

A Monthly e-newsletter published by NAFSCOB, Vashi, Navi Mumbai - 400 703

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(From left to Right) Shri Ulhas Phal Dessai, Chairman, Goa SCB & Vice-Chairman, NAFSCOB, Dr. Bijender Singh, Ex. MLA, President, Delhi SCB & Chairman, NAFED, Shri Konduru Ravinder Rao, Chairman, NAFSCOB, Shri Bhima Subrahmanyam, Managing Director, NAFSCOB & President, ICBA and Shri W. K. Kyndiah, Chairman, Meghalaya SCB & Vice-Chairman, NAFSCOB during the Board Meeting of NAFSCOB held on 22-04-2024 at Mumbai.



hpscb
(Scheduled Bank)

|| Bank of the State- For the State ||

On the first working Day (2nd April)

of new Financial Year 2024-25

Our Customers have carried out

1,10,909 No. of

UPI Transactions

transferring ₹18 Crore



Thanks for trusting us

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KRISHNA DISTRICT Cooperative Central Bank Ltd.

Financial Parameters as on 31.03.2024

[Rs. in Lakhs]

| Sl. No. | Particulars | 2022-23 | 2022-24 | Net growth | |
|---------|----------------------------|------------------|-------------------|------------------|---------|
| | | | | Amt. | % |
| 1. | Share Capital | 35163.50 | 39370.01 | 4206.51 | 11.96% |
| 2. | Reserves | 30416.09 | 43264.07 | 12847.98 | 42.24% |
| | Total Own Funds | 65579.58 | 82634.08 | 17054.50 | 26.01% |
| 3. | Deposits | 305437.24 | 318825.70 | 13388.46 | 4.38% |
| 4. | Loans & Advances | 682729.29 | 801335.72 | 118606.43 | 17.37% |
| | Total Business | 988166.53 | 1120161.42 | 131994.89 | 13.36% |
| 5. | Borrowings | 533362.92 | 654955.30 | 121592.38 | 22.80% |
| 6. | Investments | 204252.00 | 241224.87 | 36972.87 | 18.10% |
| 7. | Interest Received | 60339.33 | 80505.82 | 20166.49 | 33.42% |
| 8. | Misc. Income | 1269.22 | 970.33 | -298.89 | -23.55% |
| 9. | Interest Paid | 46360.90 | 58505.87 | 12144.97 | 26.20% |
| 10. | Establishment & Contingent | 7905.62 | 10441.94 | 2536.32 | 32.08% |
| 11. | Net Profit | 4228.10 | 9074.26 | 4846.16 | 114.62% |
| 12. | Gross NPA% | 2.21% | 1.88% | -0.33% | -15% |
| 13. | Net NPA% | 0.98% | 0.58% | -0.38% | -40% |
| 14. | Audit Classification | "A" | "A" | | |
| 15. | CRAR | 9.90% | 11.25% | | |



U.P. CO-OPERATIVE BANK LTD. Financial Indicators

(Amt. in Cr.)

| S.NO | Particulars | AS ON 31.03.2023 | AS ON 31.03.2024 (Tentative) | Amount (Inc./Dec.) | Percent (Inc./Dec.) |
|------|---|---------------------|------------------------------------|-----------------------|------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | Share Capital | 337.74 | 363.66 | 25.92 ▲ | 7.67 ▲ |
| 2 | Reserve Fund & Others | 956.17 | 1050.23 | 94.06 ▲ | 9.84 ▲ |
| 3 | Own Fund | 1293.91 | 1413.89 | 119.98 ▲ | 9.27 ▲ |
| 4 | Deposits | 10283.22 | 11414.49 | 1131.27 ▲ | 11.00 ▲ |
| 5 | Investment | 4470.48 | 6307.00 | 1836.52 ▲ | 41.08 ▲ |
| 6 | Loan & Advances (Outstanding) | 11281.18 | 14032.83 | 2751.65 ▲ | 24.39 ▲ |
| 7 | Borrowings | 4422.41 | 8157.88 | 3735.47 ▲ | 84.47 ▲ |
| 8 | Net Profit | 60.76 | 72.87 | 12.11 ▲ | 19.93 ▲ |
| 9 | Credit Deposit Ratio(%) | 109.70 | 122.94 | 13.23 ▲ | 12.06 ▲ |
| 10 | Total Business | 21564.40 | 25447.32 | 3882.92 ▲ | 18.01 ▲ |
| 11 | Gross NPA as a %age to Loans & Advances | 3.93 | 3.05 | -0.88 ▼ | -22.39 ▼ |
| 12 | Net NPA as a %age to Loans & Advances | 0.00 | 0.00 | 0.00 | 0.00 |
| 13 | Capital Adequacy | 16.92% | 14.65% | -2.27% ▼ | -13.42 ▼ |



