

DIRECTORATE OF COOPERATIVE AUDIT: ODISHA: BHUBANESWAR

Letter No: 221/816 VI(I) 62/99 (P-IV)-Audit-8

Date: 23/5/12

To

All Asst. A.G.C.S. of Circles.

Sub: Business Rules for deposit counters of PACS (SCS / LAMPCS / FSCS) in Odisha.

Sir/Madam,

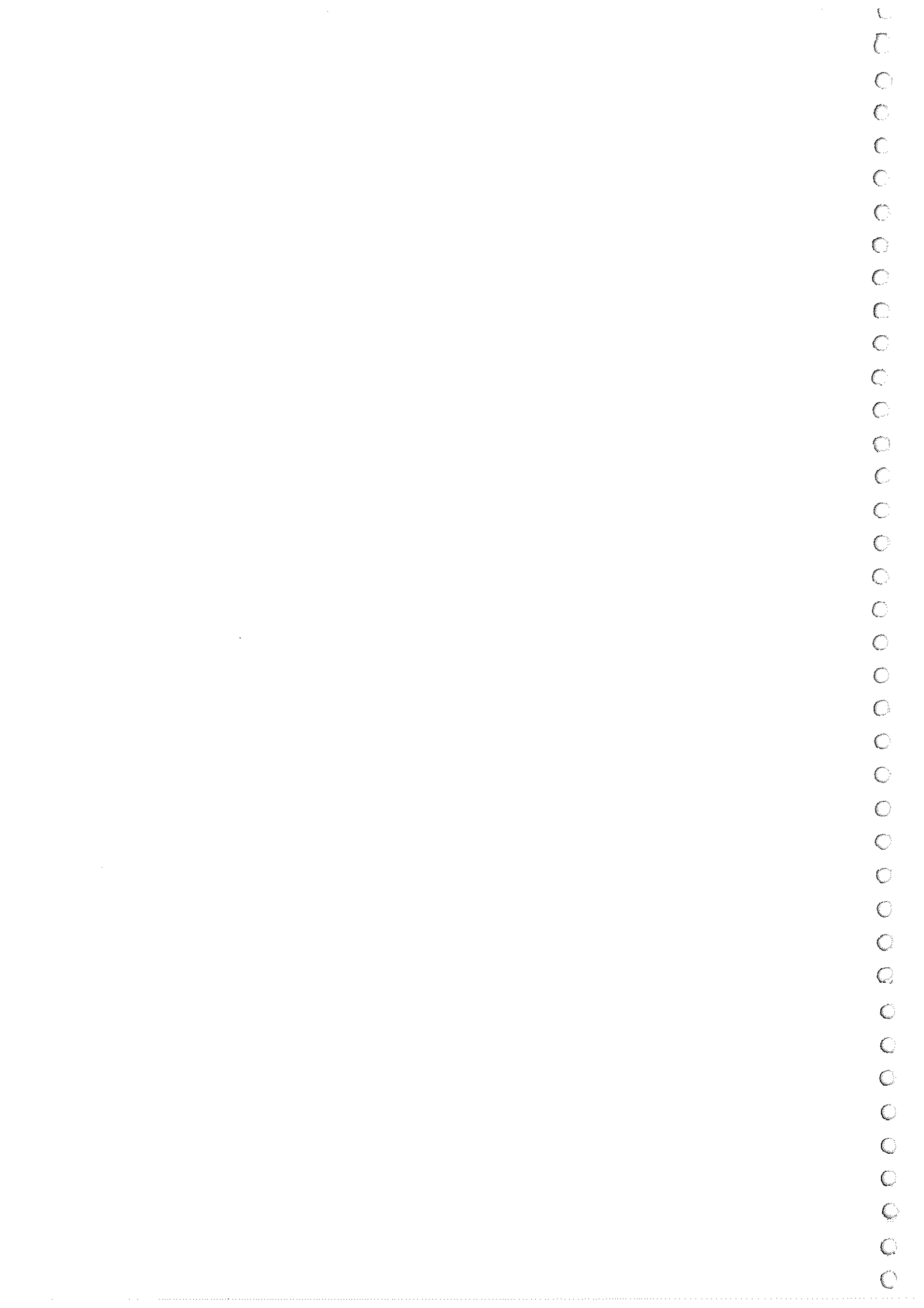
On the basis of Vaidyanathan Committee recommendation, the deposit mobilization facility is now being extended to all the PACS in the State. A detailed guideline on the business rules of deposit counter at the level of PACS (SCS/LAMPCS/FSCS) both in English and Odia languages for its implementation at PACS level is enclosed here with for your information and its circulation amongst the auditors of your Circle to examine the same meticulously in course of audit.

Yours faithfully

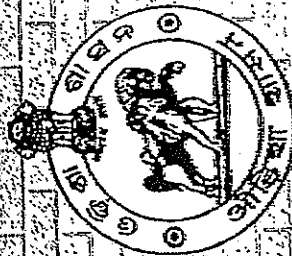


Auditor General 23/5/12

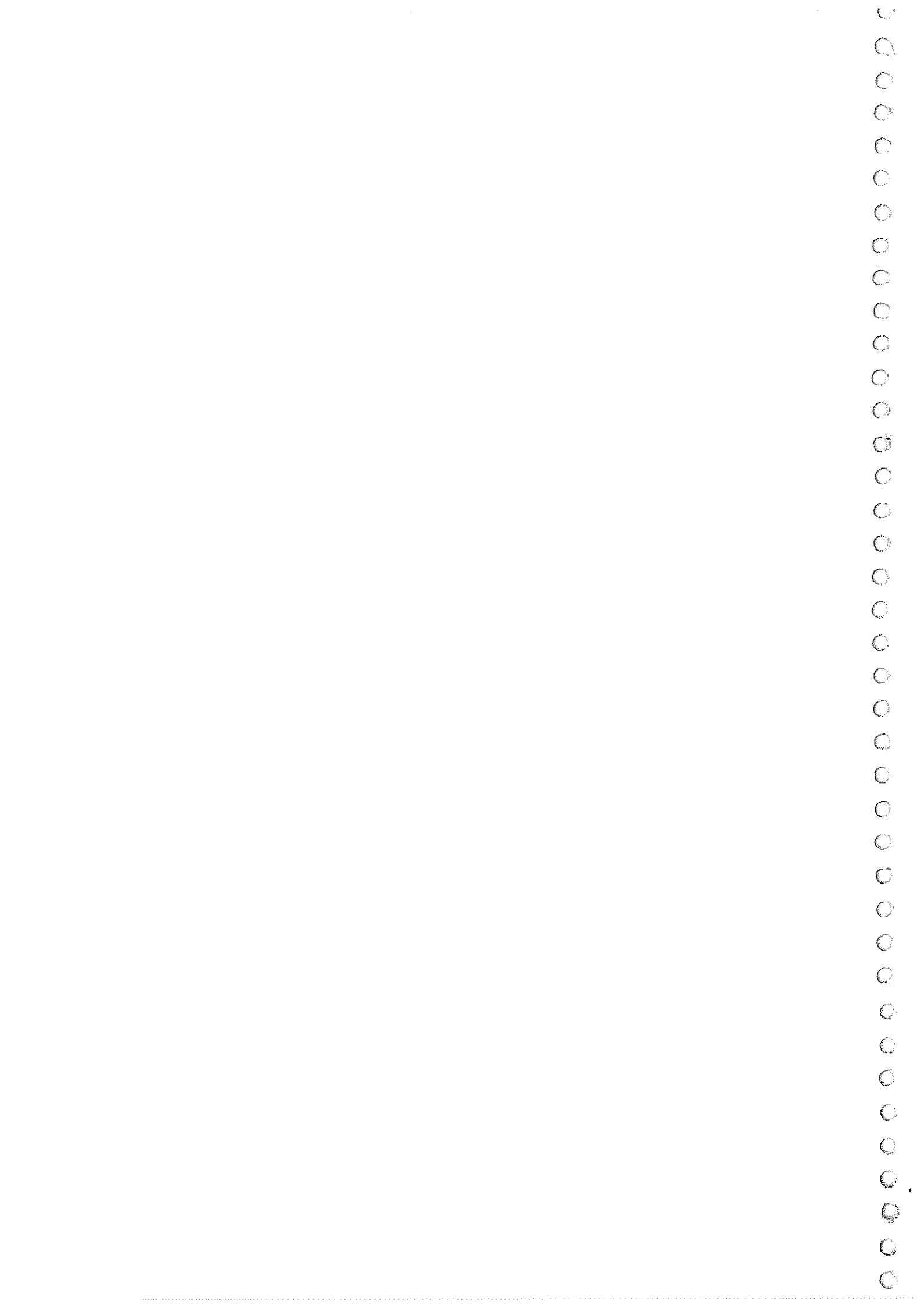
Cooperative Societies
Odisha



ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ଡିପୋଜିଟ୍
କାଉଣ୍ଟରର ନିୟମାବଳୀ
**BUSINESS RULES
FOR DEPOSIT COUNTERS
OF PACS (SCS/ LAMPCS/ FSCS)
IN ODISHA**



ସମବାୟ ସମିତି ନିବନ୍ଧକ, ଓଡ଼ିଶାଙ୍କ କାର୍ଯ୍ୟାଳୟ
ଭୁବନେଶ୍ୱର
**REGISTRAR OF COOPERATIVE SOCIETIES
ORISSA, BHUBANESWAR**



ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍
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**BUSINESS RULES
FOR DEPOSIT COUNTERS
OF PACS (SCS/ LAMPCS/ FSCS)
IN ODISHA**

ମୁଦ୍ରଣ :

