



The Satara District Central Cooperative Bank Ltd., Satara

Limca

Book of Records
National Record

An ISO 9001:2008 Certified Organization "Co-operative Banking Topper"

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Sat.



Head Office, Satara



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The Satara District Central Cooperative Bank Ltd., Satara

An ISO 9001:2008 Certified Organisation

Participating in



2014
International Year of
Family Farming

Organized by



International
Co-operative
Alliance

International Co-operative Alliance
Asia and Pacific

COOPERATIVE ENTERPRISES BUILD A BETTER WORLD



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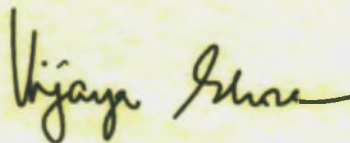
ICA 02462

Limca

Book of Records

National Record

The Satara District Central Cooperative Bank Ltd, Satara, Maharashtra, established on August 15, 1949, has several outstanding achievements in the area of performance, working and products, which set it apart from others in the co-operative banking sector. Its unique achievements include: 43 best performance awards from different agencies, 'A' audit classification for the last 63 years, making profit consistently for the last 59 years, 100% loan recovery during 2009-2013, 100% loan recovery of 413 affiliated societies in 2012-13, no imbalance in affiliated Primary Agriculture Cooperative Society since 2002, more than 10% dividend to shareholders for the past 22 years, free mediclaim for loan availing farmers, 0% interest on crop loans, setting up 516 Farmers Clubs, 1,10,184 no-frills accounts for the poor and 119% achievement of the annual credit plan target in 2012-13.



Vijaya Ghose
Editor, Limca Book of Records



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PATEL GROUP & CO.
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Presents

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BEST DISTRICT CENTRAL CO-OPERATIVE BANK

Presented to



**The Satara District Central
Co-op Bank Ltd.**



Associate Sponsor



28th June, 2014 | Taj Lands End, Mumbai



www.lokmat.com

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By Royal Charter

Certificate of Registration

QUALITY MANAGEMENT SYSTEM - ISO 9001:2008

This is to certify that:

The Satara District Central Cooperative
Bank Limited, Satara
Head Office:
Kisan Bhavan" C.T.S. No. 523 A/ 1,
Plot No. 5 & 6, Opp. Zilla Parishad Camp
Sadarbazar, P.B. No. 6
Satara 415 001
Maharashtra
India

Holds Certificate No:

FS 614682

and operates a Quality Management System which complies with the requirements of ISO 9001:2008 for the following scope:

Provision of Banking Services.

For and on behalf of BSI:

Gary Fenton, Global Assurance Director

Originally registered: 01/07/2014

Latest Issue: 01/07/2014

Expiry Date: 30/05/2017

Page: 1 of 2



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Bank Profile

334.2(5471)
sat.

Introduction

The Satara District Central Cooperative Bank Ltd., Satara, which has emerged as the economic power house of the district. We are fully engaged for socioeconomic upliftment of the farmers of Satara District since 1950.

The bank was founded in the year 1949 out of the great vision of Late Ex-Deputy Prime Minister of India Hon. Yashwantrao Chavan, Balasaheb Desai & Kisan Veer. Their dedication, hard work and team sprit has turned it into a success story in 64 years. Experienced Hon. Board of Directors and Excellent Administration of the Bank did not let their vision down, and continuously strived for serving and reaching the poor and the deprived, with its untiring efforts.

Today, The SDCC Bank leads the Co-operative Credit Banking. This is not just a bank but is the nucleus hub of a flourishing movement that is bringing prosperity, well-being and a better standard of living to the Rural Society in the District, aiming full utilization of their hard earned resources.

The bank has a wide network of 257 Branches and 47 extension counters which helps the Bank to serve its area of operation, very efficiently and effectively. Bank is an Apex Institute operating in the District. It is a Federal Body with 2648 Co-operative Societies as its shareholders.

It is precious that, the bank has been in audit class 'A' since its inception and has won numerous awards for its outstanding performance in the cooperative banking sector. The bank has been accredited by ISO 9001-2008 for its excellence in Management.

An ambitious CBS project is implemented for attractive, efficient, comprehensive & speedy banking. The Bank has launched its Mission mode project for financial inclusion, with which it is the first cooperative bank in the state to offer entire package of financial services to the farmers and strive to progress in economic and social life of the people of Satara District."

Limeca

Book of Records

National Record

The Satara DCC Bank Ltd., Satara
Recorded as
"Co-operative Banking Topper"

The Satara District Central Cooperative Bank Ltd., Satara, Maharashtra, established on August 15, 1949, has several outstanding achievements in areas of performance, working and products, which set it apart from others in the country's co-operative banking sector.

Some of its unique accomplishments and highlights are as follows:

- The Satara District Central Co-operative Bank is a leading bank in Cooperative Sector.
- Bank was established on 15th August 1949.
- Banking License Number is RPCD.BOM.53-C Dated 6th September 1994.
- Skilled Board of Directors & Excellent Administration.

- An ISO 9001:2008 Certified Organization.
- Bank has won numerous National as well as State level awards from NABARD, NAFSCOB, MSC Bank Association, MSC Bank and from admired institutions like Banking Frontiers, Mumbai, TIME RESEARCH, DELHI, Avies Publication, Kolhapur etc for its outstanding performance in the cooperative banking sector and for Several social transformation initiatives.
- Bank has been in audit class 'A' since its inception.
- Bank has been making profit since last 59 years.
- 100 % Recovery on bank level since last 5 years.
- 90 % Recovery on member level since last 5 years.
- Bank has maintained 0 % Net NPA on loans and advances consecutively for 6 years. As well as Gross NPA is below 1 % last 3 years.
- Bank has declared and disbursed dividend of 10 % and more to its share holders consecutively for 22 years.
- Bank has been providing free insurance to the loanee farmers under "Farmer's Group Mediclaim Policy" consecutively for 5 years.
- 0 % interest on Crop Loan up to the loan limit of Rs. 3.00 lacs since last 4 years.
- Interest rebate to the farmers for Medium and Long Term Loan for capital formation since last 5 years.
- Bank provides financial support to PACS for strengthening their financial position out of its profit consecutively for 5 years.
- Loan facility for around 75 purposes.

- Under Financial Inclusion Scheme bank got excellent success to give the banking services to people who are away from the banking flow. Establishing 621 Farmers Clubs to provide expert guidance to farmers.
- Opening 1,10,184 no-frills^v accounts for the poor in the district.
- No more^v single affiliated Primary Agriculture Cooperative Society (PACS) is in imbalance^e from 2002.
- Several of social transformation initiatives have also been instrumental in improving the quality of life in rural areas.

We are grateful for evaluating our several activities as well as social efforts and unique outstanding achievements, which set us apart from others in the co-operative banking sector. Accordingly, we are recorded as **“Co-operative Banking Topper”** In admired **“Limca Book of Records”**

It is historical moment for us. Inclusion of cooperative bank in such admired record book is a milestone for a cooperative sector and it will give boost to cooperative movement in India. This honour is not only to our bank, but to whole cooperative sector by opening its doors for cooperatives to prove themselves.

Details of the Bank

Name of the Bank	: The Satara District Central Co-operative Bank Ltd., Satara.
Address	: New Administrative Building, Satara Pandharpur Road, 'Kisan Bhavan', C.T.S.No.523 A/1, Plot No. 5 & 6, Sadarbazar, Camp, P.O. Bõx No.6, Satara - 415 001
Telegraphic Address	: "KRUSHIBANK"
Website	: www.sataradccb.com
E-mail Address	: sdccb@rediffmail.com
Phone Nos.	: (02162) 227636 to 227643
Fax No.	: (02162) 227645
Registration No	: 13179/1961 Dated 15 th August 1949
License No.	: RPCD Bombay 53 C Dated 06 th September 1994 License renewed on 20 th December 2011
Audit Class	: "A" (Since beginning)
Total Branches	: 257 Branches and 47 Extension counters
Total Members*	: 2767 (2648 from Coop. Societies and 119 from Individuals)
Total Deposits*	: 4003.59 Crore
Total Loans*	: 2938.15 Crore
Mixed Business*	: 6941.74 Crore

(* as on 31.03.2014)

Name of the Chairman : Hon. Shri. Lakshmanrao Pandurang
Jadhav (Patil)

Mob. No. 9822390898

Name of the Vice-Chairman : Hon. Shri. Ravindra Tatyso Kadam

Mob. No. 9823422525

Name of the : Shri. Dilipkumar Fulchand Dharu


Chief Executive Officer Mob. No. 9850903080

Name of the General Manager (Adm. & Finance) : Shri. Bhujangrao Jijaba Jadhav
Mob. No. 8149221898/ 9421580600

Name of the General Manager (Loans & Devp.) : Dr. Rajendra Nanaso Sarkale

Mob. No. 9850586220

Category of the Bank : District Central Co-operative Bank



Best overall Bank

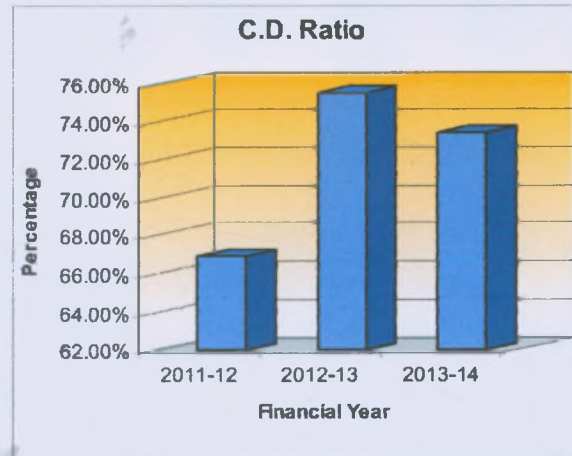
Excellence in operational efficiency

Some major features are given below

1. C.D. RATIO -

C. D. Ratio reported for last three year is as follows:

	2011-12	2012-13	2013-14
C.D. Ratio	66.86 %	75.53 %	73.38 %



2. PROFITABILITY:-

Except first two years, bank remained continuously in profit for last 62 years.

Working Profit of the bank for last three years is as follows:

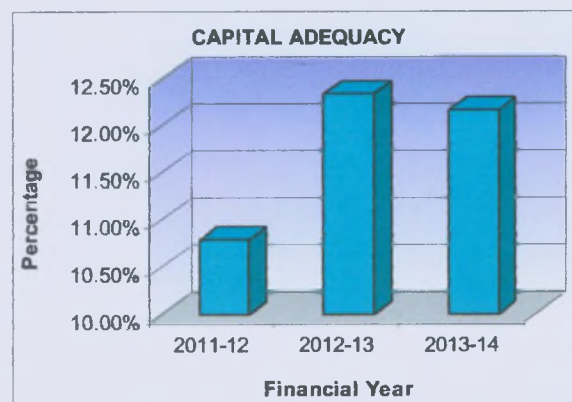
	(Rs. in lacs)		
	2011-12	2012-13	2013-14
Working Profit	1600	1900	2300



3. CAPITAL ADEQUACY:-

Our bank has maintained capital adequacy worth to working capital on 31st March. CRAR Ratio reported for last three year is as follows

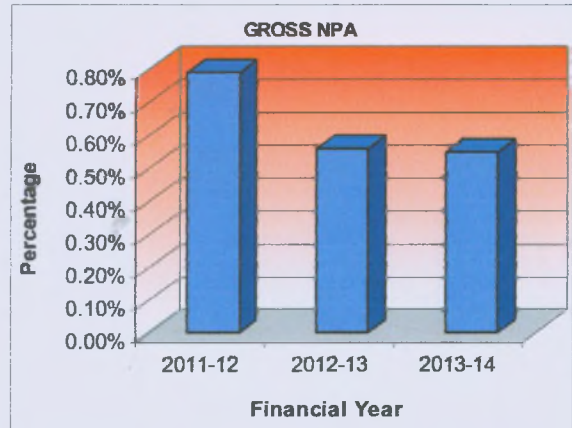
	2011-12	2012-13	2013-14
CRAR	10.79 %	12.34 %	12.16 %



4. N. P. A.:-

Banks Net percentage of NPA is 0 % to total loan outstanding. Gross percentage of NPA for last three years is as follows:

	2011-12	2012-13	2013-14
Gross NPA	0.79 %	0.56 %	0.55 %

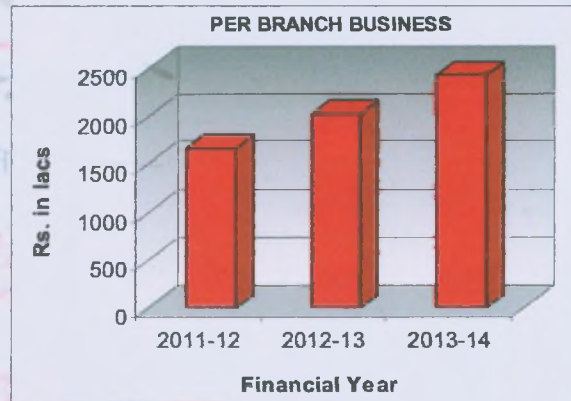


5. PER BRANCH BUSINESS:-

Per Branch Productivity for last three years is as follows:

(Rs. in lacs)

	2011-12	2012-13	2013-14
Per Branch Business	1668.33	2030.65	2426.02

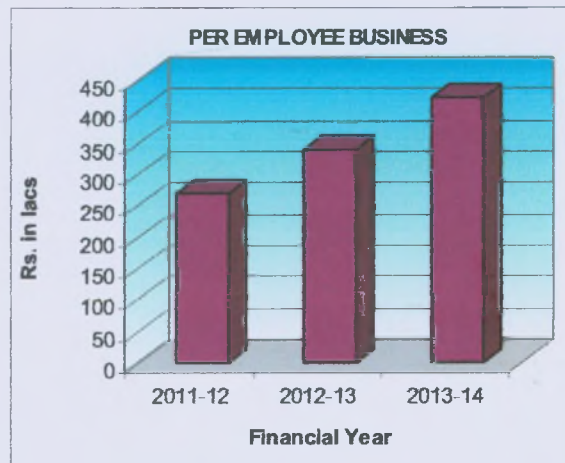


6. PER EMPLOYEE BUSINESS:-

Per Employee Business is for last three years is as follows:

(Rs. in lacs)

	2011-12	2012-13	2013-14
Per Employee Business	269.99	339.98	421.85

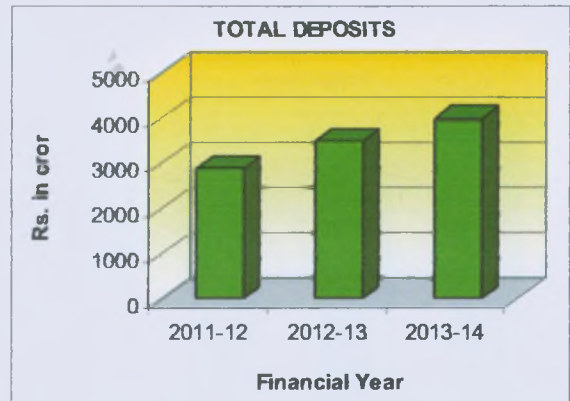


7. TOTAL DEPOSITS:

Total Deposit growth of the bank for last three years is as follows:

(Rs. in cror)

	2011-12	2012-13	2013-14
Total Deposits	2894.34	3507.31	4003.59

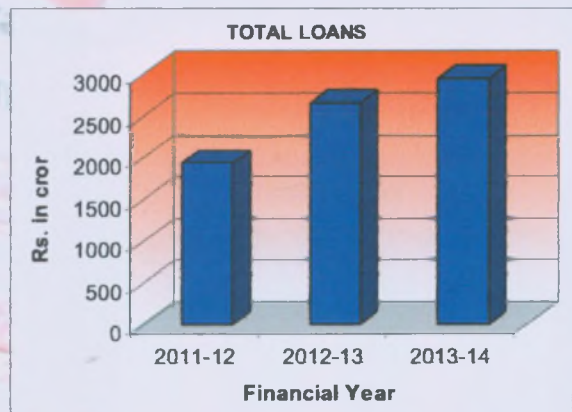


8. TOTAL LOANS:

Total Deposit growth of the bank for last three years is as follows:

(Rs. in cror)

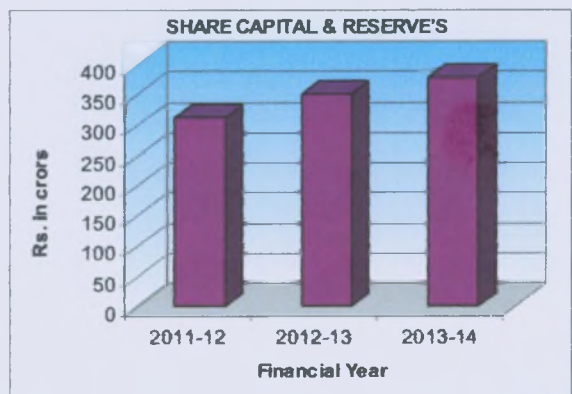
	2011-12	2012-13	2013-14
Total Loans	1935.30	2649.09	2938.02



9. SHARE CAPITAL & RESERVE'S:

Total Share Capital & Reserve's growth of the bank for last three years is as follows:
(Rs. in cror)

	2011-12	2012-13	2013-14
Total Share Capital & Reserve's	311.90	349.90	377.72

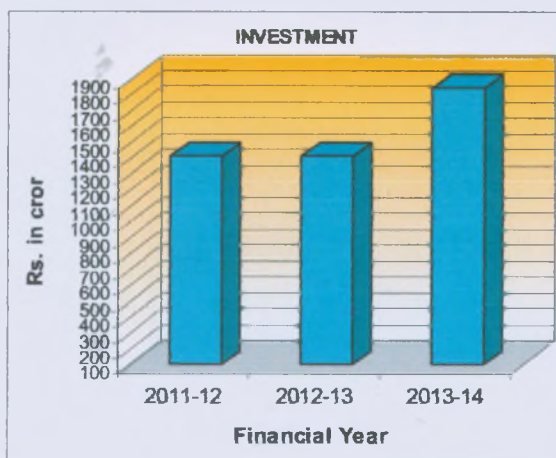


10. INVESTMENT

Total Investment growth of the bank for last three years is as follows:

(Rs. in cror)

	2011-12	2012-13	2013-14
Total Investment	1410.08	1413.00	1841.65

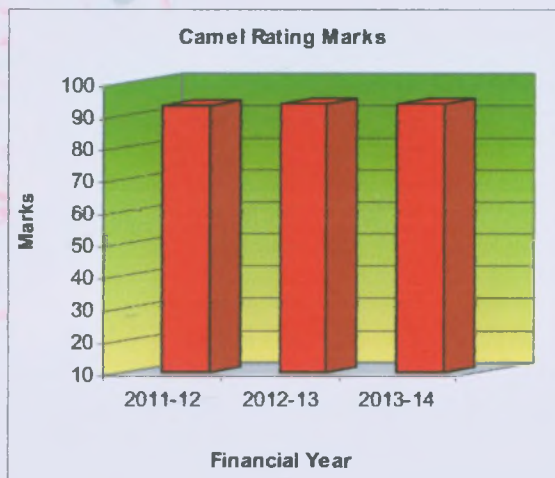


**11. AUDIT CLASSIFICATION
(CAMEL RATING):**

Bank is in "A" Audit Class since its inception.

The camel rating marks obtained by the bank for last three years is as follows

	2011-12	2012-13	2013-14
Camel Rating Marks	93.00	93.35	93.50



Financial Position of the Bank

(₹ in lakhs)

Sr. No.	Particulars	As on 31-3-2011	As on 31-3-2012	As on 31-3-2013	As on 31-3-2014
1	Share Capital	6447.83	7596.56	9568.97	11082.56
2	Total reserves	19763.48	22668.69	25420.91	26689.05
3	Free reserves	16404.63	18252.34	19908.24	21768.92
4	Capital Fund (1 + 3)	22852.46	25848.90	29477.21	32851.48
5	NPA provisions	1460.31	1491.97	1481.82	1664.18
6	Deposits	257494.23	289434.37	350731.77	400358.84
7	Total borrowing	15780.45	24089.94	29656.35	58202.94
8	Investment	134684.80	141008.00	141300.95	184165.81
9	Loans issued	154563.24	197362.82	256171.96	285125.26
10	Loans & advances	157231.86	193530.22	264909.65	293802.15
11	% of recovery (June)	--	--	--	--
	A) Agril	100.00	100.00	100.00	99.52
	B) Non-agril	90.07	83.23	93.94	*
	C) Total	99.03	99.31	98.56	*
12	% of total over dues to total o/s	1.19	0.89	0.87	1.31
13	Working capital	316437.29	360934.43	432575.33	518520.28
14	Working profit	1331.00	1600.00	1900.00	2300.00
15	Per branches business	1406.83	1668.33	2030.65	2426.02
16	Per employee Business	216.70	269.99	339.98	421.85
17	Net worth	27008.60	31297.69	35408.06	38407.43
18	Total Branches	250	251	257	257
19	Total employees	1623	1551	1535	1478
20	CD Ratio (%)	53.80	56.71	63.84	55.75
21	Dependency (%)	6.13	8.32	8.46	14.54
22	Liquidity (%)	64.70 %	59.60%	44.60%	46.90%
23	Accumulated losses	--	--	--	--

*details as on 30.06.2014

Sr. No.	Particulars	As on 31-3-2011	As on 31-3-2012	As on 31-3-2013	As on 31-3-2014
24	NPA				
	A - Standard Assets	155716.94	192000.27	263418.87	292197.28
	B-Sub Std. Assets	238.06	222.91	184.92	80.49
	C- Doubtful Assets	1276.86	1312.21	1305.86	1524.38
	D-Loss Assets	--	--	--	--
25	Total NPA	1536.67	1535.12	1490.78	1604.87
26	Book Value of Assets	315077.49	359844.24	432575.33	518520.28
27	Reliable Value of Assets	313245.12	358159.01	429872.62	515032.92
28	Outside Liabilities	287327.69	317067.49	385144.87	467564.40
29	Imbalance Socy.	--	--	--	--
30	Imbalance Amounts	--	--	--	--
31	Current Deposits	43623.35	44072.76	48065.37	64609.29
32	Saving Deposits	95680.32	104040.17	114866.05	129531.36
33	Fixed Deposits	118190.56	141321.44	187800.35	206218.19
34	NPA Gross	0.97 %	0.79%	0.56 %	0.55 %
35	Net	0 %	0%	0 %	0 %
	Yield on Assets	7.45	8.67	9.09	8.73
36	Cost of Funds	4.27	4.85	5.96	5.91
37	Financial Margin (*) 1	3.18	3.82	3.13	2.82
38	Cost of Management to Working funds (*) 4	2.42	2.74	1.81	1.89
39	Risk Cost (*) 3	0.20	0.24	0.03	0.03
40	Misc. income to working Funds (*)2	0.14	0.14	0.12	0.11

Sr. No.	Particulars	As on 31-3-2011	As on 31-3-2012	As on 31-3-2013	As on 31-3-2014
41	Net Margin	0.70	0.98	1.41	1.01
42	Cost of Deposits	5.06	5.73	7.03	6.93
43	C.R.A.R.	11.64	10.79	12.34	12.16
44	Pert Staff Dep. + Adv	216.70	269.99	339.98	421.85
45	Per Branch Dep.+Adv.	1406.83	1668.33	2030.65	2426.02
46	Salary per Staff	2.81	3.30	3.36	4.00
47	Profit per Branch	5.32	6.37	7.39	8.95
48	Staff per Branch	6	6	6	6
49	Audit Class	"A"	"A"	"A"	"A"

Best overall Bank

Following Growing figures of business shows the growth in customers:

(Rs in lacs)

S No	Particular	31.3.2011	31.3.2012	31.3.2013	31.3.2014
A]	CAPITAL & LIABILITIES				
1	Share Capital & Reserve's	27135.73	31189.66	34989.88	37771.61
2	Deposits	257494.23	289434.37	350731.77	400358.84
3	Borrowings	15780.45	24089.94	29656.35	58202.94
4	Other Liabilities	16026.87	16220.46	17197.33	22186.89
	Total -	316437.28	316437.28	432575.33	518520.28
B]	PROPERTY & ASSETS				
1	Cash on hand & Bank	15798.18	16763.74	14522.22	23977.28
2	Investments	134684.80	141008.00	141300.95	184165.81
3	S.T. Loan (Agril.)	39990.99	51440.08	78366.59	91895.39
4	M.T. & L. T. Loans	37896.24	50496.55	60393.99	76415.73
5	Cash Credit & Other Loans	79344.63	91593.59	126149.07	125491.03
6	Other Assets	8722.44	9632.47	11842.51	16575.04
	Total -	316437.28	360934.43	316437.28	518520.28

District Credit Plan:

The Satara District Central Co-operative Bank is working a vital role in respect of annual credit plan of the district. Bank compile more than 50 % credit requirement of the total credit requirement.