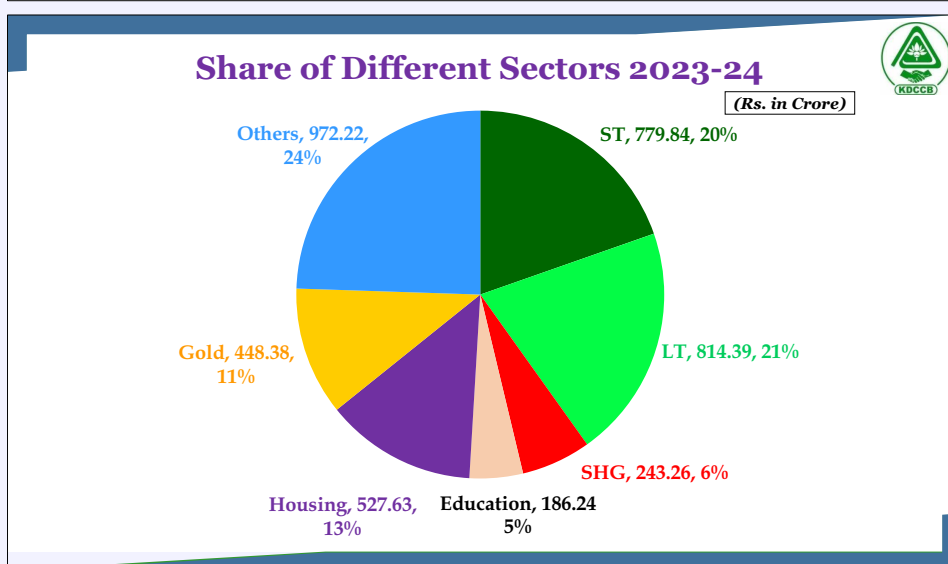
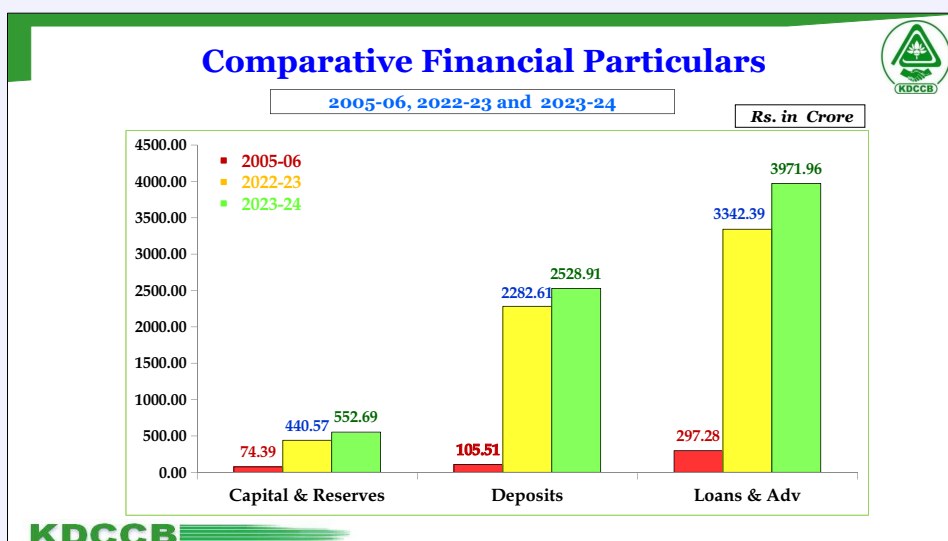
**THE KARIMNAGAR DISTRICT COOPERATIVE CENTRAL BANK LTD.,
KARIMNAGAR**

