



**Goa Institute of Public Administration  
& Rural Development**  
Ella Farm, Old Goa, Goa - 403 402

Tel. Nos.: 0832 - 2953985, 2953986, 2953987

**GIPARD**

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An ISO 9001: 2015 Institute



No.: GIPARD / PA / MK / 057 / 2025-26 / 1600

Date: 20-01-2026

To,  
**All Head of Departments,**  
Govt. of Goa.

Subject: Workshop on developing Capacity Building Plan on the iGOT platform using AI tool  
under Mission Karmayogi 2.0  
(28<sup>th</sup> & 29<sup>th</sup> January, 2026)

Sir / Madam,

GIPARD appreciates the enthusiasm shown towards joining the bigger community of Mission Karmayogi which aims to create competent and future-ready government employees who are working towards an effective public service delivery and an Atmanirbhar Bharat.

2. As instructed by Department of personnel through a Circular dated 11.06.2025, for the FY 2025-26, H.O.Ds had to prepare a 'Capacity Building Plan' for their respective Departments on the iGOT portal and ensure completion of atleast three courses and minimum six hours of learning iGOT Karmayogi platform for the first year and record the same in the Annual Performance Appraisal Report (APAR) of all onboarded staff of the department. **ALL ONBOARDED STAFF have to complete the assigned courses as per Capacity Building Plan of the concerned entity and submit a compliance report of course completion (as per format attached at annexure I ) to GIPARD strictly only via email [missionkarmayogi-go@goa.gov.in](mailto:missionkarmayogi-go@goa.gov.in) on or before 16<sup>th</sup> March, 2026, in order to reduce the usage of paper and for the convenience of digital records.**

3. Government of India has launched Mission Karmayogi 2.0 and for the FY 2026-27, Hon'ble Prime Minister's Office has decided to ensure development of comprehensive Capacity Building Plan (CBP) for all state departments to enhance capacity building across functional, domain, and behavioural competencies for the states officers/employees, in alignment to the goals of Mission Karmayogi 2.0.

In this regards, Capacity Building Commission along with Karmayogi Bharat has developed an **AI tool for the creation of Annual Capacity Building Plans** for every state government entity. This AI generated CBP focuses on role based competency mapping and course assignment to every employee.

4. A team from Capacity Building Commission along with iGOT Nodal Team of Goa will be conducting half day workshops in batches titled '**Workshop on developing Capacity Building Plan on the iGOT platform using AI tool under Mission Karmayogi 2.0**' on 28<sup>th</sup> and 29<sup>th</sup> January, 2026 at GIPARD, Ella Farm, Old Goa.

02 iGOT nodal persons i.e. MDO Leader along with the Technical Staff or dealing hand is requested to mandatorily attend the said workshop and carry the necessary documents (para 5 A) as per the workshop schedule.

Detailed department wise schedule is attached as annexure II for your kind perusal.

**5. KINDLY NOTE THE FOLLOWING ABOUT THE WORKSHOP**

**A) Necessary Documents to be prepared by all Departments before attending the workshop:**

For the effective use of the AI tool and development of the Annual Capacity Building Plan for the department, all the departments are requested to carry the following data/documents while attending the workshop on the assigned date and time:

| Sr. No. | Document                            | Description                                                                                                                       | Format / Sample |
|---------|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 1       | Officer/Employee Strength Report    | Certified report of the current strength (Total Strength) of officers/employees working under each designation in the department. | Annexure III    |
| 2       | Roles and Responsibilities Document | Work Allocation Order, Roles and Responsibilities (R&R) for each employee (including temporary staff)                             | Annexure IV     |
| 3       | Scheme/Plan Documents               | Scheme Documents that determine the accountability/responsibility of specific officers under particular schemes.                  | Annexure V      |
| 4       | Annual Report of each department    | Official report for more comprehensive needs.                                                                                     | Annexure VI     |

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## B. Implementation Roll- Out

| Phase         | Objective                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Deadlines                                         |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Pre-Workshop  | <p>In order to ensure a successful output during the workshop, fulfilment of the following pre-requisites is mandatory:</p> <p><b>a. Nomination of 2 nodal officers (MDO Leader and Technical Staff or Dealing Hand) to attend the workshop.</b></p> <p><b>b. Collating the necessary documents before the workshop date.</b> The documents are as follows:</p> <ul style="list-style-type: none"> <li>- <u>Total Strength</u> of all employees working <u>under each designation</u> in the departments.</li> <li>- <u>Roles and Responsibilities Document</u> for each designation including the official <u>work allocation (R.R.W.A).</u></li> <li>- <u>State specific scheme documents</u> and functioning of the departments.</li> <li>- <u>Official Annual Report.</u></li> </ul> | Before attending the workshop                     |
| Workshop      | <ol style="list-style-type: none"> <li>1. Hands-on demonstration of the AI tool using the above-mentioned documents.</li> <li>2. Generating role-based competency mapping and gap analysis.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 28 <sup>th</sup> & 29 <sup>th</sup> January, 2026 |
| Post-Workshop | <ol style="list-style-type: none"> <li>1. Vetting of the draft annual CBP generated by the AI tool by concerned entity</li> <li>2. Annual CBP Finalization by departments</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 20 <sup>th</sup> February, 2026                   |
|               | 3. Submission annual CBP to GIPARD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 28 <sup>th</sup> February, 2026                   |
|               | 4. Departments to make annual CBP live on iGoT platform.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1 <sup>st</sup> April, 2026                       |

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5. You are requested to **confirm your participation for the workshop as per the time allocated to your department latest by 12noon on 27th January, 2026** by sending the following details of the two nominated iGOT nodal persons:

Name:

Designation:

Role (MDO Leader, Admin, Technical Staff/dealing hand):

Contact No.:

Email id:

Details may be sent to Ms. Hegel Da Costa, Core Faculty in Public Administration & iGOT Goa state coordinator through email [missionkarmayogi-go@goa.gov.in](mailto:missionkarmayogi-go@goa.gov.in). For any further iGOT queries, please contact on mobile no. 9503389480 (iGOT team at GIPARD)

*Yours' faithfully,*



(Mr. Vasudev Shetye)

**Director (Training) GIPARD / iGOT State Admin**

**Enclosed:** Annexure I (Compliance report format)  
Annexure II (Department wise workshop schedule)  
Annexure III (Officer/Employee Strength Report)  
Annexure IV (Roles and Responsibilities Document)  
Annexure V (Scheme / Plan Documents)

## **Compliance Report Format**

To  
The State Nodal Team  
iGoT Karmayogi  
GIPARD  
Goa

**Sub.:** Compliance of course completion under Capacity Building Plan & 6 hours of learning on iGoT Karmayogi Portal for the financial year 2025-26.

Sir / Madam,

This is to inform you that **No.** onboarded staff of the **Name of the Department** have successfully completed mandatory courses of Conduct Rules & Prevention of Sexual Harassment of Women at Workplace along with the other assigned courses of this department on **Date** (100% course completion). The course completion certificates of all the staff are maintained by this department.

This is for your kind information.

Signature of the Competent  
Authority

Date.: \_\_\_\_\_

# **Workshop on developing Capacity Building Plan on the iGOT platform using AI tool under Mission Karmayogi 2.0**

## **Batchwise Schedule**

### **Batch-I**

**DATE:** 28<sup>th</sup> January, 2026 (Wednesday)

**TIME:** 9.15a.m. to 12.45p.m. (Before Noon)

**VENUE:** Goa Institute of Public Administration & Rural Development, Ella Farm, Old Goa, Goa

| <b>Sr. No</b> | <b>Name of the Department</b>                                                                          |
|---------------|--------------------------------------------------------------------------------------------------------|
| 1.            | Agnel Polytechnic, Goa                                                                                 |
| 2.            | Apna Ghar, Mercedes, Goa                                                                               |
| 3.            | Bicholim Government Industrial Training Institute, Goa                                                 |
| 4.            | Canacona Government Industrial Training Institute, Goa                                                 |
| 5.            | Carmel College of Arts, Science and Commerce for Women, Nuvem                                          |
| 6.            | Child Welfare Committee, North Goa                                                                     |
| 7.            | Child Welfare Committee, South Goa                                                                     |
| 8.            | Childrens Court for the State of Goa                                                                   |
| 9.            | Chowgule Education Society's Parvatibai Chowgule College of Arts and Science (Autonomous), Margao, Goa |
| 10.           | DBSHEP's Don Bosco College, Panaji - Goa                                                               |
| 11.           | Dempo Charities Trust's Dhempe College of Arts & Science, Miramar, Panjim, Goa.                        |
| 12.           | Dempo Charities Trust's Srinivassa Sinai Dempo College of Commerce & Economics, Cujira, Bambolim, Goa  |
| 13.           | Directorate of Art & Culture, Goa                                                                      |
| 14.           | Directorate of Higher Education, Goa                                                                   |
| 15.           | Directorate of Museum, Goa                                                                             |
| 16.           | Directorate of Official Language, Goa                                                                  |
| 17.           | Directorate of Skill Development and Entrepreneurship, Goa                                             |

