

MOST URGENT

Receipt No. HFH/1680

Dated: 08/11/2016

From

Registrar,
Cooperative Societies, Haryana,
Panchkula.

To

1. Managing Director
The Haryana State Cooperative Labour & Construction
Federation Panthkula.
2. Managing Director
The Haryana State Cooperative Housing Federation
Panchkula.
3. Managing Director
The Haryana State Dairy Development Cooperative
Federation Panchkula.

Memo No: 25/2016/B&P-4/ 17553-55 Dated: 4-11-16

Subject: Proceedings of the Meeting dated 29.09.2016 regarding modification of Norms of four Schemes held under the Chairmanship of Sh. P. Raghavendra Rao, IAS, Additional Chief Secretary to Government of Haryana, Planning Department during 2016-17.

Your kind attention is invited on the subject captioned above. The proceedings of the meeting held under the Chairmanship of Sh.P. Raghavendra Rao, IAS, Additional Chief Secretary to Government of Haryana, Planning Department on dated 29.09.2016 **regarding modification of Norms of four Schemes** is being enclosed herewith for information and necessary action.

-Sd-

Deputy Superintendent (B&P)
For Registrar Cooperative Societies,
Haryana, Panchkula.

Extract of Noting Sheet

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PLANNING DEPARTMENT

Administrative Department is intimated that the proposal regarding Modification of norms of four schemes has been approved in the meeting held under the Chairmanship of Worthy. ACS, Planning Department on 29.09.2016. Minutes of the meeting are also enclosed herewith.

-Sd-

Deputy Director
Additional chief Secretary to Govt.
of Haryana cooperative Department

To
Additional Chief Secretary to Govt. Haryana
Cooperation Department
U.O. No. DESA (Plg.)-2016/ 614

Dated: 14.10.2016

Subject: Proceedings of the Meeting dated 29.09.2016 regarding modification of Norms of four Schemes held under the Chairmanship of Sh. P Raghavendra Rao, IAS. Additional Chief Secretary to Government of Haryana, Planning Department during 2016-17.

The following attended the meeting

Sr. No.	Name of Officer, Sh./Smt.	Designation	Department/Institution
1.	Sh. Alok Nigam, IAS	Additional Chief Secretary	Cooperation Department Econ.& Statical Analysis
2.	Sh. J.S. Dalal	Director	
3.	Smt. Harjeet Kaur	Deputy Director	Econ.& Statical Analysis
4.	Kumari Poonam Nara	Managing Director	HARCOFED
5.	Sh. Naresh Goel	Managing Director	LABOURFED
6.	Sh. Dinesh Mahajan	Manager (Audit)	DAIRYFED
7.	Sh. Baljit Singh	Stat. Asstt.	RCS Haryana

A meeting was held under the Chairmanship of Sh. P. Raghavendra Rao, IAS, Additional Chief Secretary to Government of Haryana, Planning Department. Sh. Alok Nigam, Additional Chief Secretary, Cooperation attended the meeting alongwith Managing Director, Housefed, Labour Federation and the Officer from Dairy Federation, Haryana. The ACS Cooperation briefed up about the existing and proposed Norms of four State Plan Schemes. The Managing Director, Housing Federation and Labour Federation explained the reasons for amendment of Norms for the schemes implemented by the Federations. After due deliberation the agenda wise decisions were as below:-

Agenda Item No. 1: Loan for Construction of Houses in Urban Area.

1. In view of the proposal submitted by the Department, it was decided to increase the Scheme outlay from Rs3,50,000/-to Rs.6,00,000/- for extensive outreach of the scheme for maximum benefit of the urban poor.
2. Further it was decided to advance individual loan upto Rs 12,50,000/depending on the size the dwelling unit to be constructed. The individual will have to pay 25% of the loan sanctioned from his own resource (Detail on Annexure)
2. The loan shall be advanced for construction of flats/ houses to the category of Urban Poor i.e. Scheduled castes, Backward Classes and other Economically Weaker Section who are the members of Cooperative Group Housing Societies in Urban Areas and land has been allotted by

HUDA/ HSIDC/ any authorized Agency or the members of Cooperative House Building Societies in Urban Areas colony, that should be duly approved by Town Country Planning / Municipal Committees/ Govt. Agency.

