



**NATIONAL BANK FOR AGRICULTURE AND
RURAL DEVELOPMENT**

**HAND BOOK ON
MANAGEMENT INFORMATION SYSTEM
FOR PACS**

**Department for Cooperative Revival and Reforms
Head Office Mumbai**

INTRODUCTION

In terms of the covenant No. 8 (b)(iv) of the MoU executed by the State Governments with the Government of India and NABARD for revival and restructuring of the Short Term Rural Cooperative Credit Structure(STCCS), NABARD is required to design a Management Information System(MIS) for PACS.

2. Hitherto, PACS have been compiling various statements for use by their managing committee, the DCCB they are affiliated to, Cooperation Department/ RCS of the State as well as other State and National agencies. National Federation of State Cooperative Bank (NAFSCOB) and NABARD also use data on PACS, collected from the SCBs and DCCBs. Due to perceived lack of awareness on the part of the management of PACS regarding importance of MIS, not much thought was given to a formalised MIS that could address operational control, management control and strategic planning.

3. Post reforms, PACS are expected to function as full fledged and self controlled financial intermediaries that establish their own business policies to meet the challenges of a dynamic economic environment and business models. To help decision making at PACS and at all other levels including those of the higher financing agencies, regulators and other agencies, there is an urgent need to have a sound and standardized MIS at PACS. With the above objective, an MIS for PACS has been designed by NABARD after extensive field study and consultation with all the stake holders.

4. Under MIS, PACS are required to prepare and submit nineteen Annexures periodically to various agencies. These statements are also required for the management of PACS to exercise operation control and take management decisions. Details of MIS have been circulated to RCS of all the States vide DCRR circular No.123/DCRR-09/07-08 dated 19.7.07. Now DCRR has brought out this handbook on MIS which will guide the PACS for preparation of Annexures. It gives the tips/ explain the source of data required for compiling statements. It also indicates additional information required to be furnished in the ledgers/registers so as to enable PACS to prepare the Annexures smoothly. Wherever required, suitable explanations are also given in the handout to define various accounting terms/ratios. It may be emphasized here that maintenance of up to date records/books/ledgers as per CAS guidelines is essential for preparation of Annexures under MIS.

Management Information System (MIS) for PACS- Hand Book

1. Preparation of Annexure I-coverage of membership

- (a) PACS may maintain register giving following details of agriculture families in its area of operation.
- i) Name, date of birth, address
 - ii) No. of family members
 - iii) Land owned/cultivated by member
 - iv) SF/MF/others
 - v) Name of the bank/s where SB account/Loan account maintained

Above register is source for filling up necessary information in col. 1 & 6.

- (b) Share capital ledger, Membership register, Loan ledgers (Proforma 1 & 2 of CAS) are the source for filling up necessary information in other columns of Annexure I.

2. Preparation of Annexure II-KCC Scheme

ST(SAO)Loans/KCC Loans General Ledger/Short Term Loan Ledgers are the source for preparing Annexure II.

3. Preparation of Annexure III-Crop Wise Loan Disbursement

- i) Information required for preparing above annexure has to be consolidated from the borrower wise ST Loan Ledger (proforma 8 of CAS) maintained by PACS.
- ii) PACS has to indicate the category of borrower viz. SC/ST, Minority/Share Cropper/Oral Lessees/Tenant Farmers/SHG in the ST Loan Ledger and this will form the base for filling of these information in the annexure.

4. Preparation of Annexure IV-Loans Issued for Crops Notified under Crop Insurance Scheme

Information required for preparing above annexure has to be consolidated from the particulars of loan disbursement given in Short Term Loan Ledger (proforma 8 of CAS)

5. Preparation of Annexure V-Medium and Long Term Loans Issued

- i) Information required for preparing above annexure has to be consolidated from the particulars of loan disbursement given in Medium Term/Long Term Loan Ledger(proforma 9 of CAS)
- ii) PACS has to indicate the category of borrower viz.SC/ST,Minority/Share Cropper/oral Lessees/Tenant Farmers/SHG in the Medium Term/Long Term Loan Ledger(Proforma 9 of CAS) and this will form the base for filling of these information in the annexure.
- iii) If the term loan is disbursed under Govt.Sponsored Programmes, name of the scheme(SGSY/others)may be indicated in the ledger and this will be the base for filling up of this information in the annexure.

6. Preparation of Annexure VI-Demand,Collection and Balance

Due date of repayment/repayment schedules have to be indicated in the ST Loan Ledger,MT/LT Loan ledgers(progorma 8 &9 of CAS)and information required for above annexure has to be consolidated from these ledgers.

