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Reformulated Principles of Cooperation

1st Principle: Voluntary and Open Membership

Cooperatives are voluntary organisations, open to all persons able to use their service and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5th Principle: Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

6th Principle: Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.



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May, 2012

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A view of the Cooperative Housing Project in Goa

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FROM EDITOR'S DESK

OUR ENVIRONMENT, OUR PROGRESS

As Mahatma Gandhi had aptly quoted, "There is a sufficiency in the world for man's need but not for man's greed."

As important it is for the society, country as a whole to gain competitive advantage through development and industrialization, so is to care and replenish the base of it all – The Environment. In the rat race of technology, the gap between exploitation and replenishment of nature seems to be widening.

Though the aforesaid statement remains debatable as some believe economic development is leading to environmental issues in India. Others believe economic development is the key to improving India's environmental management and preventing pollution in India.

In past it has been suggested that India's robust population is the primary cause of its environmental degradation. However, research challenges this theory; empirical evidence from countries such as Japan, England and Singapore, each with population density similar or higher than India, yet each enjoying environmental quality vastly superior to India, suggests population density may not be the only factor affecting India's issues.

Major environmental issues that are India combating ranges from forest and agricultural degradation of land, resource depletion (water, mineral, forest, sand, rocks etc.), environmental degradation, public health, loss of biodiversity, loss of resilience in ecosystems to livelihood security for the poor.

This is the decade when the importance of Environment (Protection) Act, 1986 has been fully recognized to its potential. The Act was promulgated to provide for the protection and improvement of environment and for matters connected therewith. The Act consists of 26 sections distributed among four chapters and extends to the whole of India. It penalizes the defaulters who are found to be the cause of pollution; they may be liable for punishment for a term which may extend to five years or with fine which may extend to one lakh rupees or both (Sec 15, 16, 17). If not comply fine of Rs. 5000 per day extra, still if not comply for more than one year, then imprisonment may extend up to 7 years.

The educated mass of India is adequately aware of the alert bells of environment conservation. However, unless a problem is indisputable and directly impacting people's lives, people are much more likely to be not concerned and more likely to not take any action.

Fortunately, today's youth is posing as the Earth Warrior and have been crusading towards restoring the habitat. Concepts like Earth Hour is a worldwide event organized by the World Wide Fund for Nature (WWF) and held on the last Saturday of March annually, encouraging households and businesses to turn off their non-essential lights for one hour to raise awareness about the need to take action on climate change. In 2003, India set up a National Forest Commission to review and assess India's policy and law, its effect on India's forests, its impact on local forest communities, and to make recommendations to achieve sustainable forest and ecological security in India.

Eco friendly technology is in a booming stage, so it should be, looks to improve in two major areas: energy efficiency and reduction of harmful waste. Through efforts by the large computer and electronic manufacturers, many high tech products carry the ENERGY STAR approval, meaning they are more energy efficient than other products of a similar function and quality. Through corporate recycling programs like those offered by Apple and HP, outdated computers and components can be recycled for future discounts rather than thrown into landfills where toxic residue can pollute groundwater sources. The eco-tech movements need to be supported by the consumer. Make sure that when you get ready to buy that new computer, or that 42 inch flat-screen television, you are buying from a company that supports eco friendly technology through their products and corporate philosophy.

Besides, rain water harvesting, solar energy enabled equipments, green house, sapling plantation, conservation of wildlife, WHO's initiatives towards public health are few of the many efforts that are being taken to balance the nature.

To make life and sustainability beautiful, expert craftsmanship is needed to strike a balance between development through industrialization and realizing the need to compensate what the environment has lost in the process.

ENERGY CONSERVATION STRATEGY IN LIGHTING OF COOPERATIVE HOUSING SECTOR

– Dr. B. M. Suman*

ABSTRACT

Daylight can be utilized for illuminating the interior space of buildings. In the context of today's energy crunch, utilization of daylight has become one of the most important strategies for energy conservation in lighting of buildings. With advancement in technology to produce brighter, more efficacious, long life, energy saver and colorful as well as white illumination LEDs has increased the tremendous possibilities of using this LED technology into a range of applications. Automatic control system can use inexpensive time clocks or photocells to switch or dim banks of lights in rows adjacent to the windows when daylight level are high or requirement of lighting level is less. Whether or not the payback time for such a control system is acceptable will depend on how much energy is saved throughout the year or life cycle of the system in Cooperative Housing.

INTRODUCTION

Daylight is a boon of the nature and is available free of cost. It requires investments in light control device and efficient lighting system. These investment payback periods depend upon cost of electricity. Daytime supplementary artificial lights should be suitably integrated with daylight and only minimal artificial lights be provided in the vicinity of windows and bilateral day lighting should be provided if roof depths are beyond 10m. Efficient luminaries and light sources should be provided for achieving good lighting at minimum energy consumption. Except for specific requirements or for situations where light is required for a short duration, fluorescent lamps are recommended because of their much higher light output and longer life as compared to that of incandescent lamp. Cool daylight fluorescent tubes which have about five time higher luminous efficiency than incandescent lamps are recommended for daytime supplementary artificial lighting in work area in hot climate. Warm white fluorescent tubes which have slightly higher luminous efficiency than cool daylight fluorescent tubes, are recommended for corridors and stairs. In those areas of Cooperative Housing where natural light is available, as mentioned earlier, the control system automatically takes advantage of this resource and incorporates it by dimming or switching electric light in daylight zones is used as fill in lighting to provide even illumination across the space.

* Sr. Technical Officer, CSIR-Central Building Research Institute, Roorkee, Uttarakhand

The various lighting zones such as day lit zone and interior zone are formed based on the distance of the task area of the office and available natural light from the window. The photo sensor senses the natural light. The least amount of artificial light is required if the area is closed to the window and the unnecessary lamps are switched off. However considering the cloudy day in rainy or winter seasons, the two, three or more levels of switching arrangement are made in the day lit zones and in the interior zones, the dimming method is used. The level of daylight may be considered as **very high, medium high, high, low, medium low, very low, zero** etc. and the sets of lamps can be switched off or on accordingly.

Computer-based control system is becoming increasingly popular. These rely upon dedicated computers or processors to control the building services and operate the building at maximum efficiency. Information from transducers and sensors about the state of the building is used by program to control lighting and other equipment. Although such system is expensive, this is offset by the wide variety of services that can be controlled at optimum efficiency. The utilization of sensor data of lighting in fuzzy control system involves several tasks that are performed with a human operator somewhere in the decision loop. Control system evaluates the data based on a set of rules learned by the human expert, usually from experience. Unless artificially derived by a professional knowledge engineer, these rules are not "crisp" i.e. the words used are open to human interpretation and require the application of common sense and judgment to be successfully applied in a decision-making role.

ENERGY SAVING IN LIGHTING

There is an enormous potential for conserving electrical energy in cooperative housing by utilizing natural lighting such as day light which is the visible part of solar energy and reducing the wastage of energy.

The energy consumed by lighting depends on the electrical load and the hours of use. It is therefore affected by the design of lighting installation to meet the lighting requirements of the space, together with its associated controls manual or automatic and management in operation. Various types of lighting controls are available today e.g. photo-control, occupancy based control, time delay switch.

A substantial portion of energy consumed on lighting may be saved by utilization of daylight and rational design of supplementary artificial lights. Supplementary artificial lighting arises due to diminution of day lighting beyond design hours, that is for solar altitude below 15° or when dark cloudy conditions occur. Windows have to be made not only offering a view on the outside world but also providing task illumination with daylight. By using as much daylight as possible electric energy for lighting may be saved.

LIGHT EMITTING DIODES (LEDs)

LEDs (light-emitting diodes) have been around for about 50 years, but have only been commercially exploited since 1960s. Typically use to date have been for indicator purposes—most often seen in domestic electrical appliances or numeric display on consumer electronic devices. However, new LED material and improved production processes have resulted in bright LEDs in colours throughout the visible spectrum with efficacies greater than incandescent lamps. Now LEDs are being much more widely used for indicators on the highway lane marking and traffic lights are just two examples. With advancement in technology to produce brighter, more efficacious, long life, energy saver and colourful as well as white illumination LEDs has increased the tremendous possibilities of using this LED technology into a range of applications. LED is a forward biased pn junction in which electron-hole recombination leads to the generation of optical radiation through the process of spontaneous emission.

AUTOMATIC CONTROL

Automatic control system can use inexpensive time clocks or photocells to switch or dim banks of lights in rows adjacent to the windows when daylight level are high or requirement of lighting level is less. Whether or not the payback time for such a control system is acceptable will depend on how much energy is saved throughout the year or life cycle of the system.

Automatic systems must normally have some degree of manual override to take care of the unexpected circumstances, and a time-lag must normally be built into the system to prevent premature switch off. The presence of occupants can be signaled by proximity detectors utilizing radar, acoustic, or infrared techniques.

