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FIFTH ICA JAPAN TRAINING COURSE FOR STRENGTHENING
MANAGEMENT OF AGRICULTURAL COOPERATIVES IN ASIA,
1990-91

MATERIAL DISTRIBUTED IN INDIA DURING STUDY VISITS.

1. Pune District Milk Producers Union, Katraj Dairy, Pune.
2. Maharashtra State Cooperative Union, Pune.
3. Cooperative Movement in Maharashtra
4. District Central Coop Bank, Aurangabad
5. Kolhar Primary Multipurpose Cooperative.
6. Adegaon Multipurpose Cooperative Society, Adegaon.
7. Niphad Coop Sugar Factory, Niphad.
8. Nashik District Central Coop Grape Sparkling Wine Factory Ltd, Nashik.
9. Vegetable and Fruit Coop Marketing Society, Lasalgaon.
10. Nashik District Central Coop Bank, Nashik.
11. Nashik District Tree Growers Coop Ltd, Niphad.
12. Agricultural Produce Market Committee, Nashik.
13. Maharashtra State Coop Bank, Bombay.
14. Programme of visits in Gujarat.
15. Review of Dhanbdhuka Taluka Coop Cotton Ginning and Pressing Society Ltd., Dhandhuka, Gujarat.

Fifth ICA/Japan Training Course for Strengthening Management of Agricultural Cooperatives in Asia

INDIA, THAILAND, JAPAN & KOREA

October 22, 1990 - May 10, 1991

MATERIAL DISTRIBUTED IN INDIA
ON FIELD STUDY VISITS
IN MAHARASHTRA STATE, INDIA

23rd November - 07 December, 1990

Funded by

The Government of Japan

and

**Executed by the ICA in collaboration with its Member Organisations
in India, Thailand, Japan and Korea**

ICA Management Training Project for Agricultural Cooperatives in Asia

INTERNATIONAL CO-OPERATIVE ALLIANCE

Headquarters

15 Route des Morillons
CH-1218 Grand Saconnex
Geneva, Switzerland

Regional Office for Asia and the Pacific

'Bonow House'
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**FIFTH ICA-JAPAN TRAINING COURSE FOR STRENGTHENING
MANAGEMENT OF AGRICULTURAL CO-OPERATIVES IN ASIA**

**PROGRAMME OF FIELD STUDY VISITS TO CO-OPERATIVES
IN MAHARASHTRA STATE**

(23.11.90 TO 08.12.90)

DATE AND DAY	INSTITUTIONS	PLACE OF HALT
23.11.90 Friday	Arrival by evening flight from Delhi	Pune
24.11.90 and 25.11.90 Saturday and Sunday	Workshop on Management Practices of Agricultural Co-operatives at VAMNICOM	Pune
26.11.90 Monday	Pune District Milk Producers' Union, Katraj Dairy, Pune (F.N.) Maharashtra State Co-operative Union, Pune (A.N.)	Pune
27.11.90 Tuesday	Journey to Aurangabad and Visit to District Central Co-operative Bank, Aurangabad	Aurangabad
28.11.90 Wednesday	Visit to Ajanta Caves and Return	Aurangabad
29.11.90 Thursday	Journey to Nasik and Visit to Kolhar Primary Multi-purpose Co-operative	Nasik
30.11.90 Friday	District Central Co-operative Bank, Nasik	Nasik
1.12.90 Saturday	Adgaon Multi-purpose Co-operative Society Ltd., Adgaon	Nasik
2.12.90 Sunday	Holiday	
3.12.90 Monday	Niphad Co-operative Sugar Factory, Niphad	Nasik
4.12.90 Tuesday	Nasik District Co. Grape-Sparkling Wine Factory Ltd., Jaulke Wani, Tah. Dindori, Dist. Nasik	Nasik
5.12.90 Wednesday	The Vegetable and Fruit Co-operative Marketing Society Ltd., Lasalgaon, Dist. Nasik	Nasik

DATE AND DAY	INSTITUTIONS	PLACE OF HALT
6.12.90 Thursday	Nasik District Tree Growers' Co-operative Society, Near Niphad	Nasik
7.12.90 Friday	Agricultural Produce Market Committee, Nasik and Journey to Bombay in the A.N.	Bombay
8.12.90 Saturday	Maharashtra State Co-operative Bank, 9 Bake House Lane, Fort, Bombay (F.N.) Sight Seeing in Bombay (A.N.)	Bombay

**FIFTH ICA-JAPAN TRAINING COURSE FOR STRENGTHENING
MANAGEMENT OF AGRICULTURAL CO-OPERATIVES IN ASIA**

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**PUNE ZILLA SAHAKARI DUDH UTPADAK SANGH MARYADIT,
PUNE (KATRAJ DAIRY)**

DIRECTOR BOARD

- | | | |
|-----|--|-------------------|
| 1. | Shri G. R. Mhaske | Chairman |
| 2. | Shri A. N. Mohol,
M.L.A. | Director |
| 3. | Shri N. D. Talekar | Director |
| 4. | Shri K. P. Khutwad | Director |
| 5. | Shri N. J. Walunj | Director |
| 6. | Shri R. D. Thombre | Director |
| 7. | Shri B. S. Jagtap | Director |
| 8. | Shri P. N. Taware | Director |
| 9. | Shri T. V. Shinde | Director |
| 10. | Shri R. S. Ghule | Director |
| 11. | Shri L. R. Khilari | Director |
| 12. | Shri N. N. Lashkari | Director |
| 13. | Shri B. J. Dhamdhare | Director |
| 14. | Shri S. B. Deshpande | Director |
| 15. | Shri D. D. Murhe | Director |
| 16. | Shri G. H. Attarde | Managing Director |
| 17. | Representative,
Dairy Development Commissioner,
M.S., Bombay | |
| 18. | Representative,
Maharashtra Rajya Sahakari Dudh
Mahasangh Maryadit, Bombay | |
| 19. | Representative,
Joint Registrar, Co-op. Societies (Dairy),
M.S. Bombay | |
| 20. | Representative,
National Dairy Development Board,
Bombay | |

BRIEF BACKGROUND

Pune District Co-operative Milk Producers' Federation Ltd started functioning from 1.11.1959 as a proposed society and subsequently registered under Co-operative Societies Act of 7.3.1960. Though its area of operation is throughout the district comprising 12 talukas (Sub-Divisions) initially it started collecting/procuring milk from nearby places of Pune city and supplying milk to Government Dairy.

In the year 1968, the Government registered Maharashtra State Co-operative Milk Federation Ltd. based at Pune, who managed to get aid in terms of dairy equipments from West Germany Consumers' Co-operative League and commissioned the same in the year 1971 a Katraj (popularly known as Katraj Dairy). The Pune District Co-operative Milk Producers' Federation Ltd. took over the charge of Katraj Dairy on 22.6.1972. During these 12 years Pune Federation's job was only to collect/procure milk from remote areas through motor launches. Presently 3 motor launches are in operation to collect milk from the catchment areas of Panshet and Mulshi Dams. The launches have also become the main arteries of communication/conveyance for the villagers from this area.

Since its inception till 70s this Federation has undergone many ups and downs but never went down and overcome all hurdles. huge bank debt has been repaid in early 80s.

The progress of the milk procurement is given below :

Year	Member Societies	Milk Procurement (in lakh litres)
1961 - 62	11	12.68
1971 - 72	72	98.80
1981 - 82	217	192.21
1982 - 83	227	279.60
1983 - 84	311	436.43
1984 - 85	485	682.88
1985 - 86	788	899.32
1986 - 87	838	984.38
1987 - 88	955	1021.22
1988 - 89	987	1042.26
1989 - 90	1050	1239.66

The General Body of the Federation subsequently adopted the model bye-laws under the Operation Flood Programme in 1982-83 and changed its name as "Pune District Co-operative Milk Producers' Union Ltd." and started working more articulately to implement the programme in full swing.

Though the programme was launched on 1.4.1983, it took an year to start the work as certain formalities were to be completed. From 1.4.1984, two-member team was deputed by National Dairy Development Board to initiate the work.

Following are the achievements as on 30.6.1989 under the programme :

Programme			

1.	Anand Pattern Societies		473
2.	No. of Emergency Veterinary Routes		2
3.	No. of Farmers who visited Anand		858
4.	No. of Secretaries trained		92
5.	No. of First Aid Boxes distributed		109
6.	No. of F.A. & A.I. Workers trained		138
7.	No. of Milk Testers distributed		112
8.	Total fodder seed distributed in minikits		5173
9.	No. of A.I. Crates distributed		96
10.	No. of Film Shows		151
11.	No. of A. I. Centres		40
12.	No. of total A. I. done (1988-89)	Cow	15756
		Buffalo	540
13.	No. of Calves born (1988-89)	Cow male	1086
		Cow female	1389
		Buff. male	181
		Buff. female	274
14.	No. of emergency visits		5239
15.	Societies covered under Emergency Vet. Services		30
16.	No. of animals vaccinated against FMD		47389

We have taken up 2 plots of 5 hectares in drought-prone area to propagate special varieties of fodder seeds named by Stylo Scabra and Hamata.

Union is now collecting milk throughout the district from 856 societies through 167 milk routes and handling over 339631.5 litres of milk per day (yearly average of 1989 - 90).

DAIRY DEVELOPMENT PROGRAMME

(Inputs Division)

Sr. No.	Name	1989-90	1990-91
1.	Secretary Training	15	25
2.	First Aid & Artificial Insemination Training	11	30
3.	Management Committee Training	42	720
4.	Co-operative Development Programme		
	A. Women Education Programme	6	34
	B. Member Education Programme	6	34
	C. Management Committee Training	1	9
	D. Chairman Training	-	5
5.	Farmer Induction Programme (ANAND TOUR)	28	100
6.	Film Show	13	70
7.	First Aid Boxes Distributed	11	30
8.	A.I. Crate can trevis distributed	4	10
9.	Artificial Insemination Programme		
	A. No. of A.I. Centres	42	60
	B. Societies benefitted	125	200
	C. No. of A.I. Cow	21787	25000
	Buffalo	713	1500
	Total	22500	26500

Sr. No.	Name	1989-90	1990-91
	D. Calf Born		
	Female Calves	1776	
	Male Calves	1375	
	Buffalo Female Calves	49	
	Buffalo Male Calves	60	
	Total	3260	10000
10.	Cattle Feed Sale Union (MT)	1321.9	2000
11.	Fooder seed distributed (Kg)		
	A. Sale	2866	5000
	B. Minitails	4496	5000
12.	Electronic Milk Tester Machine distributed	16	25

During 1990-91 with the help of National Dairy Development Board we are going to start following schemes to our member milk producers' co-operative societies for their socio-economic change.

1. KISANVAN (for individuals)
2. GRAMVAN (for villages)
3. Nursery
4. Smokeless Chulha
5. Bio-gas plants
6. Solar energy equipments

After coming to the fold of Operation Flood II Programme a detailed plan has been worked out with the help of N.D.D.B. for the expansion of Katraj Dairy whose capacity initially was 50,000 L.P.D. and a phased expansion programme has been completed to a capacity of 1,50,000 L.P.D. In the next phase the Dairy will be expanded to a capacity of 3,00,000 L.P.D.

Three new Chilling Centres of capacity 50,000 L.P.D. each have been earmarked under the expansion programme, out of which 2 are fully operational (one at Awasari in Ambegaon Taluka and another at Pait in Khed Taluka) and it is foreseen that the 3rd one at Varvand, Taluka Daund will be fully operated by the end of 1990.

At present Union is selling 1,20,000 litres of pasteurised milk per day in Pune city and it is expected that full capacity will be utilized by middle of 1990. The balance quantity of milk is sold to Mahasangh (State Federation) Bombay and Government Milk Scheme, Pune.

An indigenous product namely "Shrikhand" is also being manufactured on a small scale but it is foreseen to be expanded shortly.

Quite a few members of employees have been trained by N.D.D.B. in Procurement, Processing and Marketing.

While the prism reflection below will show the success of the Union, the Union is also taking pride to get an all out co-operation from Government of Maharashtra, Mahasangh (State Federation) and N.D.D.B.

(Figures in '00,000)

Year	Distribution Lts.	Funds Rs.	Shares Rs.	Assets Rs.	Turnover Rs.	Profit Rs.	"Price diff. distrib- tion Rs.
1981-82	70.79	48.77	29.67	63.72	577.00	0.13	3.82
1982-83	85.67	54.24	29.68	70.27	880.00	0.18	16.00
1983-84	108.17	64.74	35.10	120.75	1563.00	0.26	27.00
1984-85	198.39	82.36	41.13	192.96	2577.33	0.25	10.24
1985-86	216.77	158.09	52.02	367.36	3339.49	0.25	--
1986-87	240.35	170.89	60.43	515.85	3809.38	0.15	--
1987-88	289.28	198.81	69.68	582.41	4249.60	0.35	30.56
1988-89	427.48	218.19	84.68	612.27	5593.39	0.39	40.00

Pune Union is taking care of the rural primary and secondary schools and colleges in the district by assisting the institutions financially. This has been resolved by the General Body of the Union.

A break-up shown below indicates the funds so far utilized :

1982 - 83	Rs.	2,78,221/-
1983 - 84	Rs.	4,35,920/-
1984 - 85	Rs.	6,76,643/-
1985 - 86	Rs.	2,83,691/-
1986 - 87	Rs.	--
1987 - 88	Rs.	4,68,305/-
1988 - 89	Rs.	14,45,475/-

The price of milk paid to the milk producers in the Maharashtra State is the highest in whole of the country and that is one of the main reasons for increased milk production in the State of Maharashtra.

Union is foremost in making use of non-conventional natural energy sources and a solar water heating plant of 20,000 L.P.D. capacity to heat water from 35°C to 80°C has been successfully commissioned at Katraj Dairy recently with the assistance from Maharashtra Energy Development Agency. This is the largest plant in Maharashtra at present. There are plants to instal similar type to reduce the consumption of furnace oil to a great extent and will help in saving the precious fuel as well as reduce the air pollution. Similarly there are plans to tap Methane gas, from the wastes of Effluent Treatment Plant, which will be burnt in the boilers to produce steam thereby reducing expenditure on Furnace Oil.

RATE PER LITRE OF MILK

TO MILK PRODUCER

(Purchaser)

LEAN SEASON
(April-Sept.)

FLUSH SEASON
(October-March)

COW MILK

3.5% Fat and 3.5% SNF

Rs. 4.15

Rs. 3.32

BUFFALO MILK

6.0% Fat and 9.0% SNF

Rs. 5.19

Rs. 4.15

TO MILK CONSUMER

(Sale)

COW MILK

1 lit. Polythene Bag

Rs. 5.50

Rs. 5.00

1/2 lit. Polythene Bag

Rs. 2.80

Rs. 2.55

Commission for sailing agent is Rs. 0.10 per lit of milk sold.

COMMISSIONS per lit. of Milk supplied.

From Government

From Mahasangh

10	Procurement
15	Transport
5	Management
1	Can
7	Chilling

35	Dist Union
15	For Society
8	If Chilled
15	If Pasteurised
	Transport
15	1. Awasari & Paite c.c.
19	2. For Indapur c.c.

38 paise

Awasari/Paite - 73 Indapur 77

MAHARASHTRA RAJYA SAHAKARI SANGH LTD.

5, B.J. Road, PUNE 411 001

The Maharashtra Rajya Sahakari Sangh was registered as "The Bombay Central Co-operative Institute" on 13th July 1918 (Registration No. 1985).

Historical Background :

It is a matter of pride that the establishment of the M.R.S. Sangh had the blessings of Mahatma Gandhi, Father of the Nation. The decision to establish this kind of organisation was taken in a provincial co-op. conference, which was held in Pune in September 1917. Mahatma Gandhi, who attended this conference, read there a paper on "Moral basis of Co-operation". This conference discussed the role of Co-operative Department and that of the Co-operative Federations and suggested that an independent organisation like State Co-op. Union should be established and entrusted with the task of co-operative education, training, publicity, propoganda and research of co-operative movement, and to function as a spokesman of the co-operative movement. This was based upon a paper presented by the Late Rao Bahadur S.S. Talmaki.

The Sangh is fortunate to have renowned social and political workers taking lead in its organisation and providing leadership to it. Sir Fazalbai Karimbhai, Sir Vithaldas Thackersey, Shri Lallubhai Samaldas, Shri G.K. Deodhar of Servants of India Society, Shri Bhaskarrao Jadhav of Kolhapur State, Shri Vaikunthbhai Mehta, Sir Janardan Madan, Prof. D.G. Karve, Dr. D.R. Gadgil, Shri V.P. Varde and such other veteran co-operators led the activities of the Sangh.

The Sangh has played and continues to play the prominent role in shaping the co-operative movement of Maharashtra State. It always advocated preservance of co-op. character while promoting the new co-operatives and guiding the existing co-operatives in different fields of economic activities. The Sangh has always taken initiative in providing leadership, in mobilising, forming and projecting the opinions of the people. It has resulted in getting the patronage of the people and qualitative development of the co-op. movement as a whole.

Objects :

The objects of the Sangh are :

- i) To plan, design and conduct training programmes for the employees of co-operatives and that of the Co-op. Department in the State of Maharashtra.

- ii) To plan, design and implement Member Education Programmes for co-operatives.
- iii) To arrange for publicity and propoganda of principles and philosophy of co-operation through new methods of communication like film shows, conferences, seminars, exhibitions etc. and create favourable public opinion about co-operatives to ensure people's participation in co-operative movement.
- iv) To publish literature and periodicals on co-operation.
- v) To establish liaison between the Government and the Co-operatives.
- vi) To promote new co-operatives.
- vii) To promote the study and research in the co-operative field and provide consultancy services; and
- viii) To act as the spokesman of the co-op. movement in Maharashtra State.

Membership :

The Sangh has mixed membership consisting of co-operatives and individuals. According to its bye-laws, all co-operatives with their area of operation extending to -

- i) Whole State of Maharashtra.
- ii) Region consisting of more than one district.
- iii) A district, and
- iv) * All those, whose Working Capital is above Rs. 1 lakh are eligible for membership.
- v) While any individual paying Rs. 250/- can become a Life Member.

Total Membership as on 30.6.1989 consists of 384 societies, and 238 ordinary members.

Management and Administrative Structure :

The Sangh has its Headquarter at 5, B.J. Road in Pune and though it has no branches, 30 district and 5 divisional co-operative boards indirectly function as its branches.

Besides, the Sangh has established 13 Co-operative Training Centres in the State and has administrative control over the two

Co-op. Training Colleges established in the State by the National Council for Co-op. Training, New Delhi.

Co-operative Member Education Programme is carried out mainly through the District Co-op. Boards, while the training programmes are implemented through Co-op. Training Colleges and Co-op. Training Centres, respectively.

Administration :

The Sangh is democratically managed, through its Board of Directors, which consists of 45 representatives. Also, there are sub-committees as under :

- i) Executive Committee of 15 members.
- ii) Staff Committee of 7 members.
- iii) Co-operative Education, Training and Publicity Committee of 9 members.

Office-bearers are elected from amongst the Board of Directors. They are (i) Chairman (ii) Vice-Chairman and (iii) Hon. Secretary. The term of the Board of Directors is for 5 years. Office-bearers are elected every year.

Management :

Chief Executive Officer is the Head of the management. He is assisted by 6 Assistant Chief Executive Officers for different sections in the Head Office. Junior Officers, Assistants and other subordinate Staff is appointed in each sections. Staffing pattern in the field is as under :

1)	At Co-operative Training Colleges	-	Principal	-	1
			Vice Principal	-	1
			Lecturers	-	6 to 8
			Other Staff	-	16 to 20
2)	At Co-operative Training Centres	-	Principal	-	1
			Vice-Principal	-	1
			Lecturers	-	2
			Other Staff	-	4 to 5
3)	At District Co-operative Boards	-	Member Secy. Co-op. Training	-	1
			Instructors	-	3
			Other Staff	-	3 to 4

One lady Co-operative Training Instructor for every two districts.

The total employees of the Sangh as on 30.6.90 are nearabout 400.

Functions and Programmes :

As already stated, the functions of the Sangh can broadly be classified as - (1) Co-op. Education (2) Co-op. Training (3) Co-op. Publicity and Propaganda (4) Publication (5) Research & Consultancy. A brief account of working of the Sangh while undertaking the above functions is given below.

1) Member Education :

To implement member education programme is the main function of the Sangh. Changes have been made from time to time in the contents, methodology and duration of these programmes. The coverage has been very wide in respect of number of programmes and number of members participated. The beneficiaries of these programmes include ordinary members and Managing Committee members of the Societies, Women, Youths and School-going boys and girls. The types of programmes conducted include Co-op. Camps, Contact meetings, Co-op. Rallies, Seminars, Conferences, attending General Body meetings, conducting Managing Committee classes, Youth camps, arranging lectures on co-operation in Schools and Colleges, organising debating and essay competitions. All these programmes are also organised for women. Special programmes are organised for special types of Co-operatives, particularly those of the weaker sections. No. of programmes organised and their attendance during the year 1989-90 is as under :

S.No.	Name of the Programme	No. of Programmes	No. of Participants
1.	Member Edu. Programmes (All types)	1772	1,28,365
2.	Co-op. Leadership Development Programmes (in the C.I. Centres)	25	481
3.	Programmes for youths	678	48,517
4.	Programmes for Women	452	30,630

2) Co-operative Training :

In the two Colleges (Pune and Nagpur) and thirteen Co-op. Training Centres, training programmes invariably are organised for the employees of co-operatives and Govt. employees. The Sangh has been sensitive to meet the needs of the movement which has led to make the changes in types, duration, contents and

methodology of these programmes. Job-oriented, need-based and short term duration programmes are more popular than basic and long duration programmes. The following diploma courses are conducted at the Colleges :

S.No.	Name of the Course	No. of Participants trained
1.	Higher Diploma in Co-operation	2,268
2.	Diploma Course in Co-op. Audit	1,440
3.	Diploma Course in Industrial Co-op. Management	800
4.	Diploma Course in Co-op. Banking	1,062
5.	Diploma Course in Consumers' Co-op. Management	344
6.	Diploma Course in Co-op. Housing Management	169
7.	Higher Diploma in Co-operation (Condensed)	693
8.	Urban Co-op. Banks	276
9.	Weavers	479
10.	Other short-term programmes	10,096

Besides, number of Certificate and other short-term duration training programmes are also conducted at these Colleges.

In the Co-op. Training Centres, Lower Diploma Course in Co-operation (LDC) is organised and so far 45,023 persons have been awarded this Diploma. Besides, number of job-oriented, need-based and short duration programmes have also been conducted at these Centres. In all 26,808 participants are trained in these Centres.

Besides the Sangh has organised a special training programme for the personnel of N.C.D.C sponsored Godown project (Project Topic). For this the Sangh has established a separate Agricultural Staff Training Institute at Pune, 27 Mobile Guides are appointed under this scheme for Member education for the proper utilisation of godowns constructed by various co-operatives under the scheme.

Similarly for the welfare the blind and disabled leadership development programmes are designed and conducted by the Sangh in collaboration with social welfare department and the National Association for the blind disabled.

Publicity and Propaganda :

Publicity and propaganda of the Co-op. Movement are arranged by the Sangh through :

1. organising Conferences at Dist., Divisional and State level - both sectoral and that of the co-op. movement as a whole;
2. arranging film-shows with the help of publicity vans;
3. publishing periodicals in English and regional language i.e. Marathi;
4. arranging Exhibitions on Co-operation;
5. co-operative Week Celebrations and
6. organising lecture-series on Co-operation.

The Conferences serve as a very useful forum to focus attention on current problems of co-operatives, discuss Govt. policies and programmes and create co-op. opinions. These Conferences are very largely attended. In the year 1988-89, 37 programmes of Conferences and Seminars at Divisional and District levels were organised, which were attended by 8,040 persons.

In Maharashtra State, about 25 journals on co-operation are published. These include fortnightly, monthly and quarterly periodicals. The Sangh publishes two periodicals viz. "SAHAKARI MAHARASHTRA" (monthly Marathi) and "THE MAHARASHTRA CO-OP. QUARTERLY" (English Quarterly), special issues are also published occasionally.

Publications :

The Sangh has, so far, published in all 68 books in Marathi, English and Hindi languages. Attempts are made to publish books on the subjects taught in the Training Centres/Colleges.

Radio/T.V. Programmes :

The radio and T.V. are considered as an effective media of mass communication, through its rural programmes. The radio and T.V. are used to convey to the masses the information pertaining to the latest developments, new projects in co-op.

movement as well as the working of co-operative institutions. The Sangh through its Radio Officer organises programmes of lectures, interviews, panel discussion etc. of co-operators on Radio and Television.

Audio Visual Aids :

For effective co-operative training and education programmes, the Sangh has provided modern audio visual aids viz. T.V., V.C.R., Slide Projectors and Radio-cum-Tape Recorders to the Co-operative training centres and District Co-op. Boards working under the Sangh.

The Sangh has produced educational cassettes, (both audio and video) slides and film strips and full length colour film on co-operation to make co-op. education and training programmes more informative and interesting.

Research and Consultancy Cell :

There was a felt need of research and consultancy services in the co-op. sector. The Sangh has started a Research and Consultancy Cell since 1986. Uptill now, the Sangh has completed and published project reports i.e. (i) Rural Public Distribution Scheme in Maharashtra - A Study (ii) The Evaluation of the Utility of the Diploma Course for Dairy Co-operatives conducted by Maharashtra Rajya Sahakari Sangh. (iii) The Management problems of Adiwasi Service Co-op. Societies in Maharashtra and, (iv) The Management Problems of the Taluka Artisans Service Co-op. Societies in Maharashtra. The research work is in progress on the following projects :

- 1) Rural Development Schemes implemented by the Ahmednagar District Central Co-op. Bank - Evaluation.
- 2) Evaluation of the working of the lead and link units run by the Maharashtra State Co-op. Consumers Federation.
- 3) Evaluation of the working the Granulated Fertiliser units run by the Co-operatives under finance from the N.C.D.C.

Source of Income and Revenue :

Following are the sources of income and revenue of the Sangh :

- 1) Annual Subscription from the Members.
- 2) Education Fund (recoverable from Co-operatives in the State according to statutory provisions).
- 3) Government Grants / Donations.

- 4) Miscellaneous income such as sale of literature Co-op. flags, cassettes, and subscription of journals etc.

The total income of the Sangh as on 30th June 1989 was Rs. 1,26,41,855/- in which the share of Education Fund was of the order of Rs. 98,44,450/-.

Besides, the State Govt. gives annual Grant to the Sangh to undertake approved co-op. education, training and publicity programmes under five year plan scheme, besides the normal programmes of the Sangh. The grants vary from year to year. During the year 1988-89, the Sangh received Rs. 15,00,000/-.

CO-OPERATIVE MOVEMENT IN MAHARASHTRA

Co-operative movement as a means of bringing about economic upliftment of the Rural population has been implemented in the State of Maharashtra for almost eight decades. It has attained great strength and versatility vertically and horizontally. It has initially started as an official mechanism for finding the solution to the problem of rural indebtedness and of bringing credit within the reach of common Agriculturist. It has now enveloped many other fields of economic activities covered by ancillary activities like provisions of agricultural inputs, agricultural processing, marketing, cottage industries, rural distribution of consumer goods and as also their social needs. Special attention is paid to the development of small farmers, Adivasis and other weaker sections of community.

Co-operation is an inspiration of people. The movement has been de-officialised and as a result, it has acquired a very strong democratic base. It is a matter of pride that the renowned social and political leaders participated in the development of co-operative movement in Maharashtra. Mahatma Gandhi, the father of the Nation has given his blessings and moral support in the initial days of the movement. Today, the Co-operative Movement covers almost all the villages in the State, and as a result the major portion of the agricultural population has been brought within the fold of the Co-operative Movement. With the recognition of the principle of state participation in the share capital of co-operatives, the movement has not only become a vital instrument of economic development but has been recognised as an effective media for the successful implementation of the various plan-schemes, which have a bearing on the raising of the standards of living of rural population. The role of the co-operative movement in the task of changing the lives and the living conditions of the rural population, is therefore, of crucial and strategic importance. Maharashtra occupies a predominant place in the country among all the states in terms of its contribution towards development of co-operative infrastructure particularly in rural areas.