7. Preparation of Annexure VII-Period wise classification of overdues

The information required for above annexure is available in overdue/NPA register (format is furnished in chapter 3 of CAS Manual)maintained by PACS. Loan ledgers are the source for posting of DCB/NPA register.

8. Preparation of Annexure VIII-Asset Classification and Provisioning requirements

The information required for above annexure is available in overdue/NPA register maintained by PACS. Postings in overdue/NPA registers are to be made from the loan ledgers.

9. Preparation of Annexure IX-Action Taken Against Defaulting Borrowers

Suit filed register(format is furnished in chapter 3 of CAS Manual) maintained by PACS is the source for preparation of above annexure.

10. Preparation of Annexure X-Stock Position

Item wise Stock register(proforma 13 of CAS) is the basis for preparation of above annexure.

11. Preparation of Annexure XI-Cover Statement

Borrowing Ledger(Proforma 5 of CAS) and Stock registers are the basis for preparation of above annexure.

12. Preparation of Annexure XII-Details of deposits mobilized

Deposit ledgers(Sl.no. 1 to 5 under deposits in annexure VII of CAS) are the basis for preparing the above annexure.

13. Preparation of Annexure XIII-Growth in Share Capital

Information required for above annexure is available in Paid up capital- Individual,Paid up capital-Govt.,Paid up capital –others GL heads.

14. Preparation of Annexure XIV-Work Position

- i) Position of posting,checking and balancing/reconciliation of various ledgers/registers have to be indicated in the annexure
- ii) PACS has to maintain membership application register giving details of Name,address,date of receipt of application, date of acceptance/rejection of application etc., and this register forms the base for compilation of information at Sl.No.10(a)of annexure.
- iii) PACS has to maintain Loan application register giving details of Name,address,purpose of loan, amount of loan,date of receipt,date of sanction/rejection,reasons for rejection etc., and this register forms the base for filling up of necessary information at Sl.No.10 (b) &(c).
- iv) PACS has to maintain due date diary for submission of various returns/statemens giving details of Name of return,due date,date of dispatch and from this register information may be filled in Sl.No.11 (a),(b),(c) of annexure.

15. Preparation of Annexure XV-Progress Report

Particulars	Source/explanation
Part A	
1(b)Acreage financed	ST Loan ledger
8.Total membership	Membership register

9.Borrowing membership	ST/MT/LT loan ledger
10.Owned funds	Total position should be given by referring to concerned ledger accounts
11.Deposits	Total position should be given by referring to concerned ledger accounts
12.Borrowings	-do-
13.& 14.Loans and advances issued & outstanding	-do-
15.Credit and deposits ratio	Total loans and advances outstanding/total deposits outstanding x 100
16.Investments	Total position should be given by referring to various Investment ledgers(sl.no. 1 to 8 under investment in annexure VII of CAS)
Part.B 1.Lockers	Safe deposits locker register(proforma 14 of CAS)
2.a,b	Other Misc.Income ledger account
Part.C 1.Costs and Margins a.working funds	Total of the balance sheet minus contra item and accumulates loss
b.Average yield	Earning yield on the asset during the year(per Rs.100)= Interest & Income earned during the year/Av.amount of asset during the year x 100
c.Av.cost	Cost of funds per Rs.100= Interest paid during the year/ Av.amount of funds during the year x 100
e.Misc.Income	This has to be worked out as % to average working funds as under: Misc.Income/Av.working funds x 100
f.Transaction cost	Transaction cost(operating cost minus interest expenses) has to be worked out as % to working funds as under: Transaction cost/Average working funds X 100

g.Risk cost	Provision required to be made against NPA for the year + provision required to be made for standard assets for the year/average working funds * x 100 *monthly average have to be taken Note: PACS may take the help of DCCB in working out costs and margins during initial period.
2.Productivity	Total loan outstanding plus total deposits/total no. of employees
a.Total business per employee	Total deposits/total No. of employees
b.deposits per employee	Total deposits/total No. of employees
c.Outstanding loans and advances per employee	Total loans and advances outstanding/total no. of employees
3.Profit and loss	P & L account
4.Trading Profit	Trading Account
5.Recovery %	DCB Register
Part.D.Corporate Governance	This may be prepared by referring to General Body Meetings register/MC Meeting register etc,

