply of consumer goods during shortages after Independence. Its membership comprised individuals and a few Cooperative Societies. Some operational data of the store is recorded below: -

TABLE – XX

NUMBER AND MEMBERSHIP

Year	No. of Store	Membership
2019-2020	1	570
2020-2021	1	570

FINANCIAL POSITION

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Increase/ Decrease.
2019-2020	0.635	0.114	0.250	0.999	-
2020-2021	0.635	0.114	0.250	0.999	-

The store, as table-xxii illustrates more or less wound up its operations. This was on account of Management problems.

P.R. CENTRAL COOPERATIVE STORES

With Headquarter at Lahore, it is the major feeding centre for different Railway Stores at various places in Pakistan. Registered in 1962, its members are 11672.

Statistics about this institution are tabulated hereunder: -

TABLE – XXI

NUMBER AND MEMBERSHIP

Year	No. of Store	Membership
2019-2020	1	11627
2020-2021	1	11627

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Increase/ Decrease.
2019-2020	0.004	0.000	0.000	0.004	-
2020-2021	0.712	0.000	0.000	0.712	-

WORKING CAPITAL AND COST MANAGEMENT

(Figures in Million)

Year	Working Capital	Cost of Management	Gross Profit
2019-2020	11.152	-	-
2020-2021	11.152	-	-

MOTOR TRANSPORT SOCIETIES

West Pakistan Transport's Mutual Assistance Coop Society Limited

The West Pakistan Transport's Mutual Assistance Cooperative Society Limited was Registered on 26.06.1970 under the Cooperative Societies Act, 1942, on the basis of following objects: -

1. To promote economic interest, of the members of the society especially for making arrangements for the creation of an accident compensation pool.
2. To assist the members in discharging their obligations for the payment of Diyat under the Qissa and Diyat Ordinance, 1990.
3. To provide legal assistance if necessary to the members and their drivers in claims of Diyat amount under Qissa And Diyat ordinance, 1990.
4. To devise ways and means, to minimize road hazards and to take necessary measures thereof as may be decided by Managing Committee from time to time.

There are Seven 07 such cooperatives with 1174 members, Rs. 4.700 Million as Share capital and Rs. 393.124 Million as Working capital. The operation of these societies has suffered a setback since route permits became freely available to individuals.

POSTAL SOCIETIES

Postal & RMS Cooperative Credit Society Lahore

The Postal & RMS Cooperative Credit Society Lahore was registered on 27.01.1937 under Cooperative Societies Act, 1925 and Cooperative Societies Rule, 1927.

FUNDAMENTAL OBJECTS

1. To promote economic interest of its members.
2. The funds to be let to its members for necessary purpose.
3. Other, members are designed to encourage the spirit and practice of thrift, mutual help and self-help among members of the society.

The Capital of Society shall compare of: -

- In undetermined members of shares of value of Rs. 100/- each.
- Every member shall held at least one full share and no member shall held shares of which the nominal value exceed Rs. 2000/-.

General meeting of the society is called annually after compilation of Annual Audit. Matters of immense importance are discussed and approved in pertinent Annual General Meeting.

The Society matters are run by Managing Committee which consists of at least 09 Members excluding the Ex-Office president who is post Master General of Punjab.

The Managing Committee is elected by show of hands in Annual General Meeting for the period of 3 years and the sitting Managing Committee was elected in recent Annual General Meeting that was held on 17.11.2019.

WRITER SOCIETY

Pakistan Writers Cooperative Society Limited

The Pakistan Writers Cooperative Society Limited was Registered on 02.12.1962 under the Cooperative Societies Act, 1925.

The main objective of the society is to promote literature, culture and art through open book shop in organize publishing house into setup, printing press. Similarly, setting up art galleries, art schools and books centers and to perform such other functions as are entrusted to it by its executive body in pursuance of these aims and objectives. As for as its members ship is concerned, person subscribing to the aims objects of the organization and who has a flair for literature and artistic activities and citizen of Pakistan can be a members of the society after fulfilling all legal formalities.

THRIFT SOCIETIES

These societies were organized in schools to inculcate thrift among teachers and students. The number of these societies is 10 having a membership of 700. The working of these societies remained quite limited during the period under report.

Pakistan Railway Employees, Cooperative Credit Society Limited

The Pakistan Railway Employees, Cooperative Credit Society Limited was Registered on 03.01.1917 under the Provisions of Act-II of the Cooperative Societies Act, 1912.

MAIN OBJECTS OF THE SOCIETY

1. To raise funds by means of issuing shares, borrowing money, accepting money on deposit at mark-up.
2. To lend money to members at mark-up with security so as to prevent such members falling into serious or permanent indebtedness and to assist them financially in times of difficulty and to help them to get out of debt.
3. To encourage thrift, self help and Cooperative amongst the members.

INSURANCE SOCIETIES

The Cooperative Insurance Society of Pakistan Ltd

The Cooperative Insurance Society of Pakistan Ltd was registered on 06.08.1949 under Cooperative Societies Act, 1925 and Cooperative Societies Rule, 1927.

Objects for which society was established were to promote the economic interest of its members and more particularly: -

1. To carry on all kinds of Insurance Business and all kind of guarantees.
2. To act as agents for the issuance of any bill bond, share stock and debenture stock.
3. To purchase and deal in property of all kinds whether absolute or contingent.
4. To promote finance or to assist in promotion of financing of business and industries of any disruption.