3. Title repayment of loan to Govt. by the HOUSEFED would start after one year from the date of sanction of loan and the loan will be repaid in 15 equal annual installements.
4. Other terms and conditions would remain same.

Agenda Item No. 2: Financial Assistance to L/C Societies

1. In addition to Primary Cooperative Labour & Constriction Societies in the State, Share Capital to the tune of maximum Rs. 10.00 lakh per federation will be provided to the District Cooperative Labour & Construction Federation during the year for strengthening their capital base.
2. The said Share Capital will be retired in 10 equal annual installments after moratorium period of 2 years by the respective federation to the Government.
3. The repayment of 1st installment shall be started immediately after the completion of 2 years from the date of sanction of the funds.
4. Other terms & condition will remain same.

Agenda Item No.-3- Assistance to Labour Cooperatives for Purchase of Machinery & Equipments

The scheme is made applicable for Primary Labour & Construction Societies and District Labour & Construction Federations in addition to the Apex Cooperative Labour & Construction: Federation.

A. The eligibility conditions for the new incumbents i.e. Primary L/C Societies and District L/C Federations would be as under:

1. Primary L/C Society registered at least 5 years at the time of seeking assistance.
2. Regular Audit of the society for atleast last three years.
3. No default in contribution to Labour Federation.
4. Atleast 50 lacs of works should be executed by the Primary L/C Society in each of the last three preceding years.
5. The case should be recommended by concerned ARCS and DRCS.

B. Repayment Schedule:

1. Against tangible security for Primary L/C Society.
2. The loan is to be repaid in 8 years in annual equal installments by the respective Federation/Societies.

3. The repayment of 1st instalment shall be started immediately after the completion of I year from the date of sanction of the fund.
4. State Labour Federation will ensure the recovery of man:

C. Sanction Limit:

1. Sanction limit for plant & machinery would be upto Rs. 25.00 lakh at the subsidy of 25 % of the loan to be sanctioned subject to the maximum subsidy of Rs. 5.00 lakh per District Federation/Primary L/C Society.
2. The rate of interest on this loan will be @ 12 % p.a.

Other terms & condition

1. The terms & condition for District Federation will be same as are applicable for State Labour & Construction Federation.
2. Other terms & condition will remain same.

Agenda Item No. 4-Assistance to Women Milk Cooperatives (Subsidy)

1. In order to cover all the primary dairy cooperative in the State, it was decided that scheme would be applicable for cooperative societies consisting of members who either all men, all women or both men & women provided the 50% of assistance would be provided to women mlk Cooperative Societies.
2. Accordingly the nomenclature is changed from Assistance to Women Milk Cooperatives to Assistance To Milk Cooperative in the state being reflective of the Coverage of the modified scheme.
3. Other terms & condition will remain same.

The meeting ended with vote of thanks to the Chair.

MODIFICATION UNDER PLAN SCHEMES

Loan for construction of Houses in Urban Area

In view of the proposal submitted by the department, it was decided to increase the Scheme outlay from Rs.3,50,000/- to Rs.6,00,000/-for extensive outreach of the scheme for maximum benefit of the urban poor.

Further it was decided to advance individual loan upto Rs.12,50,000/- depending on the size the dwelling unit to be conducted. Other terms and conditions could remain same. The repayment of loan to Govt. by the Federation would be start after one year from the date of sanction of loan and the loan will be repaid in 15 equal annual instalments.

