

ANNUAL REPORT

Cooperatives Societies

IN

PUNJAB

(2021-2022)

Registrar

Cooperative Societies, Punjab.

INTRODUCTION

"**One for all and all for one**" is the theme of Cooperative Movement. A Cooperative Society is organized by a minimum of thirty (10) members but in case of a producer at least 50 and in case of housing society it consists of at least hundred 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. Such amount of share becomes a part of byelaws of the society. 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 in 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, 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 the province of West Pakistan, the Sind Cooperative Societies Act was adopted throughout the province 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 2006 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

LAHORE

PRINCIPLES OF COOPERATIVES

The principles of Co-operation (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: -

- Self-help and mutual aid.
- Thrift and resource building.
- 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 Cooperative Societies and Cooperative 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 Establishment of the Federal Bank for Cooperative and Regulation of Cooperative Bank Act, 1977.
14. The Federal Bank for Cooperative and Regulation of Cooperative Banking (Accounts) 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. The Cooperative Societies Amendment Act 2021.

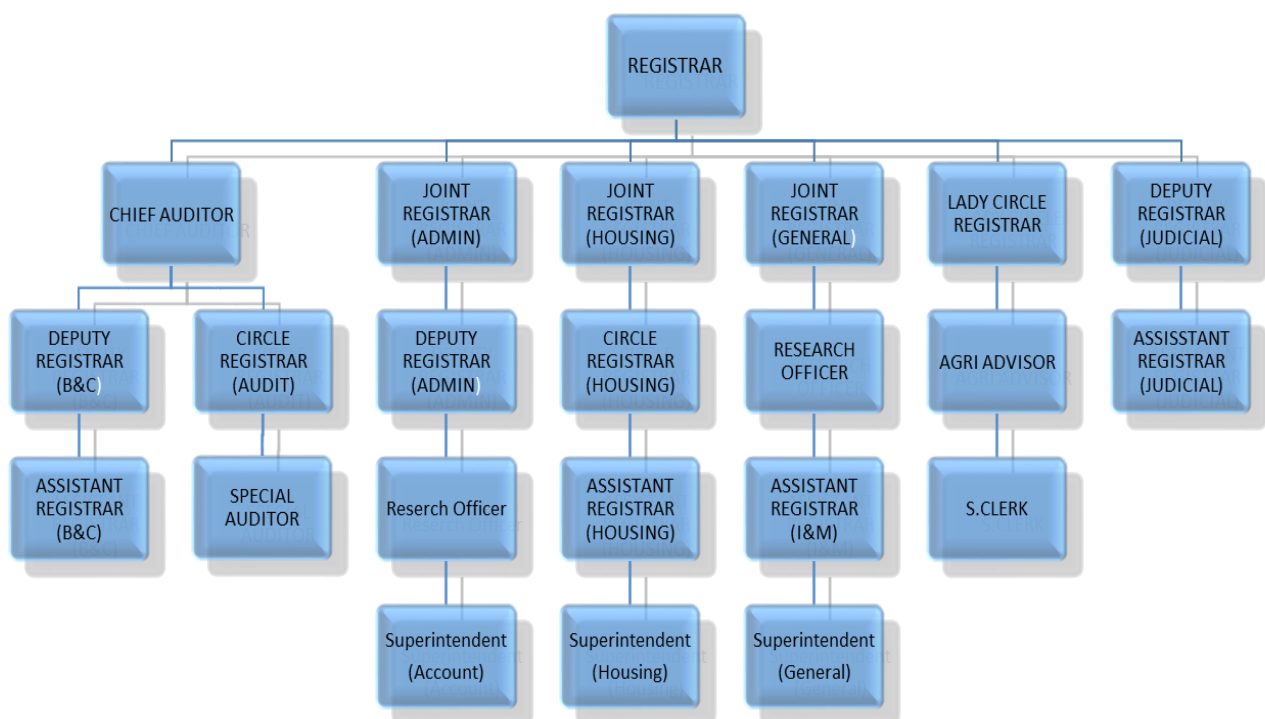
CHAPTER - I**ADMINISTRATION**

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 the Punjab. The Cooperative 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 Punjab is assisted by field and head office staff.

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

ORGANOGRAM OF HEAD OFFICE



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The field formation consists of **Joint Registrar (Field)**, **Deputy Registrars**, **Circle Registrar**, **Assistant Registrars**, **Inspector**, **Sub-Inspectors**, 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.

STAFF STRENGTH OF COOPERATIVE

Staff strength during the year 2021-2022 is 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	15	31
8	Inspectors / Inspectress and Officers of equivalent grade.	14	333
9	Senior Clerks	14	125

10	Projector Operator	08	1
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	1
16	Jamadar etc	02	1
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 CSA1925.
5. Arbitration, Dispute Resolution and Appeals and Revisions.
6. Liquidation & Winding up of Cooperative Societies / Institution.

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SECTION 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-Committee for holding of Free and Fair Due Elections of the Housing Societies.
5. Appointment of the Registrar's Nominee in the Managing Committees of Housing Societies.
6. Efforts for adoption of Model Byelaws 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 Matric 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. Petition U/S 54
2. Appeals U/S 64
3. Revision Petition U/S 64-A
4. Proceeding U/S 50-A

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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 Audit 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.3.00Lac 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 Cooperative 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 30.06.2022.	140
2	No. of Chartered Accountants enlisted.	108
3	No. of Quality Control Review (QCR) Chartered Accountants.	50
4	No. of Cooperative Institutions whose audit has been allocated to the Departmental Officers for the year ended 30.06.2022	54

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.

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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 01.07.12 to 30.06.2016. The progress in this regard is as under;

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

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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 were 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 establishment the real time control of the department to monitor day to day activities of Cooperative 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).

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3. **CLTR** has assisted in the delivery of the hardware / IT equipment from **PITB** to the field officers 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 concerned stakeholders.

