Recommendations of the Punjab Governance Reforms Commission

Sixteenth Status Report

Reports on Residual Areas of Governance Reforms

Punjab Governance Reforms Commission

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Registration of Transfer Deeds streamlining – Identification System

Registration of Transfer Deeds Streamlining – Identification System

1. Sh. Kanwal Jawanda had approached the PGRC and given some suggestions for improving the procedures for identification of the executants for the transfer deeds presented before the Registrar; these suggestions were given in the light of his experience regarding the fraud committed on him personally through wrong identification.

2. The matter was discussed by me and Shri J.R. Kundal, IAS (Retd.), Member, GRC with the Revenue Department officials.

3. A copy of the relevant paras of the Punjab Registration Manual is placed below This provides that:

    a) **The Sub Registrar has to satisfy himself about the identity of the parties;**
    b) If the parties are not known to him personally, he can require them to produce any public authority or elected Member **but the person has to be known to him;**
    c) An option, in case of the (b) condition is not satisfied, the option given provides that the parties can also produce a Passport or a PAN Card as evidence of identity.

4. Obviously, the deed is an important document and the normal procedures of facilitation of such processes through self-certification, etc., cannot be applied to these matters; rather, we need to make the scrutiny much more strict in view of the potential for misuse.

5. **It is proposed that Registration Manual provisions may be modified to provide:**

    a) It is the responsibility of the Registrar to satisfy himself about the identity of MPs/PRI Members etc. who identify the executants. **The person must be known to the Registering Officer;**
    b) This should be an independent requirement, apart from the documents required from the executants.

    The option (the word 'OR') is, therefore, to be deleted and instead the clause in para 127 should be reworded as follows:

‘In addition, the following documents (**any 2**) are compulsory for identification of the executants:

i) Passport

ii) Aadhaar Card

iii) Voter ID Card

iv) PAN Card

v) Driving Licence.’

ANNEXURE – B

Regarding Identify Relevant Paras of The Punjab Registration Manual

126. Enquiry as to execution, identity, etc.: The registering officer shall then, with as little delay as possible, enquire whether the document was executed by the alleged executant, and satisfy himself as to the identity of the person appearing before him to admit execution. In cases of alienation, he shall satisfy himself of the identity not only of the alienor, but also of the alienee, if the latter is present. If the presenter is the executant or his representative assign or agent, or if such executant, representative, assign or agent is present, the registering officer shall make the necessary enquiry at once. He should also require the presenter, if an agent, to produce a power-or-attorney authenticated in manner prescribed in section 33 of the Act and if a representative or assign, to produce evidence of his status.

127. Identification of Parties: When a registering officer is not personally acquainted with executants, he shall require them to produce any of the following persons known to him personally to testify his identity:

(1) A member of the Parliament.
(2) A member of the Legislative Assembly.
(3) A member of the Legislative Council.
(4) A member of the Zila Parishad/Panchayat Samiti/Gram Panchayat.
(5) A Lambardar.
(6) A Zail Sewak.
(7) An Up-Zail Sewak.
(8) A President/Vice-President/Member of a Municipal Committee.
(9) A President/Vice-President/Secretary of a Co-operative Society.
(10) A retired Gazetted Officer.
(11) An ex-Military Officer.
(12) Any other well-known person residing in the same locality as the executant.

OR

"Any of the following documents should also be recognised for the identification of executants by the Registering Officers:

(i) Passport of the Executant.
(ii) Income Tax PAN Card of the executant"

Provided that photo copies of such documents will be taken on the back of the deed through computer or photo copies of such documents will be attached with the document and the original documents will be perused and returned by the Registering Officer. The Registering Officer will certify on the photo copy of that he has seen the original document and the photocopy is a true copy of the original.

A stamp Vendor/petition written/peon (class IV Government servant or a servant of a local body) should never be allowed to identify executant, not should be accepted as an identifying or attesting witness in respect of a document presented for registration. An interested party to a deed should not be allowed to identify the executants of the deed.