Rough Cost Estimate

Name of work: **Construction of two room set Building in 50 & 100 square yards in Urban Area.**

A. 50 square yards

	= 50x9=450 sq.feet	OR	= 41.80 sq.mtr
	As per PWD rate/sq.mtr	=	11000.00
	41.80x11000	=	459800.00
Internal:	(Add 4% Electricity charges)	=	18392.00
	(Add 4% PH charges)	=	18392.00
External:	(Add 4% Electricity charges)	=	18392.00

	Total	=	514976.00
Add 15% exclamation charges		=	77246.00
(market up)			-----
G. Total		=	592222.00
	Say	=	6.00 lacs

B. **100 square yards**

	100x9 = 900 sq.feet	OR	= 83.61 sq.mtr
	As per PWD rate/sg.mtr	=	11000.00
	83.61 x 11000	=	919710.00
Internal:	(Add 4% Electricity charges)	=	36788.00
External:	(Add 4% Electricity charges)	=	36788.00
External (PH charges 10%)		=	91971.00
& Internal			-----
	Total	=	1085257.00
Add 15 % exclamation charges		=	162788.00
G.Total		=	1248045.00
Say		=	12.50 lacs

(Aman)

J.E., L/C Federation

MOST URGENT

R. No. HFH
101/19.11.2012

From

Registrar,
Cooperative Societies, Haryana,
Panchkula.

To

1. The Financial Commissioner & Principal Secretary to Government Haryana, Finance Department, Chandigarh
2. The Director,
Department of Economic & Statistical Analysis, Haryana,
Yojana Bhawan, Sector-4 , Panchkula.
3. The Managing Director,
Dairyfed, Housefed and Labourfed, Panchkula.

Memo No. Plan-4/Annl Plan/2011/326-30

dated:

18.01.12

**Subject: Proceedings of the meeting of Standing Finance Committee-
A under the chairmanship of Sh.Krishan Mohan, IAS, Financial
commissioner & Principal Secretary to Government of
Haryana, cooperation Department held on 04.01.2012 to
approve the New Schemes of Cooperation department for
including in the Annual Plan 2012-13 and Five Year Plan
2012-17**

Your kind attention is invited on the subject captioned above. The proceedings of the meeting of 'Standing Finance committee' held on 4.01.2012 under the chairmanship of Sh. Krishan Mohan, IAS, Financial commissioner & Principal Secretary to Govt. of Haryana, Cooperation Department is being enclosed herewith for necessary action.

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Joint Registrar (B&P)
For Registrar cooperative Societies,
Haryana, Panchkula.

Endst. No. Plan-4/Annl Plan/2011/

Dated:

A copy of the above is forwarded to Private Secretary to the Financial Commissioner & Principal Secretary to Government of Haryana, Cooperation Department; Chandigarh W.r.t your order dated 16.01.2012 for information

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Joint Registrar (B&P)
For Registrar cooperative Societies,
Haryana, Panchkula.

**Subject: Proceedings of the meeting of Standing Finance Committee-
A under the chairmanship of Sh.Krishan Mohan, IAS, Financial
commissioner & Principal Secretary to Government of
Haryana, cooperation Department held on 04.01.2012 to
approve the New Schemes of Cooperation department for
including in the Annual Plan 2012-13 and Five Year Plan
2012-17**

The following attended the meeting

Sr. No.	Name of Officer, Sh./Smt.	Designation	Department/Institution
1.	M. Kithan, IAS	Managing Director	Dairy Federation
2.	R.K. Bishnoi	Director	Eco.& Statistical Analysis
3.	Jagtar Singh	Deputy Secretary	Cooperation
4.	M.R. Sirswa	Dy. Registrar	Registrar Cooperative Societies, Haryana
5.	Dr. R.S. Mahlan	Dy. Director	Eco.& Statistical Analysis
6.	R.K. Chug	Chief Gen. Manager (Tech.)	Dairy Federation
7.	G.R. Growar	Gen Manager (P&M)	Dairy Federation
8.	R.C. Yadav	Manager	Housing Federation
9.	Harjeet Kaur	Superintendent	Labour Federation

The Deputy Registrar Cooperative Societies O/o Registrar cooperative Societies, Haryana explained that as per guidelines of the Finance Department, the project/schemes costing less than Rs. 4.00 crores annually or Rs. 20.00 crores over a five year period are placed before Committee-'A' chaired by Administrative Secretary of the concerned department to include the proposed schemes in the Annual Plan as well as Five Year Plan. In this meeting total number of six new schemes/projects of the Cooperative institutions i.e. Labour Federation, Housing Federation and Dairy Federation, Haryana were discussed. After due deliberations the following decisions were taken:-

Agenda Item No. 1- The Scheme 'Assistance to Labour Federation for purchase of Machinery & Equipments' amounting to Rs. 75.00 lacs and Rs. 38.00 lacs for Five year Plan 2012-17 and Annual Plan 2012-13 respectively was approved as proposed by the department.