16. Preparation of Annexure XVI-Performance Indicators

Particulars	Source/Explanation
Members	Membership Register
Borrowers	Loan Ledgers
Depositors	Deposit ledgers
Members Capital	Share Capital Ledgers
Deposits	Deposit ledgers(sl.no. 1 to 5 under deposits in annexure VII of CAS)
Borrowing	Borrowing ledgers(sl.no. 1 to 17 under borrowings in annexure VII of CAS)
Loans issued	Loans ledgers(sl.no. 1 to 12 under loans and advances in annexure VII of CAS)
Recovery	DCB Register
Total loan outstanding	Loan ledgers
Total assets	Total of the assets side of Balance Sheet
Income from non credit activities	Trading Profit plus Mis.Income
Interest earned	Refer Interest on Loans and Advances

	ledger,Dividend on investments ledger and interest on deposits with banks/institutions ledgers
Interest paid on deposits and borrowings	Refer Interest on deposits ledger,interest on borrowings from DCCB/others ledger,interest on loans availed from State Govt ledger,Interest on borrowings from others ledger.
Interest paid on deposits and borrowings	Refer Interest on deposits ledger,interest on borrowings from DCCB/others ledger,interest on loans availed from State Govt ledger,Interest on borrowings from others ledger.
Total operating expenses for the period	Operating expenses includes interest expenses,staff cost and other operating costs incurred during the period.
Average deposits per member	Total deposits/total members
Average loan per member	Total loans and advances outstanding/total borrowing members
Average loan repayable to DCCB per member	Borrowing from DCCB – outstanding/Total borrowing members
% of borrowing members to total members	Total borrowing members/total members x 100
Total deposits/total assets-%	Total deposits outstanding/Total assets x 100
Operating expenses/average total assets-%	Operating expenses/av.total assets* x 100 *monthly average have to be taken
Interest earned to Interest paid-%	Interest earned on loans and advances & investments/Interest paid on deposits and borrowings x 100
% of overdues to demand	Total overdues/total demand x100
% of NPA to loans and advances	Total NPA/Total loans and advances outstanding x 100

17. Preparation of Annexure XVII-Concise structure of Balance Sheet

Particulars	Source/explanation
Equity	Total of share capital, Statutory reserves and other reserves and provisions not in the nature of outside liability(including undistributed profits) as indicated under sl.no.10 in Annexure XV of MIS
Borrowings	Total borrowings outstanding as per various borrowing ledgers
Deposits	Total deposits outstanding as per various deposit ledgers
Working funds	Total of the balance sheet minus contra item and accumulated losses
Loans and advances	Total Loans and advances outstanding as per various ledgers
Investments	Total investments as per ledgers(total of sl.no. 1 to 8 under investment in annexure VII of CAS)

18. Annexure XVIII-Financial Ratios

(this annexure included subsequent to issue of circular on MIS)

This annexure should be prepared as at the end of financial year and figures pertaining to three years (including current year)should be furnished for comparative purpose.

Indicator	Measurement
NPA Ratio	Total amount of NPA/Total loan outstanding x100 NPA=Total of substandard,doubtful and loss assets as per annexure VIII should be taken for working out above ratio Total loan outstanding(Gross) as per balance sheet should be taken for working out above ratio
Return on assets	Net Income/Total assets x100 Net Income=Net Profit Total assets=Total asset as per balance sheet minus (contra items and accumulated loss)
Capital Adequacy Ratio	Net worth/risk weighted assets x 100 Net worth=Amount as worked out under sl.no.10 of Part A of annexure XV should be taken here. Risk weighted assets should be calculated as per worksheet given at the end of hand book
Credit Deposit Ratio	Total Loan Outstanding/Total Deposit balance x100

19. Annexure XIX-Cash Flow Statement

(this annexure included subsequent to the issue of circular on MIS)

This statement should be prepared on monthly basis and put up to management committee. Cash book is the basis for the preparation of this statement.

MIS FOR PACS

Sr. No.	Particulars	Annexure
1	Coverage of Membership	I
2	Kisan Credit Card (KCC) Scheme	II
3	Crop-wise Loan Disbursement	III
4	Loans Issued for Crops Notified Under Crop Insurance Scheme	IV
5	Medium and Long Term Loans Issued during the year according to categories of Borrowers	V
6	Demand Collection and Balance Statement	VI
7	Period wise classification of overdues	VII
8	Asset Classification and Provisioning Requirements	VIII
9	Action Taken Against Defaulting Borrowers	IX
10	Stock Position	X
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ANNEXURE II (Contd.)