|     |                                                                                             |
|-----|---------------------------------------------------------------------------------------------|
| 18. | Directorate of Women and Child Development, Goa                                             |
| 19. | Dnyanprassarak Mandal's College and Research Centre, Assagao, Bardez-Goa.                   |
| 20. | DPM's Shree Mallikarjun & Shri. Chetan Manju Desai College, Delem-Canacona, Goa             |
| 21. | Farmagudi Government Industrial Training Institute, Goa                                     |
| 22. | G.V. M's Dr. Dada Vaidya College of Education, Farmagudi, Ponda, Goa                        |
| 23. | Goa College of Agriculture (SAMETI), Ela Farm, Old Goa                                      |
| 24. | Goa College of Home Science                                                                 |
| 25. | Goa College of Music                                                                        |
| 26. | Goa Dental College & Hospital                                                               |
| 27. | Goa Education Development Corporation                                                       |
| 28. | Goa Football Development Council                                                            |
| 29. | Goa Institute of Public Administration & Rural Development                                  |
| 30. | Goa Marathi Academy                                                                         |
| 31. | Goa State Biodiversity Board                                                                |
| 32. | Goa State Commission for Protection of Child Rights                                         |
| 33. | Goa State Commission for Women                                                              |
| 34. | Goa State Council of Educational Research and Training                                      |
| 35. | Goa University                                                                              |
| 36. | Government College Borda, Margao, Goa (Autonomous)                                          |
| 37. | Government College of Arts, Science and Commerce, Quepem, Goa                               |
| 38. | Government College of Arts, Science and Commerce, Sanquelim, Goa.                           |
| 39. | Government Polytechnic Bicholim, Goa                                                        |
| 40. | Government Polytechnic Curchorem, Goa                                                       |
| 41. | Harmal Panchakroshi Shikshan Mandal's Ganpat Parsekar College of Education, Harmal, Goa.    |
| 42. | Institute Menezes Braganza                                                                  |
| 43. | Institute of Psychiatry and Human Behaviour, Goa                                            |
| 44. | Institute of Shipbuilding Technology, Goa                                                   |
| 45. | Juvenile Justice Board, North Goa                                                           |
| 46. | Juvenile Justice Board, South Goa                                                           |
| 47. | Kala Academy, Goa                                                                           |
| 48. | Mapusa Government Industrial Training Institute, Goa                                        |
| 49. | Narayan Brothers Educational Foundation's Narayan Zantye College of Commerce, Bicholim, Goa |
| 50. | Nirmala Institute of Education, Altinho, Panjim, Goa                                        |
| 51. | P.E.S.s Shri Ravi Sitaram Naik College of Arts & Science, Farmagudi, Ponda-Goa              |
| 52. | Panaji Government Industrial Training Institute, Goa                                        |
| 53. | Pernem Government Industrial Training Institute, Goa                                        |

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|-----|------------------------------------------------------------------------------------------------------------------------------------|
| 54. | Rosary College of Arts & Commerce, Navelim, Goa                                                                                    |
| 55. | Sai Institute of Nursing, Sankhalim, Goa                                                                                           |
| 56. | Sant Sohirobanath Ambiye Government College & Research Centre, Pernem – Goa                                                        |
| 57. | Sateri Pisani Education Society's Shri. Gopal Gaonkar Memorial College Goa Multi-Faculty College, Dayanand Nagar, Dharbandora Goa. |
| 58. | Sattari Government Industrial Training Institute, Goa                                                                              |
| 59. | St. Joseph Vaz College, Cortalim, Goa                                                                                              |
| 60. | St. Xavier's College of Arts, Science & Commerce, Mapusa, Goa                                                                      |
| 61. | Swami Brahamanand Sanskrit Prabhodini's Swami Brahamanand Mahavidyalaya, Tapobhoomi, Kundaim, Ponda Goa.                           |
| 62. | Swami Vivekanand Vidya Prasarak Mandal's College of Commerce, Shirshire, Bori-Ponda, Goa                                           |
| 63. | The Sports Authority of Goa                                                                                                        |
| 64. | Vasco Government Industrial Training Institute, Goa                                                                                |
| 65. | Vidya Prabidhini College of Commerce, Education, Computer & Management, Parvari-Goa                                                |
| 66. | Vikas Parishad's Mandre College of Commerce, Economics and Management, Mandre, Pernem, Goa                                         |
| 67. | VVM's Govind Ramnath Kare College of Law                                                                                           |
| 68. | Cacora Government Industrial Training Institute, Goa                                                                               |
| 69. | Directorate of Education, Goa                                                                                                      |
| 70. | Goa College of Pharmacy                                                                                                            |
| 71. | Kala Academy Goa's College of Theatre Arts, Panaji.                                                                                |
| 72. | Protective Home cum Reception Centre, Goa                                                                                          |
| 73. | Saraswat Education Society's Sridora Caculo College of Commerce & Management Studies, Khorlim, Mapusa, Goa                         |
| 74. | Shri Kamaxidevi Homoeopathic Medical College & Hospital, Goa                                                                       |
| 75. | Xaverian Educational Society Fr. Agnel College of Arts & Commerce, Pilar, Goa.                                                     |
| 76. | Government College of Arts, Science & Commerce, Khandola, Goa                                                                      |



## Batch-II

**DATE:** 28<sup>th</sup> January, 2026 (Wednesday)

**TIME:** 2.00p.m. to 5.00p.m. (After Noon)

**VENUE:** Goa Institute of Public Administration & Rural Development, Ella Farm, Old Goa, Goa

| Sr. No | Name of the Department                                                    |
|--------|---------------------------------------------------------------------------|
| 1.     | Agriculture Technology Management Agency, South Goa                       |
| 2.     | Agriculture Technology Management Agency, North Goa                       |
| 3.     | Department for Empowerment of Persons with Disabilities, Goa              |
| 4.     | Department of Agriculture                                                 |
| 5.     | Department of Animal Husbandry & Veterinary Services, Goa                 |
| 6.     | Department of Archaeology, Goa                                            |
| 7.     | Department of Archives, Goa                                               |
| 8.     | Department of Civil Supplies and Consumer Affairs, Goa                    |
| 9.     | Department of Goa Gazetteer and Historical Records, Goa                   |
| 10.    | Department of Handicrafts, Textile & Coir, Goa                            |
| 11.    | Department of Information and Publicity, Goa                              |
| 12.    | Department of Information Technology, Electronics and Communications, Goa |
| 13.    | Department of Personnel, Goa                                              |
| 14.    | Department of Printing & Stationery, Goa                                  |
| 15.    | Department of Urban Development, Goa                                      |
| 16.    | Directorate of Accounts, Goa                                              |
| 17.    | Directorate of Civil Aviation, Goa                                        |
| 18.    | Directorate of Fire & Emergency Services, Goa                             |
| 19.    | Directorate of Food & Drugs Administration, Goa                           |
| 20.    | Directorate of Industries, Trade and Commerce, Goa                        |
| 21.    | Directorate of Prosecution, Goa                                           |
| 22.    | Directorate of Small Savings & Lotteries, Goa                             |
| 23.    | Directorate of Social Welfare, Goa                                        |
| 24.    | Directorate of Vigilance, Goa                                             |
| 25.    | District Rural Development Agency, South Goa                              |
| 26.    | Economic Development Corporation Limited, Goa                             |
| 27.    | General Administration Department, Goa                                    |

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|-----|---------------------------------------------------------------------------------------------------|
| 28. | Goa Agricultural Produce and Livestock Marketing Board                                            |
| 29. | Goa Building and Other Construction Workers Welfare Board                                         |
| 30. | Goa Housing Board                                                                                 |
| 31. | Goa Human Resource Development Corporation                                                        |
| 32. | Goa Human Rights Commission                                                                       |
| 33. | Goa Labour Welfare Board O/o The Commissioner, Labour & Employment                                |
| 34. | Goa Legislature Secretariat                                                                       |
| 35. | Goa Public Service Commission                                                                     |
| 36. | Goa Staff Selection Commission                                                                    |
| 37. | Goa State Election Commission                                                                     |
| 38. | Goa State Horticultural Corporation Ltd                                                           |
| 39. | Goa State Information Commission                                                                  |
| 40. | Goa State Pollution Control Board                                                                 |
| 41. | Goa State Schedule Tribes Finance and Development Corporation Limited                             |
| 42. | Goa State Scheduled Castes and Other Backward Classes Finance and Development Corporation Limited |
| 43. | Goa State Urban Development Agency                                                                |
| 44. | Goa Waste Management Corporation                                                                  |
| 45. | Hospicio / South Goa District Hospital                                                            |
| 46. | Imagine Panaji Smart City Development Limited, Goa                                                |
| 47. | Inspectorate of Factories & Boilers, Goa                                                          |
| 48. | Kadamba Transport Corporation Limited, Goa                                                        |
| 49. | Mapusa Municipal Council, Goa                                                                     |
| 50. | Margao Municipal Council, Goa                                                                     |
| 51. | North Goa Planning & Development Authority                                                        |
| 52. | North Goa Zilla Panchayat                                                                         |
| 53. | Office of Chief Engineer Department of Drinking Water, Goa                                        |
| 54. | Office of State Commissioner for Persons with Disabilities, Goa                                   |
| 55. | Office of the Chief Electoral Officer, Goa                                                        |
| 56. | Office of the Collector, North Goa District                                                       |
| 57. | Office of the Commissioner of Commercial Taxes                                                    |
| 58. | Office of the Commissioner, Labour and Employment.                                                |
| 59. | Regional Employment Exchange, Goa                                                                 |
| 60. | Registration Department O/o State Registrar cum Head of Notary Services, Goa                      |
| 61. | Department of Cooperation Office of the Registrar of Cooperative Societies, Goa                   |
| 62. | Directorate of Health Services, Goa                                                               |
| 63. | Directorate of Panchayats, Goa                                                                    |