ବାଣୀ ପ୍ରେସ୍

ନୂଆପାଟଣା, କଟକ - ୭୫୩ ୦୦୧

ସମବାୟ ସମିତି ନିବନ୍ଧକ, ଓଡ଼ିଶାଙ୍କ କାର୍ଯ୍ୟାଳୟ
ଭୁବନେଶ୍ୱର

REGISTRAR OF COOPERATIVE SOCIETIES
ORISSA, BHUBANESWAR

୧୨୩



ଡଃ. ମୋନା ଶର୍ମା, ଆଇ.ଏ.ଏସ୍.
କମିଶନର ଡିଆ ଶାସନ ସଚିବ, ସମବାୟ ବିଭାଗ

ମୁଖବନ୍ଧ

ଆମ ରାଜ୍ୟର କୃଷିଭିତ୍ତିକ ଅର୍ଥନୀତିକୁ ପରିପୁଷ୍ଟ କରିବା ନିମନ୍ତେ ଗ୍ରାମାଞ୍ଚଳରେ କାର୍ଯ୍ୟକରୁଥିବା ପ୍ରାଥମିକ କୃଷିରତ ସମବାୟ ସମିତିମାନେ ପ୍ରମୁଖ ଭୂମିକା ଗ୍ରହଣ କରିଆସୁଛନ୍ତି । ବୈଦ୍ୟାମାୟନ୍ କମିଟିଙ୍କ ସୁପାରିଶ ଭିତ୍ତିରେ ଏହି ସମିତିମାନଙ୍କର ସମ୍ପୂର୍ଣ୍ଣ ପୁନର୍ବିନ୍ୟାସ ନିମନ୍ତେ ଓଡ଼ିଶା ସରକାର ଅନେକଗୁଡ଼ିଏ କାର୍ଯ୍ୟକ୍ରମ ପ୍ରଚଳନ କରିଛନ୍ତି । କେନ୍ଦ୍ର ଓ ରାଜ୍ୟ ସରକାରଙ୍କ ସହାୟତାରେ ୨୦୧୧ କୋଟି ଟଙ୍କାର ସହାୟତା ପ୍ରଦାନ, ପରିଚାଳନା ପରିଷଦର ସଦସ୍ୟ ଡିଆ ସମିତିର କର୍ମଚାରୀମାନଙ୍କ ନିମନ୍ତେ ପ୍ରଶିକ୍ଷଣ, ସଚିବାଳୟ ପରିଷଦର ଭୂମିକା, କ୍ଷମତା ଏବଂ ଉତ୍ତରଦାୟିତ୍ୱ ସ୍ୱତ୍ତ୍ୱକରିବ ନିମନ୍ତେ ନୂତନ ଶିକ୍ଷାଦାନ ବୃହତ୍ ନିର୍ମାଣ ଏବଂ ମାଧ୍ୟମିକ ନିମନ୍ତେ ଆର୍ଥିକ ସହାୟତା ଇତ୍ୟାଦି ଏହିସବୁ କାର୍ଯ୍ୟକ୍ରମର ଅଂଶବିଶେଷ । ଏତଦ୍ ବ୍ୟତୀତ ଅଧିକାଂଶ ସମବାୟ ସମିତି ଓଡ଼ିଶା ରାଜ୍ୟ ଯୋଗାଣ ନିଗମର ଏକେଡେମୀରେ କମିଶନ ଭିତ୍ତିରେ ଖର୍ଚ୍ଚାମାନଙ୍କଠାରୁ ସର୍ବନିମ୍ନ ସହାୟକ ମୂଲ୍ୟରେ ଧାନ ସଂଗ୍ରହ କରି ଗଣାମାନଙ୍କୁ ଧାନର ଉଚିତ୍ ମୂଲ୍ୟ ଯୋଗାଇଦେବା ସଙ୍ଗେ ସଙ୍ଗେ ପର୍ଯ୍ୟାପ୍ତ ପରିମାଣରେ ମାଧ୍ୟମିକ ନିଗମ ଆର୍ଥିକ ସ୍ଥିତିକୁ ସୁଦୃଢ଼ କରିପାରିଛନ୍ତି ।

ଗ୍ରାମାଞ୍ଚଳରେ କୃଷି ଓ କୃଷକର ଉଚିତ୍ ନିମନ୍ତେ ଯୋଗାଣ ନିଆଯାଉଥିବା ଗଣର ପ୍ରାୟ ୬୫ ପ୍ରତିଶତ ପ୍ରାଥମିକ କୃଷିରତ ସମିତିମାନେ ଧର୍ମାତ୍ମକ ଦେଉଥିବାରୁ, ରାଜ୍ୟରେ ପ୍ରଚଳିତ ତ୍ରିଭୁବାୟ ଗଣ ବ୍ୟବସ୍ଥାରେ ସମ୍ପନ୍ନ କର୍ମରୁ କରିବାର ଆବଶ୍ୟକତାକୁ ଆହୁରିଆଗରେ ଗମ୍ଭୀର ପ୍ରତ୍ୟେକ ସମିତି ଭିତ୍ତିରେ ଆମାନତ ସଂଗ୍ରହକୁ ଆଗ୍ରାଧିକାର ଦିଆଯାଉଅଛି । ସଂପ୍ରତି ୭୩୩ ଗୋଟି ମାଧ୍ୟମିକ ସମିତିରେ ନିନିଦ୍ୟାଙ୍କ ଯୋଜନା ମାଧ୍ୟମରେ ଆମାନତ ସଂଗ୍ରହ କାର୍ଯ୍ୟକାରୀରୁ ଗୋଟିଏ ସୁପାରିଶ ଆଗୁଆରେ ଏହି

କାର୍ଯ୍ୟକ୍ରମକୁ ସମସ୍ତ ସମ୍ଭାବ୍ୟ ସମ୍ପଦ ସମ୍ବଳେ ପ୍ରସ୍ତୁତ କରିବାକୁ ଚାହୁଁଛୁ । ଏହି ପରିବର୍ତ୍ତିତ ନିୟମ ଅନୁସାରେ, ପ୍ରତ୍ୟେକ ସମ୍ଭାବ୍ୟ ସମ୍ପଦ ସମ୍ବଳେ ଉପଯୋଗୀ କାର୍ଯ୍ୟକାରୀ ହେବ ଏବଂ ସଭ୍ୟମାନଙ୍କଠାରୁ ଅମାନତ ସଂଗ୍ରହ କରାଯିବ । ଅମାନତ ସଂଗ୍ରହ, ଏହାର ଫଳାଫଳ ରଖିବା, ଅମାନତକାରୀଙ୍କ ଉପଯୋଗୀ ପରିଚାଳନା ପଦ୍ଧତି ତଥା ଅମାନତର ବ୍ୟବହାର ଉପରେ ସମ୍ପର୍କରେ ପ୍ରାଥମିକ କୃଷିର ଶକ୍ତି ଓ ପରିଚାଳନା କାର୍ଯ୍ୟକାରୀ ପ୍ରଣାଳୀ ପ୍ରଣୟନ କରାଯାଇଅଛି ।

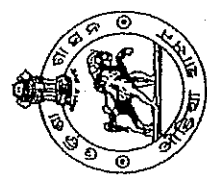
ଏହି ନିୟମାବଳୀ ପ୍ରଚଳନ ଦ୍ଵାରା ପ୍ରତ୍ୟେକ ପ୍ରାଥମିକ କୃଷିର ଶକ୍ତି ସମ୍ଭାବ୍ୟ ସମ୍ପଦ ସମ୍ବଳେ ଅମାନତ ସଂଗ୍ରହ କରାଯାଇ ସବୁ ସଭ୍ୟମାନଙ୍କ ସାଙ୍ଗରେ ପ୍ରତ୍ୟକ୍ଷ ସମ୍ପର୍କ ସୃଷ୍ଟିକରାଯାଇ ପାରିବ । ସଙ୍ଗେ ସଙ୍ଗେ ସଭ୍ୟମାନଙ୍କୁ ସେମାନଙ୍କର ବଳକା ଅର୍ଥ ସମ୍ପତ୍ତିରେ ଜମା କରିବା ନିମନ୍ତେ ସୁଯୋଗ ସୃଷ୍ଟି କରାଯାଇଅଛି ।

ସମ୍ପତ୍ତିରୁ ଅମାନତ ସଂଗ୍ରହ କରାଯାଇଥିବା ଅମାନତ ଉପରେ ସମ୍ପୂର୍ଣ୍ଣ କେନ୍ଦ୍ର ସମ୍ଭାବ୍ୟ ବ୍ୟୟମାନଙ୍କୁ ୦.୫୦ ପ୍ରତିଶତ ଅଧିକ ସୁଧ ଦେବାପାଇଁ ଏହି ନିୟମାବଳୀରେ ନିର୍ଦ୍ଦେଶ ଦିଆଯାଇଅଛି ।

ଆଜି କରାଯାଇଅଛି, ପ୍ରତ୍ୟେକ କୃଷିର ଶକ୍ତି ସମ୍ପଦ ସମ୍ବଳେ ଉପଯୋଗୀ କାର୍ଯ୍ୟକାରୀ କରାଯିବାଦ୍ଵାରା ପ୍ରତ୍ୟେକ ପରିବାରର ବିଭାଜନ ସମ୍ପୂର୍ଣ୍ଣ (Financial inclusion) ଲକ୍ଷ୍ୟ ପୂରଣ ହୋଇପାରିବ ।

ମୋର ଗଭୀର ଆଶା ଏବଂ ବିଶ୍ଵାସ ସମସ୍ତ ପ୍ରାଥମିକ କୃଷିର ଶକ୍ତି ସମ୍ପଦ ସମ୍ବଳେ ଉପଯୋଗୀ କାର୍ଯ୍ୟକାରୀ କରିବା ନିମନ୍ତେ ସମ୍ଭାବ୍ୟ ବିଭାଜନ, କେନ୍ଦ୍ର ସମ୍ଭାବ୍ୟ ବ୍ୟୟ କାର୍ଯ୍ୟକାରୀ କରିବା ନିମନ୍ତେ ନୀତି ନିୟମମାନ ସୁଚାରୁରୂପେ ପାଳନକରି ସମ୍ପତ୍ତିରୁ ସୁଧ ଏବଂ ସମ୍ପୂର୍ଣ୍ଣ ସୁଧାକ୍ରିୟ ଅନୁଷ୍ଠାନ ଭାବରେ ଗଠନକରି ସଭ୍ୟମାନଙ୍କର ସମ୍ପୂର୍ଣ୍ଣ ଆବଶ୍ୟକତା ପୂରଣ କରିବା ଦିଗରେ ସହାୟକ ହୋଇପାରିବେ ।

(ମୋର ଶାସ୍ତି)
(ଡଃ. ମୋନା ଶର୍ମା)
କମିଶନର ତଥା ଶାସନ ସଚିବ
ସମ୍ଭାବ୍ୟ ବିଭାଜନ



Dr. Mona Sharma, IAS
Commissioner-cum-Secretary
Cooperation Department



The Primary Agricultural Cooperative Societies (PACS) working at the grassroots level have been playing a pivotal role in shaping up the agrarian economy of the State over the years. In order to strengthen and restructure the functioning of these PACS the Government has taken a number of steps on the basis of the recommendations of the Vaidyanathan Committee. Besides infusion of capital by the Union Government and the State Government aggregating to Rs. 661 crores, institutional and legal reforms have been initiated to empower the Committee of Management and financial assistance has been provided for building up of infrastructure including construction and repair of godowns. At the behest of the State Government, most of the PACS have become agents of the Orissa State Civil Supplies Corporation for paddy procurement thereby ensuring timely payment of Minimum Support Price (MSP) to the farmer members & earning substantial commission in the process.

As the PACS have been providing around 65% of the credit loans in the State for increasing production and productivity in agriculture, major thrust is being given now to mobilize resources at the grassroots level to cater to the credit requirement of the farmers. Till date, 733 PACS were engaged in deposit mobilization through the mini bank scheme. On the basis of Vaidyanathan Committee recommendations, this facility is now being extended

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to all the PACS in the State. According to the changed norms, "Deposit Counters" will function in all the PACS. A detailed guideline has been prepared for deposit mobilisation by the PACS, maintenance of records and protection of the depositors money, which is being circulated among all concerned in the shape of "Business Rules for Deposit Counters of PACS (SCS / LAMPCS / FSCS) in Odisha".

These rules will facilitate mobilization of deposits in all the PACS, which would help strengthen direct relationship of the members with the Societies.

Besides, the District Central Cooperative Banks have been instructed in the Rules to provide 0.50% additional interest to the PACS on their deposits invested with DCCBs.

It is expected that deposit mobilization by all the PACS would facilitate Financial Inclusion of all the families.

I sincerely hope that the employees of Cooperation Department, District Central Cooperative Banks and PACS would scrupulously implement the "Business Rules for Deposit Counters of PACS (SCS / LAMPCS / FSCS) in Odisha" to strengthen the PACS and transform them as one stop organization for catering to all the requirements of the farmer members.

Mona Sharma
(Dr. Mona Sharma)
Commissioner-cum-Secretary,
Cooperation Department

**Office of the Registrar of Co-operative Societies,
Orissa, Bhubaneswar.**

No. 11099 / dated 30.05.2011
BK -10 / xx - 111 / 96

From :
Sri B. B. Mohapatra, IAS
Registrar, Co-operative Societies,
Orissa, Bhubaneswar

To
All the Divisional D.P.C.S.
All the Circle Asst. Registrar of
Co-operative Societies
All the Chief Executives of the
Central Cooperative Banks.