Agenda Item No. 2- The Scheme 'Interest Subsidy to Primary Labour Cooperative societies' amounting to Rs. 75.00 lacs and Rs. 15.00 lacs for Five Year Plan 2012-17 and Annual Plan 2012-13, respectively proposed by the department was also approved as per proposal of the department.

Agenda Item No. 3- After discussion it was decided that the Scheme 'Loan for construction of EWS Houses' may be implemented in the urban sector instead of rural area for better viability of the scheme. Under this scheme the proposed provision should be reduced from Rs. 4.00 crores to Rs. 3.75 crores for Annual

Plan 2012-13 and from Rs. 20.00 crores to Rs. 19.60 crores for the Five Year Plan 2012-17.

Agenda Item No. 4- The proposal for the scheme 'Quality Lab Strengthening Programme for Milk Unions' amounting to Rs. 360.00 lacs and Rs. 120.00 lacs for Five Year Plan 2012-17 and Annual Plan 2012-13, respectively was approved as per proposal.

Agenda Item No. 5- The Information Technology Plan for HDDCF amounting to Rs. 200.00 lacs and Rs. 40.00 lacs for Five Year Plan 2012-17 and Annual Plan 2012-13 respectively was approved and it was suggested that HDDCF should seek guidelines from HARTRON for better implementation of the Scheme.

Agenda Item No. 6- After due deliberation on the scheme 'Assistance to Dairy Cooperative Members (Reimbursement of Among Paid to Govt. as Cess)', it was decided that the proposed outlay of the scheme be reduced from Rs. 12.60 crores to Rs. 3.85 crores for the Annual Plan 2012-13 on account of current annual liability of the Cess paid to the Govt and during the Five Year Plan 2012-17, the proposed amount will remain Rs. 19.00 crores.

The meeting ended with a vote of thanks of the Chair.

Terms and Conditions for grant of loan to Urban poor by the Haryana State cooperative Housing Federation Ltd., Panchkula.

1. Name of Scheme: i) Loan to urban poor from the funds advanced by the Govt. to Housefed.
 ii) loan from the funds of the Housefed on higher rate of interest.

2. Purpose of loan. Loan is granted for construction of flats/houses to the category of Urban poor i.e. schedule castes, Backward classes and other Economically Weaker sections who are the members of Cooperative Group Housing Societies in Urban areas and land has been allotted by HUDA, HSIDC or any authorized Agency.

3. Period of loan. The loan shall be advanced for a period of 10 years.

4. Rate of Interest. The Housefed shall charge interest from the society on loans which will be 2% above its borrowing rate from Govt. The borrowing society shall be eligible to charge interest upto 1% over and above the borrowing rate from Housefed.

5. Security of loan. The loan shall be advanced against the English Mortgage of the plot and the building (s) thereon proposed to be constructed by the individual member/societies. In case the title of land rest with the members they shall mortgage the same in favor of their respective society. The loan in such cases shall be advanced against sub-mortgage to be executed by the society in favor of Housefed.

 If any reason it is felt by the Housefed that the security originally furnished for loan borrowed from it is inadequate at any time, the Housefed shall be compelled to call upon the debotor society to furnish additional security to its satisfactions within a specified time. In case of failure of the borrowing society to do so the Housefed shall have right to recall the entire loan forthwith, not withstanding the original terms of loan. The Housefed shall have first charge on the plot and construction thereon till the repayment of loan alongwith interest accrued thereon.

6. Group Insurance. The borrowing members are covered for outstanding loan amount under Group Insurance Scheme upto the

age of 65 years. The premium of 1% of loan will be paid by the borrowing members.