Computer-based control systems are becoming increasingly popular. These rely upon dedicated computers or processors to control the building services and operate the building at maximum efficiency. Information from transducers and sensors about the state of the building is used by program to control lighting and other equipment. Although such system is expensive, this is offset by the

wide variety of services that can be controlled at optimum efficiency. A computer based programmable system for lighting control is proposed and discussed in the following section:

Lighting Control System

In the proposed lighting control system consists of switches, sensors and solid-state controllable out ballasts together with lamps and the software incorporating the fuzzy, time clock and logic controllers have been used to achieved an extraordinary level of performance of the complete lighting system in office/commercial buildings and educational institutions. Various control strategies have may be used for light control such as fuzzy control and daylight control. The utilization of sensor data of lighting in fuzzy control system involves several tasks that are performed with a human operator somewhere in the decision loop. Control system evaluates the data based on a set of rules learned by the human expert, usually from experience. Unless artificially derived by a professional knowledge engineer, these rules are not “crisp” i.e. the words used are open to human interpretation and require the application of common sense and judgment to be successfully applied in a decision-making role. A role contains deterministic conditions that are actually fuzzy in nature and are interpreted by the operator during operation. For example certain levels of daylight may appear to the operator as very high, medium high, high, low, medium low, very low, zero etc. all these levels of experience of the operator are quantized through the output of the sensors and are stored in the computer memory so that the appropriated switches of lights are turned on or dimmed based on the above levels. Thus the utilization of the light and lamps becomes optimum. This controlled method can be incorporated into the five lighting control strategies.

Lumen Maintenance

Lumen maintenance means compensating for light losses due to lumen depreciation of lamp with age. The rate at which a lamp degrades is a function of ballast characteristic, the particular lamp type, the particular process of manufacturing the lamp etc. a standard fluorescent lamp will produce anywhere from 10% to 40% around the end of its life. With the help of controllable output ballast and control system the effect of lumen depreciation are eliminated by increasing the power to the lamps as they age. On average, 1.5 to 2.5 percent power is added back into the system for about 3000 hours of operation with lighting loaded lamps and slightly more with heavily loaded lamps. The overall saving in energy using this technique is at least half lumen depreciation rate. In the proposed scheme, the dimming method of feedback lighting control in the interior zone of the office space takes care of the lumen depreciation.

Tuning

Tuning is the ability to dim out excess lighting levels when they are not needed. The amount of energy used to generate light levels about those that are needed is saved. To calculate the energy saving, let us consider that a fluorescent lamp fixture is providing 850 lux of light at a specified area. If the requirement for normal task is 500 lux than assuming the linear relationship between 500/850 or 59% of the maximum energy will be required to attain 500 lux.

Tuning can also be considered to be associated with scheduling. At 5.30 pm, when most of the occupants of the building have left for the day, the task requirement only 200 lux for the maintenance crew. For the simple calculation given above, we can know that only 24% of the maximum ballast input energy need be used to generate adequate lighting during the period the cleaning crew is at work, after that, the requirement may even the less.

In the proposed scheme, the data on the requirement of light level for particular task is stored in the computer memory to be used during program execution. If the nature of the task changes, the data based on the changed requirement is entered again by the programmer and the software control maintains the proper level of lighting. Scheduling means the adjustment of the light levels in response to varying task which are a function of working day or holiday and time of the day. It can be considered "tuning" the lighting to various tasks which occur at different times of day.

RECOMMENDATION

Based on above study, following recommendations can be made.

- Glazed area should be adequately shielded against direct sunlight during hot weather condition. The shade coefficient for conditioned and non conditioned buildings should not exceed 0.3 and 0.5 respectively. In addition to external shading, internal shading devices should also be employed wherever necessary.
- For good penetration of daylight for residential buildings windows of 1.0 to 1.2m height at a still height of 0.8 to 1.0m above floor are recommended for improving natural ventilation at lower level.
- Daytime supplementary artificial lights should be suitably integrated with daylight and only minimal artificial lights be provided in the vicinity of windows and bilateral day lighting should be provided if roof depths are beyond 10m.

- Efficient luminaires and light sources should be provided for achieving good lighting at minimum energy consumption. Except for specific requirements or for situations where light is required for a short duration, fluorescent lamps because of their much higher light output and longer life as compared to that of incandescent lamp are recommended.
- Cool daylight fluorescent tubes which have about five times higher luminous efficiency than incandescent lamps are recommended for daytime supplementary artificial lighting in work area in hot climate.
- Warm white fluorescent tubes which have slightly higher luminous efficiency than cool daylight fluorescent tubes are recommended for corridors and stairs.
- Ceiling should be whitewashed and walls should have a white to off white finish and a 3 to 6 monthly cleaning schedule for luminaires and window panes should be followed for better utilization of artificial light and daylight.
- Photo controls should be employed for minimizing wastage of energy in artificial lights.
- Biogas should be utilized for meeting energy requirements for lighting.

ACKNOWLEDGMENT

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Deposits	Exceeds Rs.321.83 Crores
Loans & Advances	Exceeds Rs.183.29 Crores
Credit Facilities	Max. Rs.4.15 Crores per Individual
Net Profit After Tax	Rs.3.00 Crores (2010-2011)
Net NPA	0% (2010-2011)
Capital Adequacy	16.20% (2010-2011)
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NEW INITIATIVE OF PUNJAB HOUSEFED

– H.S. Sidhu *

The Punjab State Federation of Cooperative House Building Societies Ltd. (Housefed) is implementing a noble scheme for the benefit of members of housing cooperatives. The salient features of the scheme are as under:

Name of the Scheme : The account shall be called “Loanee Welfare Account for waiving of deceased member loan account Scheme”.

Object: The Housefed is providing finance to members of cooperative house building societies for construction of houses in the State of Punjab which is repayable by the member in 20/15 years in quarterly/half yearly instalments. In case of death of loanee member, it is very difficult for the heirs to repay the loan. To avoid hardship to the heirs of loanee members and to provide the relief, this account shall be maintained. The main object for maintaining this account is writing off the outstanding balance amount of house building loan of a deceased member on his death as per eligibility criteria.

Enforcement and Applicability: It shall be maintained w.e.f. 1.4.1997. The account shall be utilized for the welfare of the members of cooperative house building societies who have taken loan from Housefed under various schemes except LIC loaning schemes and died before repayment of all the instalments of loans to the Housefed.

Eligibility for Relief:

- (i) All the members of cooperative house building societies who avail loan under various schemes except LIC from the federation and whose age is not less than 18 years and not more than 65 years at the time of death are eligible and will be entitled for the benefit of this relief as long as their outstanding indebtedness subsists.
- (ii) In case of default in paying the instalments, the member shall not be eligible for the above benefit, but in case the legal heirs of the deceased loanee member deposited the defaulted amount up to the date of death of loanee member the balance amount will be waived off as per conditions of the scheme. The eligible sum under this account shall be adjustable in the event of death of member. The sum relief shall be adjustable by effecting reduction in loan outstanding against the member. The amount @ 0.5% from the instalment of interest will be transferred to this account. The benefit/relief would

be given at the following rates in the event of death of a member:

- | | |
|--|---------------|
| (a) More than 1 year but less than 3 years | - 25% |
| (b) More than 3 years but less than 7 years | - 50% |
| (c) More than 7 years but less than 10 years | - 7% |
| (d) Above 10 years | - Full relief |



- (iii) The benefit under this account in respect of member shall be equal to the outstanding indebtedness of loan taken from the Housefed to the satisfaction of the federation in the prescribed proforma and the manner prescribed by the federation shall be furnished by the member through concerned society and DM. The list of the documents required to be furnished may be obtained from Head Office.
- (iv) In the event of death due to accident the restrictions as laid down shall not apply and full claim under this account be payable. Death due to accident means accidental death occurring within six calendar months of the happening of the injuries but following will not be included for the benefit: (a) Death caused by self injury, suicide or attempted suicide or death due to influence of liquor and drug, (b) Death caused by injury resulting from riots, armed rebellion and war (whether war declared or not), (c) Death resulting from the member committing a breaching of law.

Contribution : The amount will be transferred @0.5% by the Recovery Branch out of recovery by passing necessary voucher in this regard on quarterly/half yearly basis.

Competency : The Managing Director will be competent to settlement sanction/grant of benefit as per terms and conditions as laid down.

Procedure : The society will inform the DM within 15 days of the death of member and DM will inform the same within 30 days from the date of death of the member to Head Office. All necessary documents duly completed in all respect will be submitted by the DM to the Head Office for granting benefit to the member within the above scheduled time. The heirs of the member shall produce evidence of death through society to DM.

* Managing Director, Punjab State Federation of Cooperative House Building Societies Ltd., Chandigarh.