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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 Societies

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

Producers Societies

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 Societies

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 Societies

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

General Societies

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

S.No	Name of Division	Kind	Number of Societies
1	LAHORE	Resource Societies	2507
		Producers Societies	95
		Consumers Societies	11
		Housing Societies	127
		General Societies	26
TOTAL			2766
2	GUJRANWALA	Resource Societies	1800
		Producers Societies	155
		Consumers Societies	2
		Housing Societies	12
		General Societies	402
TOTAL			2371
3	FAISALABAD	Resource Societies	3143
		Producers Societies	329
		Consumers Societies	1
		Housing Societies	16
		General Societies	313
TOTAL			3802
4	SARGODHA	Resource Societies	1470
		Producers Societies	2
		Consumers Societies	1
		Housing Societies	14
		General Societies	68
TOTAL			1555
5	RAWALPINDI	Resource Societies	979
		Producers Societies	202
		Consumers Societies	3
		Housing Societies	34
		General Societies	170
TOTAL			1388
6	SAHIWAL	Resource Societies	2151
		Producers Societies	124
		Consumers Societies	3
		Housing Societies	10
		General Societies	62
TOTAL			2350
7	MULTAN	Resource Societies.	2562
		Producers Societies	102
		Consumers Societies	7
		Housing Societies	13
		General Societies	87
TOTAL			2771
8	BHAWALPUR	Resource Societies	3282
		Producers Societies	50
		Consumers Societies	00
		Housing Societies	5
		General Societies	140

TOTAL			3477
9	DERA GHAZI KHAN	Resource Societies	1780
		Producers Societies	18
		Consumers Societies	00
		Housing Societies	2
		General Societies	91
TOTAL			1891
10	LADY CIRCLE REGISTRAR	Resource Societies	1395
		Producers Societies	
		General Societies	
TOTAL			1395
11	INDUSTRIAL ARs	Producers Societies	1002
TOTAL			1002
12	AR FARMING	General Societies	132
TOTAL			132
GRAND TOTAL			24863

DIVISION WISE SECTORAL DISTRIBUTION OF COOPERATIVE SOCIETIES IN THE PUNJAB

S.NO	NAME OF DIVISION	KIND	NUMBER OF SOCIETIES
1	LAHORE	Agricultural Credit Societies	2507
		Non Agricultural Societies	26
		Housing Societies	127
		Farm Service Center	2
		Banking Societies	
		Marketing & Supply Coop Federation	3
		Marketing Societies	00
		Service Societies	10
		Others / General	91
TOTAL			2766
2	GUJRANWALA	Agricultural Credit Societies	1762
		Non Agricultural Societies	155
		Housing Societies	12
		Farm Service Center	3
		Banking Societies	
		Marketing & Supply Coop Federation	6
		Marketing Societies	1
		Service Societies	30
		Others / General	402
TOTAL			2371
3	FAISALABAD	Agricultural Credit Societies	3143
		Non Agricultural Societies	339
		Housing Societies	16
		Farm Service Center	3
		Banking Societies	
		Marketing & Supply Coop Federation	3
		Marketing Societies	2
		Service Societies	84
		Others / General	212
TOTAL			3802
4	SARGODHA	Agricultural Credit Societies	1470
		Non Agricultural Societies	58
		Housing Societies	14
		Farm Service Center	2
		Banking Societies	
		Marketing & Supply Coop Federation	4
		Marketing Societies	2
		Service Societies	5
		Others / General	

TOTAL			1555
5	RAWALPINDI	Agricultural Credit Societies	979
		Non Agricultural Societies	170
		Housing Societies	34
		Farm Service Center	00
		Banking Societies	
		Marketing & Supply Coop Federation	4
		Marketing Societies	
		Service Societies	1
		Others / General	200
TOTAL			1388
6	SAHIWAL	Agricultural Credit Societies	2151
		Non Agricultural Societies	62
		Housing Societies	10
		Farm Service Center	2
		Banking Societies	
		Marketing & Supply Coop Federation	3
		Marketing Societies	6
		Service Societies	38
		Others / General	78
TOTAL			2350
7	MULTAN	Agricultural Credit Societies	2562
		Non Agricultural Societies	87
		Housing Societies	13
		Farm Service Center	00
		Banking Societies	
		Marketing & Supply Coop Federation	3
		Marketing Societies	1
		Service Societies	11
		Others / General	94
TOTAL			2771
8	BHAWALPUR	Agricultural Credit Societies	3282
		Non Agricultural Societies	140
		Housing Societies	5
		Farm Service Center	5
		Banking Societies	
		Marketing & Supply Coop Federation	3
		Marketing Societies	
		Service Societies	7
		Others / General	35
TOTAL			3477
9	D.G.KHAN	Agricultural Credit Societies	1780
		Non Agricultural Societies	91
		Housing Societies	2
		Farm Service Center	2
		Banking Societies	-
		Marketing & Supply Coop Federation	4
		Marketing Societies	-
		Service Societies	-
		Others / General	12
TOTAL			1891
10	I A R	Handicraft Societies	1002
		Others / General	--
TOTAL			1002
11	L A R	Handicraft Societies	42
		Thrift and Credit Societies	1353
		Others / General	00
TOTAL			1395
12	AR FARMING	Farming Societies	132

GRAND TOTAL**24863****17**

The District wise Numbers, Membership, Share Capital and Working Capital of Cooperative Societies in the Punjab for the year 2021-2022 are as under: -

TABLE-I

S.#	Name of District	No. of Societies	M/Ship	Share Capital	Working Capital
1	Lahore	428	202650	236.898	14814.052
2	Kasur	723	29821	8.043	272.594
3	Shiekhupura	961	43036	8.765	638.817
4	Nankana Sahib	654	21059	5.075	112.372
5	Gujranwala	441	38927	29.606	3612.494
6	Hafizabad	316	12779	1.684	23.256
7	Sialkot	580	28504	138.220	525.780
8	Narowal	351	16334	3.021	34.363
9	Gujrat	394	15149	1.904	14.004
10	Mandi B. Din	251	10092	2.240	35.800
11	Rawalpindi	563	78511	748.420	7852.030
12	Jhelum	175	8300	33.280	156.890
13	Chakwal	373	14653	2.394	50.571
14	Attock	277	10492	3.388	26.038
15	Sargodha	674	25112	27.025	140.883
16	Khushab	209	7225	0.641	24.424
17	Mianwali	361	7223	2.560	7.600
18	Bhakkar	311	8020	2.336	24.673
19	Faisalabad	1971	148991	19.520	2261.538
20	Toba Tek Singh	583	19506	4.826	90.495
21	Jhang	904	30714	5.410	86.592
22	Chiniot	344	10196	1.488	46.698
23	Bahawalpur	1069	41100	16.043	588.481
24	Bahawalnagar	1267	48840	8.770	203.390
25	Rahim Yar Khan	1141	44375	17.570	251.469
26	Multan	835	31024	22.911	3827.988
27	Lodhran	324	14881	1.547	56.814
28	Kahnewal	775	20131	6.238	67.836
29	Vehari	837	32606	5.795	74.005
30	Sahiwal	906	51059	4.924	58.976
31	Pakpattan	367	16656	9.110	42.148
32	Okara	1077	39545	10.691	333.933
33	Dera Ghazi Khan	445	16361	1.755	59.671
34	Rajanpur	130	5505	2.191	18.779
35	Muzaffargarh	655	24302	3.926	89.695
36	Layyah	661	24129	3.735	26.632
37	Coop. Bank	1	0	7886.842	13825.906