Key Parameters of the Bank

(Rs. in Crore)

| S. No. | Particulars | 2005-06 | 2011-12 | 2022-23 | 2023-24 (Un Audited) | Growth over 2022-23 % |
|--------|-----------------------|---------|---------|---------|-------------------------|--------------------------|
| 1 | Paid up Share capital | 38.11 | 49.41 | 157.55 | 188.69 | 19.76% |
| 2 | Reserves | 36.28 | 34.77 | 283.02 | 364.01 | 28.62% |
| 3 | Deposits | 105.51 | 271.30 | 2282.61 | 2528.91 | 10.79% |
| 4 | Borrowings | 198.16 | 295.93 | 1612.47 | 1945.96 | 20.68% |
| 5 | Investments | 41.68 | 145.68 | 906.27 | 914.62 | 0.92% |
| 6 | Loans & Advances | 297.28 | 466.51 | 3342.39 | 3971.96 | 18.84% |
| 7 | Net Profit | -57.92 | 3.46 | 32.58 | 100.11 (Gross) | |
| 8 | CD Ratio | 281% | 172% | 146.43% | 157.06% | |
| 9 | CRAR (%) | -2.33% | 9.03% | 10.39% | 10.76% | 0.37% |
| 10 | Gross NPA (%) | 10.01% | 2.40% | 0.97% | 0.74% | -0.23% |
| 11 | Net NPA (%) | 7.56% | 0.59% | 0.00% | 0.00% | 0.00% |
| 12 | Per Employee Business | 1.87 | 4.77 | 10.32 | 12.08 | 17.05% |
| 13 | Per Branch Business | 13.89 | 25.44 | 83.96 | 91.56 | 9.05% |

(Cont.....)



NABARD Launches Climate Strategy 2030 on World Earth Day

In a significant stride towards sustainable development, NABARD unveiled its Climate Strategy 2030 document on the occasion of Earth Day. The document was released by Shri Shaji K V, Chairman NABARD. This comprehensive strategy aims to address India's escalating need for green financing.

Despite the pressing demand, where India requires approximately US\$ 170 billion annually to reach a cumulative total of over US\$ 2.5 trillion by 2030, current green finance inflows are critically insufficient. As of 2019-20, India garnered about US\$ 49 billion in green financing, merely a fraction of what is needed. With the majority of funds earmarked for mitigation, only US\$ 5 billion was allocated towards adaptation and resilience, reflecting the minimal private sector engagement in these areas due to challenges in bankability and commercial viability.

NABARD's Climate Strategy 2030 is structured around four key pillars to address this demand: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market-Making Role (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization.

This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

Source: NABARD



NABARD Impact Report- 2022-23

Highlights

- ✦ **542,640 km** of road constructed under RIDF and NIDA
- ✦ **1,341.45 km** of Bridges constructed under RIDF and NIDA
- ✦ **43.43 million** hectare Irrigation potential created under RIDF, NIDA, MIF and LTIF
- ✦ **11 milk** processing units were modernised/expanded/established under DIDF
- ✦ **27** milk unions supported under DIDF
- ✦ **6.37 MLPD** capacity created for milk processing under DIDF
- ✦ **265** MTPD Milk Powder Processing capacity under DIDF
- ✦ **14** Mega Food Parks sanctioned under FPF
- ✦ **8** Agro-processing clusters under FPF
- ✦ **13** food processing units (no.) under FPF
- ✦ **13,750 MT** freezer capacity under FPF
- ✦ **0.34 MLPD** Milk Chilling under FPF and DIDF
- ✦ **9.76 million MT** dry and cold storage warehouse capacity under FPF, WIF and NIDA
- ✦ **2 million** households connected with internet under NIDA
- ✦ **30,000+** Government Offices connected with internet under NIDA
- ✦ **37** substation constructed/upgraded under NIDA
- ✦ **2** Power Evacuation System under NIDA
- ✦ **1,561 CKM** of transmission lines created/added under NIDA
- ✦ **7** Rural Business Incubation Centres (RBIC) established under GVN (including 3 RBICs and NABKISAN supported under CCF)
- ✦ **220** startups registered through RBIC under CCF
- ✦ **7,280** FPOs sanctioned under PRODUCE, PODF-IF, CSS and TDF
- ✦ **5,792** FPOs registered under PRODUCE, PODF-IF, CSS and TDF
- ✦ **1,454** FPO credit linked
- ✦ **933** FPO provided credit guarantee
- ✦ **324** FPO onboarded on online marketing platforms (ONDC, Amazon, etc.)
- ✦ **72** OFPOs sanctioned under GVN
- ✦ **22,530** artisans supported through OFPO under GVN
- ✦ **34** OFPO on boarded e-commerce platforms
- ✦ **6,890** women beneficiaries under OFPO
- ✦ **13.4 million** SHGs savings linked with banks
- ✦ **11.29 million** SHGs saving linked - exclusive Women SHGs
- ✦ **4.14 million** SHGs credit linked - exclusive Women SHGs
- ✦ **25.79 million** Joint Liability Groups credit linked