Last three years performance in this regard is as under:

(Rs. in lacs)

Sr. No	Particular	FY 2011-12			FY 2012-13			FY 2013-14		
		Target	Achiev.	%	Target	Achiev.	%	Target	Achiev.	%
1	Commercial Banks	129455	65081	50	211800	99770	47	265364	218917	82.00
2	The Satara DCC Bank	79464	103413	130	118000	146687	119	148500	147851	99.56
	Total	208919	168494		329800	246457		413864	366768	

The target and achievement of the above is for priority sector.



Uniqueness of the Bank

Uniqueness of the Bank

1) Highest award winner Bank

Bank has secured 53 awards from different renowned agencies / institutions in the country and the details are as under.

- 1) We are the first District Central Cooperative Bank from India, recorded as "Co-operative Banking Topper" In "Limca Book of Records 2014"
- 2) Bank has obtained the International Standard Certification i.e. ISO 9001:2008 Certificate by British Standard Institution.
- 3) Bank has been awarded by National Bank for Agriculture & Rural Development (NABARD) by "Best Performance Award" from 1997 to 2004 for 6 times consecutively.
- 4) State Government of Maharashtra has awarded the bank by "Sahakar Nishta Puraskar 2013".
- 5) Bank has been awarded by National Level "Best Overall Performance Award" by National Federation of State Co-operative Bank Ltd., (NAFSCOB) in the year 2011 & also in the year 2013.
- 6) Maharashtra State Co-operative Banks Association Ltd., Mumbai (MSCBA) has awarded the bank by "Best District Central Co-op. Bank Award" from 1998 to 2013 for 13 times consecutively. Also our 6 officials have been awarded by the association by "Late Bapusaheb Deshmukh Best Coop. Bank Employee".
- 7) Maharashtra State Co-op. Bank Ltd, Mumbai has been awarded the bank by "Late Yashwantrao Chavan Award 2012" for Best Performance.
- 8) Bank has been honoured by 11 Awards in different Categories by Banking Frontiers, Mumbai from the year 2011 to 2013.
- 9) TIME RESEARCH, New Delhi has selected the Bank for "Business Leadership Award 2013".
- 10) Avies Publication, Kolhapur has been awarded the bank by "Banco Award 2013"
- 11) Lokmat has awarded the bank by "**BFSI Award 2014**"
- 11) NABARD has been awarded for 5 times from 2007 to 2010 for "Development of Best Farmers Clubs" and 4 times from 2010 to 2012 for "Best Self Help Group Linkage"

2) Audit Classification

“A” Audit classification by the Audit Authority for the cooperative bank is considered the best rating on working and performance of the bank. Bank has achieved “A” Audit class consecutively for last 64 years (Since formation of the bank i.e. 15th August 1949)

3) Profit making bank

Bank has been making profit since last 60 years from 1955.

4) 100 % recovery of loan at bank level.

Bank has achieved 100% recovery of loan consecutively for 5 years. (As on 30th June - 2009, 2010, 2011, 2012 and 2013)

5) 0 % Net NPA

Bank has maintained 0 % Net NPA on loans and advances consecutively for 7 years from 2007-08 to 2013-14. Even Gross NPA of the bank is below 1 % for last 4 years from 2010-11 to 2013-14.

6) Dividend beyond 10 % to the share holders.

Bank has declared and disbursed dividend of 10 % and more to its share holders consecutively for 23 years from 1992 to 2014.

7) Free mediclaim for the loanee farmers

Bank has been providing free insurance to the loanee farmers & their spouse or one member of family under “Farmer's Group Mediclaim Policy” consecutively for 5 years from 2009-10 to 2012-14.

Since from the adoption of policy 2167418 number of farmers covered under group insurance and for them insurance premium of Rs. 1970.61 Lakh has been paid by the bank out of its profit and result of this under the insurance cover 27207 number of members get the benefit of Rs. 2445.08 Lakhs.

8) 0 % interest on Crop Loan

Interest subvention on crop loan has been introduced by the Government of India and State Government of Maharashtra for the Crop Loan to the farmers disbursed by bank for cultivation of crops up to 1 Lakhs. From 1 Lakh to 3 Lakh bank has been giving interest subvention and make available the Crop Loan up to Rs. 3 Lakhs by effective interest rate of 0 % only since last 5 years i.e. from 2009-10 to 2013-14.

9) Interest rebate to the farmers for Medium Term (MT) and Long Term (LT) Loan

Bank has introduced interest rebate to the farmers on the interest for the current year installment since last 6 years on the term loan provided by the bank for implementing various agriculture development schemes.

Actual interest rate for MT & LT loan was @ 13 %, bank has given the interest rebate @ 7% for the year 2008-09 and from the year 2009-10 to 2013-14 bank has been given the interest rebate @ 10% continuously.

10) Special incentives to PACS for its good performance.

Bank provides financial support to PACS for strengthening their financial position out of its profit consecutively for last 6 years from 2008-09 to 2013-14.

Total Amount of Rs. 1319 Lakh has been made available by the bank by its own profit and contributed to each PACs during the respective years.



**"Cooperative Banking Topper"
with Best Rural Out - reach**



Innovative Initiatives in Rural Sector

Innovative Initiatives in Rural Sector

The Satara District Central Cooperative Bank leads the Co-operative Credit Banking. This is not just a bank but is the nucleus hub of a flourishing movement that is bringing prosperity, well-being and a better standard of living to the Rural Society in the District, aiming full utilization of their hard earned resources.

Considering the need of farmers and common people, the Bank has introduced more than 75 loan policies and implemented it successfully. As well bank has provided loan facility for agri. related business. Bank is working a vital role in respect of annual credit plan of the district. The share of bank in Annual Credit Plan of the district is more than 50 % of total credit requirement. Bank has achieved 119 % of target of Annual Credit Plan during the year 2012-13 under priority sector.

Customer oriented Loan Policies

Availability of Crop Loan up to 3 lacs @ 0% only:



The Short Term Credit is mainly required to the poor farmers for purchase of various inputs viz. Seeds, Fertilizers, Insecticides etc. Taking in to consideration these basic needs, Bank makes available Crop Loan facility to the farmers as per their needs on time.

India is a farmer's country and the farmers are back bone, who fulfills the most prior basic need of food. There for they must have strength and for strengthening they bank release the burden of interest on loan. Bank provides Crop loan up to 3 lacs @ 0 % only. Indirectly bank supports the National Programme i.e. prevention of appetite.

2. KISAN CREDIT CARD (KCC):-

On the basis to provide fertilizer, pesticides & cash components in time to the members of PACS, bank has initialed scheme "Kisan Credit Card" with co-operation of PACs. The proposals are maintained with minimum documents.

Loan facility by Technical Monitoring Evaluation & Hi-Tech

With the traditional farming, bank introduced the farmers by Hi- Technology and Technical Monitoring Evaluation to makes the change in farming as per the changing environment.

Horticulture and Floriculture:

The increasing demand for Horticulture and Floriculture produce has resulted in good market prices, higher yield and profit generation of the farmers of district.



Nursery: For production of quality and genuine planting material, bank has launched this scheme to finance the farmers for raising nursery, vegetable crop fruits and ornamental crops.

Green House Project:

Protected cultivation has proved beneficial to have year round production of vegetable and flowers even over barren sandy lands. The bank is successfully implementing this project since last fifteen years.



Loan facilities for care of the Agriculture Produce:

Bank made available loans to farmers not only for agriculture produce; even take care of the goods produced. And for that bank provides the loan for

Pack House:

Bank understand that, after harvesting, if the produce is graded, sorted and packed in proper manner; it gets higher rates in National and International Market and farmers could earn more money. For that bank provides loan facility for construction of "Pack House".



Onion Storage Sheds:



Onion crop is grown on large scale in Satara District. But due to lack of proper storage facility, farmers incur heavy losses because of fluctuating trends in market. To avoid this, bank has launched a scheme, to provide medium term loan to onion growing farmers for construction of “Onion Storage Sheds”.

“Rural Godowns” and “Cold Storage and Pre-cooling Unit”

More than 35 % of our agricultural produce is wasted due to excess production and lack of post-harvest management. Farmers need storage facility for their agricultural produce when the market prices are too low. Bank has therefore taken an initiative to finance for “Rural Godowns” and “Cold Storage and Pre-cooling Unit”. So that farmers could store their produce and sell when the prices are remunerative.



Shetkari Niwas



production.

Taking into consideration farmer's shelter need and easy monitoring and management of farm, bank has launched the “Shetkari Niwas Scheme”. Through this scheme, bank has succeeded in providing maximum shelter facility to poor farmers and maximization of crop

Loan Facilities to the farmers for agri-based business

Bank always engaged in research for development of farmers.
Bank tried to uplift the farmers and motivates them for agri based business parallel to agriculture for self development.

Dairy:

India being the largest milk producer of the world accounting for 13.1% of the world's milk production. Dairy business is gaining importance for economic development of the rural people. We are financing the dairy sector since last 25 years.



Poultry Farming:



Poultry has proved to be a very remunerative enterprise to rural youth. The bank has financed several such projects for broilers as well as Backyard poultry.

Sericulture:

Bank has provided loan facility for Sericulture, which is one of the important agro-based industries with great potential to create employment opportunities in rural sector. Silk has great demand for export.



Agro-Clinics:



An innovative scheme of agro-clinics is undertaken & financed by the bank. It provides finances to the agricultural shops, consultancy & various other agricultural allied businesses, for employment generation in rural areas.

Lion's share in development of Water Resources

Bank has taken initiatives for development of water resources & increasing the more waste & barren land under irrigation in the district. Bank has developed innovative loan



schemes for lift irrigation, Drip / Sprinkler irrigation, renovation of well, farm pond and water supply by tanker to fruit orchards during drought conditions etc. Waste & barren land is brought under cultivation through loan. Productivity of cash crops like Sugarcane, Turmeric, Ginger, fruit

orchards etc is highly increased. Preservation of water and wisely use to irrigate intelligently, practiced through Drip irrigation which contributed to increasing productivity and reducing costs towards water, energy, labour, chemical inputs and water wastage. Bank has undertaken massive programme of financing drip irrigation units through Sugar factories and designed term loan policy to cover 10000 acre area. Provision of Rs.100.00 Lacs for providing interest subvention for Drip Irrigation units during the year 2013-14 has been made.

Due to these activities 18332 hector area of the district become irrigable. Out of this near about 1100 hector area is under sugarcane crop. The sugarcane yield in the district has increased tremendously during last 10 years. The efforts taken by the bank



made possible to run 11 sugar factories with full capacity. Tremendous increase in cash crop makes ultimately effect on financial status of farmers. Farmers earn more money and improve their living standard as well as social standard.

Vital role in successful implementation of Government sponsored scheme "Gramin Swachhata Abhiyan" (Erection of water closet in rural area)



Public cleanliness and availability of water closet is the vital need of rural population. Water closet facility is rarely available in rural houses. Really, it causes lot of inconvenience to

women and affects their health.

In rural areas Number of peoples are too poor and more of them are illiterate, so that their standard of living is also lower. There is no awareness of primary living things for better health. Due to this reason they could not have own sanitary facilities. Hence, they were going for latrine in open space which causes unhygienic conditions and make effect on their health. It causes air and water pollution which results in spread of contagious diseases like Diarrhea, loose motion, fever etc. Taking into consideration the necessity of water closet, bank has given loan through 945 affiliated PAC's for 40878 units at only 9% rate of interest under "Gramin Shauchalaya Scheme". Bank plays vital role in Govt. of Maharashtra's "Gramin Swachhata Abhiyan" by successful implementation of Rural Sanitary Programme in rural area.

Satara District is a leading district in country to acquire maximum State and National Awards "Nirmal Gram Village". Out of 1455 Gram Panchyat, 1393 Gram Panchyat achieved "Nirmal Gram Puskar" Our bank has made all support and co-operation for this achievement.

LAND DEVELOPMENT BY SOIL FILLING:

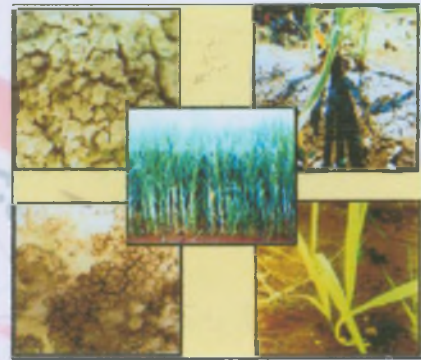


To improve fertility of soil and increase crop production bank has formulated medium term Land Development Loan Policy. Repayment period for

filling fertile soil in agricultural land is 7 years. The scale of finance is Rs. 32000/- per acre of land to be developed.

