

ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ
କାଉଣ୍ଟର ନିୟମାବଳୀ

**BUSINESS RULES
FOR DEPOSIT COUNTERS
OF PACS (SCS/ LAMPCS/ FSCS)
IN ODISHA**

ପୁସ୍ତକ :

ବାଣୀ ପ୍ରେସ୍

ନୂଆପାଟଣା, କଟକ - ୭୫୩ ୦୦୧

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ଭୁବନେଶ୍ୱର

REGISTRAR OF COOPERATIVE SOCIETIES
ORISSA, BHUBANESWAR



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ମୁଖବନ୍ଧ

ଆମ ରାଜ୍ୟର କୃଷିଭିତ୍ତିକ ଅର୍ଥନୀତିକୁ ପରିପୁଷ୍ଟ କରିବା ନିମନ୍ତେ ଗ୍ରାମାଞ୍ଚଳରେ କାର୍ଯ୍ୟକରୁଥିବା ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତିମାନେ ପ୍ରମୁଖ ଭୂମିକା ଗ୍ରହଣ କରିଆସୁଛନ୍ତି । ବୈଦ୍ୟନାଥନ୍ କମିଟିଙ୍କ ସୁପାରିଶ ଭିତ୍ତିରେ ଏହି ସମିତିମାନଙ୍କର ସମ୍ପୂର୍ଣ୍ଣ ସୁନାବନାସ ନିମନ୍ତେ ଓଡ଼ିଶା ସରକାର ଅନେକଗୁଡ଼ିଏ କାର୍ଯ୍ୟକ୍ରମ ପ୍ରଚଳନ କରିଛନ୍ତି । କେନ୍ଦ୍ର ଓ ରାଜ୍ୟ ସରକାରଙ୍କ ସହାୟତାରେ ୬୬୧ କୋଟି ଟଙ୍କାର ସହାୟତା ପ୍ରଦାନ, ପରିଚାଳନା ପରିଷଦର ସଦସ୍ୟ ଥିଆ ସମିତିର କର୍ମଚାରୀମାନଙ୍କ ନିମନ୍ତେ ପ୍ରଶିକ୍ଷଣ, ପରିଚାଳନା ପରିଷଦର ଭୂମିକା, କ୍ଷମତା ଏବଂ ଉତ୍ତରଦାୟିତ୍ୱ ସ୍ୱଂକରିବା ନିମନ୍ତେ ସମବାୟ ଆଇନ୍‌ର ସଂଶୋଧନ, ଭିତ୍ତିଭୂମି ସୃଷ୍ଟିକରିବା ନିମନ୍ତେ ନୂତନ ଗୋଦାନ ଗୃହ ନିର୍ମାଣ ଏବଂ ମରାମତି ନିମନ୍ତେ ଆର୍ଥିକ ସହାୟତା ଇତ୍ୟାଦି ଏହିସବୁ କାର୍ଯ୍ୟକ୍ରମର ଅଂଶବିଶେଷ । ଏତଦ୍ ବ୍ୟତୀତ ଅଧିକାଂଶ ସମବାୟ ସମିତି ଓଡ଼ିଶା ରାଜ୍ୟ ଯୋଗାଣ ନିଗମର ଏକେଡ଼ିଭାସେ କମିଶନ ଭିତ୍ତିରେ ସଭ୍ୟମାନଙ୍କଠାରୁ ସର୍ବନିମ୍ନ ସହାୟକ ମୂଲ୍ୟରେ ଧାନ ସଂଗ୍ରହ କରି ଚାଷୀମାନଙ୍କୁ ଧାନର ଉଚିତ୍ ମୂଲ୍ୟ ଯୋଗାଇଦେବା ସଙ୍ଗେ ସଙ୍ଗେ ପର୍ଯ୍ୟାପ୍ତ ପରିମାଣର ଆୟକରି ନିଜର ଆର୍ଥିକ ଛିତିକୁ ସୁଦୃଢ଼ କରିପାରିଛନ୍ତି ।

ଗ୍ରାମାଞ୍ଚଳରେ କୃଷି ଓ କୃଷକର ଉନ୍ନତି ନିମନ୍ତେ ଯୋଗାଇ ଦିଆଯାଉଥିବା ରଣର ପ୍ରାୟ ୬୫ ପ୍ରତିଶତ ପ୍ରାଥମିକ କୃଷିରଣ ସମିତିମାନେ ଯୋଗାଇ ଦେଉଥିବାରୁ, ରାଜ୍ୟରେ ପ୍ରଚଳିତ ତ୍ରିକ୍ରମର ଚଣ ବ୍ୟବସ୍ଥାରେ ସମ୍ପଦ ସଂଗ୍ରହ କରିବାର ଆବଶ୍ୟକତାକୁ ଆଖିଆଗରେ ରଖି ପ୍ରତ୍ୟେକ ସମିତି ଛତରେ ଅନାନ୍ତ ସଂଗ୍ରହକୁ ଅଗ୍ରାଧିକାର ଦିଆଯାଉଅଛି । ସଂପ୍ରତି ୭୩୩ ଗୋଟି ସମବାୟ ସମିତିରେ ମିଳିବ୍ୟାଙ୍କ ଯୋଜନା ମାଧ୍ୟମରେ ଅନାନ୍ତ ସଂଗ୍ରହ ଯୋଗାଣକରୁଥିବାବେଳେ, ବୈଦ୍ୟନାଥନ୍ କମିଟିଙ୍କ ସୁପାରିଶ ଅନୁସାରେ ଏହି



