# GUIDELINE FOR STATE SECTOR UMBRELLA SCHEME "MMKY- REACTIVATION OF FISHERIES COOPERATIVE SOCIETIES" FOR THE YEAR 2023-24

#### 1. AIM AND OBJECTIVE:

The main objective of the scheme is to provide one time revolving fund to eligible Primary Fishermen Cooperative Societies @ Rs.2.00 Lakh each for working capital of the society and improvement of socio-economic status of the members in a long run and 50 such Primary Fishermen Cooperative Societies will be benefitted under the program during the year 2023-24.

## 2. THE IMPLEMENTING AGENCY:

The scheme shall be implemented by the Directorate of Fisheries through respective District Fisheries Officer.

#### 3. ELIGIBILITY CRITERIA:

An active PFCS complying the following criteria will be taken into consideration for availing of the revolving funds;

- i. Completed at least 1 year from the date of its registration under "The Odisha Cooperative Societies Act-1962" and is in working condition
- ii. Has not availed revolving fund earlier.
- iii. Conducting Committee of Management meeting and AGB meeting in time as per OCS Act and Rules framed there under the Bye-laws of the Society.
- iv. Having last one year audited balance sheets with Profit Loss accounts of the Society from AGCS empanelled CA firms/auditors
- v. Must have paid the Government lease value of the reservoir/ pond, if taken on lease as per Rules.

# 4. PROCEDURE OF SUBMITION OF APPLICATION BY PFCS:

The scheme shall be advertised through the Departmental website, newspapers and wall posters in the District and Block Fisheries Offices across the state. The interested eligible PFCS shall apply in prescribed format as specified in Annexure-1 to District Fisheries Officer of the concerned district.

Following documents are required while submission of application:

- a. Society Registration Certificate.
- b. Resolution Copy of General Body meeting of PFCS for availing Revolving fund.
- c. Last one year Audited Balance Sheet and Profit Loss Account.
- d. Receipt of payment of lease value in case of Reservoir based PFCS/ Riverine PFCS/ Marine PFCS.
- e. Joint Pass Book (President and Secretary) Details of Bank Account Number with IFSC.
- f. Joint savings account with DFO and it's a/c number with IFSC code

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#### 5. CRITERIA FOR SELECTION OF PFCS:

- (i) The applications of PFCS shall be verified by ICS/ SARCS posted in the district and submit to the District Fisheries Officers-cum-ARCS and the ARCS Chilika Circle, Balugaon.
- (ii) The selected list of the PFCS shall be approved by the Collector-cum- District Magistrate/ any authorized officer by Collector & DM of the concerned district.
- (iii) Upon approval of the list by Collector-cum- District Magistrate / Additional District Magistrate, the DFO/ARCS Chilika to submit the eligible list of PFCS to the Director of Fisheries, Odisha for sanction and release of fund to joint account of PFCS and DFO -cum- ARCS/ ARCS Chilika.
- (iv) The Director of Fisheries, Odisha will sanction and transfer fund to the DFO/ARCS Chilika for release of funds to joint account of President and Secretary of PFCS through DBT/ NEFT/ RTGS.

#### 6. THE OPERATION OF FUND:

The fund will be deposited in the Bank account of the Society and operated jointly by the President/ Secretary of the concerned Society and the District Fisheries Officercum-ARCS of the concerned district.

The Management of the PFCS will meet once in every month to monitor the fund position, expenditure incurred, collection of loan and proposal for lending of the loan to the eligible members. The ICS (Fisheries) and AFO in-charge in case of reservoir and ICS (Fisheries) and AFO of the concerned Block in case of the Riverine Society will attend the aforesaid meeting. The Society will pass the resolution in the General Body meeting to utilize the fund for fish culture or fish business of the Society and to provide loans to the members of the society.

#### 7. GUIDELINE FOR IMPLEMENTATION:

(i) Raising of Fingerlings in the Captive Nurseries/ Fish Business/ Fish Culture in Reservoir or GP tank/ Purchase of Net & Repairing of Boats of the Society or any other fisheries related business activity:

As per Odisha Reservoir Fishery Policy, the fingerlings are to be stocked in the reservoirs by the lessee society every year for enhancing the productivity. The PFCS will take up fingerling culture in the captive nursery with the technical support of the Department and those fingerlings are to be stocked in the reservoir. The raising of fingerlings of captive nursery will also be very cost effective than purchasing fingerlings from outside. The expenditure so incurred needs to be certified by the District Fisheries Officer and requires to be approved in the meeting of the Committee of the Management of that society. The fingerlings stocking in the reservoirs must be undertaken in presence of the committee already constituted for the purpose. The fingerlings production details are to be reflected in the society record. The activities such as fish business, fish culture, purchase of net and repairing of the boat of the societies and any other activity need to be taken up with due approval of the Committee

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of Management. Any fixed assets need not be purchased utilizing the revolving fund so sanctioned in favour of the PFCS. The investment amount up to Rs. 1.00 lakh for the above purpose will be recovered with interest @ 4% per annum and to be deposited in the Joint Account.