Waste-land Development-

To convert barren and uncultivable land into productive agricultural land, to increase land utility & productivity, the scheme for waste-land-development has been formulated.



VERMI COMPOST:

Due to excess use of chemicals & fertilizers, lands are becoming non-productive in the district. The



farmers are getting more income by using organic fertilizers in their farm, so bank has initiated finance to establish vermi compost units in their farm.

EXCELLENCE IN TECHNOLOGY INNOVATIONS

❖ Bank provides Innovative Facilities for the Customer under Technical Monitoring & Evaluation (TME) and Hi-Technology:

Day to day in agriculture field, the fast development is going on. So it is very necessary to implement advance techniques on scientific method in agricultural sector. Bank has made available loan facilities to the customers to adopt these advance technology.

Taking in to account bank has introduced following medium as well as long term advance schemes:

- | | |
|---|--------------------------------------|
| 1. Green House | 2. Spraying Pump |
| 3. Tractor and Equipments | 4. Chaff Cutter |
| 5. Grape Orchard | 6. Cold Storage |
| 7. Grape Water Supply | 8. Bird of Paradise |
| 9. Strawberry Cultivation | 10. Beetle wine |
| 11. Tissue Culture Banana | 12. Afforestation |
| 13. Other Fruit Crops | 14. Pomegranate Water Supply |
| 15. Sericulture | 16. Nursery |
| 17. Vermi compost Production | 18. Gladiolus / Tuberose |
| 19. Agro Clinic | 20. Agro Tourism |
| 21. Agri. Library | 22. Land Development |
| 23. Animal Husbandry | 24. Sheep & Goat |
| 25. Dairy Unit | 26. Dairy Venture |
| 27. Godown | 28. S.G.S.Y . |
| 29. Lift Irrigation | 30. Farm House |
| 31. Rural Sanitary | 32. House Repairing |
| 33. Tractor | 34. Onion Shed |
| 35. Drip /Sprinkler | 36. Agri Land Purchase |
| 37. Lift Irrigation | 38. Pack House |
| 39. Flat Kharedi | 40. Gramin Tatkal |
| 41. Govt. Scheme | 42. Rabbit |
| 43. Silk & Milk | 44. Deshi Kukkutt Palan |
| 45. Milking Machine | 46. Computer |
| 47. General Loan: | 48. Land Development by soil filling |
| 49. Scheme for Water Supply to Fruit Orchards | |

NON-FARM-SECTOR

INDIVIDUAL DIRECT FINANCE

District Central Cooperative Banks mainly provides advances for Agriculture and Agriculture related activities. The income of the farming families are improving due to use of advanced technology & industrialization which has raised their standard of living resulting into changing needs & preference.

Considering this trend and changing requirements of customer, our bank has established individual direct loan section. This section caters to the individual needs of customers

Loan against Gold, Deposits, Ware-house Receipts, NSC / KVP and Purchase receipt of Cocoons

Overdraft against Deposits and against Saving Bank Account for salary earners

Hire Purchase loan to purchase TV, Fridge, Computer

Loan Facility to purchase four wheeler vehicle

Bank has launched loan scheme to purchase new four wheel vehicle to farmers, bank staff, Government employees and businessman for domestic & commercial purpose up to 10 lacs

Cash Credit Hypothecation

Bank has made available individual CC hypothecation for businessman & individuals up to 60 lacs after assessing the availability of 60% stock.

Housing Loan Takeover facility

Bank has made available housing loan takeover facility to the Government, Semi-Government employees and permanent employees of Cooperative Societies; those have availed housing loan from other banks.

HOUSING LOANS: -

Bank is providing housing loan facility to employees of State Government & Local bodies. The sanction limit is 48 time of net salary of the employees to the extent of Rs.15/- lac repayable within 15 years. Loan



facility is also available to Primary Agriculture Society for erection of Office Building & Godown for store of food grains up to Rs. 5,00,000/- If two members of the family are employed in State or Semi Govt. institutions, the credit limit is extended to 20 lacs.

EDUCATION LOAN SCHEME:



Bank is providing Education Loan facility up to 10.00 Lacks to the students, who are permanent resident of the district

This year Bank has made provision of Rs. 35.00 lacs from the profit as a recovery incentive towards interest of the Education Loan. For last 4 years, this scheme is being offered to the farming families so as to educate their children.

LOAN SCHEME TO PURCHASE SUGARCANE HARVESTING MACHINE:

Due to non availability of sufficient labor force sugarcane factories face problem of sugarcane harvesting. This makes effect on the production and quality of sugarcane. To overcome this problem bank provides the loan facility to purchase



the Sugarcane harvesting Machine to Sugar Factories as well as other cooperative institutions on their demand. For this bank is providing Medium Term loan facility up to 60.00 lac.

LOAN FACILITY TO PURCHASE THE JCB MACHINE, BULLDOZER, POCKLAIN MACHINE, DOZER, ROAD ROLLER etc.:

The bank has launched the loan scheme to purchase the JCB Machine, Bulldozer, Pocklain Machine, Dozer, Road Roller etc. for the farmers to develop their land and for the Businessman and serviceman to do the business. For this bank is providing Medium Term loan facility up to 30.00 lacs.



Cash Credit Hypothecation

Bank has made available individual Cash Credit hypothecation for businessman & individuals up to Rs. 60/- lacs.

Composite No. 3

To start new business and generate employment opportunities in the district bank offered loan facility. Under this policy, loans are disbursed for working as well as for capital expenditure up to 60 Lacs.

Micro Finance-

Bank has made remarkable progress in micro-finance by financing to self help groups, rural handicrafts, individual loans etc.

Active participation in Development of Women and Farmers

Self Help Groups



Prior to and after independence till 1969 there was class banking then after nationalisation of major 14 banks, there was mass banking and after free economy, there is survival to the fittest banking notwithstanding, there is a good network in banking operations. But people of down trodden are quite away from institutional credit. Near about 70 % of the people are residing in remote area of the country. Peasants, Landless, Labourers, Artizans are still depending upon money lender. There is variation of their needs but they have no proper security and perfect cause. So majority of the banks refuses such credit. Moreover, majority of the banks do not eager to provide credit because of small size of loan amount. Majority of the poor people are neglected from banking services. It is observed that some banks have positive approach of rural credit and it is beneficial to both of them. Reserve Bank of India / NABARD / Govt. of India has sponsored the conception of "Self Help Group" and it is expected to form female groups to increase habits of savings.

Bank has recognized that, development of a woman can develop the family and ultimately developed families can develop the society. So that Bank has actively implemented the policy of formation of Self Help Groups for empowering women since 1999. More than 16000 Self Help Groups of women are formed by the bank. Bank provides loan to SHGs at only 4 % interest rate through PACS. SHGs are working under the guidance of bank and most of them got awards from NABARD. Bank has made provision of Rs. 60.00 lacs from the profit as an incentive for development of Self Help Groups.

Farmers Clubs

National Bank for Agriculture and Rural Development (NABARD) has prescribed the concept of "Farmers Club" in the district to provide various activities to be implemented in their farm by using interaction between them. Near about 621 Farmers Clubs are established in the District under Vikas Voluntary Vahini scheme. The bank has played vital role to get the financial assistance to Farmer Clubs in the district worth Rs. 35.27 lac from NABARD.

Bank arranges the seminars from time to time under "meet & match" programme to provide guidance to the farmers in relation to advanced technique and scientific methods to be used in their agriculture field to increase quality and quantity of agriculture production. The experts and researchers related to the subject were invited to offer technical guidance to banana growers. The information regarding cultivation of banana, fertilizer, crop protection, packing, marketing were given to the farmers. The proper solution was given on asking various problems to the farmers.

On account of best practices and performance of "Farmer's Club" by co-ordination of bank, NABARD awarded for the year 2007-2008, 2008-2009 and 2009-2010. So bank decided to implement the regular and quantitative programs continuously.

Due to all over performance and co-ordination of bank about the development of "Farmer's Club", NABARD has specially sanctioned the Farmer's Technology Transfer Fund (FTTF) programme. It is kindly notice that for FTTF training programme, NABARD has selected only our bank in Maharashtra State. By this training programmes 400 master farmers will be trained in Soybean, Tissue Culture Banana cultivation and Dairy Industry. It resulted the change in attitude about traditional farming in to hi-tech farming, commercial farming, Agricultural marketing outlet, good growth in agriculture produce and social re-form. Agriculture education makes a revolution by "Farmer's Club".

Bank has made provision of Rs. 85.00 lacs from the profit as an incentive for development of Farmers Club.



Innovative Initiatives in Social Sector

SOCIAL AWARENESS

While working as a Chairman and member of Board of Directors of this Bank, Mr. Laxmanrao Patil took so many decisions and implemented effectively for the benefit of the rural poors. He worked hard in his whole life for the people by heart and with the feeling of social bindings. Some of the schemes are mentioned below.

- Bank has provided financial assistance for plantation of trees to avoid deforestation & to control pollution.
- Employee of our bank has donated "blood" twice during these two to three years. So many people died and crushed in the event of "Bomb Blast" disturbance held in Mumbai in 1993, bank has given financial assistance worth Rs. 5,000/- & Rs. 2,000/- respectively to heirs of dead persons and for wounded persons residing in Satara district.
- On the occasion of Kargil battlefield, bank has given financial assistance worth Rs. 3.30 lakh on behalf of Hon'ble Board of Directors & employees.
- Bank has given financial assistance worth Rs. 4.34 lakh & Rs. 8.50 lakh respectively for the storm seize in Orisa & people affected in earthquake in Gujarat.
- Amount of Rs. 1.02 lakh was given to Literature Conference which was held at Karad.
- Formation of Self Help Groups to strengthen the economic and social life of women. Finance to SHG in district by 3% to Societies & through society to SHG by 4%
- Establishment of Farmers Club to empower the farmers life
- Scheme for purchase of water for drought affected grape orchard plantation.
- Cattle camps in drought affected areas and Funds for drought affected members.
- Financial support for eradication of white wooly aphids on sugarcane
- Innovative farmers District Forum
- Satara District Sericulture Federation

Social activity to help **“Drought Affected Area”**

Bank has made provision of Rs. 125 lacs from their own profit to help “Drought Affected Area” in district.

Khatav, Man Phaltan, Khandala and Koregaon Tehsils of Satara District received below annual average rainfall during 2011 rainy season. Due to this there is severe drought in these tehsils. As there is severe shortage of drinking water, it is essential to supply clean drinking



water from common facility by storing water in storage tanks. The bank is always involved in social activities and has always come forward to help the calamity affected areas. Continuing this tradition the bank has purchased 100 water storage tanks of 5000 litres capacity of each from its own funds and supplied the tanks to drought affected villages.

Loan facility to PACS to run Animal Fodder Camps and also to conduct Fodder Depots:



Khatav, Man Phaltan, Khandala and Koregaon Tehsils of Satara District received below average rainfall during 2011 rainy season. Due to this there is severe drought in these tehsils. Farmers are unable to feed their animals as there is acute shortage of water and fodder. Government of Maharashtra has instructed the Primary Agriculture

credit societies to run animal shelter camps and also conduct fodder depots. The societies need cash credit facility for these activities.

Considering these facts and social responsibility our bank is sanctioning cash credit limit of Rs. 10.00 lakhs to PAC's at nominal interest rate of 4 % only.

1) Financial Assistance for Fodder depots

Khatav, Man, Koregaon and Phaltan Tehsils of Satara District are drought prone area. Farmers are unable to feed their animals as there is acute shortage of water and fodder. Considering these facts and with a sense of social responsibility, our bank is sanctioning cash credit Loan facility to PACS to run animal fodder camps, to conduct fodder depots and for other relevant facilities (cutting, loading, transporting) at nominal interest rate of 4 % only. Under this facility financial assistance of Rs. 54.00 lacs have been sanctioned to 12 PACS.

2) Financial Assistance for Fodder Shortage

Phenomenal drought situation is occurring in the State. Khatav, Man, Koregaon and Phaltan are severe drought areas of the district. Social awareness of the bank towards the affected area and to secure and conserve the animals from these 4 Tehasils bank is sanctioning Loan facility up to 10.00 lacs to PACS for daily expenses at nominal interest rate of 4 % only. Under this facility financial assistance of Rs. 321.50 lac have been sanctioned to 35 PACS.

3) Distribution of Cattle Feed

There are 19 drought affected districts in the State. From these 9 districts are severely affected by drought situation. In view of this, discussions was made with Hon. Deputy Chief Minister in meeting held on 11/04/2013 over the critical situation and regarding the supply of cattle feed to the Animal fodder Camps. In the meeting "M/s IFFCO" and "Mehasana District Co-operative Milk Federation, Gujarat" came forward to provide the cattle feed free of cost. In this regard, Hon. Board of Director of the bank has given the approval for the distribution of it by own cost. As per approval, bank has commenced distribution supply of the cattle feed and required expenses are made from the fund provided by the bank for the drought situation.