Share Capital of society shall be Rs. 100,000,000 divided into 10,000,000 shares of value of Rs. 10/- each. No allotment of shares shall be made unless the full value of the shares is paid.

General Meeting of the society is called annually after compilation of Annual Audit. All matters related to society are discussed and approved in pertinent Annual General Meeting.

The Society matters are run by Managing Committee. Which comprised of General Manager, Secretary Manager, Chief Accountant and such other employees.

Managing Committee is elected by show of hands in Annual General Meeting for the period of 3 years.

CHAPTER – VI

CENTRAL NON-CREDIT COOPERATIVE SOCIETIES

Kind wise Statistics about Central Non-Credit Cooperatives Societies for the year 2020-2021 are tabulated below:-

TABLE - XXII

(Figures in Million)

S.N o.	Kind of Societies	No. of Societies	Membership	Share Capital	Working Capital
1	Dairy Union	2	195	0.034	0.055
2	District Cattle Breeding	1	444	0.001	0.001
3	District Supply & Marketing Fed	32	15342	15.934	23.973
4	District Union	1	70	0.035	0.035
5	Execution Award Union	73	5273	0.302	5.955
6	Farm Service Centers	19	2124	1.314	14.380
7	Fruit Development Board	1	3002	0.000	2.820
8	Guzara Forest Union	1	14	0.001	0.001
9	Markaz Farmers Association	6	6264	0.409	1.251
10	Markaz Federation	1	35	0.007	0.007
11	Markaz Union	11	511	0.095	0.279
12	Multipurpose Union	1	45	0.046	0.367
13	PCS & Marketing Federation	1	29	1.021	1.021
14	Sugar Cane Federation	4	925	0.680	0.685
15	Supply Union	1	200	0.002	0.010
16	Tehsile Services	2	84	0.020	0.079
17	Union Council	13	390	0.018	0.022
18	CCFU Khanewal	1	132	0.000	0.000
19	Wool Union	2	137	0.101	38.343
20	Zarai Union	1	85	0.034	2.283
TOTAL		174	35301	20.054	91.567

SUPPLY & MARKETING FEDERATIONS

In order to strengthen the supply of necessary farm inputs and marketing structure of the Cooperative Movement, a development scheme was implemented during the years 1984-86. The Scheme envisaged the establishment of the District Cooperative Supply and Marketing Federations at District level and an apex institution; the Provincial Cooperative Supply & Marketing Federation with its headquarter at Lahore to whom the District institutions were affiliated.

PUNJAB PROVINCIAL CO-OPERATIVE SUPPLY & MARKETING FEDERATION LTD.

The Punjab Provincial Cooperative Supply & Marketing Federation Ltd., Lahore (PCF) was organized under a Development scheme namely "Strengthening and Development of Cooperative Movement by Organizing Cooperative Supply &

Marketing Federations in Punjab". It was registered under the Cooperative Societies Act, 1925 on 14.04.1985 by Registrar, Cooperative Societies Punjab with 27 members. District Cooperative Supply & Marketing Federations Organized one in each district. Present number of members is 29.

AREA OF OPERATION

According to Bye-Law No.3 of Registered Bye-Laws of the Federation, Area of operation is the province of Punjab.

AIMS AND OBJECTIVES

Aims and objects of PCF are narrated in bye-law No. 2 of the Registered bye-laws which are reproduced below: -

1. To strengthen the District Cooperative Supply and Marketing Federations in financial and business affairs by providing agricultural inputs i.e. seeds, fertilizer and pesticides etc.
2. To facilitate its member federations (DCFs) in respect of purchase of agricultural machinery, spare-parts and also help them for the purchase of said articles by contacting the factory owners.
3. The PCF can itself purchase the agriculture inputs & agriculture machinery to sale and rent-out to members of district federations.
4. To establish workshops for repairing and maintenance to meet the agricultural necessities for member district federations.
5. To establish pesticide factories to fulfill the requirements of the member societies.
6. To establish god owns, cold storages, processing units and grading plants.
7. To purchase land, building or immoveable property for the above purposes or to get those on lease or rent.
8. To work as forwarding & clearing commission agent.
9. To arrange conferences for improvement of products of the federation and use media for the purpose.

BOARD OF DIRECTOR

As per byelaw No.18 of the Registered byelaws of the federation, Board of Directors of PCF shall consist of the (8-Members).

WORKING

The membership of the Provincial Cooperative Federation comprised twenty Nine (29) District Cooperative Federations. Its membership is open to all District Cooperative Federations and other secondary cooperative societies. No individual membership is permissible in this Federation.

The internal capital of the Punjab Provincial Cooperative Supply & Marketing Federation Ltd., Lahore (PCF) was accommodated with the share money of the member of district Federations and commission received in kind of loans issued by

the Punjab Provincial Cooperative Bank Ltd., to members of Cooperative Credit societies throughout the Punjab.

The loaning of Cooperative Banks to agricultural Cooperative Societies was in kind and share of commission received from fertilizer marketing companies was shared among above mentioned federated setup. It had provided handsome funds to the federations.

On the same patron, PCF played a roll of distributor / dealer of tractor manufacturing companies. All tractor loan cases of Punjab Provincial Cooperative Bank and Barani Area Sponsored Tractors were routed through PCF and it used to receive Rs.5000/- per unit commission from the tractor companies.