**Sub : Business Rules governing the Deposit Counter of
PACS / LAMPCS / FSCS in Odisha.**

Sir,

I am sending herewith a copy of the Business Rules of Deposit Counter at the level of PACS / LAMPCS / FSCS (both in English & Odia languages) for implementation at PACS / LAMPCS / FSCS level.

The existing Deposit Guarantee Scheme would be applicable for deposits mobilised by the Society through the deposit counters. A copy of the Deposit Guarantee Scheme is enclosed for reference and guidance.

You are requested to ensure wide circulation of the above guidelines to all the PACS / LAMPCS / FSCS under your jurisdiction. These guidelines shall be meticulously followed by the PACS / LAMPCS / FSCS for smooth functioning of the Deposit Counter. The Secretary of each PACS should place the matter before the Committee of Management and specific resolution should be adopted for operation of the deposit counters at the concerned PACS / LAMPCS / FSCS level.

Yours faithfully,
27/5/2011
Registrar,
Co-operative Societies, Orissa

Memo No. 11100 / dated 30.05.11

Copy forwarded to the Deputy Secretary to Government,
Cooperation Department for information

[Signature]
30.5.11

Deputy Registrar of C.S. (Credit)

Memo No. 11101 / dated 30.05.11

Copy along with the copy of the guidelines forwarded to all
the Asst. Auditor General of Cooperative Societies for information
and necessary action.

[Signature]
30.5.11

Deputy Registrar of C.S. (Credit)

Memo No. 11102 / dated 30.05.11

Copy along with the copy of the guidelines forwarded to the
Auditor General of Cooperative Societies, Orissa, Bhubaneswar /
Managing Director, Orissa State Cooperative Bank Ltd.,
Bhubaneswar for information and necessary action.

[Signature]
30.5.11

Deputy Registrar of C.S. (Credit)

ସୂଚୀପତ୍ର

ବିଷୟ

- ୧) ସଂଜ୍ଞା ଏବଂ ପ୍ରାରମ୍ଭ
- ୨) ସଂଜ୍ଞା
- ୩) ଉଦ୍ଦେଶ୍ୟ
- ୪) ପ୍ରାରମ୍ଭିକ କୃଷିର ଶକ୍ତି ଓ ଉପଯୋଗିତ କାର୍ଯ୍ୟକାରୀତା
- ୫) କାର୍ଯ୍ୟକାରୀ ସମ୍ପାଦନା ସମିତିର କର୍ମଚାରୀ ମାନଙ୍କୁ କ୍ଷମତା ହସ୍ତାନ୍ତର
- ୬) ସମିତିରେ ଉପଯୋଗିତ କାର୍ଯ୍ୟକାରୀତା କାର୍ଯ୍ୟକାରୀ କରୁଥିବା
- ୭) ଅଧିକାରୀ/କର୍ମଚାରୀମାନଙ୍କ ଜାମିନ ଓ ସର୍ବସମ୍ପତ୍ତି ଅର୍ଥକ୍ରମା ବ୍ୟବସ୍ଥା
- ୮) ଅମାନତ
- ୯) ଅମାନତ ଉପରେ ସୁଧ ଦେବା ବ୍ୟବସ୍ଥା
- ୧୦) ଅମାନତ ଜାମିନ ରଖି ରଖି ମଞ୍ଜୁରୀ
- ୧୧) ଶୁଦ୍ଧିତ ରକ୍ଷଣାବେକ୍ଷଣ
- ୧୨) ନଗଦ ଚକ୍ରବିଲ୍ ପରିଚାଳନା
- ୧୩) ବୀମା
- ୧୪) କାର୍ଯ୍ୟକାରୀ ଏବଂ କୁହା ସିଦ୍ଧି
- ୧୫) ଅମାନତ ସମ୍ବଳର ବିବିଧତା
- ୧୬) କେନ୍ଦ୍ର ସମ୍ପାଦନା ବ୍ୟାଙ୍କରେ ରଖାଯାଇଥିବା ଅମାନତ
- ୧୭) ଜାମିନରେ ରଖି ଆଣିବା ବ୍ୟବସ୍ଥା
- ୧୮) କମା ସୁରକ୍ଷା
- ୧୯) ଆଭ୍ୟନ୍ତରୀଣ ନିୟନ୍ତ୍ରଣ
- ୨୦) ଅମାନତ ସଂଗ୍ରହ ନିମନ୍ତେ ଉଚ୍ଚର ଦାୟୀତ୍ୱ
- ୨୧) ପରିଦର୍ଶନ
- ୨୨) ରାଜ୍ୟ ସମ୍ପାଦନା ବ୍ୟାଙ୍କ ଦ୍ୱାରା ପରିଦର୍ଶନ
- ୨୩) ନିୟମାବଳୀକୁ ବ୍ୟାଖ୍ୟା କରିବା ଉପରେ
- ୨୪) ଉପଯୋଗିତ ଲେଜର [Annexure - 1 (a)]
- ୨୫) ସେଭିଙ୍ଗ ଆକାଉଣ୍ଟ ଲେଜର [Annexure - 1 (b)]
- ୨୬) ମେଡିକାଲ ଡେଭିଟ୍ସର [Annexure - 1 (c)]
- ୨୭) ଡିଭିଡି / ମନିଟରିଙ୍ଗ ରିପୋର୍ଟ ଅନୁ ଉପଯୋଗିତ
- ୨୮) କାର୍ଯ୍ୟକାରୀ ଅଫିସ ପ୍ୟାକେଜ୍ [Annexure - II]
- ୨୯) ଉପଯୋଗିତ ବ୍ୟାଙ୍କରେ ଥିବା ଫର୍ମ ପ୍ରାୟୋଗ
- ୩୦) ଏକିକଲନାଲ କୋପରିଟିଭ ସୋସାଇଟିଜ୍ ଲବ୍ ଓଡିଶା

୧. ସଂଜ୍ଞା ଏବଂ ପ୍ରାରମ୍ଭ :

(କ) ଏହି ନିୟମାବଳୀ ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ଛତାରେ ଭିପୋଜିଟ୍ କାଉଣ୍ଟରର ବ୍ୟବସାୟିକ ନିୟମ (The Business Rules of Deposit Counters) ନାମରେ ନାମିତ ହେବ । ଏହି ନିୟମାନୁସାରେ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କର୍ସ୍ ସହବନ୍ଧିତ ସମବାୟ ସମିତି ଗୁଡ଼ିକ କେବଳ ନିଜର ସଭ୍ୟ ମାନଙ୍କଠାରୁ କେବେକି ନିର୍ଦ୍ଦିଷ୍ଟ ପ୍ରକାରର ଅମାନତ ସଂଗ୍ରହ କରିପାରିବେ ।

(ଖ) ଏହି ନିୟମାବଳୀ ଓଡ଼ିଶା ସମବାୟ ସମିତି ନିବନ୍ଧକ ଦ୍ଵାରା ମଞ୍ଜୁରୀ ପ୍ରାପ୍ତ ହେବାଦିନଠାରୁ କାର୍ଯ୍ୟକାରୀ ହେବ ।

(ଗ) ଏହି ନିୟମାବଳୀ କାର୍ଯ୍ୟକାରୀ ହେବାଦିନଠାରୁ ସମବାୟ ନିବନ୍ଧକ ଦ୍ଵାରା ପୂର୍ବରୁ ମଞ୍ଜୁରୀ ପ୍ରାପ୍ତ ନିନିର୍ଦ୍ଦିଷ୍ଟ ସମ୍ପର୍କିତ ନିୟମାବଳୀ ଅକାମୀ ହୋଇଯିବ ।

୨. ସଂଜ୍ଞା :

କ) ସମିତି ଅର୍ଥ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି ଯଥା ସେବା ସମବାୟ ସମିତି / ବୃହତ୍‌କାରୀ ବହୁପୁଞ୍ଜୀ ସମବାୟ ସମିତି (ଲ୍ୟାଫ୍) / କୃଷକ ସେବା ସମବାୟ ସମିତି ।

ଖ) ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ଛତାରେ ଭିପୋଜିଟ୍ କାଉଣ୍ଟର ଅର୍ଥ ସମିତିର ଭିପୋଜିଟ୍ କାଉଣ୍ଟର ।

ଗ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଅର୍ଥ ଯେଉଁ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ସହିତ ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ଛତାରେ ଭିପୋଜିଟ୍ କାଉଣ୍ଟର ସହବନ୍ଧିତ ।

- ଘ) ଶାଖା ବ୍ୟାଙ୍କ ଅର୍ଥ ସମିତି ଯେଉଁ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କର ଶାଖା ପରିସରଭୁକ୍ତ ।
- ଙ) ଓ.ଏସ୍.ସି.ସି. ଅର୍ଥ ଓଡିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଲିଃ ।
- ଚ) ନାବାର୍ଡ ଅର୍ଥ କାତାୟ କୃଷି ଓ ଗ୍ରାମ୍ୟ ଉନ୍ନୟନ ବ୍ୟାଙ୍କ ।
- ଛ) ମୁଖ୍ୟ କାର୍ଯ୍ୟ ନିର୍ବାହୀ ଅଧିକାରୀ ଅର୍ଥ ସମ୍ପୃକ୍ତ ସମିତିର ସମ୍ପାଦକ / ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ।
- ଜ) ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟର୍ ନିୟମ ଅର୍ଥ ପ୍ରାଥମିକ ସେବା ସମିତି / ବୃହଦାକାର ବହୁମୁଖୀ ସମବାୟ ସମିତି (ଲ୍ୟାମ୍) / କୃଷକ ସେବା ସମବାୟ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟର ପାଇଁ ବ୍ୟବସାୟିକ ନିୟମ ।
- ଝ) ମ୍ୟାନେଜିଂ କମିଟି ଅର୍ଥ ସମିତିର ପରିଚାଳନା ପରିଷଦ ।
- ଞ) ରାଜ୍ୟ ସରକାର ଅର୍ଥ ଓଡିଶା ରାଜ୍ୟ ସରକାର ।
- ଟ) ରେଜିଷ୍ଟ୍ରାର ଅର୍ଥ ସମବାୟ ସମିତି ସମୁଦ୍ଧର ନିବନ୍ଧକ, ଓଡିଶା ।

୩. ଉଦ୍ଦେଶ୍ୟ :
ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟର ଗୁଡିକୁ କେତେ ନିର୍ଦ୍ଦିଷ୍ଟ ପ୍ରକାରର ଜମା ନିଜସ୍ବ ସମିତି ସଭ୍ୟମାନଙ୍କ ଠାରୁ ସଂଗ୍ରହ କରିବାପାଇଁ ପ୍ରୋତ୍ସାହିତ କରିବା ଓ ସମସ୍ତ ଜମାଚାଣି ତିଯୋଜିତ୍ କାଉଣ୍ଟରର ନିୟମାନୁଯାୟୀ

କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ଜମାଉଣ୍ଟ ଲାଭ ଅର୍ଜନ କରିବା ଯୋଜନାର ଉଦ୍ଦେଶ୍ୟ । ରାଜ୍ୟରେ କାର୍ଯ୍ୟ କରୁଥିବା ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି ଏହି ଯୋଜନାର ଅ ହେବେ ଏବଂ ନିଜସ୍ବ ତିଯୋଜିତ୍ କାଉଣ୍ଟରରେ ସଭ୍ୟମାନ ଅମାନତ ସଂଗ୍ରହ କରିବେ ।

୪. ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟର କାରବାର ସକାଶେ ସମିତିର କର୍ମଚାରୀ ମାନଙ୍କୁ ହସ୍ତାନ୍ତର ।