Trends in the Co-operatives in Maharashtra

The total number of Co-operative Societies in the State, increased to 98,148 as on 30.6.1990 from 31,565 in 1961 i.e. more than three times. The total gross membership of all these societies has increased to 259 lakhs from just 42 lakhs in 1961 which is five fold. The paid up share capital of these societies was Rs. 1,630 crores which has increased from just Rs. 53 crores, this growth is thirty times. The Government has contributed Rs. 266 crores, which is over 20%. This contribution has risen from Rs. 5 crores in 1961 which is over fifty three times. The own funds of these co-operatives have increased to Rs. 3,390 crores from Rs. 73 crores in 1961 i.e. over 46 fold. Various types of co-operative societies have mobilised deposits of huge amounts of Rs. 10,200 crores which were just Rs. 76 crores in 1961. The rise is over 134 times. The working capital has also risen from

Rs. 326 crores in 1961 to Rs. 16,700 crores in 1989. The rise is 51 times. The net loans advanced by all these types of Co-operative Societies are to the tune of Rs. 4,850 crores in 1989 which were limited to Rs. 95 crores only in 1961. This is almost nearing 51 times.

The above position is shown in the table 1.

It is interesting to see the sectorwise growth of development activities of various types of co-operative societies. The Non-agricultural Credit Societies have grown from 1,631 in 1961 to 9,487 in 1989. The growth is six fold. The marketing societies rose from 344 in 1961 to 827 in 1989. The productive enterprise (e.g. sugar factories, rice mills etc.) increased from 4306 in 1961 to 25,002 in 1989.

The social service co-operatives (e.g. consumers societies, housing societies etc.) have risen from 3,846 in 1961 to 38,650 in 1989.

Co-operative Agricultural Credit :

The Maharashtra State Co-operative Bank

It is not only the apex organisation of the three tier structure of agricultural credit in the State but also serves as a balancing centre of the Movement. Besides extending financial assistance to the thirty District Central Co-operative Banks, it provides concessional loans for purchase of shares of co-operative sugar factories and spinning mills, loans at the rate of only 4% to small land holders for purchase of milch cattle, loans for integrated rural development schemes, gobar gas schemes, lift irrigation schemes etc. These loans are provided by the bank from its own funds, and for some schemes under refinance facilities available from NABARD. The important statistics about the bank are given in table no. 2

Table No. 1
Trends in the Co-operatives in Maharashtra State

ITEM	1961	1971	1981	1985	1986	1987	1988	1989
Total Societies	31,565	42,603	60,747	75,360	79,291	83,460	87,676	91,560
Total Members (Gross)	42	86	148	186	201	211	224	230
Paid up Share Capital	53	238	600	957	1,091	1,186	1,233	1,377
Of which Government	8	39	105	214	251	254	257	266
Owned Funds	73	345	1,207	1,962	2,307	2,430	2,601	2,755
Deposits	76	315	1,939	4,184	5,044	5,925	6,504	6,870
Working Capital	326	1,490	5,210	9,346	11,051	12,820	14,360	16,700
Loan Advanced (Net)	95	348	1,116	2,215	2,739	2,875	3,055	4,850

- Note : 1. Rupees in crores.
2. Membership in lakhs.

Table No. 2

Maharashtra State Co-operative Bank

ITEM	1961	1971	1981	1985	1987	1988	1989	1990
Number of Branches (including H.O.)	20	24	44	43	43	43	43	43
Membership (including nominal)	11	16	16	20	22	23	24	-
Share Capital	326	826	1,103	1,413	1,579	1,883	2,340	2,661
Of which Government	118	303	200	-	-	-	-	-
Owned Funds	425	1,885	8,254	13,995	16,145	17,453	20,732	-
Deposits	2,153	9,332	42,954	95,975	1,17,555	1,33,594	1,53,400	18,11,000
Borrowing Outstanding	2,286	6,894	880	3,545	4,864	6,876	16,022	-
Working Capital	5,254	18,741	54,483	1,17,881	1,44,863	1,65,506	1,97,262	-

Note : 1) Rupees in lakh.

2) Membership in thousands.

The Co-operative Sugar Factories

Maharashtra is the pioneer State in co-operative sugar industry. The co-operative sugar factories in Maharashtra have assumed an important place as an agro based industry which has ushered in radical economic improvement in the rural areas. Number of sugar factories registered as on 30.6.1990 was 136. Of these 92 were in production. They produce 34% sugar in the country. These factories manufactured 38.08 lakhs ton sugar, valued at Rs. 2,670 crores during the year 1989-90. The progress achieved by co-operative sugar factories in the State is given in the table no. 3.

Other important co-operatives

Many other types of co-operative societies have also made considerable progress. Maharashtra State Co-operative Marketing Federation is an apex institution for marketing agricultural goods and supply of agricultural inputs. As on 30.6.1990 total members of Federation were 3,200. Its share capital was of the order of Rs. 15.00 crores out of which Government share capital contribution was of Rs. 14.46 crores. The owned funds of the Federation were of Rs. 33.48 of crores. The working capital of the Federation was of Rs. 118 crores. Total sales proceeds of the Federation during 1989-90 were for Rs. 185 crores out of which sales of agricultural produce were of Rs. 41.86 crores. Agricultural inputs worth Rs. 96.88 crores were supplied to the farmers by the Federation out of which the share of fertilizers sold was of Rs. 89 crores. The Federation earned a profit of Rs. 71 lakhs during the year.

Table No. 3

Co-operative Sugar Factories

ITEM	1981	1985	1986	1987	1988	1989
1. Factories Registered	78	100	101	101	108	116
2. Factories in Production	67	77	80	84	85	90
3. Sugarcane crushed (quantity) Sugar produced -	16,953	19,063	19,672	20,631	24,810	23,115
A) Quantity	1,877	2,121	2,209	2,270	2,692	23,115
B) Value	65,683	78,483	95,005	1,13,500	1,48,060	1,53,360
4. No. of factories having distillery plant	18	26	24	27	27	27
5. Membership	4,376	6,080	6,214	6,250	6,400	7,500
6. Share Capital	9,443	16,500	20,935	21,000	22,000	23,000
7. Deposits	14,129	26,500	29,958	32,000	33,000	40,000
8. Owned Funds	26,004	47,500	56,716	57,000	57,500	65,000
9. Working Capital	66,843	1,00,000	1,12,075	1,31,000	1,32,000	1,51,000

NOTE : 1) Rupees in lakhs.
2) Membership in hundreds.
3) Quantity in thousand tonnes.
4) T.C.D. = Tonnes Crushing per day in thousands.

Maharashtra is the pioneer state in the country to implement monopoly purchase of cotton through co-operatives. Presently Maharashtra State Cotton Growers' Co-operative Marketing Federation is handling this activity. Cotton Federation has sold lint cotton worth Rs. 670 crores and cotton seed to the tune of Rs. 233 crores.

Maharashtra State Co-operative Agricultural and Rural Development Bank is providing long term agricultural credit. It has adopted new approach while financing for various purposes. This Bank has provided long term loans of Rs. 97 crores during 1989-90.

The Maharashtra Co-operative Housing Finance Society mainly finances Co-operative Housing Societies. The Housing Finance Society has its working capital of about Rs. 279 crores with the loan assistance provided by this society. 76,809 houses have been constructed. The formation of co-operative housing societies growing in towns with a view of combat rising rents and providing shelter to middle and weaker sections of community has proved essentiality.

Dairy Development is an important subsidiary activity providing gainful engagement, particularly to the cultivators whose farming is not economically viable. The consumers' movement in the State is playing crucial role in distribution of essential commodities both controlled and uncontrolled.

The irrigated cultivation has strength to change the condition of poor cultivator making him economically sound which is achieved by co-operative lift irrigation societies. The State also leads in the Urban Co-operative Banking. These banks have advanced loans of Rs. 7,850 crores, the bulk of which has gone to middle class people, workers, small scale industries and weaker section of community. The actual number of societies working in different sectors is given below.

Sr.No.	Type	As on 30.6.1989 No.	As on 30.6.1990 No.
1.	Housing Co-operative Societies	29,388	-
2.	Dairy Societies	12,960	13,294
3.	Salary earners' Credit Societies	5,702	5,944
4.	Labour Contract Co-operative Societies	4,422	4,448
5.	Primary Industrial Societies	3,740	-
6.	Consumers Co-operative Stores	2,761	2,901
7.	Lift Irrigation Co-operative Societies	2,886	-
8.	Urban Credit Co-operative Societies	3,406	-
9.	Handloom and Powerloom Co-operative Societies	1,294	1,457
10.	Forest Labourers Co-operative Societies	387	379
11.	Urban Co-operative Banks	377	376
12.	Co-operative Spinning Mills	76	89

Co-operative Training, Education and Publicity

The Maharashtra Rajya Sahakari Sangh (State Co-operative Union) has continued to play its prominent role in shaping the Co-operative Movement in the State, with the support of State and Central Governments. This Institute has been entrusted with the important task of conducting and organising need based and job oriented training programmes for the personnel connected with different types of Co-operative Societies and the Co-operative Departments as also the personnel of N.C.D.C. rural godown project (Project Topic) including Member Education Programmes. This has proved to be an effective input for increasing the efficiency of the Co-operatives for their betterment in general and qualitative advancement in particular. The Sangh (Union) has also undertaken the activities of publicity and propagandas, Research and consultancy. These activities have helped a lot in developing Co-operative leadership particularly in youth and in women. The Sangh has published number of books on co-operation and allied subjects. The Sangh also publishes two periodicals namely Sahakari Maharashtra a monthly in Marathi and the Maharashtra Co-operative Quarterly in English which is one of the oldest journal in the field of co-operation having readership in the country and abroad.

The details of these activities of the Sangh are given in Table No. 4.

Co-operation does find place in the revised twenty point programme of the Hon. Prime Minister of India. Co-operatives in the State have been given the responsibility in respect of marketing of Agriculture produce including food grains, oilseeds and vegetables, Creation of additional storage capacity, opening of additional outlets for distribution of fertilizers. The monopoly procurement scheme of cotton has helped a lot to dry land farmers. Main thrust is on bringing up the people who are below poverty line.

It also envisages, consumer protection, increasing irrigation and proper and better water utilisation, promotion of welfare of the blind and disables, artisans and women development, social forestry and horticulture.

The resume of the co-operative movement in the state brings out the fulfilment of the tasks entrusted to the co-operatives.

MAHARASHTRA RAJYA SAHAKARI SANGH MARYADIT, PUNE
Co-operative Training, Education and Propaganda

Table No. 4

Sr. No.	Item	Unit	1984-85	1985-86	1986-87	1987-88	1988-89
1	2	3	4	5	6	7	8
Training Programme							
1.	Co-operative Training Colleges	No	2	2	2	2	2
2.	H.D.C. and Condensed H.D.C.:	a) No. of Programmes	2	2	2	1	2
		b) No. of Participants	63	57	64	29	73
3.	Other Diploma and Short-term Courses	a) No. of Programmes	18	31	36	31	31
		b) No. of Participants	472	697	864	811	550
4.	Co-operative Training Centres	No	13	13	13	13	13
5.	L.D.C. (Junior Basic Course) and Other Diploma Courses	a) No. of Programmes	41	39	37	36	28
		b) No. of Participants	1548	1489	1279	1371	1224
6.	Sectoral Programmes and Short-term Courses	a) No. of Programmes	59	60	69	66	62
		b) No. of Participants	1267	1605	1361	1504	1391
7.	Leadership Development Programmes	a) no. of Programmes	31	25	27	28	28
		b) No. of Participants	497	335	552	569	540

1	2	3	4	5	6	7	8
Member Education Programme							
8.	District Co-operative Boards	No	26	26	26	26	30
9.	Short-term, Refresher and Secretary Training Classes	a) No. of Programmes	133	111	95	82	67
		b) No. of Participants	3355	2755	2159	1768	1486
10.	Leadership Development Programmes	a) No. of Programmes	2210	2126	2010	1817	1705
		b) No. of Participants	136605	163409	137690	126973	126879
11.	Youth Development Programmes	a) No. of Programmes	759	818	777	733	678
		b) No. of Participants	46353	56789	55047	53503	48517
12.	Women Education Programmes	a) No. of Programmes	525	458	433	436	452
		b) No. of Participants	27846	23751	24800	27792	30630
13.	Conferences and Seminars	a) No. of Programmes	27	27	28	33	37
		b) No. of Participants	4797	15867	5383	20094	8040
Publications							
14.	Books, Brochures and Leaflets	No	3	5	4	2	2
15.	Journals	No	7	7	7	7	7
16.	Film Shows	No. of Spectators	394850	407300	277880	258600	29850

- Well knit co-operative credit structure with strong apex co-operative bank.
- Successful organisation of co-operative processing through co-operative sugar factories and co-operative spinning mills.
- Area development programmes undertaken by co-operatives.
- First State in the country to implement monopoly purchase of agricultural produce like cotton. Co-operative marketing societies acting as agents of the Government.
- Statutory provision for workers' participation in the management of co-operatives.
- Widespread network of Co-operative Educational and Training Institutes with need-based, job-oriented and diversified education and training programmes.
- Development of Adivasis through Adivasi Seva Societies with facility of interest free loans and subsidies and monopoly purchase of agricultural and forest produce.
- Agricultural loans to small farmers at concessional rate of interest i.e. 4% only.
- Emphasis on consumer protection, increasing irrigation and proper and better water utilisation, promotion of welfare of the blind and disables, artisans and women development, social forestry and horticulture through co-operatives.

**THE AURANGABAD DISTRICT CENTRAL CO-OPERATIVE BANK, LTD.,
AURANGABAD**

1. Staff Position

The position of staff is given as below :-

Sr. No.	Particulars	As on			
		1987-88	1988-89	1.7.1988 to 31.12.1988	1.7.1989 to 31.12.1989
1.	Inspectors (FOs)	85	85	85	82
2.	Sr. Inspectors (DOs)	10	10	10	10
3.	S.D.O.	1	1	1	1
4.	Others				
	i) clerk-cum typist	1	1	1	1
	ii) peon	1	1	1	1
	iii) driver	1	1	1	1
5.	Number of Stys.	680	683	680	683

Considering our beneficiaries as PACs, the above staff is available for the project work. The available strength is sufficient and there is no gap so far.

2. Mobility of Staff

As regards mobility of staff, we have provided motor cycles to field staff by way of providing individual vehicle loan as below :-

Sr. No.	Particulars	1987-88	1988-89	1.7.1988 to 31.12.1988	1.7.1989 to 31.12.1989
		1.	Motorcycle bearers	83	83	83	87
2.	Not qualifying for loan as the deductions from the salaries are more	12	12	12	5

3. Visit Schedule

Our Inspectors and Sr. Inspectors are preparing the monthly visit schedules and performing their visits accordingly.

The average adherence to visit schedule is 50% to 60% (subject to change in visit schedule with prior permission) and the average number of touring days in a month are 10/12 as against the planned period of 16 days.

Adherence to the visit schedule is being always highlighted in MTMs as well as during the visit of SDO. The deviation to the visit schedule is mainly on account of non-co-operation of PAX Secretaries.

4. Meetings

A calendar for MTMs both for 'A' and 'B' group is prepared in co-ordination with SDO/PCO of Bank of Maharashtra for every half year well in advance.

The General Manager, Manager and DPO are reviewing the position during these meetings.

The details of the meeting are as under.

Sr. No.	Particulars	1987-88	1988-89	1.7.1988 to 31.12.1988	1.7.1989 to 31.12.1989
1.	Inspectors, Sr. Inspectors and SDO	13	3	1	2
2.	Sr. Inspectors and SDO	2	5	2	2

5. Maintenance of Daily Diary and Client Registers

The daily diaries and client registers have been supplied to all branches. It is already pointed out at many occasions that the number of borrowers is very large and its accounting is done at society level and it is to be completed by the Secretaries at PACs. Due to non-co-operation of the Secretaries, up-to-date maintenance of the client Register is not possible. However, we are following up the matter and trying to improve the position.

Practice of submitting visit memo every day is followed to enable us to know the details of work done by FOs.

6. Disbursements and Outstandings

(Rs. in Lakhs)

	Loan issued during				Loan outstanding			
	1987-88	1988-89	1.7.1988 to 31.12.1988	1.7.1989 to 31.12.1989	1987-88	1988-89	1.7.1988 to 31.12.1988	1.7.1989 to 31.12.1989
ST	2690.01	2992.93	655.90	770.65	3454.11	4420.79	4301.14	4727.9
MT/ LT	1085.54	1358.38	852.82	256.87	1838.23	3100.85	2770.80	3544.8
TOTAL	3775.55	4351.31	1508.72	1027.52	5292.34	7521.64	7071.94	8272.8

7. Recovery Performance

(Rs. in Lakhs)

	Recoverable dues	Recovery	Recovery to demand
1987.88	3800.08	1941.43	51%
1988.89	4523.81	2372.22	52.3%
As on 31.12.1988	4523.81	* 69.64	1.5%
As on 31.12.1989	5500.62	* 173.13	3.1%

(* - 1st November to 31st December)

8. Demand Collection and Balance

As on	Demand	Collection	Balance
30.6.1988	3800.08	1941.43	1858.65
30.6.1989	4523.81	2372.22	2151.59
31.12.1988	4523.81	69.64	4454.17
			(of which current overdue)
			2841.32 1612.85
31.12.1989	5500.62	173.13	5327.49
			(of which current overdue)
			3147.98 2179.51

9. Annexure

- Annexure No. I :- Comparative Position of Staff and Vehicles
- Annexure No. II :- Comparative Position of Deposits and Outstanding Agricultural Advances
- Annexure No. III :- Comparative Position of Disbursement and Recovery.

Enclosed herewith.

BANK OF MAHARASHTRA, AURANGABAD REGION, AURANGABAD

ANNEXURE - I

Pilot Project, Aurangabad - Comparative Position of Staff and Vehicles

Sr. No.	Name of the Bank	No. of Branches		Staff Position as on 31.12.1989										Vehicles in position											
		As on 30.6.1988	As on 30.6.1989	Required	In position	Cap on	31.12.1989	30.6.1988	30.6.1989	31.12.1988	31.12.1989	30.6.1988	30.6.1989	31.12.1988											
		FO	SDD	DO	FO	SDD	DO	FO	SDD	DO	FO	SDD	DO	FO	SDD	DO	Jeep	M/Cy.	Jeep	M/Cy.					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
1.	Bank of Maharashtra	29	25	1	2	14	1	2	13	1	2	14	1	2	13	--	--	1	1	14	1	13	1	13	
2.	State Bank of Hyderabad	20	14	--	1	13	--	1	15	--	1	14	--	1	13	--	--	1	--	12	--	12	--	--	13
3.	State Bank of India	9	6	--	1	7	--	1	7	--	1	7	--	1	7	--	--	--	--	6	--	7	--	7	7
4.	Bank of Baroda	4	4	--	--	3	--	--	--	--	1	4	--	1	3	--	--	1	1	3	1	3	1	4	4
5.	Central Bank of India	11	6	--	--	4	--	--	4	--	--	6	--	--	1	--	--	5	--	5	--	5	--	4	4
6.	Dena Bank	4	4	--	--	3	--	--	2	--	--	4	--	--	1	--	--	3	1	2	1	2	1	2	2
7.	Union Bank of India	2	2	--	--	3	--	--	3	--	--	3	--	--	2	--	--	1	--	3	--	3	--	3	3
8.	United Commercial Bank	2	2	--	--	2	--	--	2	--	--	2	--	--	2	--	--	--	--	2	--	2	--	2	2
9.	Bank of India	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	1	1
10.	New Bank of India	1	1	--	--	1	--	--	1	--	--	1	--	--	1	--	--	--	--	1	--	1	--	1	1
11.	Canara Bank	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--	--

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
12. Punjab National Bank	2	1	--	--	--	1	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--	--	
13. United Bank of India	1	1	--	--	--	1	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--	1	
14. Allahabad Bank	1	1	--	--	--	1	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--	1	
15. Syndicate Bank	1	1	--	--	--	1	--	--	1	--	--	1	--	--	--	--	--	1	--	1	--	1	--	--	--	
16. Total Commercial Banks	89	70	1	4	54	1	4	50	1	5	57	1	5	44	--	--	13	3	54	3	53	3	52	3	52	
17. Aurangabad Jaina Gramin Bank	28	28	--	1	7	--	1	6	--	1	11	--	1	9	--	--	2	1	6	1	5	1	5	1	6	
18. Land Development Bank	9	9	1	5	51	1	5	51	1	5	51	1	5	51	--	--	--	--	1	47	1	47	1	47	1	60
Total	126	107	2	10	112	2	10	107	2	11	119	2	11	104	--	--	15	5	107	5	105	5	105	5	118	
Aurangabad District Co-operative Bank Ltd., Aurangabad	106	95	1	10	85	1	10	85	*1	10	*68	1	10	82	--	--	--	--	1	83	1	83	1	83	1	87

* 8 to 10 stys. IFC (as per guide lines)
No. of stys. 683

BANK OF MAHARASHTRA, AURANGABAD REGION, AURANGABAD

ANNEXURE II

Pilot Project, Aurangabad - Comparative Position of Deposits and Outstanding Agricultural Advances

Sr. No.	Name of the Bank	Deposits										Agricultural Loan Outstanding										Total Agricultural outstanding as per L.B. 31.12.1989
		31.12.89	30.6.88	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19			
		A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount			
1	Bank of Maharashtra	3640.78	4193.10	4554.75	7964	727.46	1139	88.27	9093	815.73	1288	123.13	8212	847.23	9500	969.36	9809	1593.91				
2	State Bank of Hyderabad	1511.38	1688.15	1995.35	2966	199.09	1244	78.11	4210	277.50	1238	90.16	3166	276.80	4404	366.96	4948	438.61				
3	State Bank of India	525.62	550.39	550.35	2244	238.88	996	116.19	3240	355.07	--	140.15	--	267.77	--	407.92	3838	439.91				
4	Bank of Baroda	576.00	573.16	713.36	1091	166.56	883	40.83	1974	207.39	946	48.99	1181	198.65	2127	247.64	2207	257.31				
5	Central Bank of India	726.13	775.92	823.00	3236	265.49	1132	130.24	4368	395.73	1150	129.84	3371	290.71	4521	420.55	4330	385.31				
6	Dena Bank	382.94	445.24	449.20	2167	307.07	138	6.07	2505	313.14	149	7.48	2238	444.34	2387	451.82	2431	481.91				
7	Union Bank of India	265.49	264.99	285.53	782	63.39	582	26.02	1364	89.41	588	28.85	794	63.09	1382	91.94	1428	92.41				
8	United Commercial Bank	150.68	164.85	226.55	2453	219.78	533	43.51	2986	263.29	573	46.01	2488	208.16	3061	254.47	3314	268.01				
9	Bank of India	226.46	263.54	396.75	--	--	--	--	--	262.37	--	4.00	--	329.82	--	333.82	177	366.71				
10	New Bank of India	179.00	181.00	224.00	146	37.65	2	0.56	148	38.21	2	0.56	148	36.38	150	36.94	155	37.91				

(Rs. in lakh)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
11. Canara Bank	--	--	--	432.64	132	12.24	--	--	132	12.24	--	--	139	13.56	139	13.56	114	114	12.9
12. Punjab National Bank	--	--	--	613.71	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
13. United Bank of India	144.65	140.45	179.81	161	12.89	20	1.25	187	14.14	23	1.59	184	15.11	207	16.70	207	207	17.5	17.5
14. Allahabad Bank	--	327.90	183.70	--	--	--	--	--	--	--	--	--	--	--	--	--	605	605	86.2
15. Syndicate Bank	276.10	--	369.00	62	2.70	5	0.77	67	3.56	6	0.44	61	3.12	67	3.56	67	67	67	3.6
16. Total Commercial Banks	8595.23	9568.49	11997.70	23394	2253.89	6674	532.12	30068	3047.76	5963	621.20	21982	2995.04	27945	3614.24	33630	4482.7	4482.7	4482.7
17. Aurangabad Jalna Gramin Bank	397.78	1011.27	735.00	3485	235.22	1003	37.80	4488	273.02	2336	130.81	2850	242.95	5186	363.76	5592	5592	414.5	414.5
18. Land Development Bank	--	--	--	34120	1908.91	--	--	34120	1908.91	--	--	27190	2130.78	27190	2130.78	29007	29007	2350.0	2350.0
Total	8993.01	10579.76	12732.70	60999	4397.42	7677	569.92	68676	5229.71	8299	752.01	52022	5368.77	60321	6120.78	68229	7247.2	7247.2	7247.2
Aurangabad District Co-operative Bank Ltd., Aurangabad	3743.59	3995.70	4308.74	*494	1838.23	*680	3454.11	*680	5142.34	*494	3100.85	*683	4420.79	*683	7521.64	*683	8272.8	8272.8	8272.8

* - No. of Society mentioned.

ANNEXURE III

Name of the Bank	Disbursement										Recovery										Disbursement		Recovery			
	1987-88					1988-89					1987-88					1988-89					1988	1989	1988	1989		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	to	to	to	to
	Short Term A/c Amt.	Short Term A/c Amt.	Short Term A/c Amt.	Short Term A/c Amt.	Short Term A/c Amt.	Total A/c Amt.	Short Term Med. Term A/c Amt.	Med. Term A/c Amt.	Med. Term A/c Amt.	Med. Term A/c Amt.	Total A/c Amt.	Total De-mand very reco	De-mand very reco	Reco % of very	Reco % of very	De-mand very reco	De-mand very reco	Reco % of very	Reco % of very	to	to	to	to	to	to	
Bank of Maharashtra	624	46	813	73	1437	119	639	47	711	100	1350	147	574	116	20	596	110	18	58	69	28	37				
State Bank of Hyderabad	571	25	370	21	941	46	650	31	390	45	1040	76	255	68	25	253	78	31	22	53	15	22				
State Bank of India	493	94	81	3	574	98	517	96	82	26	599	122	314	123	39	351	150	43	28	52	14	48				
Bank of Baroda	542	36	95	86	637	123	346	21	199	41	542	62	105	60	58	99	52	53	28	30	17	29				
Central Bank of India	228	43	211	25	439	68	238	35	205	22	443	57	269	73	27	204	69	34	40	30	40	38				
Dena Bank	13	1	35	132	48	133	23	2	28	324	51	326	141	10	7	136	3	2	18	2	2	2				
Union Bank of India	276	11	82	12	358	23	206	12	66	9	272	20	67	26	39	67	22	33	9	6	6	6				
United Commercial Bank	7	1	18	1	25	2	22	2	28	1	50	4	32	10	31	157	42	27	-	40	-	-				
Bank of India	-	-	14	3	14	3	-	-	143	57	143	57	143	-	-	-	35	6	17	-	1	-				
New Bank of India	-	-	41	3	41	3	-	-	18	3	18	3	21	11	45	21	10	48	4	2	1	2				
Canara Bank	-	-	3	1	3	1	-	-	7	1	7	1	-	-	-	-	-	-	-	-	-	-				
Punjab National Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
United Bank of India	25	2	30	3	55	5	11	1	29	2	40	3	6	2	40	4	1	25	1	1	1	1	1
Allahabad Bank	-	-	-	-	-	-	-	-	-	-	-	-	25	9	36	-	-	-	-	12	-	-	-
Syndicate Bank	-	-	6	1	6	1	1	-	6	1	9	1	3	1	14	2	1	14	1	-	1	1	1
Total Commercial Banks	2779	258	1799	363	4578	621	2650	246	1911	531	4564	377	1732	589	29	1925	544	21	207	295	119	184	184
Aurangabad Jalna Gramin Bank	841	46	622	47	1463	93	1508	79	824	55	2332	134	96	74	67	125	78	62	51	85	5	5	10
Land Development Bank	-	-	1481	341	1481	341	-	-	1854	527	1854	527	366	199	54	326	175	54	129	106	63	72	72
Total	3620	304	3902	751	7522	1056	4158	325	4592	1214	8750	1539	2194	852	39	2376	797	34	386	487	128	268	268
Aurangabad District Co-operative Bank Ltd., Aurangabad	680	2690	347	1086	680	3776	683	2993	469	1358	683	4351	3800	1941	51	4324	2372	52	1509	*1028	148	252	252

= No. of Stys.

