



THE DISTRICT COOPERATIVE CENTRAL BANK LTD., ELURU

West Godavari District. A.P.

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BRIEF NOTE ON FUNCTIONING OF DCCB, ELURU

The District Co-operative Central Bank Ltd., Eluru was established in the year 1918 and completing 100 years of dedicated service to farmers and has unique track record of earning profits since inception and 'A' class audit classification since 1975. The Bank is having 34 Branches spread all over the West Godavari District. 262 PACS (including 4 PACS who have newly registered during the course of Reorganization of State) and other 410 Cooperative Societies have affiliated to the Bank.

I) Bank's Financial Progress at glance:

➤ **Financial Progress for the last 4 Years:**

(Rs.in Crores)

S No	Particulars	2012-13	2013-14	2014-15	2015-16	2016-17
1.	Share Capital	74.53	91.65	97.73	104.14	111.65
2.	Reserves	87.09	88.61	91.46	93.79	165.50
3.	Deposits	595.29	686.67	757.01	1001.65	1199.56
4.	Borrowings	1002.17	1195.42	1163.46	1170.77	1194.39
5.	Investments	320.85	300.24	383.90	570.72	677.87
6.	Loans & Advances	1404.45	1756.10	1722.18	1772.06	1842.63
7.	Profit	2.76	3.02	3.06	3.49	5.12
8.	Recovery %	97.68	34.67%	95.28%	93.87%	94.49%
9.	NPAs	1.80%	1.37%	4.45%	2.97%	4.57%

II) NOTABLE FEATURES OF THE BANK:

- **Own Funds:** The Bank is having own funds of Rs.278.15 Crores as on 31st March 2018.
- **Highest Loan Outstanding's:** The Bank has highest Loan Outstandings position in the state and Loan Outstanding has reached a new height of Rs.1842.63 Crores by March 31st2017.

- **Recovery Performances:** The recovery percentage of the Bank is 94.49% as on 30th June 2017.
- **Bank Own Buildings:** The Bank is having 14 Own Branch Bank buildings in the prime localities and all over 34 branches are fully furnished with required amenities.
- **Profits:** The Bank has completed 99 years of committed service to farmers and in Banking Business and the bank has unique track of record of **earning profits continuously since its inception** i.e. from the year 1918. The bank has received NABARD Best Performance Award for 3 Years 1999-2000, 2000-2001, 2003-2004 and also "Sahakaritha Bharathi Award" for the year 2006.

III) BANKING:

- **Higher Int.Rates to PACS on Deposits:** Bank offers 0.5% higher rate of interest on Deposits to the PACS and Urban Banks in the District.
- **Banking Services:** RTGS and NEFT facilities were provided to both account holders and walk in customers. Locker facilities offered with minimum rates in all branches. DDs are issued on all Cities and Towns with minimum Commission Rates. Cheque Truncation System (CTS) clearing was implemented in all Branches.
- All Branches have been provided with Fake Note Detector Machines, Burglar Alarms, CC Cameras Surveillance System and Air Conditioning Machines etc.
- The Individual Maximum Borrowing Power (IMBP) is Rs.1.00 lakh and for Tobacco Baron is Rs.5.00 lakhs for each member. The Bank has introduced the following Loan Products to the customers of the PACS.
- **Loans through PACS:**

Loans to Farmers by PACS	Limits to PACS
Godown Loans	Cash Credits for Gold Loans
Car Loans	Cash Credits for Fertilizers
Tie-up Loans	CC limits for Fish Feed Loans
House Repair Loans	CC Limits to WC for Petrol Pumps etc.
Computer Loans	

- **Direct Loans through Branches**

House Mortgage Loans (HML)	NFS Loans
Personal Loans	Fish Feed Cash Credits

Educational Loans	Computer Loans to Individuals
Gold Loans	Computer Loans to PACS
Business Cash Credit Loans	Trader's Loans

v) Developmental Activities:

- **ICDP Project:** The Bank has implemented the ICDP Project with an outlay of Rs.27.21 Crores for overall development of the Societies in the District.
- **PACS Fertilizer Business and Paddy Procurement Centers:** The bank is encouraging PACS by providing Cash Credit limits and Bank guarantees to the Marketing Federation (MARKFED) to increase the Fertilizer business by the PACS. The PACS are being provided Demand Drafts for the purchase of fertilizers at very concessional rates. The total business undertaken by the PACS during the year 2015-16 is to the tune of Rs.189.02 Crores. Further the Bank is encouraging the PACS to work as Government agent for Paddy procurement and this year 98 PACS has done the said business and earned more than 25 crores as commission during last crop season.
- The bank has extended financial assistance to PACS to convert them in to **Multi Service Centers**, and an amount of Rs.51.11 crores has been sanctioned to 61 PACS for undertaking various activities like construction of godowns, installation of weigh bridges, establishments of Petrol Bunks, Milk Chilling Centers, Common Service Centers, and selling of Agriculture Implements by the PACS as a part of diversification and Sanjivini Medical Stores etc.

VI) Human Resources:

- **Staff Strength:** The Staff position of the Bank as on date is furnished here under:

GMs	DGMs	AGMs	Managers	AMs	S.A/ Spl Cat	Messengers	Total
2	4	5	41	112	70+10	61	305

- The Services of DR/OSD and 5 Sale Officers were taken by bank for Legal action coverage and recovery of overdue cases of the PACS and the Bank.
- The Bank has constituted various internal committees like Audit Committee, Investment Committee, Recovery Monitoring Committee,

ALM Committee, Risk Management Committee etc., to discuss and monitor the related issues from time to time.

VII) Computerization:

- The Bank has completed Computerization under CBS Platform for 34 Branches and Offering RTGS and NEFT services through all the Branches and offering Banking Services on par with other Commercial Banks.
- SMS alert System is Introduced in Branches to send messages of banking transactions from the Bank to our customers.
- Bank has also provided **Internet & Intranet** facility to all the Branches to send all the circulars and communications to the branches online.

VIII) Welfare Activities:

- **Rythu Seva Sahakara Bhavan:** The Bank has constructed 'Rythu Seva Sahakara Bhavan' at J.R.Gudem for conducting the official functions/meetings of the Bank and social functions by the farmers with nominal charges.
- **Guest Houses at Pilgrim Centers:** The Bank has donated for the construction of guest houses at Tirumala Tirupathi Devasthanam and Dwaraka Tirumala and the accommodation in guest houses are provided to customers and farmers at free of cost.
- **Corporate Responsibility:** The Bank has donated an Ambulance to the District Government Hospital with a cost of Rs.11 lakhs and another ambulance to District Jail in coordination with DCMS and also donated furniture to many Schools/Veterinary Hospitals through Common Good Fund of the Bank. The Bank is participating in all the social activities announced by the Government of Andhra Pradesh like Vanamahostavam, Digging of Inkudu Gunthalu under Neeru-Meeru Programme etc.

OTHER INITIATIVES:

- Bank has opened around 183000 Special Savings Bank Accounts ("0" balance accounts) to all the borrowing members of PACS duly tagging

the photo and signatures of the account holders concerned with branches and all the accounts were seeded with Aadhar Cards enabling the bank to get “Direct Benefit Transfer” to our clientele by getting the direct credits like gas subsidy and other government subsidy schemes. Clear instructions were given to all the branches to open the Savings bank accounts of all the loanees of PACS and to seed the said accounts with their Aadhar.

- Bank is actively participating in Prime Minister Jan Dhan Yojana Scheme by entering MOU with LIC for PMJJBY scheme for life insurance and with M/S United India Insurance Company for PMJSY for accidental Insurance as advised by NABARD and Government of India.
- Bank has opened a “PACS Development Cell” (PDC) with the assistance of NABARD under MSC scheme and selected about 45 PACS in phase I and II for all-round development of PACS by encouraging non-credit business by constructing the Godowns, establishing weigh bridges, establishing Milk collection centers, maintaining agricultural implements like harvesters etc., establishing Sanjeevini Medical stores, encouraging more non-credit business by sanctioning gold loan limits, fish feed loan limits etc. Business Development Plans were got drafted for all PACS under PDC and being monitored by PDC.
- Three **Financial Literacy Centres** were also established and running with the assistance from NABARD at Eluru, Jangareddygudem & Bhimavaram and functioning effectively as suggested by NABARD.
- In order to increase the non-fund income, the Bank has entered into an agreement with M/s: Exide Insurance Company (formerly known as Ing Vysya) for undertaking general insurance business to our clientele.