TOTAL		22334	1197808	9288.792	50377.687
38	IAR, Lahore	535	55010	50.899	532.337
39	IAR, Multan	168	5562	1039.447	1080.149
40	IAR, F/abad	299	19949	5.105	8.757
TOTAL		1002	80521	1095.451	1621.243
41	LAR, Lahore	973	36587	9.971	29.994
42	LAR, Multan	139	5803	1.183	5.297
43	LAR, B/pur	283	9483	1.011	3.378
TOTAL		1395	51873	12.165	38.669
44	AR Farming	132	11030	4.803	57.704
GRAND TOTAL		<u>24863</u>	<u>1341232</u>	<u>10401.211</u>	<u>52095.303</u>

The growth of Cooperative Movement in terms of number of Societies and financial strength in the Province for the year last two years 2020-2021 to 2021-2022 are as under: -

TABLE-II
GROWTH OF COOPERATIVES

Year	Societies	Membership
2020-2021	<u>27038</u>	<u>1545</u>
2021-2022	<u>24863</u>	<u>1341</u>

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Funds etc	Others Funds	Total	%Increase / Decrease
2020-2021	9913.953	-	-	-	-
2021-2022	10401.211	-	-	-	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	Membership
2020-2021	52029.729	-
2021-2022	52095.303	-

CREDIT DISBURSEMENT

(Figures in Million)

Year	Agriculture Credit.	Non-Agriculture Credit.	Total	% Increase / Decrease.
2020-2021	3848.650	4896.972	8745.622	

2021-2022	2486.205	6095.689	8581.894	2% Decrease
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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.

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. Medium and long term loans are given for purchase of tractors, agricultural machinery, milch cattle, installation of Tube-well etc.

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 2021-2022 are as under: -

TABLE- III

S.#	Division/District	No. of Societies	Membership (Thousand)	Share Capital (Rs. In Million)	Working Capital (Rs. In Million)
1	Lahore	428	202650	236.898	14814.052
2	Kasur	723	29821	8.043	272.594
3	Shiekhupura	961	43036	8.765	638.817
4	Nankana Sahib	654	21059	5.075	112.372
5	Gujranwala	441	38927	29.606	3612.494
6	Hafizabad	316	12779	1.684	23.256
7	Sialkot	580	28504	138.220	525.780
8	Narowal	351	16334	3.021	34.363
9	Gujrat	394	15149	1.904	14.004
10	Mandi B. Din	251	10092	2.240	35.800
11	Rawalpindi	563	78511	748.420	7852.030
12	Jhelum	175	8300	33.280	156.890
13	Chakwal	373	14653	2.394	50.571
14	Attock	277	10492	3.388	26.038
15	Sargodha	674	25112	27.025	140.883
16	Khushab	209	7225	0.641	24.424
17	Mianwali	361	7223	2.560	7.600

18	Bhakkar	311	8020	2.336	24.673
19	Faisalabad	1971	148991	19.520	2261.538
20	Toba Tek Singh	583	19506	4.826	90.495
21	Jhang	904	30714	5.410	86.592
22	Chiniot	344	10196	1.488	46.698
23	Bahawalpur	1069	41100	16.043	588.481
24	Bahawalnagar	1267	48840	8.770	203.390
25	Rahim Yar Khan	1141	44375	17.570	251.469
26	Multan	835	31024	22.911	3827.988
27	Lodhran	324	14881	1.547	56.814
28	Kahnewal	775	20131	6.238	67.836
29	Vehari	837	32606	5.795	74.005
30	Sahiwal	906	51059	4.924	58.976
31	Pakpattan	367	16656	9.110	42.148
32	Okara	1077	39545	10.691	333.933
33	Dera Ghazi Khan	445	16361	1.755	59.671
34	Rajanpur	130	5505	2.191	18.779
35	Muzaffargarh	655	24302	3.926	89.695
36	Layyah	661	24129	3.735	26.632
TOTAL		22333	1197808	1401.95	36551.781

Statistics on Agricultural Credit Societies for the years 2020-2021 to 2021-2022 are recorded below: -

TABLE - IV

NUMBER OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
2020-2021	<u>21177</u>	<u>876131</u>
2021-2022	<u>19636</u>	<u>792613</u>

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Funds etc	Others Funds	Total	%Increase / Decrease
2020-2021	134.924	291.328	17.657	308.985	-
2021-2022	119.042	297.74	9.784	318.566	3% Increase

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	Membership
2020-2021	3243.475	
2021-2022	3651.5	-

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

Advances and recoveries made by the Credit Societies during the period from Rabi 2018-2019 to Kharif 2022 are tabulated as under: -

TABLE-V

ADVANCE AND RECOVERY OF LOANS

(Figures in Million)

Crop.	Advance	Recovery	Balance	Recovery %
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 & kharif 2020-2021	1289.466	1273.873	15.593	98.79
Rabi & Kharif 2021-2022	2486	2872		100

KIND WISE AGRICULTURAL COOPERATIVE SOCIETIES

Kind wise Statistics about Agricultural Cooperative Societies for the Year 2021-2022 are recorded below: -

TABLE-IV

(Figures in Million)