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

FOREWORD

କାର୍ଯ୍ୟକ୍ରମକୁ ସମସ୍ତ ସମବାୟ ସମିତିକୁ ସମ୍ପ୍ରସାରଣ କରାଯାଇଅଛି । ଏହି ପରିବର୍ତ୍ତିତ ନିୟମ ଅନୁସାରେ, ପ୍ରତ୍ୟେକ ସମବାୟ ସମିତିରେ ତିଯୋଜିତ୍ କାର୍ଯ୍ୟକାରୀ କାର୍ଯ୍ୟକାରୀ ହେବ ଏବଂ ସଭ୍ୟମାନଙ୍କଠାରୁ ଅମାନତ ସଂଗ୍ରହ କରାଯିବ । ଅମାନତ ସଂଗ୍ରହ, ଏହାର ହିସାବ ରକ୍ଷଣା, ଅମାନତକାରୀଙ୍କ ତିଯୋଜିତ୍ତର ପରିଚାଳନା ପଦ୍ଧତି ତଥା ଅମାନତର ଗ୍ୟାରେଣ୍ଟି ଇତ୍ୟାଦି ସମ୍ପର୍କରେ ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାର୍ଯ୍ୟକାରୀ ନିୟମାବଳୀ ପ୍ରଣୟନ କରାଯାଇଅଛି ।

ଏହି ନିୟମାବଳୀ ପ୍ରଚଳନ ଦ୍ୱାରା ପ୍ରତ୍ୟେକ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତିରେ ଅମାନତ ସଂଗ୍ରହ କରାଯାଇ ସବୁ ସଭ୍ୟମାନଙ୍କ ସାଙ୍ଗରେ ପ୍ରତ୍ୟକ୍ଷ ସମ୍ପର୍କ ସୃଷ୍ଟିକରାଯାଇ ପାରିବ। ସଙ୍ଗେ ସଙ୍ଗେ ସଭ୍ୟମାନଙ୍କୁ ସେମାନଙ୍କର ବଳକା ଅର୍ଥ ସମିତିରେ ଜମା କରିବା ନିମନ୍ତେ ସୁଯୋଗ ସୃଷ୍ଟି କରାଯାଇଅଛି ।

ସମିତିଦ୍ୱାରା ସଂଗ୍ରହ କରାଯାଉଥିବା ଅମାନତ ଉପରେ ସମ୍ପୃକ୍ତ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କମାନଙ୍କୁ ୦.୫୦ ପ୍ରତିଶତ ଅଧିକ ସୁଧ ଦେବାପାଇଁ ଏହି ନିୟମାବଳୀରେ ନିର୍ଦ୍ଦେଶ ଦିଆଯାଇଅଛି ।

ଆଶା କରାଯାଉଅଛି, ପ୍ରତ୍ୟେକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାର୍ଯ୍ୟକାରୀ କରାଯିବାଦ୍ୱାରା ପ୍ରତ୍ୟେକ ପରିବାରର ବିଭାୟ ସମ୍ପୃକ୍ତି (Financial inclusion) ଲକ୍ଷ୍ୟ ପୂରଣ ହୋଇପାରିବ ।

ମୋର ଗଭୀର ଆଶା ଏବଂ ବିଶ୍ୱାସ ସମସ୍ତ ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାର୍ଯ୍ୟକାରୀ କରାଯିବ। ଏବଂ ସମିତିର କର୍ମଚାରୀମାନେ ଏହି ସମବାୟ ବିଭାଗ, କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଏବଂ ସମିତିର କର୍ମଚାରୀମାନେ ଏହି ନୀତି ନିୟମାନୁସାରେ ପାଳନକରି ସମିତିଗୁଡ଼ିକୁ ଦୃଢ଼ ଏବଂ ସମ୍ପୃକ୍ତ ସ୍ୱୟଂକ୍ରିୟ ଅନୁଷ୍ଠାନ ଭାବରେ ଗଠନକରି ସଭ୍ୟମାନଙ୍କର ସମ୍ପୃକ୍ତ ଆବଶ୍ୟକତା ପୂରଣ କରିବା ଦିଗରେ ସହାୟକ ହୋଇପାରିବେ ।

(ମୋନା ଶର୍ମା)

(ଡଃ. ମୋନା ଶର୍ମା)

କମିଶନର ତଥା ଶାସନ ସଚିବ
ସମବାୟ ବିଭାଗ

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 crop 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

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 / LAMPSCS / 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 / LAMPSCS / FSCS) in Odisha" to strengthen the PACS and transform them as one stop organization for catering to all the requirements of the farmer members.



(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.R.C.S.
All the Circle Asst. Registrar of
Co-operative Societies
All the Chief Executives of the
Central Cooperative Banks.

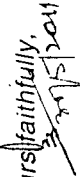
**Sub : Business Rules governing the Deposit Counter of
PACS / LAMPSCS / FSCS in Odisha.**

Sir,
I am sending herewith a copy of the Business Rules of Deposit Counter at the level of PACS / LAMPSCS / FSCS (both in English & Odiya languages) for implementation at PACS / LAMPSCS / 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 / LAMPSCS / FSCS under your jurisdiction. These guidelines shall be meticulously followed by the PACS / LAMPSCS / FSCS for smooth functioning of the Deposit Counter.

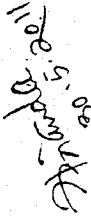
The Secretary of each PACS should place the matter before the Committee of Management and specific resolution should be adopted for operation of the deposit counters at the concerned PACS / LAMPSCS / FSCS level.

Yours faithfully,

Registrar,

Co-operative Societies, Orissa


Memo No. 11100 / dated 30.05.11

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


Deputy Registrar of C.S. (Credit)

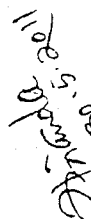
Memo No. 11101 / dated 30.05.11

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


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.


