

Creating New Opportunities through Cooperatives

in

West Bengal



February 2011



Cooperation Department
Government of West Bengal

Salient Features Of West Bengal Cooperative Societies Act, 2006 & Rules Made Thereunder

- The Act has come into force from 18.01.2011 vide Notification No. Coop dated 18.01.2011;
- Focus to bring about economic and social re-generation including better and happier conditions of living for the weaker and poor section of the community including women folk and to bring them within the fold of cooperative movement.
- Provisions for Preference Share - U/S 4(5);
- Formation of Federal Cooperative Society introduced - U/S 4(30);
- Legal Status accorded to Self-help Groups - U/S 4(60);
- Provision for formation of Block-level Mahila SHG Cooperative Society U/S 4(07);
- Introduction of Service Cooperative Society - U/S 4(61);
- Permission accorded to Cooperative societies for promotion of one or more subsidiary organizations - U/S 25;
- Permission accorded for formation of partnership with another Cooperative society - U/S 26;
- Calendar provided for holding Annual General Meeting of different categories of cooperative societies - U/S 29(1);
- Power to permit holding of AGM upon failure of the B.O.D to call within the stipulated time vested with the Apex or Federal cooperative Society - U/S 29(6);
- Tenure of B.O.D for all types of societies extended to five years from the existing provision of three years - U/S 29(5)(a);
- Introduction of Half yearly general Meeting - U/S 30;
- Provision for Cooption of professionals, not exceeding two, in the B.O.D of any Cooperative Society - U/S 30(1)(g);
- Provision for one Director elected from amongst the SHG members in the B.O.D of all such Primary Cooperative Societies, Primary Cooperative Banks and Women's Cooperative Credit Societies which have been promoting SHG consisting of women members – U/S 32(1)(h);
- No of State Nominee in the B.O.D of any Cooperative Society reduced to one in place of three – U/S 32(b)(iv);
- Participation of State in the Share Capital of any Cooperative Society limited upto 25% of the total paid up Share – U/S 75;
- Provision for State appointed Panel of Auditors for Audit of accounts of the Apex and Central societies, Urban Cooperative Banks and ARDBs – U/S 93;
- Provision for Cooperative Election Commission for holding election of all categories of Cooperative Societies – U/S 96.

Salient features of the Crop Loan Rules for the Short Term Co-operative Credit Structure, West Bengal – 2010.

- The Rule came into force with effect from 01/09/2010.
- Scale of Finance (maximum limit of loan to be sanctioned per acre of land) would be determined on the basis of input costs including cost of seed, cost of fertilizer, cost of plant protection chemicals, irrigation cost, and labour cost, etc. and the amount required to maintain his family during the cultivation season, not exceeding 10% of other costs. The cost towards payment of insurance premium would also be incorporated (Rule-5).
- The procedure for adjustment of collection of crop loan at the Bank level has been revised. Instead of adjusting overdue interest first, overdue principal there after, current interest then and current principal at last, now the Banks entries in the crop loan account would be identical to that at the Primary Agricultural Credit Society (PACS) level. The PACS would now pay less interest and these village level organization would become more viable financially (Rule-41).
- This new rule will be applicable to crop loans purveyed through the Joint Liability Groups (Rule-3).
- Crop loans upto Rs. 10,000/- may now be issued without any mortgage or charge upon the land (Rule-14.1).
- Mortgage of arable land will be taken to the extent required depending upon the notional value of land mortgaged which will be for the time being Rs. 1,00,000/- per acre for all sorts of arable land throughout West Bengal (Rule-14.1).
- The PACS will ensure enrolling at least one member from each agricultural household in its area of membership to fulfill their genuine credit needs (Rule-4).
- The ceiling of crop loan per individual will be Rs. 1,50,000/-, taking all crop loans together (Rule-4).
- All Crop Loans shall be disbursed through Kishan Credit Card (KCC) (Rule-10).
- For promotion of self-help and thrift habit, every willing member of the PACS shall contribute towards thrift deposit of at least an amount equal to 0.5% of the loan taken on each occasion.