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KEY POINTS TO BE INCORPORATED BY THE STATE GOVERNMENTS IN THEIR COOPERATIVE ACT AS PER PROVISION OF CONSTITUTION AMENDMENT ACT PASSED BY PARLIAMENT IN DECEMBER, 2011

– P.M. Sharma*

1. **Strength of Board of Directors and reservation of seats for women, Schedule Caste/Schedule Tribes Persons :-**

The State Governments are bound to amend their Act making provision that the Board/Managing Committee of Societies shall not consist of more than 21 members out of which 2 seats shall be reserved for women and one for Schedule Caste or Schedule Tribes. The condition is that the memberships in such societies are of individuals and such societies have members from these categories,

2. **Tenure of Board of Directors :-**The term of Board of Directors shall be five years from the date of election including the terms of Office Bearers.

3. **The Board shall Co-opt Two members** as Professional Directors having experience in the field of Banking, Management, Finance or specialization in any other field relating to activity of such society. The co-opted members shall be in addition to the elected Directors who shall not have the voting right in electing the Office Bearers of the Society and they are debarred to hold any post of Office Bearers in the Society.

4. **Election of the Board of Directors within a time frame:-**

- (a) The election of Board of Directors shall have to be conducted before expiry of its terms failing which Administrator shall take over who will arrange election.
- (b) Independent Election Body:- A provision has to be made in the Act for conducting the elections of the societies by an Authority or Body to be set-up under this Act which shall be independent and responsible for controlling of electorate rolls and supervise the elections. The procedure for holding election shall be provided in the Act & Rules by the Government.

5. **Time Limit for Supersession of the Board:-** States have been directed to make a provision in the Act that no Board shall be kept in suspension for more than six months and incase of Banks not more than one year. However where there is no Government share or financial assistance,

the Board shall not be superseded by Government. The conditions for superseding the Boards are to be as under:-

- a. Persistent Default.
- b. Negligence in the performance of duties.
- c. The Board has committed any act pre-judicial to the interest of Society or its members.
- d. Stalemate in the Constitution or function of the Board.
- e. The service condition of Administrator shall have to be prescribed in the Law.

6. **Independent Audit System**

- a. States are bound to notify a Panel of Auditors for auditing the accounts of societies laying down the minimum qualification and experience of such Auditors.
- b. Each Society has to get its Accounts audited within six months from the closing of Accounts.
- c. The accounts of Apex Cooperative Societies notified by the State shall be laid before the State Assembly.

7. **Convening of General Body Meeting:-** Provision, is to be made by the State Government in the Act for convening the Annual General Body Meeting within six months of the close of financial year.

8. **Right of a Member to get Information:-**

- a. State has to make provision in the Cooperative Act for giving access to a member of the Society to the books and accounts of the society kept in regular transaction of business with such member.
- b. A provision has to be made in the Act for minimum attendance of a member in meetings and utilizing the minimum services of the Society.
- c. A provision is to be made for arranging Education and Training for the members of the Society.

* General Secretary, Delhi State Cooperative Union, New Delhi

9. **Filing of Returns :-** Each Society has to file returns within six months of closing of financial year on the following pattern :-

- a. Annual Report of its activities.
- b. Audited Statement of Accounts.
- c. Plan for Surplus disposal approved by Annual General Meeting.
- d. List of amendments in the Bye-laws, if any.
- e. Declaration regarding date of Annual General Meeting and date of election, when due.
- f. Any other information required by Registrar.

10. **Offences & Penalties :-** The States are bound to make provisions in the Act for prescribing penalties and offences as detailed below:

1. Filing of false return/information by the Society or its Office Bearers.
2. Disobeying any summon or written order issued under the Act by the authorized persons.

3. Failure of employer to pay the society amount deducted from the salary of employee within 14 days from such deduction, without sufficient cause.
4. Failure of an officer or custodian of a society who willfully fails to handover the charge of records, cash, securities and other properties belonging to the society.
5. Corrupt practice adopted by members of Board or Office Bearers before, during or after the election.

A provision has also been made in the Constitution Amendment Act that State has to amend their Act within one year from the notification of the Constitution Amendment Act failing which the provisions of amended Constitution Act shall apply automatically.

it is therefore obligatory on the part of State Government for appointing an Expert Committee on Cooperative Law to submit a document suggesting the amendment in the present D.C.S. Act, 2003,

"Delhi Government is requested to constitute a Committee to amend the Act".

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Financial Indicators as on 31.03.2011

	₹ in Crores
Share Capital	69.23
Reserves	276.31
Deposits	2192.58
Advances	1383.44
Investment	1058.01
Working Capital	2748.72
Net Profit	53.22
CRAR	18.79%
Gross NPA	2.46%
Net NPA	0%



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LEGAL COLUMN*

SUPREME COURT OF INDIA (BEFORE HON'BLE JUSTICE G.S.SINGHVI AND S.J.MUKHOPADHYAY, JJ)

Ishwar Dass Nassa & Ors.
Vs.
State of Haryana and Ors.

.....Appellants

.....Respondents

AND

Pyare Lal and Ors.
Vs.
State of Haryana and Others

.....Appellants

.....Respondents

(CIVIL APPEAL NO.4211 OF 2004 WITH CIVIL APPEAL NO.4209 OF 2004)

DECIDED ON 12TH DECEMBER, 2011

GENERAL

This judgment deals with the legality and correctness of the demand made by the Housing Board after 10 years of allotment of tenements though the time limit for such demand is limited to 7 years under the provision of Hire Purchase Tenancy Agreement which are required to be executed pursuant to Housing Board (Allotment, Management and Sale of Tenements) Regulations, 1972.

ISSUE INVOLVED

The issue involved were framed under para 1 of the judgments as under:

"Whether the Haryana Housing Board (for short 'the Board') could ignore the time limit of 7 years specified in clause 2 (w) of the Hire Purchase Tenancy Agreement executed by the appellants as per the requirement of Regulation 11 (4) of the Housing Board, Haryana (Allotment, Management and Sale of Tenements) Regulations, 1972 (for short, 'the Regulations') framed by the Board in exercise of the power conferred upon it under Section 74 of the Haryana Housing Board Act, 1971 (for short, 'the Act') and demand additional price from them after 10 years of the allotment of tenements".

FACT

The Haryana Housing Board issued an advertisement in the year 1975 seeking application for allotment of tenements at Sonapat under the Economically Weaker Section (EWS), Low Income Group (LIG) and Middle Income Group (MIG). The appellants in this case were successful allottees and the Housing Board allotted tenements in

* Compiled by Shri S.B. Upadhyay, Advocate, Supreme Court

various categories to them. The allotment letters were issued in the year 1978 which provided cost of tenements, cost of the additional land and also additional charges for corner plots. The successful allottees were asked to deposit the first installment and take possession of the tenements within 30 days from the date of issue of the letter of allotment. The successful allottees accordingly deposited the amount as per the demand and also took the possession after executing the Hire Purchase Tenancy Agreement. Such Hire Purchase Tenancy Agreement provided that if after the receipt of the final bills, if there is any enhancement of the cost of land on any account and if the Board consider it necessary to revise the cost, it may do so and determine the final cost payable by the allottee. However the stipulated change in the cost shall not be made after 7 years from the date of allotment. On expiry of 10 years, the Estate Manager, Housing Board issued notices to allottees directing them to pay additional cost in-lieu of enhanced compensation paid by the Improvement Trust, Sonapat. Such demand raised by the Housing Board was challenged by the allottees in the High Court. After the learned single judge of the High Court rejected the writ petition filed by the allottees, the allottees moved the Division Bench of the High Court in appeal which was also dismissed approving the payment of additional price. Thus the matter landed in the Supreme Court in further Appeal.

HELD

The Supreme Court allowed the appeal and the order passed by the High Court was set aside and demand notices issued by the Estate Manager, Housing Board, Sonapat requiring the allottees to pay additional price were quashed. ■

Note : Please write to NCHF Secretariat for copy of above judgment, if required.



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About us

Year of Establishment: 1965

Branches: 8 +1 Extn. Counter

Financial Figures As on 31.03.2011

* Share Capital	Rs. 7.23 crores
* Deposits	Rs. 203.77 crores
* Advances	Rs. 106.90 crores
* Working Capital	Rs. 242.09 crores
* Own Funds	Rs. 31.09 crores
* Net Profit	Rs. 2.56 crores
* Net NPA	0.50%
* CRAR	24.25%

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Mangalore Br * Nawayath Colony Br * AEC Extn Counter - Bhatkal

BOARD OF MANAGEMENT

Shri Mohammed Akram Musba, President
Shri G.H. Pai, Director
Shri Abdul Majeed Chougule, Director
Shri Jaffar Sadique Ismail Shabandri, Director
Shri Victor Francis Gomes, Director
Shri Shridhar B. Naik, Director



S.A. Razzak
General Manager

Shri Shaikh Shabbar Kadir Basha, Vice President
Shri M.S. Moger, Director
Shri Mohammed Sadulla Damda, Director
Shri Damda Mohammed Ansar, Director
Shri Pari Mohammed Hussain, Director
Bibi Shabeena Tahir Siraj, Director

SNIPPETS

NCHF TRAINING PROGRAMME HELD AT SHIMLA

The National Cooperative Housing Federation of India (NCHF) organized a Management Development Programme for the Senior Personnel of Housing Cooperatives from 12-15th April, 2012 at Shimla in collaboration with the H.P. State Cooperative Housing Federation and Punjab State Federation of Cooperative House Building Societies.