KISAN CREDIT CARD (KCC) SCHEME

(Amt. Rs.'000)

S.No	Particulars	KCC Holders																KCC holders covered under PAIS
		SF/MF		Others		Total		Of the total										
		No.	Amt.	No.	Amt.	No.	Amt. (col. 3 + Col.5)	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19		
3	Loans issued																	
I	from 1 April upto end of prev month																	
A	Crop Loans																	
B	Agricultural Term Loans																	
c	Consumption Loans																	
d	Working Capital Component for NFS																	
ii	during the month																	
a	Crop Loans																	
b	Agricultural Term Loans																	
c	Consumption Loans																	
d	Working Capital Component for NFS																	
iii	Total from 1 April to end of current month																	
a	Crop Loans 3(i a + ii a)																	
b	Agricultural Term Loans 3(i b + ii b)																	
c	Consumption Loans 3(i c + ii c)																	
d	Working Capital Component for NFS 3 (i d + ii d)																	
4	Outstanding at the end of current month *																	

* Outstanding in respect of agricultural term loans in the KCC may be indicated if such bifurcation is maintained separately by the Society

ANNEXURE III**CROP-WISE LOAN DISBURSEMENT**

For the month ended -----

(Amt. Rs. '000)

S.No	Particulars	Loans disbursed upto end of prev month		Loans disbursed during the month ending		Loans disbursed upto end of current month	
		Total Amount	Acreage	Total Amount	Acreage	Total Amt. (col.3 + Col.5)	Acreage (col.4 + col.6)
1	2	3	4	5	6	7	8
	Crop Loans						
1	Paddy						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
2	Wheat						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
3	Jowar						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
4	Bajra						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
5	Other Millets						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						

ANNEXURE III (CONTD..)

CROP-WISE LOAN DISBURSEMENT

S.No	Particulars	Loans disbursed upto end of prev month		Loans disbursed during the month ending		Loans disbursed upto end of current month	
		Total Amount	Acreage	Total Amount	Acreage	Total Amt. (col .3 + Col.5)	Acreage (col .4 + col.6)
1	2	3	4	5	6	7	8
6	Mustard						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
7	Groundnut						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
8	Other Oilseeds						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
9	Pulses						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
10	Cotton						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						

ANNEXURE III (CONTD..)

CROP-WISE LOAN DISBURSEMENT

S.No	Particulars	Loans disbursed upto end of prev month		Loans disbursed during the month ending		Loans disbursed upto end of current month	
		Total Amount	Acreage	Total Amount	Acreage	Total Amt. (col.3 + Col.5)	Acreage (col.4 + col.6)
1	2	3	4	5	6	7	8
11	Tobacco						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
12	Sugarcane						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
13	Vegetables (including Potatoes and Onions)						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
14	Maintenance expenses for plantation crops like mango, banana, coconut, spices, etc.						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						
15	Miscellaneous						
i	SF/MF						
ii	Others						
iii	Total						
	<i>Of the Total</i>						
iv	SC/ST						
v	Minorities						
vi	Women						
vii	Share croppers/ Oral Lessees/ Tenant Farmers						
viii	SHG						

Note: All disbursements pertaining to the current year only are to be reported.

ANNEXURE V

MEDIUM and LONG TERM LOANS ISSUED DURING THE YEAR ACCORDING TO CATEGORIES OF BORROWERS

For the month ended -----

(Amt. Rs.'000)

S.No	Purpose	SF/MF		Others		Total		Of the Total									
								SC/ST		Minorities		Women		Share croppers/ Oral Lessees/ Tenant Farmers		SHGs	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
I	Term Loans – Agriculture and allied																
1	Minor Irrigation																
2	Land Development																
3	Farm Mechanisation																
4	Plantation/ Horticulture																
5	Animal Husbandry–(DD/Poultry/ Sheep/Goat/Piggery, etc.																
6	Fisheries																
7	Forestry and Wasteland Development																
8	Storage and Market yards																
9	Other agricultural and allied activities																
	Total (A)																
II	Term Loans - Non Agriculture																
1	Non Farm Sector Advances																
2	Housing																
3	Other Priority Sector Advances (excluding housing)																
	Grand Total (B)																
III	Total (A + B)																
IV	Of the Grand Total																
1	Under SGSY																
2	Other Govt. Sponsored Programmes																

Note: Term loans given under KCC should also be reported

ANNEXURE VI**DEMAND COLLECTION AND BALANCE STATEMENT**

For the period ending 31 March / 30 June -----
(Amt. Rs.'000)