= Due to special drive for Rabi finance during 1988-89, it was Rs. 509.30 lakhs during the current year Rabi finance for summer groundnut is Rs. 0.23 lakhs only and hence total finance during current year appears less.

KOLHAR BUDRUK VIVIDH KARYAKARI SAHAKARI (VIKAS) SEVA SANSTHA MYDT

At Post - Kolhar Bk., Tal. Shrirampur, Dist. Ahmednagar

1. Name and Address : Kolhar Budruk Vividh Karyakari Sahakari (Vikas) Seva Sanstha Maryadit. At Post - Kolhar Bk., Tal. Shrirampur, Dist. - Ahmednagar
2. Registration No. & Date : Registration No. 10196, DATE of Registration 28th June, 1946.

3. The Historical Background

The credit for establishing this Society goes to late Shri. Gangaram Sakharam Khande and his fellow friends and companions like Mr. Gopalrao Lamkhede, Mr. Marutrao Deokar, Mr. Bhimraj Gund, Mr. Bhagwantrao Kadu, Mr. Bhagwantrao Kharde, Mr. Raosaheb Kharde, Mr. Dashrathrao Kharde, Mr. Shankarrao Nibe, Mr. Bapuji V. Kharde, Mr. Kodilkar, Mr. S. Bankar, Mr. B. Dale and others. These members managed the Society in difficult situations. The Society was established at such a time when the movement of co-operation was unknown to the village folks. It was pre-independence time, and even after five years of its establishment there were hardly 100 members. Imagine this village of Kolhar 44 years back ! The founder members approached the members of the public literally at their door steps, convincing them about the benefits of co-operation. It was a fight against all odds - economic, political, educational and social as well. The members worked day in and day out just to get membership.

The proposal for registration was submitted in 1945 and after the completion of all formalities, on 28th June, 1946, "Kolhar Budruk Vivid Karyakari Sahakari (Vikas) Society" came into being. It was a historical day for the village and villagers of Kolhar. It was the turning point of a golden page for the village of Kolhar.

To make this possible, Mr. Tambvekar of District Co-operative Bank, Belhapur Branch and Mr. M.V. Salunke, then District Deputy Registrar, Co-operative Societies, extended their helpful guidance and co-operation.

4. Area of Operation

In the initial stages the society catered to the needs of the area within 5 miles which included 18 villages in the vicinity. But now the working is limited to Kolhar Bk.

due to the legislation of the present Government, "One Village One Society".

5. **Objects**

The Society has widened its scope and objectives, right enough from the experience of the development it has achieved. The following are the objectives to be achieved.

- i) Encouragement to thrift, co-operation and self-dependence.
- ii) Raising capital as per the bye-laws of the institution for advancing loans to farmers on short-term and long-term basis at a reasonable rate of interest.
- iii) Advancing loans to those below poverty line for domestic purposes as per the rules framed by the Board of Directors.
- iv) To act as an agency for the member-farmers in buying and selling, at reasonable prices, improved seeds, fertilizers and other agricultural requirements including commodities for domestic use.
- v) Advancing loans for agriculture to the members as agreed by the Board of Directors and sanctioned by the Registrar of Co-operative Societies, as per the rules of the Society.
- vi) Buying and storing farm equipment, machinery and machine oils on behalf of the members.
- vii) Construction, hire or purchase of store-houses for safe-keeping the farm produce of the members.
- viii) Paying advance on pledge or hypothecation of the farm produce of the members.
- ix) Collecting agricultural produce, arranging transportation and sale in market.
- x) Providing food-grains to the members of the Society.
- xi) Encouraging the use of improved methods in farming and allied activities like dairy, poultry, etc.
- xii) Collecting milk and arranging for the transportation of the same to urban and rural areas.

xiii) Providing loans to the members for buying cattle and dairy farming commodities.

xiv) To get engaged in all such activities to fulfil the commitments to the needs of the members.

6. Working

The Society works as per Maharashtra Co-operative Societies Act 1960 and Rules 1961.

Distribution

The members apply for the loans for agricultural purpose, short-term and long-term. A credit limit statement is prepared and forwarded to the District Co-operative Bank for sanction, which forwards the amount to the Society and the Society distributes the amount to the members as per the sanctions.

The Recovery

The recovery is made through Co-operative Sugar Factory or the Market Committee, in case of sugarcane or food-grains respectively. The Factory or the Market Committee recovers the amount from the sale of farm produce of the members as per the recovery pass-book and sends it to the Society through the District Co-operative Bank.

The Overdues

In case of the failure on the part of the members to repay the loans, the Society takes a legal action against the defaulters as per Rule 101 (1) of Maharashtra Co-operative Societies Act, 1960.

7. Financial Position

A copy of Balance Sheet as on 30th June, 1990 is attached herewith.

8. Constitution and Management

The Society has 955 members who elect among themselves 11 such members who form the Board of Directors. The elections are held every three years. The Board of Directors is headed by the Chairman and has a Vice-Chairman. The Board of Directors meet at least once a month to discuss and scrutinize the working of the Society.

The Board appoints a Manager to supervise the day-to-day working. The manager is assisted by secretaries along with clerks and other assistants. The manager submits the statements of the financial position every month to the

Board of Directors in their meetings. The Board of Directors inspects and gives necessary instructions to the manager.

The Society calls an Annual General Meeting of all the members at least once a year. The work done is discussed and sanctioned and plans for the future are drafted.

9. **Socio-economic progress made by the Society**

The Society has brought about noticeable change in the socio-economic pattern of the village of Kolhar which is now considered to be one of the most developed villages in Ahmednagar District. The Society gave loans for the purposes of buying of tractors, developing poultry farming, dairy farming, horticulture and agriculture and allied activities.

10. **Problems and Difficulties**

The agriculture still depends on uncertain rainfall. There comes a failure of crops with the failure of monsoon. This results in the increase of overdues. The availability of water is crucial for the working and survival of the Society as agriculture and allied activities depend directly on water. The failure of monsoon results in decreased farm produce and increased over-dues. Thus, it becomes difficult for further advances to the farmers. The Society feels that the member-farmers should be given loans at a lower interest rate than the present one. The reasonable rate would be 5% to 6%.

The Government should also contribute towards the management cost which will enable the Society to make available many other facilities to the farmers. The members should be given facilities by the Government in the form of subsidy in purchase of fertilizers, improved seeds, modern equipment, etc. to increase and improve agricultural production.

11. **Future Plans**

At present the Society runs a Fair Price Shop, an electric and machinery shop, a cloth shop, a fertilizer shop and a pesticides shop.

The Society now plans to open a departmental stores, a gas agency and a housing society for worker's colony.

12. **Impact of the working of the Institution to improve quantitative services to member farmers**

The institution provides to the members their demands mentioned above as early as possible so that the members

can get and utilise those things at proper period of cultivation, which is always helpful for agriculturists in increasing the production.

13. **Any other special features of the working of your institution worth emulation by other co-operative institutions**

The Society always attends to the well-being of the members and villagers not only in agricultural activities but also in other day-to-day needs of domestic life. This is done by providing items like cloth, food-grains, sugar, edible oils, kerosene, etc.

We hope other societies also carry on these activities to achieve maximum satisfaction to the members and the poor section of the society.

CAPITAL AND LIABILITIES		PROPERTIES & ASSETS	
Capital	19,46,290.00	Cash	54,578.74
Authorised capital	30,00,000.00	In hand	14,991.51
Members share capital	19,41,290.00	At Bank current A/c	10,587.59
Government - "	5,000.00	At Bank Savings A/c	4,933.06
Reserve funds & others	11,88,238.83	At Special Savings	24,066.58
Other funds	16,34,900.65	Investments	23,84,534.96
Stationary Reserve fund	1,55,410.05	Non refundable reserved fund	18,21,656.61
Special Develop fund	35,087.55	Fixed Deposits	1,75,000.00
Building fund	7,10,523.35	National Savings Certificates	7,750.00
Godown Depreciation fund	1,29,613.50	P.O. Kolhar	93.35
Shares Redemption fund	10,000.00	A.D.C.C. Bank shares	3,33,000.00
Clarify fund	48,310.00	M.S.C. Bank	10.00
Bad & doubtful debts fund	12,38,544.63	Maharashtra Marketing foundation	1,500.00
Risk fund	427.10	Shrirampur Tal, Kharedi, Vikri Sang	9,500.00
Loss & breakage fund	43,170.00	Pravara Sugar Factory	2,000.00
Price fluctuation fund	60,000.00	Godavari Kharedi Vikri Sangh	25.00
Build Depreciation fund	2,03,814.36	Shrirampur Industrial Estate	1,000.00
		A'nagar Kharedi Vikri Sangh	5,000.00
Hypothication Loans	6,35,910.87	Shrirampur Poultry farm	1,000.00
c.c. fertilizers	92,823.78	Shrirampur Cotton Society	500.00
c.c. fair-price	18,055.70	Shrirampur Cotton spinning mill	15,500.00
c.c. Cloth	66,387.85	Kolhar Consumer's stores	5,000.00
c.c. Margin money	1,85,044.75	Mula Pravara Electric Society	500.00
c.c. Revolving	2,73,598.79	Indian farmers fertilizer	3,000.00
		Pravara Agricultural Industries	2,500.00
Non Hypothication Loans	43,18,840.96		
(on promissory notes)			
c.c. Sugarcane Big	8,71,284.57		
c.c. Sugarcane Small	9,22,165.96		
Short-term Big	18,522.00		
Short-term Small	2,425.50		

CAPITAL AND LIABILITIES

Mid term loan for tractor 1,48,552.00
 ----- milk cattle 1,69,517.00
 M.T. loan all purpose 18,35,647.98
 M.T. loan Godown 53,125.00
 M.T. loan Conversion 1,87,232.00
 Loan against F.D.R. 1,10,368.95

Deposits

Current Deposits 16,817.37
 Savings deposits 2,97,389.10
 Fixed Deposits 3,800.00

Liabilities & Provisions

Educational fund 500.00
 Rebate on fertilizer 5,915.35
 Rebate on interest 2,143.39
 Dividend Payable 14,460.80
 Tender form fees 100.00
 Tender security 3,950.00
 Shares manual 567.00
 Godown subsidy 1,25,000.00
 Vitthal temple trust 376.24
 Mahadeo temple trust 42.33
 Bhagwati temple trust 4,803.13
 Tractor deposits 948.00
 Contractor dues 19,547.00
 Advance against seeds 1,700.00
 Traders dues 47,514.88
 Dividend on Govt. Shares 250.00
 Joint expenditure 19,425.00
 Members 34,857.00
 Pravara Sugar Factory 2,638.00

3,18,006.47

2,95,712.20

PROPERTIES & ASSETS

Loans and Advances

Members sugar c.c. (Big) 10,76,012.00
 Members sugar c.c. (Small) 8,47,551.00
 Members S.T. (Big) 90,239.00
 Members S.T. (Small) 70,260.00
 M.T. loans for tractors 2,57,126.00
 M.T. Loans for milk cattle 2,32,977.00
 M.T. loans for all purpose 21,67,644.00
 M.T. loans for rehabilitation 1,16,907.00
 M.T. Conversion 1,51,820.00
 M.T. to economically backward 360.00
 Revolving cash credit 2,73,598.79

Receipts Outstanding

Oil Depot building 1,422.11
 Kerosene deposit 500.00
 Court fees 13,951.00
 Traders 49,945.71
 Sabhasad malkhate 8,06,260.61
 Court deposits 510.00
 Water supply deposit 500.00
 National grid godown 3,23,317.67
 Advance Rent 11,125.00
 Cookie charges advance 2,745.95
 Fertilizer Deposit 8,500.00
 Seeds Deposit 2,500.00
 Jain Pipes deposit 21,000.00
 Credit on cloth 4,30,805.06
 Receipts from the Tahsildar 2,674.00
 Travelling advance 2,674.00
 Advance _____ salaries 640.00

16,79,034.94

52,84,495.04

CAPITAL AND LIABILITIES

PROPERTIES & ASSETS

Advance against salaries	250.00
Legal fees	1,871.14
Supervision fees	3,276.00
Advance against rent	1,100.00
Deposit A/c	4,480.00
P/L A/cs	1,87,497.00
Head Office profit	2,40,633.82
Fair-price shop	6,503.55
Cloth shop profit	6,585.15
	<u>2,17,722.52</u>
Less Loss	
Machinery shop	26,980.13
Fertilizer shop	3,245.33
	<u>30,225.46</u>
Net Profit	1,87,497.06

Fixed Assets	
Plot	18,345.00
Office Building (old)	51,540.63
Office Building (New)	5,23,744.40
Godown Building	2,24,075.87
Barbed were compound	8,096.00
Dead stock	28,426.82
Library	200.99
	<u>8,54,429.71</u>

Current Stocks 2,68,323.71

Fertilizers	29,304.00
Machinery electrical	1,09,172.36
Cloth	1,21,204.15
Price Shop	8,643.20

Grand Total 1,05,25,397.10

Grand Total 1,05,25,397.10

**THE NASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD., NASIK
HEAD OFFICE, NASIK**

Phone No. 74381

SHORT NOTE ON THE WORKING OF THE BANK

Formation

As per State Government's Policy to revise and decentralise the co-operative credit Structure, it was proposed by Late Shri. Bhausaheb Hiray, the then Revenue Minister in the Bombay State, and a prominent Co-operator of the Nasik District, to form District Central Co-operative Bank. With the efforts of fellow co-operators, the Nasik District Central Co-operative Bank was registered on the Indian Republic Day, the 26th January 1955, under State Co-operative Societies Act. Bank's Inauguration Ceremony took place on 20th February 1955, at the hands of Late Shri. Dhananjayrao Gadgil, Deputy Chairman of Planning Commission, Mr. S. G. Puranik Principal, H.P.T. College, Nasik, presided over the first meeting of the Government nominated Board of Directors of the Bank.

Objects

It is the basic object of the Bank to provide adequate finance to primary co-operative societies, to enable them to fulfil financial need of their individual members for production purposes. The Bank also acts as balancing centre for all the co-operative institutions within the District for their surplus funds. The Bank has encouraged organisation and development of co-operative societies in various field.

General Body

The supreme authority of the Bank vests in the General Meeting consisting of representatives of member societies and individuals subject to General control of the Registrar vide provisions of Co-operative Societies Act 1960 and rules framed thereunder. The powers and duties of General Meeting (in short) are :

1. To receive and consider annual report, review working of the Bank and to sanction appropriation and distribution of profit
2. Declare Dividend (not exceeding the amount recommended by the Board of Directors)
3. To consider the audit memo of the Government Auditors
4. To fix the maximum amount of liability or to delegate such powers to Board of Directors and
5. Approve Annual Budget of the Bank etc.

Board of Directors

The Management of the business and affairs of the Bank is entrusted to the Board of Directors consisting of 25 members, including the Chairman and Vice-chairman of which 21 members are elected after every five years as below :

A)	One Representative of affiliated societies, except the categories shown below :	
	From each Taluka	13
B)	Representative of affiliated purchase & Sale Unions	1
C)	Representative of Processing Societies	1
D)	Representative of Urban Banks	1
E)	Representative of Industrial & Weavers Societies	1
F)	Representative of Dairy Societies & Salary Earners Societies	1
G)	Representative belonging to S.C. & S.T. & one representative of Weaker Section availing loan not exceeding Rs. 200/-	1
H)	Representative of Individual Share holders	1
I)	Representative Nominated by the Maharashtra State Co-operative bank Ltd. Bombay	1
J)	Representative of Zilla Parishad Nasik (Ex-Officio)	1
K)	Nominee of Government of Maharashtra i.e. District Deputy Registrar, C.S. Nasik (Ex-Officio)	1
L)	Representatives nominated by the recognised Union of the Employees of the Bank	2
	Total	25
		===

The Chairman and the Vice Chairman are elected at the first meeting of the Board of Directors after the Annual General Meeting every year.

The powers and duties of the Board of Directors (in short) are :-
 (1) To deal with applications for membership & to allot shares,
 2) To raise funds, 3) To deal with applications for loan Credits, Overdue Overdrafts and other advances, 4) Appoint staff,
 5) Prepare Annual Report and Balance Sheet, 6) Make Arrangements for Inspection of affiliated societies, 7) Administer and Manage the movable and immovable property of the bank etc.

Executive Committee

Executive Committee consisting of 11 members is appointed by Board of Directors every four months so as all the directors be given opportunity to serve on the committee during a year. The committee is empowered to deal in :-

1. Admission of members and allotment of share.
2. Consideration of loan and Credit Applications.
3. Preparation of Annual Report
4. Taking proper action for recovery of arrears etc.

Staff Sub Committee

The Committee is formed to look after all the aspects regarding staff of the bank and consists of 15 members.

Audit Sub Committee

The committee is formed of 14 members to consider the audit and inspection memo of branches and approve compliances to be submitted to Government Auditor, NABARD and State Co-op. Bank.

Staffing Pattern

The Chief executive of the Bank's Staff is the Managing Director. He is assisted by the General Manager and four managers, each one entrusted with a department viz. 1) Administration, 2) Loans, 3) Banking and Accounts, 4) Cash Credit (Non-Agril. Finance). There are 10 Chief Officers and Deputy Chief Officers who are entrusted with the folios as 1) Administration and Taxes, 2) Board & Legal, 3) S.T. Loan, Finance, 4) M.T. Loan - Finance, 5) Finance to sugar Factories, 6) Finance to other Non-Agril. Societies 7) Accounts, 8) Inspection & Compliance, 9) Field, 10) Development.

To have close supervision over the branch and Inspectorial working, the Bank has appointed 14 Senior Inspectors at Taluka places.

At Branch level, the branch agent, Accountant, Cashier and Clerks are posted as per requirement and the volume of work.

The Bank has posted Inspectors for inspection of primary societies and scrutiny of loan applications. They are assisted by Crop Supervisors for verification of acreage, especially under Irrigated Crops.

In pursuance to NABARD'S instructions, the bank has created separate technical cell at Head Office. In this cell experienced 2 civil engineers, 3 Agril. Officers and other staff is working and necessary technical assistance is being given to the farmers.

The financial position of the bank for last 3 years :

	(Rs. in lakhs)		
	30-6-88	30-6-89	30-6-90
Share Capital	555.86	694.11	841.11
Reserve	529.32	578.36	628.29
Total Own Funds	1085.18	1272.47	1469.40
Deposit	10644.88	12293.77	14513.72
Borrowing	3595.80	4857.85	6213.40
Working Capital	15969.73	19192.35	22838.80
Cash & Bank Balances	1307.38	1232.72	1471.08
Investment	3468.32	4291.72	4491.47
Agril. Loans Short Term	3654.83	3370.98	5292.75
Medium Term	2217.67	4741.91	4629.87
(Lift Irrigation)	549.82	592.47	595.02
Long Term			
Cash Credit & Advances	3261.63	3985.07	4576.07
Total Finance	10183.95	12690.43	15093.71

Raising of Funds

Share Capital

At the formation stage the bank had admitted Individual members along with co-operative societies. As per directives of Reserve Bank, admission of new individuals members has been discontinued from the year 1961.

Bank's authorised share capital is Rs. 10 crores divided into 20 lac shares of Rs. 50/- each. The affiliated primary societies are required to purchase shares @ 5% of borrowings from the Bank. Bank's share capital as on 30-6-90 stands at Rs. 841.11 lakhs contributed by 3792 primary co-operative societies (Rs. 801.22 lac) and 1781 Individual share holders (Rs. 2.91 lac). This also includes Rs. 37.00 lakhs contributed by the Maharashtra State Government under Government Participation policy through the Apex Co-op. Bank.

Reserve and Other Funds

Bank has maintained statutory Reserve Fund and Agricultural Credit stabilisation Fund. 25% and 15% amount of the net profit are respectively contributed to the above funds. In addition to this, the bank has maintained various other funds which are enumerated below. The outstandings against each fund, as on 29-6-89, is shown there against.

(Rs. in lakhs)				
FUNDS	30-6-87	30-6-88	30-6-89	30-6-90
a) Statutory Reserve Fund	125.55	153.13	162.83	177.10
b) Building Fund	22.96	23.76	23.76	25.31
c) Credit Stabilisation Fund	97.41	107.13	117.12	130.63
d) Dividend Equalisation Fund	1.53	17.53	16.51	23.67
e) Spl. Bad Debt Reserve	3.01	3.38	3.52	3.54
f) Reserve for Bad & Doubtful Debts	86.21	106.02	131.24	172.43
g) Reserve for Overdue Interest	50.50	53.00	53.00	53.00
h) Investment Fluctuation Fund	1.25	1.25	1.25	--
i) Charity Fund	3.91	3.01	2.87	2.62
j) Library Fund	0.16	0.16	0.16	0.16
k) Development Fund	0.20	0.20	0.20	--
l) Reserve for accrued Interest on Overdues	43.50	43.50	43.50	43.50
m) Capital Redemption Fund	22.05	12.45	17.60	20.95
n) Cane Development Fund	3.75	3.75	3.75	--
o) Cotton Development Fund	1.05	1.05	1.05	--
Total	463.04	529.04	578.36	652.91

Deposit

The Bank has been able to tap deposit from Urban as well as the rural areas on increasing scale, which can be seen from the deposit position for last 3 years as shown on next page. The Bank has introduced various deposit schemes suited to the savings capacity and needs of the various sections of the people along with the regular savings bank, current account and fixed deposit facilities. The Bank offers 1/2% enhanced rate of interest on savings bank and term deposits.

(Rs. in lakhs)

DEPOSITS	30-6-87	30-6-88	30-6-89	30-6-90
a) Societies				
1. Current	476.10	793.38	759.93	794.25
2. Savings	313.12	445.23	341.64	545.91
3. Fixed	2012.96	2386.72	3139.86	3036.66
4. Call	734.54	639.52	971.72	2213.55
b) Individuals				
1. Current	983.63	917.18	1207.78	849.03
2. Saving	2795.51	3509.81	3734.83	4586.76
3. Fixed	1312.19	1633.95	1796.46	2115.47
4. Small Savings	218.70	241.21	254.80	282.21
5. Recurring	63.16	77.88	86.86	89.89
Total	8909.91	10644.88	12293.88	14513.73

We are proud of being the pioneer bank in India to introduce "Small Savings Scheme" with a view to inculcate savings habits and extend Banking facilities to the weaker sections of the community, for which the bank was felicitated by the Central Government.

Borrowings

The Bank draws funds from the Maharashtra State Co-op. Bank Ltd., Bombay on limits for short, medium and long term loans under Pooled Rate Scheme, sanctioned by the NABARD. Similarly Cash Credit Limits are also sanctioned by the Apex Bank as refinance.

The borrowings from the Apex Bank are shown below :

(Rs. in lakhs)

	30-6-87	30-6-88	30-6-89	30-6-90
A) Short Term Loan	1497.66	1661.40	1964.38	2291.91
B) Medium Term Loan (Agril)	124.18	107.44	145.70	146.54
C) Medium Term Loan (Conversion)	73.79	149.35	41.31	7.47
D) M.T. Loan (Mechanisation)	39.93	22.96	32.90	22.29
E) M.T. Loan (I.R.D.P.)	--	--	21.99	35.73
F) M.T. Loan (Shares)	20.38	14.32	8.26	21.36
G) M.T. Loan (Minor irrigations)	--	--	141.04	107.87
H) Long Term Loan (Grapevine Plantation)	--	26.59	239.53	251.10
I) Long Term Loan (Drip Irrigation)	--	--	19.00	77.50
J) Long Term Loan (Non Farm Activities)	--	--	--	3.79
K) Long Term Loan (Lift Irrigation)	367.94	403.74	364.15	324.37
L) Pomegranate	--	--	--	0.45
M) Fixed Loan	500.00	--	700.00	955.00
N) Urban Banks	--	--	200.00	300.00
Total	2623.88	2385.80	3878.26	4544.48

Utilisation of Funds

The Bank has maintained adequate liquid assets as per Statutory provision for Rs. 4491.47 lacs.

Short Term Loan to Co-operative Societies

The Bank finances the agriculturists for raising of Crop through the primary agricultural Co-op. Societies within the District. The Bank has adopted policy to disburse the loan as per crop loan system and disbursement of suitable kind portion is arranged through the primary and co-operative marketing societies.

The Bank has made special efforts for making the loans available to small and marginal farmers. The Bank had undertaken survey of such farmers in the district and all the 122909 eligible small and marginal farmers are given membership of primary Agricultural Co-op. Societies.

Till 15-9-90, the bank has sanctioned Rs. 10378.68 lacs as Short Term Loan for the year 1990-91 of which Rs. 3129.75 lacs sanctioned for small farmers. Actual outstanding of the loan on 30-6-90 amounts to Rs. 5292.75 lacs of which Rs. 1271.83 lacs are outstanding with the small farmers. This includes outstanding against previous year's finance.

Medium Term Loan

The Bank has sanctioned Rs. 1105.45 lacs during the year 1989-90 for the period of 3 to 5 years.

Typewise outstanding of M.T. Loan as on 30-6-90 is as below :

	(Rs. in lakhs)
	30-6-90

1. Agril. Purposes	1795.22
2. Non-Agril. Purposes	144.07
3. Conversion	182.04
4) Rephasement	25.08
5) Rehabilitation	32.59
6) Rescheduling	2.05
7) Punargathan No. 1	542.94
8) Punargathan No. 2	--

Total	2723.99

Conversion of Short Term Loan

In case of failure of Crop due to unfavourable natural conditions, the facility for conversion of S.T. Loan into Medium Term Loan is afforded to the farmers. On such conversion fresh finance is provided for raising of crops in the next season. Similarly the facility for Rephasement, Rescheduling and Rehabilitation is also extended.

Similarly the facility to convert the total overdues from societies was granted by the State Government under Punargathan Scheme.

Such overdue loan is repayable during 10 yearly instalments. The facility was availed for Rs. 1475.55 lac (and Rs. 73.76 lacs for overdue interest) during the year 1988-89.

Tribal Sub-Plan

46 Tribal Co-operative Multi-purpose societies are formed in 7 talukas in the District under the Tribal Sub-Plan sponsored by the State Government. The Bank is providing special attention towards sanction and distribution of adequate crop loan and Medium Term Loan in the Tribal area, for this purpose the Bank has formed Tribal Sub Plan Sub Committee.

Assistance to Weaker Section

The D.P.A.P. and I.R.D.P. Schemes are implemented in villages and areas specified by the government. Medium Term Loans are sanctioned to Small and Marginal Farmers and financial assistance is given to them in the form of subsidy received from the Government under these schemes.

Medium Term Loan for Rs. 75.17 lakhs is sanctioned to 1363 members under IRDP during the year 1989-90.

Project Finance Scheme

The Co-operative Banks till recent times were engaged mainly in the field of financing crop loans, and medium term loans to the agriculturists in their respective areas. Of late, the pattern of Agricultural finance is getting changed. Due to scanty rains and drought situations in recent years agricultural production has suffered to a great extent. To overcome difficulties in this respect a new thinking as is gaining grounds to provide an adequate alternative. The National Bank for Agricultural and Rural Development has advised the Co-operative Banks to shift the field of finance to project landings viz. Lift Irrigation, Drip and spray irrigation, Horticulture and Rose Farms etc. with a facility of refinance. In view of this changed approach, Our bank has sponsored various schemes e.g. Lift Irrigation, Drip Irrigation, Horticulture etc. These schemes have been approved by the Maharashtra State Co-operative Bank, Bombay and NABARD and Long Term refinance has also been made available to us.

1. Lift Irrigation Scheme

In view of making maximum use of available water and providing thereby irrigation facility to additional area, the Bank has undertaken long term finance for lift irrigation schemes on co-operative basis.

The Bank has disbursed Rs. 595.02 lacs to 14 schemes and has availed refinance from NABARD through Apex Bank for Rs. 484.90 lacs against sanctioned limit for Rs. 503.78 lacs. So far 9 schemes are completed and acres of land has come under irrigation facility.

The Bank has submitted 10 more schemes to NABARD for approval.