4) The help provided by the bank to nourish the animals.

- 1) The bank has purchased 100 water storage tanks of 5000 liters capacity each from its own funds and handover to Hon. Collector of the district. Those tanks are supplied to drought affected villages.
 - A) Hon. Tahsildar, Man (PWD) - 51 tanks
 - B) Hon. Block Development Officer (Panchayat Samitee) - 49 tanksKhatav & Vaduj
- 2) Hon. Board of Director's of the bank has given one meeting allowance of Rs. 0.39 lac and employee's of the bank has given one day payment of Rs. 8.38 lac to the drought prone.
- 3) Bank employee's Co-operative credit Society has supplied the 10 tones cattle feed to the animal fodder camps.
- 4) Bank has introduced a policy to make available the fresh fodder to the animals from the district, under this policy bank provides the Short Term loan facility of Rs. 20000/- per hecter to cultivate the advanced green fodder for the animals.
- 5) Bank has given the extension in the due date up to 30/06/2013 for the regular short term jirayat loan outstanding at society level, Rs. 6049.77 lacs for 420 villages in district having last crop paisevari 50 paise or less. And also bank has given the extension in due date to the societies for their demand amount Rs. 4995.95 lacs.
- 6) Bank has designed a loan policy to irrigate the fruit orchards. Under this scheme 90% of Investment of Rs. 40000/- . That is Medium term loan of Rs. 36000/- per acre is provided for providing water through tankers to irrigate the fruit orchards. Loan period is 5 years.
Under this scheme financial assistance of Rs. 36.12 lac is provided to the 39 member to irrigate the 44.77 hectare area.
Bank has made provision from own profit and applied 0 % interest rate on demand amount of Medium Term and Long Term Loans.

7) Scheme for the Educated Unemployed youth.

Bank has introduced the loan scheme for the drought prone Educated Unemployed Youth to commence new business. Under this scheme bank provided the loan facility up to 1.00 lac.

8) Drip irrigation scheme for the farmers in the district.

A) Bank has introduced a policy to provide short term loan to the sugar factories in district so that factories can provide the fund to the farmer member for the drip irrigation in their sugarcane farm.

Under this scheme bank can sanction loan amount up to Rs. 100.00 lac at only 11% interest rate.

Drawal will be issued as per the demand of the factory.

Loan facility having one year concession period and 3 years refund period in 2 equal annual installments.

B) Loan facility is made available to the members of the PACS up to Rs. 45000/- per acer or 95 % of the quotation through the PACS.

C) Soon, bank is going to form the loan policy for the members of sugar factory, members of PACS or individuals for drip irrigation up to Rs. 45000/- per acer. Loan facility having 3 years refund period and 12 % interest rate. For this loan facility, interest subsidiary scheme will be applied and made available after approval of Agriculture Department of Government.

Caring Nature of the Bank towards Customers

Free Insurance Mediclaim for the loanee farmers



Hon'ble Shri Sharadchandraji Pawarso,

Minister of Agriculture, Government of India

is handing over with auspicious hands the insurance cheque to Sou. Suvarna R. Lokhande, member of Dhaval Vikas Society, Tal.- Phalatan issued under "Farmers Group Mediclaim Insurance Policy" implemented by bank Along with Hon'ble Ramraje Naik Nimbalkar, Chairman , Hon'ble Dadaraje Khardekar, Vice Chairman, Hon'ble Lalasaheb Shinde, Director, Hon'ble Vikramsinh Patankar, Hon'ble Sadashivrao Pol, Hon'ble Shashikant Shinde, Hon'ble Ch. Shivendrasinhraje Bhosale, Chief Executive Officer, Shri D. F. Dharu

Farmers Group Mediclaim Insurance Policy

Caring nature of the bank has always takes several initiatives for the farmers and their families. As a part of social awareness among farmers, bank has provided free 'Farmers Group Mediclaim Insurance' cover to farmers consecutively for 5 years. Mediclaim



insurance of 5 lacs farmers & a dependable member from his family has been a matter of great satisfaction to the bank. Mediclaim insurance provided financial support up to Rs. 75,000.00 for any type of disease/disorder. Bank has paid the premium of Rs. 480.00 lacs.



Farmers Accident Policy

Farmers Accident Policy Covered farmer members of Primary Agriculture Credit Societies under Kisan Credit Card Accidental Insurance Policy.

Crop Insurance Scheme

Central Government sponsored Crop Insurance Scheme is implemented by Bank from 1985 on priority basis for Kharif & Rabbi crop season with smooth conversion entitled "New National Crop Insurance Scheme" from 1999. The scheme is carried on for member & Non member of PACS residing in the district. All notified crops are covered including Rice, Jawar, Bajra, Groundnut are considered for Kharif, so far Wheat, Jawar, Summer Groundnut, Sunflower crops are considered for Rabbi season.

Deposit Insurance and Credit Guarantee Corporation scheme

Bank is insured with Deposit Insurance and Credit Guarantee Corporation under which an amount of Rs. one lac of each depositor of the bank have been insured.

Moral attachment towards Co-operative Sector and Social Awareness

Bank made provision from their own profit to give special incentives to strengthen and motivate the PACS for their good performance

- From last five years bank is giving recovery incentive facility to the PACS. This year bank has made available recovery incentive facility of Rs. 20000/- to each PACs whose recovery was 100 % on bank level. For that bank has made provision of Rs. 190.00 lacs from the profit.
- Bank has made available recovery incentive facility of Rs. 12000/- to each PACs whose recovery was 100 % on member level. For that bank has made provision of Rs. 40.00 lacs from the profit.
- Bank also awarded these societies by shield and Certificate.
- Bank has made available encouragement fund for the computerization of the PACS to strengthening them. For that bank has made provision of Rs. 20.00 lacs from the profit.
- Bank has made provision of Rs. 20.00 lacs from the profit as a recovery incentive fund for interest payable amount of Loan issued for the Godown / building construction to the societies.
- Bank has given 13% dividend to the PACS for last year and also declared same for 2013-14.

Bank made provision from their own profit to give special incentives to motivate the Secretaries of PACS for their good performance

- Bank has been providing reward pay (as per 12.5 %) as incentive to Secretaries of PACs for neat and good work and for excellence in recovery. For that bank has made provision of Rs. 74.00 lacs from the profit.

Bank made provision from their own profit for PACs loanee members

- Crop Loan is very important for purchase of various inputs viz. Seeds, Fertilizers, and Insecticides etc. Hence, State Govt. has taken decision to provide loan @ 0% up to 1 lakh. From 1 lakh to 3 lakh interest for crop loan is 2 %. Bank has made provision of 2% from the profit and made available S.T. Loan to the farmers @ 0 % interest rate up to 3.00 lacs since last 4 years. For that this year bank has made provision of Rs. 125.00 lacs from the profit.
- Recovery incentive facility of 10% interest rate concession for M.T./ L.T. Loan to the farmers those who are regular in repayment of loan. For that bank has made provision of Rs. 600.00 lacs from the profit.
- Bank has made provision of Rs. 100.00 lacs from the profit as a recovery incentive fund for interest payable amount of Drip irrigation Loan.
- Bank has made provision of Rs. 25.00 lacs as Disaster Fund for those farmers who suffered by Heavy snow fall, erratic rain and storm.

Bank made provision from their own profit for children's of the farmers for their education, for SHGs and for Farmers Clubs:

- Bank is providing Education Loan facility up to 10.00 Lacks to the students. This scheme is being offered to the farming families so as to educate their children for last 4 years. This year Bank has made provision of Rs. 25.00 lacs from the profit as a recovery incentive towards interest of the Education Loan. It ultimately makes effect to make available the loan @ 0 % only.

- Bank has recognized that, development of a woman can develop the family and ultimately developed families can develop the society. So that Bank has actively implemented the policy of formation of Self Help Groups for empowering women since 1999. More than 16000 Self Help Groups of women are formed by the bank. Bank provides loan to SHGs at only 4 % interest rate through PACS. Bank has made provision of Rs. 50.00 lacs from the profit as an incentive for development of Self Help Groups.
- The concept of "Farmers Club" is introduced to provide various activities to be implemented in their farm by using interaction between them. The bank has played vital role to provide guidance to the farmers in relation to advanced technique and scientific methods to be used in their agriculture field to increase quality and quantity of agriculture production. Bank has made provision of Rs. 50.00 lacs from the profit as an incentive for development of Farmers Club.

Computerization of co-operative Societies -

In the meeting of Hon'ble Co-operative Commissioner held at Satara on February 2012, declared that Satara district is treated as a pilot district in the state of Maharashtra. The computers and software will be provided by NABARD to all societies by free of cost.

Meanwhile, Bank has made available computer to affiliated society to feed all records. For that bank has made available the funds.

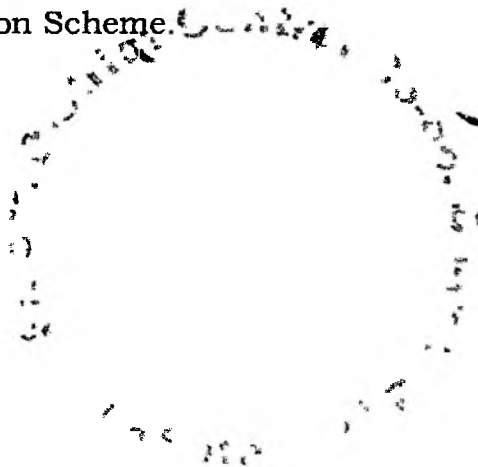
Imbalance Reduction Scheme

The Bank had adopted the policy, to Bring imbalanced societies into balanced societies. The bank had appointed a committee in order to help, guide, supervise the imbalanced societies. In this committee, the director elected from that Tahasil (Taluka) is a president and Asst. Register, auditor of that Tahasil, Manager agri loan are members and DDO is the secretary of this existing committee. It was formed by the bank to study the imbalanced societies on 30th June 1997, to consider how those societies will became balanced one. The committee made following recommendations,

- 1) The imbalance amount as of 30.09.1997 of the imbalanced societies is identified and that is shown separately under the head "Imbalance amount receivable". The interest calculation is stopped on such amount from 01.09.1997.
- 2) The interest is calculated and accounted for on the loan amount of imbalanced society upto 30th September 1997. The bank has allocated this interest amount in to equal installment and accordingly recovered. While recovering interest installment, the care is being taken that, there would be no difference in the bank and member outstanding.
- 3) The bank had given concession to credit 100% recovery amount in principal.
- 4) Taking into consideration, that if the concessions given to the societies are stopped the societies which were come out of imbalance, that will go into imbalance in future, the bank had given facilities to credit recovery amount 100% in principal amount.
- 5) For the benefit of the imbalanced society, the secretaries must expedite less than income. For implementation of this, they instructed to get written permission of the bank official and Assistant Registrar, Cooperative societies for making expenditure. Thus there established control on unnecessary expenditure. Instructions are given to recover amount of expenditure more than income.

- 6) The bank gives permission to deduct shares from its members if imbalanced society demands such with it's resolution (minimum 10 or 5%)
- 7) The instructions are given that; the other due amounts should be recovered with interest and credited in the bank loan account.
- 8) It is also suggested to imbalanced society to increase loans of more interest and recover such loan within time limit in the season.
- 9) It is also suggested and implemented that the member loan and interest should be recovered 100 % every year.

We are proud to say that, our bank has got success to maintain all affiliated societies in balanced state. This is truly success of Satara Imbalance Reduction Scheme.



TRAINING FACILITY



Yashwantrao Chavan Training Center

Our bank has established its own **“Yashwantrao Chavan Training Center”** situated in Old Administrative Building, Powai Naka, Satara. Where all of the staff is trained periodically by experienced faculties.

Bank provides update training facility to Hon'ble Board of Director working in various Co-operative societies and to employees and officials, women's, unemployed youths and form members of S.H.G.s.

Bank also organizes the training programmes with coordination of other training institutions on various subjects.

Features of the Training Center:

Advanced training support like Computer, Over Head Projector (OHP) and Multimedia Projector are also provided while training.

A system of feed back is being adopted from trainees. After each training programme written test is also conducted, answer papers are checked to make the analysis of training output.

We are hiring faculty members from outside who are experts. Bank also organizes the training programmes with coordination of other training institutions on various subjects as like Maharashtra State Co-operative Bank's Shikhar Training Center, Vashi, Navi-Mumbai.