The programme was inaugurated by Shri H.S. Sidhu, Managing Director, Punjab State Federation of Cooperative House Building Societies. While addressing the participants, he said that the cooperative housing with about one lakh primary societies and 70 lakh members across the country is an organized sector having huge potential to serve the aspirations of low and middle income families. However, the liberalized market economy has necessitated housing cooperatives to adopt a more pragmatic approach, widen their service areas, develop better living environment and restrict the project cost within affordable limits. Such a holistic approach demands skill development through education and training.

Shri Sidhu while briefing about the progress of cooperative housing in Punjab said that the Punjab Housefed is borrowing funds from nationalized banks/institutions at the interest rate of 11.0%. There are about 342 member primary societies and the secretaries of the societies are employees of the State Federation. During the year 2010-11, the Federation earned a profit of Rs. 26.87 crores and it is paying dividend regularly to members and the State Government. The working capital of the Federation as on 31st March, 2012 was Rs. 550.46 crores. It is developing housing complexes across the State and the construction of 1370 flats is in full swing on three projects at Banur, Mohali and Kapurthala, he added.



A view of the participants

Dr. M.L.Khurana, Managing Director, NCHF in his Welcome Address said that the process of training and education can build a bridge of goodwill between the members and their cooperative. They are the real owners and it is imperative for them to make informed decisions. A good decision maker is the one who is educated, well-informed, and enlightened. In a strive to inculcate those abilities in a member a blend of education, training, information and professional attitude is mandatory, which in turn will ensure a rock-solid foundation for a strong cooperative. Thus for addressing the need of imparting efficient education and training in tandem with the cooperative's principles; NCHF organizes short-term training programmes at the national level regularly.

Dr. Khurana further said that although, housing cooperatives have contributed significantly in meeting the shelter requirements of needy families as well as in improving their living standards, but at the same time they are faced with stiff competition from housing finance companies and commercial banks. This has necessitated improved work efficiency in housing cooperatives not only to face the competition but also for their own survival. He also briefed the participants about the achievements of housing cooperatives in the country and recent initiatives of NCHF.

Dr. R.P. Nainta, Principal, Agriculture Cooperative Staff Training Institute, Shimla proposed a vote of thanks at the inaugural function.

The inaugural function was followed by Technical Sessions of the Training Programme and the local visit. Dr. R.P. Nainta, Principal, Agriculture Cooperative Staff Training Institute delivered lectures on 'Cooperative Management' and 'Settlement of Dispute under Cooperative Law'; Shri Mehar Chand Thakur, Chief Executive, H.P. State Cooperative Development Federation delivered a talk on 'Cooperative Movement in Himachal Pradesh'; Shri V. Vaideswaran, Assistant General Manager, National Housing Bank delivered a lecture on 'Financial Schemes of NHB as applicable to Housing Cooperatives'; and Shri Amit Hisaria, Head Bancassurance & Shri Yatin Chandok, Regional Manager, Bajaj Allianz General Insurance Company spoke on 'General Insurance and Housing Cooperatives'.

During the open discussions, the participants shared their knowledge and experience. They also brought to the notice of NCHF various problems faced by them in their functioning and ways of taking them up with appropriate authorities for amicable solutions.

Dr. M.L. Khurana, Managing Director, NCHF distributed certificates to the participants at the valedictory function. He expressed the hope that the participants will use the knowledge gained during the training programme

for promoting work efficiency in their respective organizations. In all, 29 participants from various States attended the Training Programme.

HUDCO CELEBRATES 42ND ANNUAL DAY

Housing & Urban Development Corporation Ltd. (HUDCO) celebrated its 42nd Foundation Day on 25th April, 2012. Speaking on the occasion, the Hon'ble Minister of Housing & Urban Poverty Alleviation and Minister of Culture, Kumari Selja, appreciated HUDCO's mandate for Social Housing and its contribution to various Flagship programmes initiated by the Ministry such as JNNURM and Rajiv Awas Yojana. The Hon'ble Minister emphasized the need to further strengthen the HUDCO's contribution in Social Housing and inclusive growth of cities towards achieving the goal of slum free cities.

Shri A. K. Misra, Secretary, Housing & Urban Poverty Alleviation, emphasized HUDCO's role of a market leader in Housing Sector, and brought out the unique contribution of HUDCO in not only extending loan facility but also technical assistance to borrowing agencies in Housing and Infrastructure field. He emphasised the need to broaden the technical capacity of HUDCO to benefit its borrowing agencies.

Shri V.P. Baligar, Chairman & Managing Director, HUDCO, speaking on the occasion mentioned that HUDCO has achieved the highest ever sanctions of Rs.20,511 crore and releases of Rs. 6905 crore for the year 2011-12 with highest ever expected profitability of above Rs. 935 crore. HUDCO, in the housing sector, financed 4.22 lakh units with sanctions of Rs. 6307 crore and releases of Rs. 1918 crore.

On this occasion, HUDCO awarded its best performing Borrowing Agencies and Regional Offices. HUDCO Award was also given for the Best Practices in the Living Environment, exhibiting a tangible and positive impact on environment.

NOMINEES DON'T HAVE SOLE RIGHTS TO FLATS: BOMBAY HIGH COURT

Mere nomination to the cooperative housing society does not give the nominee exclusive rights of ownership to the flat – and neither are the rights of other legal heirs lost by such nomination, the Bombay High Court held last week. “Even if a person is nominated in the records of (cooperative housing) society, right of the other legal heirs or legal representatives entitled to the estate of the deceased member is not lost,” justice R.D. Dhanuka observed.

“Such nominee holds the share and interest of the

deceased as a trustee for the disposal of the same,” the judge has added while hearing the plea filed by a married woman, Shashikiran Parekh, seeking a declaration that she was the sole owner of a flat in Madhurima Cooperative Housing Society at Andheri West.

She had approached High Court last year after she found out that the housing society had transferred the flat in the name of her brother only because their mother had nominated him and later allotted him an alternate flat in the redeveloped building.

She contended that she was the one whom Maharashtra Housing and Area Development Authority (MHADA) had allotted the earlier tenement in October 1974 and she had paid the entire consideration of Rs.24,300 to MHADA.

In March 1980, after her marriage, she shifted to her matrimonial home and, on her plea, the housing society had included her mother as the flat's co-owner.

Before her death in 2003, her mother nominated her brother, Rajesh Agrawal.

The brother had contended that he was entitled to the property since he had been nominated by their mother.

Justice Dhanuka, however, discarded the defence saying nomination in the record of the society does not create any interest in the nominee to the exclusion of others legally entitled. “Such relation subsists only till the rights of the heirs or persons entitled to the estate are decided by the appropriate court,” the judge said, adding, “No rights are created in favour of the nominee on transfer of the interest of the deceased.”

DEVELOPER TO PAY RS. 8.6 LAKH TO SOCIETY FOR NOT GIVING AMENITIES

A builder in Mumbai has to pay Rs.8.60 lakh to a cooperative housing society for failing to provide the promised amenities. The builder has also failed to obtain Occupancy Certificate (OC) and to execute conveyance in favour of the society.

The Mumbai Suburban District Additional Consumer Forum has directed Sairaj Builders to reimburse an amount of Rs.4.80 lakh spent by Shantiniketan Cooperative Housing Society at Dahisar (East) towards amenities that were promised by the developer, but not provided.

The developer has also been directed to pay Rs.20,000 towards compensation for failing to convey the property in favour of the housing society, and cost of the litigation.

Besides the Forum also asked the developer to pay interest at the rate of 9% per annum on aggregate amount of Rs.5 lakh from June 2004 when it approached the Consumer Forum.

The Bench comprising Forum President Shri J. L. Deshpande and Member Ms. Deepa Bidnurkar concluded that the developer had failed to fulfill the promises he had made before selling flats to prospective purchasers.

Relying on a report of a structural engineer engaged by the housing society, the Forum found the developer had not completed outside plastering of the building and also failed to provide overhead watertanks.

The Forum also found the developer at fault for failing to fulfill his obligation of obtaining the OC from the Brihanmumbai Municipal Corporation (BMC) before allowing purchasers to occupy their flats. It also held the developer guilty of deficiency in service for failing to execute conveyance and transfer the property in favour of the housing society although provisions of the Maharashtra Ownership of Flats Act mandate builders to do so within four months of formation of the society.