|     |                                                                     |
|-----|---------------------------------------------------------------------|
| 64. | Directorate of Public Grievances, Goa                               |
| 65. | Directorate of Tribal Welfare, Goa                                  |
| 66. | Goa Forest Department                                               |
| 67. | Goa Meat Complex Ltd                                                |
| 68. | Goa State AIDS Control Society                                      |
| 69. | Goa State Minorities Finance & Development Corporation              |
| 70. | Office of the Collector and District Magistrate, South Goa District |
| 71. | The Goa Commission for Schedule Caste & Schedule Tribes             |
| 72. | Home Guard & Civil Defence Organisation, Goa                        |
| 73. | Inspectorate General of Prisons, Goa                                |
| 74. | Public Works Department                                             |
| 75. | Bicholim Municipal Council, Goa                                     |
| 76. | Goa Rehabilitation Board                                            |

## Batch-III

**DATE:** 29<sup>th</sup> January, 2026 (Thursday)

**TIME:** 9.15a.m. to 12.45p.m. (Before Noon)

**VENUE:** Goa Institute of Public Administration & Rural Development, Ella Farm, Old Goa, Goa

| Sr. No | Name of the Department                                                                  |
|--------|-----------------------------------------------------------------------------------------|
| 1.     | Administrative Tribunal, Goa                                                            |
| 2.     | Asilo / North Goa District Hospital                                                     |
| 3.     | Bal Bhavan, Goa                                                                         |
| 4.     | Canacona Municipal Council, Goa                                                         |
| 5.     | Captain of Ports Department, Goa                                                        |
| 6.     | Central Educational Zone, Panaji-Goa                                                    |
| 7.     | Corporation City of Panaji, Goa                                                         |
| 8.     | Cuncolim Municipal Council, Goa                                                         |
| 9.     | Department of Environment & Climate Change, Goa                                         |
| 10.    | Department of Legal Metrology, Goa                                                      |
| 11.    | Department of New & Renewable Energy, Goa                                               |
| 12.    | Department of Public Private Partnership, Goa                                           |
| 13.    | Department of Rural Development, Goa                                                    |
| 14.    | Department of Sainik Welfare, Goa                                                       |
| 15.    | Department of Science and Technology and Waste Management, Porvorim, Goa                |
| 16.    | Department of Tourism, Goa                                                              |
| 17.    | Devi Sharvani Education Society's, V. M. Salgaocar College of Law, Miramar, Panjim, Goa |
| 18.    | Directorate of Fisheries, Goa                                                           |
| 19.    | Directorate of Planning, Statistics and Evaluation, Goa                                 |
| 20.    | Directorate of Settlement and Land Records, Goa                                         |
| 21.    | Directorate of Sports and Youth Affairs, Goa                                            |
| 22.    | Directorate of Technical Education, Goa                                                 |
| 23.    | Directorate of Transport, Goa                                                           |
| 24.    | District and Sessions Court, North Goa                                                  |
| 25.    | District and Sessions Court, South Goa                                                  |
| 26.    | District Rural Development Agency (North Goa), Panaji                                   |

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|-----|--------------------------------------------------------------------------------------------|
| 27. | Dnyanvardhini Divyang Training College, Sanjay Centre for Special Education, Bogda, Vasco  |
| 28. | Electricity Department, Goa                                                                |
| 29. | Entertainment Society Goa                                                                  |
| 30. | Goa Board of Secondary & Higher Secondary Education                                        |
| 31. | Goa Coastal and Environment Management Society                                             |
| 32. | Goa Coastal Zone Management Authority                                                      |
| 33. | Goa College of Architecture                                                                |
| 34. | Goa College of Art                                                                         |
| 35. | Goa College of Engineering                                                                 |
| 36. | Goa College of Naturopathy and Yogic Science, Sankhali-Goa                                 |
| 37. | Goa College of Physiotherapy, Sankhali-Goa                                                 |
| 38. | Goa Electronics Limited                                                                    |
| 39. | Goa Energy Development Agency                                                              |
| 40. | Goa Forest Development Corporation                                                         |
| 41. | Goa Industrial Development Corporation                                                     |
| 42. | Goa Khadi and Village Industries Board                                                     |
| 43. | Goa Konkani Akademi                                                                        |
| 44. | Goa Medical College and Hospital                                                           |
| 45. | Goa Police                                                                                 |
| 46. | Goa Real Estate Regulatory Authority                                                       |
| 47. | Goa State Commission for Backward Classes                                                  |
| 48. | Goa State Environment Impact Assessment Authority and Goa State Expert Appraisal Committee |
| 49. | Goa State Infrastructure Development Corporation                                           |
| 50. | Goa State Wetland Authority (GSWA)                                                         |
| 51. | Goa Tourism Development Corporation                                                        |
| 52. | Gomantak Ayurveda Mahavidyalaya and Research Centre, Shiroda, Goa                          |
| 53. | Government Polytechnic Panaji, Goa                                                         |
| 54. | High Court of Bombay at Goa                                                                |
| 55. | Info Tech Corporation of Goa Limited                                                       |
| 56. | Institute of Public Assistance (Provedoria)                                                |
| 57. | Institution of Goa Lokayukta                                                               |
| 58. | Margao Government Industrial Training Institute, Goa                                       |
| 59. | Mormugao Municipal Council, Goa                                                            |
| 60. | Mormugao Planning & Development Authority                                                  |
| 61. | Murgaon Education Society's Vasant Joshi College of Arts & Commerce, Zuarinagar, Goa       |
| 62. | North Educational Zone, Mapusa-Goa                                                         |



|     |                                                                                       |
|-----|---------------------------------------------------------------------------------------|
| 63. | Office of Administrative Medical Officer Employee's State Insurance Scheme, Goa       |
| 64. | Office of Commissioner for NRI Affairs, Goa                                           |
| 65. | Office of the Resident Commissioner, Goa Sadan, New Delhi                             |
| 66. | Pernem Municipal Council, Goa                                                         |
| 67. | Ponda Municipal Council, Goa                                                          |
| 68. | Quepem Municipal Council, Goa                                                         |
| 69. | Raj Bhavan, Goa                                                                       |
| 70. | River Navigation Department                                                           |
| 71. | Sanguem Municipal Council, Goa                                                        |
| 72. | Sanjay Centre for Special Education Goa                                               |
| 73. | Sankhali Municipal Council, Goa                                                       |
| 74. | Sewerage and Infrastructural Development Corporation of Goa Limited                   |
| 75. | South Educational Zone, Margao-Goa                                                    |
| 76. | South Goa Planning & Development Authority                                            |
| 77. | State Police Complaints Authority, Goa                                                |
| 78. | Sub District Hospital Chicalim, Goa                                                   |
| 79. | Sub District Hospital Ponda, Goa                                                      |
| 80. | TB Hospital Margao Goa                                                                |
| 81. | The Cuncolim Educational Society's College of Arts & Commerce, Cuncolim, Salcete, Goa |
| 82. | Town & Country Planning Department, Goa                                               |
| 83. | Valpoi Municipal Council, Goa                                                         |
| 84. | Zilla Panchayat South Goa                                                             |
| 85. | Curchorem-Cacora Municipal Council, Goa                                               |
| 86. | Directorate of Mines & Geology, Goa                                                   |
| 87. | GVM's College of Commerce & Economics, Farmagudi, Ponda-Goa.                          |
| 88. | Institute of Nursing Education, Goa                                                   |
| 89. | Office of the Commissioner of Excise, Goa                                             |
| 90. | Vidya Vikas Mandal's Shree Damodar College of Commerce and Economics, Margao, Goa     |
| 91. | Water Resources Department                                                            |

## **Officer/Employee Strength Report**

### **A.Details of Department Staff Strength**

| <b>Particular</b>                      | <b>Number</b> |
|----------------------------------------|---------------|
| Total Sanctioned Strength of employees |               |
| Total Filled Posts                     |               |
| Total Vacant Posts                     |               |