128. Documents to be scrutinized and explained to executants: Every deed shall be subjected to a thorough scrutiny with a view to ascertaining whether it correctly represents the intentions of the parties and the registering officer shall make sure that the person incurring liability knows the extent to which his rights are affected, as for instance in regard to his share in the *shamilat* or as to the question of cultivating possession. Documents executed by persons who are unable to read shall be read out and if necessary explained to them, and the registering officer shall ascertain that they clearly understand their purpose. Documents written in a language which the executants do not understand shall in like manner be interpreted and explained.

129. Recording of endorsement under section 58: If execution by the alleged executant is admitted, and the registering officer is satisfied on the point of identity, he shall record on the instrument the endorsement required by section 58 of the Act and such endorsement required by section 58 of the Act and such endorsement shall be signed by the registering officer, the executant and all the witnesses examined; but no such endorsement is necessary on a copy of a decree or order or of a certificate sent under section 89 of the Act.

Single Centralized Helpline for The Grievance Redressal of The Citizens

Single Centralized Helpline for The Grievance Redressal of The Citizens

The Punjab Governance Reforms Commission (PGRC) has come to know that for the redressal of grievances of the citizens of the State, there exists multiplicity of helplines both at the State level and at the field level i.e. at the district level. PGRC is of the firm view that in this way, the redressal of grievances of the citizens has become a cumbersome, so, there is a need to create a citizens' single centralized helpline.

A – The List of existing helplines at the level of the State

Sr. No.	Helpline No.	Concerned Department/Implementing Agency
1.	1912	PSPCL
2.	108	Ambulance
3.	100	Police
4.	181	Police Helpline
5.	101	Firebrigade
6.	1091	Women & Child
7.	0172-2298543	NRI Helpline
8.	101	Health
9.	1800 1372215	Education
10.	1800 1800 1800	Vigilance
11.	1800 1802468	Water Supply
12.	1800 110456	Tobacco Control
13.	1950	Election Commission
14.	1073	Traffic Helpline
15.	1905	DCM Helpline
16.	1800 1216666	Health – Tuberculosis
17.	1800 1800172	Urban Water Supply & Sanitation
18.	1800 2582580	Excise
19.	1800 11 4000	Consumer Helpline

B – The List of existing helplines at the field offices/District level

Sr. No.	Helpline No.	Concerned Department/Implementing Agency
1.		
2.	104	Health – Medical consultation
3.	108	Health – Ambulance
4.	1800 1216666	Health – Tuberculosis
5.	1800 110456	Health - Tobacco Control
6.	181	Police
7.	0091-172-2298543	NRI
8.	1800 180 2468	Rural Water Supply & Sanitation
9.	1800 1800172	Urban Water Supply & Sanitation
10.	1912	Power
11.	1800 2582580	Excise
12.	1091	Women and Children
13.	1800 1372215	Education
14.	1800 1800 1000	Anti-corruption
15.	1800 1800 168	Revenue

In the light of the above, the PGRC has recommended to the State to implement the one centralized helpline addressing all types of grievances of the citizens.

It is, therefore, suggested that for redressal of grievances of citizens, a suitable single centralized helpline number may be created and issued.

Social Credit for Family Support for Social Security and Safety

Social Credit for Family Support for Social Security and Safety

Performance-Based Family Credit System

- To focus on Health, Education and Drugs
- Life Cycle Approach for Health and Education
- Status of Person for Drug De-addiction
- Employment Status – Skill Development

Option – I

S. No.	Parameter	Undertaking/Self-Declaration	Incentive
1.	Maintenance of Welfare of parents and senior citizens	Parents are living with the family – declaration verified by the parent	Rs. 100/-
2.	(i) Drug free families	Self-declaration by the head of the family regarding drug free family	Rs. 50/-
	(ii) Registered Drug addict members with the Drug De-Addiction Centre	Declaration having registered drug addict member with the Drug De-Addiction Centre	Rs. 50/-
3.	Family owns a toilet	Self-declaration – wrong declaration means no subsidy for building a toilet	Rs. 50/-
4.	Girl Child		
	• Immunisation	Medical certificate	Rs. 25/-
	• Admission in school	School admission certificate	Rs. 50/-
	• Fifth standard admission	School admission certificate	Rs. 100/-
	• Tenth class passed	School admission certificate	Rs. 100/-
	• Admission in +2	School admission certificate	Rs. 100/-