OPERATIONAL STATISTICS

The operational statistics of these institutions for the year 2019-2020 and 2020-2021 are recorded below: -

TABLE -XXIII

PROV CO-OP SUPPLY & MARKETING FEDERATION.

(Figures in Million)

Year	Number of Institution	Membership	Share Capital	Working Capital
2019-2020	1	29	-	-
2020-2021	1	29	-	-

DISTRICT CO-O SUPPLY & MARKETING FEDERATIONS

(Figures in Million)

Year	Number of District Federation	Membership	Share Capital	Deposits	Working Capital
2018-2019	32	15328	15.934	2.638	26.555
2020-2021	32	15342	15.934	2.658	23.974

BUSINESS OPERATIONS

PROVINCIAL CO-OP SUPPLY & MARKETING FEDERATION.

(Figures in Million)

Year	Purchase	Sale
2019-2020	-	-
2020-2021	-	-

DISTRICT CO-OP SUPPLY & MARKETING FEDERATIONS

Year	Purchase	Sale
2019-2020	-	-
2020-2021	-	-

CHAPTER - VII

COOPERATIVE FARMING

CCFU KHANEWAL

The Govt of Pakistan had introduced Co-operative Farming Scheme in 1949, covering 8 Districts of Punjab i.e. Multan, Lodhran, Vehari, Khanewal, Pakpattan, Sahiwal, Toba Tek Singh and Okara for rehabilitation of un-cultivated barren land through establishing of 132 Co-operative Farming Societies for promotion & up-gradation of Agriculture as well as to strengthen the Agro-based economy.

For this purpose, 147000 acres' barren land was administratively reserved to accommodate the deserving land-less immigrants & local tenants re-settled from eastern portion of Punjab & other parts of India as a result of independence of Sub-Continents in 1947.

Out of 132 Co-operative Farming Societies, each society was authorized to allot a portion of 12% acres or its some part to per family of Non-owner, land-less tenants of land in its area of operation. The Central office of Co-operative Farming Societies was established & registered in Khanewal with the name of "the Colony Co-operative Farming Union Ltd: Khanewal.

AIMS & OBJECTIVES

1. **To bring** a green revolution for upgrading the scope of Agriculture Farming through Mechanized Cultivation and for the purpose a technical & vocational training institute has been established i.e. Pak German Institute of Cooperative, Multan.
2. **With the financial Assistance** of the Government of the Pakistan Cooperative Tractors and allied Agricultural Instruments Repair Workshop/Training Centre in Chak No.9/WB and Garha More, Tehsil and District Vehari were established to facilitate members of Cooperative Farming Societies. A net work of Cooperative Training & Repair Workshops were also established in various places of Multan, Bahawalpur, Sahiwal and Dera Ghazi Khan.
3. **To provide** support for timely Fertilizer, Pesticides, Seed etc to the members of Farming Union Societies.
4. **To issue** small quantum of loan to women & General public members for the promotion of Cottage Industries, Cattle and Poultry Breeding Farming.

The affairs of CCFU are dormant since a previous decade on account of paucity of funds for the purchase of basic requirements of Seed, Pesticides, Fertilizer etc. to be lent to the intending borrowers and tenants of Farming Societies.

Co-operative Farming Scheme is functioning in 8 Districts of Punjab i.e.

Multan, Lodhran, Vehari, Khanewal, Pakpattan, Sahiwal, Toba Tek Singh & Okara where properties of Billions of Rupees in shape of Ahata Jat and others are lying without any care & vigilance.

The following figures revealed their performance during the year 2019-2020 and 2020-2021:-

TABLE - XXIV

NUMBER AND MEMBERSHIP

Year	Numbers	Membership
2019-2020	132	11393
2020-2021	132	11393

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Funds	Other Funds.	Total	%Decrease/ Increase
2019-2020	5.585	-	-	5.595	-
2020-2021	4.803	3.333	3.940	12.076	53%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital.	% Increase / Decrease.
2019-2020	32.602	-
2020-2021	57.704	43%

COOPERATIVE FARM SERVICE CENTRES

Cooperative Farm Service Centers formed a part of Rural Reconstruction of Credit and Agricultural Marketing Scheme (RRC&AM), which was implemented during the Third Five Year Plan. Its objects are:-

1. To coordinate the activities of Services Societies for improving procurement and distribution of seed, fertilizers and insecticides etc.
2. To assist in introduction of mechanized farming among farmer members of Cooperative Societies by making available tractors and other agricultural implements on hire and through repairs, overhauling facilities of these implements;
3. To assist in establishment of processing units owned and controlled by small farmers.