The institute sensitizes the staff of the challenges before them and to prepare the employees to meet the challenges besides improving operational efficiency.

The institute sensitizes the staff to improving the techniques in sanction of loan proposals under farm/non-farm sectors activities and also for improving the technical feasibility and economic viability of the loan proposal.

With the help of training, employee have improved customer service, update their knowledge and use their skill for business development of the bank.

Objects:-

The Satara District Central Co-operative Bank Ltd., Satara is always engaged in overall development of the district. On account to raise enterprenual in the rural sector, to obtain them self employment facilities, to provide training and guidance to Self Help Group run in the rural sector, to provide training facilities to officials of PACs and local bodies established in rural and urban sector, to organize training courses with the help of RBI and NABARD, to run training center for G.D.C. & A., Ms-CIT and MPSC with prior permission from Government of Maharashtra, to facilitate employees, youths and unemployed in the district, to provide guidance to members Rural Artisans of there businesses, to provide guidance of personality development to youths, to make efforts agri products marketing and export, to make available various books in the library to provide training faculties of advanced computers etc.

Internal Training Facility for the Staff:

Training Center prepare Yearly training programme for the staff. While preparing yearly training programme, bank consider grade wise training programme with prior sanction of grade wise subject from Head Office. Training centre arranges training accordingly grades like 1st grade, 2nd grade, 3rd grade and 4th grade. Every employee is being trained twice in a year in internal training.

We are trying to cover all banking subjects in the training session.

**Training Programmes organized by the bank
on line of social awareness**

For Development of Women Self Help Groups

Bank provides update training facility to women's and form members of S.H.G.s.

- 1) Organizes seminar for women customer, account holders, depositors and for loanee members.
- 2) Various professional activities to women in rural section.
- 3) Awareness program of health and social ness of women receding in rural sector and facilities available from Government of India and State Government.
- 4) To increase positive approach of women in rural sector and to organize various seminars for there participation.
- 5) To organize various tour program to increase skill of women working in SHG.
- 6) To organize various seminars to faciliated training and information of record keeping to member of SHG.

For Development of Farmers Clubs

National Bank for Agriculture and Rural Development (NABARD) has prescribed the concept of "Farmers Club" In the district to provide various activities to be implemented in their farm by using interaction between them . Near about 600 Farmers Clubs are established in the District under Vikas Voluntary Vahini scheme.

Bank arranges the seminars from time to time under "meet & match" programme to provide guidance to the farmers in relation to advanced technique and scientific methods to be used in their agricultural field to increase quality and quantity of agriculture production. The experts and researchers related to the subject were invited to offer technical guidance to banana growers. The information regarding cultivation of banana, fertilizer, crop protection, packing, marketing were given to the farmers. The proper solution was given on asking various problems to the farmers.

Training Facility to PACS and Hon. Board of Directors

Bank provides update training facility to Hon'ble Board of Director working in various Co-op. societies and to employees of the PACS

1. Organizing the various workshops on straightening the PACS.
2. To organize the various training programmes by the Y. C. Training Center to Chairman / Secretary and members of the PACS in district
3. Provided training facilities to officials of co-operative institution and for local bodies.
4. Guidance to affiliated co-operative societies for there computerization.
5. Training for the implementation of Common Accounting System (CAS) as per the recommendation of Prof. Vaidyanathan Committee.

Training Facility for Youth and others

The Y. C. Training Center is also undertaking training for

1. To motivate rural youths for self employment.
2. Training facilities for examination like MPSC, G.D.C. & A., MsCIT etc for youth.
3. To organize training program for village artisans to increase there profession.
4. To organize various training program with co-ordination of Government of India, NABARD, RBI and Apex Bank.
5. To run training center on behalf of Yashda, Shivaji University, Indira Gandhi Open University, Agriculture University, Yashwantrao Chavan Open University.
6. To act as a nodal agency for Maharashtra State Co-operative Association.
7. To faciliated postal training program
8. To organize training program for employees of State Government.

**Visits of the Officers from RBI/ NABARD / MSC Bank and
Co-operative Department and also Trainees from National /
International Training Institutes
To review or study the working of the bank**



**Visit of the Officers from RPCD Department of
The Reserve Bank of India.**



**Study Visit of the Officers from
The Collage of Agriculture Banking (CAB) the centre of
The Reserve Bank of India,**



**Visit of the Senior Officers from
Co-operative Banking Sector from Nepal and Srilanka.**



**Visit of the Hon'ble District Deputy Registrar and Assistant Registrar,
Co-operative Department, Maharashtra State.**



Visit of the officers from Co-operative College of Malaysia.

“State Level Banking Conference”
Organized for District Central Co-operative Banks and
Urban Co-operative Banks from Maharashtra



**Lightning lamp at opening ceremony of State Level Banking Conference
By auspicious hands of present respective.**

The District Central Co-operative Banks play a very vital role in Rural Credit. Urban Co-operative Banks, Credit Societies are also supplementary Credit Finance Institutions in rural sector. In the last 50 to 60 years, with the help of Cooperative Credit Structure the Rural as well as the Agro based Sector has had exponential development. This has had a tremendous impact on the living standards and quality of life of the ordinary/rural population.

The agri. based business and industry is so widely spread, that each region has its own set of peculiar problems that need specific solutions. Therefore the challenges faced to find these solutions, the govt. policies must be suitably modified, to make the Co-Operative Movement effective and beneficial for the ordinary farmer.

Taking in to account to make discussion on all problems of cooperative sector, bank organized a Conference of District Central Co-operative Banks and Urban Co-operative Banks from Maharashtra on 9th October 2011 at our New Administrative Building, Head Office, Satara.

The purpose of organizing the conference was to have various interactive sessions on various issues like the recent Economic Reforms, Free Market Development and Financial Globalization have severely affected the co-operative banking sector and also adverse effect occurred

due to policies made by Government. To discuss the problems like vision documents, review, fund investments faced by Urban Co-operative Banks. Problems faced in the implementation of the recommendations and directions given by the Hon'ble Prof. Vaidyanathan committee.



Hon'ble Lakshamanrao Patil, Ex. Member of Parliament
Guiding with their incredible knowledge and experience to the delegates.

Hon'ble Board of Directors, Managing Directors / Chief Executive Officers / General Managers / Bank Officers and various delegates attend the conference and take part in the interaction on various subjects.

The experts from Banking Sector and Co-operative sector were also invited to guide the delegates attending the conference.

They guide with their incredible knowledge and experience to the delegates on following subjects.

1. Difficulties before Rural Credit.
2. Adoption of Hi-Tech Technology in Agriculture, Growth in production and difficulties before Agri. product process
3. Recent Economic Reforms, Free Market Development and effect of Financial Globalization on co-operative banking sector
4. A general review on Prof. Vaidyanathan Committee Report and their measures.
5. Difficulties before Urban Co-operative banks and their measures.
6. The challenges before the Co-Operative Movement.

The overall discussion, interaction and expert's guidance and words of encouragement will prove to be very helpful.

Celebration of
“International Co-operative Year 2012”



The United Nations (UN) proclaimed to celebrate the year 2012 as the **“International Year of Cooperatives 2012”**. The main purpose of to celebrate the International Co-operative Year is to rise the social awareness and growth of co-operatives with impact of co-operative movement. And to give the wide publicity at all stages to make the Co-Operative Movement effective and beneficial for economic socio life of all aspect of society. In order to this, bank has implemented the Programmes / Events to celebrate **“International Year of Cooperatives 2012”** is as follows:

1. organized a Conference of District Central Co-operative Banks, Urban Co-operative Banks and Credit Societies. The purpose of organization of the conference is to have various interactive sessions on various issues, problems and difficulties which severely affected the co-operative sector. After interactive discussion on various issues, the suitable draft will be prepared to present before the Government.

To constitute the “Platform to express the thoughts” for well known respectives having long experience in cooperative sector

- and farmers doing the excellent farming. And take the time to time review on coming changes and current situation, to give the direction for better work.
2. Survey the economic status of cooperative societies in district, to prepare and implement the training programme with coordination and cooperation of Cooperative Board, to make business development in cooperative sector.
 3. Prepared and implemented the training programme under "Management Development Scheme" for the officials of cooperative societies.
 4. Prepared Development plan and implemented the programme, seminars and workshops for the members of the societies for their business development.
 5. Assist the societies to make the plan and adopt policy for the computerization and for that make available technical support and guidance.
 6. Though the Self Help Groups are not registered, but their working is plan over the cooperative structure. And so for straighten the women, to create the supportive environment and to make the coordination of women in cooperative sector, the plan become prepare and implement.
 7. On the occasion of International year, implemented the scheme "Umbartha Tethe Khate" on line of Financial Inclusion, and take the monthly implementation review of "Bachatgram" plan on district level.
 8. Makes all revenue account holder as a member of PACS, to provide different types of loan facilities, to increase credit flow of the district.

9. Implemented the "Business Development Plan" by the PACS and arranged the programme to introduce the different types of business.
10. Developed a "Documentary Film" on successful Cooperative societies.
11. Gives the honor to the respectives for their excellent work in cooperative sector.
12. Organized visit programme to those cooperative societies having excellent work.
13. On occasion of "International Year of Cooperatives 2012", can think about the dress code to the officials, workers of cooperative societies.

Bank has decided and formulated the programmes / events to celebrate "International Year of Cooperatives 2012" in our district on the above line. And for that bank has made expense from the provision of Rs. 200.00 lacs made from the profit.

**Bank with
Best Customer Orientation &
more Rural Branch Expansion**

**Branch Gradation and Adoption of staffing pattern
under Human Resource Development**

Branch Gradation:

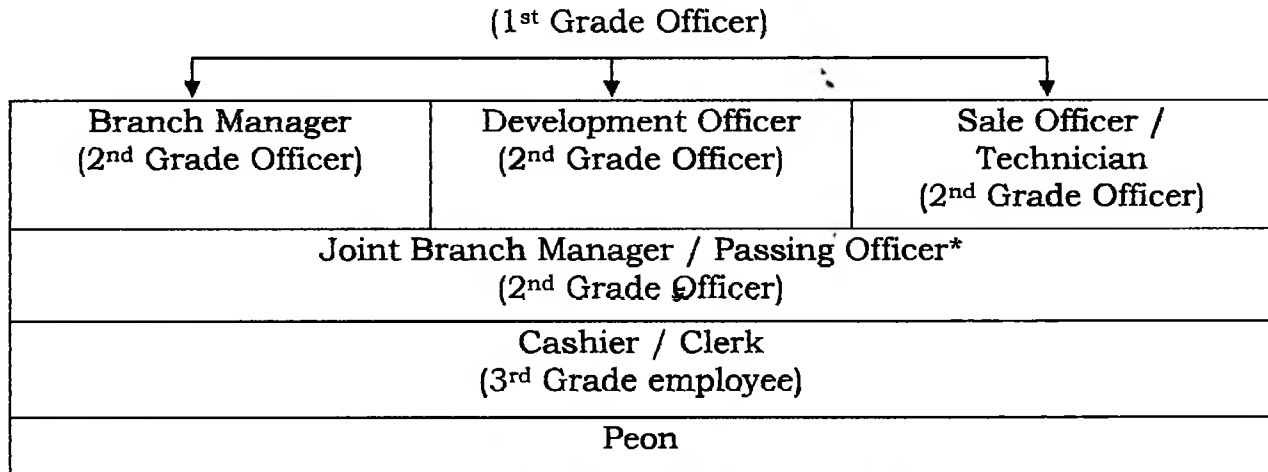
Bank has established a network of 257 branches and 47 extension counters. Bank is an apex institute operating in the district. It is a federal body with 2648 co-operative societies as its share-holders. Bank recognize that Development of rural area can ultimately develop the country. Taking in to consideration, to develop the rural area, bank has fulfill there economic need by providing the financial assistant. Bank not only provided the finance but also the required guidance to customers. Even though, out of all branches, 70 % branches of the bank are established at rural area. Bank is always engaged for socioeconomic upliftment of the farmers and common people with coordination of network.

However the branches are divided in to three categories A, B & C. For "A" class joint Agent, Cashier & Clerks & Peons are given under Branch Manager taking in to account seniority of the Branch Manager. For B & C class branches cashier, clerk & peon is engaged under Branch Manager. Taking into account the recommendation of Hon'ble Mitra Committee Development Officers are appointed as field officers and 8 to 10 PACS are allotted for work and they are working under the supervision & guidance of the Divisional Development Officers of the division. The tour programmes of field officers are sanctioned by the Head Office on account to make recovery, crop verification, to visit to PACS for verifying their day to day work & record keeping. It has resulted in topmost agriculture loans recovery.