Deputy Registrar of C.S. (Credit)

ସୂଚୀପତ୍ର

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୧୩) ଅମାନତ ସମ୍ବଳର ବିନିଯୋଗ	୧୧
୧୪) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ରଖାଯାଇଥିବା ଅମାନତ ଜାମିନରେ ରଖି ଆଣିବା ବ୍ୟବସ୍ଥା	୧୨
୧୫) କମା ପୁରସ୍କା	୧୨
୧୬) ଆଭ୍ୟନ୍ତରୀଣ ନିୟନ୍ତ୍ରଣ	୧୨
୧୭) ଅମାନତ ସଂଗ୍ରହ ନିମନ୍ତେ ଉତ୍ତର ଦାୟୀତ୍ୱ	୧୩
୧୮) ପରିବର୍ତ୍ତନ	୧୩
୧୯) ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ପରିବର୍ତ୍ତନ	୧୪
୨୦) ନିୟମାବଳୀକୁ ବ୍ୟାଖ୍ୟା କରିବାର କ୍ଷମତା	୧୪
୨୧) ତିଯୋଜିତ୍ ଲେଉଟ [Annexure - 1 (a)]	୨୪
୨୨) ସେଭିଙ୍ଗ ଆକାଉଣ୍ଟ ଲେଉଟ [Annexure - 1 (b)]	୨୬
୨୩) ମେଲିଗୁଣ୍ଡି ରେଜିଷ୍ଟ୍ରାର [Annexure - 1 (c)]	୨୬
୨୪) ଭିଜିଟ୍ / ମନିଟରିଙ୍ଗ୍ ତିଯୋର୍ ଅର୍ଥ ତିଯୋଜିତ୍ କାଉଣ୍ଟରସ୍ ଅର୍ଥ ପ୍ୟାକ୍ଟ୍ [Annexure - II]	୨୮
୨୫) ତିଯୋଜିତ୍ ବ୍ୟାରେଟ୍ କ୍ଷମ୍ ପର୍ ପ୍ରାଇମେରୀ ଏକ୍ସିକ୍ୟୁଟିଭାଲ କୋପରିଟିଭ୍ ସୋସାଇଟିଭ୍ ଇନ୍ ଓଡ଼ିଶା	୩୩

୧. ସଂଜ୍ଞା ଏବଂ ପ୍ରାରମ୍ଭ :

(କ) ଏହି ନିୟମାବଳୀ ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ଡିପୋଜିଟ୍ 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 କେତେକ ନିର୍ଦ୍ଦିଷ୍ଟ ପ୍ରକାରର ଅମାନତ ସଂଗ୍ରହ କରିପାରିବେ ।

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

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

୨. ସଂଜ୍ଞା :

କ) ସମିତି ଅର୍ଥ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି ଯଥା ସେବା ସମବାୟ ସମିତି / ବୃହଦାକାର ବହୁମୁଖୀ ସମବାୟ ସମିତି (ଲ୍ୟାମ୍) / କୃଷକ ସେବା ସମବାୟ ସମିତି ।

ଖ) ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ଅର୍ଥ ସମିତିର ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ।

ଙ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଅର୍ଥ ଯେଉଁ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ସହିତ ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ସହବନ୍ଧିତ ।

- ଘ) ଶାଖା ବ୍ୟାଙ୍କ ଅର୍ଥ ସମିତି ଯେଉଁ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କର ଶାଖା ପରିସରକୁଳ ।
- ଙ) ଓ.ଏସ୍.ସି.ବି. ଅର୍ଥ ଓଡିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଲିଡ. ।
- ଚ) ନାବାର୍ଡ ଅର୍ଥ ଜାତୀୟ କୃଷି ଓ ଗ୍ରାମ୍ୟ ଉନ୍ନୟନ ବ୍ୟାଙ୍କ ।
- ଛ) ମୁଖ୍ୟ କାର୍ଯ୍ୟ ନିର୍ବାହୀ ଅଧିକାରୀ ଅର୍ଥ ସମୂହ ସମିତିର ସମ୍ପାଦକ / ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ।
- ଜ) ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟର 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 ସମୂହର ନିବନ୍ଧକ, ଓଡିଶା ।

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

କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ଜମାଭାଗୁ ଲାଭ ଅର୍ଜନ କରିବା ଏହି ଯୋଜନାର ଉଦ୍ଦେଶ୍ୟ । ରାଜ୍ୟରେ କାର୍ଯ୍ୟ କରୁଥିବା ସମସ୍ତ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି ଏହି ଯୋଜନାର ଅନ୍ତର୍ଭୁକ୍ତ ହେବେ ଏବଂ ନିକସ୍ତ ତିଯୋଜିତ୍ କାଉଣ୍ଟରରେ ସଭ୍ୟମାନଙ୍କଠାରୁ ଅମାନତ ସଂଗ୍ରହ କରିବେ ।

୪. ପ୍ରାଥମିକ କୃଷିରଣ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟରର କାରବାର ସକାଶେ ସମିତିର କର୍ମଚାରୀ ମାନଙ୍କୁ କ୍ଷମତା ହସ୍ତାନ୍ତର ।
 ସମିତି କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀଙ୍କ ଉପସ୍ଥିତିରେ କିମ୍ବା ଅନୁପସ୍ଥିତିରେ ସମିତି ସ୍ତରରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟର ଚଳାଇବା ସକାଶେ ଅନ୍ୟ କର୍ମଚାରୀ ମାନଙ୍କ ପାଇଁ କ୍ଷମତାର ସୀମା ନିର୍ଦ୍ଧାରଣ କରି ସମିତି ପରିଚାଳନା କମିଟିରେ ଗୋଟିଏ ପ୍ରସ୍ତାବ ଗ୍ରହଣ କରିବେ ଏବଂ ପ୍ରସ୍ତାବ କେନ୍ଦ୍ରବ୍ୟାଙ୍କ ଦ୍ଵାରା ଅନୁମୋଦିତ ହେଲାପରେ କାର୍ଯ୍ୟକାରୀ ହେବ ।