The District wise Number, Membership, Share Capital and Working Capital of Cooperative Farm Service Centers are as under:-

TABLE - XXV

S.No	Name of District	No. of Societies	M / Ship	Share Capital	Working Capital
1	LAHORE	0	0	0.000	0.000
2	Kasur	1	62	0.030	0.071
3	Shiekhupura	0	0	0.000	0.000
4	Nankan Sahib	1	55	0.070	0.078

5	GUJRANWALA	1	147	0.041	1.308
6	Hafizabad	1	42	0.005	0.194
7	Sialkot	1	159	0.047	8.043
8	Narowal	0	0	0.000	0.000
9	Gujrat	0	0	0.000	0.000
10	Mandi B. Din	0	0	0.000	0.000
11	RAWALPINDI	0	0	0.000	0.000
12	Jhelum	0	0	0.000	0.000
13	Chakwal	0	0	0.000	0.000
14	Attock	0	0	0.000	0.000
15	SARGODHA	1	85	0.060	8.862
16	Khushab	0	0	0.000	0.000
17	Mianwali	0	0	0.000	0.000
18	Bhakkar	1	72	0.039	0.309
19	FAISALABAD	2	328	0.187	0.243
20	Toba Tek Singh	0	0	0.000	0.000
21	Jhang	1	421	0.196	0.241
22	Chinot	0	0	0.000	0.000
23	BAHAWALPUR	2	97	0.069	0.485
24	Bahawalnagr	1	56	0.020	0.568
25	Rahim Yar Khan	2	95	0.061	0.843
26	MULTAN	0	0	0.000	0.000
27	Lodhran	0	0	0.000	0.000
28	Khanewal	0	0	0.000	0.000
29	Vehari	0	0	0.000	0.000
30	SAHIWAL	1	218	0.148	0.200
31	Pak Pattan	0	0	0.000	0.000
32	Okara	1	164	2.080	0.818
33	DERA GHAZI KHAN	1	70	0.024	0.046
34	Rajanpur	0	0	0.000	0.000
35	Muzaffargarh	0	0	0.000	0.000
36	Layyah	1	53	0.032	0.073
TOTAL		19	2124	1.314	14.380

The following figures revealed their performance during the year 2019-2020 and 2020-2021;-

TABLE – XXVI

NUMBER AND MEMBERSHIP

Year	Numbers	Membership
2019-2020	19	2173
2020-2021	19	2124

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Funds	Other Funds.	Total	%Decrease/ Increase
2019-2020	3.114	2.040	0.441	5.595	-
2020-2021	1.314	0.548	0.441	2.303	-58%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital.	% Increase / Decrease.
2019-2020	18.322	-
2020-2021	14.380	-21%

CHAPTER - VIII

INDUSTRIAL COOPERATIVES

Industrial Cooperatives are intended to offer many advantages to individual artisans, small entrepreneurs and craftsmen. The members through this medium could purchase raw material and appliances at a fair price, raise capital and market their products on favorable terms. These Cooperatives aim at: -

- i) Enabling workers to own implements of production;
- ii) Enabling greater industrial self-determination;
- iii) Raising status of workers from wage-earners to partners;
- iv) Assuming the workers participation in the surplus from their associated labour; and
- v) Restoring pride of the craft in Corporate production by developing collective spirit.

Operational aspects of these cooperatives are reflecting in the following table:-

TABLE - XXVII

NUMBER AND MEMBERSHIP

Year	No. of Societies	Membership
2019-2020	1212	55438
2020-2021	1087	57082

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Increase/Decrease.
2019-2020	180.885	18.100	8.952	207.937	-
2020-2021	178.664	10.757	8.392	197.813	-5%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase/Decrease.
2019-2020	1069.073	-
2020-2021	1065.043	-1%

SOME MAJOR TYPES OF INDUSTRIAL SOCIETIES

PAKISTAN CYCLE INDUSTRIAL COOPERATIVE SOCIETY LAHORE

The Society was registered on 7th September, 1953 under the provisions of cooperative societies Act II, of 1912. This is the largest Industrial Society and produces bicycles with the brand names of "RUSTAM" and "SOHRAB" and also

manufactures different models of motorcycles with the brand name of "SOHRAB", both are very popular in the country.

CREATION OF SOCIETY

In 1952 shortage of foreign exchange started creating difficulties for the importers. Giving careful thought to the problem, the shop owners of Nila Gumbad chalked out a plan to establish a bicycle-manufacturing factory within the country on cooperative basis. As such 22 persons got together and laid the foundation of a cooperative society. Its first meeting was held on 17th July 1953, later on 7th September 1953, the Society was registered under section 9 of cooperative societies Act II of 1912.

CYCLE MANUFACTURING IN PAKISTAN

Initially, only a few spare parts of bicycles were manufactured locally and about 90% spare parts were imported from abroad. With the passage of time the situation started improving and today almost 98% bicycles spare parts are being manufactured in house or through vendors.

BASIC OBJECTS

The philosophy of PCICS Ltd is to provide excellent transportation to the common man at easily affordable prices and to provide total satisfaction in all its spheres of activity.

The main aim of Society is to establish, undertake, set up and manage an industry or industries for the purpose of manufacturing complete Bicycles, Motorcycles, Electric Cycle, Automotive Vehicles, Electric Fans, Refrigerators and Air Conditioners and other industries, their spare parts and allied items and other engineering goods connected with the Cycle, Motorcycle, Automotive Vehicles and Electric Fan, Refrigerator and Air Conditioner and other industries and primarily to distribute them among the members of the Society for their personal use or sale / disposal in the manner as provided in Bye-Law No. 12 (c).

THE SOCIETY IS FUNCTIONAL

The Society is actively functional since its inception by 1953. In 1995, the Society has introduced first Pakistani Motorcycle in collaboration with China and in 2005, launched its most famous three wheeler rickshaw in the Province of Sindh.

CORPORATE INFORMATION

The numbers of its members has increased from 22 to 93 in 1976 and to 228 in 1995. At this moment these stand at 226 Numbers. In the beginning, there were a few workers in the factory while the factory was employing 2350 at its peak however, now it has curtailed to 450 approximate.