S. NO.	KIND OF SOCIETIES	NO.OF SOCIETIES	MEMBERSHIP	SHARE CAPITAL	WORKING CAPITAL
1	Agri Credit Ltd +Un-Limited Societies	18854	736879	94930560	2102604188
2	Command Area Development So	1	65	8350	968765
3	Coop Commission Shop	16	290	371113	26797414
4	Cooperative Seed Farm	1	80	7300	35300
5	Cotton Ginners Societies	2	32	91900	541130
6	Cooperative Village Organization	164	7813	7523313	29855727
7	Development Cum Service Socs	5	386	106099	312531
8	Development Socoties	146	12678	2012959	8257287
9	Diesel Oil Societies	2	121	15000	15000
10	Farm Service Societies	4	216	212778	615760
11	IRDP Farming Association	3	136	103700	47396
12	Individual Farming Societies	6	507	3465785	5008098
13	Fruit and Vegetable Societies	9	496	41050	117983
14	Guzra Forest Societies	103	3127	1100	439040
15	Guzara Kashtkaran Association	1	1300	1337170	3733442
16	Horticulture Societies	2	161	4244000	4274000
17	IRDP Village Farming Societies	107	3012	472373	4410682
18	Land utilization Societies	3	50	35970	64725
19	Live Stock Dairy Societies	39	1349	1111616	1764625
20	Mango Grower Societies	1	31	1000	1000
21	Marketing Societies	12	1223	270088	4035123
22	Mili Societies	1	40	87800	366944
23	Model Societies	3	122	93000	
24	Multi Purpose Societies	672	20989	3813552	118850933
25	Mushtarka kashtkari Societies	1	30	18000	208000
26	National Farming Societies	3	107	1911700	3024620
27	Potato Societies	1	122		
28	Project Area Development Socs	35	20157	468372	2064981
29	Pumping Societies	1	25	4040	15740
30	Poultry Farm Societies	1	35	5326247	5326247
31	Rural Development Societies	5	133	13101	24948
32	Sale and Purchase Societies	2	83	20815	177776

33	Service Societies	211	15879	1580624	6820366
34	Sheep Sharing Societies	37	683	60718	454489
35	Small Dam Societies	2	243	171300	4271300
36	Sugar Cane Societies	566	42484	2675920	55812917
37	Tractor Operation	1	30	2629	3396
38	Tube well Societies	41	963	195382	56956
39	Veterinary First Aid Socs				
40	Village Framers Societies	51	1215	218866	2610669
41	Water User Societies	56	901	363635	632931
42	Zari Societies	95	5660	375082	246352
43	Any other kind	354			
TOTAL		21620	863194	133436737	2434037467

COOPERATIVE VILLAGE ORGANIZATION

SPECIAL PRORAMME 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 & Muzaffargarh 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 maximum programme “CMP-II” was launched with the following responsibilities / task: -

1. In the Province of Punjab, the programme was supervised by the Secretary Agriculture, Government of Punjab, Lahore, Executive District Officer Agriculture was 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, Muzaffargarh 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 Zari 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 30.06.2022 are as under:-

TABLE-VII

Name of District	Number of Societies	Membership	Share Capital	Working Capital
Lahore				
Kasur				
Nankana Sahib				
Shikhupura				
Gujranwala	1	39	0.013	0.029
Gujrat				
Hafizabad				
Mandi Baha-ud-Din				
Narowal				
Sialkot				
Faisalabad	2	340	0.052	0.411
Chiniot				
Jhang				
Toba Tek Singh				
Sialkot				
Multan				
Khanewal				
Lodhran				
Vehari	1	10	0.026	0.223
Rawalpindi				
Attock				
Chakwal				
Jhelum				
Sahiwal	2	47	0.028	0.080
Okara	3	456	0.102	11.811
Pakpattan	1	181	0.010	1.674
Sargodha	2	26	0.017	0.130
Bhakkar				
Khushab				
Mianwali				
Bahawalpur				
Bahawalnagar				
Rahim Yar Khan				
D.G.Khan				
Layyah				
Muzaffargarh				
Rajanpur				
TOTAL	12	1099	0.248	14.358

The following table indicates the operational statistics of these Cooperative during the year 2020-2021 and 2021-2022.

TABLE- VIII

NUMBER OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
2020-2021	<u>12</u>	<u>1099</u>
2021-2022	<u>12</u>	<u>1099</u>

SHARE CAPITAL AND FUNDS

Year	Share Capital	Reserve Funds etc	Others Funds	Total	%Increase / Decrease
2020-2021	0.259	1.669	11.695	13.364	
2021-2022	0.248	1.673	11.897	13.818	3% _s

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	Membership
2020-2021	14.511	
2021-2022	14.358	-

TRADING ACTIVITIES

(Figures in Million)

Year	Purchase	Sale	%Increase / Decrease	%Increase / Decrease
2020-2021	-	-	-	-
2021-2022	-	-	-	-

SERVICE COOPERATIVE SOCIETIES

The District wise Number, Membership, Share capital and working Capital of these Societies as on 30.06.2022 are as under:-

TABLE-IX

Name of District	Number of Societies	Membership	Share Capital	Working Capital
Lahore				
Kasur	10	160	1.127	0.221
Nankana Sahib				
Shikhupura				
Gujranwala				
Gujrat				
Hafizabad	4	120	0.013	0.221
Mandi Baha-ud-Din	8	270	0.079	0.214
Narowal	1	20	0.002	0.003
Sialkot	17	5400	0.096	0.209
Faisalabad	73	6974	0.359	1.580
Chiniot				
Jhang	5	38	0.001	0.002
Toba Tek Singh	6	149	0.015	0.025
Multan	4	136	0.012	0.016
Khanewal				
Lodhran				
Vehari	7	521	0.014	0.101
Rawalpindi				
Attock				
Chakwal	1	4	0.080	0.080
Jhelum				
Sahiwal	18	560	0.157	0.298
Okara	20	241	0.307	2.363
Pakpattan				
Sargodha				
Bhakkar	5	145	0.067	0.474
Khushab				
Mianwali				
Bahawalpur	1	32	0.001	0.002
Bahawalnagar	1	13	0.001	0.009
Rahim Yar Khan	5	308	0.102	0.894
D.G.Khan	3	62	0.002	0.007
Layyah	29	735	0.263	0.792
Muzaffargarh	3	247	0.009	0.043
Rajanpur	1	16	0.003	0.008
TOTAL	222	16151	2.71	7.562

The following table indicates the operational statistics of these Cooperative during the year 2020-2021 and 2021-2022.