### **B.Details of Employees**

| <b>Group</b>             | <b>Number</b> |
|--------------------------|---------------|
| Group A                  |               |
| Group B                  |               |
| Group C                  |               |
| TSL, NMR, Apprentice etc |               |

**Annexure IV****Roles and Responsibilities Document**

Department Name:

| <b>Designation</b> | <b>Roles and Responsibilities</b> | <b>Activities undertaken by the designation</b> |
|--------------------|-----------------------------------|-------------------------------------------------|
|                    |                                   |                                                 |
|                    |                                   |                                                 |
|                    |                                   |                                                 |
|                    |                                   |                                                 |
|                    |                                   |                                                 |

**Note:** Kindly add rows as per requirement.

**Sample File for Roles and Responsibilities Document**  
**Roles and Responsibilities of officers and employees in Electrical Safety Department**

Annexure IV

| S.no. | Name of Designation                                                  | Roles and Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| •     | Chief Engineer (E.S.) and Chief Electrical Inspector                 | <ul style="list-style-type: none"> <li>To give drawing approvals and final charging permission to HV/EHV electrical installations.</li> <li>Execution of all work allotted by M.P. Government.</li> <li>Electricity duty, Cess recovery and inspection related work.</li> <li>Inspection , drawing Approvals &amp; Final charging approvals for Installations over 5000 KVA.</li> <li>Annual Inspection of Installations of MPPTCL/ M.P. Generation Companies/ M.P. Distribution companies having Installations of 220 KV to 400 KV.</li> <li>Grants and approvals of New A class Electrical Contractor License.</li> <li>To conduct supervisor exams and issue permits.</li> <li>To finalize the electrical accidents inspection reports submitted by the inspecting Officer.</li> <li>Manage departmental establishment matters, including transfers, postings, promotions, and disciplinary cases.</li> <li>Hearing appeals under section 127 of Indian Electricity Rules 2003 with the additional District Magistrate prepared by MP DISCOM under section 126 of installations having load above 500 KVA.</li> <li>To Ensure Electrical Safety.</li> </ul> |
| •     | Superintending Engineer (E.S.) and Deputy Chief Electrical Inspector | <ul style="list-style-type: none"> <li>To give drawing approvals and final charging permission to electrical installations having capacity of 500 KVA and upto 5 MVA.</li> <li>Annual Inspection of Installations of MPPTCL/ M.P. Generation Companies/ M.P. Distribution companies having Installations of 132 KV &amp; 33/11kV Substations having load of 5000 KVA &amp; above.</li> <li>Inspection work of Multi Story Buildings having load of 5000 KVA &amp; above.</li> <li>To finalize the electrical accidents inspection reports submitted by the inspecting Officer.</li> <li>Hearing appeals under section 127 of Indian Electricity Rules 2003 with the additional District Magistrate prepared by M.P. Distribution companies under section 126 of installations having load above 500 KVA.</li> <li>Electricity duty, Cess recovery and inspection related work.</li> <li>To Ensure Electrical Safety.</li> </ul>                                                                                                                                                                                                                                |
| •     | Executive Engineer (E.S.) and Divisional Electrical Inspector        | <ul style="list-style-type: none"> <li>To give drawing approvals and final charging permission to electrical installations having capacity upto 500 KVA.</li> <li>Annual Inspection of Installations of MPPTCL/ M.P. Generation Companies/ M.P. Distribution companies having Installations upto 5000 KVA.</li> <li>Electricity duty, Cess recovery and inspection related work.</li> <li>Inspection work of Multi Story Buildings having load of 1000 to 5000 KVA.</li> <li>Hearing appeals under section 127 of Indian Electricity Rules 2003 with the additional District Magistrate prepared by MPDISCOM under section 126 of installations having load upto 500KVA.</li> <li>Inspections of Lifts and escalators installed in premises having load of 1000 KVA to 5000 KVA.</li> <li>To finalize the electrical accidents inspection reports submitted by the inspecting Officer.</li> </ul>                                                                                                                                                                                                                                                              |

|   |                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   |                                                              | <ul style="list-style-type: none"> <li>To carry out inspections of installations under section 54 of Indian Electricity Rules 2003 likewise hospitals,hotels,multistory buildings having height above 15 meter.</li> <li>Grants approvals and renewals of New B-class Electrical Contractor License.</li> <li>To conduct wireman exams and issue permits.</li> <li>To Ensure Electrical Safety.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| • | Assistant Engineer (E.S.) and Assistant Electrical Inspector | <ul style="list-style-type: none"> <li>Annual Inspection of Installations of M.P. Distribution companies having Installations upto 5000 KVA</li> <li>Inspection related work upto 1000 KVA.</li> <li>Inspections of Lifts and escalators installed in premises having load of 100 KVA to 1000 KVA.</li> <li>Inspection work of cinema, lift installation.</li> <li>Inspection of Electrical Accidents.</li> <li>Electricity duty, Cess recovery and inspection related work.</li> <li>To carry out inspections of installations under section 54 of Indian Electricity Rules 2003 likewise hospitals,hotels,multistory buildings having height above 15 meter.</li> <li>To act as coordinator in the hearing appeal cases under section 127.</li> <li>To conduct the inspection of permanent cinema under cinema act 1972.</li> <li>To Ensure Electrical Safety.</li> </ul> |
| • | Sub Engineer                                                 | <ul style="list-style-type: none"> <li>Inspection related work upto 250 KVA.</li> <li>Annual Inspection of Installations of M.P. Distribution companies having Installations upto 500 KVA</li> <li>Inspection of Electrical Accidents.</li> <li>To conduct the inspection of temporary cinema under cinema act 1972.</li> <li>To carry out inspections of installations under section 54 of Indian Electricity Rules 2003 likewise hospitals,hotel &amp; marriage gardens.</li> <li>To Ensure Electrical Safety.</li> </ul>                                                                                                                                                                                                                                                                                                                                                 |
| • | Chief Electricity Duty Officer                               | <ul style="list-style-type: none"> <li>To continuously monitor the recovery of electricity duty and the demanded and differential amounts under the Electricity Duty Act, 1949, 2012.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| • | Account Officer/ Electricity Duty Officer                    | <ul style="list-style-type: none"> <li>Establishment related works.</li> <li>Execution of DDO-related tasks up to the divisional level and monitoring of electricity duty at the divisional level.</li> <li>To manage the accounting works of the department.</li> <li>To manage the payments of salaries, allowances and pensions.</li> <li>To maintain the financial records, ledgers and bank reconciliation statements.</li> <li>To prepare internal audit reports and annual financial statements.</li> <li>To ensure all financial transactions are carried out according to the M.P financial code.</li> </ul>                                                                                                                                                                                                                                                       |
| • | Audit Officer                                                | <ul style="list-style-type: none"> <li>To audit the subordinate offices periodically and ensure the disposal of cases at the sub-divisional level.</li> <li>To prepare internal audit reports and annual financial statements.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| • | Senior Personal Assistant                                    | <ul style="list-style-type: none"> <li>To assist the Chief Engineer (E/S) in all the documentation work.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| • | Personal Assistant                                           | <ul style="list-style-type: none"> <li>To assist the Senior Officer in all the documentation work.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| • | Superintendent                                               | <ul style="list-style-type: none"> <li>To carry out office related work.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|   |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   |                                       | <ul style="list-style-type: none"> <li>To supervise the Receive-Dispatch section of the office.</li> <li>To maintain the attendance records of employees.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| • | Senior Electricity Duty Audit Officer | <ul style="list-style-type: none"> <li>Auditing of electricity duty at the Circle level.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| • | Junior Electricity Duty Audit Officer | <ul style="list-style-type: none"> <li>Auditing of electricity duty at the Divisional. level</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| • | Stenographer                          | <ul style="list-style-type: none"> <li>To assist the Senior Officer in all the documentation work.</li> <li>To take dictations given by senior Officials.</li> <li>Prepare and put up notes and draft communications on files for consideration by senior officers.</li> <li>Maintain all essential records, registers, and databases related to the Officer to whom attached.</li> <li>Ensure strict compliance with office procedures and standing instructions.</li> </ul>                                                                                                                             |
| • | Assistant grade-1                     | <ul style="list-style-type: none"> <li>To carry out related sectional clerical work and maintain office record</li> <li>To carry out the given task under the supervision of Section officer.</li> <li>Ensuring discipline, punctuality, and efficient workflow.</li> <li>Ensures processing of files, ensuring accuracy, completeness, and timely progression without delays.</li> <li>Prepare and put up notes and draft communications on files for consideration by senior officers.</li> <li>Maintain all essential records, registers, and databases related to the section's functions.</li> </ul> |
| • | Assistant grade-2                     | <ul style="list-style-type: none"> <li>To carry out related sectional clerical work</li> <li>To carry out related sectional clerical work and maintain office record</li> <li>To carry out the given task under the supervision of Section officer.</li> <li>Ensures processing of files, ensuring accuracy, completeness, and timely progression without delays.</li> <li>Maintain all essential records, registers, and databases related to the section's functions.</li> </ul>                                                                                                                        |
| • | Assistant grade-3                     | <ul style="list-style-type: none"> <li>To carry out sectional related clerical work .</li> <li>Prepare and put up notes and draft communications on files for consideration by senior officers.</li> <li>Maintain all essential records, registers, and databases related to the section's functions.</li> <li>To carry out the given task under the supervision of Section officer.</li> </ul>                                                                                                                                                                                                           |
| • | Steno typist                          | <ul style="list-style-type: none"> <li>To assist the Senior Officer in all the documentation work and clerical work.</li> <li>To take dictations given by senior Officials.</li> <li>Ensures processing of files, ensuring accuracy, completeness, and timely progression without delays.</li> </ul>                                                                                                                                                                                                                                                                                                      |
| • | Electrician                           | <ul style="list-style-type: none"> <li>To assist in inspection related work of Assistant Engineer and Sub Engineer.</li> <li>To prepare inspection reports and maintain records related to inspection works.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                   |
| • | Testing Attendant                     | <ul style="list-style-type: none"> <li>To assist in inspection related work of Assistant Engineer and Sub Engineer.</li> <li>To handle the measuring equipments and work as directed by senior officials.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                      |
| • | Peon                                  | <ul style="list-style-type: none"> <li>To help in all office works and follow the instructions given by seniors.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |



**Information regarding total no. of Sanctioned post and vacant post under Electrical Inspectorate Department. Govt. of MP**

| S.No.              | Designation                                                          | Total no. of Post | Vacant Post | Post held  |
|--------------------|----------------------------------------------------------------------|-------------------|-------------|------------|
| <b>Class-1</b>     |                                                                      |                   |             |            |
| 1.                 | Chief Engineer (E.S.) and Chief Electrical Inspector                 | 1                 | 1           | 0          |
| 2.                 | Superintending Engineer (E.S.) and Deputy Chief Electrical Inspector | 5                 | 4           | 1          |
| 3.                 | Executive Engineer (E.S.) and Divisional Electrical Inspector        | 15                | 11          | 4          |
| 4.                 | Chief Electricity Duty Officer                                       | 1                 | 1           | 0          |
| <b>Total</b>       |                                                                      | <b>22</b>         | <b>17</b>   | <b>5</b>   |
| <b>Class-2</b>     |                                                                      |                   |             |            |
| 5.                 | Assistant Engineer (E.S.) and Assistant Electrical Inspector         | 51                | 31          | 20         |
| 6.                 | Account Officer/ Electricity Duty Officer                            | 15                | 15          | 0          |
| 7.                 | Audit Officer                                                        | 1                 | 0           | 1          |
| 8.                 | Senior Personal Assistant                                            | 1                 | 1           | 0          |
| <b>Total</b>       |                                                                      | <b>68</b>         | <b>47</b>   | <b>21</b>  |
| <b>Class-3</b>     |                                                                      |                   |             |            |
| 9.                 | Personal Assistant                                                   | 5                 | 5           | 0          |
| 10.                | Superintendent                                                       | 5                 | 4           | 1          |
| 11.                | Senior Electricity Duty Audit Officer                                | 21                | 21          | 0          |
| 12.                | Sub Engineer                                                         | 123               | 28          | 95         |
| 13.                | Stenographer                                                         | 6                 | 1           | 5          |
| 14.                | Assistant grade-1                                                    | 15                | 12          | 3          |
| 15.                | Junior Electricity Duty Audit Officer                                | 24                | 21          | 3          |
| 16.                | Assistant grade-2                                                    | 74                | 65          | 9          |
| 17.                | Steno typist                                                         | 6                 | 4           | 2          |
| 18.                | Assistant grade-3                                                    | 74                | 7           | 67         |
| 19.                | Electrician                                                          | 50                | 35          | 15         |
| <b>Total</b>       |                                                                      | <b>403</b>        | <b>203</b>  | <b>200</b> |
| <b>Class-4</b>     |                                                                      |                   |             |            |
| 20.                | Testing Attendant                                                    | 52                | 48          | 4          |
| 21.                | Peon                                                                 | 49                | 20          | 29         |
| <b>Total</b>       |                                                                      | <b>101</b>        | <b>68</b>   | <b>33</b>  |
| <b>Grand Total</b> |                                                                      | <b>594</b>        | <b>335</b>  | <b>259</b> |

## Sample file of Scheme / Plan Documents

**"MAI BHAGO ISTRI SHAKTI SCHEME"****Empowerment Of Women Through Cooperatives**

The scheme gets its inspiration from the legendary great woman from the history of Punjab who became an inspiring/motivating figure for the great '40 Muktas' of the Sikh History. She is known as a symbol of power and faith.

**OBJECTIVES**

The scheme envisages to strengthen women especially in rural areas in single/ individual capacity or clusters or groups. The objectives of the scheme is to strengthen their activities through training at convenient places. hassle free credit and assistance. The scheme also envisages creation of backward & forward linkages by creating a supply chain for providing raw material to women entrepreneurs with the help of apex/ state level organizations. It will ensure marketing of products made by such self employed women through the network of primary societies as well as the apex/ state organizations like WEAVCO, MARKFED & MILKFED. The scheme also envisages seeking and taking assistance, grants, subsidies from state and central organizations like KVIC, KVIB as well as Mahila Kosh etc.

**ACTION PLAN**

- k Primary Agriculture Cooperative Societies (PACS) will be the hub for empowerment of Women. There are about 4135 number of PACS in Punjab and each PACS presently has 1-4 villages in its area of operation and each PACS has also its own building having two small offices and a godown having capacity of 200-500 metric tones. A part of this building can be spared for the office, training and commercial activities to be taken up by the women.
- k Cooperative Inspector Incharge of the society alongwith the secretary of the society and official of the lady wing (if any) will identify and activate a group of women. Strength of this group can vary from society to society and initially a group of atleast 7-10 women will be activated and these women will be made nominal members of the PACS. if they seek finance from PACS. But PACS will retain the role of a facilitator in all situations.
- k Different income generating activities will be identified at the village level depending upon the area and the activities already being done in that particular village will be strengthened. The following activities can be undertaken:
  - „ Phulkari work,
  - „ Tailoring, stitching and embroidery
  - „ Hosiery and knitting.

- „ Vermi compost fertilizers
- „ Beauty Parlour, STD Booths and petty shops
- „ Mushroom growing, Bee keeping, earthen pots
- „ Vadi papad, Pickles, Murrba, sauce and squash making
- „ Dairy & Poultry
- „ Cattle feed making. Poultry feed making
- „ Making of Soft toys
- „ Processing of Fruits and vegetables
- „ Grinding and packing of chilli powder, haldi powder & masala powder
- „ Computer BPO / Call center Training ( inbound/ outbound calls)
- „ Soap making
- „ Notebook, Copy book, Registers etc. making
- „ Uniform making
- „ Bakery, Confectionery
- „ Candle making
- „ Women groups can also provide lunch to Anganwadi children under the central ICDS scheme. Provide meal to school children under the Mid day meal scheme.

In one society different women members can opt different activities depending upon their aptitude and skills.

***These women entrepreneurs can be classified into two broad groups :***

- A: Women providing consumer items which can be sold through informal markets or PACS network e.g spices, soap, pickles. bakery etc.*
- B: Women producing such products which have to be marketed with the help of State/Apex organizations. They require training, finance, equipment and backward & forward linkages.*

**FUNDS**

- v Funds for these activities will be provided by the Primary Agriculture Cooperative Society. Central Cooperative Banks will keep separate funds for these women members. This loan will be hassle free and at the preferential rate of interest preferably at 8-10% at the personal surety of some cooperative members of the society and without stressing for any tangible security and bills etc. RCS office may create a scheme for microfinance in PACS with re-finance from CCB's. CCB's will

simplify loaning procedures and depute a senior, positive officer for prompt processing & disbursement of loans.

- v Efforts will be made to rope in assistance to women members by way of subsidy given by the Departments of Women and Child Development, Social Security and Department of Mahila Kosh of Govt. of India. There are many centrally sponsored schemes for the upliftment of women like STEP and NORAD. Steering committee at Head office level will tie up with different departments for roping in this subsidy at grass root level. Khadi Village Industries Commission (KVIC), Govt. of India and Khadi Village Industries Board (KVIB), Govt. of Punjab are also having different schemes for providing work and subsidy to women members.
- v Some pilot projects need to be initiated in each District. Funds if need be can be given through 'Cooperative Development Fund' (CDF) and 'Common Good Fund' (CGF) maintained by each profit earning society.

## **TRAINING**

Training of women members at PACS level, Block level or at the District Head Quarter will be organized by the Division Level Committee. Joint Registrar of the division who is the chairman of the Division Level Committee will keep liaison with the Department of Horticulture, Khadi & Village Industries Commission (KVIC), Khadi & Village Industries Board (KVIB), Krishi Vigyan Kendra, Knit Wear Clubs Ludhiana, Punjab Agriculture University (PAU), Women Welfare Department, Social Security Department and different NGO's working in the area for imparting various types of training, guidance and awareness. JRCS alongwith his team will identify the support mechanism depending upon the field conditions for such women/groups. He will be free to decide and seek help from Government departments, PAU centers, NGO's and other agencies.