ସମିତି କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀଙ୍କ ଉପସ୍ଥିତିରେ ଅନୁପସ୍ଥିତିରେ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟର ତା ସକାଶେ ଅନ୍ୟ କର୍ମଚାରୀ ମାନଙ୍କ ପାଇଁ କ୍ଷମତାର ନିର୍ଦ୍ଦାରଣ କରି ସମିତି ପରିଚାଳନା କମିଟିରେ ଗୋଟିଏ ଗ୍ରହଣ କରିବେ ଏବଂ ପ୍ରସ୍ତାବ କେନ୍ଦ୍ରବ୍ୟାଙ୍କ ଦ୍ବାରା ଅନୁ ହେଲାପରେ କାର୍ଯ୍ୟକାରୀ ହେବ ।

୫. ସମିତିରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟରରେ କାରବାର କ ଅର୍ଥସର/କର୍ମଚାରୀ ମାନଙ୍କ ଜାମିନ୍ ଓ ସର୍ବନିମ୍ନ ଆ ବ୍ୟବସ୍ଥା ।

ସମିତିର ପରିଚାଳନା ପରିଷଦ ସଂପୃକ୍ତ କେନ୍ଦ୍ର ସମବାୟ ପରାମର୍ଶକ୍ରମେ ତିଯୋଜିତ୍ କାଉଣ୍ଟରରେ କାର୍ଯ୍ୟକ ଅର୍ଥସର/କର୍ମଚାରୀ ମାନଙ୍କପାଇଁ ଜାମିନ ଓ ସର୍ବନିମ୍ନ ଜମା ଓ ଫିଡେଲିଟି ସୀମା (Fidelity Insurance) ନିର୍ଦ୍ଦାରଣ କରିବେ ।

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୧. ଅମାନ୍ତ : ସମ୍ପତ୍ତିର ସଭ୍ୟ ମାନଙ୍କଠାରୁ ନିମ୍ନପ୍ରକାରର

ଅମାନ୍ତ ଯୋଜନାରେ ଜମା ସଂଗ୍ରହ କରିପାରିବେ ।

(୧) ସଞ୍ଚୟ ଅମାନ୍ତ (Savings Bank Deposit)

(୨) ପୁନଃପୌନିକ ଜମା (Recurring Deposit)

(୩) ନିଆଦି ଜମା (Fixed Deposit) / ପୁନର୍ବିନିଯୋଗ ଜମା (Reinvestment Deposit) ସର୍ବୋଚ୍ଚ ୫ (ପାଞ୍ଚ) ବର୍ଷ ପର୍ଯ୍ୟନ୍ତ ।

୭. ଅମାନ୍ତ ଉପରେ ସୁଧ ଦେବା ବ୍ୟବସ୍ଥା :

(୧) ନିଆଦି ଜମା / ପୁନଃ ବିନିଯୋଗ ଜମା ଉପରେ ତିପୋକ୍ତିତ୍ କାଉଣ୍ଡର କେନ୍ଦ୍ର ବ୍ୟାଙ୍କଦ୍ୱାରା ନିର୍ଦ୍ଧାରିତ ସୁଧରହାର ସହିତ ସମାନ ସୁଧ ଦେବେ । କୌଣସି ସମୟରେ ସମ୍ପତ୍ତିର ଜମା ଉପରେ ସୁଧରହାର କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ପ୍ରଚଳିତ / ନିର୍ଦ୍ଧାରିତ ସୁଧହାର ଠାରୁ ଅଧିକ ହେବ ନାହିଁ ।

(୨) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କମାନେ ସମ୍ପତ୍ତିର ତିପୋକ୍ତିତ୍ କାଉଣ୍ଡର ଦ୍ୱାରା ଜମା ଉପରେ ପ୍ରଚଳିତ ସୁଧହାର ଠାରୁ ଅଧିକ ୦.୫୦ ପ୍ରତିଶତ ସୁଧ ଦେବେ, ଯେହେତୁ ସମ୍ପତ୍ତି ଦ୍ୱାରା ସଂଗୃହୀତ ମୋଟ୍ ଅମାନ୍ତର ୯୨.୫ ପ୍ରତିଶତ ସଂପୂର୍ଣ୍ଣ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ବିନିଯୋଗ ହେବ ।

୮. ଅମାନ୍ତ କାମିନୀ ରଖି ରଖି ମଞ୍ଜୁରୀ :

ନିଆଦି, ପୁନର୍ବିନିଯୋଗ ଏବଂ ପୁନଃ ପୌନିକ ଜମା ପରିମାଣର ସର୍ବୋଚ୍ଚ ୭୫% ରଣ ଆକାରରେ ମଞ୍ଜୁର କରାଯାଇପାରିବ । ନିମ୍ନରେ ବର୍ଣ୍ଣିତ ହୋଇଥିବା ସର୍ତ୍ତ ଅନୁଯାୟୀ ସମ୍ପତ୍ତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ଅମାନ୍ତ କାମିନୀରେ ରଖି ମଞ୍ଜୁରୀ କରିପାରିବେ ।

(୧) ରଣ ପରିମାଣ ଉପରେ ସୁଧର ହାର ଜମା ଉପରେ ନିଆଯାଇଥିବା ସୁଧର ହାରଠାରୁ ୧% ଅଧିକ ହେବ ।

(୨) ପ୍ରତି ୩ ମାସରେ ସୁଧ ପରିମାଣ ମୂଳ ସହିତ ନିର୍ଦ୍ଧାରିତ ।

(୩) ରଣର ପରିଶୋଧ ନିଆଦି ଜମାର ଫେରସ୍ତ ଯୋଗ୍ୟ ନିଆଦି ଚାରିଖ ମଧ୍ୟରେ ନିର୍ଦ୍ଧାରିତ ହେବ ।

(୪) ଜମାର ରହିତ୍ / ପାଣିବୁଦ୍ ଜମାକାରୀଙ୍କ ଦ୍ୱାରା ସଠିକଭାବରେ ସମ୍ପାଦନ କରାଯାଇ ବନ୍ଧକ କାମିନ୍ ରୂପେ ତିପୋକ୍ତିତ୍ କାଉଣ୍ଡରରେ ରଖାଯିବ ।

(୫) ଯଦି ଜମାର ଅବଧି ଚାରିଖ ପୂର୍ଣ୍ଣ ହେବା ସମୟସୁଦ୍ଧା ସମ୍ପୂର୍ଣ୍ଣ ରଣ ପରିଶୋଧ ହୋଇନଥାଏ, ତେବେ ଜମା ଓ ଏଥିରେ ଅର୍ଜିତସୁଧର ପରିମାଣ ରଣର ମୂଳ ଓ ସୁଧକୁ ଭରଣା କରାଯିବ ଓ ରଣ ସମ୍ପୂର୍ଣ୍ଣ ପରିଶୋଧ ହେବାପରେ ଯଦି କୌଣସି ବଳକା ଅର୍ଥ ରହିଯାଏ, ତେବେ ତାହା ଜମାକାରୀଙ୍କୁ ଫେରସ୍ତ ଦିଆଯିବ ।

(୬) ସମ୍ପତ୍ତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀଙ୍କ ଦ୍ୱାରା ମଞ୍ଜୁର କରାଯାଇଥିବା ଏହି ସମସ୍ତ ରଣ ପରବର୍ତ୍ତୀ ପରିଚାଳନା

ପରିଷଦ ସଭାରେ ଅନୁମୋଦନ ନିମନ୍ତେ ନିଶ୍ଚିତଭାବରେ
ଉପସ୍ଥାପନ କରାଯିବ ।

(୭) ଅମାନତ ଜାମିନରେ ରଣ ମଞ୍ଜୁରୀ ପାଇଁ ଏମିତି କେନ୍ଦ୍ର
ସମବାୟ ବ୍ୟାଙ୍କ ଦ୍ଵାରା ସମୟାବୃତ୍ତମେ ଜାରି
କରାଯାଉଥିବା ନିର୍ଦ୍ଦେଶାବଳୀ ମାନି ଚଳିବ ।

୯. ହିସାବ ରକ୍ଷଣାବେକ୍ଷଣ :

(କ) ଏମିତିର ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ସମ୍ବନ୍ଧୀୟ ସମସ୍ତ
ହିସାବ ଯଥା ଅମାନତ ସଂଗ୍ରହ, କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ଜମା,
ଅମାନତ ଜାମିନରେ ଦିଆଯାଉଥିବା ରଣ ଏବଂ ନଗଦ
ତହବିଲ୍ ରଖିବା ଇତ୍ୟାଦି ଏମିତିର ସାଧାରଣ କାରବାର
ଠାରୁ ପୃଥକ ହେବ ।

(ଖ) ଡିପୋଜିଟ୍ କାଉଣ୍ଟରରେ ସ୍ଵତନ୍ତ୍ରଭାବେ ରୋକଡ୍ ବହି
(Day Book), ଜେନେରାଲ୍ ଲେଜର (General Ledger)
ଏବଂ ସ୍ଥାୟୀ ଜମାର କିଛି ତାରିଖ ହିସାବ ବହି (Due
Date Diary) ଲେଖାଯିବ ।

(ଗ) ସାଧାରଣ ହିସାବ ରକ୍ଷଣ ପଦ୍ଧତି (Common
Accounting System) ଅନୁଯାୟୀ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର
ସମସ୍ତ ଜମା ସଂକ୍ରାନ୍ତିର ଲେଜର (Ledger) ଓ
କାରବାରର ହିସାବ କରାଯିବ ।

(ଘ) ଡିପୋଜିଟ୍ କାଉଣ୍ଟରରେ ଜମା ପାଇଁ ଏମିତି ଗୋଟିଏ
ସ୍ଵତନ୍ତ୍ର ସଞ୍ଚୟ ଅମାନତ ହିସାବ ଖାତା ସମ୍ପୃକ୍ତ କେନ୍ଦ୍ର
ସମବାୟ ବ୍ୟାଙ୍କର ଶାଖାରେ ଖୋଲିବେ ।

(ଙ) ଏମିତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ଏମିତିର ହିସା
ରକ୍ଷଣ, ଖାତା-ପତ୍ରର ସଠିକ୍ ଲିଖନ ଓ ରକ୍ଷଣାବେକ୍ଷ
ତଥା ଦୈନନ୍ଦିନ କାରବାର ପାଇଁ ବାୟୀ ରହିବେ
ସଭ୍ୟମାନଙ୍କର ଅମାନତ ହିସାବରେ ଜମା ହେବାପା
ଆସୁଥିବା ସମସ୍ତ ଟଙ୍କା ନିର୍ଦ୍ଧାରିତ ଅମାନତ ଚାଲା
ଏମ୍ରେ ପୁରଣ କରାଯାଇ ଜମାଟଙ୍କା ପଢ଼ି କରାଯିବ
ଯାହାକୁ ଏମିତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ
କ୍ଷମତାପ୍ରାପ୍ତ କର୍ମଚାରୀ ପ୍ରାପ୍ତି ସୂଚକ ଦସ୍ତଖତ ଓ ସି
ମୋହର ଦେଇ ଗ୍ରହଣ କରିବେ । ଅମାନତ ହିସାବରେ
ପଢ଼ି ବା ଉଠାଣର ବିବରଣୀ ସଂପୃକ୍ତ ଅମାନ
ହିସାବରେ କାରବାର ତାରିଖ ଦିନ ଲିପିବଦ୍ଧ ହେବ
ଅମାନତ ରାଶିରେ ଲେଖାହେଲାପରେ ଦିନ ଶେଷରେ
ସଂପୃକ୍ତ ହିସାବର ବଜକା ଜମା ହିସାବଲେଖୁ କାଉଣ୍ଟ
କାରବାର ବାୟିବୁରେ ଥିବା ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ
ଅଧିକାରୀ ବା କ୍ଷମତାପ୍ରାପ୍ତ ଅଧିକାରୀ ଏଥିରେ ଦସ୍ତଖ
କରିବେ । ନୂତନ ଅମାନତ ହିସାବ ଖୋଲିବା ପୂର୍ବ
ନମୁନା ସ୍ଵାକ୍ଷର ଫର୍ମ, ପାଣ୍ଟବହି ଓ ମିଥାଦି ଜମା ରହି
ପ୍ରକୃତିରେ ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ବା ତା
ଅନୁପସ୍ଥିତିରେ ଦୈନିକ କାରବାର କରିବାପାଇଁ ସମତ
କ୍ଷମତାପ୍ରାପ୍ତ କର୍ମଚାରୀ ସ୍ଵାକ୍ଷର କରିବେ ।