# (ii) Credit Support to the Members:

A member of the PFCS can take loan from the revolving fund to run different activities for his socio economic development. The lending will be processed on need base programme and first come first serve basis, if the available fund is found to be insufficient to meet the requirement. The member willing to take loan from revolving fund needs to apply to the PFCS indicating the purpose and amount of loan required. The amount of sanction and the installment for recovery of the loan will be decided in the general body meeting of the management of the PFCS. Membersare permissible to take loan maximum of Rs. 5000/-/ per member up to Rs. 1.00 lakh for which interest @ 4% per annum will be charged. The loan along with the interest accrued thereon required to be recovered within one year from the date of sanction, failing which the interest will be charged @ 12% interest instead of 4%. The details of investment / Collection of revolving fund are to be placed before the Annual General Body meeting of the PFCS every year for approval. The PFCS will collect application from members for revolving fund, pass resolution in GB Meeting for sanction, prepare agreement with member basing on the guidelines and maintain loan ledger for the purpose of audit.

## 8. MONITORING & SUPERVISION:

Proper monitoring is an important factor for successful implementation of the programme and circulation of the revolving fund. The Inspector of Co-operative Societies (Fishery) and AFO -In Charge of the reservoir/block/marine of the concerned district are assigned with the responsibilities for regular monitoring so as to ensure proper implementation of the programme. The District Fisheries Officers-cum-ARCS / the ARCS Chilika Circle, Balugaon / Zonal Deputy Director of Fisheries/ Cooperative wing of the Directorate will monitor the programme at their respective level. The District Fisheries Officers-cum-ARCS / the ARCS Chilika Circle, Balugaon will collect the monthly progress report on utilisation of revolving fund through respective AFO and ICS and submit the same to the Directorate of Fisheries, Odisha, Cuttack.

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## APPLICATION FORM (REACTIVATION OF FISHERIES COOPERATIVE SOCIETIES) **Passport Size** Photo of 1. Name of the PFCS : ..... Secretary of 2. Address: **PFCS** a) Village: ..... b) G.P.: .... c) Block: ..... (Self d) P.O.: ..... f) PIN: ..... f) PIN: ..... Attested) Registration No. 4. Total No. of Members : (SC- ..... ST- ..... OC- .....) 5. Name of the President : Sri/Smt. ..... W/o- ..... Aadhaar No.: ..... Mobile No.:.... 6. Name of the Secretary : Sri/Smt. ..... W/o- ..... Aadhaar No.:.... Mobile No.:.... 7. Details about resources for Fishing / Fish Culture / Marketing Activity: a) Name of the Resource: ...... b) Lease Period: ...... c) Tahasil: ...... d) Mouza: ..... e) Plot No.: ..... f) Khata No.: ...... g) Recorded Water Area: ...... Ha. h) Actual Water Area: ...... Ha. i) Dimension of Pond: Length- ......mt. Breadth- ......mt. Depth- ......mt. 8. Year of Audit Date of Last General Body Meeting 10. Whether availed Revolving Fund earlier: ..... 11. Purpose of availing Revolving Fund : ..... 12. Self Declaration: We do hereby declare that, the above facts are true to the best of our knowledge and we are willing to avail assistance under "MMKY-Reactivation of Fisheries Cooperative Societies" activity & utilize the Government assistance for the

# Signature of the Secretary

said purpose.

Signature of the President

#### List of Documents Attached:

- 1. Society Registration Certificate.
- 2. Resolution Copy of General Body meeting of PFCS for availing Revolving fund.
- 3. Audit Balance Sheet and Profit Loss Account.
- Receipt of payment of lease value in case of Reservoir based PFCS/ Riverine PFCS/ Marine PFCS.
- 5. Joint Pass Book
- 6. Aadhar copy of president and secretary of PFCS