S. No.	Type of Loan	Principal						Percentage of Collection to Demand under Principal (col. 6 / col. 5) %	Interest					
		Demand			Collection		Balance (col.5 – col.6)		Demand			Total Collection	Of which repaid in advance	Balance (Col. 12 – Col. 13)
		Arrears	Current (including advance repayment)	Total (col. 3 + col.4)	Total	Of which repaid in advance			Arrears	Current	Total (Col. 10 + Col.11)			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
I	<u>Short – Terms</u>													
1	ST (Agrl) (including KCC)													
2	ST (Non Agrl)													
3	Total (1 + 2)													
II	<u>Medium Term / Long Term</u>													
1	MT / LT Agriculture													
2	MT / LT (Conversion / Rephasement / Reschedulement)													
3	MT / LT (Non Agrl)													
4	SHGs													
5	Others													
6	Total (1 to 5)													
III	Grand Total (3 + 6)													

Balance (Col. 12 – Col. 13)

ANNEXURE VII

PERIOD-WISE CLASSIFICATION OF OVERDUES

As on 31 March / 30 June ----- (Year)

(Rs.'000)

S.No	Type of Loan	Period for which overdue*					
		Less than 1 year	1 - 3 years	3 - 4 years	4 - 5 years	5 - 6 years	More than 6 years
1	2	3	4	5	6	7	8
1	Short Term Agricultural						
2	Short Term Non Agricultural						
3	Medium term/ Long term Agricultural						
4	MT / LT (Conversion / Rephasement / Reschedulement)						
5	Medium term/ Long term Non Agricultural						
6	SHGs						
7	Others						
8	Total						

* To conform to asset classification norms applicable to PACS(time periods can be suitably modified)

ANNEXURE VIII

ASSET CLASSIFICATION AND PROVISIONING REQUIREMENTS

As on 31 March -----(year)

		Loans and Advances				(Amt. Rs.'000)						
S.No.	Particulars		Type of Loan									
			Agrl		Allied		Non Agrl		Others		Total	
I	Amount outstanding											
II	Asset Classification											
	1	Standard										
	2	Sub Standard										
	3	Doubtful										
		i	Secured Overdues									
			a	Over 3 years to 4 years								
			b	Over 4 years to 6 years								
			c	Over 6 years								
		ii	Unsecured Overdues									
	4	Loss Assets										
III	Provisioning Required		Prov Required	Actual Prov made	Prov Required	Actual Prov made	Prov Required	Actual Prov made	Prov Required	Actual Prov made	Prov Required	Actual Prov made
	1	Standard Assets (0.25%)										
	2	Sub standard (10% of item II (2))										
	3	i	Doubtful Assets :-									
			ii	20% of item II (3(i) (a))								
			iii	30% of item II (3 (i) (b))								
			iv	50% of item II (3 (i) (c))								
			v	100% of item II (3 (ii))								
	4	Loss Assets 100% of item II (4)										
		Total (1 to 4)										

Note: Asset classification and provisioning norms as per guidelines and norms applicable to PACS

ANNEXURE X

STOCK POSITION - MONTHLY STATEMENT
(To be prepared for each item of commodity traded / Non-Credit Activity Undertaken)

For the month ended -----

(Quantity in Kgs / Numbers) / (Amt. Rs. '000)

S. No.	Item of Commodity	Opening Stock		Purchases		Sales						Closing Stock			
		Qty./ Units	Amt.	Qty. / Units	Amt.	Sold		Adjusted toward kind component		Total		Qty. / Units			Amt.*
						Qty. / Units	Amt.	Qty. / Units	Amt.	Qty. / Units	Amt.	Weight per bag	No.of bags	Total	

[Certification that]:

*Closing stock is valued consistently at lower of cost or net realisable value

Stocks of ----- (item) are under hypothecation to the DCCB

Stocks are adequately covered by insurance:

Insured amount:

COVER STATEMENT

**CASH CREDIT LIMITS WITH DCCB
SANCTIONS AND OPERATIONS OF LIMITS IN RESPECT OF NON-CREDIT
ACTIVITIES**

For the month ended -----

(Amt. Rs. '000)

S.No	Description	Agricultural Inputs	PDS items	Non-PDS consumer items	Others (specify)
1	Cash Credit Limit sanctioned				
2	Outstanding as at the end of previous month				
3	Drawals availed during the month				
4	Amount repaid in the CC account during the month				
i	In cash				
ii	By adjustment of kind component				
iii	Total				
5	Outstanding as at the end of the month				
Stocks					
6	Value of closing stock as per Annexure III				
7	Amount due to suppliers of ----- (item) at the end of the month				
8	Value of stock fully paid for (6-7)				
9	Less margin				
10	Drawing Power (8-9)				
11	Validity period of Drawing Power				

ANNEXURE XII**Details of Deposits Mobilized****PART 'A'**

For the month ended -----

(Rs. 000s)