- (ଗ) ସମ୍ପତ୍ତିର ଗୁଣ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ଅତିସବୁ ଫେରିବାପରେ ତାଙ୍କ ଅନୁପସ୍ଥିତିରେ ହୋଇଥିବା ତ୍ରିପୋଳିକ୍ କାଉଣ୍ଟରର କାରବାର ସବୁ ଯାଞ୍ଚ କରି ଉଠାଇ ଓ ଜମା ଭାଉରରେ ସ୍ୱାକ୍ଷର କରିବେ ।
- (ଘ) ତ୍ରିପୋଳିକ୍ କାଉଣ୍ଟର ଗୁଡ଼ିକରେ ସାଧାରଣ ହିସାବ ରକ୍ଷଣ ପଦ୍ଧତି (Common Accounting System) ଅନୁଯାୟୀ ଦୈନିକ ହିସାବ ରକ୍ଷଣ ପଦ୍ଧତି (Double Entry System of Book Keeping) ଅନୁସୂଚି ହୋଇ ରେକର୍ଡ୍ ବହି (Day Book), ସାଧାରଣ ଖାତା (General Ledger) ଓ ଅନ୍ୟାନ୍ୟ ପ୍ରତ୍ୟେକ ଦିନ ଲେଖାଯିବ । (Proforma Enclosed at Annexure - I (a), (b) and (c)).
- (ଙ) ଜମା ରହିତ, ପାସବହି ପ୍ରଭୃତିରେ ସମ୍ପତ୍ତି ଓ ତ୍ରିପୋଳିକ୍ କାଉଣ୍ଟରର ନାମ ଉଲ୍ଲେଖ କରାଯିବ ।
୧୦. ନଗଦ ତହବିଲ୍ ପରିଚାଳନା :
- (କ) ପ୍ରତ୍ୟେକ ଦିନର କାରବାର କେଷରେ ସମ୍ପତ୍ତିର ତ୍ରିପୋଳିକ୍ କାଉଣ୍ଟରର ନଗଦ ତହବିଲ୍ ଓ ଅନ୍ୟାନ୍ୟ ନଗଦ ତହବିଲ୍ ପୃଥକଭାବେ ଦର୍ଶାଇବାକୁ ହେବ ।
- (ଖ) ଡବଲ୍ ଲିଜ୍ ବହିରେ ଟଙ୍କାର ସଂଖ୍ୟାବାଚକ ସୂଚନା ଲିପିବଦ୍ଧ କରାଯିବ । ଗୁଣ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀଙ୍କ ସହ ଅନ୍ୟ ଭାରପ୍ରାପ୍ତ କର୍ମଚାରୀ ତହବିଲ୍ ରେକର୍ଡ୍ ଦାୟାଦ୍ୱାରା ରହିବେ ଓ ଉଭୟ ଡବଲ୍ ଲିଜ୍ ବହିରେ ସ୍ୱାକ୍ଷର କରିବେ ।

- (ଗ) ସମ୍ପତ୍ତିରେ ତ୍ରିପୋଳିକ୍ କାଉଣ୍ଟର ବ୍ୟବସାୟ, ଅର୍ଥ ଜମା (Deposit) ଓ ବହିରାମନ (Withdrawal) ଦୃଷ୍ଟିରେ ରଖି ସମ୍ପୃକ୍ତ କେନ୍ଦ୍ର ସମସ୍ତ ବ୍ୟୟ ପ୍ରତ୍ୟେକ ସମ୍ପତ୍ତିପାଇଁ ସର୍ବୋଚ୍ଚ ନଗଦ ତହବିଲ୍ ରଖିବା ସୀମା ନିର୍ଦ୍ଧାରଣ କରିବେ । ନିର୍ଦ୍ଧାରିତ ସୀମା ବହିତୁତ ବଙ୍କା ଅର୍ଥ ସମ୍ପତ୍ତି କେନ୍ଦ୍ର ସମସ୍ତ ବ୍ୟୟ ଶାଖାରେ ଜମା କରିବେ ।
- (ଘ) ଉପସ୍ଥୁତି କାରଣ ନଥାଇ ଯଦି ନଗଦ ତହବିଲ୍ ନିର୍ଦ୍ଧାରିତ ସୀମାଠାରୁ ଅଧିକ ଲାଗିବ, ତେବେ ତହବିଲ୍ ରେକର୍ଡ୍ ଦେଖିବାକୁ ଗୁଣ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ କାର୍ଯ୍ୟରେ ବନ୍ଦୀ ରହି ସୀମାବଦ୍ଧ ଅର୍ଥରାଶିରେ ୧୦ ପ୍ରତିଶତ ସୁଧ ଦେବାକୁ ହେବ ।
- (ଙ) କେନ୍ଦ୍ର ସମସ୍ତ ବ୍ୟୟ ଶାଖାରେ ସମ୍ପତ୍ତି ତାଙ୍କର ଲୁହା ଝିଲ୍ଲୁକର ଦୋହରା (Duplicate) ତାହା ଗୁଡ଼ିକ ଜଗତ୍ସୁତ କରାଯାଇଥିବା ଲଫ୍ଟାରେ ଜମା ଦେବେ ଯାହାକି ଅନ୍ତ୍ୟାନ୍ତ ପ୍ରତ୍ୟେକ ଦୃଷ୍ଟିରୂପରେ ଥରେ ଅବଲବ୍ଧ କରାଯିବ ।
୧୧. କାମା :
- (କ) ସମ୍ପତ୍ତି କେନ୍ଦ୍ର ବ୍ୟୟ ଛିରାକୃତ ପରିସୀମାମତେ ଓ ପ୍ରକାରେ ଟ୍ରେଜରୀରେ ରଖିବା ଟଙ୍କା (Cash in Safe) ତଥା ନେବା ଆଣିବା କରୁଥିବା ଟଙ୍କା (Cash in Transit) ଓ କାଉଣ୍ଟର (Cash in Counter) ରେ କାରବାର ହେଉଥିବା ଟଙ୍କାପାଇଁ ବାଣ୍ଟିକ ବାମା କରିବେ ।

- (ଖ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ସମସ୍ତ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ମାନଙ୍କ ପାଇଁ ଗୋଟିଏ ବ୍ୟାଙ୍କର ଇଣ୍ଡେମ୍ନିଟି ମାଷ୍ଟର ପଲିସି (Bankers' Indemnity Master Policy) ଗ୍ରହଣ ପାଇଁ ବ୍ୟବସ୍ଥା କରିବେ ।
- (ଗ) ବାମା ଜନିତ ପ୍ରମିୟମ ଖର୍ଚ୍ଚକୁ ସମ୍ପୂର୍ଣ୍ଣ ସମିତିମାନେ ନିଜର କାରବାର ପରିସୀମା ଅନୁସାରେ ବହନ କରିବେ ।
- (ଘ) ସମିତି ଶାଖା ବ୍ୟାଙ୍କକୁ ଦେଉଥିବା ଓ ଶାଖା ବ୍ୟାଙ୍କଠାରୁ ଆଣୁଥିବା ନଗଦ ଅର୍ଥର ହିସାବ ସଠିକ୍ ଭାବେ ରେକର୍ଡରେ ଲିପିବଦ୍ଧ କରିବେ । ଅର୍ଥ ନେବା ଆଣିବା କରୁଥିବା ଭାରପ୍ରାପ୍ତ ବ୍ୟକ୍ତି ଓ ଜଗୁଆଳିଙ୍କର ଏହି ରେକର୍ଡରେ ବକ୍ସଖତ ରହିବ ।
- (ଙ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ଥିରକୃତ ସୀମା ଅନୁଯାୟୀ ସମିତି ସମ୍ପୂର୍ଣ୍ଣ କର୍ମଚାରୀ ମାନଙ୍କଠାରୁ ଯଥୋଚିତ ପ୍ରତିଭୂତି ଅମାନତ (Security Deposit) ଏବଂ ବିଶ୍ୱସ୍ତରୀ ପ୍ରତ୍ୟାଭୂତି (Fidelity Guarantee) ରଖିବେ ।
- (ଚ) ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ପ୍ରତିଭୂତି (Security) ଦେଇ ନଥିବା ବ୍ୟକ୍ତିବିଶେଷଙ୍କ ଦ୍ୱାରା ପରିଚାଳିତ କରାଯିବ ନାହିଁ ।

୧୨. କାଉଣ୍ଟର ଏବଂ ଲୁହା ସିନ୍ଦୂଳ :

ସମିତିର ପରିଚାଳନା ପରିଷଦ, କାଉଣ୍ଟର, ଲୁହା ସିନ୍ଦୂଳ ଇତ୍ୟାଦିର ବ୍ୟବସ୍ଥା କରିବେ । ଏଥିପାଇଁ ସମିତି ଓ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ, ଓଡିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ, ଜାତୀୟ କୃଷି ଗ୍ରାମ୍ୟ ଉନ୍ନୟନ ବ୍ୟାଙ୍କ ଓ ରାଜ୍ୟ ସରକାରଙ୍କ ଠାରୁ ସାହାଯ୍ୟ ମିଳିପାରେ ।

୧୩. ଅମାନତ ସମ୍ବଳର ବିନିଯୋଗ :

ମିଳିବ୍ୟାଙ୍କର ଯେଉଁ ଜମା ସଂଗୃହ ହେବ ତାହା ନିମ୍ନପ୍ରକାର ବିନିଯୋଗ ହେବ ।

- (କ) ମୋଗ୍ ଜମା ପରିମାଣର ସର୍ବୋଚ୍ଚ ଶତକଡ଼ା ୭.୫ ଭାଗ ନଗଦ ଟଙ୍କା ଆକାରରେ / କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ସମିତି ସଞ୍ଚୟ ଅମାନତ ଖାତାରେ ଜମା ରଖିବେ । (ନଗଦ ହସ୍ତବିଲର ସୀମା ଅବଶ୍ୟ ଏହି ନିୟମ ଅନୁଯାୟୀ ନିୟନ୍ତ୍ରିତ ହେବ) ।
- (ଖ) ମୋଗ୍ ଜମା ପରିମାଣର ଶତକଡ଼ା ୧୨.୫ ଭାଗ କିମ୍ବା ତହିଁରୁ ଉର୍ଦ୍ଧ୍ୱ ଟଙ୍କା କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ସ୍ଥାୟୀ ଜମା ହିସାବରେ ସର୍ବାଧିକ ସୁଧ ବହନ କରୁଥିବା ଜମାରେ ରଖିବେ ।
- (ଗ) କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ଜମାଗାର୍ତ୍ତି ନଗଦ ଅର୍ଥ ଆକାରରେ ପାଖରେ ଥିବା ଟଙ୍କା ଏବଂ ଜମା ଉପରେ ଦିଆଯାଇଥିବା ଋଣ ମିଶି କୌଣସି ସମୟରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ସମୁଦାୟ ଜମାଠାରୁ କମ୍ ହେବନାହିଁ ।
- (ଘ) ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ଜମା ଟଙ୍କା ଯେପରି କମ୍ ସୁଧହାର ବହନ କରୁଥିବା ଜମାରେ ରଖାଯାଏ ସେଥିପ୍ରତି କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଦୃଷ୍ଟିଦେବେ ।
- (ଙ) ଅନ୍ୟ ଜମାକାରୀଙ୍କ ସହ ସମାନ ସୁଧ ଡିପୋଜିଟ୍ କାଉଣ୍ଟରମାନେ ଯେପରି ପାଇ ପାରିବେ ତାହା କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଦୃଷ୍ଟି ଦେବେ ।