TABLE-X

NUMBER OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
2020-2021	<u>222</u>	<u>16151</u>
2021-2022	<u>222</u>	<u>16151</u>

SHARE CAPITAL AND FUNDS

Year	Share Capital	Reserve Funds etc	Others Funds	Total	%Increase / Decrease
2020-2021	1.638	0.153	0.081	2.025	-
2021-2022	2.71	0.104	0.077	2.891	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	Membership
2020-2021	7.490	16151
2021-2022	7.562	16151

CHAPTER- IV

NON-AGRICULTURAL COOPERATIVE SOCIETIES

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 2020-2021 and 2021-2022 are as under: -

TABLE-XI

Name of District	Number of Societies	Membership	Share Capital	Working Capital
Lahore	10	31820	0.099	5.528
Kasur	6	773	0.003	0.029
Nankana Sahib	8	457	0.147	0.386
Shikhpura	2	68	0.414	1.666
Gujranwala	22	1435	0.011	0.104
Gujrat	26	244	0.108	0.121
Hafizabad	9	375	1.936	3.449
Mandi Baha-ud-Din	2	87	0.001	0.007
Narowal	5	244	0.116	0.436
Sialkot	91	485	1.946	6.380
Faisalabad	121	1190	0.185	0.287
Chiniot	4	84	...	...
Jhang	51	244	0.005	0.022
Toba Tek Singh	163	126	0.037	0.045
Multan	18	561	0.383	0.982
Khanewal	53	170	2.620	6.000
Lodhran	5	30	0.150	0.760
Vehari	11	782	1.888	2.198
Rawalpindi	143	7192	7.192	7.842
Attock	18	180	0.003	0.003
Chakwal	7	35	0.002	0.060
Jhelum	2	137	2.056	2.480
Sahiwal	9	460	0.013	0.018
Okara	52	100	0.050	0.154
Pakpattan	1	108	1.080	2.443
Sargodha	44	690	1.231	2.434
Bhakkar	14	98	0.003	0.003
Khushab	1	--	-	-
Mianwali	9	60	0.001	0.001
Bahawalpur	62	471	0.124	0.739
Bahawalnagar	5	187	0.007	0.062
Rahim Yar Khan	73	429	2.964	9.336
D.G.Khan	36	1347	0.668	0.605
Layyah	2	118	0.006	0.022
Muzaffargarh	51	61	0.015	0.021
Rajanpur	2	482	0.703	0.858
TOTAL	1138	51330	26.167	55.506

KIND WISE NON-AGRICULTURAL COOPERATIVE SOCIETIES

Kind wise Statistics about Non-Agricultural Cooperative Societies for the year 2020-2021 and 2021-2022 are tabulated below :-

TABLE- VIII

S.No	Kind Of Societies	Number of Societies	Membership	Share Capital	Working Capital
1	Urban Limited Ltd Societies	85	35042	30342393	101674077

2	Urban Un Ltd Societies	131	2974	680551	2701886
3	Rural Limited Ltd Societies	12	496	95919	1896436
4	Rural Un Ltd Societies	12	977	18341	551503
5	Better Living	1	45	15000	15000
6	Book Societies	00			
7	Education Association	03	1913	455940	12780845
8	Housing Societies	232	2671121	251240087	8178400473
9	Lahore Central Coop Store	2	1239	706940	3281408
10	Literary Society	1	21	550	550
11	Motor Transport Societies	7	1174	4118753	11033432
12	Multi-Purpose Stores	4	154	1500	1500
13	National Investment	1	75	8910	6486494
14	Pakistan Railway Coop Consumers Store	1	11627	711720	11152086
15	Pakistan Writers	1	140	4151	832937
16	Punjab Coop Consumers Store	2	1742	1432600	15228536
17	Rural Trust	1	50	27400	543592
18	Postal Societies	00			
19	Stores Societies	31	1794	498934	2538063
20	Supply Societies	03	888	99940	311960
21	Thrift Societies	11	700	798304	900203
22	Insurance Societies YIPS	00			
23	YIPS	1	67	6700	6700
TOTAL		542	2732239	291264633	8350337681

MAIN TYPE OF NON-AGRICULTURAL COOPERATIVE SOCIETIES

Urban Limited Ltd Societies Urban Un-Ltd Societies

These Cooperative were organized to meet the credit needs of the urbanites with limited resources. Presently there are 216 such societies having a membership of 38016

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

TABLE- XIII

SHARE CAPITAL AND FUNDS

Year	Share Capital	Reserve Funds	Others Funds	Total	%Increase / Decrease
2020-2021	30.756	3.284	1.483	35.523	
2021-2022	31.022	3.31	1.659	35.99	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase / Decrease
------	-----------------	----------------------

2020-2021	102.438	-
2021-2022	104.37	-

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 24 with 1473 members.

The following table reflects the performance of these Cooperative Societies: -

TABLE- XIV

SHARE CAPITAL AND FUNDS

Year	Share Capital	Reserve Funds	Others Funds	Total	%Increase / Decrease
2020-2021	0.219	0.121	0.112	0.452	-
2021-2022	0.114	0.037	0.704	0.855	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase / Decrease
2020-2021	1.136	-
2021-2022	2.44	-

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, 12028 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 22.01.2022 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.

The overall position of Dormant Societies in Punjab as on 30.06.2022 is as under:-

Total Number of Societies in the Punjab	24862
Number of Total Dormant Societies declared in the Punjab	12028
Number of Societies Orders for Cancellation of Registration Passed	7788
Numbers of Dormant Societies under Process	4240

The District wise position of Dormant Societies in the Punjab as on 30.06.2022 is as under:-

Division/District	Number of Societies	Number of Dormant Socs	No. of Order passed for Cancellation of Registration	Balance No. of Dormant Societies
Lahore	428	171	136	35