୫. ସମିତିରେ ତିଯୋଜିତ୍ କାଉଣ୍ଟରରେ କାରବାର କରୁଥିବା ଅଫିସର/କର୍ମଚାରୀ ମାନଙ୍କ ଜାମିନ୍ ଓ ସର୍ବନିମ୍ନ ଅର୍ଥଜମା ବ୍ୟବସ୍ଥା ।
 ସମିତିର ପରିଚାଳନା ପରିଷଦ ସଂପୂର୍ଣ୍ଣ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ପରାମର୍ଶକ୍ରମେ ତିଯୋଜିତ୍ କାଉଣ୍ଟରରେ କାର୍ଯ୍ୟକରୁଥିବା ଅଫିସର/କର୍ମଚାରୀ ମାନଙ୍କପାଇଁ ଜାମିନ ଓ ସର୍ବନିମ୍ନ ଅର୍ଥ ଜମା ଓ ଫିଡେଲିଟି ସୀମା (Fidelity Insurance) ସୀମା ନିର୍ଦ୍ଧାରଣ କରିବେ ।

୧. ଅମାନତ : ସମିତିର ସଭ୍ୟ ମାନଙ୍କଠାରୁ ନିମ୍ନପ୍ରକାରର ଅମାନତ ଯୋଜନାରେ ଜମା ସଂଗ୍ରହ କରିପାରିବେ ।

- (୧) ସଞ୍ଚୟ ଅମାନତ (Savings Bank Deposit)
- (୨) ପୁନଃପୌନିକ ଜମା (Recurring Deposit)
- (୩) ନିଆଦି ଜମା (Fixed Deposit) / ପୁନର୍ବିନିଯୋଗ ଜମା (Reinvestment Deposit) ସର୍ବୋଚ୍ଚ ୫ (ପାଞ୍ଚ) ବର୍ଷ ପର୍ଯ୍ୟନ୍ତ ।

୨. ଅମାନତ ଉପରେ ସୁଧ ଦେବା ବ୍ୟବସ୍ଥା :

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

- (୨) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କମାନେ ସମିତିର ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ଦ୍ୱାରା ଜମା ଉପରେ ପ୍ରଚଳିତ ସୁଧହାର ଠାରୁ ଅଧିକ ୦.୫୦ ପ୍ରତିଶତ ସୁଧ ଦେବେ, ଯେହେତୁ ସମିତି ଦ୍ୱାରା ସଂଗୃହୀତ ମୋଟ୍ ଅମାନତର ୯୨.୫ ପ୍ରତିଶତ ସଂପୂର୍ଣ୍ଣ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ବିନିଯୋଗ ହେବ ।

୮. ଅମାନତ ଜାମିନ ରଖି ରଣ ମଞ୍ଚୁରୀ :

ନିଆଦି, ପୁନର୍ବିନିଯୋଗ ଏବଂ ପୁନଃ ପୌନିକ ଜମା ପରିମାଣର ସର୍ବୋଚ୍ଚ ୭୫% ରଣ ଆକାରରେ ମଞ୍ଚୁର କରାଯାଇପାରିବ । ନିମ୍ନରେ ବର୍ଣ୍ଣିତ ହୋଇଥିବା ସର୍ତ୍ତ ଅନୁଯାୟୀ ସମିତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ଅମାନତ ଜାମିନରେ ରଣ ମଞ୍ଚୁରୀ କରିପାରିବେ ।

- (୧) ରଣ ପରିମାଣ ଉପରେ ସୁଧର ହାର ଜମା ଉପରେ ଦିଆଯାଇଥିବା ସୁଧର ହାରଠାରୁ ୧% ଅଧିକ ହେବ ।
- (୨) ପ୍ରତି ୩ ମାସରେ ସୁଧ ପରିମାଣ ମୂଳ ସହିତ ମିଶିଯିବ ।
- (୩) ରଣର ପରିଶୋଧ ନିଆଦ ଜମାର ଫେରସ୍ତ ଯୋଗ୍ୟ ନିଆଦ ତାରିଖ ମଧ୍ୟରେ ନିର୍ଦ୍ଧାରିତ ହେବ ।
- (୪) ଜମାର ରସିଦ୍ / ପାଶବୁକ୍ ଜମାକାରୀଙ୍କ ଦ୍ୱାରା ସଠିକଭାବରେ ସମ୍ପାଦନ କରାଯାଇ ବନ୍ଧକ ଜାମିନ୍ ରୂପେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟରରେ ରଖାଯିବ ।

- (୫) ଯଦି ଜମାର ଅବଧି ତାରିଖ 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) ସମିତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀଙ୍କ ଦ୍ୱାରା ମଞ୍ଚୁର କରାଯାଇଥିବା ଏହି ସମସ୍ତ ରଣ ପରବର୍ତ୍ତୀ ପରିଚାଳନା

ପରିଷଦ ସଭାରେ ଅନୁମୋଦନ ନିମନ୍ତେ ନିଶ୍ଚିତଭାବରେ ଉପସ୍ଥାପନ କରାଯିବ ।

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

୯. ହିସାବ ରକ୍ଷଣାବେକ୍ଷଣ :

(କ) ସମିତିର ତିପୋଜିଟ୍ କାଉଣ୍ଟର ସମ୍ପନ୍ନ ସମସ୍ତ ହିସାବ ଯଥା ଅମାନତ ସଂଗ୍ରହ, କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ଜମା, ଅମାନତ ଜାମିନରେ ଦିଆଯାଉଥିବା ରଣ ଏବଂ ନଗଦ ଚହ୍ଚିଲ୍ ରଖିବା ଇତ୍ୟାଦି ସମିତିର ସାଧାରଣ କାରବାର ଠାରୁ ପୃଥକ ହେବ ।

(ଖ) ତିପୋଜିଟ୍ କାଉଣ୍ଟରରେ ସ୍ଵତନ୍ତ୍ରଭାବେ ରୋକତ ବହି (Day Book), ଜେନେରାଲ୍ ଲେଜର (General Ledger) ଏବଂ ସ୍ଥାନୀ ଜମାର କିଛି ତାରିଖ ହିସାବ ବହି (Due Date Diary) ଲେଖାଯିବ ।