୧୪. କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ରଖାଯାଇଥିବା ଅମାନତ କାମିନିରେ ରଖା ଆଣିବା ବ୍ୟବସ୍ଥା

କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର କମାଳାବାଙ୍କର ମିଆଦି କମା, ପୁନର୍ବିନିଯୋଗ କମା, ପୁନଃପୌନିକ କମା ଉପରେ ରଖି ଦେବାକୁ ଟଙ୍କା ଆବଶ୍ୟକ ହେଉଥିଲେ କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ରଖୁଥିବା କମା କାମିନିରେ ରଖି ମଞ୍ଜୁର କରିବେ । ଏହି ରଖି ମିମନ୍ତେ ସମିତିକୁ ଅର୍ଥ ଆବଶ୍ୟକତାର ସମ୍ପୂର୍ଣ୍ଣ ତଥ୍ୟ ଦେବାକୁ ହେବ । ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ମାନଙ୍କଠାରୁ ପରବର୍ତ୍ତୀ କମା ସଂଗ୍ରହକରିବା ସମୟରେ ଏହି ରଖି ପ୍ରଥମେ ଆକାୟ କରାଯିବ ।

୧୫. କମା ସୁରକ୍ଷା :

- (କ) ରାଜ୍ୟ ସରକାରଙ୍କ ଦ୍ଵାରା ମଞ୍ଜୁରୀ ପ୍ରାପ୍ତ କମା ସୁରକ୍ଷା ଯୋଜନା ସମିତି ଏବଂ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ପ୍ରତି ଲାଗୁହେବ ।
- (ଖ) ସଂପୃକ୍ତ ଅନୁଷ୍ଠାନ ନିୟମ ଅନୁଯାୟୀ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟସୀମା ମଧ୍ୟରେ ନିର୍ଦ୍ଧାରିତ ସ୍ଥାନରେ ସୁରକ୍ଷା ଫିସ୍ ବାଖଲ କରିବେ ।
- (ଗ) ଅମାନତ ସୁରକ୍ଷା ଫାଣ୍ଡି (Deposit Guarantee Fund) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ପୃଥକ ଭାବେ ରହିବ ।

୧୬. ଆଭ୍ୟନ୍ତରୀଣ ନିୟନ୍ତ୍ରଣ :

- (କ) ପ୍ରତ୍ୟେକ ମାସର ଶେଷ ଦିନସରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ପ୍ରତ୍ୟେକ ଅମାନତର ହିସାବ, ଅମାନତ ଉପରେ ରଖିର

ହିସାବ ବାଲାନ୍ସ ରେଜିଷ୍ଟରରେ ଲେଖିବେ ଓ ଏହାକୁ କେନ୍ଦ୍ରରାଜ୍ଞି ଲେକର ସହ ମେଳ କରିବେ ।

- (ଖ) ପରିଚାଳନା କମିଟି ପ୍ରତ୍ୟେକ ବୈଠକରେ ମିନିବ୍ୟାଙ୍କର କାର୍ଯ୍ୟକାରୀତା ପୁନଃବୀକ୍ଷାକମିଟି (Review) କରିବେ ।

୧୭. ଅମାନତ ସଂଗ୍ରହ ନିମନ୍ତେ ଉତ୍ତର ଦାୟାବୁ ।

ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ନିୟମାନୁଯାୟୀ ପ୍ରତ୍ୟେକ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ପ୍ରତିମାସରେ ଅନୁ୍ୟନ ଥରେ ଲେଖାଏଁ ପରିଦର୍ଶନ (Inspection) କରାଯିବ । ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର କୌଣସି ନିୟମ ଯଦି ଭଙ୍ଗୁଥାଏ, ତେବେ ସମିତିର ପରିଚାଳନା ପରିଷଦ ସମ୍ପୂର୍ଣ୍ଣଭାବେ ଦାୟାବୁହେବେ ।

୧୮. ପରିଦର୍ଶନ :

- (କ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କର ଶାଖା ପରିଚାଳକ କିମ୍ବା ତାଙ୍କର କୌଣସି ଅଧିକାରୀ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ରୁଡିକୁ ଅନୁ୍ୟନ ମାସକୁ ଥରେ ପରିଦର୍ଶନ-କରି ଏହି ନିୟମ ସହ ନିର୍ଦ୍ଦିଷ୍ଟ ଫର୍ମ (Annexure II) ରେ ବିବରଣୀ ଦେବେ ।
- (ଖ) ପରିଦର୍ଶନ ବିବରଣୀରେ ବର୍ଣ୍ଣାଯାଇଥିବା ସ୍ଥଳେ ଗୁଡିକ ୧୫ ଦିନ ମଧ୍ୟରେ ସଂଶୋଧନ ହେବା ବରକାର ।
- (ଗ) ପରିଦର୍ଶନ ବିବରଣୀର ଏକକିତା ନକଲ ଡିପୋଜିଟ୍ କାଉଣ୍ଟରକୁ ପରିଦର୍ଶନ ଦିନ ଯୋଗାଇ ଦେବାକୁ ହେବ ।

(ଘ) ପରିବର୍ତ୍ତନର ପରବର୍ତ୍ତୀ ଦିନ ବିବରଣୀର ଏକକିତା ନକଲ ସମ୍ପାଦକ, କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ / ମଣ୍ଡଳ ସହକାରୀ ନିବନ୍ଧକଙ୍କ ପାଖକୁ ପଠାଇବାକୁ ହେବ ।

୧୯. ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ପରିବର୍ତ୍ତନ :

ଶୀର୍ଷସଂସ୍ଥା ହିସାବରେ ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ପରିବର୍ତ୍ତନ କରିପାରିବେ ଓ ତାର ପରିଚାଳନା ଓ ନିୟନ୍ତ୍ରଣ ପାଇଁ ଆବଶ୍ୟକ ଅନୁଯାୟୀ ନିର୍ଦ୍ଦେଶନାମା ଦେଇପାରିବେ । ଜିଲ୍ଲା ଉପନିବନ୍ଧକ ଏବଂ ମଣ୍ଡଳ ସହକାରୀ ନିବନ୍ଧକ କିମ୍ବା ସେମାନଙ୍କ ଦ୍ୱାରା କ୍ଷମତା ପ୍ରାପ୍ତ ଅଧିକାରୀ ନିହାତି କମ୍ପ୍ଲେକ୍ସ୍ ପରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ନିରୀକ୍ଷଣ କରିବେ । ନିରୀକ୍ଷଣ ବିବରଣୀର ଏକକିତା ନକଲ ସମବାୟ ସମିତିର ଉପନିବନ୍ଧକ ଓ ସମ୍ପାଦକ, କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କକୁ ପଠାଯିବ ।

୨୦. ନିୟମାବଳୀକୁ ବ୍ୟାଖ୍ୟା କରିବାର କ୍ଷମତା :

ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ନିୟମାବଳୀରେ ଯାହା ବ୍ୟବହାର ଆଉନା କାହିଁକି ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ସୁପରିଚାଳନା ପାଇଁ ସମବାୟ ସମିତି ନିବନ୍ଧକ, ଓଡ଼ିଶା, ନିର୍ଦ୍ଦେଶନାମା ଦେଇପାରିବେ । ଏହି ନିୟମ ବ୍ୟାଖ୍ୟା କରିବାରେ ଯଦି କୌଣସି ଦୃଢ଼ ଉପସ୍ଥିତି, ସେ ବିଷୟ ନିବନ୍ଧକଙ୍କୁ ଜଣାଇ ଦିଆଯିବ ଓ ତାଙ୍କ ନିଷ୍ପତ୍ତି ଗ୍ରହଣ ହେବ ଏବଂ ସମସ୍ତେ ତାହା ଗ୍ରହଣ କରିବା ପାଇଁ ବାଧ୍ୟ ହେବେ ।

BUSINESS RULES GOVERNING DEPOSIT COUNTERS FOR DEPO MOBILISATION AT THE LEVEL OF PA LAMPCS/ FSCS IN ODISHA.

1. SHORT TITLE AND COMMENCEMENT:

- These Rules may be called "The Business Rules of Deposit Counters of PACS".
- The Registrar, Cooperative Societies, shall issue the Rules in shape of guide and this will come into force from the date of adoption by the Management of respective PACS.
- These guidelines shall supersede all business rules approved earlier by the Registrar, Cooperative Societies, Orissa in this regard.

2. DEFINITION:

- Society means the PACS i.e. SCS/ LAMPCS/ FSCS.
- Deposit counters at the level of P/ LAMPCS/ FSCS means the Deposit Counters approved for the purpose.
- CCB means the Central Cooperative to which the PACS is affiliated.
- Branch means the Branch of the CCB whose jurisdiction the Society is located.
- OSCB means Orissa State Cooperative Bank Ltd.
- NABARD means National Bank for Agriculture and Rural Development.

- vii) Chief Executive means the Secretary/ Managing Director of the Society concerned.
- viii) Deposit Counter Rules means "The Business Rules of Deposit Counters of PACS".
- ix) MC means the Managing Committee of the Society.
- x) The State Government means the Government of Odisha.
- xi) RCS means the Registrar, Cooperative Societies, Odisha.

3. OBJECTIVE:

The objective of the scheme is to protect the interest of the member-depositors of the PACS engaged in deposit mobilisation.

4. DELEGATION OF POWER TO AUTHORISE EMPLOYEES OF SOCIETIES TO HANDLE DEPOSIT COUNTER TRANSACTION.

The Society shall pass a resolution in their Managing Committee and authorise the Chief Executive and other employees to handle Deposit Counter transactions. In absence of the Chief Executive of the Society, delegation of powers stipulating specific limit for transactions in the deposit counters shall be fixed in consultation with the CCB concerned.

5. SECURITY DEPOSIT OF OFFICERS/ EMPLOYEES HANDLING DEPOSIT COUNTER TRANSACTIONS.

The Managing Committee of the Society, in consultation with the Central Cooperative Bank concerned shall fix

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The minimum security deposit for the employees entrusted with deposit transactions in the Deposit Counter. Further, all the employees concerned shall be insured under Fidelity Guarantee Insurance Scheme. A further policy may be obtained by the Central Cooperative Bank concerned for covering the employees of all the PACS affiliated to the CCB.

6. DEPOSITS:

- A) Deposit Counter in a Society shall accept deposits from members only and the following categories of deposits can be accepted under the scheme.
- (i) Savings Bank Deposit
 - (ii) Recurring deposit
 - (iii) Fixed Deposit/ Reinvestment Plan for a maximum period of 5 years.