7. Loan amount.

The loan shall be advanced by the Federation upto 48 months income, 75% of the total cost of construction of Rs. 280000/- whichever is less. The remaining amount will be borne by the beneficiaries from his own resources.

The construction cost in some places is more than the estimated cost and if the construction work of the house could not be completed upto the limit of Rs. 3,50,000/- the Housefed can advanced further loan upto the maximum of Rs. 5,00,000/- from its own funds in additions to the above loan after verifying the utilization of previous loan and assessing the repaying capacity of the member on the higher rate of interest the recovery of loan advanced by Housefed from its own funds will be recovered under separate Kist-bandis. The rate of interest of loan advanced from Housefed's funds will be decided on the basis of prevailing market rates.

8. Release of loan.

The loan shall be advanced by the Federation to borrowing society in 3 installments as under:-

of

(a) First Installment of 30% of sanctioned loan will be disbursed after a society has collected the due share from its members and invested the same in Housefed Haryana and completion of other formalities. The member should spent his own share on construction houses/flat before the release of Ist installment.

(b) The 2nd installment of 40% of the sanctioned loan shall be disbursed when the society/member has fully utilized the Ist installment on the construction of house/flats.

© The 3rd installment of loan will be released after the utilization of previous installment and member has laid the roof of the houses.

9. Investment of shares of Housefed.

7% of loan amount is invested in the shares of the Housefed Haryana which is to be adjusted in loan on full repayment of loan by the individual borrower.

10. Utilization of loan. As far as possible transaction for advancement of loan shall be completed within a period of 3 months from the date of sanction of loan and the entire loan amount shall be utilized within the period to be fixed by Housefed and considered reasonable for completion of the entire construction work by the Federation. The proper utilization of the loan shall be seen by the local Director/Manager/Development Officer or Technical member of the Staff. The Managing Director may also see the proper utilization if he desired so at any time. If the loan granted is misutilised the Federation shall have the right to recall the loan with upto date interest forthwith.

11. Recovery of loan. quarterly
of
The recovery is made on the basis of equated installments. The loan shall be repaid in quarterly equated installments consisting of principal and interest. The first installment shall payable on the expiry of period of 3 months from the date of advancement of last installment of loan. The interest intervening period will be charged quarterly after the advancement of 1st installment of loan.

If the society/member fails to pay the installment in time, the compound interest on the same rate will be charged on the defaulted amount i.e. on interest and principal amount which is in default for the defaulted period.

The Housefed shall firstly adjust the amount of recovery in compound interest, interest than principal amount out of the recovery deposited by the member.

12. **Miscellaneous:-**

i. During the continuance of the mortgage, the borrowing society shall not alter or amend any of the Bye-Laws, Rules and regulations without previous consent of Housefed in writing and shall also not affect any transfer of plots, tenements and or shares to new members without previous consent in writing of the Housefed. This conditions, however, will not apply to the

plots, tenements, against which no loan have been taken from the Housefed.

- ii. The borrowing society shall not transfer, assign or otherwise deal with the tenement of the building during the currency of the mortgage or create any charge on the mortgage property with the consent of the Housefed. This condition will not be applicable in case of plot, tenements, against which no loan has been taken from the Housefed.
 - iii. No member of the society shall sublet his house without the prior permission of the Housefed, till the entire principal loan & interest is paid by the member.
13. If any dispute arises between a member and a Housing Society or between a borrowing society and the Housefed, it shall be referred to Registrar Cooperative Societies for final decision/ arbitration. Similarly if any doubt arises in regard to the interpretation of these rules, the decision of the Registrar, Cooperative Societies, Haryana shall be final and binding.
 14. The Housefed shall have the right to inspect the records of the debtor society and its property or to make such enquiries regarding the financial position of the debtor society as and when desired necessary.
 15. Every borrowing society shall furnish to the Housefed every year a copy of its annual report, and statement of accounts and a true copy of the report of the Auditors.

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Managing Director
Housefed Haryana Panchkula