

## Online Crop Loan Management System

The application is conceptualized to simplify data collection and claim settlement activity through agencies ( DCCB/Commercial Banks/ Garmin Banks) engaged in crop loan disbursement across Maharashtra State.

### Key Features :

1. The application would provide an online electronic platform to each bank engaged in crop loan disbursement to provide the weekly status of branch wise crop Loan disbursement.
2. Bank Branches could provide data to Commissionerate online thereby eliminating the paper based manual consolidation and aggregation of reports.
3. Various system reports would be available to Banks/ Commissionerate to track Disbursement of crop loan in real time.
4. The application would also provide a platform for online automated claims settlement with Commissionerate against the disbursed crop loan.
5. This application would also provide a Communication platform between Commissionerate and disbursement agencies.
6. Integrate the various banks onto a single platform to provide the latest disbursement data to the Department.



Department of Cooperation extends Crop Loan subsidy to the tune of 25,000 Cr to the farmers through various Financials institutions namely DCCBs/RRBs/Commercial Banks in Maharashtra

### Stakeholders:

- Banks : Various Banks involved in the disbursement of Crop Loan to Farmers
- Department of Cooperation : For policy formulation and business decision making for crop loan disbursement.
- Commissionerate Office : To manage and track the disbursement activity at various levels online.

- Central Government : To track the performance of crop loan schemes online
- Regulatory Bodies: To track the performance of bankers online
- Research and Educational Institutions : For research and educational purposes to track the disbursement of crop loan,.

### Reports:

- A) Crop Wise Report : Online crop wise reports would be available to stakeholder to track weekly disbursement progress done by banks.
- B) Bank Wise Report; Online Bank wise reports would be available to stakeholder to track weekly disbursement progress done by banks.
- C) Bank Type Report : DCCBs wise/Commercial Bank wise;/Online Bank Type reports would be available to stakeholder to track weekly disbursement progress done by banks.
- D) Division wise/ District wise/Taluka wise Disbursement Report; Online disbursement reports would be available to stakeholder to track weekly disbursement progress done by banks.
- E) Target versus Achievement Report : Bank wise/Branch wise/Crop wise progress report would be available online on our website for District Administration, Bankers and Citizens.



## Online Deemed Conveyance Management System

A deemed conveyance is a document executed to transfer the title of land and building in name of the housing societies. Conveyance is a process in which the ownership of the land on which a particular building complex is built gets transferred to the housing societies. Many builders have not conveyed the title of the properties to the societies in the hope of availing more floor space index that may become available, or the benefits accrued to them in case the property is redeveloped. To stop this illegal practice, the government came out with a special law to enable societies get deemed conveyance



" There are more than 80,000 Cooperative Housing Societies in Maharashtra managed by CCRCS, Pune under Department of Cooperation, Marketing and Textiles"

The objective of conveyance are as follows :

- A) To Become Legal Owners: Any movable/immovable property ownership is identified on the basis of title documents
- B) To have free and marketable title: When a particular person/Society has paid full consideration and is in possession of the property but the title documents are continued in the original owners' name, the purchaser will not have a free and marketable title on the said property. It is only after proper conveyance - the purchaser will derive free and marketable title over the property.

### Key Modules :

1. Online Application :Society can apply online and make application payment online.
2. Online Assessment: Competent Authority to assess the application online.
3. Online Case Management : To manage the hearings online.
4. Online Order Generation: To issue order online to the stakeholders

5. Reports and Dashboard: Various Case status reports, pendency reports available online.
6. Website Integration : Municipalities/Societies/Society Member/Other department may download order online by case number

### KEY STAKEHOLDERS AND ADVANTAGES

#### Key Stakeholders

- Cooperative Housing Societies : Applicants to submit the Conveyance
- Competent Authority : To assess the application and issue orders
- Builder/ Owners : To handover the conveyance deed to Society
- Department : To manage and track the activity online

#### Advantages

- Online payment :Application payment could be done online
- Transparency: Entire process could be tracked by all stakeholders online
- Notifications: Important notifications sent to Stakeholders through SMS/Email and letter (if required)
- Accessibility and Availability: All the stakeholders can access the important logs online free of cost.



# e-Sahakar e-Governance Road Map: Department of Cooperation, Marketing and Textiles

August-2013

## Department Overview

Department manages cooperative domain which deals with 2.3 lakh cooperative societies and 535 lakh cooperative members. Department manages cooperative domain through its CC & RCS office.