7. PAYMENT OF INTEREST ON DEPOSITS:

- i) The Society shall fix up the interest rate on various types of deposits. However, in no case the interest rate fixed by the Society shall not exceed the interest rate fixed by the CCB concerned from time to time.
- ii) The CCB shall allow 0.5% more interest on the deposits of the PACS having Deposit Counters than the normal rate of interest as 92.5% of the deposit mobilized by the Societies shall be utilized by the CCB.

8. SANCTION OF LOAN AGAINST DEPOSITS:

Loans may be granted against pledge of Fixed / Reinvestment Deposits/ Recurring Deposits up to the maximum limits of 75% of the deposit amount. The Chief

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Executive of the Society shall be competent to sanction such loans against deposits observing the following conditions.

- (i) Loans against deposits will carry interest @ 1% over the rate of interest on the deposits against which the loan is sanctioned.
- (ii) Interest will be compounded with the Principal on quarterly rests.
- (iii) The due date of repayment of the loan shall not be later than the maturity date of the deposit against which the loan is sanctioned.
- (iv) The deposit receipt/ pass book shall be properly discharged (undated) by the depositor and surrendered for keeping under pledge.
- (v) In the event of non-repayment of loan by the date of maturity of the deposit, the proceeds of the deposit and interest thereon shall be adjusted towards principal and interest due and balance, if any, shall be paid back to the depositor.
- (vi) All loans sanctioned against deposits by the Chief Executive of the Society shall be placed before the Board of Management for ratification in their next meeting positively.
- (vii) The Society shall accept other terms and conditions for sanction of loan against deposit that may be communicated by the CCB from time to time.

9. MAINTENANCE OF RECORDS:

- (i) The accounts of deposit mobilisation and deployment with the CCB/ Loan against

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deposits/ all cash and transfer transactions the Deposit Counter shall be maintained separately in isolation of other business. Society and shall be merged with general transactions at the end of each working day. The Deposit Counter shall maintain separate Day Book, General Ledger and due date for term deposits.

- (ii) As per the Common Accounting System, ledgers and transactions shall be maintained for the Deposit Counter transactions.
- (iii) The Society shall open a separate Savings Account with the CCB exclusively maintaining liquidity for day-to-day transactions. The Chief Executive of the Society shall be responsible for maintenance of pass accounts and records of day-to-day transactions. All deposits of money shall be received at the Society level through pass slips, which shall be acknowledged by the Executive/ Authorised employee of the Society. The deposits received and withdrawn through withdrawal slips shall be entered in the concerned Deposit Ledger every day. The balance thereof shall be recorded and authenticated by the Chief Executive/ Authorised employees in charge of day's transactions. Account opening forms, pass books, deposit receipts shall be signed by the Executive and in his absence, by the authorised employees of the Society who remain in charge of the day's transactions on
- (iv)
- (v)

- (vi) The Chief Executive on return to headquarters shall check up and countersign all the transactions made in his absence.
- (vii) Deposit Counter shall adopt double entry system of book keeping and maintain day book and the general ledger every day as per the Common Accounting System [proforma enclosed at Annexure - 1 (a), (b) and (c)].
- (viii) Deposit counter shall mention its name on the deposit receipts, withdrawal slips, pass books etc.

10. MAINTENANCE OF CASH:

- (i) At the close of day's transaction, the closing cash balance shall be arrived at separately for Deposit Counter accounts.
- (ii) The cash balance should be recorded in the double lock register with denomination and kept in the double lock iron safe duly signed by both the double lock officers. The Chief Executive and one of the authorised employees of the Society shall be the Double Lock Officer.
- (iii) The overnight cash retention limit of the Society shall be fixed by the CCB concerned considering the volume of business and cash inflow and outflow. Excess cash balance beyond the limit so prescribed should be remitted to the Branch.
- (iv) The Chief Executive shall be made liable for retention of higher cash balance beyond the prescribed limit for two consecutive working days without having cogent reasons and any amount beyond the prescribed limit shall pay interest @ 10%.

11. INSURANCE:

- (v) The duplicate and (successor set) of keys of iron safe shall be deposited in the concerned Branch of the CCB under sealed cover which may be exchanged at an interval not exceeding two years.
- (i) The Society shall insure the "cash in safe" as well as "cash in transit" and "cash in counter" up to such limit in such a manner as may be stipulated by the CCB.
- (ii) The CCB concerned shall arrange to cover the cash retention and transit limits under Bankers Indemnity Master Policy covering all the Deposit Counters of the Societies in its area of operation.
- (iii) The premium paid on such policy shall be proportionately shared by all the Societies operating Deposit Counters.
- (iv) The Society shall maintain proper records for cash in transit (to and fro) to the Branch, duly signed by the employee carrying cash and escorts.
- (v) The Society shall obtain adequate security deposit and fidelity guarantees from the concerned staff and extend fidelity insurance to such staff as may be determined by the CCB from time to time.
- (vi) The funds of the Deposit Counter shall not be handled by a person not covered by fidelity insurance and personal security deposit.

12. COUNTER AND IRON SAFE:

The Society shall create infrastructure facilities such as banking counter, iron safe etc. They may seek assistance from the CCB, OSCB, NABARD and State Government for the purpose from time to time.

13. DEPLOYMENT OF DEPOSIT RESOURCES:

The deposit resources mobilised by the Society shall be deployed only in the manner as stipulated below :

- (i) Not more than 7.5% of the total deposit shall be kept in cash/ SB deposit specially opened for the purpose in the CCB concerned.
- (ii) Not less than 92.5% of the total deposit shall be invested in Term Deposits with the CCB concerned carrying the highest interest rate payable on fixed deposits. Such Term deposit receipts shall be branded with Deposit Counter resources by the CCB.
- (iii) At any point of time, the investments made with the CCB, cash balance, amount in the Savings Bank deposit and loans advanced against deposits by the Society shall not be less than the aggregate deposits of the Deposit Counter.

14. BORROWINGS AGAINST FUNDS INVESTED WITH THE CCB.

The CCB shall permit the Society having Deposit Counters to avail loan against fixed deposits invested with the CCB only for the purpose of meeting the shortfall, if any, in the resources of the Deposit Counters for disbursing loans against the fixed/ reinvestment/ recurring deposits to its depositors. Such loans shall be fully

recovered by the CCB from the subsequent deposit from the Societies having Deposit Counters.

15. DEPOSIT GUARANTEE:

- (i) The guarantee Scheme as approved by the Government shall be binding on the Societies and the CCBs.
- (ii) The Society shall contribute the prescribe guarantee fees within the stipulated period.
- (iii) The deposit guarantee fund shall be maintain separately at CCB level.

16. INTERNAL CONTROL:

- (i) The Societies having Deposit Counters shall ensure balancing of each type of the deposit accounts, loan against deposit account and the investments with the General Ledger as at the last working day of each month.
- (ii) The Managing Committee of the Society shall review the operations of the Deposit counter at each of its meeting.

17. ACCOUNTABILITY OF MOBILISING DEPOSITS:

As per Rules of Deposit counters, the Deposit Counter shall be inspected at least once in every month by the officers of the District Central Cooperative Bank concerned in the prescribed proforma appended a **Annexure - II**. In case of any violation of Rules detected in the process, the Managing Committee of the Society and the Chief Executive shall remain square/ accountable/ liable.

18. SUPERVISION:

- (i) The Deposit Counter shall be inspected once in every month by the Branch Manager or any other supervisory staff of the CCB as per the prescribed pro-forma. The ARCS concerned shall cause supervision of the Society to verify the transactions of the Deposit Counters at least once in a quarter.
- (ii) The Societies having the Deposit Counters shall rectify the deficiencies pointed out in the inspection report within a fortnight.
- (iii) The inspection report shall be handed over to the Deposit Counter on the spot.
- (iv) A copy of the report shall be submitted to the Secretary of the CCB/ARCS concerned on the next day of the inspection.

19. SUPERVISION BY OSCB:

As an Apex Institution, the OSCB may supervise, monitor, control and issue suitable instructions in this regard from time to time.

DRCS/ARCS or their authorised nominee may inspect the transactions of the Deposit Counters at least once in a year and supervise and control the Deposit Counter and communicate copy of their reports to the Registrar, Cooperative Societies/Deputy Registrar of Cooperative Societies and CCB concerned.

20. POWER TO INTERPRET:

Notwithstanding anything contained in Rules of Deposit Counter, the RCS, Orissa, may issue instructions for smooth operations of Deposits Counters from time to time. In case of any dispute the matter shall be referred to him and his decision in the matter shall be final and binding on all concerned.

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ANNEXURE - I

Cooperative Society
(Deposit Counter)

DEPOSIT LEDGER

Date of Deposit		Date of Opening		Name and Address		Proto		Date of Maturity	
ENT INSTRUCTIONS:		S/F OR S							
PARTICULARS OF LIEN									
Loan A/c. No.	Date of Sanction	Date of Release	Initials	Name of Member					
				Relationship with Depositor					
				Address of Member					
				If Member is minor					
				Date of birth of Minor					
				Name and Address of Guardian					
PARTICULARS / Instalment		AMOUNT		BALANCE					
Rs.		P. Rs.		P. Rs.					
INTEREST PAYMENT / ACCRUAL									
..... of Payment	Period		Product		Interest		Progressive		
	From	To	Rs.	P.	Rs.	P.	Total		
(Received Deposit Receipt No.)									
Signature									

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ANNEXURE - I (b)

..... Cooperative Society
(Deposit Counter)

SAVING ACCOUNT LEDGER

Account No. :		Photo	
Membership No. :			
Name :		Name of the Nominee	
Occupation :		Relationship with the depositor	
Address :			
Telephone No. :		Date of Birth, if minor	
		Name and address in Guardian, in case of minor	
Income Tax Permanent Account No. (PAN)		Operational Instructions :	
Standing Instructions :		Initials of authorised person / s :	
Register Serial No.		Last day of Operation :	

Date	Particulars	Amount withdrawn	Amount deposited	Balance	Initials	Monthly minimum balance	Interest	Remarks
1	2	3	4	5	6	7	8	9

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ANNEXURE - I (c)

..... Cooperative Society
(Deposit Counter)

**MATURITY REGISTER FOR TERM, RECURRING AND
REINVESTMENT DEPOSITS QUARTERLY**

Deposits maturing in Quarter (year)

Date of Deposit	Deposit No.	Date of Maturity	Amount payable on maturity	Amount paid	Balance
1	2	3	4	5	6

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Annexure - II

Visit / Monitoring Report on Deposit Counters of PACS

Financial position as on :

- 1) Name of the Society :
- 2) Date of opening :
- 3) CCB Branch to which affiliated :
- 4) Date of inspection :
- 5) For the month of :

PART - A
Investment Coverage

(Rs. in lakhs up to two decimal places)

Particulars	Amount as on date	Amount as at the end of the last financial year	Remarks
1) Deposits			
i) Type of Deposit			
ii) Savings Bank			
iii) Fixed Deposit			
iv) Recurring Deposit			
Total			
2) Investment			
i) Cash (Deposit Counter Account)			
ii) Savings Bank with the DCCB (Deposit Counter)			
iii) Term Deposit with the DCCB			
iv) Loans against deposits			
Total			
3) Differences (2-1)			
4) a) Compliance with Deposit Counter Rules (Mention complied or not complied) :			
b) Reasons if (3) is negative (give details)			

PART B
Accounting Procedure

	Observations																									
1) Maintenance of separate cash account of Deposit Counter (Transactions in the (separate) ledger)																										
2) Actual cash balance of the Day only																										
3) Checking of correctness of internal validation in five receipts of each category of deposits and the total against internal validation (mention the account number of the receipt (reference)).																										
4) Multiplication of Day as per CAS																										
5) Multiplication of General Ledger as per CAS																										
6) Inverments with the DCCB (Verify FD receipts)	<table border="1"> <thead> <tr> <th>FDR No.</th> <th>Date</th> <th>Amount</th> <th>Due date</th> <th>Interest (%)</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>	FDR No.	Date	Amount	Due date	Interest (%)																				
FDR No.	Date	Amount	Due date	Interest (%)																						
7) Whether all receipts printed with Deposit Counter stamp.																										
8) Whether any borrowings availed from the CCB against term deposits? If yes, comment on the genuineness of the recd.																										