Kasur	723	240	150	90
Nankana Sahib	654	126	209	54
Shikhupura	961	263	150	90
Gujranwala	441	631	126	-
Gujrat	394	204	196	8
Hafizabad	316	338	338	-
Mandi Baha-ud-Din	251	337	321	16
Narowal	351	87	87	-
Sialkot	580	355	204	151
Faisalabad	1971	629	25	604
Chiniot	344	191	57	134
Jhang	904	257	6	251
Toba Tek Singh	583	574	485	89
Multan	835	379	379	-
Khanewal	775	600	600	-
Lodhran	324	558	558	-
Vehari	837	482	482	-
Rawalpindi	563	275	158	117
Attock	277	13	11	2
Chakwal	373	65	65	-
Jhelum	175	49	4	45
Sahiwal	906	480	222	258
Okara	1077	336	336	-
Pakpattan	367	180	168	12
Sargodha	674	487	277	210
Bhakkar	311	188	186	2
Khushab	209	67	55	12
Mianwali	361	70	70	-
Bahawalpur	1069	141	1	140
Bahawalnagar	1267	650	26	624
Rahim Yar Khan	1141	132	-	132
D.G.Khan	445	614	380	234
Layyah	661	104	97	7
Muzaffargarh	655	270	190	80
Rajanpur	130	217	197	20
TOTAL	22333	10760	7362	3398
IAR LAHORE	535	421	125	296
IAR MULTAN	168	70	70	-
IAR FAISALABAD	299	294	15	279
TOTAL	1002	785	210	575
LAR LAHORE	937	329	62	267
LAR MULTAN	139	154	154	-
LAR BHAWALPUR	283	0	-	-
LARs TOTAL	1395	483	216	267
AR Farming	132	-	-	-
GRAND TOTAL	24862	12028	7788	4240

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 2020-2021 and 2021-2022 are as under: -

TABLE-XV

Division/District	Number of Societies	Membership	Share Capital	Working Capital
Lahore	122	136542	233.920	14757.862
Kasur	2	3171	3.926	222.676
Nankana Sahib	-	-	-	-
Shikhpura	3	6578	2.807	407.046
Gujranwala	10	16939	24.888	3561.688
Gujrat	1	223	0.029	0.029
Hafizabad	-	-	-	-
Mandi Baha-ud-Din	-	-	-	-
Narowal	-	-	-	-
Sialkot	1	3300	6.144	27.633
Faisalabad	12	19581	8.677	2023.388
Chiniot	-	-	-	-
Jhang	2	1064	0.452	9.922
Toba Tek Singh	2	815	0.104	0.104
Multan	10	8974	19.696	367.666
Khanewal	2	514	0.190	0.502
Lodhran	-	-	-	-
Vehari	1	658	1.676	1.676
Rawalpindi	33	50566	41.526	758.890
Attock	1	1577	1.621	3.480
Chakwal	-	-	-	-
Jhelum	-	-	-	-
Sahiwal	5	1785	0.127	0.238
Okara	4	713	1.785	7.065
Pakpattan	1	108	0.108	2.443
Sargodha	8	12231	16.300	13.096
Bhakkar	2	1159	0.112	0.698
Khushab	2	623	0.369	0.369
Mianwali	2	434	0.122	0.171
Bahawalpur	5	8455	16.042	29.186

Bahawalnagar	-	-	-	-
Rahim Yar Khan	-	-	-	--
D.G.Khan	-	-	-	-
Layyah	1	670	0.072	2.255
Muzaffargarh	1	-	-	-
Rajanpur	-	-	-	-
TOTAL	223	276680	380.693	22198.083

Operational data of Housing Cooperative Societies is reflected below: -

TABLE-X

NUMBER OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
2020-2021	<u>233</u>	<u>262835</u>
2021-2022	<u>223</u>	<u>276680</u>

SHARE CAPITAL AND FUNDS

Year	Share Capital	Reserve Funds etc	Others Funds	Total	%Increase / Decrease
2020-2021	253.285	198.529	0.081	451.814	
2021-2022	380.693	156.368	0.48	537.541	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	Membership
2020-2021	22736.746	
2021-2022	22198.083	-

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 Expatriate 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	KEM 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	LCC & 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	PIA, Employees Cooperative Housing Society Ltd Lahore	Lahore
40	PHE Deptt Employees Cooperative Housing Society Ltd. Lahore.	Lahore
41	Punjab BOR Employees Coop Housing Society Ltd. Lahore.	Lahore
42	Punjab Govt Employees Cooperative Housing Society Ltd Lahore	Lahore
43	PSIC 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 Lid Lahore	Lahore
66	H.H.Agha Khan Ismailia Cooperative Housing Society Lid Lahore	Lahore
67	Islamia College Old Boys Coop Housing Society Ltd Lahore	Lahore
68	Islamic Research Scholars Coop Housing Society Lis Lahore	Lahore
69	Jaffana Cooperative House Building Society Ltd Lahore	Lahore
70	Jammat Cooperative Housing Society Ltd Lahore	Lahore
71	Model Awan Cooperative Housing Society Ltd Lahore	Lahore
72	Judical Employees Cooperative Housing Society Ltd Lahore	Lahore
73	Lahore Cooperative Housing Society Lid Lahore	Lahore
74	Millat Tractors Employees Coop Housing Society Ltd Lahore	Lahore
75	NESPAK Employees Cooperative Housing Society Ltd Lahore	Lahore
76	New Gosha-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.	Sheikhpura
118	Provincial Govt Employees Coop Housing Society Ltd. Gujranwala.	Gujranwala
119	Gujranwala Irrigation Employees Coop Housing Society Ltd.	Gujranwala
120	Al-Mansoor Cooperative Housing Society Ltd Gujranwala.	Gujranwala
121	Gujranwala Education Employees Coop Housing Society Ltd.	Gujranwala
122	Public Cooperative Housing Society Ltd. Gujranwala.	Gujranwala
123	PSI Corporation Employees Coop Housing Society Ltd Gujranwala.	Gujranwala