The CC & RCS and Sugar Commissionerate is entrusted with the administration of the Maharashtra Cooperative Societies Act, 1960; and the Rules made there under. Cooperation is an activity of the people. It is a self-generated, voluntary, self-sufficient activity. However, considering the economic importance of movement and interests of several people involved in it, the Government has passed legislation to monitor the activities of the cooperatives mainly with the purpose of safeguarding the interests of all the members. The legal framework essentially covers the following aspects covered under The Maharashtra Cooperative Societies Act, 1960.

- Registration of Cooperative Societies
- Privileges of the societies
- Management of the society
- Disputes
- Offenses and Penalties
- Rights of the members
- Property and Funds of the society
- Audit, Inquiry and Inspection
- Liquidation of Societies
- Appeals, Reviews and Revision

"Registrar being a friend, philosopher and guide of cooperatives has to perform various tasks and monitor whole cooperative movement."

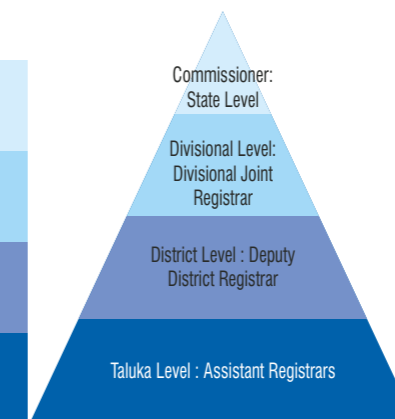
## Our Administration Setup

Registered Cooperative Societies: 2.25 Lakhs

Type of Cooperative Societies: 70+

Cooperative Society Members: 545 Lakhs

Administrative Staff: 9000+



"Maharashtra is one of the major States in India where cooperative movement is widespread and has a long history. Cooperation plays an important role in the economy of Maharashtra. There are more than 2.18 lakh cooperative societies in Maharashtra".

### Key e-Governance initiatives

- Online Society Process Management System
- Online Deemed Conveyance Management System
- Online Crop Loan Management System

## Department eGovernance Leaders



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# e-Sahakar

e-Governance Road Map: Department of Cooperation, Marketing and Textile, Government of Maharashtra

<https://mahasahakar.maharashtra.gov.in>  
<https://sahakarayukta.maharashtra.gov.in>

## e-Sahakar : Online Society Process Management System

Department manages cooperative domain which deals with 2.3 Lakhs cooperative society and 535 Lakhs cooperative members. Department manages cooperative domain through its CCRCS office and Sugar Commissionerate offices. The objectives are as follows:

1. To improve the supervision of the Cooperatives - through enhanced effectiveness of the Audit and Inspection function.
2. To provide enabling support and strengthen the Business Development plans (BDPs) of the Credit Cooperatives - including Agricultural Credit and Non-Agricultural Credit - both Rural and Urban.
3. To provide enabling support and strengthen the implementation of the Capacity Building Initiative involving the Maharashtra Rajya Sahakari Sangh.
4. To carry out the administrative reforms in order to achieve greater level of transparency and accountability.

### KEY ACTIVITIES AND PROCESSES

#### Audit:

Audit is very important activity carried out by department in order to manage and supervise the interest of cooperative society members. Activity is carried out every year in which more than 7000 auditors participates to audit 2.25 lakh cooperative societies in various domains ranging from financial institutions to housing societies.



#### Election:

Cooperative Movement essence lies in its democratic process to elect its governing bodies. Every year 30% of cooperative societies undergo elections which are carried out under supervision of CCRCS, Pune. It involves identification of cooperative societies, preparation of voter list, and conduction of election.