2. Grapevine Planning Project

The Nasik District is specially known as grape-growing area and grapes are marketed all over India. The Bank is providing long term loans under NABARD Project lending for Grapevines. The details of loans issued and refinance limit sanctioned by NABARD are as under :

(Rs. in lacs)				
Year	Total Finan- cial Outlay	Bank Loan disbur- sed	Refinance Limit sanctioned by NABARD	Amount drawn
1989-90	613.80	556.48	445.17	295.49

Total outstanding against the Grapevine plantation comes to Rs. 1658.05 lacs.

3. Drip Irrigation Scheme

With a view to economise use of available water resources, Bank has issued loans for installation of Drip Irrigation System. For this purpose NABARD has sanctioned long term credit limit to the tune of Rs. 119.36 lacs. Under the scheme Long Term Loans to the extent of Rs. 236.27 have been disbursed by the bank.

4. Rose Gardens

Due to suitable climate and nearness to the Bombay Market, the acreage under Rose Plantation is rising, every year. The Roses of Nasik have good demand in local and foreign markets.

To facilitate more plantation the bank has drawn a scheme to finance Rs. 10.92 lacs for 30 acres during next years, for which Rs. 8.72, Rs. 8.73 lacs are sanctioned as refinance by NABARD.

5. Pomegranate and Guava Plantation

Since the pomegranate and Guava plantation required less water, the area under this crop is increasing in drought prone areas day-by-day.

A scheme for financing pomegranate plantation covering 200 Hectors has been prepared by the Bank costing Rs. 54.50 lacs. The sanctioned limit by NABARD amounts to Rs. 43.68 lacs. Disbursement is in progress. The Guava plantation scheme is for 500 Hectors having total outlay of Rs. 52.50 lacs. NABARD finance amounts to Rs. 38.43 lacs.

The Bank is making every effort to finance various schemes of irrigation, horticultural plantations and land improvements with a view to achieve better results in agricultural production and help rise in income and living standard of the farmers.

The total long term finance as on 30-6-90 amounts to Rs. 2500.89 lacs.

Cash Credit and Advances

Along-with issuing agricultural loans, the Bank provides cash credit finance to various types of non-agricultural primary co-operative societies.

Particulars of Cash Credit Finance are summarised below :

Types of Societies	Purpose
1. Co-op. Sugar Factories	Sugar Production
2. Co-op. Marketing Society	Supply of Agril. implements, fertilisers, pesticides, seed etc.
3. Co-op. consumer Stys.	Distribution of Controlled commodities, Grocery, Cloth etc.
4. Urban Co-op. Banks	Loans, especially to small entrepreneurs.
5. Salary Earners Co-op. Societies	purchase of household, articles and to overcome timely financial necessities.
6. Primary Co-op. Societies	Distribution of controlled commodities.

Types of Societies

	Purpose
7. Co-op. Spinning Mills	United efforts of cotton growers and weavers for processing of cotton into yarn on co-op. basis
8. Industrial & Weavers Co-op. Societies	Loans to Self-employed Industrial Workers, Weavers and Labourers.
9. The large Artisans Co-op. Societies	Loans to Village Artisans.
10. Processing Society	Loans to Small Shopkeepers
12. Co-op. Housing Sty.	Bridge Finance

Total Cash Credit Finance including advances against ware-house receipts and F.D.R. etc. as on 30-6-90 amounts to Rs. 4138.18 lacs. Working Capital stands to Rs. 22838.90 lacs.

Recovery of Loan

The Bank has created a separate cell for recovery work. The powers of special recovery officers are conformed on some of the bank's staff. The system of chanalised recovery is in vogue and recovery of the dues through various institutions during the season amounted to Rs. 1166.86 lacs during the 1989-89.

The Bank was able to recover Rs. 4327.80 lacs out of total recoverable dues for Rs. 7376.37 lacs for the year ending 30-6-90 and 59% recovery is effected.

Branch Expansion

The Bank has reached every corner of the district through its 186 branches of which 32 branches are opened in Tribal areas. The Bank has proposed to open 15 more branches within next 3 years.

Audit Class

The Bank is placed in Audit Class "A".

The Bank is making all the efforts for economic uplift of the masses through various primary co-operative institutions within the district.

MEMBERSHIP : 1) Societies No. 3669
 2) Individuals No. 1780
 3) Nominal No. 20949

THE MASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD. MASIK
 BALANCE SHEET AS ON 29-6-1990

Capital And Liabilities	Amount Rs.	Amount Rs.	Assets And Properties	Amount Rs.	Amount Rs.
1) SHARE CAPITAL :			1) CASH & BANK BALANCE :		
Authorised 2000000 shares			a) Cash on hand		295,09,063.42
of Rs. 50/- each		1000,00,000.00	b) Cash in Banks		
Fully paid-up under :			i) M.S.C.Bk. Ltd.		
a) Societies	795,78,200.00		Bombay	881,21,039.73	
b) Individuals	2,89,750.00		ii) State Bank of		
c) Govt. contribution			India	559,88,442.02	1441,09,481.75
through M.S.C. Bank			c) Postal Savings		
1A) SUBSCRIPTION TOWARDS SHARES	37,00,000.00	835,67,950.00	Deposits		1,20,645.00
(PENDING ALLOTMENT)			2) INVESTMENT :		
2) RESERVE FUND & OTHER FUNDS :		7,77,797.00	A) Kisan Vikas Patra		220,00,000.00
a) Statutory Reserve Fund	177,03,222.49		B) Government securities		14,30,820.00
b) Capital Redemption Fund	17,60,000.00		C) Trustee securities		73,00,000.00
c) Building Fund	25,30,500.00		D) Authorised shares		165,11,000.00
d) Bad & D*full Debts Reserve	157,24,013.05		E) Indira Vikas Patra		32,00,000.00
e) Investment Fluctuation	1,25,000.00		F) In Fixed Deposit with		
f) Dividend Equalization Fund	60,334.11		the M.S.C.Bank Ltd.		
g) Reserve for overdue interest	53,00,000.00		Bombay for :		
h) Special Bad Debts Reserve	3,53,821.05		a) Liquid Assets	3761,00,000.00	
i) Credit Stabilization Fund	127,41,301.00		b) Security Deposits		
j) Reserve for accrued			under M.A. Scheme	1,40,000.00	
interest on overdue			c) Reserve Fund	163,15,000.00	
k) Development Fund	43,50,000.00		d) Leave Salary Fund	15,00,000.00	
l) Library Fund	20,000.00		e) Staff Gratuity Fund	46,50,000.00	3987,05,000.00
m) Charity Fund	16,001.00				4491,46,820.00
n) Cane Development Fund	2,66,818.65		3) LOANS & ADVANCES TO		
o) Cotton Development Fund	3,75,000.00		CO-OP. INSTITUTIONS :		
3) STAFF GRATUITY ETC. :	1,05,000.00	614,31,011.35	A) Lift Irrigation		595,01,600.70
a) Staff Gratuity Fund	32,87,656.71		B) Loans :		
b) Leave Salary	13,88,206.50	46,75,863.21	i) Medium Term Loans :		

Capital And Liabilities		Amount	Amount	Assets And Properties	Amount	Amount	Amount
		Rs.	Rs.		Rs.	Rs.	Rs.
4) BORROWINGS :							
A) Loans, Overdrafts & Cash Credits from Apex Bank :							
a) S.T.Loans. (A/c No.I)	2278,44,000.00			a) punargathan A/c No.1	545,05,013.64		
b) M.T. (Agril.) Loans	146,54,000.00			b) Agril. purposes	3702,58,855.21		
c) M.T. Conversion Loans	7,47,000.00			c) Non-Agril. purposes	141,56,094.32		
d) M.T. Minor Irrigation	151,51,000.00			d) Conversion	182,40,354.61		
e) M.T. Lift Irrigation	376,60,500.00			e) Rephasement	25,16,961.40		
f) M.T. Loan Grape-wine Plantation	251,10,000.00			f) Rehabilitation	32,72,904.74		
g) M.T. I.R.D.P.	35,72,700.00			g) Rescheduling	<u>2,05,900.00</u>	4631,56,084.50	
h) M.T. Drip Irrigation	77,50,100.00			ii) Short Term Loans			
i) M.T.L.Tractor Mechanization	22,29,000.00			a) Ordinary S.T. Loans	2778,36,345.89		
j) L.T.L. Pomegranate	44,900.00			b) Hybrid	137,76,979.21		
k) L.T.L. Non-Farm. Activities	3,79,000.00			c) Special Potato Loan	16,67,603.10		
l) Shares of Grape-wine Sparkling	19,16,000.00			d) Special Khavati Scheme	46,228.62		
m) M.T.L.C.F.As. 4%	38,000.00			e) C.C.Sugarcane			
n) M.T.L.C.F.As. 8%	1,82,000.00			A/c No. 1	<u>2370,49,691.21</u>	5303,76,848.03	
o) Urban Banks C.F.As.	300,00,000.00			C) Dues from societies in liquidation :		72,41,548.72	
p) Fixed Loans C.F.As.	<u>1005,00,000.00</u>	4677,78,200.00		D) Cash Credit & Overdrafts :			
B) Overdrafts From :				a) Marketing of crops :			
a) State Bank of India	--			Agst. Hypo.of goods	67,829.45		
b) M.S.C.Bank Ltd.Bombay	1895,01,506.75	1805,01,506.75	6482,79,706.75	Agst. Pledge of goods	<u>1,19,750.88</u>	1,87,580.33	
				b) Distribution :			
				Agst.Pledge of goods	205,70,811.72		
				Agst. Hypo.of goods	236,38,104.05		
				Clean Cash	<u>306,57,465.59</u>	748,66,381.36	
				Credit			

Capital And Liabilities	Amount Rs.	Amount Rs.	Assets And Properties	Amount Rs.	Amount Rs.	Amount Rs.
			c) Other Loans :			
			Industrial Stys.	48,32,158.70		
			Weavers Stys.	<u>30,634.95</u>	48,62,793.65	
			E) Fixed Loan		1827,58,187.97	
			F) Loans to Nagri Pat Saunstha		65,07,722.13	
			G) Hypothecation to onion		78,056.72	
			H) Finance to Sugar Factories :			
			Clean	36,04,431.13		
			Hypothecation	49,53,082.95		
			Pledge			628,86,306.79
					<u>543,28,792.71</u>	
Total C/f Rs.		7987,32,328.31	Total C/f Rs.		13924,23,110.90	6228,86,010.17

Capital And Liabilities	Amount Rs.	Amount Rs.	Assets And Properties	Amount Rs.	Amount Rs.	Amount Rs.
Total B/f		7987,32,328.31	Total B/f	13924,23,110.90	6228,86,010.17	
5) DEPOSIT			I) Other Advances :			
A) From societies :			Agst. F.D.Receipts	350,62,254.65		
a) Fixed Deposits (including Special Reserve Fund			Agst. Warehouse Receipt	<u>8,34,386.70</u>	358,96,641.35	
Rs. 828,92,305.46)	3007,38,048.05		J) Finance to M.C.Banks :			
b) Savings deposits	547,94,943.20		Clean	92,881.20		
c) Current deposits	781,74,383.33		Repledge	<u>299,52,583.92</u>	300,45,465.12	14583,65,217.37
d) Call deposits	<u>2213,60,000.00</u>	6550,57,374.58	4) LOANS & ADVANCES			
B) From individuals :			TO INDIVIDUALS :			
a) Fixed deposits	2081,27,321.20		a) Small Scale			
b) Savings deposits	4550,93,618.40		Industries	11,96,475.40		
c) Current deposits	849,44,732.07		b) Hire purchase	34,21,183.01		
d) Small S.deposits	283,03,098.75		c) Agst. F.D.Receipts	70,79,807.57		
e) Recurring deposits	87,75,427.78		d) Agst. Small Deposits	16,76,973.02		
f) Call deposits	<u>230.00</u>	7852,44,428.20	e) Agst.Gold & Silver	<u>102,63,534.87</u>	236,37,973.87	
6) CURRENT LIABILITIES			5) ADVANCES TO STAFF MEMBERS :			
AND PROVISIONS :			a) For housing	169,75,828.85		
A) Sundry Creditors		85,87,392.74	b) For purchase of vehicle	<u>20,08,487.23</u>	189,84,316.08	
B) Outstanding Creditors :			6) SUNDRY DEBTORS			
a) Bonus & Ex. Gratia payable	2,52,789.21		S.R.O. CHARGES	169,75,828.85		
b) Audit fees payable	--		4% M.S.C.BANK REBATE	20,08,487.23		
c) Provision account	<u>2,850.00</u>	2,55,639.21	7) FIXED ASSETS :	<u>3,92,138.92</u>	46,89,038.66	
7) UNPAID DIVIDEND :			a) Land & Building	92,36,775.00		
		88,43,031.95	b) Safe & Furniture	72,13,377.26		
8) INTEREST PAYABLE :			c) Vehicles	7,84,590.00		
		1,55,553.05	d) Library Books	15,889.14		
9) SUBSIDIARY STATE PARTNERSHIP			e) Others :Buidg.construction	<u>19,58,874.55</u>	192,09,505.95	
FUND FOR SHARE CAPITAL OF			8) PUNARGATHAN ACCOUNT NO. II	23,56,369.80		
PRIMARY AGRIL. CREDIT STYS. :		23,16,950.00	INT.ACRRUED BUT NOT RECEIVED	<u>396,25,239.11</u>	419,85,624.90	
(As per contra)						

Capital And Liabilities	Amount Rs.	Amount Rs.	Assets And Properties	Amount Rs.	Amount Rs.	Amount Rs.
10) OTHER LIABILITIES :			9) BILLS DISCOUNTED :			
a) Rebate on Int. received	--		a) Inland bills purchased		2,37,906.45	
b) Demand Draft payable	24,65,703.02		b) Inland bills collection		39,842.02	
c) Staff P.F. & F.P. Fund	2,44,503.22		c) Demand draft collection		<u>412,07,876.43</u>	414,85,624.90
d) Rebate to members	1,420.40					
e) Others : Group Secretaries			10) SUBSIDIARY STATE PARTNERSHIP	29,74,223.64		
Incentive Payable	<u>2,62,597.00</u>		FUND INVESTMENT IN THE SHARES			
			OF PRIMARY AGRIL. CREDIT STYS. :	--		23,16,950.00
11) BRANCH ADJUSTMENTS :			(as per contra)			
12) BILLS SENT FOR COLLECTION :			11) BRANCH ADJUSTMENTS :	79,38,188.94		269,72,186.17
(as per contra)						
13) EXCESS OF INCOME			12) BILLS RECEIVABLE :			79,38,188.94
OVER EXPENDITURES :			(as per contra)			
14) PROFIT & LOSS ACCOUNT :			13) EXCESS OF EXPENDITURES	68,24,470.23		
			OVER INCOME :			45,14,853.08
GRAND TOTAL RS.		22729,81,474.10	GRAND TOTAL RS.		22729,81,474.10	

* Out of which deposits from Zilla Parishad :

a) Fixed Deposits	Rs. 110,25,000/-
b) Current Deposits	Rs. 197,63,000/-
c) Savings Deposits	Rs. 19,23,900/-
d) Call Deposits	Rs. 200/-
Total Rs.	<u>327,12,100/-</u>

MANAGER
ACCOUNTS AND BANKING
THE NASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD. NASIK
MANAGING DIRECTOR

**COMPARATIVE FINANCIAL POSITION OF STATE CO-OPERATIVE BANKS IN THE COUNTRY
AS ON 30-6-1988**

(Amt. in lakhs)

State Union Territory	1	2	3	4	5	6	7	8
	Paid-up Capital	Reserves	Deposits	Borrowings	Loans Outstanding	Overdues on 30-6-88	Working Capital	
Andhra Pradesh	1747.00	3100.00	17200.00	16259.00	29390.00	8348.00	38306.00	
Assam	257.00	1621.00	11674.00	245.00	--	2615.00	14529.00	
Bihar	1334.00	2435.00	15198.00	19975.00	25785.00	3733.00	42081.00	
Goa	128.00	255.00	2690.00	64.00	1650.00	431.00	3323.00	
Gujarat	650.00	3505.00	42083.00	12915.00	41048.00	1998.00	64715.00	
Haryana	495.00	1720.00	10578.00	13808.00	22794.00	198.00	27616.00	
Himachal Pradesh	157.00	497.00	6987.00	536.00	4844.00	336.00	8554.00	
Jammu & Kashmir	--	--	--	--	--	--	--	
Karnataka	871.00	2539.00	19684.00	7114.00	21818.00	659.00	31481.00	
Kerala	860.00	1454.00	14236.00	13245.00	23298.00	209.00	35175.00	
Madhya Pradesh	1996.00	2980.00	27830.00	17846.00	42275.00	698.00	52730.00	
Maharashtra	1883.00	17453.00	133594.00	6876.00	80555.00	2706.00	165506.00	
Manipur	167.00	43.00	621.00	287.00	864.00	78.00	1154.00	
Meghalaya	140.00	65.00	3004.00	47.00	1261.00	403.00	3422.00	
Nagaland	93.00	38.00	1286.00	68.00	230.00	33.00	1661.00	
Orissa	763.00	2290.00	4326.00	10624.00	15991.00	4066.00	19508.00	
Punjab	1184.00	1261.00	24697.00	4177.00	16955.00	--	32397.00	
Rajasthan	1507.00	2424.00	8246.00	18472.00	28232.00	5171.00	32284.00	
Sikkim **	6.00	--	--	--	--	--	--	
Tamil Nadu	556.00	4188.00	27213.00	26507.00	48500.00	255.00	61019.00	
Tripura	84.00	252.00	1632.00	350.00	1975.00	251.00	2318.00	
Uttar Pradesh	2143.00	5133.00	53218.00	21744.00	59249.00	5395.00	82238.00	
West Bengal	491.00	1209.00	14619.00	3864.00	11270.00	2340.00	21170.00	
Andaman & Nicobar IS*	24.00	55.00	650.00	50.00	622.00	77.00	809.00	
Arunachal Pradesh	72.00	87.00	1097.00	29.00	384.00	32.00	1400.00	
Chandigarh	25.00	10.00	524.00	--	99.00	42.00	600.00	
Dadra & Nagar Haveli	--	--	--	--	--	--	--	
Daman & Div	--	--	--	--	--	--	--	
Delhi	--	--	--	--	--	--	--	
Lakshadweep	--	--	--	--	--	--	--	
Mizoram	--	--	--	--	--	--	--	
Pondicherry	236.00	105.00	1079.00	315.00	1443.00	262.00	1914.00	
Total	17869.00	54719.00	443966.00	195417.00	480532.00	40136.00	745910.00	

**COMPARATIVE FINANCIAL POSITION OF CENTRAL CO-OPERATIVE BANKS IN THE COUNTRY
AS ON 30-6-1988**

(Amt. in lakhs)

State Union Territory	1	2	3	4	5	6	7	8
	Paid-up Capital	Reserves	Deposits	Borrowings	Loans Outstanding	Overdues on 30-6-88	Working Capital	
Andhra Pradesh	5567.00	4105.00	22275.00	30084.00	39864.00	15897.00	62031.00	
Assam	34.00	32.00	802.00	38.00	684.00	284.00	876.00	
Bihar	7674.00	1587.00	14788.00	21504.00	28416.00	12449.00	46046.00	
Goa	--	--	--	--	--	--	--	
Gujarat	5588.00	10790.00	101538.00	21901.00	78516.00	16765.00	149367.00	
Harayana	2382.00	2543.00	17011.00	21244.00	34343.00	9794.00	44885.00	
Himachal Pradesh	37.00	425.00	6572.00	277.00	3945.00	199.00	9604.00	
Jammu & Kashmir	--	--	--	--	--	--	--	
Karnataka	4270.00	2298.00	35489.00	15881.00	30634.00	7776.00	59719.00	
Kerala	2643.00	2659.00	33731.00	18404.00	43989.00	5650.00	58728.00	
Madhya Pradesh	5150.00	3071.00	48250.00	34552.00	61887.00	19415.00	93764.00	
Maharashtra	11458.00	11194.00	210584.00	41282.00	17071.00	35319.00	292974.00	
Manipur	--	--	--	--	--	--	--	
Meghalaya	--	--	--	--	--	--	--	
Nagaland	--	--	--	--	--	--	--	
Orissa	2590.00	1766.00	7758.00	14978.00	23951.00	8998.00	29374.00	
Punjab	2390.00	2944.00	43580.00	14030.00	39098.00	13697.00	66620.00	
Rajasthan	4369.00	2543.00	19930.00	24417.00	37726.00	14347.00	53919.00	
Sikkim	--	--	--	--	--	--	--	
Tamil Nadu	5869.00	7588.00	71050.00	35425.00	92245.00	12002.00	125260.00	
Tripura	--	--	--	--	--	--	--	
Uttar Pradesh	6780.00	4374.00	60064.00	29243.00	92540.00	24996.00	100961.00	
West Bengal	1826.00	2468.00	20885.00	4294.00	13120.00	6807.00	32674.00	
Andaman & Nicobar IS	--	--	--	--	--	--	--	
Arunachal Pradesh	--	--	--	--	--	--	--	
Chandigarh	--	--	--	--	--	--	--	
Dadra & Nagar Haveli	--	--	--	--	--	--	--	
Daman & Div	--	--	--	--	--	--	--	
Delhi	--	--	--	--	--	--	--	
Lakshadweep	--	--	--	--	--	--	--	
Mizoram	--	--	--	--	--	--	--	
Pondicherry	--	--	--	--	--	--	--	
Total	68677.00	60357.00	714307.00	327554.00	791529.00	204305.00	1206000.00	

PRIMARY CO-OPERATIVE BANKS (INCLUDING URBAN BANKS)
IMPORTANT ITEMS OF DATA AS ON 30 JUNE 1988

Amount in Rs. Lakhs
 Membership in Thousands

State Union Territory	No. of Banks	Total Members	Paid-up Capital	Reserves	Deposits	Loans issued during 87-88		Working Capital
						Short Term	Medium Term	
1	2	3	4	5	6	7	8	9
Andhra Pradesh *	55	418	654.00	442.00	5318.00	3184.00	2305.00	6505.00
Assam	--	--	--	--	--	--	--	--
Bihar	--	--	--	--	--	--	--	--
Goa	6	111	329.00	885.00	8098.00	709.00	2745.00	10446.00
Gujarat	292	1745	4948.00	9891.00	86548.00	64263.00	27542.00	137737.00
Haryana	9	30	109.00	57.00	1075.00	1975.00	89.00	1416.00
Himachal Pradesh	4	5	28.00	17.00	424.00	305.00	90.00	552.00
Jammu & Kashmir	--	--	--	--	--	--	--	--
Karnataka	214	797	2763.00	2618.00	36443.00	34012.00	5929.00	48788.00
Kerala	57	923	723.00	693.00	11530.00	6056.00	2763.00	14304.00
Madhya Pradesh	38	182	425.00	360.00	5700.00	1570.00	2020.00	7500.00
Maharashtra	380	3050	12500.00	26000.00	29350.00	318000.00	91000.00	395020.00
Manipur	5	16	120.00	29.00	667.00	290.00	23.00	827.00
Meghalaya **	2	3	15.00	1.00	32.00	3.00	4.00	61.00
Nagaland	--	--	--	--	--	--	--	--
Orissa	10	85	195.00	121.00	2514.00	631.00	407.00	3278.00
Punjab	5	19	78.00	31.00	380.00	206.00	--	638.00
Rahasthan	54	100	564.00	200.00	3302.00	624.00	4285.00	4801.00
Sikkim	--	--	--	--	--	--	--	--
Tamilnadu	136	3134	2060.00	2162.00	26190.00	21232.00	6238.00	38683.00
Tripura	--	--	--	--	--	--	--	--
Uttar Pradesh	25	235	580.00	380.00	4826.00	920.00	1750.00	5936.00
West Bengal	49	509	1186.00	909.00	12259.00	1078.00	3313.00	15664.00
Andaman & Nicobar IS	--	--	--	--	--	--	--	--
Arunachal Pradesh	--	--	--	--	--	--	--	--
Chandigarh	2	2	3.00	**	37.00	--	--	63.00
Dadra & Nagar Haveli	--	--	--	--	--	--	--	--
Daman & Div.	--	--	--	--	--	--	--	--
Delhi	--	--	--	--	--	--	--	--
Lakshadweep	--	--	--	--	--	--	--	--
Mizoram	--	--	--	--	--	--	--	--
Pondicherry	1	8	29.00	16.00	271.00	166.00	193.00	427.00

**STATEWISE COMPARATIVE FINANCIAL POSITION OF PACs. INCLUDING
AND FSS AS ON 30-6-1988**

Amount in Rs. Lakhs
Membership in Thousand

State union Territory	Total									
	Number	Members	Paid-up Capital	Reserves	Deposits	Borrowings	Short Term Loan Issued	Medium Term Loan Issued	Working Capital	
1	2	3	4	5	6	7	8	9	10	
Andhra Pradesh	6813	7390	5084.00	1984.00	1824.00	34150.00	--	3998.00	33041.00	
Assam	--	--	--	--	--	--	--	--	--	
Bihar	7057	6057	2558.00	286.00	47.00	27631.00	20558.00	80.00	30686.00	
Goa	90	64	93.00	37.00	**	99.00	40.00	15.00	390.00	
Gujarat	6773	2147	8096.00	5801.00	2055.00	41829.00	22771.00	5920.00	66655.00	
Haryana	2350	1518	3643.00	217.00	539.00	30370.00	25007.00	871.00	35230.00	
Himachal Pradesh	2104	7950	1102.00	511.00	3061.00	2730.00	585.00	1366.00	7952.00	
Jammu & Kashmir	--	--	--	--	--	--	--	--	--	
Karnataka	4685	4309	5972.00	2163.00	3556.00	30413.00	7071.00	554.00	54847.00	
Kerala	1575	7436	7357.00	5174.00	49508.00	29140.00	47304.00	8797.00	148413.00	
Madhya Pradesh	5591	5440	9090.00	3272.00	2684.00	44970.00	26055.00	2000.00	64820.00	
Maharashtra	18369	6328	22500.00	5000.00	1900.00	101000.00	53050.00	13750.00	132500.00	
Manipur	718	181	97.00	1.00	12.00	56.00	360.00	7.00	611.00	
Meghalaya **	180	74	72.00	10.00	21.00	247.00	254.00	77.00	1996.00	
Nagaland	242	--	76.00	40.00	--	68.00	240.00	88.00	184.00	
Orissa	2819	3197	3156.00	968.00	520.00	17919.00	4860.00	1460.00	27046.00	
Punjab	4170	1918	5648.00	1268.00	4327.00	31527.00	33975.00	1254.00	49533.00	
Rajasthan	5265	4567	5759.00	1825.00	1284.00	35567.00	10791.00	7423.00	55405.00	
Sikkim	35	14138	12.00	--	--	105.00	--	--	117.00	
Tamil Nadu	4620	5975	5824.00	2351.00	5291.00	2808.00	21923.00	2805.00	55692.00	
Tripura	378	226	230.00	310.00	20.00	625.00	70.00	55.00	1440.00	
Uttar Pradesh	8599	12246	9641.00	1450.00	3501.00	60100.00	30384.00	3834.00	74692.00	
West Bengal	7464	2803	2561.00	545.00	583.00	12211.00	6312.00	230.00	20155.00	
Andaman & Nicobar										
IS *	44	5	9.00	13.00	**	37.00	12.00	43.00	59.00	
Arunachal Pradesh	20	9	44.00	59.00	--	60.00	9.00	8.00	523.00	
Chandigarh	33	5	5.00	3.00	5.00	3.00	4.00	2.00	17.00	
Dadra & Nagar Haveli	8	9	4.00	8.00	--	13.00	5.00	2.00	41.00	
Daman & Div	12	9	22.00	16.00	--	2.00	6.00	1.00	75.00	
Delhi	--	--	--	--	--	--	--	--	--	
Lakshadweep	7	5	11.00	6.00	12.00	15.00	5.00	16.00	45.00	
Mizoram	--	--	--	--	--	--	--	--	--	
Pondicherry	60	40	72.00	87.00	3.00	348.00	329.00	25.00	703.00	
Total	90091	97366	90730.00	33405.00	90933.00	603663.00	311979.00	52291.00	962969.00	

SHORT NOTE ON

WORKING OF

ADGAON VIVIDH KARYAKARI SAHAKARI SEVA SOCIETY, ADGAON

**ADGAON V.K.S.S. SOCIETY LTD. ADGAON,
TALUKA AND DISTRICT NASIK**

Short Note on the Working of the Adgaon V.K.S.S. Society. Ltd.