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

(ଘ) ତିପୋଜିଟ୍ କାଉଣ୍ଟରରେ ଜମା ପାଇଁ ସମିତି ଗୋଟିଏ ସ୍ଵତନ୍ତ୍ର ସମ୍ପନ୍ନ ଅମାନତ ହିସାବ ଖାତା ସମ୍ପୃକ୍ତ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କର ଶାଖାରେ ଖୋଲିବେ ।

(ଙ) ସମିତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ସମିତିର ହିସାବ ରକ୍ଷଣ, ଖାତା-ପତ୍ରର ସଠିକ୍ ଲିଖନ ଓ ରକ୍ଷଣାବେକ୍ଷଣ ତଥା ଦୈନନ୍ଦିନ କାରବାର ପାଇଁ ଦାୟୀ ରହିବେ । ସଭ୍ୟମାନଙ୍କର ଅମାନତ ହିସାବରେ ଜମା ହେବାପାଇଁ ଆସୁଥିବା ସମସ୍ତ ଟଙ୍କା ନିର୍ଦ୍ଧାରିତ ଅମାନତ ଚାଲାଣ ଫର୍ମରେ ପୁରଣ କରାଯାଇ ଜମାଟଙ୍କା ପଇଠ କରାଯିବ, ଯାହାକୁ ସମିତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ବା କ୍ଷମତାପ୍ରାପ୍ତ କର୍ମଚାରୀ ପ୍ରାପ୍ତି ସୂଚକ ଦସ୍ତଖତ ଓ ସିଲ ମୋହର ଦେଇ ଗ୍ରହଣ କରିବେ । ଅମାନତ ହିସାବରେ ପଇଠ ବା ଉଠାଣର ବିବରଣୀ ସଂପୃକ୍ତ ଅମାନତ ହିସାବରେ କାରବାର ତାରିଖ ଦିନ ଲିପିବଦ୍ଧ ହେବ ଓ ଅମାନତ ରାଶିରେ ଲେଖାହେଲାପରେ ଦିନ ଶେଷରେ ସଂପୃକ୍ତ ହିସାବର ବଳକା ଜମା ହିସାବଲେଖୁ କାଉଣ୍ଟର କାରବାର ଦାୟିତ୍ଵରେ ଥିବା ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ବା କ୍ଷମତାପ୍ରାପ୍ତ ଅଧିକାରୀ ଏଥିରେ ଦସ୍ତଖତ କରିବେ । ନୂତନ ଅମାନତ ହିସାବ ଖୋଲିବା ଫର୍ମ, ନମୁନା ସ୍ଵାକ୍ଷର ଫର୍ମ, ପାଣ୍ଟବହି ଓ ମିଥାଦି ଜମା ରସିଦ୍ ପ୍ରକୃତିରେ ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ବା ଟାଙ୍କ ଅନୁପସ୍ଥିତିରେ ଦୈନିକ କାରବାର କରିବାପାଇଁ ସମିତିର କ୍ଷମତାପ୍ରାପ୍ତ କର୍ମଚାରୀ ସ୍ଵାକ୍ଷର କରିବେ ।

(ବ) ସମିତିର ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ଅର୍ଥସବୁ ଫେରିବାପରେ ତାଙ୍କ ଅନୁପସ୍ଥିତିରେ ହୋଇଥିବା ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର କାରବାର ସବୁ ଯାଞ୍ଚ କରି ଉଠାଣ ଓ ଜମା ଭାଉଚରରେ ସ୍ୱାକ୍ଷର କରିବେ ।

(ଛ) ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ଗୁଡିକରେ ସାଧାରଣ ହିସାବ ରକ୍ଷଣ ପଦ୍ଧତି (Common Accounting System) ଅନୁଯାୟୀ ଦୈନିକ ହିସାବ ରକ୍ଷଣ ପଦ୍ଧତି (Double Entry System of Book Keeping) ଅନୁସୂତ ହୋଇ ରେକର୍ଡ୍ ବହି (Day Book), ସାଧାରଣ ଖାତା (General Ledger) ଓ ଅନ୍ୟାନ୍ୟ ପ୍ରତ୍ୟେକ ଦିନ ଲେଖାଯିବ । (Proforma Enclosed at Annexure - I (a), (b) and (c)).

(ଜ) ଜମା ରସିଦ୍, ପାସବହି ପ୍ରଭୃତିରେ ସମିତି ଓ ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ନାମ ଉଲ୍ଲେଖ କରାଯିବ ।

୧୦. ନଗଦ ତହବିଲ୍ ପରିଚାଳନା :

(କ) ପ୍ରତ୍ୟେକ ଦିନର କାରବାର ଶେଷରେ ସମିତିର ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ନଗଦ ତହବିଲ୍ ଓ ଅନ୍ୟାନ୍ୟ ନଗଦ ତହବିଲ୍ ପୃଥକଭାବେ ବର୍ଗାଇବାକୁ ହେବ ।

(ଖ) ତବଲ ଲିଜ୍ ବହିରେ ଟଙ୍କାର ସଂଖ୍ୟାଗାତକ ସୂଚନା ଲିପିବଦ୍ଧ କରାଯିବ । ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀଙ୍କ ସହ ଅନ୍ୟ ଭାରପ୍ରାପ୍ତ କର୍ମଚାରୀ ତହବିଲର ଦୈନିକ ବାୟାବୁରେ ରହିବେ ଓ ଉଭୟ ତବଲ ଲିଜ୍ ବହିରେ ସ୍ୱାକ୍ଷର କରିବେ ।