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Bhubaneswar dated the 22 September, 1994.

Not: 1/1/14 / Coop. Whereas the Primary Agricultural Coopera-
tive Societies, (PACSs) Service Cooperative Societies, (SCSs) Fa-
mily Cooperative Societies (FSCSs) and Large Sized A-
gricultural Cooperative Society (LAMPSs) in the State are
at a disadvantage while competing for deposit mobili-
ty with the rest of the Banking structure not only because of a l-
ack of financial infrastructure and credibility, but also because d-
eposit facilities are not afforded by them to their investor
consequently there is a general reluctance on the part
of them to place their savings with the said institutions:

Whereas the Government of India, acceptin
recommendations of the Working Group constituted by th
formulation of a Model Deposit Guarantee Scheme for th
jurisdiction, had been commending to the State Governme
ulation of the said Scheme for such Societies.

Whereas the State Government is satisfied that in the interest of the public and in the interest of proper management of the business of the Orissa Bank, as well as of preventing the affairs of the Orissa Bank being conducted in a manner detrimental to the interests of the depositors, depositors and creditors, it is necessary that all FACS, FSCS and LAMPS registered in the Orissa Bank, be wound up under the Orissa Cooperative Societies Act, 1962, as amended up-to-date, the State Government hereby enacts as follows:

ii) Loan availed		Date :..... Amount				
Loan repaid		Date :..... Amount				
7) Mis-appropriation :	Sl. No.	Particulars	No. of cases	Amount involved (Rs. in lakhs)		
	i)	During the month				
	ii)	Up to the month				
	iii)	Give details				
8) Status of balancing		Account head	Balancing done (Yes/ No)	As on	Balances as per Balance Book	Balances Difference as per G.L.

Signature of the Visiting Officer

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Societies, Service Cooperative Societies, Farmers Service Cooperative Societies and Large Sized Multipurpose Cooperative Societies, registered and functioning in the State under the said Act, to adopt and implement the Model Deposit Guarantee Scheme contained in the Annexure and furnish a report of compliance to the Government within a period of 2 months from the date of Notification of this order.

By order of the Governor

J. P. Agrawala

Deputy Secretary to Government

Memo No. 17045 / Coop. dated the 22.09.1994.

Copy with copy of the "Deposit Guarantee Scheme for Primary Agricultural Cooperative Society in Orissa" forwarded to the Director of Printings and Stationery, Orissa, Cuttack for necessary action. He is requested to publish the order in the next issue of Orissa Gazette and supply copies of reprints to this Department.

The order is statutory.

Deputy Secretary to Government

Memo No. 17046 / Coop. dated the 22.9.1994.

Copy with copy of "Deposit Guarantee Scheme for Primary Agricultural Cooperative Societies in Orissa" forwarded to the Registrar, Cooperative Societies, Orissa / All Deputy Registrar, Cooperative Societies / All Assistant Registrar, Cooperative Societies (in the circle) / Managing Director, O.S.C. Bank / Secretary of All C. C. Bank / Managing Director, OSCARD Bank for necessary action.

Deputy Secretary to Government

Memo No. 17047 / Coop. dated the 22.09.1994.

Copy forwarded to the Legal Section / Guard file.

Deputy Secretary to Government

DEPOSIT GUARANTEE SCHEME FOR PRIMARY AGRICULTURAL COOPERATIVE SOCIETIES IN ORISSA

SUBJECT

The object of the Scheme is to provide guarantee for deposits mobilised by the Primary Agricultural Cooperative Societies (PACS) mainly Service Cooperative Societies, Large Size Agricultural and Multipurpose Cooperative Societies (LAMP) and Farmers Service Cooperative Societies (FSS) as a supportive measure, to create a feeling of security in the minds of the depositors and generate creditworthiness among depositors conducive to better mobilisation of deposits required as resource support for business expansion and diversification programmes of PACS etc. All types of deposits adopted by the PACS shall be covered under this Scheme.

1. Deposit Guarantee Scheme

- 1) The Scheme shall be applicable to :-
 - a) PACS, LAMPs & FSS either implementing Business Development Plans (BDP) satisfying the following conditions of proposed to be covered under the B.D.P. or considered as viable and potentially viable.
 - b) The Society covered under the scheme should have deposits of maturity period of more than six months to the extent of at least Rs. 25,000.00 at the close of the preceding Cooperative year.
 - c) The accounts of the society should be regularly maintained and audited.
 - d) The Society should create infrastructure facilities such as banking counters, iron safe etc. arranging assistance for the purpose from the C. C. Bank concerned, NABARD, NCDC and OSCB and the State Government from time to time.

e) The society shall insure the cash in Safe and transit upto such limit and in such manner as may be stipulated by the Central Cooperative Bank. The Society shall obtain security deposit from concerned staff / extend fidelity insurance to such staff as may be determined by the Bank from time to time.

f) No staff against whom any recovery is outstanding or who is involved in misappropriation shall be entrusted with the deposit transaction work of the society.

ii) The deposit mobilised by the societies shall be guaranteed by the concerned Central Cooperative Bank which shall amend its bye-laws making a provision to that effect.

iii) The lending policy and procedures with regard to deployment of deposits mobilised by the Societies shall be approved by the Central Cooperative Bank, taking into account the model guidelines issued by the Registrar, Cooperative Societies from time to time.

iv) The cash retention limit of the society shall be fixed by the Central Cooperative Bank concerned, considering the volume of business of the society. The society shall maintain liquidity cover of 15% of the total deposit amount held at the end of the preceding month with the C. C. Bank. Interest @ 1% more than the maximum interest allowed by the society to its depositors on term deposit shall be allowed by the C. C. Bank to the society on the amount of such cover.

v) Surplus funds of the society in excess of the Cash Retention Limit aforementioned shall be deposited in the C. C. Bank concerned. The C. C. Bank shall pay interest on such deposits at par with the interest offered by the society to this depositors.

vi) Maximum amount guaranteed under the Scheme shall be Rs. 30,000/- per depositor. This amount may be enhanced by the Managing Committee of the C. C. Bank from time to time which in no case shall exceed the limit fixed under the Deposit Insurance Act.

vii) The Fixed Deposit Receipts to be issued by the society for the deposit covered under the scheme shall be provided by the District Cooperative Bank concerned with the word "Deposit Guaranteed by the.....Central Cooperative Bank" superscribed on the Fixed Deposit Receipts.

viii) The cost of fixed deposit receipts to be provided by the Central Cooperative Bank shall be recovered from the Society concerned.

ix) PACS shall offer interests, @ ½% above the rates offered by the C. C. Banks for similar type of deposits.

x) Guarantee fee shall be contributed to the extent of 0.30% of the total deposit held on the last working day of the Cooperative Year in the following ratio, which shall be contributed within one month from the date of closing of the Cooperative Year by the PACS, C. C. Banks and Orissa Central Cooperative Bank.

PACS	.075 %
COR	.075 %
ORCB	.050 %
Government of Orissa	

100 % (Subject to such revision as may be effected by the Government from time to time).

2. The maximum limit of guarantee obligation of C.C. Bank shall not exceed 25% of its own funds. Wherever the amount to be guaranteed exceeds the limit the position shall be brought to the notice of the NABARD for according suitable relaxation.

3. RE-INSURANCE OF DEPOSIT

To meet any eventuality arising out of revocation of Guarantee under the Scheme and subject to approval of the State Level Committee, the guaranteed deposit may be insured by the C. C. Banks with any Under Writing Insurance Agencies or Financial Institutions, at its own cost.

4. CORPUS OF THE DEPOSIT GUARANTEE FUND

The corpus of the Deposit Guarantee Fund built up by contribution from the PACS, CCB, OSCB and Government of Orissa shall be kept with the C. C. Banks as a special deposit earning the highest rate of interest payable to the depositors of the C. C. Bank in term (fixed) deposits. The interest earned on the corpus shall be reinvested in the corpus. This fund shall be administered by a Committee comprising of the following, which will entertain and decide the claims and also administer the fund.

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| 1. D. R. C.S. of the Division. | : Chairman |
| 2. President of C. C. Bank | : Member |
| 3. President of two societies to be nominated by the D.R.C.S. on the rotation basis from year to year having regard to the amount of deposits mobilised by the societies concerned. | : Member |
| 4. Representative of O.S.C. Bank | : Member |
| 5. Secretary of C. C. Bank | : Member Convener |

This Committee shall ensure monthly balancing and reconciliation of deposit accounts of the Society, monthly visit and checking of deposit accounts by the authorised staff of the C. C.

Half and quarterly / yearly inspection of the fund shall be made under the Scheme. The visit and the inspection report shall be regularly reviewed by the Committee. The supervising Administrative Committee shall meet at least once in a month.

There shall be a Standing Committee for overall monitoring and implementation of the Scheme consisting of following members.

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| 1. Secretary to Government | Chairman |
| 2. Representative of Government | Member |
| 3. Managing Director, O. S. C. Bank | Member |
| 4. Representative of NABARD | Member |
| 5. Representative of NCDC | Member |
| 6. Inspector of Cooperative Societies, Orissa | Member Convener |

7. This fund shall not be utilised for any other purpose except settlement of claims.

8. If the society is unable to make payment to the depositor due to any circumstances including embezzlement, theft, etc. the depositor shall be free to approach the C. C. Bank which shall honour the claims within 15 days. Before honouring the claims the C. C. Bank shall satisfy itself of the amount payable. The payment shall be made to the depositor by the Secretary of the C. C. Bank debiting the corpus fund account subject to guaranteed limit as stipulated in the scheme.

9. In case the claim exceeds the credit balance in the corpus fund account, the C. C. Bank shall make payment, first, raising debit entry in the account which will be recovered out of the contributions to the Fund made in the subsequent year. The Bank shall be free to charge interest to the Society concerned on the debit balance at a rate not exceeding the rate admissible on the corpus fund account for the period it has remained as deficit balance.

9. All payments made shall be placed before the Corpus Administering Committee in its meeting immediately taking place after the payments are made, along with the verification report in that regard, for its consideration and ratification.

10. It shall be the duty of the Corpus Administering Committee to suggest any modification and alternation in the Scheme to the Registrar, Cooperative Societies and the Registrar, Cooperative Societies shall expeditiously consider such suggestion and do the need-ful thereon.

11. The inadmissible payments made, if any by a C.C. Bank shall be made good to the corpus by the said C.C. Bank.

12. The decision of the Corpus Administering Committee shall be final in regard to all payments, subject however to findings if any of audit, inspection and enquiry by the statutory authorities under the OCS Act or by the State Level Monitoring Committee.

13. The C.C. Bank shall be entitled to take action against the Society for the recovery of the amount paid to any depositor invoking the guarantee in excess of the contribution made to the fund by the concerned society together with interest thereon at such rate as allowed on the fund by the C.C. Bank.

14. POWER TO MAKE AMENDMENT / ALTERATION OF THE SCHEME ;

The Registrar of Cooperative Societies, Orissa, Bhubaneswar shall be the authority competent to alter / amend any of the clauses of the Scheme and also add new clauses subject to directions if any, in that regard by the State Government.

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