Name of the Society	:	Adgaon V.K.S.S. Sty. Ltd., Adgaon, Taluka and District Nasik.
Date of Registration	:	5.4.1921
Registration No.	:	3301, Registered under Maharashtra Co-operative Act, 1960.
Area of Operation	:	Adgaon Village
Address of the Society	:	Adgaon V.K.S.S. Society Ltd., Taluka and District Nasik, Phone No. 75111 and 26.
Audit Class of the Society	:	'A' 30.6.1988
Bankers	:	The Nasik District Central Co-operative Bank Ltd., Adgaon Branch.
Population of Village	:	Nearly 15,000

Objects of the Society

1. Advances to the members for Agricultural purposes, to enable them to fulfil financial needs for production purposes, financing short term loan and medium term loan, long term loan.
2. To supply to members agricultural medicines, fertilizers, better seeds and agricultural instruments and other implements.
3. To guide and help to the members for better farming and to get more income and production from agriculture.
4. To supply all commodities necessary to all people through control rate fair price shop.
5. To supply control and non-control cloth.
6. Propaganda, publicity and teaching of co-operation.
7. To promote habit of savings and thrift among members to achieve better standard of living.
8. To run a grain flour mill and such other services.

General Body

The supreme authority of the society vests in the General Meeting Consisting all the members subject to General Control of the Registrar, as per the provisions of Co-operative Society Act 1960 and Rules formed thereunder.

The powers and duties of General Meeting, in short are as under :

1. To review and consider annual report, review working of Society and sanction distribution of profit.
2. To consider the audit memo of the Government Auditor.
3. To approve annual budget, etc.
4. To elect members of the Board of Directors as per the provisions of the bye-laws.

Board of Directors consisting of 10 members including Chairman, Vice-chairman, Bank Representatives.

All elected after five years (New Amendments).

One member from S.C./S.T.

One member from Weaker Section

One from Non-borrowing Members

The Chairman and the Vice-chairman are elected at the First Meeting of the Board of Directors after Annual General Meeting every year.

Powers of Board of Directors

1. To deal with application for membership.
2. To raise funds.
3. To deal with sanction of loans and credits.
4. To appoint staff.
5. To get prepared annual report and balance sheet.
6. To manage the movable and immovable property of the bank etc.

Secretary

Main Secretary and Assistant Secretary from Cadre and other 11 local persons appointed as salesmen, peon, clerk etc.

Society has been working with following branches :-

1. Fertilizers
2. Control and Non-control fair price shop
3. Control and Non-control fair price cloth shop, etc.

In the area of the Society, there are 1307 Khatedars (land holders) out of which 498 are small farmers, 591 are marginal farmers and 218 are big farmers as on 30.6.1990

Membership

Total members of the Society are 797 i.e. 61% out which i.e. 265 are small farmers, 66% are marginal farmers, 171 are big farmers as on 30.6.1990.

Share Capital of the Society

One share valued for Rs. 5/-, Total Share Capital Rs. 9,69,190/-.

5% of the loan amount sanctioned is deducted from each borrower and the amount so deducted is credited to his share capital contribution.

Total Profit

Total profit to the Society as on 30.6.1990 for Rs. 71,893/-.

Investment with Other Institute

Investment in shares of other co-operative institutions as on 30.6.1990 stands at Rs. 1,64,776/-.

Reserve Fund of the Society

Reserve Fund of the Society was for Rs. 2,73,296/- as on 30.6.1990.

Bank Loan and Credit Disbursement

As on 30.6.1990 bank loan for Rs. 24,64,513/- and credit disbursement to members' S.T. Loan Rs. 16,76,062/- + M.T. Loan Rs. 10,08,617/-, Total Rs. 26,84,679/-.

Percentage of recovery as on 30.6.1990 : 76%

Total Overdues with Members

Total overdues with members as on 30.6.1990 as under :-

S.T. Loan	Rs. 4,09,924/-
M.T. Loan	Rs. 1,65,262/-

Total	Rs. 5,75,186/-
	=====

For details and comparative study, separate statements enclosed herewith.

**ADGAON MULTI-PURPOSE SOCIETY LTD.,
VILLAGE - ADGAON (DISTRICT - NASIK)**

BASIC INFORMATION FOR THE PERIOD 1985-86 TO 1989-90

(Registered on _____)

Sr. No.	Particulars	1985-86	1986-87	1987-88	1988-89	1989-90
1.	Membership	419	728	787	787	797
2.	Share Capital (in Rs.)	624125	675040	767295	835930	969190
3.	Deposits (in Rs.)	3327	4671	4671	4694	6494
4.	Reserve and Other Funds (in Rs.)	232875	256264	223265	271921	273296
5.	Bank Loan (in Rs.)	813059	1253144	1710853	1805744	244513
6.	Working Capital (in Rs.)	4047567	4769799	6784191	7228948	8570285
7.	Credit Disbursement (Rs.)	1173224	1343713	1908435	1850571	2684679
	a) Short term	807725	763556	1226385	1156164	1676062
	b) Medium term	370999	580157	1682050	694407	1008617
8.	Credit Recovery (Rs.)	855640	894193	1344573	1769772	1607306
	a) Short term	806138	810039	1058625	1374144	1311319
	b) Medium term	49502	84154	285948	335028	295987
9.	Percentage	67%	60%	70%	87%	76%
	Recovery to	46%	39%	71%	86%	75%
	Demand	73%	46%	65%	98%	82%
10.	Consumer Business (Total Sales in Rs.)					
11.	Profit/Loss (in Rs.)	52731	23685	71176	11867	71893
12.	Audit Classification	A	A	A	A	No Audit
13.	Inspection date					
	a) by Bank Branch	12.8.85	15.12.86	-	29.12.88	-
	b) Co-operative Dept.	-	-	-	-	31.12.89

**ADGAON MULTI-PURPOSE SOCIETY LTD.,
VILLAGE - ADGAON (DISTRICT - NASIK)**

MEMBERSHIP COMPOSITION AND GROWTH

(As on 30th June)

Sr. No.	Particulars	1985-86	1986-87	1987-88	1988-89	1989-90
1.	Total No. of Land Owners (Khatedars) in the area of Society	928	984	984	1307	1307
2.	Total No. of					
	a) Small farmers	430	430	430	498	498
	b) Marginal farmers	172	331	331	591	591
	c) Big farmers	226	223	223	218	218
	Total :	928	984	984	1307	1307
3.	Total No. of Artisans					
4.	Total No. of Landless Labour	246	276	303	315	327
5.	Total Membership of the Society	419	728	780	784	797
	a) Small farmers	71	186	220	260	265
	b) Marginal farmers	7	9	19	21	66
	c) Big farmers	210	197	191	163	171
	d) Artisans	-	-	-	-	-
	e) Landless Labour	-	-	-	-	-
	f) Others	131	336	350	340	595

Sr. No.	Particulars	1985-86	1986-87	1987-88	1988-89	1989-90
6.	Percentage of Membership	45%	74%	79%	60%	61%
a)	Small farmers	17%	44%	51%	52%	52%
b)	Marginal farmers	5%	3%	6%	4%	11%
c)	Big farmers	92%	88%	86%	75%	78%
d)	Artisans	-	-	-	-	-
e)	Landless Labour	-	-	-	-	-
f)	Others	-	-	-	-	-

Exhibit - 4

Year	Medium Term		Medium Term		Percentage Recovery	Medium Term	
	Nos.	Outstand- ing Loan (in Rs.)	Nos.	Amount Recovered (Rs.)		Nos.	Amount Over- due (Rs.)
1985-86	36	461152	10	49502	11%	(13)	18854
1986-87	22	957155	18	84154	9%	(28)	98292
1987-88	20	350542	29	285948	21%	(33)	151725
1988-89	8	1292721	35	335028	26%	(27)	139039
1989-90	23	2001234	30	295987	15%	(35)	165262

**ADGAON MULTI-PURPOSE SOCIETY LTD.,
VILLAGE - ADGAON (DISTRICT - NASIK)**

OPERATIONS (NON-CREDIT)

Sr. No.	Items	Sales in Rupees (Annual)				
		1985-86	1986-87	1987-88	1988-89	1989-90
1.	Food Grains, Sugar etc.	311424	603276	653909	508717	531727
2.	Kerosene	-	-	-	-	-
3.	Fertilisers	227682	240809	344886	488274	721098
4.	Cloth (Textiles)	63160	80548	85877	58588	69159
5.	Any Other (Please specify)	-	-	-	-	-
6.		79007	23731	28460	41873	41982
GRAND TOTAL (Rs.)		631473	948464	1133132	1097552	230966

**ADGAON MULTI-PURPOSE SOCIETY LTD.,
VILLAGE - ADGAON (DISTRICT - NASIK)**

MEETINGS AND ATTENDANCE

GENERAL BODY :-

Year	Membership	Date of Meeting	Members Present	Remarks
1985-86	419	26.10.1986	149	Special Meeting
1986-87	728	27.9.1987	145	
1987-88	790	10.4.1988	109	
1988-89	794	13.11.88	109	
1989-90	797	-	-	-

MANAGING COMMITTEE MEETINGS :-

Month	1985-86		1986-87		1987-88		1988-89		1989-90	
	No. of Meet-ings	Avg. atten-dance	No. of Meet-ings	Avg. atten-dance	No. of Meet-ings	Avg. atten-dance	No. of Meet-ings	Avg. atten-dance	No. of Meet-ings	Avg. atten-dance
July									4	5
August									1	5
September									2	5
October									2	6
November									1	7
December									-	-
January									1	10
February									2	5
March							1	9	1	5
April							1	9	1	6
May							1	5	3	5
June							2	5	3	5

SHARE CAPITAL COMPOSITION (IN RS.)

(As on 30th June)

Year	Share Capital (Member's)	Share Capital (Government)	Total (in Rs.)
1985-86	6,24,125	-	6,24,125
1986-87	6,75,040	-	6,75,040
1987-88	7,67,295	-	7,67,295
1988-89	8,35,930	-	8,35,930
1989-90	9,69,190	-	9,69,190

PURPOSE, PERIOD AND SCALE OF FINANCE (1989-90)

SHORT-TERM CREDIT

Sr. No.	Crop	Amount of Loan per Acre (in Rs.)		
		Cash (in Rs.)	Kind (in Rs.)	Total (in Rs.)
1.	Wheat	285	665	950
2.	Bajari	175	425	600
3.	Jowar	145	335	480
4.	Groundnut	350	850	1200
5.	Cotton	285	665	950
6.	SUGARCANE			
	a) Adsuli	1950	4550	6500
	b) Suru	1800	4200	6000
	c) Ration	1350	3150	4500
7.	Pulses			
8.	Hybrid Bajari	240	560	800
9.	Onion	450	1050	1500
10.	Potato	1080	2520	3600
11.	Grapes	5400	12600	18000

Exhibit - 8

Sr. No.	Purpose/Items.	Duration (in years)	Amount (Rs.)
1.	Pipe Line	5 years	40,000 P/A
2.	Cow/Cattle	3608 5"	6,500
3.	Electric Motors	3805 5"	As per
4.	Gobar Gas Plant	3605 5"	As per
5.	Reptures to walls	3"	3,000
6.	Tractor	560% 7"	As per
7.	Others (Please specify)		
8.	Grape Mandap	9"	4,650 P/A
9.	Drip Irrigation	7"	11,000 P/A
10.	Spray Pump	5"	As per

THE NIPHAD SAHAKARI SAKHAR KARKHANA LTD., PIMPLAS

PO : BHAUSAHEBNGAR

TALUKA : NIPHAD, DISTRICT : NASIK

(MAHARASHTRA STATE)

BRIEF INFORMATION OF THE FACTORY DEVELOPMENTS

SHRI KASHINATH VITHOBA KADAM
VICE-CHAIRMAN

SHRI MALOJIRAO SADASHIV MOGAL, MLA
CHAIRMAN

SHRI B.B. PAWAR
MANAGING DIRECTOR

THE NIPHAD SAHAKARI SAKHAR KARKHANA LTD., PIMPLAS

Niphad Tahsil is situated about the 19° north (latitude) and 74° east (longitude). It is 120 miles away from Bombay, the capital city of Maharashtra. It comprises of 117 villages mostly located on the banks of rivers Holy Godavari, Kadva, Banganga, Parashari, Vadali, Netravati, etc. The Bombay-Agra National Highway and Aurangabad-Bombay State Highway pass through the area and caters to transport needs of local people. The main line of Central Railway also passes through Niphad Tahsil and enables the people to move and send their produce even in the distant parts of the Indian territories. The South-West monsoon of about June to September is the period of rains. The winter is cool and the climate throughout the year ranges between 20° to 39°C. The soil is fertile and the lands are even. The ecological and atmospheric conditions have enabled the agriculturists to resort to grape, lemon, guava, onion, vegetables, wheat and sugarcane plantations on large scale.

The late Sarvashri Bhausahab Hire, Kakasaheb Wagh and other leaders of the area mobilised resources of the local people for the establishment of a sugarcane processing unit at Pimplas and established the factory which has flourished and has been projecting a bright future for the sugarcane growers and other agriculturists in particular and the inhabitants of this taluka in general.

The present installed crushing capacity of the factory is 3500 tonnes per day. The sugar factory has started fermentation and distillation of Molasses and the present production capacity is 45000 litres per day. The Society manufactures both country and Indian made foreign liquors. A sugar based Calcium Lactate Plant of 300 tonnes per annum capacity has also been established and regular production of marketable Calcium Lactate for the pharmaceutical industry is being taken successfully. Besides abovementioned industrial plant, it is proposed to put up a plant for manufacture of Citric Acid.

The development work in the area of operation is carried out with the help of other institutions and Government agencies in the field.

Lift irrigation societies are being organised and the local land holders are participating in the projects and managing their own affairs. The Sugar factory provides all expertise, such as project planning and implementation, management and other technical organisational aspects, etc. and such other assistance needed by the societies. Lift irrigation societies are independent entities and are being run by the villagers themselves under expertise provided by the factory.

The Sugar factory has constructed a large network of road communications throughout the lengths and breadths of area of operation. The work includes construction of bridges, culverts,

asphalt and metal roads etc. We came across many difficulties such as removal of curves, availability of land for standard widths prescribed by Government, material required for road and its transportation. The local people helped to solve these difficulties in numerous ways. The sugar factory has still to do a lot of work to provide crossings over rivers, nallas etc. This would enable to cut down sugarcane transport cost to an appreciable extent. The Agricultural department of the factory has so far constructed 100 Gobar Gas Plants for the members and we are planning to construct many more. Early maturing cane varieties like CO-7219, COC-671, CO-6304, CO-419 are being encouraged for pre-seasonal plantations and the sugarcane seed is subsidised by the factory 100%. The factory is distributing Hemp seed to agriculturists every year and subsidises 50% of the Seed cost. Arrangements to provide weedicides, insecticides and pesticides are also made as per requirements. Arrangements for deepening of wells through boring and blasting works are also made by the factory as per requirements. The factory has purchased a bulldozer for levelling of agricultural lands and construction of road works.

The development works are also attended through the media of autonomous institutions which are assisted by the factory financially, as per needs and availability of funds. The secondary schools are provided non returnable funds to construct school buildings, purchase teaching and laboratory equipments etc. The factory has also helped to establish libraries and has organised a federation of libraries in the tahsil. 52 libraries have been organised so far and a good many are yet to spring up. The factory has also started giving donation of new books etc. to the libraries. A chain of Consumer Co-operative Stores is being built up in the area of operation to cater the needs of local population. So far 10 stores in different villages are being run by Niphad Taluka Sahakari Grahak Mandal and some more are likely to come up in the near future.

Karmaveer Kakasaheb Wagh Vidyabhavan on the factory site is a Technical School having classes from Vth to XIIth standards. About 2250 students are being imparted education. The school is a well-known one all over the district for its discipline, proven academic progress, successful achievements in sport competitions, etc. The school has a unit of Orchestra and nearly 150 students play various musical instruments scientifically. They periodically appear for examinations in music organised by the Miraj Sangeet Mahavidalaya.

A good number of the students from the school have passed the examinations in First Class with Distinction. The school has won General Championship of the State in Sports consecutively for the last four years. Last year 8 students participated in National Competitions and 100 students in the State Competitions; won Gold, Silver and Bronze medals in many items. The Society is having a Students' Hostel of 600 students capacity (500 Boys and 100 Girls). The Society has started a Polytechnic and Degree College in Engineering. The Zilla Parishad runs a school upto

4th standard on factory site. There are 2000 students in the school and Scholarship results and the Academic Progress in the school is satisfactory. The K.K. Wagh Education Society runs a Montessori.

Karmaveer Kakasaheb Wagh Medical Trust is established to attend to the medical needs of the population on factory site. The Hospital building is built and the quarters of Medical Staff are to be constructed in the near future by the Trust. The Trust runs a Maternity Home with the help of Red Cross. A 25 bed Hospital with necessary equipments will be started by the Trust soon.

The Jayashri Sahakari Pat Purvatha Sanshtha Ltd., is established with the object of converting it into an Urban Bank. The Society advances loans to the needy persons against the security of residential buildings, vehicles etc. The worker-members of the Society are also advanced loans on the undertaking of the Sugar Factory.

Besides the above institutions, a Cultural and Art Centre is developed on the factory site. It is a registered Trust by name 'MUKTANGAN'. It has several sections such as Child Welfare, Mahila Vibhag, Youth Welfare, Old Persons' Welfare, etc. Karkhana has also started a Government aided Labour Welfare Centre at Karkhana site. Various cultural, educational, sports, entertainment activities are being conducted through the Centre.

The sugar factory has travelled a lot during the last 25 years of its life. A barren place, where angels feared to trade, is now brisk with educational and industrial activities even after sunset and is heading towards pinnacle of glory.

THE NIPHAD SAHAKARI SAKHAR KARKHANA LTD., PIMLAS

- 1) Registration of Co-op. Society : 26th January, 1961.
- 2) Industrial Licence granted on : 2nd June, 1962.
- 3) Area of Operation : 111 Villages.
- 4) Sugar Plant Machinery Suppliers : Buakau Wolf and Walchandnagar.
- 5) Distillery Machinery Suppliers : M/s. Naranlala, NHEC Pune and Bhagwati Meta Works, Billimora.
- 6) Licenced Sugar Plant Capacity : 3500 MT per day.
- 7) Licenced Rectified Spirit Capacity : 45000 Ltrs. per day.
- 8) No. of wells in the area of operation : 12,300
- 9) No. of Electric Pumpsets in the area : 10,130
- 10) No. of Oil Engines in the area : 1,050
- 11) No. of Tractors in the area of working : 1,150
- 12) No. of working Lift Irrigation Scheme in area : 20
- 13) No. of Lifts under construction : 7
- 14) **Road Communication**
 - a) National Highway (Length) : 27 Km.
 - b) State Highway (Length) : 32 Km.
 - c) Major District Roads (Length) : 70 Km.
 - d) Other District Roads (Length) : 156 Km.
- 15) **Rail Communication**
 - a) Length of Broad Gauge : 35 Km.
 - b) No. of Railway Stations : 4
- 16) Altitude in Meters : 548 Meters
- 17) Mean Temperature °C : 25°C
- 18) Rainfall (mm) : 380 to 500 mm

LIST OF PRINCIPAL OFFICERS

1)	Shri M.S. Mogal, MLA	Chairman
2)	Shri K.V. Kadam	Vice-Chairman
3)	Shri B.B. Pawar	Managing Director.
4)	Shri S.L. Satbhai	Works Manager
5)	Shri J.R. Wagh	Secretary
6)	Shri V.J. Joshi	Chief Accountant
7)	Shri M.D. Mogal	Chief Chemist
8)	Shri S.G. Koli	Agri. Officer

MEMBERS SHARE CAPITAL AND RESERVE FUNDS

Members	No.	Share	Paid up Share Capital (Rs. in lacs (30/9/90))
1) Producers	15459	23318	456.30
2) Co-op. Societies	91	100	1.94
Reserve Funds			Rupees (As on 30/9/90)
1) Reserve Fund			8.80
2) Doubtful Debt Reserve Funds			0.84
3) Depreciation Fund			598.23
4) Investment Allowance Fund			221.99
5) Investment Allowance Reserve Utilization			27.66
6) Molasses Storage Utilization Fund			12.47
7) Molasses Storage Fund			16.32
8) Charity Fund			0.02
9) Alcohol Storage Fund			3.81
10) Effluent Disposal Fund			2.58
Total			892.72

COMPOSITION OF SHARE HOLDERS

Share	No. of members	No. of shares	Percentage of members membership
1	10073	10073	65.15
2	3709	7418	23.99
3	1159	3477	7.50
4	335	1340	2.16
5	134	670	0.86
6	29	174	0.19
7	9	63	0.06
8	3	24	0.03
9	1	9	0.01
10	7	70	0.05
Total	15459	23318	100 %

CANE CRUSHED AND SUGAR PRODUCED

Season	Cane crushed in MT	Sugar produced in Qtls.	Sugar recovery percentage
1985-86	4,15,992	4,94,168	12.22
1986-87	4,60,627	5,46,240	11.86
1987-88	6,16,702	7,12,796	11.56
1988-89	4,78,016	5,31,130	11.11
1989-90	7,51,405	8,74,446	11.64

MOLASSES PROCESSED AND RECTIFIED SPIRIT PRODUCED

Season	Molasses produced in MT	R. Spirit produced in Ltrs.	Recovery in Ltrs. per tonne molasses
1985-86	27,144	62,75,231	231
1986-87	25,489	58,82,656	231
1987-88	21,790	49,67,159	228
1988-89	19,094	65,75,076	229.5
1989-90	29,643	62,63,688	237.8

COUNTRY AND FOREIGN LIQUOR PRODUCED

Season	Country Liquor Ltrs.	Indian made Foreign Liquor (Ltrs.)
1985-86	25,26,727	2,74,550
1986-87	14,29,616	1,97,755
1987-88	17,73,441	2,28,471
1988-89	22,07,655	3,02,478.84
1989-90	32,06,582	4,23,074.52

SUGARCANE PRICE PAID TO MEMBERS AND NON-MEMBERS

Season	Price paid per MT
1984-85	357.00
1985-86	395.00
1986-87	351.00
1987-88	359.00
1988-89	381.00

BONUS PAID TO EMPLOYEES (PERCENTAGE)

Year	% Bonus paid
1984-85	20 + 21 Exgratia
1985-86	20 + 23 "-"
1986-87	20 + 26 "-"
1987-88	20 + 29 "-"
1988-89	20 + 31 "- For six months only

RESIDENTIAL QUARTERS CONSTRUCTED ON SITE

B Type - 10 Qtrs.	C Type - 4 Qtrs.
D Type - 40 Qtrs.	E Type - 64 Qtrs.
F Type - 216 Qtrs.	New F Type - 48 Qtrs.
Chawals - 48 Qtrs.	New E Type - 24 Qtrs.
	New C Type - 12 Qtrs.

AGRICULTURAL DEPARTMENT

Sugarcane Development :

To increase the sugarcane yield per hectare and sugar per hectare per month, we have been implementing following sugarcane development activities since last 10 years.

1) Crop and Varietal Planning

Most popular variety of sugarcane grown in this area is CO-740 since last 20 years. It has recorded highest recovery upto 13.25% to 13.50% and 300 to 325 MT sugarcane yield per hectare.

This variety being a midlate gives lower sugar recovery (9.00 to 9.50%) in the early part of the crushing season i.e. in the months of November and December.

To get higher sugar recovery in the early part of the crushing season and increase the average recovery of the crushing season, we have introduced early maturing sugarcane varieties like CO-7219, CO-419, COC-671 in late Adsali and early Suru plantation i.e. in the months of August to October. The harvesting of these early maturing varieties planted in the above period is done in the months of November and December on the basis of maturity survey.

2) Soil Improvement

a) Soil Testing Laboratory :

We have a well established and well equipped Soil Testing Laboratory since 1974. Soil samples are collected 15 to 30 days before sugarcane plantation, analysed in the laboratory for total soluble salts, organic carbon and available N.P.K. On the basis of analysis report, we recommend for cultivation and fertilizer doses. We have analysed about 16000 soil samples from our operational area. Average Soil Analysis Report is as under -

i) pH	:	7.25 to 8.5
ii) T.S.S.	:	0.1 to 4 mmhs
iii) Organic Carbon	:	0.2 to 1.5 %
iv) Available N	:	0.02 to 0.3 %
v) Available P ₂ O ₅	:	0.002 to 0.05 %
vi) Available K ₂ O	:	0.2 to 1.00 %

b) Green Manuring :

For improvement of soil structure, texture and fertility organic manuring is necessary. The major and large scope for organic manure is Green Manuring. So, we are purchasing large quantity of sunhemp and distributing it to cane growers since last 7 years on 'NO LOSS NO PROFIT' basis at the rate of 125 Kg/hect.

Sunhemp seed distributed during last five years is as under -

Year	Qty. distributed	Year	Qty. distributed
1981-82	834.35 Qtls.	1984-85	NIL
1982-83	1611.50 "	1985-86	2000.00 Qtls.
1983-84	1577.00 "	1986-87	1872.00 "

c) Supply of Gypsum and Sulphur :

According to soil analysis report the soils having pH more than 7.5, total soluble salt more than 2500 Kg/hectare, we have advised application of Gypsum and Sulphur on 'NO LOSS NO PROFIT' basis.

Year	Gypsum	Sulphur
1980-81	1480 MT	--
1981-82	1375 MT	--
1985-86	--	6.25
1986-87	--	2.320

d) Preparation of Compost and its distribution :

Best quality compost is prepared from sugarcane trash and cow dung collected from cart park, colony waste, press mud, boiler ash and distillery, paint wash and distributed to cane grower to his field @ Rs. 42/- per MT.

The compost distribution to cane grower is based on the sugarcane supplied for crushing at the rate of 5 MT compost for one acre sugarcane.

The quantity of compost prepared and distributed is as under -

Year	Qty. in MT	Year	Qty. in MT
1980-81	13,077	1984-85	14,483
1981-82	15,005	1985-86	16,588
1982-83	13,566	1986-87	15,063
1983-84	16,146	1987-88	13,750

3) Seed Multiplication and its distribution

Our Karkhana has 30 hectares of seed farm but due to shortage of irrigation water it is not possible to bring all the area under Seed Multiplication Programme. Only 9 to 10 hectares area is under this programme. So, first stage sugarcane seed material brought from Regional Sugarcane Research Station, Padegaon and part of secondary seed plot are multiplied on our own farm. Considering the sugarcane plantation in each village, part of secondary seed plots and testing seed plot are multiplied on progressive growers farm.

Research Station, Padegaon and part of secondary seed plot are multiplied on our own farm. Considering the sugarcane plantation in each village, part of secondary seed plots and testing seed plot are multiplied on progressive growers farm.

Data regarding Seed Multiplication and Distribution

Year	Own Farm (Hect.)		Growers Farm	
	Ist Stage	IInd Stage	Ist Stage	IInd Stage
1980-81	0.60	0.78	5.40	87
1981-82	1.20	1.95	15.05	132
1982-83	1.29	3.67	12.00	141
1983-84	1.22	4.35	10.59	158
1984-85	1.24	4.18	10.40	143
1985-86	0.34	-	28.08	114.74
1986-87	1.25	0.73	59.45	140.11

4) **Supply of N.P.K. and Micronutrients**

Inorganic fertilizers for sugarcane and other crops are supplied through village co-operative societies. But we observed that the basal dose for sugarcane is not made available at the time of planting. So from this year we are supplying Diammonium Phosphate (18:46:0) as a basal dose to the cane growers on credit. The total quantity purchase is 1000 MT amounting about Rs. 32.00 lacs.