Apart from ordering the developer to reimburse the society, the Consumer Forum also directed Sairaj Builders to obtain the OC.

(The Hindustan Times, 21st April, 2012)

TDS ON PROPERTY DEALS WITHDRAWN

Finance Minister Shri Pranab Mukherjee has rolled back the proposed 1% tax deduction at source (TDS) on transfer of immovable property.

The Finance Bill had proposed that "every transferee of immovable property (other than agricultural land), at the time of making payment for transfer of the property, shall deduct tax at the rate of 1% of such sum".

The proposal would have increased the compliance burden on the part of the buyer, who would have had to deduct the amount and then submit it with the tax authorities. The buyer was required to provide personal details, details about the property and the seller in the tax deduction form.

Experts say that the 1% TDS at the time of the transaction was also a way for the Government to collect more information on the value of property transactions in the country.

Property transactions are at times used to park and generate black money.

(Economic Times, 8th May, 2012)

NHB CONFERRED ADFIAP 2012 DEVELOPMENT AWARD

National Housing Bank's (NHB's) initiative in introducing Energy Efficient Residential Housing Programme in India, has been awarded a 'Plaque of Merit' in recognition of the Programme's developmental impact by the Association of Development Financial Institutions in Asia and the Pacific (ADFIAP) at the recent 35th ADFIAP Annual Meeting in Istanbul, Turkey.

(The Hindustan Times, 7th May, 2012)

MAJORITY WINS BATTLE FOR HOUSING SOCIETY'S REDEVELOPMENT

The Bombay High Court has set it in concrete: a decision for redevelopment taken by a housing society's general body will prevail.

Brushing aside the objections raised by three members of Jaydeep Apartments Cooperative Housing Society in Borivli (W), Justice S. J. Vazifdar paved the way for the 27 year-old building's redevelopment and ordered the dissenting three to vacate their flats by April 30, 2012. The three had not attended the society's general body meeting in which the redevelopment decision was taken.

"The question of balance of convenience is obviously in favour of the (builder), the society and the 51 members who are waiting for their new flats," said the judge. "If the reliefs sought are not granted, they would, for reasons too obvious to enumerate, suffer grave and irreparable harm and injury."

The Court was hearing a petition filed by Vaz Infrastructure Ltd. seeking eviction of the three flat owners as they had refused to vacate the premises. While ordering the three to vacate their flats, the Court said they "would not suffer much harm". "Their interests are safeguarded in every possible manner, especially by their being put in possession of flats which are of greater value than their own flats," said the judge.

The Court referred to earlier judgments in such cases and held a builder could approach the court seeking implementation of a deal struck between the developer and a housing society when the project fails to take off for various reasons, including opposition from a minority group of flat owners. "The judgments hold that the developer, in such circumstances, can maintain an action for obtaining possession of the property from the society; that in such an action, reliefs, including interim, can be granted requiring the dissenting members to hand over possession of their flats to the developer through the society and that the minuscule dissenting minority is bound to comply with the resolutions duly passed by the society for the redevelopment," said the judge.

The Court said developers were at liberty to launch legal proceedings to claim damages from members who fail to vacate.

Jaydeep Housing Society comprises two wings with an extension and has 54 members. In 2010, following a general body meeting, the society decided to go in for redevelopment and appointed Vaz as the builder. As per the agreement between Vaz and the society, all flat owners were to vacate the premises by July 2011. In Court, the three members doubted Vaz's capability to carry out the work. But the Court said that 51 members had taken a decision and the three had not challenged the redevelopment proposal itself. (TNN, 8th April, 2012)

MAHARASHTRA HOUSING BILL TABLED IN ASSEMBLY

The Maharashtra Housing (Regulation and Development) Bill, has been tabled in the Legislative Assembly. The Bill aims at protecting the interest of buyers and usher in transparency and discipline. It proposes to repeal the Maharashtra Ownership Flats Act and establish a Housing Regulatory Authority and Housing Appellate Tribunal for ensuring effective implementation of Act.

(The Indian Express, Chandigarh, 14th April, 2012)

INTERNATIONAL STUDY VISIT

The Building and Social Housing Foundation (BSHF) is organising an international study visit from 5-11th August, 2012 to the Community Programme for Neighbourhood Improvement in Mexico City, winner of the 2011 World Habitat Award.

The Community Programme for Neighbourhood Improvement (PCMB) is a community-driven neighbourhood improvement programme established in 2007 by the Social Development Secretariat (SDS) of the Federal District Government of Mexico City. It uses a participatory approach to improving public spaces in informal settlements and low-income neighbourhoods, particularly those with high levels of social conflict, marginalisation and/or urban decay. Projects developed through the programme include illumination and paving of streets, provision of recreational, community and sport facilities, rain collection and drainage systems and small parks. Funds are distributed directly to the local communities, who are given full responsibility for delivering the projects selected, after training in financial and project management and with the support of the municipality. Over 500 million pesos (US\$40 million) have been disbursed to date and the programme is ongoing, with 600 projects due to be completed by 2012.

The international study visit will provide participants with an opportunity to exchange knowledge and experience, become part of a community of practice and gain an in-

depth understanding to the key aspects of the award-winning neighbourhood improvement programme, including participatory governance processes, physical upgrading and self-management of resources. Intensive site visits will form a major part of the study visit, providing an opportunity to study all aspects of the programme and to meet those responsible for its success.

This study visit will be of particular interest to urban practitioners, researchers or policymakers involved in settlement upgrading and/or participatory governance processes.

BSHF will cover the accommodation, food and internal travel costs of those selected to take part in the visit. Limited bursary funds are available for those requiring financial assistance and international travel costs. For further information please visit www.worldhabitatawards.org.

कब्जे से नहीं बनता मालिकाना हक

सुप्रीम कोर्ट ने व्यवस्था दी है कि लंबे समय तक किसी की जमीन का इस्तेमाल करने से इसकी देखभाल करने वाले या एजेंट को यह हक नहीं मिल जाता कि संपत्ति पर मालिकाना हक उसी का हो गया।

न्यायमूर्ति दलवीर भंडारी और न्यायमूर्ति दीपक मिश्रा की पीठ ने कहा कि संपत्ति की देखभाल के लिए रखे गए चौकीदार, केयरटेकर या नौकर लंबे समय तक अपने कब्जे के चलते कभी मालिकाना हक का दावा नहीं कर सकते। चौकीदार, केयरटेकर या नौकर का यह दायित्व है कि मांग किए जाने पर वह तत्काल कब्जा सौंप दे। पीठ ने एक चौकीदार के आग्रह को खारिज कर दिया जो इस आधार पर एक प्लॉट के स्वामित्व का दावा कर रहा था कि उसका परिवार संपत्ति की दो पीढ़ियों से देखभाल कर रहा है। इसने कहा कि चौकीदार, केयरटेकर या एजेंट मालिक की संपत्ति की केवल मालिक की ही ओर से देखभाल करता है। अगर वह वहां लंबे समय से रह रहा है या लंबे समय से उसका कब्जा है तो इससे उसे संपत्ति का कोई अधिकार नहीं मिल जाता।

शीर्ष अदालत ने जमीन पर मालिकाना हक का दावा करने के लिए चौकीदार पर 25 हजार रूपए का जुर्माना भी लगाया जो उसके मालिक की थी और जिसने इस जमीन को धर्मशाला के निर्माण के लिए दे दिया। पीठ ने कहा कि अदालतें चौकीदार, केयरटेकर या नौकर के कब्जे को उचित नहीं ठहरा सकती जिसे परिसर में सिर्फ इसकी देखभाल के लिए रहने की अनुमति दी गई थी। सुप्रीम कोर्ट ने कहा कि इस मामले में हम भारी जुर्माना लगाते और क्षतिपूर्ति का आदेश देते, पर इस तथ्य को देखते हुए

कि अपीलकर्ता चौकीदार है और वह अत्यधिक वित्तीय भार सहन नहीं कर सकता, हम 25 हजार रूपए का मामूली सा जुर्माना लगाकर अपील को खारिज करते हैं, जुर्माना दो महीने की अवधि में चुकाना होगा और हम अपीलकर्ता को निर्देश देते हैं कि वह दो महीने में परिसर खाली कर दे।

(राष्ट्रीय सहारा, 30 अप्रैल, 2012)