The production of Factory has increased form 5 Bicycles per day to 2000 (Approx) bicycles per day which has curtailed to 300 cycles presently. The Last AGM

of the Society was held on 24th June 2018. The present Management was chosen in 63rd AGM held on 24th June 2018 for 3 years.

PRESENT WORKING OF THE SOCIETY

It is a matter of pride that the Society is the only one in the country, which is manufacturing bicycles (Both for men and Ladies), Heavy Duty Cyclovan, Wheel Chairs, Push Chairs (Both fold & fixed models), Exercise cycles, Push Chairs, & Tricycles and Ice Cream Trike, the later products have specially been produced for disabled and are sold on no profit no loss basis, as well as exported heavy duty Cyclovan to Yaman.

Sohrab Motorcycle Project was initiated in 1990 and came into production in 1995 keeping in mind our 42 years experience we have introduced Sohrab Motorcycle JS-70. Sohrab is 1st Pakistani Motorcycle with ISO 9001-2000 Quality Certificate and paved the way to manufacturer motorcycle with Chinese Technology stands for high quality, low petrol consumption and unique design. We are manufacturing a high quality Motorcycle in low cost for our valuable customers. Sohrab has contributed a lot in stabilization of prices in Motorcycle Industry in the presence of Multinational companies.

Thousands of people are engaged with Sohrab Motorcycle Project and earning a lot of money for their livelihood.

We are also manufacturing three wheeler Motorcycle Rickshaw with four stroke engine, which are environment friendly and pollution free. Besides providing other facilities to the workers, the society is providing the benefits of subsidized canteen, medical, social security bonus and group insurance, to them and a free dispensary has also been established for the workers and the locality.

Pakistan Sports Cooperative Industrial Society Ltd. Sialkot

The Society was registered on 20th June, 1950 under the provisions of Cooperative Societies Act II, of 1912, with registered name "The Pakistan Sports Cooperative Industrial Society Ltd, Kutchery Road Sialkot. The present seven members Managing Committee of the Society was elected on 23rd February 2021. Brief Figure about Society are as under:-

TABLE - XXVIII

S.No	Particulars	Detail
1	Registration Number	49
2	Numbers of Members	72
3	Date of Last Election	23.02.2021
4	Last Annual General Election	07.01.2020
5	Last Audit Year 2018/2019	30.06.2019
6	Area of Operation	All Punjab
7	Fixed Property	4 Kanal 16 Marla
8	Covered Area	15,500 Square Ft
9	Empty Area/ Land	10,680 Square Ft

10	Total Shops	23 No's
11	Total Monthly Rent Received	Rs. 3,33,000/-
12	Share Capital	Rs. 0.148 (Million)
13	Working Capital	Rs. 4.000 (Million)

BASIC OBJECTS

The basic objects of the Society are to make its members financial condition better and furthermore:

1. Maintaining Society's business as per by laws.
2. Improving selling/ buying capacity of Sports materials.
3. Established of Manufacturing of sports goods & their buying and selling as well as increase of import plus maintenance of labor and machinery cost.
4. Purchasing of raw materials and boosts it's selling to fulfill industry needs.
5. Manufacturing of all kind of wooden products plus import and export of the same as well as local distribution.
6. Establishing agencies, showrooms and hiring commission based agents from Pakistan and abroad to increase society's trade.
7. Making agreements with Government, Red Cross, Military, Railway, and Educational institutes.
8. Society members shall increase trade with help and support of other society's and companies.
9. Providing educational support for entitled members.
10. Creating business thinking, spirit of mutual support amongst members and take further steps for the same.

Current Status of the Society

The society's current income is mostly dependent on its shop's rents. In this context, the society has planned to build a market on which preliminary work has started and its construction will not affect the Sports unit.

WOMEN COOPERATIVES

Women Cooperatives have been organized among low and middle-income groups to supplement family income and for effecting economy in household expenditures. The purpose is to promote women empowerment by providing them avenues for earning their livelihood. Culture of Savings is institutionalized by the Cooperative Department as it established women Thrift Societies by ladies Staff at doorsteps of prospective Members. These Societies really improved the Socio-Economic status of women in Punjab. Moreover, living standards and household income were greatly enhanced as women contributed to the household income by utilizing the platform of Cooperative Thrift Societies. The accounts of these Societies are operated by elected Managing Committees under the provisions of Registered by-laws of the Societies.

CATEGORY OF WOMEN COOPERATIVES SOCIETIES

THRIFT SOCIETIES

These Societies work on the self-help basis. Under this arrangement bank accounts are opened in any branch of Punjab Provincial Cooperative Bank Limited and Women thrift Societies deposit and withdraw the savings in bank accounts.

CREDIT SOCIETIES

These Societies also work on self-help basis. With the help of self-help savings and grant of funds from Cooperative Department stitching, handicraft work and sewing centers were established to empower women financially. Handmade crafts, wood crafts, embroidered cloths, cotton industries and also vocational training centers were established for skill development of women.

INDUSTRIAL SOCIETIES

Through these Societies loan was advanced to its members by Punjab Provincial Cooperative Bank Limited to establish new business or improve / run existing business.