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

161	Faisalabad Lawyers Cooperative Housing Society Ltd.	Faisalabad
162	Faisalabad Railway Employees Coop Housing Society Ltd Faisalabad	Faisalabad
163	Govt Employees Cooperative Housing Society Ltd Faisalabad	Faisalabad
164	Lyallpur Christian House Building Coop Society Ltd. Faisalabad	Faisalabad
165	Telecom Engineering Cooperative Housing Society Ltd Faisalabad	Faisalabad
166	The Shadab Cooperative Housing Society Ltd Faisalabad	Faisalabad
167	University of Agricultural Coop Housing Society Ltd Faisalabad	Faisalabad
168	WAPDA Employees Cooperative Housing Society Ltd Faisalabad	Faisalabad
169	Government Employees Cooperative Housing Society Ltd. Jhang	Jhang
170	Punjab Govt Employees (Revenue) Coop Housing Society Ltd	T.T. Singh
171	The Lawyers Cooperative Housing Society Ltd T.T. Singh	T.T. Singh
172	Abbasia Cooperative Housing Society Ltd Bahawalpur	Bahawalpur
173	Govt Employees Cooperative Housing Society Ltd Bahawalpur	Bahawalpur
174	Govt Gezatted Officers Coop Housing Society Ltd. Bahawalpur	Bahawalpur
175	Islamia University Employees Coop Housing Society Ltd B. Pur	Bahawalpur
176	Lawyers Cooperative Housing Society Ltd Bahawalpur	Bahawalpur
177	WAPDA Employees Cooperative Housing Society Ltd Multan	Multan
178	Agrics Cooperative Housing Society Ltd. Multan	Multan
179	Al-Faiz Cooperative Housing Society Ltd Multan	Multan
180	Government Employees Cooperative Housing Society Ltd. Multan	Multan
181	Govt Officials Cooperative House Building Society Ltd Multan	Multan
182	Karimabad Cooperative Housing Society Ltd Multan (Ismailia)	Multan
183	MDA Employees Cooperative Housing Society Ltd Multan	Multan
184	MDA, Officers Cooperative Housing Society Ltd Multan	Multan
185	Nishtarian Cooperative Housing Society Ltd. Multan	Multan
186	Punjab Small Industries Corporation Coop Housing Society Ltd.	Multan
187	Government Employees Cooperative Housing Society Ltd Vehari	Vehari
188	Municipal Employees Cooperative Housing Society Ltd. Sahiwal	Sahiwal
189	The Lawyers Cooperative Housing Society Ltd Sahiwal	Sahiwal
190	The Model Cooperative Housing Society Ltd Okara	Okara
191	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

Division/District	Number of Societies	Membership	Share Capital	Working Capital
Lahore	11	10595	0.020	15.176
Kasur				
Nankana Sahib				
Shikhpura				
Gujranwala				
Gujrat	1	10	0.003	0.009
Hafizabad				
Mandi Baha-ud-Din	1	85	0.008	0.009
Narowal				
Sialkot				
Faisalabad				
Chiniot				
Jhang	1	30	0.037	0.340
Toba Tek Singh				
Sialkot				
Multan	5	350	0.052	0.576
Khanewal	2	117	0.011	0.014
Lodhran				
Vehari				
Rawalpindi	1	19	0.124	1.087
Attock				
Chakwal				
Jhelum	2	993	1.139	0.194
Sahiwal	3	202	0.012	0.033
Okara				
Pakpattan				
Sargodha				
Bhakkar				
Khushab				
Mianwali	1	60	0.010	0.078
Bahawalpur				
Bahawalnagar	1	288	0.001	0.001
Rahim Yar Khan				
D.G.Khan				
Layyah				
Muzaffargarh				
Rajanpur				
TOTAL	29	12749	1.417	17.517

Operational data of these Cooperatives is illustrated below: -

TABLE-XVIII

NUMBER OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
2020-2021	<u>31</u>	<u>12749</u>
2021-2022	<u>29</u>	<u>12749</u>

FINANCIAL POSITION

Year	Share Capital	Working Capital	%Increase / Decrease	%Increase / Decrease W/ Capital
2020-2021	0.040	17.511	-	-
2021-2022	1.417	17.517	-	-

BUSINESS OPERATIONS

(Figures in Million)

Year	Purchase	Sale	%Increase / Decrease Purchase	%Increase / Decrease Sale
2019-2020	-	-	-	-
2020-2021	-	-	-	-
2021-2022	-	-	-	-

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, to assist member societies in organizing the most effective distribution system.
- II. To assist the 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 & MEMBERSHIP

Year	No. of Store	Membership
2020-2021	<u>1</u>	<u>1480</u>
2021-2022	<u>1</u>	<u>1480</u>

FINANCIAL POSITION

(Figures in Million)

Year	Share Capital	Working Capital	Other Funds	Loan
2020-2021	0.131	13.949	4.060	-
2021-2022	0.121	13.871	4.168	-

BUSINESS OPERATIONS

(Figures in Million)

Year	Purchase	Sale	%Increase / Decrease Purchase	%Increase / Decrease Sale
2019-2020	-	-	-	-
2020-2021	-	-	-	-
2021-2022	-	-	-	-

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 & MEMBERSHIP

Year	No. of Store	Membership
2019-2020	<u>1</u>	<u>570</u>
2020-2021	<u>1</u>	<u>570</u>
2021-2022	<u>1</u>	<u>570</u>

FINANCIAL POSITION

(Figures in Million)

Year	Share Capital	Reserve funds	Other Funds	Total	%Increase / Decrease
2020-2021	0.635	0.114	0.250	0.999	-
2021-2022	0.635	0.114	0.250	0.999	

The store, as table-xxi 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-XX

NUMBER & MEMBERSHIP

Year	No. of Store	Membership
2020-2021	<u>1</u>	<u>11627</u>
2021-2022	<u>1</u>	<u>11627</u>

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve funds	Other Funds	Total	%Increase / Decrease
2020-2021	0.004	0.000	0.000	0.004	-
2021-2022	0.712	0.000	0.000	0.712	-

WORKING CAPITAL AND COST MANAGEMENT

(Figures in Million)

Year	Working Capital	Cost Management	Gross Profit
2020-2021	11.152	-	-
2021-2022	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 is 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 exceeds 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 far as its membership is concerned, person subscribing to the aims and objects of the organization and who has a flair for literature and artistic activities and citizen of Pakistan can be a member 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.No.	Kind of Societies	Number of Societies	Membership	Share Capital	Working Capital
1	Dairy Union	2	222	34100	54765

2	District Cattle Breeding	1	444	444	1120
3	District Supply & Marketing F	32	14541	14823951	24274936
4	District Union	1	70	-	35000
5	Execution Award Union	72	4535	301578	7001393
6	Farm Service Centers	18	1957	2262906	14629556
7	Fruit Development Board	1	3002	-	2820686
8	Guzara Forest Union	1	14	1400	1400
9	Markaz Farmers Association	5	282	384731	1230220
10	Markaz Federation	1	35	5500	5500
11	Markaz Union	9	440	86350	531871
12	Multipurpose Union	1	45	45750	367452
13	PCS & Marketing Federation	1	20	1021000	1021000
14	Sugar Cane Federation	4	869	680500	685087
15	Supply Union	3	411	2000	21127
16	Tehsile Services	2	84	33500	77429
17	Union Council	13	410	18375	21611
18	CCFU Union	1	-	-	-
19	Wool Union	2	134	1047380	128153722
20	Zarai Union	1	85	34110	2282797
TOTAL		171	27600	20783575	183216672