प्रॉपर्टी खरीद पर टीडीएस खत्म

वित्त मंत्री श्री प्रणव मुखर्जी ने आम खरीददार के साथ रीयल एस्टेट की मांग को मानते हुए प्रॉपर्टी की खरीद-फरोख्त पर प्रस्तावित एक पर्सेंट का टीडीएस खत्म कर दिया है। इससे प्रॉपर्टी की खरीद-फरोख्त बढ़ने के साथ प्रॉपर्टी बेचने वाले को काफी राहत मिलेगी। उस पर अब अतिरिक्त बोझ नहीं पड़ेगा। गौरतलब है कि सरकार ने आम बजट में यह प्रस्ताव किया था कि जो प्रॉपर्टी बेचेगा, उसे बिक्री रकम का एक पर्सेंट टैक्स के रूप में खरीददार को देना होगा। खरीददार उसे टैक्स के रूप में सरकार को जमा कराएगा।

इस प्रस्ताव का जबर्दस्त विरोध हुआ था। रीयल एस्टेट की कंपनियों का कहना था कि इससे सीधे तौर पर प्रॉपर्टी बेचने वालों को जबर्दस्त झटका लगेगा। वह वैसे भी कैपिटल गेन टैक्स देता है। अब यह टैक्स भी देना होगा। तय नियम के मुताबिक, अगर कोई अपनी प्रॉपर्टी किसी को बेचता है तो वह उससे होने वाले मुनाफे पर करीब 20 पर्सेंट कैपिटल गेन टैक्स देता है।

(नवभारत टाइम्स, 8 मई, 2012)

भू-जल दोहन पर अंकुश को सख्त कानून की जरूरत

प्रधानमंत्री डा. मनमोहन सिंह ने कहा है कि भारत में आबादी के हिसाब से पहले से ही कम जल की उपलब्धता और कम होती जा रही है। इसे देखते हुए अपने स्वामित्व वाली भूमि से जितना चाहे भू-जल निकालने की छूट को नियंत्रित करने के लिए कानून बनाए जाने की सख्त जरूरत है।

उन्होंने नई दिल्ली में 'भारत जल सप्ताह' का उद्घाटन करते हुए कहा कि विश्व की 17 प्रतिशत आबादी भारत में है लेकिन उपयोग करने योग्य पेयजल मात्र चार प्रतिशत है। भारत में जल की कमी है। तेजी से बढ़ती अर्थव्यवस्था और शहरीकरण ने जल की आपूर्ति और मांग के अंतर को और चौड़ा कर दिया है। जलवायु परिवर्तन से जल की उपलब्धता की कमी और बढ़ सकती है और देश के जल चक्र को खतरा पैदा हो सकता है। उन्होंने कहा, यही नहीं, अनुपचारित औद्योगिक अपशिष्ट और नालों

से बहने वाले मल से हमारे जल संसाधनों का प्रदूषण बढ़ता जा रहा है। भू-जल का स्तर तेजी से घटने से उसमें फ्लोराइड, आर्सेनिक और अन्य रासायनो की मात्रा बढ़ रही है।

देश में जल की भयावह स्थिति का उल्लेख करते हुए प्रधानमंत्री ने कहा कि इस सबके ऊपर दुर्भाग्य से अभी भी बड़े पैमाने पर खुले में शौच करने के प्रचलन ने जल को प्रदूषित करने में योगदान किया है। खुले में शौच का प्रचलन जारी रहने के पीछे भी जल की कमी एक बड़ी वजह है। भू-जल के भारी दुरुपयोग पर चिंता जताते हुए डा. सिंह ने कहा, 'मौजूदा कानून भूमि के मालिकों को अपनी भूमि से जितना चाहे जल निकालने का अधिकार देते हैं।' जल निकालने की सीमा के लिए कोई कानून नहीं है। बिजली और जल के कम दाम के कारण भी भू-जल का घोर दुरुपयोग जारी है। प्रधानमंत्री ने कहा कि दुर्लभ भू-जल संसाधन के इस्तेमाल को लेकर साफ कानूनी ढांचा बनाए जाने पर गंभीरता से विचार करने की जरूरत है। मौजूदा वास्तविकताओं को ध्यान में रखते हुए जल संसाधन के संरक्षण की बेहतर योजना, विकास और प्रबंधन की दिशा में तुरंत कदम उठाने हैं। उन्होंने खुलासा किया कि ऐसा सुझाव है कि जल संरक्षण और उपयोग के सामान्य सिद्धांतों को लेकर एक ऐसा व्यापक पंधुच वाला राष्ट्रीय कानूनी ढांचा बनाया जाए जो हर राज्य को जल संचालन का आवश्यक विधायी आधार उपलब्ध कराए। उन्होंने कहा कि इससे देश के पैमाने पर एकीकृत और सुसंगत संस्थागत जल नीति को लागू करने में मदद मिलेगी। जल दुरुपयोग नियंत्रित करने के सिलसिले में डा. सिंह ने कहा कि राष्ट्रीय जल मिशन ने जल उपयोग दक्षता में 20 प्रतिशत सुधार का लक्ष्य रखा है। उन्होंने कहा कि जल आपूर्ति बढ़ाने की सीमाओं को देखते हुए ऐसा किया जाना आवश्यक है। उन्होंने कहा कि इस सबसे बढ़ कर भू-जल को वर्तमान में व्यक्तिगत मिलकियत समझे जाने की स्थिति से निकाल कर उसे 'साझा संपत्ति संसाधन' के रूप में बनाया जाना चाहिए।

(राष्ट्रीय सहारा, 11 अप्रैल, 2012)

बेतहाशा बढ़ेगी भारत की शहरी आबादी

भारत में शहरी आबादी में वृद्धि का क्रम तेजी से जारी है तथा 2025 तक देश में एक करोड़ से अधिक आबादी वाले शहरों की संख्या छह हो जाएगी। संयुक्त राष्ट्र द्वारा दुनिया की जनसंख्या और शहरीकरण के रूझान पर जारी रिपोर्ट में अनुमान लगाया गया है कि भारत में दिल्ली, मुंबई, कोलकाता, बेंगलुरु, चेन्नई और हैदराबाद 2025 तक एक करोड़ से अधिक आबादी वाले शहर होंगे। दुनिया में ऐसे नगरों की संख्या 37 तक पहुंच जाएगी।

रिपोर्ट में कहा गया है कि अगले चार दशक में भारत और चीन की शहरी जनसंख्या में भारी बढ़ोतरी होने की संभावना है। इससे इन देशों को अपने नागरिकों को रोजगार, ऊर्जा, घर और बुनियादी ढांचे मुहैया कराने की नई चुनौती से जूझना होगा। राजधानी दिल्ली तीन करोड़ 29 लाख की आबादी के साथ दुनिया में जापान की राजधानी टोक्यो (तीन करोड़ 87 लाख) के बाद सर्वाधिक आबादी वाला दूसरा शहर होगा। मुंबई दो करोड़ 66 लाख के साथ चौथे और कोलकाता एक करोड़ 87 लाख के साथ 12वें स्थान पर होगा। बेंगलुरु की आबादी एक करोड़ 32 लाख चेन्नई की 1 करोड़ 28 लाख और हैदराबाद की एक करोड़ 16 लाख हो जाएगी तथा दुनिया में उनका स्थान क्रमशः 23वां, 25वां, और 31वां होगा। दुनिया के सर्वाधिक आबादी वाले प्रथम दस शहर होंगे-टोक्यो, दिल्ली, शंघाई, मुंबई, मेक्सिको सिटी, न्यूयार्क, साओ पाउलो, ढाका, बीजिंग और कराची।

संयुक्त राष्ट्र से जारी आंकड़ों में मुख्य नगरों की आबादी में उपनगरों के निवासियों को भी शामिल किया गया है। दुनिया में शहरों और गांवों में जनसंख्या के बदलते अनुपात के बारे में कहा गया है कि 2050 तक शहरी आबादी में 72 प्रतिशत की वृद्धि होगी तथा यह वर्तमान तीन अरब 60 करोड़ से बढ़कर छह अरब तीस करोड़ हो जाएगी। ग्रामीण आबादी 2050 तक करीब तीन अरब होगी।

संयुक्त राष्ट्र को रिपोर्ट 'विश्व शहरीकरण संभावना समीक्षा 2011' में कहा गया है कि अगले चार दशक में नगरीय जनसंख्या में सबसे अधिक बढ़ोतरी अफ्रीका और एशिया में होगी। शहरी और ग्रामीण आबादी का अनुपात इस समय 52 और 48 प्रतिशत है जो 2050 तक 67 प्रतिशत और 33 प्रतिशत हो जाएगा। वर्ष 2011 से 2030 के बीच दुनिया में शहरी आबादी में 1 अरब 40 करोड़ की वृद्धि होगी, जिसमें चीन में करीब 28 करोड़ और भारत में करीब 22 करोड़ की बढ़ोतरी होगी। वर्ष 2010 से लेकर 2050 तक भारत में 49.7 करोड़ और अधिक शहरी आबादी जुड़ जाएगी।

(राष्ट्रीय सहारा, 2 अप्रैल, 2012)

अब दुनिया में हर छठा इंसान भारतीय!