FATF AND WOMEN SOCIETIES

The women Cooperative Thrift, Credit and Industrial Societies are working on a very small scale just to meet the nominal financial needs of women of Punjab and source of these Societies are the self-contribution by women members, hence, there cannot be any high risk Society that could be investigated within the ambit of **FATF** criteria as there is no scope and source of any money laundering and terror financing undergoing women Cooperative Thrift, Credit and Industrial Societies.

Different types of Women Cooperative Societies have been shown below: -

TABLE – XXIX

INDUSTRIAL SOCIETIES

(Figures in Million)

Year	No. of Societies	Membership	Share Capital	Working Capital
2019-2020	57	2155	0.188	1.240
2020-2021	56	2770	0.425	1.596

THRIFT SOCIETIES

(Figures in Million)

Year	No. of Societies	Membership	Share Capital	Working Capital
2019-2020	626	27201	10.985	31.388
2020-2021	623	27503	5.973	24.171

CREDIT SOCIETIES

(Figures in Million)

Year	No. of Societies	Membership	Share Capital	Working Capital
2019-2020	928	26296	9.881	42.529
2020-2021	870	23658	5.970	23.935

MICRO-FINANCING TO WOMEN COOPERATIVE SOCIETIES

In order to promote and uplift the economic condition of women at Micro-level for supplementing the income of poor families and to alleviate poverty, a loaning policy for women societies in the Province is launched through Punjab Provincial Cooperative Bank Limited.

BANKING COOPERATIVES

The Punjab Provincial Cooperative Bank Limited

The Cooperative Credit Sector has only one Apex Financing Institution in the Province i.e., the Punjab Provincial Cooperative Bank Ltd; (PPCBL) with its Headquarters at Lahore.

A BRIEF INTRODUCTION OF PPCBL

The Punjab Provincial Cooperative Bank Ltd. was established in 1924 as an Apex Bank to meet funding requirements of Cooperative Societies. It gained the status of Scheduled Bank in 1955. PPCBL as a specialized bank is focusing on the wellbeing of the Cooperative Societies under their own act, 1925. The bank has the advantage to provide financing facilities to cooperative societies and individuals as well.

The Bank has an extensive network of 151 branches at Tehsil and Sub-Tehsil level. Bank hold the loan portfolio of approx. Rs. 9.50 Billion extended to 104,297 small farmers.

Product line includes Agri loans for purchase of crops inputs i.e. seeds, fertilizers, pesticides and other allied expenses for short periods and provide live stock/tractor loans for purchase of goat & sheep, cows & buffaloes, tractors & implements respectively.

MISSION

Achieving business excellence by catering the financial requirements of the rural community at the grass root level through provision of quality services and infused values of cooperation in a conducive and supportive environment.

VISION

To be a well-structured and efficient Cooperative financial institution for helping its members and individuals to unite voluntarily for building up their resources and meeting their common socioeconomic needs through democratically controlled enterprise.

OBJECTIVES

1. Poverty alleviation through promotion of Cooperative Movement.
2. Financial facilitation to the members of Cooperative Societies.
3. Carry on micro-credit and commercial banking business.
4. Inspect / Visit, supervise and assess credit requirements of individuals / member societies.

LOANING PRODUCTS

1. Agricultural Production Loans for Members (Short Term).
2. Development Loans (Medium Term).
3. Loans against Pledge of Gold/Gold Ornaments for Agri. Purposes (Short Term).
4. Loans for promotion of Information Technology (Medium/Long Term).
5. Livestock Micro-Financing for Purchase of Meat & Milk Cattle and Goat & Sheep (Short Term).
6. Livestock Project Financing (Medium Term).
7. Loans against DSCs/ SSCs for Agriculture Purposes (Short Term).
8. Micro-Financing for Women Cooperative Societies (Medium Term).
9. Auto Financing (Medium Term).

INITIATIVES / ACHIEVEMENTS

1. Bank started development and implementation project of new core Banking and Transaction Monitoring System (TMS) through M/S. Auto soft Dynamics in January 2022 to comply SBP objection. New CBS (Auto Banker) is in its final stages of implementation.

Upward revisions of credit limits (individuals) were done which are as follows;

- a. Business finance from 3 Million to 5 Million.
 - b. Crop loan (individual) from 0.3 Million to 0.4 Million.
 - c. Livestock Loan from 0.2 Million to 0.4 Million.
 - d. Livestock – Project Loan from 0.5 Million to 1 Million.
2. Implementation of New Core Banking System (CBS) requires skilled staff, therefore IT department was strengthened with experienced talent placement.
 3. Staff has been trained on new system to become Trainers of Trainees in future. Successful launch of new Staff orientation batches was introduced.
 4. To manage scalability, security and efficiency ~ revamping of IT data center is under process.
 5. Road map has been developed to revamp the collapsed infrastructure of the bank and same will be implemented on priority basis.