Option – II

S. No.	Parameter	Undertaking/Self-Declaration	Incentive
1.	Maintenance of Welfare of parents and senior citizens	Parents are living with the family – declaration verified by the parent	Employability allowance of Rs. One Thousand per month to the maximum of three years or till completion of the course whichever is earlier
2.	(iii) Drug free families	Self-declaration by the head of the family regarding drug free family	
	(iv) Registered Drug addict members with the Drug De-Addiction Centre	Declaration having registered drug addict member with the Drug De-Addiction Centre	
3.	Family owns a toilet	Self-declaration – wrong declaration means no subsidy for building a toilet	
4.	Girl Child		
	• Immunisation	Medical certificate	Rs. 25/-
	• Admission in school	School admission certificate	Rs. 50/-
	• Fifth standard admission	School admission certificate	Rs. 100/-
	• Tenth class passed	School admission certificate	Rs. 100/-
	• Admission in +2	School admission certificate	Rs. 100/-

Village Development Plan: A Suggested Framework

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A model village plan is to be made in which there are adequate physical and Institutional Infrastructure, in which minimum needs of all sections of the society are fully met. These villages should be covered with all the facilities necessary for dignified living, creating thereby an environment in which all its residents are enabled to utilize their potential to the fullest. This may include two parameters i.e. physical and socio-economic infrastructure. Following indicators may be included while preparing the village development plan (VOP):

Sr. No	SECTOR	
1.	**DRINKING WATER**	
	a)	Overhead Tank
	b)	Pumpset
	c)	Generator
	d)	Handpumps
	e)	Potable Public Taps
	f)	RO System
	g)	Community Pyau's
2.	**TOILETS**	
	a)	Individual Toilets: • SC Households • Other Households
	b)	Community Toilets: • SC Households • Other Households
3.	**SANITATION**	
	a)	Drainage: • SC Mohalla • Other Mohalla
	b)	Sewerage: • SC Mohalla • Other Mohalla
	c)	Garbage Disposal Mechanism: • SC Households • Other Households
	d)	Ponds: • SC Families • Other Families
	e)	Cleaning of Ponds
	f)	Desilting of Ponds
	g)	Renovation of Ponds

4.	**HEALTH**	
	a)	Dispensary
	b)	PHC
	c)	CHC
	d)	Toilets in any of the above: • Male Toilet • Female Toilet
	e)	Drinking Water
	f)	Waiting Room
	g)	Electricity
	h)	Ramps for Disabled and Old
5.	**EDUCATION**	
	a)	Govt. Primary School
	b)	Govt. High School
	c)	Govt. Secondary School
	d)	Govt. Secondary School (girls)
	e)	Any other Govt. Educational Institution
	f)	Any other Govt. Educational Institution for Girls
	g)	Availability of various Scholarship Schemes
	h)	Toilets: • Boys' Toilets • Girls' Toilets
	i)	Drinking Water
	j)	Electricity
	k)	Ramps for Disabled and Old
6.	**AANGANWADI**	
	a)	Building
	b)	Renovation
	c)	Toilets
	d)	Drinking Water
	e)	Kitchen
	f)	Furniture
	g)	Electricity
	h)	Ramps for Disabled and Old
7.	**ELECTRICITY / STREET LIGHTS**	
	a)	Metered Connections No's: • SC Households • Other Households
	b)	Street Lights
	c)	Solar Lights