Clerks are appointed at branch level taking into account number of deposit accounts & transactions there on.

Joint Agents are appointed as accountant at 'A' & 'B' class branches considering branch automation. Also senior most Development Officers are appointed for field work for agricultural finance & rural development. The computerisation of banking business is in progress to provide customer services.

Adoption of staffing pattern at Field Level
Divisional Development Officer



(* at 'A' & 'B' class branches)

Innovation branch redesign

- There is good finishing material used in branch and to be made a design like corporate look.
- There is a glass front counter for staff and customer interaction (Dialogue).
- The design of the nameplate of the bank's name is made same colour combination for every branch.
- Counters are designed as per the requirement of computerization.
- There is good cashier cabin design with note counting machine and fake note detecting machine facility.
- There is separate Data Server Room and U.P.S. Room.
- Powder coated/stainless steel bench for customer sitting.
- Pure water for drinking.

Computerisation to the Bank

An ambitious CBS project is implemented for attractive, efficient, comprehensive & speedy banking. The Bank has launched its Mission mode project for financial inclusion, with which it is the first cooperative bank in the state to offer entire package of financial services to the farmers and strive to progress in economic and social life of the people of Satara District.”

Banks are investing heavily in computers. Today, the banking in urban and rural areas is totally dependent on the computers. The computerisation in the banking sector is necessary because of mass volume of different types of transactions. Due to the computerization bank can able to give the better and fast service to the customers to make them satisfied.

Use of Automation technologies

- All branches are fully computerizes.
- There are used note counting and fake note detection machines for currency checking.
- There is Electronic Burglar Alarm System for safe / locker security.
- Electronics Digital Display Board for deposit interest rate for advertisement.
- Inverter facility for emergency light system.
- C.C.T.V. Security System facilities for cash / strong room safety.

Facilities provided to the Customers

- 1) The deposit scheme for senior citizens has been launched for which one percent more rate of interest is given than on normal deposit rate.
- 2) On the occasion of International Cooperative year, bank implemented the scheme "Umbartha Tethe Khate" on line of Financial Inclusion, and take the monthly implementation review of "Bachatgram" plan on district level. Opening the account on zero balance only.
- 3) Account opening facility for the students for purpose of scholarship.
- 4) Considering the need of farmers and common people, the Bank has introduced more than 75 loan policies and implemented it successfully.
- 5) Bank provides the over draft facility to Government salary earner employees as like primary / high school teachers.

Safe Deposit Locker Facility

Bank has provided the Safe Deposit Locker facility to the customers. Customers have trust on bank. They keep there valuable things in the locker in place of at the home. There has proper security arrangement for the locker at the branch. Bank provides lockers in different sizes as per the requirement of the customers. With this facility bank has earn the direct income in form of rent.

Services provided to the Customers

Money Transfer Services

Bank provides fast money transfer services as like R.T.G.S./N.E.F.T. The service charge for these services is very low. Most of the transactions are carried out by electronic mode of transfer as suggested by central Bank, so as to avoid paper transaction and also to minimize transaction cost.

Insurance Corporate Agency:

The bank decided to step into insurance business as a Corporate Agent. Bank is rendering insurance services to all its customers with their requirement in the operational area under Life as well as General Insurance Scheme. The bank collects the insurance premium amount and send to the LIC & GIC under their corporate agency code number. And the earning in form of commission of the same is count as a direct profit of the bank.

Electricity Bill Collection of MSEDCL

Bank has made agreement with Maharashtra State Electricity Distribution Co. Ltd., for collection of its consumers in urban and rural areas in the district. Consumers in the district are getting doorstep service for paying their energy Bills, as network of the bank is spread through the district covering remote area.

While rendering this service to the consumer bank is availing income in the form of remuneration, which is Rs. 5.50 per receipt for urban area & Rs. 6.50 per receipt for rural area excluding applicable service tax.

Providing this service to the consumers of MSEDCL bank has obtained income of Rs. 141.70 lac as remuneration for financial year 2012-2013.

Innovative Deposit Schemes

The Bank has launched innovative deposit schemes offering attractive interest rates as compared with other banks in the market. The maximum 10 % rate of interest is offered for fixed deposit. The existing interest rate on savings deposit is 4 % and interest is calculated on daily basis.

The ratio of the low cost deposits has been increased with the increase in CASA deposits. Also there is increase in Individual Savings accounts.

Cash Management

The Bank has given cash retention limit to every branch, considering business turnover of the branch and it is insured by the bank. Daily cash position of the branches is monitored by Head Office so as to retain proper cash by the branches.

Cash management can make easy payment to the customer on demand without delay.

Bank is insured with Deposit Insurance and Credit Guarantee Corporation under which an amount of Rs. one lac of each depositor of the bank have been insured.

Payment of sugarcane bill to farmers

There are number of sugar cane factories in the district and these are financed by the bank. The payment of sugarcane bill of farmers has been disbursed by the bank through their savings bank account without having service charges.

All Government transactions are carried out by free of cost

Regular monthly payment of salaries and allowances to the teaching and non teaching staff working in primary, secondary and higher secondary schools have been made through the bank as per Govt. of Maharashtra resolution dated 29th May 1973. Over the period of 39 years bank is offering this service to the staff of education department, without getting any service charges.

Govt. payments under sanjay Gandhi Niradhar Yojana, family pension yojana, Indira Gandhi Rashtriya Vrudhapkal Yojana, Shravan Bal Nivrutti Vetan Yojana etc. have been made through the bank without any service charges.

The payments of fund transfer of local bodies like, Zilla parishad, Gram Panchayat, Panchayat Samiti etc. have been disbursed upward and downward without any service charges.

Natural calamities like drought, heavy rain, earthquake etc. is observed in the district. On such occasion the incentives given by Govt. have been disbursed by the bank to the beneficiaries free of cost.

Interest Subvention Scheme

Under Dr. Punjabrao Deshmukh interest subvention scheme and Central Govt. interest subvention scheme the farmers having loan amount up to Rs. one lac and who paid S. T. Crop Loan up to 30th June 2012 will avail 3 % interest subvention from each respectively and farmers having loan above Rs. one lac will avail 3 % and 2 % interest subvention respectively. It means farmers having loan amount up to Rs. one lac will be having loan at zero percent and above Rs. one lac will be having loan at one percent. Our bank have made one percent interest provision from the gross profit to the farmers having loan amount above Rs. one lac and thus all farmers have been covered under zero interest rate scheme for crop loan.

Three Tier System:

The most working of the bank is based on three tier system. Through which bank can reach at the lowest phase of the society to provide them banking services at their door and include them in banking flow. The loans to Most of Agriculture and allied activities are provided by the Bank to ultimate borrower through affiliated Primary Agricultural Co-operative Societies (PACS). It helps to provide the fast and direct service to the farmer members to fulfill their financial needs.

Insurance Services

Our bank is a corporate agent of LIC and by the feeling of social awareness, have launched "*Vima Gram Yojana*" in the district so as to safeguard future of farmers in the district.

Bank has accepted "Farmers' group medical Insurance Policy" from 15th October 2009. Two lac twenty thousand members of PACS are included in this scheme. Under this scheme borrower member of PACS and its one relative will get maximum of Rs. 0.50 lac cover for different types of deceases.

**MEDIUM USED TO UPDATE THE CUSTOMERS AND
ATTRACT NEW CUSTOMER:**

In order to update the customers and to attract new customers our bank gives wide publicity to new schemes in news paper, pamphlets, on radio channels and by organizing get-together for customer. Bank gives wide publicity to new schemes through press conferences, by circulating brochures, participating in Agricultural Exhibitions and organizing meetings of farmers as well as other customers. This has resulted in increased customer base of the bank and finally increases in business volume.

Local Guidance Committee

Bank has established the Local Guidance Committee at branch level, to guide and provide the information regarding banking and the services provided by bank to the Local Customers, Farmers, Depositors and the Small Businessman around the affiliated area of the branch.

This committee works at grass-root level and provides the information regarding loan and deposit schemes as well as other services as like crop insurance, farmers group mediclaim insurance policy, individual accident insurance scheme to KCC holders.

Agricultural Exhibitions:

Bank actively participates in various agricultural exhibitions arranged in the district. Bank has prepared models and flex boards of various loans and deposit schemes that are displayed in the exhibitions. This has helped in disseminating bank schemes to the grass root level i.e. directly to the farmers. Visitors are guided in regards to loan and deposit schemes thus improving bank's business.



**Bank with Leading
Financial Inclusion Initiatives**

Financial Inclusion

The Government of India (GoI) set up the "Committee on financial inclusion" under the Interim Report of Dr. C. Rangarajan, to observe sizeable majority of the population, particularly the low income groups, continue to remain excluded from the opportunities and services provided by the financial sector. Committee recommended the establishment of two Funds (FIF & FITF). Accordingly, in the first phase the deposit account will be open on threshold basis and in the next phase to provide financial assistance to needy people.

On obtaining the guidelines from the NABARD, bank has taken special care and has submitted guidelines to all the branches to make special study in their jurisdiction and to open the deposit accounts of the people who are away from banking facilities. And bank has got the excellent success to give the banking services to peoples who are away from the banking flow.

In accordance with financial inclusion, bank have given opportunities to open No. frill accounts to the rural people, migrant labour and very low income group like street vendors and hawkers etc. and bank have open such accounts in large numbers in the remote area of the district.

We are planning to appoint BC's. They will works under Financial Inclusion concept. They will go to customer place & open online customer account through tab, which is supported with Aadhar E-kyc. After this, data will be uploaded to our server & at the same time customer will get the SMS alert for temporary customer number allotted for confirmation.

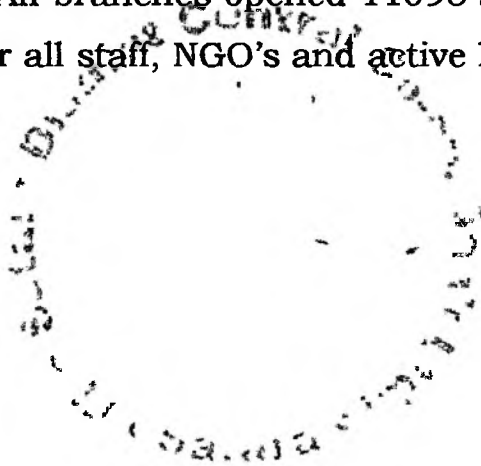
We are also propose to do Aadhar E-kyc for our existence customers for Aadhar number seeding in our CBS application as well as new account open at our branch level.

We are having our own Data Centre at our Old Administrative Building, Satara. We have Central Server connected to NPCI's infrastructure through internet leased line. The request from all branches of field devices for e-kyc would be routed through this server to NPCI server. The Android or Windows devices would be certified or registered to our central Server.

For this mission our action plan is as under-

1. Maharashtra Govt. has declared the policy "Janani Suraksha Yojana" especially for SC/ST category and below poverty pregnant womans. In this policy declared a grant for pregnant womans delivery. So bank has opened all these women's accounts in Rs. 10/- only.
2. In branch areas minimum 2 to 3 villages adopted for "Bachat Gram". This process regular in all branches.
3. Poor farmers, low income group to make habit of saving. So bank's staffs takes the efforts and approaches to his farm and open the account. For example Injabab village at Man Taluka, is drown prone area by MNREGA Scheme was followed by GRAMIN POOR farmer's, our bank's branch covered 100 % these farmer's in Financial Inclusion Programme.
4. Bank has opened 32 Ext. Counters under Financial Inclusion Scheme. In this villages regulated 'Door Step Account' Bank Programme arranged in 13/08/2012 to 18/09/2012.

5. More than 25000 Students in School & Collages opened the accounts. Main purpose of Students Account is to make habit of savings and introduce them banking knowledge.
6. Bank has established 17239 SHGs. Every SGHs members have been opened the accounts for the saving habit. More than 60% women's accounts have been opened in all branches.
7. Last year our bank has declared the 110925 new account opening target to all Branches. This target is completed in March 2013. All branches opened 110984 new accounts with the help of our all staff, NGO's and active lady from SHGs.



Banking Facility provided to the peoples from the remote area of the district.



Banking Facility provided to the woman away from the banking facility



Banking Facility provided to the marginal farmers and landless labours



Banking Facility provided to the Tenant and Migrant Labours



Banking Facility provided to the very low income groups



Banking Facility provided to the Students





Excellence in Recovery and NPA Management

Recovery Position of the bank

The recovery position of the bank has been excellent with recovery normally being 75 % since 1985 and above 90 % since 1995. Now bank has get success to maintain the 100% recovery continuously from last five years from 2009.