(ଗ) ସମିତିରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ବ୍ୟବସାୟ, ଅର୍ଥ ଜମା (Deposit) ଓ ବହିରାମନକୁ (Withdrawal) ବୃଦ୍ଧିରେ ରଖି ସମ୍ପୃକ୍ତ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ପ୍ରତ୍ୟେକ ସମିତିପାଇଁ ସର୍ବୋଚ୍ଚ ନଗଦ ତହବିଲ ରଖିବା ସୀମା ନିର୍ଦ୍ଧାରଣ କରିବେ । ନିର୍ଦ୍ଧାରିତ ସୀମା ବହିଭୁତ ବଳକା ଅର୍ଥ ସମିତି କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଶାଖାରେ ଜମା କରିବେ ।

(ଘ) ଉପସ୍ଥୁକ୍ତ କାରଣ ନଥାଇ ଯଦି ନଗଦ ତହବିଲ ନିର୍ଦ୍ଧାରିତ ସୀମାଠାରୁ ଅଧିକ ଲଗାତର ୨ ଦିନ ପର୍ଯ୍ୟନ୍ତ ରହେ ତେବେ ସେଥିପାଇଁ ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ବାୟାବୁରେ ଏବଂ ଏହି ସୀମାବହିଭୁତ ଅର୍ଥରୂପରେ ୧୦ ପ୍ରତିଶତ ସୁଧ ଦେବାକୁ ହେବ ।

(ଙ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଶାଖାରେ ସମିତି ଟାଙ୍କର ଲୁହା ସିନ୍ଦୁକର ଦୋହରା (Duplicate) ରାଦି ଗୁଡିକ ଜଉମୁଦ୍ କରାଯାଇଥିବା ଲିପାପାରେ ଜମା ଦେବେ ଯାହାକି ଅନ୍ୟାନ୍ୟ ପ୍ରତ୍ୟେକ ସୁଭବର୍ଷରେ ଥରେ ଅଦଳବଦଳ କରାଯିବ ।

୧୧. ବୀମା :

(କ) ସମିତି କେନ୍ଦ୍ର ବ୍ୟାଙ୍କ ସ୍ଥିରୀକୃତ ପରିସୀମାମତେ ଓ ପ୍ରକାରେ ଟ୍ରେଜେରୀରେ ରଖିବା ଟଙ୍କା (Cash in Safe) ଓଥା ନେବା ଆଣିବା କରୁଥିବା ଟଙ୍କା (Cash in Transit) ଓ କାଉଣ୍ଟର (Cash in Counter) ରେ କାରବାର ହେଉଥିବା ଟଙ୍କାପାଇଁ ବାର୍ଷିକ ବୀମା କରିବେ ।

(ଖ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ସମସ୍ତ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ମାନଙ୍କ ପାଇଁ ଗୋଟିଏ ବ୍ୟାଙ୍କର ଇଣ୍ଡେମ୍ନିଟି ମାଷ୍ଟର ପଲିସି (Bankers' Indemnity Master Policy) ଗ୍ରହଣ ପାଇଁ ବ୍ୟବସ୍ଥା କରିବେ ।

(ଗ) ବୀମା 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 ଦସ୍ତଖତ ରହିବ ।

(ଙ) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ଛିରିକୃତ ସୀମା ଅନୁଯାୟୀ ସମିତି ସମ୍ପୂର୍ଣ୍ଣ କର୍ମଚାରୀ ମାନଙ୍କଠାରୁ ସଂପୂର୍ଣ୍ଣ ପ୍ରତିଭୂତି ଅମାନତ (Security Deposit) ଏବଂ ବିଶ୍ୱସ୍ତା ପ୍ରତ୍ୟାଭୂତି (Fidelity Guarantee) ରଖିବେ ।

(ଚ) ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ପ୍ରତିଭୂତି (Security) ଦେଇ ନଥିବା ବ୍ୟକ୍ତିବିଶେଷଙ୍କ ଦ୍ୱାରା ପରିଚାଳିତ କରାଯିବ ନାହିଁ ।

୧୨. କାଉଣ୍ଟର ଏବଂ ଲୁହା ସିନ୍ଦୁକ :

ସମିତିର ପରିଚାଳନା ପରିଷଦ, କାଉଣ୍ଟର, ଲୁହା ସିନ୍ଦୁକ 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 :

ମିନିବ୍ୟାଙ୍କର ଯେଉଁ ଜମା ସଂଗ୍ରହ ହେବ ତାହା ନିମ୍ନପ୍ରକାରେ ବିନିଯୋଗ ହେବ ।

(କ) ମୋଟ୍ ଜମା ପରିମାଣର ସର୍ବୋଚ୍ଚ ଶତକଡ଼ା ୧.୫ ଭାଗ ନଗଦ ଟଙ୍କା ଆକାରରେ / କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ସମିତିର ସସ୍ଥ ଅମାନତ ଖାତାରେ ଜମା ରଖିବେ । (ନଗଦ ତହବିଲର ସୀମା ଅବଶ୍ୟ ଏହି ନିୟମ ଅନୁଯାୟୀ ନିୟନ୍ତ୍ରିତ ହେବ) ।

(ଖ) ମୋଟ୍ ଜମା ପରିମାଣର ଶତକଡ଼ା ୯୨.୫ ଭାଗ କିମ୍ବା ତହିଁରୁ ଉର୍ଦ୍ଧ୍ୱ ଟଙ୍କା କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ସ୍ଥାୟୀ ଜମା ହିସାବରେ ସର୍ବାଧିକ ସୁଧ ବହନ କରୁଥିବା ଜମାରେ ରଖିବେ ।

(ଗ) କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ଜମାଚାଶି, 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 ଜାମିନରେ ରଖି ଆଣିବା ବ୍ୟବସ୍ଥା

କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ଜମାକାରୀଙ୍କର ମିଆଦି ଜମା, ସୁନର୍ବିନିଯୋଗ ଜମା, ସୁନିର୍ଦ୍ଦିଷ୍ଟ କମା ଉପରେ ରଖି ଦେବାକୁ ଟଙ୍କା ଆବଶ୍ୟକ ହେଉଥିଲେ କେନ୍ଦ୍ର ବ୍ୟାଙ୍କରେ ରଖୁଥିବା ଜମା ଜାମିନରେ ରଖି ମଞ୍ଜୁର କରିବେ । ଏହି ରଖି ନିମନ୍ତେ ସମିତିକୁ ଅର୍ଥ ଆବଶ୍ୟକତାର ସମ୍ପୂର୍ଣ୍ଣ ତଥ୍ୟ ଦେବାକୁ ହେବ । ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ମାନଙ୍କଠାରୁ ପରବର୍ତ୍ତୀ ଜମା ସଂଗ୍ରହକରିବା ସମୟରେ ଏହି ରଖି ପ୍ରଥମେ ଆଦାୟ କରାଯିବ ।

୧୫. ଜମା ସୁରକ୍ଷା :

- (କ) ରାଜ୍ୟ ସରକାରଙ୍କ ଦ୍ୱାରା ମଞ୍ଜୁରୀ ପ୍ରାପ୍ତ ଜମା ସୁରକ୍ଷା ଯୋଜନା ସମିତି ଏବଂ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ପ୍ରତି ଲାଗୁହେବ ।
- (ଖ) ସଂପୂର୍ଣ୍ଣ ଅନୁଷ୍ଠାନ ନିୟମ ଅନୁଯାୟୀ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟସୀମା ମଧ୍ୟରେ ନିର୍ଦ୍ଧାରିତ ହାରରେ ସୁରକ୍ଷା ଫିସ୍ ଦାଖଲ କରିବେ ।

(ଗ) ଅମାନତ ସୁରକ୍ଷା ପାଣ୍ଠି (Deposit Guarantee Fund) କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କରେ ପୃଥକ ଭାବେ ରହିବ ।

୧୬. ଆଭ୍ୟନ୍ତରୀଣ ନିୟନ୍ତ୍ରଣ :

- (କ) ପ୍ରତ୍ୟେକ ମାସର ଶେଷ ଦିବସରେ ଡିପୋଜିଟ୍ କାଉଣ୍ଟର ପ୍ରତ୍ୟେକ ଅମାନତର ହିସାବ, ଅମାନତ ଉପରେ ରଖି

ହିସାବ ବାଲାନ୍ସ ରେଜିଷ୍ଟରରେ ଲେଖିବେ ଓ ଏହାକୁ ଜେନେରାଲ୍ ଲେଜର ସହ ମେଳ କରିବେ ।

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

୧୭. ଅମାନତ ସଂଗ୍ରହ ନିମନ୍ତେ ଉତ୍ତର ଦାୟୀତ୍ୱ ।

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

୧୮. ପରିଦର୍ଶନ :

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

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

୧୯. ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ପରିଦର୍ଶନ :

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

୨୦. ନିୟମାବଳୀକୁ ବ୍ୟାଖ୍ୟା କରିବାର କ୍ଷମତା :

ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ନିୟମାବଳୀରେ ଯାହା ବ୍ୟବସ୍ଥା ଥାଉନା କାର୍ତ୍ତିକି ଡିପୋଜିଟ୍ କାଉଣ୍ଟରର ସୁପରିଚାଳନା ପାଇଁ ସମବାୟ ସମିତି ନିବନ୍ଧକ, ଓଡ଼ିଶା, ନିର୍ଦ୍ଦେଶନାମା ଦେଇପାରିବେ । ଏହି ନିୟମ ବ୍ୟାଖ୍ୟା କରିବାରେ ଯଦି କୌଣସି ଦୃଶ୍ୟ ଉତ୍ପୁଜେ, ସେ ବିଷୟ ନିବନ୍ଧକଙ୍କୁ ଜଣାଇ ଦିଆଯିବ ଓ ତାଙ୍କ ନିଷ୍ପତ୍ତି ରୁଡାଫ ହେବ ଏବଂ ସମସ୍ତେ ତାହା ଗ୍ରହଣ କରିବା ପାଇଁ ବାଧ୍ୟ ହେବେ ।

BUSINESS RULES GOVERNING THE DEPOSIT COUNTERS FOR DEPOSIT MOBILISATION AT THE LEVEL OF PACS/ LAMPSCS/ FSCS IN ODISHA.

1. SHORT TITLE AND COMMENCEMENT:

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

2. DEFINITION:

- i) Society means the PACS i.e. SCS/ LAMPSCS/ FSCS.
- ii) Deposit counters at the level of PACS/ LAMPSCS / FSCS means the Deposit Counters approved for the purpose.
- iii) CCB means the Central Cooperative Bank to which the PACS is affiliated.
- iv) Branch means the Branch of the CCB under whose jurisdiction the Society is located.
- v) OSCB means Orissa State Cooperative Bank Ltd.
- vi) 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

up minimum security deposit for the employees entrusted with deposit transactions in the Deposit Counter. Besides, all the employees concerned shall be covered under Fidelity Guarantee Insurance Scheme. A master 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

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

deposits/ all cash and transfer transactions of the Deposit Counter shall be maintained separately in isolation of other business of the 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 diary for term deposits.

As per the Common Accounting System, all the ledgers and transactions shall be maintained for the Deposit Counter transactions.

The Society shall open a separate Savings Bank Account with the CCB exclusively for maintaining liquidity for day-to-day transactions.

The Chief Executive of the Society shall be responsible for maintenance of proper accounts and records of day-to-day transactions. All deposits of money shall be received at the Society level through pay-in-slips, which shall be acknowledged by the Chief Executive/ Authorised employee of the Society.

The deposits received and withdrawn by the withdrawal slips shall be entered in the concerned Deposit Ledger every day and balance thereof shall be recorded and authenticated by the Chief Executive/ Authorised Employees in charge of day's transaction. Account opening forms, pass books, term deposit receipts shall be signed by the Chief Executive and in his absence, by the authorised employees of the Society who remain(s) in charge of the day's transactions on such occasions.

- (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 - I (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%.

- (v) The duplicate set (second 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.