8.	**COMMUNITY / RECREATIONAL BUILDINGS**	
	a)	Community Centre
	b)	Panchayat Ghar/Office
	c)	Public Library
	d)	Sports/Youth Clubs
	e)	Health Club/Gym
	f)	Homes for Homeless
	g)	Dharamshala for SCs
	h)	Public Sitting Spaces Benches, Thada's etc.)
	i)	Narrow Bridges (Pulla's) over drains/canals
	j)	Ramps for Disabled and Old
9.	**CONNECTIVITY**	
	a)	Roads
	b)	Access to Public Transport
	c)	Access in City/Grain Market through Link Roads
	d)	Periphery Road
	e)	Streets
10.	**COMMUNITY ASSETS**	
	a)	Rain Water Conservation/Harvestation
	b)	Afforestation
	c)	Irrigation Canal including Micro/Minor (Khala) Irrigation Works
	d)	Community Storage Facility for Farmers: • Godown • Cold Storage
	e)	Community Water Bodies for Irrigation and Fisheries
	f)	Agriculture/Marketing/Mandi's
	g)	New and Renewable Energy Sources
11.	**VETERINARY**	
	a)	Availability
	b)	Condition of Existing Building
	c)	Ramps for disabled and old
12.	**WATER LOGGING AND FLOOD CONTROL**	
	a)	Water Logged Area
	b)	Drainage in Waterlogged Area
	c)	Drainage for the Flood Water
13.	**CIVIL AMENITIES**	
	a)	Post Office
	b)	Banks
	c)	Internet Facility

	d)	Internet Cafe
	e)	Police Station/Chowki
	f)	Cremation Ground/Shamshaan
	g)	Ramps for disabled and old
14.	**PERSONS OF CERTAIN VULNERABLE GROUPS IN NEED OF ASSISTANCE**	
	a)	Persons with disabilities in need of assistive aids
	b)	Children in need of care and protection
	c)	Persons with mental retardation/mental illness in need of care and protection
	d)	Destitute senior citizens in need of care and protection
15.	**ACCESS TO SERVICES**	
	a)	Access to Drug De-addiction Centre
	b)	Access to Civic Service Delivery
	c)	Access to Police Service Delivery
16.	**ACCESS TO WELFARE SCHEMES IN VILLAGE**	
	a)	Access to various Scholarship Schemes: • Pre-Matric Scholarship Scheme for children of those engaged in unclean profession • Post-Matric Scholarship Scheme for SC students • Post-Matric Scholarship Scheme for OBC students • Post-Matric Scholarship Scheme for Minority students • Pre-Matric Scholarship Scheme for SC students (IX and X) • Attendance Scholarship Scheme for Primary girl students
	b)	Sakshar Bharat Scheme
	c)	Shagun Scheme
	d)	Indira Awaas Yojna Housing Scheme
	e)	Serva Siksha Abhiyan (SSA)
	f)	Mid Day Meal (MDM)
	g)	Rashtriya Madhyamik Siksha Abhiyan (RMSA)
	h)	Kasturba Gandhi Balika Vidyalaya (KGBV) (Residential Schools for SC/OBC girls)
17.	**ANY OTHER NEED/REQUIMENTS**	
	a)	
	b)	
	c)	
	d)	

Farmer's Indebtedness and Suicides: Recommendations

Farmer's Indebtedness and Suicides: Recommendations

The growth of farmer's indebtedness is the economic twin of growth of farm prosperity under capitalism. In the developed rich countries almost all the farmers are under heavy debt; with their farm land perpetually mortgaged to banks and other financial institutions. The growth of farmers indebtedness in Punjab is the result of raped development and commercialization of Agriculture during the last about four decades. Unfortunately, no permanent cure has been invented to date for eliminating farm debt altogether. However, the burden of debt on peasantry can certainly be made lighter and less painful through government policy interventions and by creating suitable credit arrangements and institutions. In the specific context of indebtedness of Punjab peasantry, the following policy interventions may be helpful in reducing the burden of farm debt and in checking its more pernicious effects like loss of farm land and farmer's suicides. The policy measures suggested have been earlier made by various individuals and research institutions. For instance, creation of Farmers Provident Fund Scheme was recommended in studies on Suicides in Rural Punjab 1998 (p. 59) conducted by Institute for Development and Communication and Farmers Commission Punjab 2006. This and other suggestions have been made in a report on Punjab Development and Governance Reforms for the Department of Planning, Government of Punjab in 2014-15 also. These recommendations are quite feasible and can be implemented with little additional expense and without adversely affecting the interest of any other strata of society.