The Managing Director PICT will facilitate all the Joint Registrar's and Deputy Registrar's in holding these trainings. Funds to the tune of Rs. 20.00 lacs has been earmarked for the training and have been placed at the disposal of MD PICT, Chandigarh for further disbursement to Joint Registrars as per their requirement.

## **MOTIVATION**

Education for promoting gender justice will be given by PUNCOFED to the women members, which will touch the issues of female foeticide, dowry related violence, sexual harassment and discrimination etc. Education Instructors of PUNCOFED will organize camps at village level itself. Eminent women activists and NGO's will be invited to create orientation in the women groups from time to time. This will also instill 'motivation'.

## **MARKETING**

The marketing of products prepared by the societies will be done through the network of PACS, showrooms/ sale outlets of WEAVCO, MILKFED and MARKFED.

Committee at Division level will take care of forward and backward linkages of products. Designers can be engaged by WEAVCO, who will help in preparing new designs, new colour schemes and good packaging of these products. The committee will also coordinate with other departments like Phulkari, NIIFT Mohali, Khadi & Village Industries Commission (KVIC), Khadi & Village Industries Board (KVIB), Krishi Vigyan Kendra, Knit Wear Clubs Ludhiana, Punjab Agriculture University (PAU), Women Welfare Department, Social Security Department etc. and different departments of Government of India for availing benefit of centrally sponsored schemes.

## **PROGRESS UNDER THE SCHEME**

### **1. Membership:**

- a) There are 167820 Women members in 2514 Women societies as on 31.3.2008
- b) 80,000 Women were enrolled members of the PACS during the last year i.e. from March 2007 to November 2008.

Target of 1.00 lakh members has been given which are to be enrolled members of PACS/Milk/Women Societies from November 2008 to November 2009.

### **2. Financial Assistance/Loans to Women Members:**

PSCB has given limit of Rs. 2.00 lacs to each PACS for advancement of Loans to Women members. Progress to Advancement to Women members has been given as under:

| <b>DIVISION</b>  | <b>DISTRICT</b> | <b>LOAN<br/>ADVANCED<br/>(Rs. In Lakhs)</b> | <b>TOTAL LOAN<br/>ADVANCED</b> |
|------------------|-----------------|---------------------------------------------|--------------------------------|
| <b>Jalandhar</b> | Amritsar        | 11.55                                       |                                |
|                  | Gurdaspur       | 0.30                                        |                                |
|                  | Hoshiarpur      | 73.67                                       |                                |
|                  | Jalandhar       | 169.72                                      |                                |
|                  | Kapurthala      | 56.96                                       |                                |
|                  | S.B.S Nagar     | 370.32                                      | 682.52                         |
|                  | (Nawanshahr)    |                                             |                                |
| <b>Patiala</b>   | Patiala         | 366.25                                      |                                |
|                  | Sangrur         | 9.60                                        |                                |
|                  | Ropar           | 76.98                                       |                                |
|                  | Ludhiana        | 135.04                                      |                                |
|                  | Fatehgarh Sahib | 252.95                                      | 840.82                         |

|                    |           |        |                |
|--------------------|-----------|--------|----------------|
| <b>Ferozepur</b>   | Ferozepur | 75.19  |                |
|                    | Moga      | 72.23  |                |
|                    | Muktsar   | 42.05  |                |
|                    | Faridkot  | 51.40  |                |
|                    | Bathinda  | 102.23 |                |
|                    | Mansa     | 243.71 | 586.81         |
| <b>GRAND TOTAL</b> |           |        | <b>2110.15</b> |

No Targets of loan Advancement has been given to any field Office so as to avoid excessive loaning and mis-utilisation of loans.

**Report regarding the Self Help Groups (SHGs) formed under the Women Empowerment Scheme;**

| <b>Division</b> | <b>Number of Self Help Groups</b> | <b>Total Members of SHGs</b> | <b>Collection of Members (Rs. In Lacs)</b> |
|-----------------|-----------------------------------|------------------------------|--------------------------------------------|
| Patiala         | 29                                | 424                          | 0.55                                       |
| Ferozepur       | 512                               | 4371                         | 3.06                                       |
| Jalandhar       | 550                               | 6203                         | 5.14                                       |

**3. Recovery and marketing of products prepared by Women members**

- Recovery in Jalandhar Division is more than 97%. Joint Registrar, Cooperative Societies, Patiala and Joint Registrar, Cooperative Societies, Ferozepur have also been asked to give position of recovery in their Districts.
- Field Staff has been directed to market the products prepared by Women through PACS. These products will be sold under the name "Pride/ਗੌਰਵ". These products will be sold through Weavco, Markfed and Milkfed. Products of Women members may also be sold through exhibitions organized at National and State Level.

**4. Training :**

- Rupees 20.00 lacs have been placed with PICT for providing Training to the Women members of the societies. Rs. 80,000/- has so far been utilized for the training.
- Many Training programmes like Tailoring, Cutting, Stitching, Embroidery, Painting, Soap making, Candle making, Beauty Parlour, Food & Preservation are being done at the PACS level.
- PAU, Ludhiana has KVKs (Khadi Vigyan Kendras) in almost all district Head Quarters where they provide training for:
  - Stitching, Painting, Tailoring Toys making & etc.
  - Food preservation
  - Bakery
  - Soap making & Surf making

- e) Bee-keeping
- f) Fish breeding
- g) Mushroom growing
- h) Rural Creching for early childhood

A seminar with all the KVKs was held in PAU, Ludhiana on 12.12.2008. It was attended by Director Extension, Director TATA Trust and officers of the Cooperative Department, Wherein it has been decided that since PAU, Ludhiana has sufficient infrastructure for training, training needs of these Women members of the Cooperative Department will be met through PAU/KVKs.

Deputy Registrar and LAR have been directed to coordinate with KVKs for effective training.

#### **5. Rashtriya Mahila Kosh (RMK)**

For funds from Rashtriya Mahila Kosh many meeting with the Executive Director of RMK Ms. Sneha Lata Kumar have been held and Managing Director, Weavco gave a presentation to Executive Director RMK. RMK have appointed Weavco as their franchisee and Nodal agency. RMK has sanctioned Rs. 75.00 lacs of loan to Weavco at 5% rate of interest subject to the Government Guarantee of Punjab Government. Case of guarantee has been sent to the office of Cooperation Department for onward submission to Finance Department

### **ROAD MAP OF ACTION AND MONITORING IDENTIFICATION OF NEEDS**

#### **A. Finance**

1. Wherever loans/micro finance is required by individual women entrepreneur, it will be provided by the CCBs within one month i.e. August end. CCBs will not ask for any tangible security for the loans upto Rs. 25,000/.
2. No bills regarding utilization etc. are required to be submitted. Only Inspector, Cooperative Societies will certify the utilization of the loan.
3. PSCBs will earmark separate funds for credit to women entrepreneurs in all DCCBs
4. A Senior Bank officer will be deputed to ensure the prompt disbursement of these loans
5. A scheme will be created by RCS, Punjab, Chandigarh for providing microfinance upto Rs. 25,000/- to women through PACS on the basis of personal guarantee. PACS will be entitled to refinance from CCBs against loans advanced to women.
6. There should be a preferential rate of interest to be charged from women entrepreneurs.

#### **Training Needs**

1. Women entrepreneurs desirous of acquiring special skills for production of items like pickle, squash, making candles etc. will be identified by ARCS.
2. JRs will organize them into groups for imparting training at PICT.
3. PICT will coordinate with JRs as well as training experts for prompt start and completion of such training programmes at places convenient for ladies.
4. State Level Committee will make arrangements of such training with the help of state level apex organizations, NGOs and Central Government agencies if available.
5. Funds may initially be provided from CDF and CGF of the societies.
6. The initial batches will be fully trained by October 2007. This will go on.

#### **Creation of linkages and support systems**

1. The consumer items produced by the individual women entrepreneurs or groups which can be marketed through the network of PACS of the area, exhibitions etc. or at outlets/shops of MILKFED, MARKFED and WEAVCO, will be planned, executed and supervised by the JRs with a strong will and concerted efforts.
2. A proposal will be created by JRs for the women who have been trained for a group activity. They will produce the items with the raw material support and marketing support of the state level/apex agencies or industrial houses.

**This will be a continuous phenomenon , but the pilot project should come into production by December.**

#### **Monitoring**

1. Chairperson i.e. FCC, Punjab will review the progress of the scheme once in every quarter or at her convenience.
2. Vice Chairman of the scheme i.e. RCS, Punjab, Chandigarh will review the scheme in the state level monthly meetings of the field officers.
3. Convener of the scheme will call exclusive meetings of the field officers In Chandigarh or at such places in the field to be organized by the JRs as and when required.