FINANCIAL POSITION / OPERATION

The Financial position / Operation of the Bank for the year 2019-2020 and 2020-2021 are reflected in the following table; -

TABLE – XXX

LOAN ADVANCE AND RECOVERED

(Figures in Million)

Year	Loan Advance		Loan Recovered	
	Societies	Individual	Societies	Individual
2019-2020	4381.647	8015.993	4240.205	2482.915
2020-2021	2322.910	5894.243	2463.871	7146.083

SHARE CAPITAL AND RESERVES

(Figures in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2019-2020	7885.449	848.179	0	8733.628	-
2020-2021	7886.842	846.971	0	8733.813	0.18%

DEPOSITS AND BORROWINGS

(Figures in Million)

Year	Deposits	Borrowings	Total	% Increase / Decrease.
2019-2020	4620.648	-	4620.648	-
2020-2021	4154.591	-	4154.591	-10.09%

WORKING CAPITAL

(Figures in Million)

Year	Working Capital.	% Increase / Decrease.
2019-2020	12966.646	-
2020-2021	12888.404	-0.60%

STATISTICAL ANALYSIS

Statistics about different loans and recoveries thereof to Cooperatives by the Bank from Kharif 2016 to Rabi 2020-21. As under

TABLE XXXI

(Figures in Millions)

Crop	Advance	Recovery	Balance	Recovery%
Kharif 2016	1722.229	1700.594	21.635	98.74
Rabi 2016-17	1666.105	1645.210	20.895	98.75
Kharif 2017	1599.267	1568.232	31.035	98.06
Rabi 2017-18	1536.965	1517.792	19.173	98.75
Kharif 2018	1485.452	1481.733	3.719	99.75
Rabi 2018-19	1457.085	1452.980	4.105	99.72
Kharif 2019	1451.455	1446.306	5.149	99.65
Rabi 2019-20	1435.504	1396.696	37.808	97.37
Kharif 2020	265.507	261.549	3.958	98.52
Rabi 2020-21	1289.466	1273.873	15.593	98.79

CHAPTER – XI

EDUCATION AND TRAINING

An effective programme for education and training is the most essential pre-requisite for proper promotion and development of Cooperative Movement. Enlightened membership constitutes the most important asset of a Cooperative Society and enlightenment relates directly to education. Since "Cooperation" is essentially an economic activity in most cases, the importance of a well-trained cadre for the conduct of these activities, cannot be over-emphasized.

COOPERATIVE TRAINING COLLEGE FAISALABAD

The Cooperative Training College, Faisalabad was established in its present building in September 1960 and since then it is engaged in Pre-Service as well as In-Service training of the Cooperative Department and Cooperative Institutions in the Punjab and other Provinces. The college is a residential Institution having total area of 242-Kanals and 07-Marlas. It is situated on Sargodha road at a distance of about 07, Km. from Faisalabad city. The college has its independent water works, Sewerage system, Electric installation and Sui Gas.

The college is headed by a Principal of the rank of Joint Registrar of the Cooperative Department. He also controls the Regional Cooperative Training Institute Bahawalpur and the field Education headed by the Education Assistant Registrar with the assistance of Educational Inspectors and Sub-Inspectors. The Cooperative Training Institutions are being supervised by the Advisory Board for Cooperative Education which is headed by the Secretary, Cooperatives, Punjab, Lahore.

MANDATORY TRAINING FOR OFFICERS

The Cooperative Training College, Faisalabad, provides pre-service mandatory training to the field staff of the Cooperatives Department i.e. Assistant Registrars, Inspectors and sub-Inspectors of the Department. The Assistant Registrar and inspectors have the same course of 6 Months' duration. The course contents of the 6 months training comprise of following subjects:

- Laws and practice
- Cooperative Management
- Rural/Community Development
- Office Management Skills
- Accounting and Cooperative Book Keeping
- Agricultural Economics and Business Management
- Agriculture (Crops & Live Stock)

Similarly, 6 months pre-service mandatory training program is arranged for the sub-Inspectors of the Department course content comprise of following subjects:

- Laws and Practice
- Cooperation
- Business Management
- Economic Basics
- Cooperative Book Keeping
- Accounting
- General Law

For impressive / effective training, the syllabi of different classes and courses are revised and reviewed from time to time to make them up to date and useful. Training Programme of the college are designed every year keeping in view training requirements of the Cooperative Department and Cooperative Institutions.

The programme are streamlined so as to reflect the role of college in making the Cooperative movement an effective instrument of Economic and Social development. However the size and number of classes and courses depend upon the requirements of Cooperative Department / Institutions and the number of trainees available.

TRAINING AND EDUCATION

IN-SERVICE TRAINING COURSES

Different training programme at the College are enumerated below:-

TABLE – XXXII

Year	CR / AR / Inspector		Sub-Inspector / Sub-Inspectress		PPCBL / Clerk / Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2019-2020	1	32	1	30	-	-
2020-2021	1	52	-	-	-	-

SHORT DURATION COURSES AT COLLEGE CAMPUS / DISTRICT OFFICES

Year	CR / AR / Inspector		Sub-Inspector/Sub-Inspectress		PPCBL / Clerk / Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2019-2020	2	34	2	38	2	40
2020-2021	5	119	-	-	-	-

REGIONAL COOPERATIVE TRAINING INSTITUTE BAHAWALPUR

The Government Regional Cooperative Training Institute, Bahawalpur was established in 1961 in a rental building and it worked for two years after which in

1963 it was shifted to present building. This Institute is headed by a Principal of the rank of Circle Registrar, Cooperatives Societies, being supervised by the Principle, Cooperative Training College, Faisalabad. This is a residential Institution, comprising of 75- Kanal and 18-Marla of land and situated on Samma Satta road near the Railway Station of Bahawalpur. The Institute has its own Water Supply and Sewerage System.