1. Farmers' Provident Fund Scheme

A Farmers' Provident Fund Scheme should be initiated on a similar pattern as for the employees to the both and public and private sector. This scheme should have provisions to give monthly pension to farmers after the age of 60 years. It should have provision to meet their social consumption needs like marriages, medical treatment, death, household consumption items (to be specified from time to time). The farmer's contribution should be matched by contribution of the government. The scheme should be voluntary and for all the farmers. The eligibility criterial should be defined in a transparent manner e.g. farmers and landless labourers can join this scheme not later than 50 years of age. The scheme may offer three options – the contributions made by the beneficiary entitled them for Rs. 5,000/-, Rs. 3,000/- and Rs. 2,000/- per month. The mechanism for the collection of the farmer's contribution can be in the form of a cess levied on the seller (i.e. the farmer) to be collected along with the market fees. The amount of the cess so collected should form the contribution of the farmer and should be matched by the government. The co-operative bank may be made the nodal agency. At the village level, the scheme should be implemented through primary agriculture cooperative societies. An expert group having representative of the Provident Fund Commissioner, Agriculture Department, Co-operative Department and the bank may be constituted.

2. Ceiling on Interest Accumulation

A firm upper limit (a cap) should be put by law on the accumulation of interest on farm loans. The compounding of interest should be outlawed altogether on farm loans; only simple interest should be allowed. An accumulated interest amount equal to the original principal amount may be the maximum allowed on farm loans. Once the accumulated interest amount on a farm loan has become equal to the original principal amount, further-growth of loan amount should halt automatically by law. The principal and accumulated interest should then be made payable in ten equal half yearly instalments over a span of six years; one additional year being allowed for any default in a particular instalment payment by the farmers. These provisions should be enacted into a simple farmer friendly law on farm debt and strictly enforced. It will create a farm debt repayment system that will not only check the undue inflation of farm debt amount through compound interest, but will also protect the fair interest of commission agents and other lending institutions.

3. Take the sting out of Commission Agent Loans

Under the present parameters and constraints, complete elimination of Commission Agents from the farm credit system of Punjab is not possible; nor does it seem to be really desirable. The institution of Commission Agents will continue till Cooperatives and Commercial Banks are in a position to meet the full credit needs of the farm sector. At present, the feasible solution may be to incorporate the Commission Agents in the formal credit system, (as junior partners) and take out the sting of high compound interest rate out of their loans.

It should be made legally mandatory for Commission Agents to transfer all their three year or more old farm loans to the Commercial Banks. Once a farm loan in transferred from a Commission Agent to a Commercial Bank, the interest burden will be automatically reduced because Commercial Bank interest rate on farm loans is much lower than the Commission Agent interest rate. This arrangement will also check the mal practices of Commission Agents as they have to submit the detailed accounts of the farm loan when it is transferred to a bank. Such a legal arrangement cannot be objected to by Commission Agents as it no way reduces their principal amount and fair interest amount. Once the farm loan is transferred to a Commercial Bank, then the bank should recover it over a period of five to ten years in farmer friendly instalments and charging a low interest for the period over which instalments are being paid by the farmer.