#### **Central and State Assistance**

1. Initially assistance is required for the training component. All trainings at PICT or in the field should be funded from Government / Semi Government and welfare schemes available with NGOs / Central Government schemes.
2. Concerted efforts in this regard will be made by the State Level Committee with the help of various Departments.



**Incentives/ subsidies**

1. The incentives/ subsidies or seed money schemes already run by KVIC or KVIB at the state level is conducive to the scheme.
2. KVIC should strengthen and enlarge its list to cover women activities in the scheme. A separate mechanism of incentives based on the total outlay (Capital investment + working capital) can also be invented with the help of Department of Industries, Welfare Departments and Women & Child Development agencies.

## **BHAI GHANHYA SEHAT SEWA SCHEME**

For the vast majority of rural population of Punjab, the cost of health care particularly in-patient care, is a significant barrier in accessing professional healthcare in time of need. Very often, the cost of treatment pushes the people to economic ill health. Normally, individuals when hospitalized borrow money or sell their assets to cover the cost of hospitalization which pushes them into debt trap. The Bhai Ghanhya Sehat Sewa Scheme aims to provide viable means of improving access to quality health services for rural community at affordable cost.

### **2.0 NAME**

The Name of the Scheme is "The Bhai Ghanhya Sehat Sewa Scheme"

### **3.0 OBJECTIVE**

To provide cost effective quality health care facilities to the members and employees and their dependents of Cooperative Institutions and Cooperative Societies through an Insurance backed Scheme.

### **4.0 BENEFICIARIES**

Members or and employees of the Eligible Cooperative Societies, Cooperative institutions, the Department of Cooperation/ office of the Registrar Cooperative Societies, Punjab and Bhai Ghanhya Trust and their families across the State of Punjab and Chandigarh, who have been named as dependants in the Member Enrollment Form for being covered under the Scheme, provided none of such persons is more than 75 years of age on the date of commencement of the Policy Plan Period.

"Eligible Cooperative Societies" means and includes any cooperative society registered under the Punjab Cooperative Societies Act, 1961 and existing or functioning in the State of Punjab and/ or Chandigarh.

### **5.0 SCOPE AND LIMIT**

- H The Bhai Ghanhya Sehat Sewa Scheme shall provide coverage for meeting the medical expenses of indoor hospitalization for a period of more than 24 hrs and other treatments of the members up to an expenditure of RS.2.00 lacs per person per year on family floater basis in any of the listed Hospitals.
- H Outdoor patient consultation shall be outside the purview of the scheme. However the Trust shall undertake to obtain maximum facilities/discount from listed hospitals for out patient consultations as well.

### **6.0 THE BHAI GHANHYA TRUST AND MANAGING COMMITTEE**

At the State Level Bhai Ghanhya Trust registered under the Societies Registration Act, 1860 shall manage the scheme. It shall collect the premium from the members through its field functionaries which shall be passed on to the insurance company in four equal quarterly installments.

THE BHAI GHANHYA Trust comprises of the following :-

|                                                                               |                             |
|-------------------------------------------------------------------------------|-----------------------------|
| <b>1. Cooperation Minister</b>                                                | <b>Chairman</b>             |
| <b>2. Chief Secretary</b>                                                     | <b>Senior Vice Chairman</b> |
| <b>3. Financial Commissioner (Cooperation)</b>                                | <b>Vice Chairman</b>        |
| <b>4. Registrar, Cooperative Societies, Punjab</b>                            | <b>Deputy Chairman</b>      |
| <b>5. Managing Director, The Punjab State Cooperative Bank Ltd.,</b>          | <b>Trustee</b>              |
| <b>6. Director, Health Services, Punjab</b>                                   | <b>Trustee</b>              |
| <b>7. Elected Chairman/Director of the Punjab State Cooperative Bank Ltd.</b> | <b>Trustee</b>              |
| <b>8. Elected Chairman/Director of Markfed</b>                                | <b>Trustee</b>              |

In case there is no elected Board of Directors of Markfed/PSCB, the RCS shall nominate a member of a rural cooperative society as member of Trust in each case.

## **6.1 THE ROLE OF THE TRUST**

The Trust shall undertake and manage the scheme. It shall be responsible mainly for the following :-

- a) For administering the Bhai Ghanhya Scheme in its right earnest.
- b) For executing the enrollment process through field functionaries of the Department of Cooperation.
- c) To ensure distribution of identity Cards to members of the scheme.
- d) To select Insurance company/Companies by conducting an open tender process.
- e) To seek and accept periodical MIS from TPA, insurance company, listed Hospitals and the Deptt. of Cooperation for taking decisions for efficient working of the scheme.
- f) To accept grants and generate funds for effective implementation of the scheme from members of the scheme, bodies/individual/govt./ govt.bodies/Coop. Institutions and others.
- g) To appoint the consultants and other persons for managing the scheme in an effective manner.
- h) To ensure proper claim management, and settlement systems.
- i) To monitor the progress of the Bhai Ghanhya Scheme and to take steps for its effective implementation.
- j) To undertake all other measures incidental to or associated with the objectives of the scheme and responsibilities mentioned above.

## **7.0 PREMIUM**

The Trust conducted an open and transparent bidding process for selecting an insurance company for providing health insurance cover as per the terms and conditions of the Scheme. The bid of National Insurance Company Ltd. amounting to Rs. 1246/- per main

member emerged as the lowest bid and was, therefore, accepted by the Trust. The structure of the premium is as under:-

| PREMIUM TABLE                                                                                               |                                        |                                                  |                                             |
|-------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------------------------------------|---------------------------------------------|
| Category                                                                                                    | Net Premium<br>per person<br>per annum | Service Tax<br>@ 12.36% of<br>the Net<br>Premium | Total<br>Premium<br>per person<br>per annum |
| Main Member                                                                                                 | Rs. 1246                               | Rs. 154.01                                       | Rs. 1400.01                                 |
| Additional dependant member<br>under 55 yrs of age (Loading of<br>10% of premium of Main Member)            | Rs.124.6                               | Rs. 15.40                                        | Rs. 140                                     |
| Additional dependant member<br>between 55 to 70 yrs in age<br>(Loading of 15% of premium of<br>Main Member) | Rs.186.9                               | Rs.23.10                                         | Rs.210                                      |
| Additional dependant member over<br>70 yrs in age (Loading of 20% of<br>premium of Main Member)             | Rs 249.2                               | Rs 33.89                                         | Rs 283.09                                   |

## 8. THIRD PARTY ADMINISTRATOR (TPA)

The Insurance Company has appointed an IRDA licenced Third Party Administrator (MedSave Health Care Ltd.) after following due procedure as laid down by the Trust .The TPA shall act as a link between the Trust, Bhai Ghanhya Sehat Sewa Scheme members and the health provider (hospitals) for providing administrative/health services to the members of the scheme.

### 8.1 ROLE OF TPA

TPA shall have a team of Doctors, managers and other supporting staff spread in the State who will be responsible for providing services to members of the Bhai Ghanhya as detailed below :-

- Empanelling hospitals across the State & Chandigarh for providing cashless health services to the members subject to the approval of the Trust.
- Will maintain a 24 hours toll free help line for convenience of the members for providing information about listed Hospitals, procedures of admission in listed Hospitals and other health care information etc. relating to the scheme and for continuous interaction with the listed Hospitals.
- Shall negotiate maximum discount in tariff for indoor services and outdoor
- Shall negotiate with the Hospitals to open de-addiction centers In the Hospitals for providing services to members and their families.
- To undertake the cost control through medical audit of the provider Hospitals, for quality and cost care, and also by continuous monitoring of the services provided by Hospitals to members.

- g) To provide fortnightly MIS report to the Trust and Insurance Company on the utilization of funds and number of members treated, and also on the pattern of diseases of the members based on research and analysis in order to help the Trust for better services of the members.
- h) To help undertake publicity campaign for popularizing the scheme and to undertake other measures for proper marketing of the scheme.
- i) Shall extend any other help to the Trust required for the benefit of the members and for smooth functioning of the scheme.

## **9.0 LISTED HOSPITALS AND TREATMENTS.**

The Trust shall enlist a net work of Hospitals through Third Party Administrator (TPA) for providing the services to the members. The Hospitals will be enlisted on the basis of facilities available in the Hospitals and the level of human resources. These enlisted Hospitals will be responsible to provide the listed services to the members in a cashless manner to the extent mentioned under the scheme and raise their bills to the TPA for claim from the corpus/Insurance Company. The listed Hospitals will provide the services at rates fixed by the Trust/TPA.