5) **Weed Control**

Shortage of agricultural labours particularly in monsoon; it is difficult to get labour for weeding. Attrataf, a Chemical weedicide has given good results for controlling dicot weeds in sugarcane. So attrataf is supplied to sugarcane growers on credit.

Quantity of Attrataf supplied is as under -

Year	Qty. in Kg.	Year	Qty. in Kg.
1980-81	300	1983-84	1000
1981-82	244	1984-85	1000
1982-83	124	1985-86	1500

6) **Gobar Gas**

831 Gobar gas plants are constructed on the farms of sugarcane grower members, under the technical guidance, supervision of Karkhana staff. Then we adopted policy to give Rs. 500/- subsidy for each Gobar gas plant.

7) **Pests and Diseases**

The major pests found in this area are early shoot borer, top shoot borer scale insects in the months of summer. For controlling these pests we have planned our sugarcane plantation from July to March.

Similarly, major diseases are whip smut and grassy shoot. By adopting heat treatment to sugarcane seed and three tier system of seed multiplication and distribution these diseases are controlled.

8) **Increase in area under irrigation**

To increase the area under irrigation the lift irrigation schemes and scheme for deepening wells and boring in wells is in progress..

By adopting all the above activities the collective results achieved are enclosed (ANNEXURE 'A').

ANNEXURE 'A'

Season	Area under sugarcane in operational area	Plant	Ratoon	hectare	Sugarcane production in operational area	Cane crushed in M.T.	Cane sold M.T.	Avg. yield hect.	Avg. Reco-very
Adsali			Total						
1985-86	3681	864	1697	6242	5,65,131	4,15,992	1,49,139	93	12.22
1986-87	3782	234	1814	5830	5,27,261	4,60,627	1,01,863	90	11.86
1987-88	4213	691	1697	6601	6,16,702	6,16,702	--	93	11.56
1988-89	3590	983	2534	7107	4,62,354	4,78,016	--	67	11.11
1989-90	2660	2570	2595	7825	6,34,099	7,51,405	--	87	11.64

* In 1988-89 15,161 M.T, Cane crushed from outside the area of operation.

* In 1989-90 1,17,305 M.T. Cane crushed from outside the area of operation.

PIMPANE CO-OPERATIVE INDIA LIMITED, JAULKE WANI
Tal. Dindori, Dist. Nashik.

Nashik district is a predominantly grape-growing area and the farmers are very progressive.

The Society was promoted by Mr. Madhavrao K. More, a prominent person and progressive farmer of Pimpalgaon (Baswant). Mr. Malojirao Mogal, M.L.A. has been the spirit behind the project.

The Society was registered in July, 1987 under the Co-operative Societies Act (Agro based Industry).

The Society purchased 18 acres of land and the sale deed was executed in October, 1987. N.A. permission was received in February 1988.

The unit is established under 100 % Export Oriented Scheme with French Collaboration to produce sparkling wine and various other types of wine. The collaborators, M/s Champagne A Charbaut and Fils, Epernay, France are one of the most reputed champagne manufacturers. The collaboration agreement was executed in October 1987 with buy-back arrangement.

The total cost of the project is Rs. 500.00 lacs.

Share Capital	Rs. 100 lacs	(Received Rs. 120 lacs)
Govt. Contribution	Rs. 100 lacs	(Received Rs. 70 lacs)
I.F.C.I.	Rs. 150 lacs	(Received Rs. 143 lacs)
The M.S.C. Bank Ltd.	Rs. 135 lacs	(Received Rs. 135 lacs)
SICOM	Rs. 15 lacs	(Received Nil.)

The value addition to the cost of production will be about 43 %.

Factory area has been declared as warehousing station under Section 9 of Customs Act, 1962 and the licence for bonded warehouse has been obtained.

The letter of intent for setting up the winery was issued in May 1987 for 1 million bottles of sparkling wine. Approval for Rs. 206 lacs foreign exchange to import machineries was obtained and all the machineries have been installed.

In six months of the starting of construction work, the unit has gone into production in March, 1989 and has pressed about 260 tonnes of grapes. The wine is ready for sale. In 1990, another 280 tonnes of grapes have been pressed and the wine is ready for bottling.

One consignment of sparkling wine "Pimpane" has already been shipped to France.

Wine produced in the winery has been found to be of excellent quality by various French, German, American and Russian wine drinkers who have visited our Winery.

When the winery will achieve full production capacity, the turnover is expected to be about Rs. 12 crores per annum.

One French wine master has been deputed by the Collaborator to our unit and the wine is made under his supervision. He has been in Pimpalgaon since October, 1988.

This Winery has become focal point for the farmers in the area to get encouragement to go for grape-based industries. Already several Co-operative Societies have been formed to establish grape-based manufacturing units. The establishment of this winery and other grape-based industries will ensure the legitimate return on the investment in the vineyards thus improving the financial security of the farmers.

General Manager
Pimpane Co-op. India Ltd.,
Jaulke (Vani), Tal. Dindori, (Nasik)

**VEGETABLE & FRUIT CO-OPERATIVE MARKETING SOCIETY LTD.
LASALGAON, DISTRICT NASIK.**

Note on the working of Vegetable & Fruit Co-op. Marketing Society Ltd., Lasalgaon, Taluka Niphad, District Nasik.

1. Name & Address : Vegetable & Fruit Co-op. Mkt. Society Ltd. Lasalgaon, Dist. Nasik 422 306.
Tel.No. : 466, 566, 396, 123
Popularly known as VEFCO.
2. Area of Operation : 35 villages in the radius of 15 km. from Lasalgaon in Niphad Taluka.
3. No. and Date of Registration : NSK/NHD/AGR/(M) 701/86, dated 7.10.1986
4. Authorised Share Capital : Rs. 2 Lakhs.
5. Subscribed Share Capital : Rs. 1,82,500/-
6. Membership : Individuals 110
'B' Class 172
7. Working of the Fruit & Vegetable Marketing Society Ltd. Lasalgaon :

Lasalgaon is famous marketing centre for Onions in Asia. Agroclimatic conditions of the region are favourable for cultivation of onion and other fruit crops like grapes etc. Acreage under onion crop in the District comes to about 15 to 20 thousand hectares and that of grapes about 5 to 6 thousand hectares and other fruit crops about 2 to 5 thousand hectares. In the area of operation the onion crop is planted in about 5 to 6 thousand acres and grapes about 2 to 3 thousand acres. The market is enjoying both road and rail connections and the produces also come for sale not only from Nasik District but also from adjoining tehsils of Ahmednagar, Dhulia and Jalgaon Districts. The arrivals of onion are huge and that the nature of the commodity is perishable which requires prompt and easy disposal and cannot be held or stored for long time. The arrivals of onion are throughout the year and are about 12 lakh tonnes and valued about Rs. 12 crores annually.

8. Objects :

Marketing through co-operative agency has been mainly aimed at ensuring better prices to producers. To get the benefits of local markets and strengthen the economic

conditions of weaker sections, small and marginal farmers who produce onion/fruits and vegetables extend the services of co-operative structure upto grass root level. Organisation VEFCO which is a co-operative society of producers, play very important role in the marketing of onion/grapes and other fruits and vegetables since a decade. Government has also called upon the co-operative sector to play an important role in the marketing of onion by intervening and allotting procurement of onion through co-operative sector on behalf of Government. When prices fall below certain level, as a part of general policy sometimes support price is fixed and purchases are made through co-operative agency on support price basis by Government through apex federation and noted. As a co-operative society, it has its objectives like better method of production/sale of agricultural produce, arrange transport facilities, arrange for marketing of produce, provide specific storage facilities, external latest technical knowhow and arrange for dissemination of market intelligence and give post harvesting management of horticultural crops etc. The society also intends to supply inputs/fertilisers/agricultural implements for better cultivation. Drip irrigation and borewell tube well and other water supply schemes are also made available through proper agencies.

9. Working :

The working of the Society commenced from 7.10.1986. The Society from the very beginning is supplying onion to NAFED for export and for meeting the demands of the country. The Society also sends fresh onions to National Dairy Development Corporation (Mother Dairy) New Delhi for retail sale in Delhi. The Society also assembles crops and markets it to various upcountry cities like Allahabad, Varanasi, Calcutta, Gorakhpur, Asansol, Dhanbad, etc. by rail. The policy of the Society is to provide all facilities to the group in marketing such as providing transport from farm to railway station, packing materials, make payment of sale proceeds and stands guarantee for payment, thus avoid undue expenses and minimise cost of marketing of the produce, ensuring prompt and fair payments. The Society also started providing services of General Commission Agent in the market for the sale of onion. This facility was long standing demand from cultivators. The information of the dealings under above activities yearwise is given below :

Information of produce handled by the Society since its inception (outright purchases) :

a) Onion :-

Year	Purchases		Sales	
	M.Tonnes	Rs. in Lakhs	M. Tonnes	Rs. in Lakhs
1986-87	4,909	72.72	4,189	71.32
1987-88	8,577	166.19	7,752	183.86
1988-89	5,773	79.78	5,289	88.41
1989-90	6,469	73.54	5,968	77.26

b) Grapes :-

Year	No. of Agriculturists	No. of Boxes (4 kg. each)	Total Sale Value (Rs. in Lakhs)
1987-88	91	59,510	24.56
1988-89	108	72,342	26.89
1989-90	42	32,216	14.10

c) Other Fruits :-

Year	Fruits/Vegetables	Quintals	Rs. in Lakhs
1987-88	Banana	663.93	1.60
	Tomato	13.61	0.04
1989-90	Banana	149.56	0.73

Commission Agency Business handled by the Society during the 1st year of its commencement since 31.1.1990 to 30.6.1990.

Sr. No.	Commodity	Value of Sales through the Society	Weight	Commission
1.	Onion	Rs. 49.20 Lakhs	55,961 Qtls.	Rs. 1.23 Lakhs

Large number of agriculturists takes advantage of the services of the Society. The Society is giving rebate to agriculturists and members who sale their produce through the Society. By giving such facilities the cost of marketing is minimised and farmers are benefitted. It is a unique Society which gives rebate to its members in the 1st year of its business.

10. The Financial Position :

The information of financial position of the Society is given below for the 4 years ending 30.6.1990.

Sr.No.	Items	1986-87	1987-88	1988-89	1989-90
1.	No. of Members	47.00	91.00	109.00	281.00
2.	Share Capital	0.46	1.24	1.77	1.82
3.	Total Funds	0.01	4.50	7.54	8.72
4.	Working Capital	8.34	12.94	14.68	52.20
5.	Trading Profit	4.91	9.54	5.37	2.99
6.	Net Profit	1.55	1.49	0.80	0.59
7.	Fixed Assets	-	6.88	7.16	6.05
8.	Turnover	311.00	803.00	420.00	467.00
9.	Dividend Rate	12%	12%	12%	12%

Above information will speak for the working of the Society and it can be seen that within a short span of period the institution is progressing rightly with its objectives giving dividend from the 1st year of its business.

11. Constitution and Management :

The Society is registered under the Maharashtra State Co-operative Societies Act as Primary Marketing Society and its Registered Office is at Lasalgaon. The supreme power vests in the General Body which elects Board of Directors consisting of 11 members. The term of Office of the Board of Directors is five years. The Directors elect from among themselves a Chairman and Vice-chairman. As per bye-laws of the Society the Board of Directors are fully responsible for the working of the Society with the help of employed personnel including General Manager who is the Chief Executive Officer of the Society and has to act according to policies laid down by the Board of Directors. The Society's accounts are audited by Government Auditor, last audit completed upto 30.6.1988. And the Society is placed in 'A' class.

12. Socio-economic Progress by the Institution :

The aim of the Society is to create awareness amongst farmers who produce fruits and vegetables such as onion, grapes etc. To make available scientific storage facilities to farmers and minimise their storage losses, draige, sprouting, spittance, spoilages etc. at least about 10%. Dissemination of market intelligence, setting up farmers' camps for training in application of modern equipments, inputs, providing transport facilities for moving their produce, supply of standard quality certified seeds for various crops as recommended by State Agriculture Department. Transport losses have been reduced. Weaker section and small farmers are getting benefits of activities of the Society. Result-oriented demonstrations in association with 'AADF' are organized by VEFCO, motivate farmers to adopt scientific pre and post harvest technology in production of fruits and vegetable in the area.

13. Problems and Difficulties :

- a) Society with its own capital and borrowed funds meets the challenging task of marketing activities of perishables where losses, damages and recovery of dues sometimes becomes difficult and funds are blocked.
- b) Marketing Society needs huge funds for its operations and borrowed funds are incomplete to meet the growing demand and hence N.D.D.C. and N.H.B., State Government should provide adequate financial assistance.
- c) The Society has obtained 4 acres of land for erection of its own complex containing packing shed and storage of onion, collection centre for grapes

and godowning facilities for which Society has made proposal for financial assistance with N.D.D.C. These facilities are very necessary for the business development of the Society.

- d) Transport vehicles is always a problem as the large quantity of goods is required to be dispatched for export to Bombay and other parts. Timely transport facility saves cost, time and quality of goods and avoid losses, Society intends to purchase additional two trucks for the business expansion.
- e) Neat and spacious office building is necessary. Society has prepared plans and intends to undertake the work shortly.
- f) Rail transport is also a problem for dispatching perishables like grapes to various upcountry stations. Railway authorities should be moved to provide adequate space, join special parcel vans, make additional halts of trains/mails. Damages and claims of the goods cost in transit also become very difficult which needs simplicity and speedy disposal.

**NOTE ON NASIK DISTRICT EUCALYPTUS GROWERS'
CO-OPERATIVE SOCIETY LTD., NASIK
1989**

Nasik District Eucalyptus Growers' Co-operative Society was formed and officially registered as per the Co-operative Societies Act on 20.6.1983 in order to enable the farmers cultivate eucalyptus in scientific manner and to organise marketing of the produce thus grown so as to ensure remunerative prices.

It has been experienced in the Maharashtra State that any movement or venture if launched through co-operative medium grows more successfully and effectively and proves to be more beneficial to the common members. That is why, the Eucalyptus Growers' Society was also formed on the co-operative basis. The Society aims at setting up a processing unit based on the raw material that would be available by the activities of the Society in farm forestry.

Taking cue from the venture in Nasik, similar co-operative societies have been formed in the following districts in the State of Maharashtra :

- | | | | |
|--------------|--------------|-------------|---------------|
| 1. Dhule | 2. Usmanabad | 3. Pune | 4. Ahmednagar |
| 5. Amarawati | 6. Yawatmal | 7. Jalana | 8. Latur |
| 9. Nagpur | 10. Satara | 11. Solapur | 12. Akola |
| 13. Kolhapur | | | |

General Information About the Society :

Name : Nasik Zilla Nilgiri Utpadak Sahakari Sanstha Ltd., Nasik.

Address : Sandip Apartments, Trimbak Road, Nasik 422 002.

No. and Date of Registration : NSK/NLG/118, dated 20.6.1988

Area of Operation : Entire Nasik District

Audit Class and Date : "B" Date 30.6.1988

Number of Members : 2413

Share Capital : Rs. 4,10,00,000/-

Received Share Capital : Rs. 5,67,460/-

Aims and Objectives :

- a) To campaign for the plantation of eucalyptus and other trees.
- b) To guide the members of the Society for protecting, maintaining and properly cultivating the trees they would grow.
- c) Marketing the produce of the farm-forestry grown by the members.
- d) If felt necessary, to process the farm produce for making products like paper, rayon, oxalic acid, particle board, wood for building houses, etc.
- e) To make necessary arrangements conducive for setting up the processing unit and to undertake any activity or venture required for meeting the objective of the Society.

Membership :

Any farmer wanting to cultivate eucalyptus in Nasik district can become a member of the Society. Any farmer desirous of the membership needs to pay Rs. 1,000/- per acre as his share, according to the rules. But the rule has been relaxed for those individuals who find it beyond their capacity to pay as much amount. For their convenience, the amount of every share has been reduced to Rs. 50/- per acre. Necessary amendments and provisions have been made in the bye-laws to accommodate poor farmers. Technical knowledge regarding cultivation of eucalyptus is then imparted to the farmer when he becomes the member of the Society.

Cultivation of Eucalyptus :

Eucalyptus can be cultivated in any region with the rainfall ranging between 10 to 100 inches and any kind of soil provided the layer of soil is not interrupted by solid rock within the distance of seven feet. Eucalyptus should be planted in East-West direction in straight rows with a distance of 10 feet between them. The distance between the two trees in a row should be 3 feet. Every sapling should be planted in pit of size of one square feet. This way, 1452 trees can be planted in an acre. I. about 5 to 7 years time the tree matures and can be cut. The Society has published literature with a comprehensive information about the cultivation of eucalyptus.

It has been found that eucalyptus is amenable to various kinds of soil. Eucalyptus has grown in saline soil at Mithsagare (Tahsil Sinnar), waterlogged soil at Deogaon (Tahsil Niphad) and light soil at Khadakmalegaon (Tahsil Niphad); soil with salty water at Vakad (Tahsil Niphad) also can not prove hindrance to the growth of the plants.

With eucalyptus, the Society has simultaneously started campaigning for the cultivation of Jatrofa - a bushy tree which grows in any type of monsoon and soil condition and yet offers remunerative price to the grower. Jatrofa seeds yield about 35 percent non-edible oil. The soap manufacturing units in the country have been looking for an alternative to the edible oil, which they have to use despite its short supply since about 7 to 8 years. Jatrofa have provided the right answer to overcome the scarcity of the raw material needed for the cosmetics manufacturing units. Since some of them showed interest in buying Jatrofa seeds, 1450 farmers, on behalf of the Society, planted Jatrofa during the Kharif season 1988-89. Till 30.9.1989 over 3000 acres of land has been covered by the Jatrofa plantation in the district.

Working Procedure :

With the help of Forest Department and the Department of Social Forestry, the Society has made arrangements to provide sapling of eucalyptus at 35 places in the district where nurseries have been opened. In case the Forest Department stopped supplying saplings, the Society is prepared to set up nurseries for the members.

A permit of 1500 saplings for an acre is issued to the farmer once he becomes a member of the Society by paying at the rate of Rs. 50/- per acre as his share amount. The permit enables him to lift the required number of saplings from the nursery often close to his village. The saplings are transported on his own to his field.

The member of the Society, once he cultivates eucalyptus, approaches the Farmers' Service Society in his village for procuring loan which is disbursed by the District Central Co-operative Bank and for which the Society stands as a guaranter. Currently, however, the credit supply has been frozen by the bank.

Processing Unit :

The Tata Consultancy of Bombay has on behalf of the Society, prepared a detailed report about the possible products that can be manufactured using eucalyptus as the chief raw material. Based on the observations and findings in the report, the Society had planned to set up a paper making unit, the project report of which was prepared by the Parkhe Consultants, Pune. However, taking into consideration the amount of water that would be required to run the unit and the problems cropped up concerning the vast amount of effluents that would emanate from the unit, the Society gave up the idea of starting a paper manufacturing unit and instead has decided in favour of opening a particle board making factory, the project report of which has already been prepared. The estimated 18-84 crore project is

expected to manufacture 65 cubic meters of particle board every day, according to the project report. The Society proposes to set up the factory near the railway station of Niphad in Niphad tehsil of Nasik district.

The application for the equity share of the Government has been forwarded. The Commissioner, Co-operative Department has recommended to the Government to offer matching contribution to the project at the rate of 5 : 1. Government should buy five shares against one share of the member. The Central Government has also been approached for the permission of starting the project. The Society is leaving no stone unturned to set up the proposed unit as soon as possible.

Eucalyptus Cultivation in the District :

The figures of tehsilwise eucalyptus plantation in the district is as follows :

Sr. No.	Tehsil	Acres under Eucalyptus Plantation	No. of Members
1.	Niphad	4,993	1,026
2.	Nasik	1,169	266
3.	Dindori	785	190
4.	Yeola	677	164
5.	Malegaon	602	141
6.	Sinnar	473	250
7.	Chandwad	390	137
8.	Nandgaon	353	44
9.	Igatpuri	316	59
10.	Satana	248	62
11.	Kalwan	213	43
12.	Peth	32	8
13.	Surgana	38	23

Thus at the rate of 1,452 plants per acre 1.49 crores of eucalyptus trees are planted in the area of 10,289 acres.

Felling :

1. Felling of 5 to 7 years old mature trees is carried out by the Society.
2. The farmers are advised not to go in for felling trees if they are found not to be fit for harvesting. However he is insistent, trees are felled as his wishes.
3. In some fields, thanks to better quality of soil, proper cultivation and enough water supply, eucalyptus trees are found to get matured enough for harvesting within four years. In such cases, the farmers are advised not to wait for the stipulated period of five years for cutting trees.
4. Once the decision of harvesting the crop is arrived at the date is conveyed to the farmer when a specially trained team of farm workers of the Society goes to the field and carries on harvesting.
5. The eucalyptus poles then are carried to the depot set up by the Society where they are categorised according to the length and girth.
6. The poles thus categorised are either auctioned or sold at a fixed price by the Society.
7. The amount retained after meeting all the expenses are distributed among the members.

Marketing Arrangements :

Remuneration has already been paid to the members after harvesting the eucalyptus crop in 1988-89.

During the current year 1989-90, eucalyptus crop belonging to 1082 growers is going to be harvested and sold.

Harvesting has already been commenced since 10th October, 1989 while the produce is being sold from 1st November, 1989.

AGRICULTURE PRODUCE MARKET COMMITTEE NASHIK, DIST. NASHIK

(Maharashtra)

BRIEF NOTE REGARDING WORKING OF THE A.P.M.C. NASHIK

1. **Name and address :**

The agricultural produce market committee Nashik Tal./Dist. Nashik (Maharashtra)

2. **Registration No. and Date**

Market Committee Nashik is notified and established under the Government Notification No. P.M./8662 Date : 3/7/52 as per the Maharashtra Agricultural Produce Marketing Committee (Regulation Act - 1963).

3. **Historical Background**

For the development of Indian Agriculturist and to enrich the life standard of Indian farmer above the poverty line and to bring him in more prosperous life. The Bombay Government passes various act; previously. There are various act and rules passed by the Bombay Government to increase production of agricultural produce and also made the financial sources continuously available to the formers. There are so many problems are facing to indian farmer's such as regulation and selling the agricultural products by proper way, safely and accurately.

The farmers' produce agricultural products in various difficulties such as droughts, heavy rain falls and falling the market rates etc. Under these circumstances it was not possible to sell his agriculture produce in proper way due to unfair practices resulting in losses.

Considering the above situation Bombay Government ensure that to get the proper payment of sold produce to the producer brought in to existence "Bombay Agriculture Produce Market Act 1939". Considering the present needs this act was substitute the new law viz. - "The Agricultural Produce Market Act 1963."

4. **Area of Operation**

At present Agricultural produce Market Committee Nashik divided into two markets committee's called as agriculture produce market. Nashik for market area comprising of Nashik Taluka and Peth Taluka as a whole covering all the revenue villages in these two talukas and Agriculture Produce Market Committee, Dindori for the Market Area comprising of Dindori and Surgana talukas as whole covering all revenue villages in these two talukas under

Government Notification No. DBV/I/MKT/14971/NASHIK/SEPARATION/88 dated 28.12.88 and actually working of separated market is start from 10.01.1989.

5. Objects

Better buying and better selling under the control of market committee established there on and to benefit to the agriculturist of their foods sell in the market yard.

6. Working

In agricultural produce market committee the regulated commodities are sold in the presence of Officer-in-charge by open auction process. Vide rule No. 62, after auction immediately Sauda Patti is prepared and entry in Sauda Register is made by Officer-in-charge. Due to this process regulation is created on sold agriculture produce and procedure get exact idea of sale rates. When this rotation is in process weight of sold product is made by committee's licency weightmen and weightmen slip is made in triplicate. After the preparation of weightmen slip the payment of such sold goods is made by licensed General Commission Agent by deducting market charges as per provision in the bye-laws.

7. Financial Position

As per provision income sources obtain are mainly by two ways viz. Licence and Market cess. The financial position of agriculture produce market committee is as shown below :

Turnover :-

Arrivals and valuation of Agril. Produce during the year 1987-88 and 1988-89 as below :-

S.No.	Name of Commodity	Arrivals	Valuation

	Quantity	(1987-88)	(1987-88)
1.	Food grain (Quintal)	673184	160532626
2.	Vegetable (articles & baskets)	37103162	199829530
3.	Cattle (Per head)	9084	5861464

		(1988-89)	(1988-89)
1.	Food grain (Quintals)	757457	160973471
2.	Vegetable (articles and baskets)	57915336	232281393
3.	Cattle (Per Head)	10351	7124908

			400379772

Constitution and Management

Constitution

1.	a)	Agreement	10
		Agricultural credit societies and multipurpose co-operative society.	7
	b)	Village Panchayat Samitee	3
2.		Traders and commission agent	2
	a)	Constituency (Licenses)	1
	b)	One member from weighmen or Hamal (Licences)	1
3.		Representative from processing of marketing societies	1
4.		Representative from local authorities	1
5.		Representative from Taluka Panchayat Samittee	1
6.		Government Nominees	2
			--
			18
			--

Management

As per agriculture produce market act, 1963. The market committee functions under the direction of the Board of Director of Market Committee.

9. Socio-economic progress made by the institution

The following facilities are made by institution as social and economic development for market functionaries.

1. Roads
2. Banking
3. Canteen
4. Toilets, Sanitary Blocks
5. Ware Housing
6. Weighmen shades.
7. Godowns
8. Light and Drinking water supply
9. Cattle tub
10. Compound wall and wire fencing
11. Telephone

10. Problem and Difficulties

This market committee is situated in the S.No. 106 covering the area of 18 Acre 15 Gunthas. The area considering the volume of transaction of various Agriculture produce is insufficient. The efforts are being made to a acquire the

required land. The market committee is facing a serious problems of clearly. Hence as throughout the day and night. There heavy arrivals of Vegetables. In this respect necessary co-operation is being expected from the Nashik Municipal Corporation.

11. **Future Plan**

To overcome the deficiency in the existing plan the new plan is being chalked out which include following facilities.

1. Cultivator House.
2. Fire Brigade.
3. Traders Shop.
4. Underground Drainage.
5. Asphalting of Internal Roads.
6. One way Traffic Control.
7. Check Post.
8. Banking.
9. Hospital.
10. Traders Rest Room.
11. Canteen.
12. Zunaka Bhakar Centre.
13. Office Building.
14. Sell Halls.

12. **Impact of the working of the Institution to improve qualitative and quantitative services to member farmers**

To improve the working of market committee quantitatively and qualitatively the following measures are taken.

The daily prices of Market produce are published by committee in local news paper and announces daily by Bombay radio broad-casting.

The prices are published in Notice Board in Yard also. Cultivator's fair is organised time to time by the market committee. Hand bills are printed and distributed amongst the cultivator's for information and also cultivate the habits of grading the goods produce for selling purpose at the time of action in the market yard, with the view to the better price.

sd/-
Chairman
**AGRICULTURAL PRODUCE MARKET COMMITTEE,
NASHIK.**

PROFILE ON
THE MAHARASHTRA STATE CO-OPERATIVE BANK LIMITED, BOMBAY

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THE MAHARASHTRA STATE CO-OPERATIVE BANK LIMITED, BOMBAY
(Incorporating the Vidarbha Co-operative Bank Limited)

1. The Apex Co-operative Credit Institution of the State of Maharashtra in the Indian Union :-

		June 1989 No.
PACs	- At village level for all agriculturists in villages	18,541
CCBs	- Federal institution at the district level for all types of primary co-operative societies in the revenue district	30
SCBs	- Federal institution at the State level for all CCBs in particular and all types of co-operative societies in general within the State	

2. Pioneering Role :-

- 1) The Maharashtra State Co-operative Bank has played a significant role in initiating and ensuring eviable growth and development of co-operative effort in the State.

The singular factor which differentiates co-operative developments in Maharashtra from those in other States is the fact that from the very beginning, the bank was fortunate in having at the helm of affairs eminent personalities in different walks of life.

The successful businessmen, intellectuals of repute, social workers and revered devoted co-operative workers were associated with the bank.