4. Escape Window to Debt Trapped Farmers

For farmers hopelessly entangled in debt trap special provision should be made to provide them an escape route. The debt trapped farmers are those who cannot repay their loans out of the savings from their current income. The settlement of bad non-payable farm loans of debt trapped farmers should be taken out of the jurisdiction of Civil Courts. Attachment and sale of land, tractor and cattle for failure to repay farm loans should be outlawed. A farm debt relief fund should be created through equal contribution made by Government, Commercial Banks, NABARD, Commission Agents and Punjab Mandi Board. This fund should be used to provide relief to debt trapped farmers. To identify and provide relief to debt trapped farmers, debt relief committees should be established in each regulated market. These committees should include representatives of farmers, commission agents and formal sector credit institutions and also some Government officials. It should be made mandatory on the lending institutions to submit the bad debt cases for debt relief to these committees. Detailed guidelines should be prepared for trimming the accumulated interest on bad loans and even for providing relief on the original principal amount. The creation of such an agency to provide relief to the debt trapped farmers can go a long way in preventing the debt related farmer suicides.

Subject: Farmers Provident Fund-cum-Pension Scheme (FPFPS) Punjab.

The problem of rural indebtedness has assumed an alarming proportion in Punjab which is contributing to farmers' suicides very occasionally under financial distress. Government of Punjab is seized of the problem and it has initiated several steps to solve the problem. It has resolved that farmers should be helped by the Government financially by means of provident fund-cum-pension scheme. Punjab Governance Reforms Commission constituted a sub-group to prepare the scheme and the group after wider consultation among themselves and other stakeholders has prepared a scheme that will go a long way in providing much required succor to the farmers.

NUMBER OF BENEFICIARIES

Following two categories have been identified for consideration of the Government:

1. Marginal Farmers (below 1 hectare)
2. Small Farmers (1-2 hectares)

As per 2010-11 agriculture census, the number of marginal and small holdings in Punjab is 1,64431 and 1,95439 respectively which constitute about 34% of the total agricultural holdings. The total numbers of estimated families to be covered under the scheme are:

Marginal Farmers	165000
Small Farmers	200000
Total	**365000**

PROPOSAL

Keeping this in view, it is proposed that under the scheme Government and farmers should contribute equally in the ratio of 50:50. After attaining the age of 60 and atleast contributing for 10 years, members will be given pension. Members can contribute to the scheme maximum for 20 years. Besides, starting from first year itself, farmers will be eligible to take loan at the prevailing rate of interest once in a block of 5 years. They have to return this money in half yearly installments within three years of taking such loan. The amount of loan so granted will be limited to 80% of the total amount deposited by the members themselves in the particular block in which they seek loan.

Detailed guidelines of the scheme are at Annexure A.

Different proposals are given as below:

Proposal 1:

Matching contribution Rs. 5040 per annum and pension Rs. 1000 per month after 10 years.

Under this category, both the Government and the beneficiary will contribute Rs. 5040 per year in 2 equal six monthly installments of Rs. 2520 each. Assuming that members will contribute for atleast 10 years without any failing and also return the loan advance taken by them, they will earn pension at the following rates:

Table 1: Pension at different intervals if matching contribution is Rs. 5040 p.a

SN	Years after	Monthly Pension in Rs.
1.	10	1000
2.	15	1900
3.	20	3200

Note: Contribution Rs. 420 p.m and Pension Rs. 1000 p.m after 10 years.

For granting pension to all Marginal & Small farmers at this rate, the annual liability on the government will be Rs. 184 crores. Assuming that 25% of the farmers participate in the scheme in the first year itself, the liability of the Government will be Rs.46 crores during the first year.

Proposal 2:

Matching contribution Rs. 10080 per annum and pension Rs.2000 per month after 10 years.

Under this category, both the Government and the beneficiary will contribute Rs. 10080 per year in 2 equal six monthly installments of Rs. 5040 each. Assuming that members will contribute for atleast 10 years without any failing and also return the loan advance taken by them, they will earn pension at the following rates:

Table 2: Pension at different intervals if matching contribution is Rs. 10080 p.a

SN	Years after	Monthly Pension in Rs.
1.	10	2000
2.	15	3800
3.	20	6400

Note: Contribution Rs. 840 p.m and Pension Rs. 2000 p.m after 10 years.