Type of deposit	Deposits as on 31 March of previous accounting year	Deposits as on the last day of the reporting month *	Increase / Decrease during the month (Yes / No)	Net increase / decrease over the position of 31 March of previous accounting year	Prevailing Rate of Interest
1	2	3	4	5	6
Savings					
Recurring					
Fixed Deposits (all types to be reported separately)					
Other Deposits					
Total					

PART 'B'

Of the Total deposits mobilized up to end of current month	(Amt. Rs.'000)	% to total deposits
a) Retained with the PACS for liquidity requirements		
b) Deposits with the DCCB / Other banks		
c) Deployed in loans and advances		

STATEMENT SHOWING WORK POSITION**For the month ended -----**

Due on -- of every month.....

Certified that posting, checking and tallying of Books of Account have been completed as indicated below:

S.No	Item of work	Posting Completed upto	Checking Completed upto	Tallying Completed upto	Reasons for arrears, if any
1	Day Book				
2	General Ledger				
3	Deposit Accounts				
i	Saving Bank Account				
ii	Fixed Deposits				
iii	Recurring Deposits				
iv	Others				
4	Loan Accounts				
i.	ST(SAO) Loans / KCC Loans				
ii.	Medium Term / Long Term Agricultural Loans				
iii.	MT Conversion Loans				
iv.	MT / LT Reschedulement				
v.	Loans against pledge of agricultural produce				
vi.	SHG Loans				
vii.	Non-Farm Sector Loans				
viii.	Loans against Deposit				
ix.	Loans for Consumer Durables				
x.	Gold Loans				
xi.	Loans to Staff Members				
xii.	Other Loans (to be specified)				
5	Stock Registers				
i	Fertilizer				
ii	Seeds				
iii	Pesticides				
iv	PDS Commodities				
v	Non-PDS Consumer items				
vi	Food grains and other commodities under Procurement Scheme				
vii	Materials under Mid-day Meals Scheme				
viii	Other stocks / goods /Work in progress				
6	Sundry Debtors Register				
7	Sundry Creditors Register				
8	DCB Register				

ANNEXURE XIV (contd..)

STATEMENT SHOWING WORK POSITION

9	Bank Reconciliation in respect of various accounts maintained with different banks (indicate name of the Bank and account no.)	Reconciled upto ----- ------(month	If not, reasons therefor
a			
b			
c			
10	No. of Applications pending in respect of		
a	Membership to PACS		
b	ST Loan		
c	MT / LT Loan		
11	Submission of Returns	Due Date	Date of Despatch
a.			
b.			
c.			

**Certified that closing cash balance as at the end of each day during the month of ----- was physically checked. The closing cash balance as per Day Book on ----- was Rs.....
(Rupees only)**

Signature :

Designation:

.....

ANNEXURE XV
PROGRESS REPORT - Periodical*/ Annual

-----**(Period)** -----**(Year)**

(Includes information required for Monitoring of Performance Indicators for DAP and MOU)

PART 'A'

S.No.	Description	Position as at the end of Previous Quarter / Year (PY)	Position as at the end of current quarter / year	Achievement during the Quarter / Year	% variation in achievement (+) or (-)
1	Area of Operation:				
a	No of Villages				
b	Acreage financed				
2	Total Business (Deposit + Advances)				
3	No. of branches				
4	No.of staff - total				
5	No.of staff - trained				
6	Whether having full time paid secretary/ies in all branches (indicate by a tick)				
7	Non credit activities undertaken: (indicate by a tick)				
i	Agricultural Inputs				
ii	PDS				
iii	Non PDS – Consumer items				
iv	Others (specify)				
8	Total Membership				
9	Borrowing Membership				
10	Owned Funds (a+b+c)				
a	Share Capital				
	<i>of which State Government contribution</i>				
b	Statutory Reserves				
c	Other Reserves and Provisions not in the nature of outside liabilities (i to iv)				
i	ACSF				
ii	Building Fund				
iii	Dividend Equalisation Fund				
iv	Undistributed Profits				
v	Contingent Provisions for Standard. Assets				
11	Deposits (Total)				
a	Savings				
b	Term Deposits (Recurring + Fixed Deposits)				
c	Others				
12	Borrowings - Outstanding (Total)				
a	ST(SAO) / KCC Credit Limit				
b	MT / LT Agri Loans				
c	MT Conversion				
d	MT / L T Reschedulement				
e	SHG Loans				
f	Non Farm sector Loans				
g	Fertilizer cash credit limit				
h	Seeds cash credit limit				
i	Cash credit limit for Procurement of Agriculture produce				
j	Cash credit limit for gold loans				
k	CC limit for Public Distribution Scheme				
l	CC limit for Consumer Commodities				
m	Other Non credit activities				
n	Loans against deposits with DCCB / SCB				
o	Other borrowings from DCCB / SCB (to be specified)				
p	Borrowings from State Govt.				
q	Borrowings from other institutions (other than DCCB / SCB / State Govt.)				