दुनिया में अब हर छठा इंसान भारतीय है। अब तक हर सातवां व्यक्ति भारतीय हुआ करता था। जनगणना 2011 की रिपोर्ट आने के बाद यह जानकारी अपडेट हुई है। बावजूद इसके कि पिछले 10 वर्षों में देश में आबादी बढ़ने की दर में काफी कमी आई है, दूसरे देशों के मुकाबले अब भी यह बहुत ज्यादा है।

हालत यह है कि सिर्फ दो देश पाकिस्तान और नाइजीरिया की आबादी बढ़ने की दर भारत से ज्यादा है। दुनिया में आबादी बढ़ने की औसत दर से कहीं ज्यादा अब भी यहां हैं। वहीं पिछले दस वर्षों के दौरान रूस समेत लगभग दो दर्जन देशों में आबादी कम हो गई है मतलब वहां नेगटिव ग्रोथ दर्ज की गई है।

पूरी दुनिया में चीन की आबादी अब भी सबसे ज्यादा है, लेकिन जिस अंदाज में चीन से अंतर कम होता जा रहा है मुमकिन है कि कुछ वर्षों बाद दुनिया में सबसे ज्यादा आबादी वाला देश भारत बन जाए। चीन ने पिछले कई वर्षों से आबादी नियंत्रण की जो पहल की है उसका पॉजिटिव रिजल्ट आने लगा है।

(नवभारत टाइम्स, 18 अप्रैल, 2012)

बढ़ रहा ग्रीन बिल्डिंग का क्रेज

पिछले पांच साल के दौरान भारत की हरियाली में थोड़ी कमी जरूर आई होगी लेकिन, ग्रीन बिल्डिंग्स के मामले में हमारा देश दुनिया में दूसरे नंबर पर पहुंच गया है। भारत ने यह मुकाम महज आठ साल में हासिल किया है और अब सिर्फ अमेरिका ही हमसे आगे है।

ऐसी बिल्डिंग जिसके डिजाइन से लेकर निर्माण और रखरखाव तक में पर्यावरण का खास ख्याल रखा जाता है उसे ग्रीन बिल्डिंग कहा जाता है। ये बिजली, पानी और अन्य संसाधनों की अधिक से अधिक बचत कर प्रदूषण पर लगाम कसने में मददगार साबित होती हैं। इन बिल्डिंग्स को ग्रीन कंस्ट्रक्शन या सस्टेनेबल बिल्डिंग्स के नाम से भी जाना जाता है। अंतरराष्ट्रीय ऊर्जा एजेंसी का मानना है कि आज दुनिया में बिजली की 40 फीसदी खपत और कार्बन डाईऑक्साइड के 24 फीसदी उत्सर्जन के लिए परंपरागत बिल्डिंग्स जिम्मेदार हैं।

भारत में ग्रीन बिल्डिंग्स की शुरुआत 2003 में हैदराबाद के सीआईआई-सोहराबजी गोदरेज ग्रीन बिजनेस सेंटर के निर्माण के साथ हुई थी। शुरुआत के कुछ सालों तक ग्रीन बिल्डिंग्स की लागत आम बिल्डिंग्स के मुकाबले करीब 18 फीसदी ज्यादा थी लेकिन, टेक्नॉलाजी के बेहतर इस्तेमाल की वजह से अब यह अंतर महज पांच फीसदी है। द एनर्जी एंड रिसोर्स इंस्टीट्यूट (टेरी) के अनुसार इस अंतर को खत्म करने की कोशिश की जा रही है।

(नवभारत टाइम्स, 15 अप्रैल, 2012)

**क्रोध मूर्खता से उत्पन्न होता है
और उसका अंत पश्चाताप पर होता है।**

– पाइथगोरस

सहकारिता में भी श्रेष्ठ नेतृत्व अत्यावश्यक है

— के. जी. श्रीवास्तव

सहकारी आंदोलन के प्रबल समर्थक व पूर्व प्रधानमंत्री स्वर्गीय पंडित जवाहर लाल नेहरू सहकारी आंदोलन में सरकारी पहल व सरकारी हस्तक्षेप के विरुद्ध थे। उनका कहना था कि “सहकारी आंदोलन में जहां गैर सरकारी व्यक्तियों ने पहल की तथा इसमें अपना जीवन लगाया है, वहां पर यह आंदोलन फूला फला है तथा विकसित हुआ है, लेकिन जहां पर सरकार द्वारा पोषित हुआ, वहां पर इसने प्रगति नहीं की है”।

सहकारिता आर्थिक समस्याओं के समाधान के लिए सशक्त साधन ही नहीं, अपितु जीवन दर्शन भी है, लेकिन सहकारिता में सरकारी तंत्र की भूमिका से ऐसा नहीं लगता है यह (सरकारी तंत्र) सहकारिता को जीवन दर्शन के रूप में स्वीकार करता है। वह तो इसे सिर्फ आर्थिक समस्याओं के समाधान के साधन के कारण उपयोगी समझता है। सरकारी तंत्र में ‘विकृतियों’ और ‘जीवन’ के उच्चतर मूल्यों के संबंध में चिंतन के अभाव के कारण इसके (सरकारी तंत्र के) द्वारा सहकारिता को जीवन दर्शन के रूप में स्वीकार नहीं किया जाना आश्चर्य की बात नहीं है। पंडित नेहरू सरकारी तंत्र में मौजूद विकृतियों से भिन्न थे शायद यही बात हो सकती है, जिसके कारण नेहरू जी सहकारिता में सरकारी पहल के विरुद्ध रहे।

सहकारी आंदोलन में दिलचस्पी रखने वाले विचारकों का भी यह मत है कि सहकारी आंदोलन एक जन आंदोलन है, अतः इसका सुचारू संचालन एवं विकास जन में प्रेरणा, जन पहल, जन सजगता, जन निष्ठा व जन ईमानदारी से ही सम्भव है।

पंडित नेहरू और सहकारी आंदोलन में दिलचस्पी रखने वाले विचारकों के कथनों से असहमत होने का प्रश्न नहीं होता है। वस्तुतः देश में सहकारी आंदोलन के हित में यह आवश्यक है कि ‘सहकारी संस्थाओं में से जिन सहकारी संस्थाओं को श्रेष्ठ नेतृत्व प्राप्त है अर्थात् जो सहकारी संस्थाएं सुयोग्य पदाधिकारियों द्वारा संचालित हैं, उनमें किसी भी स्थिति में किसी भी प्रकार का सरकारी हस्तक्षेप नहीं होना चाहिए’।

उपरोक्त कथन के संदर्भ में यह कहना अनुचित नहीं होगा कि श्रेष्ठ नेतृत्व में कार्य करने वाली सहकारी संस्थाओं में ऐसी

सहकारी संस्थाओं की संख्या बहुत कम होगी, जिनमें सरकारी हस्तक्षेप हुआ हो और संस्थाओं पर अनुचित आरोप लगाकर इनकी प्रबंधकारिणी समितियां भंग की गई हों। वस्तुतः सही ढंग से कार्य कर रही सहकारी संस्थाओं में सरकारी हस्तक्षेप सत्ता परिवर्तन या राजनैतिक कारणों से होता है। यह हस्तक्षेप बहुत ही अनुचित है, इसे रोका जाना चाहिए।

यदि सहकारी संस्थाओं में भारी अनियमिताएं और भ्रष्टाचार है तो इनमें सरकारी हस्तक्षेप उचित ही नहीं, अपितु अत्यावश्यक है। पर इन संस्थाओं में सरकारी हस्तक्षेप की सार्थकता तभी है जब उन पदाधिकारियों अथवा अधिकारियों अथवा कर्मचारियों से जिन्होंने संस्थाओं में भारी भ्रष्टाचार किया है, भ्रष्टाचार की धनराशि वसूल की जाये और संस्थाओं की स्थिति में सुधार लाकर उनका पुनः संचालन किया जाए। परिसमापन को अन्तिम विकल्प के रूप में आवश्यक समझा जाये।

सहकारी संस्थाएं जो प्रारम्भ से बेहतर ढंग से कार्य कर रही हैं, उनमें यदि ऐसे व्यक्ति पदाधिकारी बन जाते हैं अथवा ऐसे अधिकारी या कर्मचारी आ जाते हैं जो धन अर्जित करने की कुचाह के कारण भ्रष्टाचार करने लग जाते हैं और संस्थाओं को आर्थिक क्षति पहुंचाकर उनका कारोबार बंद करने की भूमिका निभाते हैं तो इसमें सदस्यगण तो अपराधी होते नहीं हैं, हां उन पर सजगता के अभाव का आरोप लगाया जा सकता है। लेकिन इस कारण से उनकी संस्थाओं को परिसमापन में लाना, उनके (सदस्यों के) प्रति अन्याय होगा। राज्यों की सहकारी संस्थाओं के पंजीयकों को ही नहीं, राज्यों को भी इस मुद्दे पर गम्भीरता से विचार करना चाहिए।