For granting pension to all Marginal & Small farmers at this rate, the annual liability on the government will be Rs. 368 crores. Assuming that 25% of the farmers participate in the scheme in the first year itself, the liability of the Government will be Rs. 92 crores during the first year.

Proposal 3:

Matching contribution Rs. 12600 per annum and pension Rs. 2500 per month after 10 years.

Under this category, both the Government and the beneficiary will contribute Rs. 12600 per year in 2 equal six monthly installments of Rs. 6300 each. Assuming that members will contribute for atleast 10 years without any failing and also return the loan advance taken by them, they will earn pension at the following rates:

Table 3: Pension at different intervals if matching contribution is Rs. 12600 p.a

SN	Years after	Monthly Pension in Rs.
1.	10	2500
2.	15	4700
3.	20	8000

Note: Contribution Rs. 1050 p.m and Pension Rs. 2500 p.m after 10 years.

For granting pension to all Marginal & Small farmers at this rate, the annual liability on the government will be Rs. 460 crores. Assuming that 25% of the farmers participate in the scheme in the first year itself, the liability of the Government will be Rs. 115 crores during the first year.

Proposal 4:

Matching contribution Rs. 25200 per annum and pension Rs. 5000 per month after 10 years.

Under this category, both the Government and the beneficiary will contribute Rs. 25200 per year in 2 equal six monthly installments of Rs. 12600 each. Assuming that members will contribute for atleast 10 years without any failing and also return the loan advance taken by them, they will earn pension at the following rates:

Table 4: Pension at different intervals if matching contribution is Rs. 25200 p.a

SN	Years after	Monthly Pension in Rs.
1.	10	5000
2.	15	9400
3.	20	16000

Note: Contribution Rs. 2100 p.m and Pension Rs. 5000 p.m after 10 years.

For granting pension to all Marginal & Small farmers at this rate, the annual liability on the government will be Rs. 920 crores. Assuming that 25% of the farmers participate in the scheme in the first year itself, the liability of the Government will be Rs. 230 crores during the first year.

Proposal 5:

Matching contribution in the Ratio of 1:2 for Government and farmers and Pension Rs 1000 per month after 10 years.

Under this proposal, Government and the beneficiary will contribute in the Ratio of 1:2. Under this, Government will contribute Rs. 3300 per year in 2 equal six monthly installments of Rs. 1650 each and farmer will contribute Rs. 6700 per year in 2 equal six monthly installments of Rs. 3350. Assuming that members will contribute for atleast 10 years without any failing and also return the loan advance taken by them, they will earn pension at the following rates:

Table 5: Pension at different intervals

SN	Years after	Monthly Pension in Rs.
1.	10	1000
2.	15	1870
3.	20	3170

Note: Contribution Rs. 558 p.m and Pension Rs. 1000 p.m after 10 years.

For granting pension to all Marginal & Small farmers at this rate, the annual liability on the government will be Rs. 120 crores. Assuming that 25% of the farmers participate in the scheme in the first year itself, the liability of the Government will be Rs. 30 crores during the first year.

Proposal 6:

Matching contribution in the Ratio of 1:2 for Government and farmers and Pension Rs 1500 per month after 10 years.

Under this proposal, Government and the beneficiary will contribute in the Ratio of 1:2. Under this, Government will contribute Rs. 4950 per year in 2 equal six monthly installments of Rs. 2475 each and farmer will contribute Rs. 10050 per year in 2 equal six monthly installments of Rs. 5025. Assuming that members will contribute for atleast 10 years without any failing and also return the loan advance taken by them, they will earn pension at the following rates:

Table 6: Pension at different intervals

SN	Years after	Monthly Pension in Rs.
1.	10	1500
2.	15	2800
3.	20	4750

Note: Contribution Rs. 838 p.m and Pension Rs. 1500 p.m after 10 years.

For granting pension to all Marginal & Small farmers at this rate, the annual liability on the government will be Rs. 181 crores. Assuming that 25% of the farmers participate in the scheme in the first year itself, the liability of the Government will be Rs. 45 crores during the first year.