PART 'A' (Contd.)

ANNEXURE XV (contd.)

S.No.	Description	Position as at the end of Previous Quarter / Year (PY)	Position as at the end of current quarter / year	Achievement during the Quarter / Year	% variation in achievement (+) or (-)
13	Loans and Advances Issued				
a	ST(SAO) / KCC Credit Limit				
b	MT / LT Agri & allied loans				
c	MT Conversion				
d	MT / L T Reschedulement				
e	SHG Loans				
f	Non Farm sector Loans				
g	Loans against pledge of Agriculture produce				
h	Loans against Deposits				
i	Loans for Consumer Durables				
j	Gold Loans				
k	Loans to Staff Members				
l	Other Loans				
14	Loans and Advances Outstanding				
a	ST(SAO) / KCC Credit Limit				
b	MT / LT Agri & allied Loans				
c	MT Conversion				
d	MT / L T Reschedulement				
e	SHG Loans				
f	Non Farm sector Loans				
g	Loans against pledge of Agriculture produce				
h	Loans against				

	Deposits				
i	Loans for Consumer Durables				
j	Gold Loans				
k	Loans to Staff Members				
l	Other Loans				
15	Credit : Deposit Ratio				
16	Investments				

PART 'B'

For the quarter ended -----

Particulars of Fee-Based Activities		
Sr.No.	Particulars	Units / Amount(Rs.'000)
1	a. No. of Lockers Leased	
	b. Amount of Rent received	
2	a. No. of Insurance Policies Sold	
	b. Amount of Commission Earned	

ANNEXURE XV (Contd.)

PART 'C'

PERFORMANCE INDICATORS

S.No.	Description	Position as at the end of Previous Year (PY)	Plan Figures/ Values for Current Year	Achievement / Values during the Year	% variation in achievement (+) or (-)
1	Costs and Margins				
a	Working funds				
b	Average Yield				
c	Average Cost				
d	Financial Margin (b-c)				
e	Miscellaneous Income				
f	Transaction Cost				
g	Risk Cost				
h	Net Margin (d+e-f-g)				
2	Productivity				
a	Total Business per Employee (Excluding Non Credit)				
b	Deposits per Employee				
c	Outstanding Loans and Advances per Employee				
3	Profit/ Loss				
a	Net Profit / Loss				
b	Undistributed Profit/ Accumulated Losses				
c	% Dividend				
4	Trading Profit				
5	Recovery % of Principal				
I	<u>Short Term</u>				
A	ST (Agri)				
B	ST (Non Agri)				
II	<u>Medium Term / Long Term</u>				
A	MT / LT Agriculture & allied				
B	MT (Conversion / Rephasement / Reschedulement)				
C	MT (Non Agri)				
d	SHGs				
e	Others				

ANNEXURE XV (Contd.)

PART 'D'

CORPORATE GOVERNANCE

Sr.No.	Particulars		
1	General Body Meetings		
	a. Total No. of meetings held:		
	b.	Date of Meeting	Whether quorum observed
	i.		
	ii.		
2	Meetings of the Managing Committee (MC)		
	a. Total No. of meetings held:		
	b.	Date of Meeting	Whether quorum observed
	i.		
	ii.		
	iii.		
3	No. of members in the MC		
4	Date of constitution of the MC		
5	Tenure of the MC (years)		
6	Training of MC Members		
		Name	Training
	(i)		
	(ii)		
	(iii)		
7	Sub-Committees of MC	No. of meetings held	
	(i)		
	(ii)		
	(iii)		
8	Conduct of Elections		
		Due date of elections	Actual date of elections
9	Qualifications of CEO / Secretary / Manager		
	(a)		
	(b)		
	(c)		
10	Date of completion of Annual Audit		
11	Audit Classification of Society		
12	Date of publication of Annual Report		

Note:

- (i) Information in Part 'A' and Part 'B' to be prepared on a quarterly basis
- (ii) Information in Part 'C' and 'D' to be prepared on an annual basis.