## **10.0 SELECTION OF HOSPITALS**

The TPA will select the Hospitals In consultation with the Trust and execute an agreement with the Hospitals so selected. The Hospitals will be identified and selected for serving the members in every nook and corner of the State and even outside the State. The Hospitals will be selected on the basis of following parameters :-

- a) Should have at least three permanent doctors on its roll.
- b) Should have fully qualified doctor(s) round the clock.
- c) Should have the facility of 24 hours Nursing Staff/Medical Staff.
- d) Should have facility/tie up for Pharmacy and Pathology.
- e) Should have facilities/tie up for high quality pathological tests.
- f) Should have 10 bed indoor treatment capacities, one I.C.U. and one O.T.
- g) All government Hospitals and Hospitals of Punjab Health System Corporation will be automatically included in the list.

## **10.1 CONDITIONALITIES TO BE IMPOSED ON LISTED HOSPITALS**

The listed Hospitals :-

- a) Will establish a Bhai Ghanhya helpdesk at OPD reception for Bhai Ghanhiya beneficiaries.
- b) Will offer the GPO services to the members free of cost/discounted rates.
- c) Will offer the diagnostic services at discounted rates to the members.

- d) The maximum payment to be received by the Hospital for each kind of surgical and other treatment will be as fixed by the TPA in consultation with the Trust.
- e) Install necessary infrastructure such as computer, Fax etc. and identify minimum two coordinators to coordinate with patient, treating Doctor, TPA and billing department of the Hospital.
- f) Will provide preferred and priority admission to Bhai Ghanhya beneficiaries and ensure that hospitalization of the member is completely cashless. It shall also arrange for the funds for the medicines/investigations not available with the hospital or have necessary liaisoning with the diagnostic center pharmacies for the facilities not available in the Hospital.

## **10.2 TREATMENT/DISEASES ADMISSIBLE UNDER THE SCHEME**

- 1) It will cover treatment of all medical/surgical diseases requiring minimum 24 hrs hospitalization upto an expenditure of Rs. 2 lac per year per family on floater basis subject to the terms and conditions of the scheme.
- 2) It shall also cover the treatment of the diseases listed below which do not require 24 hrs hospitalization.
  - A) Dialysis
  - B) Chemotherapy
  - C) Radiotherapy
  - D) Eye surgery (except cosmetic surgery/spectacles/ contact lenses & surgery for correction of refractive errors)
  - E) Lithotripsy
  - F) Tonsillectomy
  - G) Coronary Angiography (Coronary Angiography, leading to invasive/noninvasive cardiac treatment requiring hospitalization shall only be covered.)
- 3) Pre-existing diseases and first year exclusions are to be covered. No waiting period will be applicable.
- 4) Domiciliary hospitalization is not covered.
- 5) Pre hospitalization and Post-hospitalization is not covered.
- 6) Abortion/MTP of any type or category is not covered.
- 7) Dental treatment of any type whether requiring hospitalization or not is not covered.
- 8) Treatment of the diseases that are covered under the scheme, irrespective of the fact whether it requires hospitalization or not, shall not be covered if the total cost incurred on the treatment is below Rs 2000/- dialysis, that shall be covered at the rates that are lower than or equivalent to the rates fixed for it, as per Bhai Ghanhya Schedule of rates, under the Scheme.

## 9) SUBLIMITS APPLICABLE ON TOTAL AMOUNT OF SUMINSURED

| S.No. | Disease/Treatment                                                                                                                                                                                                                                                                                                                        | Sublimit to be applicable                                                                                                    |
|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 1     | Joint Replacement Surgeries                                                                                                                                                                                                                                                                                                              | Rs 1,00,000/-                                                                                                                |
| 2     | Cataract surgery                                                                                                                                                                                                                                                                                                                         | Rs 6000/-                                                                                                                    |
| 3     | Hysterectomy                                                                                                                                                                                                                                                                                                                             | Rs 15000/-                                                                                                                   |
| 4     | Hernia                                                                                                                                                                                                                                                                                                                                   | Rs 15000/-                                                                                                                   |
| 5     | Cardiac Surgeries                                                                                                                                                                                                                                                                                                                        | Rs 1,50,000/- + copayment of 50 % of total expenditure occurring above Rs. 1.5 lac upto the total sum insured of Rs 2.00 lac |
| 6     | Medical Management expenditure occurring above                                                                                                                                                                                                                                                                                           | Rs 50,000 + co-payment of 50 % of total Rs. 50,000/- upto the total sum insured of Rs 2.00 lac.                              |
| 7.    | Room Rent                                                                                                                                                                                                                                                                                                                                | Rent of room of general ward category.                                                                                       |
| 10)   | Joint Replacement Surgeries shall be covered only upto the maximum limit of Rs one lac per member, subject to total expenditure of Rs. 2 lac per year per family on floater basis. Any expenses occurring above Rs one lac shall be borne directly by the member.                                                                        |                                                                                                                              |
| 11)   | Cataract surgery shall be covered only upto the maximum limit of Rs 6000/- per eye per member. Any expenses occurring above Rs 6000/- shall be borne directly by the member.                                                                                                                                                             |                                                                                                                              |
| 12)   | Hysterectomy shall be covered only upto the maximum limit of Rs 15000/- per member. Any expenses occurring above Rs 15000/- shall be borne directly by the member.                                                                                                                                                                       |                                                                                                                              |
| 13)   | Hernia repair surgery shall be covered only upto the maximum limit of Rs 15000/- per member. Any expenses occurring above Rs 15000/- shall be borne directly by the member.                                                                                                                                                              |                                                                                                                              |
| 14)   | Cardiac Surgeries shall be covered only upto the maximum limit of Rs 1.5 lac per member. Member shall directly make copayment of 50 % of total expenditure occurring above Rs. 1.5 lac upto the total sum insured of Rs 2.00 lac, to the Network Hospital. Any expenses incurred above Rs 2 lac shall be completely borne by the member. |                                                                                                                              |

- 15) All medical managements except cancer chemotherapy, shall be covered only upto the maximum limit of Rs 50,000/- per member per hospitalization. Member shall directly make co-payment of 50 % of total expenditure occurring above Rs. 50,000/- upto the total sum insured of Rs 2.00 lac, to the Network Hospital. Any expenses incurred shall be completely borne by the member. However, cancer chemotherapy shall be covered upto the total limit of the suminsured of Rs 2 lac. Medical Management shall not include surgical treatments.
16. Benefeciaries shall be entitled to the room of general ward category at the rates not exceeding the tariff schedule (negotiated rates fixed as Tariff Schedule for the particular hospital) of the respective Network Hospital. The stay at ICU/ SICU/CCU/RICU/NICU/BICU etc., shall be covered at rates that are lower than or equivalent to the rates fixed for it, as per Bhai Ghanhya Schedule of Rates.
17. Maternity is to be covered up to the maximum limit of Rs. 8000/- per pregnancy per year and not exceeding Rs.25,000/- per beneficiary/family on floater basis per year. However, the overall upper ceiling of Rs. 2 lakhs would remain applicable.
18. Treatment in non-network hospitals except in Govt. Hospitals is not covered. Only cashless hospitalization on Network Hospitals and reimbursement/cashless hospitalization in Government Hospitals are to be covered. Treatment at Government hospitals shall be covered at Govt. Hospital rates.

### **10.3 PAYMENTS TO THE HOSPITALS**

TPA shall make the payment to the Hospitals out of the float fund placed at its disposal by the Insurance Company within 30 working days of receipt of complete claim.

This float fund will not be less than Rs. 50.00 lac at a time.

### **11.0 EXCLUSIONS**

- A. Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).
- B. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
- C. Vaccination or inoculation or change of sex or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- D. Cost of spectacles, contact lenses and hearing aids.
- E. Dental Treatment or surgery of any kind.
- F. Convalescence, general debility, run down condition or rest cure, Congenital external disease or defect of anomalies, sterility, venereal disease, diseases directly attributable to alcoholic intake.



- G. Self inflicted injuries, HIV,AIDS.
- H. Charges incurred at Hospital or Nursing Home primarily for diagnostic, Xray or laboratory examinations not leading to indoor treatment.
- I. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
- J. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
- K. Naturopathy Treatment, Ayurvedic and Homeopathic treatment.
- L. Physiotherapy, psychiatric treatment, hospitalization only for giving traction, without any medical management/support. However, hospitalization exclusively for providing traction or for providing psychiatric treatment shall be covered only in Government hospitals

## **12.0 DISPUTE REDRESSAL MECHANISM**

In case of any dispute between the Trust and TPA or Insurance Company, the matter shall be referred to The Financial Commissioner, Cooperation as Arbitrator who shall decide the matter either himself or appoint any other officer to act as an Arbitrator to settle the dispute.

## **13.0 ULTIMATE BENEFITS OF THE SCHEME**

- a) The community of Punjab which cannot afford high cost health care shall be eligible to get high class in patient treatment in state of the art Hospitals.
- b) The scheme, shall cover large number of members of the community and will also provide clients/patients to the listed hospitals which may result in opening of many more quality hospitals in Punjab.
- c) Even the out patients medical consultation by quality medical professionals is very costly, therefore the members of the scheme shall be able to get this consultation on very nominal cost.
- d) The faith of the members in the cooperative societies shall increase leading to better services by the societies in terms of greater concern for community.