Proposal 7:

Matching contribution in the Ratio of 1:2 for Government and farmers and Pension Rs 2000 per month after 10 years.

Under this proposal, Government and the beneficiary will contribute in the Ratio of 1:2. Under this, Government will contribute Rs. 6600 per year in 2 equal six monthly installments of Rs. 3300 each and farmer will contribute Rs. 13400 per year in 2 equal six monthly installments of Rs. 6700. Assuming that members will contribute for atleast 10 years without any failing and also return the loan advance taken by them, they will earn pension at the following rates:

Table 7: Pension at different intervals

SN	Years after	Monthly Pension in Rs.
1.	10	2000
2.	15	3740
3.	20	6340

Note: Contribution Rs. 1117 p.m and Pension Rs. 2000 p.m after 10 years.

For granting pension to all Marginal & Small farmers at this rate, the annual liability on the government will be Rs. 241 crores. Assuming that 25% of the farmers participate in the scheme in the first year itself, the liability of the Government will be Rs. 60 crores during the first year.

Funding and method of collection

The scheme shall be implemented through branches of Punjab, State Cooperative Banks for the members and non-members. Punjab State Cooperative Bank may be declared the nodal authority for implementation of the scheme and the Department of Cooperation may be the Administrative Department. The contribution of farmers who sell their produce to arhatias will be deducted by them through J form and transferred to the Punjab State Cooperative Bank in the pension account of farmers directly. To ensure smooth implementation of the scheme and its sustenance in the long run, a dedicated fund may be created out of which Government share under the proposed scheme may be contributed regularly.

Annexure A

GUIDELINES OF THE SCHEME

- Marginal farmers and small farmers above the age of 50 will be eligible under the scheme for membership but they will only be eligible for pension only after attaining the age of 60 years and after contributing for atleast 10 years.
- Only one member of the farmer household on the basis of land ownership will be entitled to get membership in each category.
- After becoming eligible for pension if any member dies, another member from the family will be entitled to enter the scheme with the same conditions.
- If any pensioner dies, his legal heirs may withdraw the entire contribution along with interest made by the deceased member.
- The refundable loan will be provided upto 80% of the amount deposited in the account in that particular block of 5 years at the time of taking loan.
- Sharing pattern will be 50:50 for beneficiaries and Government.
- The residual amount at the time of maturity in the account will be freezed and no withdrawal will be allowed.
- The interest accrued will be used to provide monthly pension to the members of the scheme.
- The scheme will not be applicable in the following cases, if
    1. Any member of the family is in regular semi-government/government service.
    2. Any member of the family is in private service and is drawing more than Rs. 20,000/- monthly (this limit may be revised periodically).
    3. Any member of the family is income tax payee.

Brief Description of Proposed Legislation Reg. 35% Quota of Women in Public Services

Brief description of proposed legislation reg. 35% quota of women in public services

Preamble

An affirmative legislative action of the state for women empowerment by providing a minimum of 35% share of public appointments to women in the state of Punjab.

Extent

This Act shall be applicable to all public appointments in the state of Punjab with effect from the date of enactment of this legislation

Scope

Except in case of services and cadres where it is not practical, feasible or desirable in public interest, this Act shall apply to all public appointments in the state government and all entities of the state of Punjab.

Saving

This Act shall in no way be prejudicial to any existing provision of law, bye laws, rules, guidelines, policy or otherwise, whereby the share of public appointments provided for women is already fixed higher than the minimum benchmark of 35%.

This Act shall in way affect the rights of women getting into public services over and above the minimum benchmark of 35% on the basis of the individual merit in the process of recruitment.

Supersession

Notwithstanding anything contained in law or rules or guidelines or policy or any other precedent in vogue contrary to the provisions of this Act, the provisions of this Act shall apply in supersession thereof.

Reservation

The provisions of this act shall in no way whatsoever affect the existing constitutional or statutory reservations in public services.