ANNEXURE XVI

Statement for Internal Control

SET OF PERFORMANCE INDICATORS FOR PACS

Indicators	Unit	Current Year (As at the end of)				Previous year (ended 31 March)	% Change
		Quarter 1	Quarter 2	Quarter 3	Quarter 4		
Members	Number						
Borrowers	Number						
Depositors	Number						
Members Capital	Rs.'000						
Deposits	Rs.'000						
Borrowings from DCCBs and others	Rs.'000						
Total Liabilities (as per Trial Balance)	Rs.'000						
Loans issued	Rs.'000						
Recovery	Rs.'000						
Total Loans Outstanding	Rs.'000						
Total Assets	Rs.'000						
Income from non-credit activities	Rs.'000						
Interest earned (income from credit activities)	Rs.'000						
Income from other activities	Rs.'000						
Interest paid on deposits and borrowings	Rs.'000						
Total Operating Expenses for the period	Rs.'000						
Average deposit per member	Rs.						
Average loan per member	Rs.						
Average loan repayable to DCCB per member	Rs.						
% of borrowing members to total members	%						
% of depositors to borrowers	%						
Total loans / Total Assets	%						
Total deposits / Total Assets	%						
Operating expenses / average total assets	%						
Interest earned to Interest paid	%						
% of overdues to demand	%						
% of NPA to loans and advances	%						

ANNEXURE XVII

Periodical / Annual Report – Business Ratios

Concise Structure of the Balance Sheet

(Amt. Rs.'000)

Sr.No.	Description	Average Absolute figures			Percentage of Average Working Funds		
		Previous Period / Year	Current Period/ Year	Percentage change (- / +)	Previous Period / Year	Current Period / Year	Percentage Change (- / +)
1	Equity (Net Worth)						
2	Borrowings						
3	Deposits						
4	Working Funds						
5	Loans and Advances						
6	Investments						

Annexure XVIII

Financial Ratios

Indicator	Year 1	Year 2	Year 3(current year)
NPA Ratio			
Return on assets			
Capital Adequacy Ratio			
Credit Deposit Ratio			

Annexure XIX

Cash flow Statement

1	Opening Cash and Bank Balance
2	Cash Inflow
a	Repayment of loan i. Principal ii. Interest
b	Deposit receipts
c	Sale proceeds from fertilizer/seeds/pesticides
d	Sale proceeds from PDS commodities
e	Dividend/interest receipt on investment
f	Maturity amount of investment
g	Amount borrowed from DCCB
h	Amount borrowed from other agencies
i	Other Receipts(Commission etc.-specify items)
3	Total Inflow during the period(total of item 2)
4	Cash Outflow
a	Repayment of borrowings from DCCB i. Principal ii. Interest
b	Repayment of borrowings from other agencies i. Principal ii Interest
c	Deposit payments
d	Purchase of fertilizers/seeds /pesticides
e	Purchase of essential commodities
f	Purchase of non PDS commodities
g	Investments during the period
h	Disbursement of loans
i	Other payments(specify)
5	Total Outflow(total of item 4)
6	Total Cash and bank balance at the end of period (1 + 3 - 5)

**WORKSHEET ON
Calculation of Risk weighted Assets**

(Amt Rs)				
Sl.No.	Assets	Amount *	Risk Weight (%)	Risk Weighted Assets (3 * 4 / 100)
1	Cash on Hand		0%	
2	Balances with DCCB			
a	In Current Account		20%	
b	In Savings Bank Account		22.5%	
3	Balances with Other Banks / institutions (specify each institution)			
a	In Current Account		20%	
b	In Savings Bank Account		22.5%	
c	Others		22.5%	
4	Investments			
a	Government Securities		2.5%	
b	Shares in Other Cooperative Institutions		102.5%	
c	Fixed Deposits with DCCB/ Other banks		22.5%	
d	NSC/KVP		2.5%	
e	Staff PF balance with PF Trust / As deposits with Banks		22.5%	
f	Others - Deposit with Marketing Societies		102.5%	
5	Loans & Advances			
a	ST / MT / LT Loans to Members		100%	
b	Loans to Staff covered by mortgage /superannuation benefits		20%	
c	Other Loans (specify)		100%	
6	Closing Stock		100%	
7	Fixed Assets			
a	Land & Buildings, Godown		100%	
b	Furniture & Fixtures, Banking Counter, Computers & Electrical Installations		100%	
c	Vehicles		100%	
d	Agriculture Machinery		100%	
8	Other Assets			
a	Interest Accrued but not overdue		100%	
b	Overdue Interest		100%	
c	Interest Receivable on Investments		100%	
d	Sundry Debtors		100%	
e	Other Receivables		100%	
f	Amount involved in Frauds		100%	
g	Prepaid Expenses		100%	

9	Total Risk weighted assets			
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