The secret of success in excellent recovery is

“Satara Recovery Pattern”

Platform created to make proper & secure disbursement

The secret of recovery is Formation of Perfect Loan Policies for proper purpose and make availability of credit in time as per need:

Experienced Hon Board of Directors of the Bank has always forms the policies as per the guidelines of RBI, NABARD, MSC Bank and Cooperative Departments. The District Technical committee is constituted by our Hon'ble Board of Directors, Agriculture experts, some Agriculturists & some Govt. Officials to prepare loan policy as per the requirements of customers. Hon Board of Directors of the Bank can not interfere while implementation of he same.

Our excellent administration can take care of proper implementation of the same without fervor and fear. Bank provide loan for proper purpose and the amount of loan is sanctioned according to loan policy to fulfill the need of the customer at proper time. It means that, bank form the loan policies by the view of customer and give the credit at proper time with need of the customer. That's why customers also show the responsibility toward repayment of loan.

Documentation Appraisal

The Head Office, after getting loan proposals with required documents, the scrutiny is made by the officers appointed for the purpose. Incompliance and errors are got corrected. If necessary, some terms and conditions are mentioned on sanction letter. Proper documentation helps to prevent the loan account become overdue, and if then also the account become overdue, due to the proper documentation difficulties will be not occurred while recovery process.

The system & procedure of recovery

1) Constitution of Recovery Section to monitor recovery:

In order to affect timely recovery of loans of PACS, bank has established a separate recovery cell at Head office level. An officer of Deputy Manager Grade has been appointed to effectively monitor the work of this cell. The recovery process at divisional level is carried out by Sale officers appointed at each divisional office. The work of recovery of the overdue amount is very hard. However Hon'ble D.D.R. has delegated the powers to our sale officers to recover the overdue amount by giving attachment on property. Necessary instructions are given to bank officers according to the overdue cases under clause 101 & 137 of M.S.C.Act 1960 to increase in recovery percentage. Chief Executive Officer & General Managers of the bank also guides and monitor recovery activities and guide properly to solve the difficulties in this regard. The technical team is also appointed at the Head Office to evaluate the loan proposals and to visit the spot for verification and to give the further guidance to the project.

2) Recovery work at Taluka Level:

There are 11 tehsils in the district. As per geographical & operational area the process of recovery is carried out through 10 Divisional Offices. The recovery process at divisional level is carried out by Sale officers appointed at each divisional office. As per operational area one or two recovery vehicles are provided during recovery season for speedy work.

3) Recovery Review Meeting at District Level:

Monthly Recovery Review Meeting of all Divisional Development Officers & Sale Officers is arranged on 5th of every month at Head office. Managerial officers review the recovery portfolio of every division & issue necessary instructions regarding effective recovery, Loan sanction & disbursement. Review of divisional loan & deposit targets is discussed in this meeting.

4) Recovery Review Meeting at Taluka Level:

The review of targets achieved by Branches & Field officers is accessed at Taluka / Divisional Level on quarterly basis. The Managerial Officers of Head Office review the work portfolio of every Branch Manager & Development Officer during this meeting. Deputy Manager / Communicating Officer of respective division issue necessary instructions to Branch Managers & Development Officers for successful achievement of given targets. The problems faced by subordinate staff are also discussed & solved during this meeting.

5) Recovery Review Meeting of Hon'ble Board of Directors to solve the difficulties in recovery:

In view to make the Planning, Development and Follow-up, the Hon'ble Board of Directors of the bank has created Planning, Development & Follow up Sub Committee. The meeting of said committee is organized twice in a year on block level, containing Chairman, Vice Chairman and other Sub Committee Members, Asst. Registrar, Co-op. Socys Members of PACs and there Secretaries. The review of loan disbursement and recovery is taken in the Meeting, So as to solve the difficulties in affairs at PACs level.

The review of overdue amount and misuse of finance by the member is taken in the Board of Directors meeting. Necessary instructions are given to our officers according to overall decision held in the Board of Directors meeting.

6) Loan Recovery through Linkage:

There are 11 Tahsils in the district out of Khatav, Koregaon, Khandala, Phaltan are of draught prone, Patan, Jawali, Mahabaleshwar are hilly & Karad, Satara, Wai Tahasils are having fertile land. Total 9 Sugar Factories are working in co-op. field and one is in private sector. All these sugar factories extend well co-operation in making recovery out of Sugarcane crushing.

Majority of Loan recovery issued to the members of PACS is done through Linkage of Sugar Crushing Bills obtained from Co-operative sugar factories. All Sugar factories functioning in the district extend support for timely recovery of Loans.

Bank has appointed Godown Keeper cum Development Officer at every Sugar Factory. The list of borrower members of PACS is given to every Sugar Factory & Godown Keeper. Godown Keeper & Officers of Sugar Factory scrutinize the list & deduct the loan amount of Borrower & his family members from the Sugarcane crushing bill. The remaining amount after deduction of Loan is transferred to the savings account of borrower. This facilitates submit the recovery memorandum to milk sangh linking. The PACs also submit the recovery memorandum to milk sangh and A.P.M.C. to recover the due amount out of agricultural products.

About 55 to 60 % loan is recovered through linking. Remaining Loan portion is recovered through regular follow-up with borrowing members. The respective Directors of concerned division extend necessary support & guidance for problematic loan recovery.

7) Recovery of Overdue:

As Per Section 156 of The Maharashtra Co-Operative Societies Act, 1960 Sale officer of our bank recovers the overdue loans under 101 & 137 byelaws by confiscating movable & immovable property & auction of Agricultural land of defaulter.

However Hon'ble D.D.R. has delegated the powers to our sale officers to recover the default amount by charging attachment on property. It is suggested to make visit on door to door of every borrowing member to give simple intimation and to make awareness to pay the due amount within stipulated period of time.

Also the secret of recovery is that. Bank has implemented Interest rebate and Recovery Incentive Schemes to motivate the customers for regular repayment and make them habitual for this.

In the recent, Central and State Government has given Debt waiver scheme for farmers members. Due to this the mentality of farmer members is become to do not discharge the credit in time. Bank has made efforts to change the mindset for this and to motivate the customers for regular repayment and make them habitual for this. For that, bank has implemented the Interest Rebate and Recovery Incentive schemes.

Interest rebate to the farmers for Medium and Long Term Loans:

Bank has introduced interest rebate to the regular paying farmers on the interest for the current year installment on the term loan since last 5 years. From last two years bank has rebated respectively 13% & 10% interest on the term loan.

0 % interest on Crop Loan:

Bank has been provided Crop Loan to the farmers for cultivation. Bank has been giving interest subvention and effective interest rate is 0 % up to the loan limit of Rs. 3.00 lacs since last 4 years.

Interest rebate for Education Loan:

Bank has made provision of Rs. 35.00 lacs from own profit as a recovery incentive fund for interest payable amount of Education Loan for children's of the farmers for their education.

Recovery incentive fund for Godown to the societies:

Bank has made provision of Rs. 25.00 lacs from the profit as a recovery incentive fund for interest payable amount of Loan issued for the Godown to the societies.

Bank has made available fund for Special Recovery Incentives to strengthen and motivate the PACS for their good performance:

From last five years bank is giving recovery incentive facility to the PACS, those recovery was 100 % on bank level. Bank also gives additional recovery incentive facility to those PACs whose recovery was 100 % on society level. Bank also awarded these societies by shield and Certificate. Bank has given 13% dividend to the PACS for last two years. Bank has been providing reward pay as incentive to Secretaries of PACs for neat and good work and for excellence in recovery.

We are proud to enlighten that, our bank has get success to maintain the 100% recovery continuously from last five years. This is truly success of Satara Recovery Pattern.



Major Awards and Achievements of the Bank

Major Achievements of the Bank

The Satara District Central Co-operative Bank has awarded National level "**Best Performance Award**" from National Bank For Agriculture & Rural Development (NABARD) from 1996-97 to 2000-2001 & for the year 2003-04 for six times.

The Maharashtra State Co-op. Bank's Association, Mumbai has given First Prize to the Bank as "**Best District Central Co-op. Bank**" in Western Maharashtra Region from the year 2001 to 2007. The Maharashtra State Co-op. Bank's Association, Mumbai has given "**Special Prize**" in the year 2008 for best performance of the bank for consequently three years. And also The Maharashtra State Co-op. Bank's Association, Mumbai has honoured the Bank by "**Late Vaikunthbhai Mehta Best District Central Co-op. Bank Award**" from entire Maharashtra for the year 2007-08, 2010-11, 2011-12 and also continuing the same for the year 2012-13 .

NAFSCOB has honoured the bank by "**Overall Best Performance**" award for the year 2010-11. And The Maharashtra State Co-op. Bank Ltd., Mumbai has honored the Bank by "**Yashwantrao Chavan Puraskar**" for best performance in the year 2011-2012

Bank has achieved Awards presented by **Banking Frontier in Co-operative Banking Award 2011, 2012 and also 2013**" for the different categories.

Recently Cooperative Department of Government of Maharashtra awarded the bank by "**Sahakar Nisht**" Puraskar and Lokmat has awarded the bank by "**BFSI Award 2014**"

We are grateful for evaluating our several activities as well as social efforts and unique outstanding achievements, which set us apart from others in the co-operative banking sector.

Accordingly, we are recorded as "**Co-operative Banking Topper**"

In admired "**Limca Book of Records**"

National Level and State Level Award

**Achieved by the "Farmers club" with the
coordination of bank**

1. Shramik Vidnyan Shetkari Mandal, Divashi Bk., Patan has got the first National Level as well as State Level Award in the year 2007-08 for their best performance.

2. Hanuman Shetkari Mandal, Rajuri, Phalatan has got the first National Level as well as State Level Award in the year 2008-09 for their best performance.



3. Bharatmata Shetkari Mandal, Aarale, Satara and Bhumata Shetkari Mandal, Bebalewadi, Satara has got encouragement Award in the year 2008-09 for their best performance.

4. Samrudhi Shetkari Mandal, Shivthar, Satara has got encouragement Award in the year 2009-10 for their best performance.



MAJOR ACHIVEMENTS OF THE OFFICIALS OF THE BANK

**The Maharashtra State Co-op. Bank's Association has
honoured our officials by
The "Late Bapusaheb Deshmukh Best Co-operative Bank
Employee" Awards**

- Shri. D. F. Dharu, Chief Executive Officer, within Manager Grade.
- Dr. R. N. Sarkale, General Manager (Loans & Development), within Officer Grade.
- Shri. V. B. Dhumal, Dy. Manager (Non Agri. Loan Dept.), within Officer Grade.
- Shri. A. S. Nalawade, (Ex-employee), within Manager Grade.
- Shri. A. B. Kshirsagar, (Ex-employee), within Manager Grade.

The review of success

Transparency, service render to the customer and norms prescribed by NABARD / RBI / Apex / Co-operative Department are always fulfilled by the bank. All the authorities, officers and their staff of various institutions like above and others always gives valuable guidance, suggestions, and cheer-up for implementation of various schemes, policies etc. are converted into betterment of economic life of the ultimate borrower of the district. The systems and procedures adopted for this is become standardise, which helps to obtain this achievements and success, which is a grand honour to us.

BEST PERFORMANCE AWARDS BY NABARD



Year 1996-97



Year 1997-98



Year 1998-99



Year 1999-2000



Year 2000-01



Year 2003-04

Maharashtra State Co-operative Banks Association Ltd., Mumbai
Awarded
Late Vainkunthbhai Mehata Award for
Best District Central Co-operative Bank



Year 1997-98



Year 1999-2000



Year 2002-03



Year 2003



Year 2004

**Maharashtra State Co-operative Banks Association Ltd., Mumbai
Awarded
Late Vankunthbhai Mehta Award for
Best District Central Co-operative Bank**



Year 2004-05



Year 2006



**Award for
Best Performance
for
last three years
2007**



Year 2007-08



Year 2010-11

Maharashtra State Co-operative Banks Association Ltd., Mumbai
Award the bank for
achievement of ISO 9001:2008 Certificate
by British Standard Institution (I) Pvt. Ltd.
in 2011



BANKING FRONTIERS AWARD 2011



**Award for
Excellence in HRD**



**Award for
Excellence in Recovery & NPA Management**



**Award for
Excellence in Operational Efficiency**



**Award for
Best IT Adoption**

FARMERS CLUB AWARDS TO BRANCHES OF THE BANK BY NABARD

National Level Awards



Br. Marul Haveli - 2007-08



Br. Barad - 2008-09

State Level Awards



Br. Marul Haveli - 2007-08



Br. Barad - 2008-09



Br. Aarale - 2008-09



Br. Shlvathar - 2009-10