- 2) The concept of people's participation was nursed by the Bank in its early history when it operated branches in the districts by constitution of branch committees and giving them some of the powers of the Board. This provided the nucleus of trained leadership for the district central co-operative banks which were formed subsequently and the bank could withdraw from the districts by handing over the business to the newly formed banks.
- 3) In the initial stages, it combined credit and marketing in its rural branches. However, in the course of time it encouraged formation of separate marketing societies and transferred this business to these newly formed societies.

- 4) The bank has also been a pioneer in introducing several banking facilities and services for its customers. It has been providing remittance and clearing house facilities by becoming a member of the Bombay Bankers' Clearing House in 1930 and by devising the Mutual Arrangement Scheme in 1931. It was the first apex co-operative bank to be admitted to clearing house and today it is regarded as one of the important members of the Bombay Bankers' Clearing House.

The Mutual Arrangement Scheme for co-operative banks in the State enthused the National Federation of State Co-operative Banks to introduce a similar scheme for co-operative banks in the country from the sixties.

- 5) It was through the efforts of the MSC bank that the first co-operative sugar factory was established in the State in 1950. Successful operation of this factory gave impetus to the organisation of growers' co-operative for the processing of agricultural products. In fact, in the Second Five Year Plan period, a policy decision was taken to license any further capacity in agricultural processing industries only in the co-operative sector.
- 6) Faced with the problem of surplus resources, it had to explore the possibility of finding new avenues like national level co-operative organisations such as the IFFCO and MAIDC. This approach of the bank culminated in appointment of a special working group on deployment of resources of the State and Central co-operative banks by the RBI and acceptance of this approach as an All India Policy.
- 7) When balance swung from surplus to scarcity, the bank devised a system of consortium financing with the help of District Central Co-operative Banks and Urban Co-operative Banks in the State, for providing finance for the monopoly Cotton Procurement Scheme.

It will, thus, be seen that the policies of the Bank have always been in tune with the developments around and as per the requirements of its constituents belonging to areas of production, marketing, credit, consumer, trade, etc.

3. Peculiarities of the Bank :-

- 1) The concept of people's participation in the movement was nursed by the bank in its very early history when it operated branches in districts by constituting branch committees and giving them certain powers of the Board.

2) Integrated Working :-

The Apex Bank, the District Banks, the marketing and processing societies working at different levels jointly operated monopoly procurement schemes for food grains and for cotton and thereby provided an object lesson of socialisation of trade in agricultural commodities.

3) Guidance and Assistance :-

The bank made elaborate arrangement by offering guidance and assistance in promotional, technical and managerial matters to agro processing industry, besides routine financing. For this purpose, it constituted a Co-operative Industries Commission as a separate cell within the Bank consisting of expertise drawn from universities and technical institutions, industrial houses and consultancy organisations.

4) Further the bank encouraged co-operative industries for production of agricultural inputs like fertilisers, agricultural machineries like oil engines, pump sets, tractors and tillers etc. and also for undertaking secondary and tertiary industries like manufacture of paper, alcohol, paints and varnishes etc. by utilising by-products of the agro processing industries.

5) The bank sponsored an experiment, with the help of district central co-operative banks, in providing full finance in a systematic and supervised manner for all requirements in small farmers for production as well as for consumption. It has also constituted a special credit stabilisation fund and organised provision of funds to fishery societies on the same lines as those of crop loans, on similar terms. It has also rendered special assistance to labourers' and hawkers' co-operatives in greater Bombay District.

6) The bank always emphasised working by establishing direct contacts with the villages. In the initial period, it started by establishing its own branches in far off places in the State. However, with the acceptance of the three tiered co-operative credit structure, in the post rural credit survey period the late 1950, the bank seized the initiative in organising the district central co-operative banks, by closing its branches and transferring their business to the newly created independent central financing agencies and also encouraged a healthy development of the Urban Co-operative Banks.

7) With a view to realising the full potential of the agricultural productivity and helping the poor and the weak, the bank has been emphasising provision of credit at concessional rates of interest for the related activities.

8) The bank has been giving lead to new developments in co-operative thought and practice not only in the State but also has been responsible for their spread to other parts of the country. The crop loan system for financing of agricultural, State participation in the share capital of co-operative sugar factories and spinning mills as forerunners of the cane and cotton growers' co-operatives, monopoly procurement scheme for food grains and cotton, Co-operative Industrial Commission, Annual Conference of CFAs as the annual credit planning exercise about district and the State level, the Mutual Arrangement Scheme for co-operative banks are some of the instances of the pioneering spirit.

9) Advances at concessional rate of interest in its Platinum Jubilee Year :-

The bank through its channel of the District Central Co-operative Banks and the PACs advance short term loans to the tune of Rs. 470 crores, medium term loans of Rs. 190 crores and long term loans of Rs. 50 crores at concessional rate of interest, as its gesture to share the fruits of its prosperity with farmers at the village level. Out of this, an amount of Rs. 50 crores was for the Adiwasis and scheduled casts/tribes and Rs. 100 crores for farmers in drought-prone areas.

10) Four percent interest rate rebate to farmers :-

The bank announced a momentous scheme of relief to all farmers in the State by granting rebate of 4% short term crop loans. The scheme benefitted around 30 lakhs member Khatedars inclusive of defaulters for a loan quantum upto Rs. 10,000/-. The rebate related to the full repayment on outstanding loans together with interest and was granted for a maximum period of one year. This rebate was a sort of gift from the bank to the farmers in its Platinum Jubilee Year. The total financial burden on the bank on account of the scheme exceeded Rs. 15 crores.

4. **Main Objectives :-**

- a) To promote and propagate the creation of a 'Co-operative Commonwealth' through socio-economic transformation of the community by peaceful and democratic means, maintaining the co-operative character, following co-operative principles of voluntary association based on footing of equality, democratic management, elimination of scope for individual profit, distribution of surplus earnings in proportion to custom and not capital, practice of thrift and readiness to work for a common cause.
- b) To serve as a balancing centre for co-operative societies in the State of Maharashtra registered under the Co-operative Societies Act for the time being in force.

c) To do all other things as are incidental or conducive to the promotion of advancement of objects of the Bank.

5. Constitutional Changes :-

a) The bank was registered as Bombay Urban Co-operative Credit Society (on 23-1-1906) but meant to function as a Central Society with the sole object of financing rural societies.

b) Bombay Central Co-operative Bank (1911-1923) :-

This was registered on 11.10.1911 and this is considered as a second stage of evolution.

c) Bombay Provincial Co-operative Bank (1923-1952) :-

Consequent upon suggestion by the then Registrar, Co-operative Societies, the Board Meeting held on 16.4.1920 resolved to amend accordingly. Necessary amendments were subsequently made in Extra-ordinary General Meeting held on 16.6.1923.

d) Bombay State Co-operative Bank (1952-1960) heading the State Partnered Integrated Co-operative Credit structure for the then Bombay State.

e) Maharashtra State Co-operative Bank under Registration No. 359 (incorporating the Vidarbha Co-operative Bank Ltd.), 1-5-61 onwards consequent upon States Reorganisation, the Bombay State was trifurcated into Maharashtra, Gujrat and Karnataka so as to bring together areas on linguistic basis. Accordingly, Vidarbha and Marathwada from other States were amalgamated with Maharashtra.

6. Composition of Board of Directors, Sub-committees, etc. :-

The Board of Directors is composed of Representatives of	No. of Representatives

1. District Central Co-operative Banks	30
2. Urban Co-operative Banks (One from each Administrative Revenue Division)	6
3. State Government	3
4. Employees' Union	3
5. Members belonging to Scheduled Castes or Tribes	1

6.	Members belonging to Weaker Section	1
7.	Societies not otherwise represented	1
8.	Maharashtra State Co-operative Marketing Federation	1
9.	Maharashtra Rajya Sahakari Sakhar Karkhana Sangh	1
10.	Maharashtra State Co-operative Land Development Bank	1
11.	Co-operative Processing Societies other than Co-operative Sugar Factories	1
12.	Regional and District Industrial Co-operative Banks	1
13.	Individual Shareholders	1
14.	Managing Director	1
	TOTAL	52
		====

The Board meets as often as may be necessary but at least once in two months. One third of the total directors present for a meeting constitute quorum. The Board exerts overall control over bank's working.

There are three sub-committees viz., Loan Committee, Executive Committee and Staff Committee. The Loan Sub-committee considers requests for financial accommodation of co-operatives while the Executive Sub-committee considers all other matters pertaining to the working of the Bank and the Staff Committee considers all such matters as are connected with the staff.

The former two committees meet in a fortnight alternatively. The Staff Committee meets as often as is necessary. The directors on each of the committees are revolving.

a) Staffing Pattern :-

As on 30.6.1989, the staffing pattern of the bank was as under :-

Sr. No.	Designation	No. of Posts
1.	Managing Director	1
2.	General Manager	1
3.	Dy. General Manager	2
4.	Manager	16
5.	Chief Officer	11
6.	Dy. Chief Officer	28
7.	Officer Grade I	61
8.	Officer Grade II	120
9.	Junior Officer	375
10.	Clerk	1340
11.	Daftary	49
12.	Security Supervisor	1
13.	Driver	47
14.	Subordinate Grade	283
15.	Lower Subordinate Grade	119
TOTAL		2454

b) Line Control :-

As on 30.6.19E

Managing Director

General Manager

Dy. General Manager Administrative and Banking		Dy. General Manager (Advance)		At Regional Office	
Functional Managers at H.O., Bombay					
1. Central Financing Agencies Department	Chief Officer (2)	1. Dy. General Manager	Regional Office	Chief Officer (1)	
2. Agro Industrial Co-operative Department	Chief Officer (2)				
3. Planning and Development Department	Chief Officer (1)	2. Manager	Regional Office Aurangabad		
4. Urban Co-operative Banks Department	-				
5. Banking	Chief Officer (1)	3. Manager	Regional Office Nasik		
6. Funds Management	-				
7. Internal Audit	-				
8. Management Services Department		4. Manager	Regional Office Pune		
9. Personnel	Chief Officer (1)				
10. General Administration	Chief Officer (1)				
11. International Banking Division	Chief Officer (1)				

8. Membership (as on 30.6.1989) :-

Type	No.	Share Capital contributed
a) Co-operative Institutions	2292	23,22,62,400
b) Individuals	3519	17,55,900
c) State Government	1	50
	5812	23,40,18,350

9. Progress Chart :-

Year ended 30th June	Capital and Reserves	Deposits	Loans (Outstanding)	Total Resources
1912	2.00	3.00	5.00	6.00
1961	425.12	2135.20	3742.33	5263.02
1971	1885.06	9332.36	14189.93	19575.35
1981	7334.00	42933.81	31075.62	55582.27
1986	15236.10	107622.27	85948.17	132910.22
1987	15717.56	117554.94	76926.44	146264.46
1988	17410.03	133540.31	80501	166933.57
1989	20731.70	153399.72	121739.56	200001.20

10. Resources : Owned, Raised, Deployed

A) Owned :-

Year ended 30th June

	1981		1985		1988	
	Amount Rs.	% of respec- -tive Total	Amount Rs.	% of respec- -tive Total	Amount Rs.	% of respec- -tive Total
a) Share Capital :						
1) Societies	895.35	81.2	1396.13	98.8	2322.62	99.25
2) Individuals	7.71	0.7	17.11	1.2	17.55	0.75
3) State Govt.	200.00	18.1	(50)	-	(50)	-
TOTAL	1103.06	100.0	1413.24	100.0	2340.17	100.00
b) Reserves :						
1) Statutory	3176.50	51.0	6953.21	57.3	10961.81	59.60
2) Bad and doubtful debts.	465.00	7.5	643.93	5.3	1210.00	6.58
3) Agri.Cr. Stabili- sation	1708.49	27.4	2212.84	18.1	2658.98	14.46
4) Others	880.95	14.1	2344.82	19.3	3560.73	19.36
TOTAL	6230.94	100.0	12154.80	100.0	18391.52	100.00

	1981		1985		1988	
	Amount Rs.	% of respec- -tive Total	Amount Rs.	% of respec- -tive Total	Amount Rs.	% of respec- -tive Total
c) Deposits :						
1) Current	4989.10	11.6	7583.19	7.9	11327.47	7.39
2) Savings	3447.36	8.1	6511.15	6.8	9238.98	6.02
3) Fixed	33378.35	77.6	56432.17	58.8	93394.95	60.88
4) Other (Call and Short Notice)	1179.00	2.7	25448.20	26.5	39438.32	25.71
TOTAL	42993.81	100.0	95974.71	100.0	153399.72	100.00
d) Sourcewise Composition of Deposits						
1) Co-operative Stys.	31388.86	73.0	87859.91	91.5	142960.71	93.19
2) Individuals	11604.95	27.0	8114.80	8.5	10439.01	6.81
3) Others	-	-	-	-	-	-
TOTAL	42993.81	100.0	95974.71	100.0	153399.72	100.00

B) Borrowings (Raised) :-

The maximum borrowing power of the bank as laid down under Rule 36 of the MCS Rules, 1961 has been fixed at 15 times of the paid up share capital and all reserves minus accumulated losses, actual bad debts and overdue interest, if any. The bank borrowed funds within this limit from various agencies such as RBI, NABARD, State Government, NCDC, etc. The bank had floated debentures in 1971 to make available block capital finance to new co-operative sugar factories.

Various agencies and sections of the Acts under which the bank borrowed funds are as follows :-

1) RBI :-

Under Section 17 (2) (bb) and 4 (c) of RBI Act 1934, the bank borrowed loans from RBI on behalf of Urban Banks for financing small scale industrial units for their working capital requirements.

2) IDBI :-

Under Bills Re-discounting Scheme, Automatic Refinance Scheme and the like for financing block capital requirements of small scale industrial units of Urban Banks.

3) NABARD :-

The bank enjoyed refinance and loan limits for financing CCBs for the following purposes under the NABARD Act, 1982 :-

1. Short term loans for seasonal agricultural operations and marketing of crops to CCBs under pooled rate of interest scheme under NABARD Act Section 21 (2) (iii) read with 21 (3) (b).
2. Activities for promotion in field of rural development under pooled rate of interest scheme under Section 21 (1) (iii) read with 21 (3) (b).
3. Loans to handloom co-operative weavers' societies under Section 21 (1) (v) read with 21 (3) (a).
4. M.T. Loans for conversion, rephasing, rescheduling under Section 22.

5. M.T. Loans for various agricultural and rural development purposes such as irrigation and mechanisation of agriculture under Section 24.

6. For financing L.T. Credit requirements of term and non-farm sectors under Section 25.

4) NCDC :-

Refinance facility is available from the National Co-operative Development Corporation, New Delhi under Central Sector Scheme in respect of processing societies for block capital financing.

5) STATE GOVERNMENT :-

Loans from State Government for financing CCBs are available for the following purposes :-

i) M.T. Loans for conversion of S.T. Agri. Loans into M.T. Loans.

ii) L.T. Loans for providing finance to industrial societies other than weavers' societies.

iii) L.T. Loans for financing co-operative spinning mills.

6) DEBENTURES :-

The bank had floated debentures with the approval of RBI to make available block capital finance to new co-operative sugar factories. Out of Rs. 24.17 lakhs was outstanding as on 30.6.1989.

Borrowings as on 30th June of 1985 and 1989 :-

Particulars	1985 Out- standing	1989 Out- standing
1. From RBI		
Section 17 (2) (bb) for financing small scale industrial units	255.55	1320.40
2. From IDBI under normal refinance scheme	-	287.37

Particulars	1985 Out- standing	1989 Out- standing
3. From NABARD		
S.T. LOANS		
- Under Section 21 (1) (i) read with 21 (3) (b)	-	6389.00
- Under Section 21 (1) (III) read with 21 (3) (b)	-	-
- Under Section 21 (1) (V) read with 21 (3) (b)	444.00	87.00
M.T. LOANS		
- Section 24 for agriculture purpose	289.44	216.67
- Construction of godowns of sugar factories	-	0.90
- Conversion Section 22	926.13	871.10
L.T. LOANS		
- Refinance under IRDF Scheme	151.18	263.48
- ARDC credit project LIS	541.28	2240.83
4) NCDC	-	856.67
5) From State Government		
- M.T. Loans for conversion being 15% margin share of Government	176.30	747.33
- L.T. Loan for providing finance industries, societies other than weavers	1.00	-
- L.T. Loans for financing Co-operative Spg. Mills	46.04	45.92
6) Debentures (6%)	223.19	24.17

C) Lending (Deployed) :-

i)	Agricultural	- ST	7831.58	32284.28
		- MT	4606.40	5266.88
		- LT	1056.93	3697.76
ii)	Non-agricultural	- ST/WC	2147.10	23323.54
		- MT/BC	3434.44	23576.59
		- LT	151.82	11259.15
			-----	-----
		TOTAL	16106.45	99408.20
			=====	=====
iii)	Sugar Factories	- WC	8188.96	11533.85
		- BC	3936.05	2605.35
iv)	Spinning Mills	- WC	1629.87	2276.47
		- BC	1722.21	1963.30
v)	Urban Banks	- WC	696.18	2251.51
		- Out of owned funds	450.39	93.11
		- Under 17 (2) (bb) or 4 (c) of RBI Act, 1934	594.97	1320.40
		- Under refinance schemes of IDBI	7.46	287.37

D) Ratios :-

% of Net Profits to W.C.	0.23%	0.23%
% of Mgmt. Expenses to W.C.	0.72%	1.07%
% of Staff Expenses to Gross Expenses	6.87%	10.76%
% of Interest Paid to Interest Received	89.24%	82.88%
% of Fixed Assets to W.C.	0.09%	0.05%
% of Credit to Deposits	63.69%	79.36%
% of Owned Funds to W.C.	11.38%	10.36%
% of Borrowings to Lendings	5.80%	13.16%
% of Lendings to W.C.	51.28%	60.87%

11. Interest Structure :-

A) Agricultural Advances in Co-operative Credit Structure :-

Sr. No.	Purpose	@ of Interest %				Drawal		Remarks
		NABARD to Apex Bank	Apex Bank to DCC Bank	DCCB to PACs/	PACs/ STYs to Members	Dist. Western Mahara-	Dist. other than those in W. Mah.	
1	2	3	4	5	6	7	8	9
I. UNDER NABARD SCHEME :								
1.	Short term (Agri.)	3 to 5	5.3/4	7.1/2	a) 10 b) 11.1/2 c) 12.1/2 to 14	100%	100%	For the advances made from 1.3.1988
2.	M.T. (Agri.)	7	7.1/4	9	12	90%	90%	
3.	M.T. (Conversion)	7	7.1/4	9	12	85%	85%	
4.	Weavers' Stys.	7.1/2	8	9	-	90%	90%(*)	2.1/2% below bank rate against Govt. guarantee.
5. Automatic Refinance :								
	a) IRDP	6.1/2	6.3/4	7.1/2	10	90%	90%	
	b) Bio-gas (M.T.)	6.1/2	6.3/4	7.1/2	10	75%	75%	
6.	Village Artisans.	7.1/2	7.3/4	9	11	90%	90%(*)	2.1/2% below bank rate.
7.	N.G.R.C. (Godown)	7.1/2	8	10.1/2	-	80%	80%	From Owned Funds

1	2	3	4	5	6	7	8
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II. FROM OWNED FUNDS :

8.	Purchase of sugar factory shares						
a)	Members holding land upto 5 acres of which upto 2.1/2 acres being under well irrigation	4	4	4		75%	90%
b)	Members holding land more than 5 acres possessing well irrigation facility	8	8	8		75%	90%
c)	Members having perennial water supply facility	8	9.1/2	11.1/2		75%	90%
9.	Purchase of Shares of Spinning Mills (Dry Land)						
a)	Members holding land upto 7.1/2 acres		Int. free	Int. free	Int. free	75%	90%
b)	Members holding land above 7.1/2 acres		6.1/2	6.1/2	6.1/2	75%	90%
10.	Purchase of shares of Co-operative Starch Factory		10 (Blank rate)	10.1/2	12.1/2	75%	75%
11.	Milch Cattle						
a)	Western Maharashtra		5	5	5	90%	100%
b)	Others		4	5	5	90%	100%
12.	Farm Mechanisation		9.1/2	11	14	80%	80%
13.	Sericulture						
a)	Small farmers	6.1/2	6.3/4	7	10	95%	95%
b)	Other	8	8.1/4	8.1/2	12.1/2	95%	95%

1	2	3	4	5	6	7	8	9	
14.	Salary Earners' Stys.		13.1/2	-	-		80%	90%	
15.	Ways and Means		13.1/2	-	-		-	-	
16.	Sugar Repledge		15.1/2	-	-		80%	80%	
17.	Spg. Mill Repledge		15.1/2	-	-		70%	70%	
18.	Ginning and Pressing Stys.		14	15	-		100%	100%	
19.	O.D. to L.D.B.		12.1/2	-	-		-	-	Against Govt. guarantee
20.	Cash Cr. (Urban Banks)		12.1/2	13.1/2	-		80%	80%	* Subject to the condition that the CCBs should not charge more than 13.1/2% to Urban Banks
21.	Rs. 2 crores Automatic Refinance Scheme for minor irrigation and other allied activities		8	9	12		90%	90%	
22.	Non-farm Activities								
a)	Composite Loan Rs. 30,000/-								
i)	Through village Artisans M.P. Stys	6.1/2	7	8	10		90%	90%	
ii)	Through D.C.C.B.	6.1/2	7.1/2	-	10		90%	90%	
b)	General Refinance	8	9	-	12.1/2		90%	90%	

1	2	3	4	5	6	7	8	9
23.	Block Capital Loan for power looms							
a)	To individual borrowers through primary handloom/power loom stys.	8	9	10.1/2	12.1/2		80%	80%
b)	To primary power loom weavers' stys.	8	9	11.1/2	-		80%	80%
S.T. (Agril.)	a) Loans upto Rs. 7,500/- b) Loans over Rs. 7,500/- c) Loans over Rs. 15,000/- d) Loans over Rs. 25,000/-							

B) Advances for Processing Societies :-

Sr. No.	Type of Loan	Rate of Interest
A)	Loans for Sugar Factories :	
1.	Working Capital (Pledge of Stock of Sugar)	
	a) Hypo. on Gen. and Manufacturing Stores	16.1/2%
	b) Clean-Spl. Clean for pre-seasonal expenses	16.1/2%
2.	Block Capital	
	a) Interim loan against term loan for erection of factory	16.1/2%
	b) Medium term loan expansion, modernisation and ancillary units erection	15%
B)	Loans for Processing Societies :	
1.	Term loan of capital expenses 7 years	
	a) For Ginning	15%
	b) Other processing Stys. (other than sugar spinning, oil mill, cement, paper fert.)	15%
2.	Working capital for processing stys. pledge hyp. clean	16.1/2%

Sr. No.	Type of Loan	Rate of Interest
C)	Loans for Co-operative Spinning Mill :	
1.	Working capital limits	16.1/2% (For bank's involvement)
	Working capital limits	14% (Out of Government loan sanction)
	Temporary loan	16.1/2%
2.	i) Medium term loan	15%
	ii) Interim finance against long term loan sanctioned by term lending institution	16.1/2%
	iii) Long term loan reimbursed loan NCDC/World Bank	13%
	iv) Temporary loan	16.1/2%
	v) Preshipment credit (upto 180 days)	7.1/2%
D)	Loans for Consumer Societies :	
	Working Capital Finance	13.1/2%
E)	Loans to Apex/Regional level	4.1/2% subsidy from the Government
	Weavers' co-op. societies	10.1/2%
	Effective rate	6%
F)	Loans for Salary Earners' Stys. :	
	Working capital (Cash Credit)	13.1/2%
G)	i) Working Capital Finance for Marketing Societies :	
	Hypo. Jawar Paddy	13.1/2%
	Hypo. Sukadi	16.1/2%
	Hypo. Fertiliser	15.1/2%
	Hypo. Machinery and Fodder Food grains	16.1/2%
	ii) Working Capital Finance for Cotton Growers Federation	13.1/2%
	iii) Maharashtra Co-operative Housing Finance Sty. (Cash Credit)	15%
	iv) Maharashtra State Warehousing Corporation	15%
	v) National Grid Godown	12.1/2%

C) Advance to Urban Co-operative Banks :

Type of Advance	Security, purpose, etc.	Rate of interest at different levels		Period
		To MSC	To Ultimate Borrower	
1	2	3	4	5
				6

A) From out of owned funds

i) Cash Credit	Non-overdue cover of loans granted against gold and silver ornaments and pledge/hypothecation of goods	-	Developed area 13.1/2% Bank-ward area 13%	16.5% (maxi.)	12 months
			Working capital upto Rs. 30 lakhs		
			New banks for first 3 years		

ii) Liquidity Loan

Clean Cash Credit for liquidity purpose	-	13.5%	-	12 months
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B) From RBI

i) Under Section 17 (2) (bb) read with 4 (c) of the RBI Act	Refinance for financing production and marketing activity of SSI units against stock of raw materials and bills.	7.1/2%	8.1/2%	11%	12 months
---	--	--------	--------	-----	-----------

1	2	3	4	5	6
C)	From IDBI				
i)	Normal refinance to SSI units	10%	11%	13.1/2%)
	Refinance for financing block capital requirement of SSI units against land, building, plant, machinery, etc.				) 3 to 7 years
ii)	For women physically handicapped and industries in backward area	9%	10%	12.1/2%)
iii)	Refinance to transport operators)
	Acquisition of vehicles)
a)	upto 2 vehicles	9%	10%	12.1/2%	) 3 to 5 years
b)	more than 2 and upto 6 vehicles	11.1/2%	12.1/2%	15%)
iv)	Bills rediscounting scheme)
a)	Small scale industries)
	Purchase and sale of machinery)
	Rediscounting rate by IDBI)
i)	upto 36 months		9.75%	11%)
ii)	above 36 months		9.25%	10.5%	) 5 to 7 years
b)	General)
i)	upto 36 months		11.0%	12.0%)
ii)	above 36 months)
	Discounting rate by MSCB)

SCHEMATIC LENDING

Rates of Interests of Schematic Lending at Different Levels :-

Sr. No.	Purpose	NABARD to Apex	Apex to PCB	CCB to PAC	PAC to Borrower	% to Refinance Available ----- S.F./M.F./O.F.	
1.	Minor Irrigation and Land Development (All categories of Farmers)	6.50%	6.75%	7.50%	10.00%	90%	90%
2.	Allied Activities Horticulture, Animal Husbandry etc.						
	Small farmers	6.50%	6.75%	7.50%	10.00%	95%	-
	Medium farmers	8.00%	8.25%	9.50%	12.50%	-	85%
	Other farmers	8.00%	8.25%	9.50%	12.50%	-	80%

NOTE :- The CCBs having recovery of Agricultural Medium Term and Long Term Loans of all sorts above 60% are eligible for refinance facility against Long Term/Project Lendings from NABARD. The banks whose recovery exceed 80% are not required to furnish Government Guarantee.