CO-OPERATIVE ZONES & RANGES IN WEST BENGAL UNDER COOPERATION DIRECTORATE

Zone /Range	District	Present Location of the office	Phone No & e-Mail id
CENTRAL ZONE	Presidency Division	Anupama Building(2 nd Floor), 60A, Colootola Street, Kolkata-700 073	033-2235-6519 coopwbcentral@gmail.com
Howrah	Howrah	Sushama Mansion (3 rd floor), 43, Netaji Subhas Road, Howrah-711 101	033-2637-0102 coophowrah@gmail.com
Kolkata	Kolkata	Anupama Building (2 nd floor), 60A, Colootola Street, Kolkata-700 073	033-2235-7224, coopkolkata@gmail.com
Murshidabad	Murshidabad	Old Collectorate Building, Court Compound, Baharampur, Murshidabad 742101	03482-252186, coopmurshidabad@gmail.com
Nadia	Nadia	Old Collectorate Building, Krishnanagar, Nadia – 741 101	03472-252383, coopnadia@gmail.com
South 24 Parganas	South 24 Parganas	New Administrative Building (7 th floor),12, Biplabi Kanti Bhattacharjee Sarani, Alipore,Kolkata-700 027	033-2479-3862, coopsouth24parganas@gmail.com
North 24 Parganas	North 24 Parganas	Zilla Parisad Bhawan, (2 nd Floor), Rishi Bankim Sarani, Barasat, PIN 700 124	033-25524835 coopsouth24parganas@gmail.com
NORTHERN ZONE	Jalpaiguri Division	116, Asutosh Mukherjee Road (Near BSNL Office), Siliguri, Darjeeling-734 401	0353-2520019, coopwbnsiliguri@gmail.com
Coochbehar	Coochbehar & Jalpaiguri (1 SD)	Kalika Das Road, Nutan Bazar (Opposite Zilla Parishad Bhawan), Coochbehar, District-Coochbehar -736 101	03582-228871, coopcoochbehar@gmail.com
Dakshin Dinajpur	Dakshin Dinajpur	Collectorate Building (1 st floor), Balurghat, Dakshin Dinajpur-733 101	03522 255638, coopdakshindinajpur@gmail.com
Darjeeling	Darjeeling	Old Kutchery Building, Chawk Bazar, P.O. & District-Darjeeling, PIN -734 101	0354-2252296 coopdarjeeling@gmail.com
Jalpaiguri	Jalpaiguri (2 SDs)	Administrative Building (2 nd floor) P.O. & District – Jalpaiguri, PIN-735 101	03561-230410 coopjalpaiguri@gmail.com
Malda	Malda	Atul Market (2 nd floor), P.O.-English Bazar, District-Malda, PIN-732101	03482-252186, coopmalda@gmail.com
Uttar Dinajpur	Uttar Dinajpur	Old Collectorate Building, P.O.-Karnajora, Uttar Dinajpur-733 124	03482-252186, Cdudr@gmail.com
WESTERN ZONE	Burdwan Division	Purta Bhaban (4 th Floor), P.O.-Sadarghat, -Burdwan- PIN- 713 301	0342-254041 coopwbwestern@gmail.com
Bankura	Bankura	DRDC Building, Pratap Bagan, P.O. & District-Bankura PIN- 722 101	03482-252186, coopbankura@gmail.com
Birbhum	Birbhum	Dangalpara, P.O. Suri, District-Birbhum, PIN-731 101	03482-252186, coopbirbhum@gmail.com
Burdwan-I	Burdwan (2 SDs)	Court Compound, P.O. & District-Burdwan, PIN – 713 101	0342-2662352, coopburdwan1@gmail.com
Burdwan-II	Burdwan (2 SDs)	Dakbungalow Road, opposite to Municipality Building P.O.-Katwa, District- Burdwan-, PIN-713 151	03453-255057 coopburdwan2@gmail.com
Burdwan-III	Burdwan (2 SDs)	142, Dr. Megh Nad Saha Road (near Hutton Roa Kalibari), Asansol, Burdwan, PIN -713 301	03453255057 Coopburdwan3@gmail.com
Hooghly	Hooghly	Old Zilla Parishad Building (1 st floor), Chinsurah, Hooghly PIN- 712 101	033-2680-2290 coophooghly@gmail.com
Paschim Medinipur	Paschim Medinipur (3 SDs)	Vidyasagar Sarani, P.O. Midnapore District-Paschim Medinipur	03222-275580, cooppaschimmidnapur@gmail.com
Purba Medinipur-I	Paschim Medinipur (1 SD) & Purba Medinipur (2 SDs)	Uttarchara Sankarara, behind Tamluk Municipality P.O.-Tamluk, District-Purba Medinipur	03228-266045 cooppurbamidnapur1@gmail.com
Purba Medinipur-II	Purba Medinipur (2 SDs)	Co-operative Bank Bus Stand, P.O.-Contai Purba Medinipur	03220-255039 cooppurbamidnapur2@gmail.com
Purulia	Purulia	Union Club (near Purulia Motor Stand), P.O. & District-Purulia PIN -723 101	03252-222387 cooppurulia@gmail.com
Cooperation	3 Divisions[19 Districts]	New Secretariat Bldgs, 1 Kiron Sankar Roy Road, Kolkata-700001	03322487114 coopwbdt@gmail.com
Kolkata Metropoliton Area Housing [KMAH]		245,B.B.Ganguly Street, Kolkata-700012	033-22372790, coopwbkmah@gmail.com
Rajarhat Township Area Housing [RTAH]		Gate No -3 Salt Lake Stadium, Ramp n No-19, Kol-700091	033-23359808, coopwbtrah@gmail.com

Inclusive Ghatal Sub-Division