OBJECT

The main purpose to establishment of this Institution was to provide Pre-Service and In-Service training facilities to the employees of the Cooperative Department as well as PPCBL Bank, falling within the revenue Boundaries of the Bahawalpur, Multan and Dera Ghazi Khan Divisions.

Number of courses held by the Institute during the last two years are tabulated below:-

TABLE - XXXII

Year	DOC /AR / Inspector		Sub-Inspector / Sub-Inspectress		PPCBL / Clerk / Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2019-2020	1	11	-	-	2	30
2020-2021	-	-	-	-	-	-

SHORT DURATION COURSES

Year	D.O.C / A.R / Inspector		Sub-Inspector / Sub-Inspectress		P.P.C.B.L / Clerk/Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2019-2020	-	-	1	5	3	50
2020-2021	-	-	1	18	-	-

TEACHERS TRAINING COURSES

Besides regular training classes, both the institutions arranged the short duration teachers training Courses for the faculty members of CTC, Faisalabad and RCTI, Bahawalpur to refresh their knowledge on the Act, Rules and other areas of operation i.e. Registration of Cooperative Societies, Fixation of MCL, Loaning Procedure, Powers of Registrar under Cooperative Societies Act, 1925 and Rules 1927. The institution also arranged short duration courses for officers / officials of Cooperative Department i.e. Judgment writing, office Management etc and training courses / workshop for Managing Committee of Cooperative Housing Societies.

FIELD EDUCATION WING

The Cooperatives Department, Government of Punjab also provides capacity building; trainings and assistance to the registered Cooperative Societies

through separate educational wing, headed by Educational Assistant Registrar in Faisalabad assisted by 19 Educational Inspectors.

The Field Education Wing of the training component organizes short courses / classes for office holders and secretaries of primary Cooperatives.

Data about the number of classes with participants for the period under report are indicated in the following table:-

TABLE – XXXIV

Year	No. of Courses	No. of Participants
2019-2020	11	566
2020-2021	29	190

CHAPTER -XII

THE PUNJAB COOPERATIVE UNION LTD

The Punjab Cooperative Union Ltd (PCU) was established in July, 1918. Its area of operation is extended to whole of the province Punjab.

The affairs of The Punjab Cooperative Union Ltd are run by its Board of Directors comprising of one member from each district of Punjab above the age of 21 years elected through election.

MEMBER SOCIETIES

All the Cooperative Societies / Cooperative Institution of the Province of Punjab, registered under any law relating to Cooperative Societies for the time being in force, are eligible for membership of PCU.

OBJECTS

The Punjab Cooperative Union Ltd is a representative institution of all the cooperative Societies/institutions in the Punjab. The Main object of this Union is to provide education and necessary guidance to member Societies and to promote awareness about the Cooperative Movement among the masses by propagating the themes and ideas supporting the Cooperative Principles through Seminars and Conventions.

The international Day of Cooperatives, 2020 was celebrated by highlighting the slogans, themes and principles supporting the Cooperative Movement through brochures and installation of flex banners in Lahore to promote awareness among the masses and a Special edition, in connection with Cooperative Day celebrations, was published in "The Daily Jang". The messages of Chief Minister, Punjab, higher Authorities of Cooperative Department of Punjab and other dignitaries of Cooperative Movement were given full coverage in the edition.

"Imdad-e-Bahmi" is a representative magazine of Cooperative Movement. In the light of instructions by the Worthy Registrar, Cooperative and Board of Directors of the Punjab Cooperative Union, the standard and quality of magazine is improved. All the relevant activities of Minister for Cooperatives and Cooperative Department Punjab, were given full coverage during the year under report.

The Annual Cooperative Seminar could not have organized in the year due to Covid-19 restrictions by the Government. Furthermore, as most of the activities of PCU are related with public so many of the activities were badly marred by Covid-19 lock down during the year.

Being authorized institution for publication of all kind of Books and By-laws related to Cooperative Societies / Institutions, Punjab Cooperative Union catered all

the needs of Punjab Provincial Cooperative Bank and the field staff of Cooperative Department throughout the year under report.

Financial support remained a great hindrance in the promotion of activities. PCU Board of Directors has eagerly settled the rental affairs of PCU building which will ultimately help a lot in promotion of activities in the future.

The efforts of Secretary, Cooperatives, Punjab and Registrar, Cooperative Societies, Punjab, remained remarkable in solving problems and recovery of arrears of PCU contribution and membership fee of PCU

The financial position of the Punjab Cooperative Union Ltd during the year 2019-20 and 2020-2021 are reflected in the following tables.

TABLE-XXXV

FUNDS					(Figures in Million)
Year	Share Capital	Reserve Funds	Other Funds	Total	% Increase/Decrease
2019-2020	-	4.321	142.404	146.725	-
2020-2021	-	4.321	167.043	171.364	17%

WORKING CAPITAL			(Figures in Million)
Year	Working Capital	% Increase/Decrease	
2019-2020	122.220	-	
2020-2021	147.865	21%	

BUSINESS OPERATIONS			(Figures in Million)	
Year	Income	Expenditure	% Increase/Decrease	
			Income	Expenditure
2019-2020	43.030	1.700	-	-
2020-2021	42.125	17.486	-02%	3%

THE END

Compiled By

M. Asif Bhatti, Assistant Registrar (Agri)

On the Basis of Figures / Data as on 30.06.2021; received from DRs, CR,s working in the field.

Dated; 20.06.2022.