12. Other Aspects :-

	Position as on 30.6.1989 -----
i) No. of employees	2454
ii) No. of branches	41
iii) No. of Regional Offices (at Nagpur, Pune, Nasik and Aurangabad)	4

Position as
on 30.6.1989

iv) No. of Divisional Offices 8
(at Nagpur, Amravati, Pune, Kolhapur,
Nasik, Pen, Aurangabad and Nanded)

Function - To supervise credit
within the area.

v) No. of CCBs and their branch offices 2800
(including H.O.)

vi) No. of PCBs and their branch offices 1500
(including H.O.)

vii) Clearing Average No. of cheques cleared daily

Outward Inward

No. Amount No. Amount

12000 to Rs. 15 to 12000 Rs. 15 to
15000 20 crores 20 crores

viii) Resources and their deployment at the State Level :-

Type of Co-op.	No.	Owned Funds	Deposits	Out-standing loans	Arrears	% of arrears to out-standing deposit	% of credit to deposit
SCBs	1	20732	153400	121740	5464	4.9	79.36
CCBs	30	27395	235916	212400	32850	15.5	90.03
PCBs	377	36500	331000	285000	24000	9.4	65.5
PACs	18433	31000	2000	112500	37000	32.9	-

SOME IMPORTANT HIGHLIGHTS OF MAHARASHTRA

Sr. No.	Item	Unit	Reference	Maharashtra
1	2	3	4	5
I. GENERAL :-				
1.	Geographical area	Sq.Kms.	1981	3,07,690
2.	Coastal length	Kms.	1981	720
3.	Revenue Divisions	No.	1987	6
4.	Districts	No.	1987	30
5.	Tehsil	No.	1987	303
6.	Total villages	No.	1981	41,833
	a) of which deserted	No.	1981	2,479
7.	Cities/Urban Agglomerations	No.	1981	307
II. POPULATION :				
8.	Total population	(000)	1981	6,27,84
	a) of which males	(000)	1981	3,24,15
	b) of which females	(000)	1981	3,03,69
9.	Rural population	(000)	1981	4,07,90
	a) its percentage to total population	...	...	64.97
10.	Urban population	(000)	1981	2,19,91
	a) its percentage to total population	...	...	35.03
11.	Scheduled Cast population	(000)	1981	44,80
12.	Scheduled Tribe population	(000)	1981	57,72
13.	Percentage of SC population to total population	...	...	7.14

1	2	3	4	5
14.	Percentage of ST population to total population	...	...	9.19
15.	Percentage decennial growth rate of population	...	1971-81	24.54
16.	Population density	persons/ per Sq.km.	1981	204
17.	Sex Ratio	No. of females per 1000 males	1981	937
18.	Average household size	No.	1981	5.4
19.	Literacy percentage	...	1981	47.18
	a) In males	...	1981	58.79
	b) In females	...	1981	34.79
III.	AGRICULTURE :			
20.	Net area sown	lakh/ hectares	1987-88	178.81
21.	Gross cropped area	lakh/ hectares	1987-88	201.31
22.	No. of operational holding of which			
	a) less than two hectares	lakhs	1981	68.63
	b) two or ten hectares	lakhs	1981	30.76
	c) over ten hectares	lakhs	1981	3.20
23.	Area of operational holdings of which			
	a) less than two hectares	lakh hectares	1981	33.07
	b) two to ten hectares	lakh hectares	1981	132.67

1	2	3	4	5
	c) over ten hectares	lakh hectares	1981	47.88
24.	Area and Production of important crops	for 1987-88	Area (000)	Production in lakh tons
	i) Rice	...	1370	17.1
	ii) Wheat	...	733	6.3
	iii) Jowar	...	6663	39.5
	iv) Bajra	...	1815	9.1
	v) All cereals	...	11091	96.5
	vi) All pulses	...	3033	14.1
	vii) Sugarcane (in terms of Gur)	...	345	27.2
	viii) Groundnut	...	709	7.0
	ix) Cotton (lint)	...	2518	2.1
25.	Consumption of fertilisers per hectare of cropped area	Kg.	1986-87	31.0
IV.	MISCELLANEOUS :			
26.	Scheduled commercial banking offices	No.	June 1988	5094
27.	State Income (at current prices)	Crores	Rs. 1987-88	32,154
28.	Per capita income at current prices		Rs. 1987-88	44.90

TRENDS IN THE CO-OPERATIVES IN MAHARASHTRA STATE
(Rs. in Crores, Membership in Lakhs, Provisional *)

Item	1961	1971	1981	1987	1988	1989*
Total Societies	42603	42603	60747	83460	87676	92507
Total Members (Gross)	42	86	148	211	221	230
Paid-up share capital	53	238	600	1186	1238	1377
Of which Government	8	39	105	254	260	266
Owned Funds	73	345	1207	2430	2590	2755
Deposits	76	315	1939	5925	6690	6870
Working Capital	326	1490	5210	12820	15164	16700
Loans advanced (Net)	95	348	1116	2875	4251	4850

SECTORWISE NUMBER OF CO-OPERATIVE SOCIETIES IN MAHARASHTRA STATE

Sector	1961	1971	1981	1987	1988	1989*
Agricultural Credit Societies	21438	20453	18605	18486	18476	18541
Non-agricultural Credit Societies	1631	2966	5477	7653	8437	9487
Marketing Societies	344	410	423	699	782	827
Productive Enter- prises (e.g. Sugar Factories, Rice Mills, etc.)	4306	6810	14327	22479	23833	25002
Social Service Co-operatives (e.g. Consumer Societies, Housing Societies etc.)	3846	11964	21915	34143	36148	38650
All Societies	31565	42603	60747	83460	87676	92507

**COMPARATIVE FINANCIAL POSITION OF STATE CO-OPERATIVE BANKS IN THE COUNTRY
AS ON 30-6-1988**

(Amt. in lakhs)

State Union Territory	1	2	3	4	5	6	7	8
	Paid-up Capital	Reserves	Deposits	Borrowings	Loans Outstanding	Overdues on 30-6-88	Working Capital	
Uttar Pradesh	1747.00	3100.00	17200.00	16259.00	29390.00	8348.00	38306.00	
Uttar Pradesh	257.00	1621.00	11674.00	245.00	--	2615.00	14529.00	
Uttar Pradesh	1334.00	2435.00	15198.00	19975.00	25785.00	3733.00	42081.00	
Uttar Pradesh	128.00	255.00	2690.00	64.00	1650.00	431.00	3323.00	
Uttar Pradesh	650.00	3505.00	42083.00	12915.00	41048.00	1998.00	64715.00	
Uttar Pradesh	495.00	1720.00	10578.00	13808.00	22794.00	198.00	27616.00	
Uttar Pradesh	157.00	497.00	6987.00	536.00	4844.00	336.00	8554.00	
Uttar Pradesh	--	--	--	--	--	--	--	
Uttar Pradesh	871.00	2539.00	19684.00	7114.00	21818.00	659.00	31481.00	
Uttar Pradesh	860.00	1454.00	14236.00	13245.00	23298.00	209.00	35175.00	
Uttar Pradesh	1996.00	2980.00	27830.00	17846.00	42275.00	698.00	52730.00	
Uttar Pradesh	1883.00	17453.00	133594.00	6876.00	80555.00	2706.00	165506.00	
Uttar Pradesh	167.00	43.00	621.00	287.00	864.00	78.00	1154.00	
Uttar Pradesh	140.00	65.00	3004.00	47.00	1261.00	403.00	3422.00	
Uttar Pradesh	93.00	38.00	1286.00	68.00	230.00	33.00	1661.00	
Uttar Pradesh	763.00	2290.00	4326.00	10624.00	15991.00	4066.00	19508.00	
Uttar Pradesh	1184.00	1261.00	24697.00	4177.00	16955.00	--	32397.00	
Uttar Pradesh	1507.00	2424.00	8246.00	18472.00	28232.00	5171.00	32284.00	
Uttar Pradesh	6.00	--	--	--	--	--	--	
Uttar Pradesh	556.00	4188.00	27213.00	26507.00	48500.00	255.00	61019.00	
Uttar Pradesh	84.00	252.00	1632.00	350.00	1975.00	251.00	2318.00	
Uttar Pradesh	2143.00	5133.00	53218.00	21744.00	59249.00	5395.00	82238.00	
Uttar Pradesh	491.00	1209.00	14619.00	3864.00	11270.00	2340.00	21170.00	
Uttar Pradesh	24.00	55.00	650.00	50.00	622.00	77.00	809.00	
Uttar Pradesh	72.00	87.00	1097.00	29.00	384.00	32.00	1400.00	
Uttar Pradesh	25.00	10.00	524.00	--	99.00	42.00	600.00	
Uttar Pradesh	--	--	--	--	--	--	--	
Uttar Pradesh	--	--	--	--	--	--	--	
Uttar Pradesh	--	--	--	--	--	--	--	
Uttar Pradesh	--	--	--	--	--	--	--	
Uttar Pradesh	236.00	105.00	1079.00	315.00	1443.00	262.00	1914.00	
Total	17869.00	54719.00	443966.00	195417.00	480532.00	40136.00	745910.00	

**COMPARATIVE FINANCIAL POSITION OF CENTRAL CO-OPERATIVE BANKS IN THE COUNTRY
AS ON 30-6-1988**

(Amt. in lakhs)

State Union Territory	1	2	3	4	5	6	7	8
	Paid-up Capital	Reserves	Deposits	Borrowings	Loans Outstanding on 30-6-88	Overdues as on 30-6-88	Working Capital	
Andhra Pradesh	5567.00	4105.00	22275.00	30084.00	39864.00	15897.00	62031.00	
Assam	34.00	32.00	802.00	38.00	684.00	284.00	876.00	
Bihar	7674.00	1587.00	14788.00	21504.00	28416.00	12449.00	46046.00	
Goa	--	--	--	--	--	--	--	
Gujarat	5588.00	10790.00	101538.00	21901.00	78516.00	16765.00	149367.00	
Harayana	2382.00	2543.00	17011.00	21244.00	34343.00	9794.00	44885.00	
Himachal Pradesh	37.00	425.00	6572.00	277.00	3945.00	199.00	9604.00	
Jammu & Kashmir	--	--	--	--	--	--	--	
Karnataka	4270.00	2298.00	35489.00	15881.00	30634.00	7776.00	59719.00	
Kerala	2643.00	2659.00	33731.00	18404.00	43989.00	5650.00	58728.00	
Madhya Pradesh	5150.00	3071.00	48250.00	34552.00	61887.00	19415.00	93764.00	
Maharashtra	11458.00	11194.00	210584.00	41282.00	17071.00	35319.00	292974.00	
Manipur	--	--	--	--	--	--	--	
Meghalaya	--	--	--	--	--	--	--	
Nagaland	--	--	--	--	--	--	--	
Orissa	2590.00	1766.00	7758.00	14978.00	23951.00	8998.00	29374.00	
Punjab	2390.00	2944.00	43580.00	14030.00	39098.00	13697.00	66620.00	
Rajasthan	4369.00	2543.00	19930.00	24417.00	37726.00	14347.00	53919.00	
Sikkim	--	--	--	--	--	--	--	
Tamil Nadu	5869.00	7588.00	71050.00	35425.00	92245.00	12002.00	125260.00	
Tripura	--	--	--	--	--	--	--	
Uttar Pradesh	6780.00	4374.00	60064.00	29243.00	92540.00	24996.00	100961.00	
West Bengal	1826.00	2468.00	20885.00	4294.00	13120.00	6807.00	32674.00	
Andaman & Nicobar IS	--	--	--	--	--	--	--	
Arunachal Pradesh	--	--	--	--	--	--	--	
Chandigarh	--	--	--	--	--	--	--	
Dadra & Nagar Haveli	--	--	--	--	--	--	--	
Daman & Div	--	--	--	--	--	--	--	
Delhi	--	--	--	--	--	--	--	
Lakshadweep	--	--	--	--	--	--	--	
Mizoram	--	--	--	--	--	--	--	
Pondicherry	--	--	--	--	--	--	--	
Total	68677.00	60357.00	714307.00	327554.00	791529.00	204395.00	1226802.00	

**PRIMARY CO-OPERATIVE BANKS (INCLUDING URBAN BANKS)
IMPORTANT ITEMS OF DATA AS ON 30 JUNE 1988**

Amount in Rs. Lakhs
Membership in Thousands

State Union Territory	No. of Banks	Total Members	Paid-up Capital	Reserves	Deposits	Loans issued during 87-88			Working Capital
						Short Term	Medium Term		
1	2	3	4	5	6	7	8	9	
Andhra Pradesh *	55	418	654.00	442.00	5318.00	3184.00	2305.00	6505.00	
Assam	--	--	--	--	--	--	--	--	
Bihar	--	--	--	--	--	--	--	--	
Goa	6	111	329.00	885.00	8098.00	709.00	2745.00	10446.00	
Gujarat	292	1745	4948.00	9891.00	86548.00	64263.00	27542.00	137737.00	
Haryana	9	30	109.00	57.00	1075.00	1975.00	89.00	1416.00	
Himachal Pradesh	4	5	28.00	17.00	424.00	305.00	90.00	552.00	
Jammu & Kashmir	--	--	--	--	--	--	--	--	
Karnataka	214	797	2763.00	2618.00	36443.00	34012.00	5929.00	48788.00	
Kerala	57	923	723.00	693.00	11530.00	6056.00	2763.00	14304.00	
Madhya Pradesh	38	182	425.00	360.00	5700.00	1570.00	2020.00	7500.00	
Maharashtra	380	3050	12500.00	26000.00	29350.00	318000.00	91000.00	395020.00	
Manipur	5	16	120.00	29.00	667.00	290.00	23.00	827.00	
Meghalaya **	2	3	15.00	1.00	32.00	3.00	4.00	61.00	
Nagaland	--	--	--	--	--	--	--	--	
Orissa	10	85	195.00	121.00	2514.00	631.00	407.00	3278.00	
Punjab	5	19	78.00	31.00	380.00	206.00	--	638.00	
Rahasthan	54	100	564.00	200.00	3302.00	624.00	4285.00	4801.00	
Sikkim	--	--	--	--	--	--	--	--	
Tamilnadu	136	3134	2060.00	2162.00	26190.00	21232.00	6238.00	38683.00	
Tripura	--	--	--	--	--	--	--	--	
Uttar Pradesh	25	235	580.00	380.00	4826.00	920.00	1750.00	5936.00	
West Bengal	49	509	1186.00	909.00	12259.00	1078.00	3313.00	15664.00	
Andaman & Nicobar IS	--	--	--	--	--	--	--	--	
Arunachal Pradesh	--	--	--	--	--	--	--	--	
Chandigarh	2	2	3.00	**	37.00	--	--	63.00	
Dadra & Nagar Haveli	--	--	--	--	--	--	--	--	
Daman & Div.	--	--	--	--	--	--	--	--	
Delhi	--	--	--	--	--	--	--	--	
Lakshadweep	--	--	--	--	--	--	--	--	
Mizoram	--	--	--	--	--	--	--	--	
Pondicherry	1	8	29.00	16.00	271.00	166.00	193.00	427.00	
Total	1344	11372	27309.00	44739.00	498664.00	456224.00	150741.00	692646.00	

**STATEWISE COMPARATIVE FINANCIAL POSITION OF PACs. INCLUDING
AND FSS AS ON 30-6-1988**

Amount in Rs. Lakhs
Membership in Thousand

State union Territory	Number	Total Members	Paid-up Capital	Reserves	Deposits	Borrowings	Short Term Loan Issued	Medium Term Loan Issued	Working Capital
1	2	3	4	5	6	7	8	9	10
Andhra Pradesh	6813	7390	5084.00	1984.00	1824.00	34150.00	--	3998.00	33041.00
Assam	--	--	--	--	--	--	--	--	--
Bihar	7057	6057	2558.00	286.00	47.00	27631.00	20558.00	80.00	30686.00
Goa	90	64	93.00	37.00	**	99.00	40.00	15.00	390.00
Gujarat	6773	2147	8096.00	5801.00	2055.00	41829.00	22771.00	5920.00	66655.00
Haryana	2350	1518	3643.00	217.00	539.00	30370.00	25007.00	871.00	35230.00
Himachal Pradesh	2104	7950	1102.00	511.00	3061.00	2730.00	585.00	1366.00	7952.00
Jammu & Kashmir	--	--	--	--	--	--	--	--	--
Karnataka	4685	4309	5972.00	2163.00	3556.00	30413.00	7071.00	554.00	54847.00
Kerala	1575	7436	7357.00	5174.00	49508.00	29140.00	47304.00	8797.00	148413.00
Madhya Pradesh	5591	5440	9090.00	3272.00	2684.00	44970.00	26055.00	2000.00	64820.00
Maharashtra	18369	6328	22500.00	5000.00	1900.00	101000.00	53050.00	13750.00	132500.00
Manipur	718	181	97.00	1.00	12.00	56.00	360.00	7.00	611.00
Meghalaya **	180	74	72.00	10.00	21.00	247.00	254.00	77.00	1996.00
Nagaland	242	--	76.00	40.00	--	68.00	240.00	88.00	184.00
Orissa	2819	3197	3156.00	968.00	520.00	17919.00	4860.00	1460.00	27046.00
Punjab	4170	1918	5648.00	1268.00	4327.00	31527.00	33975.00	1254.00	49533.00
Rajasthan	5265	4567	5759.00	1825.00	1284.00	35567.00	10791.00	7423.00	55405.00
Sikkim	35	14138	12.00	--	--	105.00	--	--	117.00
Tamil Nadu	4620	5975	5824.00	2351.00	5291.00	2808.00	21923.00	2805.00	55692.00
Tripura	378	226	230.00	310.00	20.00	625.00	70.00	55.00	1440.00
Uttar Pradesh	8599	12246	9641.00	1450.00	3501.00	60100.00	30384.00	3834.00	74692.00
West Bengal	7464	2803	2561.00	545.00	583.00	12211.00	6312.00	230.00	20155.00
Andaman & Nicobar									
IS *	44	5	9.00	13.00	**	37.00	12.00	43.00	59.00
Arunachal Pradesh	20	9	44.00	59.00	--	60.00	9.00	8.00	523.00
Chandigarh	33	5	5.00	3.00	5.00	3.00	4.00	2.00	17.00
Dadra & Nagar Haveli	8	9	4.00	8.00	--	13.00	5.00	2.00	41.00
Daman & Div	12	9	22.00	16.00	--	2.00	6.00	1.00	75.00
Delhi	--	--	--	--	--	--	--	--	--
Lakshadweep	7	5	11.00	6.00	12.00	15.00	5.00	16.00	45.00
Mizoram	--	--	--	--	--	--	--	--	--
Pondicherry	60	40	72.00	87.00	3.00	348.00	329.00	25.00	703.00
Total	90081	87346	99738.00	33405.00	80833.00	493443.00	311978.00	56681.00	862868.00

**Field Study Visit Programme for 15 Participants
of 5th ICA/Japan Training Course- Dec 13-15 1990.**
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Date

13-12-1990	6.0 hrs	Departure from IIM, Ahmedabad,
(Thursday)	8.0 hrs	Arrival at NDDB-Anand at Trainees Hostel
	10.0 hrs	Briefing on the Activities of Amul/ NDDB - with special reference to Anand Pattern.
	to 11.0 hrs	
	11.45 hrs	Visit Dairy Plant of Kaira District Co.op Milk Producers' Union Ltd. (AMU)
	to 12.30 "	
	12.30 Hrs	Meeting with the Chairman, Managing Director and other officials of AMU.
	to 13.30 "	
	13.30 Hrs	Lunch at Amul
	to 14.30 "	
	14.45 Hrs	Visit Institute of Rural Management Anand.
	to 15.45 "	
	15.50 Hrs	Visit National Dairy Development Board
	to 16.50 "	
	17.0 Hrs	Meeting with Dr.V.Kurien, Chairman, National Dairy Development Board, Anand
	18.00 Hrs	Visit Dadwa Milk Producers' Co.op Soc
	to 19.30 "	
	20.00 Hrs	Dinner at NDDB Guest House
14.12.1990		
(Friday)	8.00 Hrs	Breakfast at NDDB Guest House
	9.00 Hrs	Visit Amul Cattle field Plant
	to 10.00 "	
	10.10 Hrs	Visit Tribhuvandas Foundation - Anand (A Project for Health Care facilities for women and children)
	to 10.40 "	

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10.45 Hrs Visit Anand Regional Integrated
to 11.30 " oilseeds co.op Project - Packa-
ging station)
11.45 Hrs Presentation on Cooperative
to 12.45 " Development Activities of NDDB
13.00 Hrs Lunch at NDDB Guest House.
to 14.00 "
15.00 Hrs. Visit to EAO Bidaj and Return Anand
to 17.00 "

Overnight stay at NDDB Hostel

11-12-50
(Saturday)

7.30 Hrs Breakfast
8.00 Hrs Depart for Dhandhuka Taluka Coop.
Cotton Sale Giny. Pressing Socy.Ltd.
(Dist : Ahmedabad)
10.00 Hrs Arrival at Dhandhuka
10.30 Hrs Visit to Cotton Sales Co.op Socy mtg
to 13.00 " and Discussions.
13.00 Hrs Lunch
to 14.00 "
14.00 Hrs Leave for Ahmedabad
(Stay at IIM)

A REVIEW OF
DHANDHUKA TALUKA COOPERATIVE COTTON, GINNING
AND PRESSING SOCIETY LIMITED
Dhandhuka, Dist. Ahmedabad(Gujarat)

J.M. MULANI*
Consultant on Cooperation
Ahmedabad

Chief Executive (Retd.)
Gujarat State Co-op.Union
Ahmedabad

A REVIEW OF
DHANDHUKA TALUKA COOPERATIVE COTTON, GINNING
AND PRESSING SOCIETY LIMITED
DHANDHUKA, DIST. AHMEDABAD (GUJARAT)

- J.M. MULANI
Consultant on Cooperation
Ahmedabad.

INTRODUCTION

Dhandhuka is a Taluka place in Ahmedabad District, at a distance of 110 kms. from Ahmedabad. Dhandhuka Taluka Cooperative Cotton Sale, Ginning and Pressing Society Ltd. was registered at Dhandhuka in 1952. The society has its own history of origin. It was in the year 1952 the worst year of drought, when late Muni Shri Santbalji, who was working in Bhal-Nalkantha, the backward dryland farming area, for rural organisation and development through Prayogik Sangh and Farmers' organisation for socio-economic development, and social justice to the rural people. Seeing the exploitation of cotton grower farmers by private traders and vested interests, Shri Santbalji was very much unhappy and perturbed. A meeting of farmers of the area was arranged in his presence. He explained the benefits of working together and advised that cooperative marketing and processing was the only solution to get rid of exploitation and for the welfare of farmers. He urged the farmers to unite, to organise a cooperative cotton sale society and to join as loyal members of it so that it works successfully in the interest of farmers. At the inspiration of Shri Santbalji, the farmers were convinced about the benefits of a co-operative and they took a decision in the same meeting to register such a cotton sale society. It was on 9.2.1953, the society was registered in the earlier Bombay State.

Majority of the members were small farmers and it was difficult to collect large amount of share capital from members, and to establish its own Gin-Press unit right from beginning.

WORKING OF SOCIETY

However, some cotton merchants and owners of Gin-Press came to the rescue and placed some amount of loan at the disposal of society. An owner of Gin-Press unit came forward and offered his unit for use by society for its members, and also offered his services and expertise to manage the society. Thus, the promoters of the society were encouraged to start the work with great enthusiasm, with the help of others.

As a result of the working of society, they could give better prices for cotton in comparison with private traders. The farmers were tempted to bring all their kapas (cotton with cotton seeds) and cotton pods to the society. The society could create awareness among cotton growing farmers, in all villages. The membership, was increasing year after year. The farmers were assured of permanent cotton market. They therefore extended their whole-hearted support and put their confidence in the society. The society continued its working in hired Ginning-Pressing unit for 18 years. But then, it was on its own. It established its Gin-Press unit from its own funds and resources.

POOLING

The society pooled the produce of its members on commission-basis. Farmers bring kapas or cotton pods in

their vehicles. A sample is taken out immediately and tested for its cotton and cotton seed yield. The rate is fixed on that basis. So possibilities of lower or inferior quality of kapas are ruled out. After taking out the test of the sample, goods are weighed and 75% of the payment is made in advance immediately. Balance 25% of the payment is made at the end of the season when accounts are settled finally. The society is charging commission of 0.75% for the value of produce, brought to society. The society is pressing about 16,000 bales of cotton every year out of which 11,000 bales are of members and remaining 5,000 bales of traders. The society has made marketing arrangements with Regional Cooperative Cotton Marketing Union and State level cooperative cotton federation. It also exports its cotton bales through them. Last year only, it exported 3,200 bales of cotton to Japan and other countries. It receives payment from Union/Federation within 30-35 days.

STORAGE

The society has its own godown facilities. It has storage capacity of 10,000 cotton bales and 200 million kg. of cotton seeds in its own eight godowns. During 1989-90, the society pooled produce worth Rs.2,15,71,492.00 and marketed worth Rs.2,73,04,737.00. The business policy is 'no profit no loss' basis. Only 0.75% commission is charged to meet with the administration costs and expenses for the services rendered to the members. Thus it made surplus of Rs.3,31,067.00, which was appropriated as per bye-laws, towards Reserve Fund, statutory and other provisions and funds. The society has been paying dividend at the rate of 12% every year to its members,

and has been getting audit classification 'A' which speaks about its sound marketing management, and financial stability. Besides, all the members have to bring their produce to society every year regularly and cannot sell to private traders. In case any member is found so doing he is removed from membership. This policy has been useful in bringing about stability to society.

SPECIAL FEATURES

1. The society has 1934 members, of which 1869 are farmers, 55 are non-farmers and 10 societies are as members as they are doing pooling work of cotton at village level. All members bring their cotton produce to the society.
2. The society has been providing good seeds of cotton at subsidised rates. As a result, quality of cotton has improved and yield per acre has been increasing.
3. All members have to bring their cotton produce regularly every year to society. Irregular or default members are penalised or removed from membership. Today there is a pressing demand from farmers to become members. But they are refused as society is not in a position to handle their produce.
4. The society has got deposits from its members worth Rupees Ten Million for which they pay interest at the rate of 10%. Hence, society is dependent on its own resources and not on bank loans or other borrowings.

5. Each member is provided with a pass book by society. The pass book contains details about weight of kapas/cotton pods, its quality and price and amount of advance paid. It is duly signed by both, the member and society officer.
6. The Managing Committee of the society meets every month and takes a review of crop position, makes arrangements for Ginning-Pressing and other activities for farmers.

The most striking feature is that in its history of 38 years, the elections of Committee Members and Chairman are held unanimously without any contest. This speaks about harmony and unity of members as well as their awareness about electing right type of leaders to guide the destiny, for the prosperity of farmers.

7. The members have not had any opportunity to raise any dispute about any sort of discrimination or favouritism among its members. All are given equal treatment.
8. The average attendance at Annual General Meeting is about 300 members. Agenda items are discussed thoroughly and all decisions are taken unanimously. The election of Chairman takes place in General Meeting, every year. It is a matter of record that, the Chairman is elected always unanimously and uncontested. One can call it a healthy sign of democracy.
9. In spite of large size of business and working

of society, there are only ten staff members on regular establishment who manage the affairs and operations of society. Seasonal staff is recruited on temporary basis during cotton season.

Mr. M.P. Wala, Manager of the society who has been working for about three decades is very much instrumental in the progress of the society. His commitment, dedication and integrity are of very high order, which have led the society to this position and very high stature. The farmers are really proud of becoming members of such a society. The service conditions of the staff are very satisfactory and industrial relations are healthy and cordial.

10. The society has started at the inspiration of Muni Shri Santbalji and other Sarvodaya workers. Their blessings and guidance has been in its foundation. Due to this, the society has been successful in maintaining high values of co-operation, standards of morality, honesty, and loyalty.

In short, this society is the unique example of cooperative marketing and processing of cotton produced from its members. It has really made substantial contribution in the socio-economic development of its farmer members. The society is self-reliant, with members awareness and their active participation. The cooperative approach has taught the ignorant village farmers, an important lesson that, in order to obtain maximum economic returns, for what they produce,

they need institutions of their own, which are organised on cooperative lines. The members and others concerned are really proud of what the society has achieved during its eventful existence of 38 years.

...

Dt.30.11.90
JMM.

FINANCIAL & OTHER DETAILS OF SOCIETY

No.	Year	No. of Mem- bers	Share Capital Rs.	Reserve Fund Rs.	Other Funds Rs.	Rate of Di- vidend %	Surplus Rs.
1	1980-81	1943	4,90,125	8,95,709	15,02,775	12	1,60,785
2	1981-82	1935	4,89,775	10,40,784	17,36,721	12	2,60,065
3	1982-83	1934	4,88,500	11,17,724	19,32,004	12	2,89,670
4	1983-84	1925	4,97,450	12,23,400	21,50,700	12	2,74,222
5	1984-85	1921	4,97,900	13,00,236	25,29,411	12	3,49,304
6	1985-86	1926	4,96,050	14,94,758	28,04,935	12	3,07,432
7	1986-87	1927	4,96,925	15,81,458	30,80,765	12	2,00,621
8	1987-88	1928	4,98,000	16,37,006	30,75,740	12	1,53,904
9	1988-89	1937	4,98,600	16,79,213	31,85,603	12	1,60,607
10	1989-90	1934	4,99,300	18,69,463	35,12,871	12	3,31,068