सहकारी संस्थाओं के सदस्यों को अपनी संस्थाओं को न केवल सरकारी हस्तक्षेप से बचाने के लिए अपितु उनकी उत्तरोत्तर सफलता के लिए नेतृत्व अच्छे लोगों को देना आवश्यक है। श्रेष्ठ नेतृत्व का अभाव सहकारी संस्थाओं की सफलता में अवरोधक कारणों में से एक है, अतः श्रेष्ठ नेतृत्व की महता के वर्णन करने की आवश्यकता प्रतीत नहीं होती है।

आज दुर्भाग्य से सहकारी संस्थाओं के चुनाव में भी धनबल

व बाहुबल का प्रयोग होने लगा है। परिणामस्वरूप अच्छी छवि नहीं रखने वाले व्यक्ति भी सहकारी संस्थाओं में पदाधिकारियों के पदों पर आसीन हो जाते हैं। जहां तक धनबल के प्रयोग का सवाल है, इस प्रयोग की सफलता या असफलता सदस्यों के ऊपर निर्भर है। सहकारी संस्थाओं के जो सदस्य श्रेष्ठ नेतृत्व की अनिवार्यता के संबंध में सोच रखते हैं वे किसी के द्वारा पैसों का लालच दिये जाने के बावजूद अयोग्य व्यक्तियों को मत नहीं देंगे। और जहां तक बाहुबल के प्रयोग का सवाल है, सदस्यों को भयभीत नहीं होना चाहिए। प्रत्येक सहकारी संस्था के सदस्यों को, जो योग्य व्यक्तियों को संस्था के पदाधिकारी बनाना चाहते हैं, मिलकर यह निर्णय लेना चाहिए कि वे योग्य व्यक्तियों को ही अपने मत (वोट) देंगे। सदस्यों द्वारा संबंधित शासकीय अधिकारियों को बाहुबल की बात बताकर उनको पूर्ण संरक्षण दिये जाने के लिए निवेदन करना चाहिए। शासकीय अधिकारियों द्वारा इस निवेदन की उपेक्षा न कर आवश्यक कार्रवाई यथा समय की जानी चाहिए।

सहकारी संस्थाओं को श्रेष्ठ नेतृत्व देने के लिए पदाधिकारियों को शिक्षित होने के साथ उनमें ईमानदारी, सहकारिता के प्रति निष्ठा और समर्पण की भावना तो आवश्यक है ही, लेकिन उनको सहकारी संस्थाओं के संबंध में आवश्यक जानकारी भी होनी चाहिए। यहां इस बात का उल्लेख करना आवश्यक होगा कि जिन सहकारी संस्थाओं को श्रेष्ठ नेतृत्व मिला है, उन संस्थाओं ने उत्तरोत्तर सफलता प्राप्त की है और वे दूसरी संस्थाओं के लिए आदर्श बनी हैं।

सहकारी संस्थाओं के सुचारू संचालन के लिए इनके पदाधिकारियों को जो जानकारी आवश्यक है वह उनको 'सहकारी शिक्षा' कार्यक्रम में सम्मिलित होकर प्राप्त हो सकती है। यह कार्यक्रम राज्यों में सहकारी संघों द्वारा संचालित किया जा रहा है। संस्थाओं के पदाधिकारियों को इस कार्यक्रम में सम्मिलित होना चाहिए। यह कार्यक्रम संस्थाओं के सदस्यों के लिए भी है। सहकारी शिक्षा कार्यक्रम में सम्मिलित होने के लिए संस्थाओं के पदाधिकारी राज्य के सहकारी संघ से सम्पर्क स्थापित कर सकते हैं। ये (पदाधिकारी) इस संबंध में अपने जिले के सहायक पंजीयक सहकारिता से भी चर्चा कर आवश्यक जानकारी प्राप्त कर सकते हैं।

सवाल उठ सकता है कि सहकारी शिक्षा है क्या? सहकारी शिक्षा से अभिप्राय सहकारिता संबंधी सिद्धान्तों की साधारण शिक्षा से है। सहकारी शिक्षा कार्यक्रम के अन्तर्गत सहकारिता के सिद्धान्त, समितियों की रचना, कार्यप्रणाली तथा सहकारिता से होने वाले लाभों आदि का विवेचन किया जाता है। सहकारी शिक्षा कार्यक्रम सहकारी

संस्थाओं के पदाधिकारियों के लिए ही नहीं अपितु सदस्यों व संभाष्य सदस्यों के लिए भी अत्यावश्यक है। यह कार्यक्रम सदस्यों को 'सजग सदस्य' बनाता है। इस संदर्भ में स्वीडन के सुप्रसिद्ध सहकारी कार्यकर्ता श्री एच. एल्डीन का कथन महत्वपूर्ण है। उन्होंने ठीक ही कहा था कि 'यदि उन्हें एक ओर बहुत मात्रा में सहकारी समितियों के संचालन के लिए धन दिया जावे परन्तु सजग सदस्यों का अभाव हो तथा दूसरी ओर यदि धन नहीं है, पर सजग सदस्यता है तो वह दूसरे विकल्प को सहकारिता के प्रारम्भ करने के लिए स्वीकार करेंगे'।

सहकारी संस्थाओं के पदाधिकारियों व सदस्यों के लिए सहकारी शिक्षा कार्यक्रम है तो सहकारी विभागों के कर्मचारियों के अलावा सहकारी संस्थाओं के कर्मचारियों के लिए 'सहकारी प्रशिक्षण' कार्यक्रम है। यहां यह कहना अनुचित नहीं होगा कि 'सहकारी शिक्षा' व 'सहकारी प्रशिक्षण' कार्यक्रमों में अपेक्षित दिलचस्पी का अभाव है, जो सहकारी संस्थाओं के सुचारू संचालन में अवरोधक कारणों में से एक है। अतः यह आवश्यक है कि इन दोनों कार्यक्रमों की उत्तरोत्तर सफलता के लिए सहकारी संघों द्वारा सतत् प्रभावी प्रयास किये जाने चाहिए। इन कार्यक्रमों के संचालन में धन का अभाव अवरोधक नहीं बने, यह केन्द्र व राज्य सरकारों द्वारा देखा जाना चाहिए। 'सहकारी शिक्षा' व 'सहकारी प्रशिक्षण' कार्यक्रमों को सफल बनाने के लिए उन सरकारी अधिकारियों को, जो सहकारी आंदोलन के विस्तार व विकास कार्यों से संबद्ध है, अपना योगदान देना चाहिए। सहकारी आंदोलन में दिलचस्पी रखने वाले स्वैच्छिक संगठनों से इन दोनों कार्यक्रमों विशेषकर सहकारी शिक्षा कार्यक्रम को सफल बनाने के लिए सहयोग लिया जाना चाहिए। सहकारी शिक्षा व 'सहकारी शिक्षण' पर फिल्में बनाई जाय। सहकारी संस्थाओं के सदस्यों व इनमें कार्यरत अधिकारियों व कर्मचारियों को दिखाना चाहिए।

यहां यह कहना अनुचित नहीं होगा कि सहकारी संस्थाओं में श्रेष्ठ नेतृत्व का अभाव उनमें (सहकारी संस्थाओं में) विकृतियों को उत्तरोत्तर उत्पन्न करेगा। विकृतियों से बचने के लिए श्रेष्ठ नेतृत्व आवश्यक है। इस संदर्भ में यह कहना भी अनुचित नहीं होगा कि 'जब सहकारी संस्थाओं में श्रेष्ठ नेतृत्व के बढ़ने की बात पर जोर दिया जाता है तो इस बात पर भी जोर दिया जाना चाहिए कि सरकारी तंत्र में जो अधिकारी सहकारी आंदोलन के विस्तार और विकास कार्यों से सम्बद्ध हैं, उनमें सहकारिता के प्रति निष्ठा रखने वाले व समर्पित अधिकारियों की संख्या में भी सतत् वृद्धि हो।

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1-20 years	9.00	2076 for 5 years
		1267 for 10 years
		1014 for 15 years
		900 for 20 years

2. For Others

Tenure	ROI (% p.a.)** (Floating)	E.M.I. Per Lakh (Rs.)
1-20 years	9.50	2100 for 5 years
		1294 for 10 years
		1044 for 15 years
		932 for 20 years

3. ◆ No Processing Charges
◆ No Administrative Charges
◆ No Prepayment / Fore-closure Charges

4. For more details visit either personally, or [our website www.dchfcdelhi.nic.in](http://www.dchfcdelhi.nic.in)

** (Conditions apply)

CH. SUKHBIR SINGH PANWAR
CHAIRMAN

A.B. SHUKLA, IAS
MANAGING DIRECTOR

G.L. MEENA
GENERAL MANAGER