11. INSURANCE:

- (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 deposits 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 prescribed guarantee fees within the stipulated period.
- (iii) The deposit guarantee fund shall be maintained 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 in 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 Banks concerned in the prescribed proforma appended as **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 squarely 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.

DEPOSIT LEDGER
 (Deposit Counter)
 Cooperative Society

ANNEXURE - I(a)

Date of Deposit		Date of Opening		Name and Address		with	
PERIOD		FROM		TO		Interest Rate in % p.a.	
DUE ON		MONTHS		AMOUNT DEPOSITED		TOTAL INTEREST	
Maturity Value		Date of maturity		S/F OR S		ENT INSTRUCTIONS:	
Name of Nominee		Relationship with Depositor		Date of Release		Initials	
Particulars of Lien		Date of Sanction		Loan A/c. No.		Date of Release	
Nomination Particulars		Name of Nominee		Address of Nominee		Date of Birth of Minor	
Name and Address of Guardian		Date of Birth of Minor		If Nominee is minor		Address of Nominee	
PARTICULARS OF LIEN		AMOUNT DEPOSITED		WITHDRAWAL		BALANCE	
Initials of authorized persons		Rs. P.		Rs. P.		Initials of authorized persons	
INTEREST PAYMENT / ACCRUAL		Product		Period		Initials of authorized persons	
From		To		Rs. P.		Rs. P.	
Period		Product		Interest		Progressive total	
Initials of authorized persons		Rs. P.		Rs. P.		Initials of authorized persons	
Signature		(Received Deposit Receipt No.)					

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

Deposits maturing in Quarter (year)

MATURITY REGISTER FOR TERM, RECURRING AND REINVESTMENT DEPOSITS QUARTERLY

(Deposit Counter)

Cooperative Society

ANNEXURE - I (C)

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

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

SAVING ACCOUNT LEDGER

(Deposit Counter)

Cooperative Society

ANNEXURE - I (B)

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			
Type of Deposit			
i) Savings Bank			
ii) Fixed Deposit			
iii) 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

Items	Observations															
1) Maintenance of separate cash account of Deposit Counter (Transactions in the General Ledger)																
2) Actual cash balance of the Society																
3) Checking of correctness of interest calculation in five accounts of each categories of deposits and the loan against deposit at random (mention the account number of the accounts checked).																
4) Maintenance of Day as per CAS																
5) Maintenance of General Ledger as per CAS																
6) a) Investments 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> </tbody> </table>	FDR No.	Date	Amount	Due date	Interest (%)										
FDR No.	Date	Amount	Due date	Interest (%)												
b) Whether all receipts branded with Deposit Counter stamp.																
c) i) Whether any borrowings availed from the CCB against term deposits? If yes, comment on the genuineness of the need.																

GOVERNMENT OF ORISSA COOPERATION DEPARTMENT

ORDER

Bhubaneswar dated the 22 September, 1994.

ii) Loan availed Loan repaid	Date:..... Amount	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 as per G.L.
					Difference

No : 17044 / Coop. Whereas the Primary Agricultural Cooperative Societies, (PACSS) Service Cooperative Societies, (SCSS) Farmers Service Cooperative Societies (FSCSS) and Large Sized Adivasi Multipurpose Cooperative Society (LAMPSS) in the State are found to be at a disadvantage while competing for deposit mobilisation with the rest of the Banking structure not only because of a lack of essential infrastructure and credibility, but also because deposit insurance facilities are not afforded by them to their investors, and consequently there is a general reluctance on the part of the investors to place their savings with the said institutions:

Whereas the Government of India accepting the recommendations of the Working Group constituted by them on formulation of a Model Deposit Guarantee Scheme for the said Societies, had been commending to the State Governments for adoption of the said Scheme for such Societies.

Whereas the State Government is satisfied that in the public interest and in the interest of proper management of the business of the said Societies, as well as of preventing the affairs of such Societies from being conducted in a manner detrimental to the interests of their members, depositors and creditors, it is necessary to direct all PACS, SCS, FSCS and LAMPSS registered and functioning in the State under the Orissa Cooperative Societies Act, 1962, as amended up-to-date, the State Government, in exercise of the powers conferred, by Section 123 - A (1) of the Orissa Cooperative societies Act, 1962 (Orissa Act - 2 of 1963) do hereby direct the Orissa State Cooperative Bank Ltd., Bhubaneswar, all Central Cooperative Banks, Primary Agricultural Cooperative

Signature of the Visiting Officer

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

OBJECTS

The object of the Scheme is to provide guarantee for deposits mobilised by the Primary Agricultural Cooperative Societies (PACS) namely : Service Cooperative Societies, Large Size Agricultural multi-purpose Cooperative Societies (LAMP) and Farmers Service Cooperative Societies (FSS) as a supportive measure, to create a sense of security in the minds of the depositors and generate credibility 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

- i) 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 words "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 State Cooperative Bank.

PACS	. 075 %
CCB	. 075 %
OSCB	. 050 %
Government of	

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

. 300 %

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.

- 1. D. R. C.S. of the Division. : Chairman
- 2. President of C. C. Bank : Member
- 3. President of two societies to be nominated : Member
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.
- 4. Representative of O.S.C. Bank : Member
- 5. Secretary of C. C. Bank : Member Convenor

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.

Bank and quarterly / yearly inspection of the Societies covered under the Scheme. The visit and the inspection reports shall be regularly reviewed by the Committee. The cor-pus Administrative Committee shall meet at least once in a month.

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

- 1. Secretary to Government : Chairman
Cooperation Department : Member
- 2. President of O. S. C. Bank : Member
- 3. Managing Director, O. S. C. Bank : Member
- 4. Representative of NABARD : Member
- 5. Representative of NCDC : Member
- 6. Registrar of Cooperative Societies, Orissa : Member Convenor

6. The fund shall not be utilised for any other purpose except settlement of claims.

7. 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.

8. 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 debit 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.