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 ie 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 toan 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
-2020-2021	1	29	-	-
2021-2022	1	29	-	-

DISTRICT CO-O SUPPLY & MARKETING FEDERATIONS

(Figures in Million)

Year	Number of District Federation	Membership	Share Capital	Deposits	Working Capital
2020-2021	32	15342	15.934	2.658	23.974
2021-2022	32	15118	44.264	-	92.193

BUSINESS OPERATIONS**PROVINCIAL CO-OP SUPPLY & MARKETING FEDERATION**

(Figures in Million)

Year	Purchase	Sale
2019-2020	-	-
2020-2021	-	-
2021-2022	-	-

DISTRICT CO-OP SUPPLY & MARKETING FEDERATIONS

(Figures in Million)

Year	Purchase	Sale
2019-2020	-	-
2020-2021	-	-
2021-2022	-	-

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 re. 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 network of Cooperative Training & Repair Workshops was 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 2020-2021 and 2021-2022: -

TABLE-XXIV

NUMBER OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
2020-2021	<u>132</u>	<u>11393</u>
2021-2022	<u>132</u>	<u>11030</u>

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Funds	Others Funds	Total	%Increase / Decrease
2020-2021	4.803	3.333	3.940	12.076	
2021-2022	4.803	-	-	-	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase / Decrease
2020-2021	57.704	--
2021-2022	57.704	-

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

Name of District	Number of Societies	Membership	Share Capital	Working Capital
Lahore				
Kasur	1	62	0.030	0.071
Nankana Sahib	1	55	0.070	0.078
Shikhupura				
Gujranwala	1	147	0.041	1.308
Gujrat				
Hafizabad	1	42	0.005	0.194
Mandi Baha-ud-Din				
Narowal				
Sialkot	1	159	0.047	8.043
Faisalabad	2	328	0.187	0.243
Chiniot				
Jhang	1	421	0.196	0.241
Toba Tek Singh				
Multan				
Khanewal				
Lodhran				
Vehari				
Rawalpindi				
Attock				
Chakwal				
Jhelum				
Sahiwal	1	218	0.148	0.200
Okara	1	164	0.080	0.818
Pakpattan				
Sargodha	1	85	0.060	8.862
Bhakkar	1	72	0.039	0.309
Khushab				
Mianwali	2	97	0.069	0.485
Bahawalpur	1	56	0.020	0.568
Bahawalnagar	2	95	0.061	0.843
Rahim Yar Khan				
D.G.Khan	1	70	0.024	0.046

Layyah	1	53	0.032	0.073
Muzaffargarh				
Rajanpur				
TOTAL	19	2124	1.109	22.382

The following figures revealed their performance during the year 2020-2021 and 2021-2022: -

TABLE-XXVI

NUMBER OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
2020-2021	<u>19</u>	<u>2124</u>
2021-2022	<u>19</u>	<u>2124</u>

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Funds	Others Funds	Total	%Increase / Decrease
2020-2021	1.314	0.548	0.441	2.303	
2021-2022	1.109	0.834	0.868	2.149	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase / Decrease
2020-2021	14.380	
2021-2022	22.382	-

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: Assuming the workers participation in the surplus from their associated labour; and
- IV. 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 OF SOCIETIES & MEMBERSHIP

Year	Societies	Membership
------	-----------	------------

2020-2021	<u>1087</u>	<u>57082</u>
2021-2022	<u>1005</u>	<u>80581</u>

SHARE CAPITAL AND FUNDS

(Figures in Million)

Year	Share Capital	Reserve Funds	Others Funds	Total	%Increase / Decrease
2020-2021	178.664	10.757	8.392	197.813	
2021-2022	1095.451	-	-	-	-

WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase / Decrease
2020-2021	1065.043	
2021-2022	1621.243	-

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 7 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 63 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 1 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

<u>S.No</u>	<u>Particulars</u>	<u>Detail</u>
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.

CHAPTER-IX

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 SOCITIES

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.

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.

CHAPTER-X

BANKING COOPERATIVES

The Punjab Provincial Cooperative Bank Limited

The Cooperative Credit Sector has only one Apex Financing Institution in the Province Le, 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 inputsie seeds, fertilizers, pesticides and other allied expenses for short periods and provide live stock/tractor loans for purchase of goat & sheep, cows & baffloes, 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 conductive 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 04 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 2020-2021 and 2021-2022 are reflected in the following table; -

TABLE -XXX

LOAN ADVANCE AND RECOVERED

(Figures in Million)

Year	Loan Advance		Loan Recovered	
	Societies	Individual	Societies	Individual
2020-2021	2322.910	5894.243	2463.871	7146.083
2021-2022	2039.552	8549.019	-	-

SHARE CAPITAL AND RESERVES

(Figures in Million)

Year	Share Capital	Reserve Funds	Others Funds	Total	%Increase / Decrease
2020-2021	7886.842	846.971	0	8733.813	
2021-2022	7886.842	846.971	-	8733.813	-

DEPOSITS AND BORROWINGS

(Figures in Million)

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

2021-2022	4154.539			
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WORKING CAPITAL

(Figures in Million)

Year	Working Capital	%Increase / Decrease
2020-2021	12888.404	
2021-2022	13825.906	-

STATISTICAL ANALYSIS

Statistics about different loans and recoveries thereof to Cooperatives by the Bank from Kharif 2018 to Rabi 2021-22 As under: -

TABLE XXXI

(Figures in Million)

Crop.	Advance	Recovery	Balance	Recovery %
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 & kharif 2020-2021	1289.466	1273.873	15.593	98.79
Rabi &Kharif 2021-2022				

CHATER-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 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
2020-2021	1	52	-	-	-	-
2021-2022	2	65	-	-	-	-

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
2020-2021	5	119	-	-	-	-
2021-2022	2	35	2	50	14	496

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	CR/AR/Inspector		Sub-Inspector/Sub-Inspectress		PPCBL/Clerk/Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2020-2021	1	11	-	-	2	30
2021-2022	7	42	5	54	7	91

SHORT DURATION COURSES

Year	CR/AR/Inspector		Sub-Inspector/Sub-Inspectress		PPCBL/Clerk/Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2020-2021	-	-	1	18	-	-
2021-2022	9	31	9	131	-	-

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 ie. 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 ie 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
2020-2021	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 END