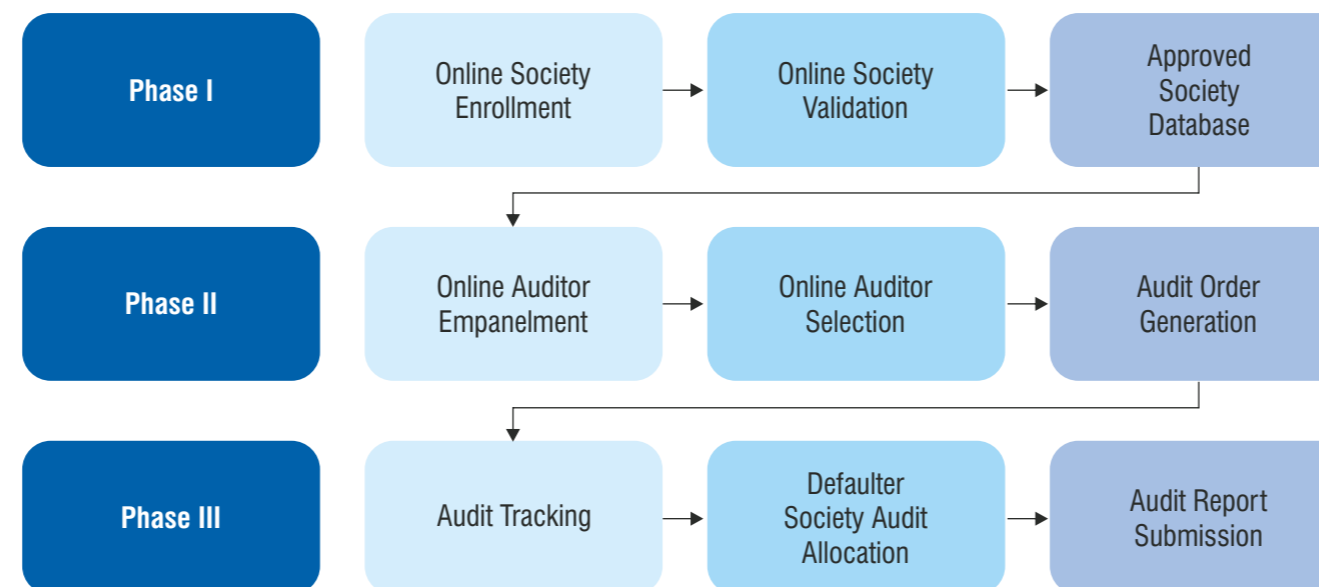
#### Mandatory Returns :

As per State Cooperative Society Act, societies need to submit the 6 mandatory returns which are as follows :

- 1) Annual Activity Summary
- 2) Date of Holding AGM and Elections
- 3) Balance Sheet and Profit and Loss Statement
- 4) Distribution of Surplus
- 5) Name of Auditor and Return Consent
- 6) List of Amendments of Bye Law



### PROCESS OVERVIEW



*A good management and control of the societies in general is essential for their successful functioning and for Auditors, therefore, act as custodian of the interests of each and all who have dealing with a co-operative society viz. Shareholders, members, non-members, financing banks, the general public and the Government.*

### ONLINE AUDIT MANAGEMENT MODULE

Objective is to provide an electronic platform to carry out Audit Activity online for 2.5 lakh Cooperative societies every year.

#### Key Modules

- A) Online Society Enrollment : Till date more than 1.45 Lakh Cooperative societies are enrolled online on MahaSahakar website.
- B) Online Auditor Empanelment : More than 7500 Auditors under 9 categories have online account on MahaSahakar website.
- C) Online Society /Auditor Validation : To validate the information provided by Society or Auditors online by Administration at Taluka level.
- D) Online Auditor Selection: To select Auditor online and upload society resolution and auditor consent letter online.
- E) Online Audit Tracking Module
- F) Report and Dashboard Module: To track audit activity online on various parameters.

### ONLINE ELECTION MANAGEMENT MODULE

Every year certain percentage of Cooperative Societies undergo elections under supervision of CCRCS administration. Department plans to automate the election process to manage and track the process online through Online Election Management Module. They key modules are as follows :

- A) Society Enrollment Module : Till date more than 1.45 Lakh Cooperative societies are enrolled online on MahaSahakar website.
- B) Society Validation Module
- C) Society Election Module : To issue and publish voter list online for finalization of voter List
- D) Society Election Management Module : To schedule election online
- E) Reports and Dashboards : To provide the reports and dashboard related to election of cooperative societies.

Department also aims to introduce revolutionary electronic election to carry out online/electronic voting for cooperative societies.

### ONLINE MANDATORY RETURNS MANAGEMENT MODULE

Department plans to automate the submission of Mandatory returns. Registered Cooperative Society need to submit the mandatory returns online every year. The key returns are as follows :

- A) Annual Activity Summary : Society need to submit the data online in prescribed format from its online account.
- B) Date of Holding AGM and Elections : Society need to submit the data online in prescribed format from its online account.
- C) Balance Sheet and Profit and Loss Statement : Cooperative Society need to upload the audited balance sheet and Profit/Loss document through its account.
- D) Distribution of Surplus: Society need to submit the data online in prescribed format from its online account.
- E) Name of Auditor and Return Consent: Society need to submit the data online in prescribed format from its online account.
- F) List of Amendments of Bye Law: Society need to submit the data online in prescribed format from its online account.