- ✦ **33.73 million** population benefitted by health projects under RIDF
- ✦ **19,666** villages benefitted by health projects under RIDF
- ✦ **82,371** school and colleges under RIDF and NIDA
- ✦ **897.12** (MLD) drinking water capacity created under NIDA
- ✦ **97.48 million** population served through RIDF and NIDA for drinking water capacity
- ✦ **1.32 million** members trained through MEDP and LEDP under FIF
- ✦ **113 SHGs** and **226 JLGs** boarded on e-commerce platforms
- ✦ **64,295** enterprises started under LEDP and MEDP
- ✦ **253.85** (million person days)* recurring employment generated
- ✦ **30.32** (billion person days)* non-recurring employment generated
- ✦ **0.57 million** wadis created under TDF
- ✦ **0.608 million** beneficiary tribal families under TDF
- ✦ **28.56 million** trees planted under TDF
- ✦ **1.55** (million tonnes/year) carbon sequestration estimated under TDF, climate change funds (AF, GCF and NAFCC)
- ✦ **77** Aspirational districts covered under TDF
- ✦ **1.31** (million ha) Total area covered under WDF
- ✦ **1.08** (metre) ground water level increased under WDF

Source: NABARD

Centre plans a new FPO policy after 11 years, to link them with industry for direct sale of farm produce

The Centre in 2020 had launched the Central Sector Scheme for Formation and Promotion of 10,000 FPOs with an outlay of ₹6,865 crore as part of measures to increase farmers' income.

The Government of India is planning to bring out a policy on Farmer Producer Organisations (FPOs) after a gap of 11 years that will be aimed at creating a level-playing field for all those who are not getting financial benefits.

Scheme of 'Engagement of Cooperative Interns for strengthening the Cooperatives', by State Cooperative Banks & District Cooperative Central Banks - Launched by Ministry of Cooperation, GoI.

HIGHLIGHTS

- Scheme is launched by : MOC, Govt of India
- Nodal Agency: NCDC - administer the scheme with the support and cooperation of State Governments.
- Nodal Agency: NABARD: monitor the implementation
- Implementaion/Execution By: SCBs and DCCBs
- Funding: A consolidated monthly remuneration of Rs.25,000/- will be reimbursed from Cooperative Education Fund, maintained at MOC level through NCDC.
- Validity of the Scheme: Appointment of an intern will be for a period of one year. The scheme will be valid for 3 years.
- Direction: The State Cooperative Bank will initiate the hiring/Selection procedure soon after receipt of the circular, to ensure that interns are hired within a month of the receipt of the Circular.
- The objectives of the scheme, Eligibility for the internship, qualifications, recruitment process are well documented in the circular issued by NABARD. Similarly, the roles and responsibilities /Duties of Interns include coordinating with PACS and other primary cooperatives and provide necessary guidance for the implementation of initiatives taken by Ministry of Cooperation, GoI.

Commitment to Empower Farmers

- **Maize procurement** at MSP assured
- **NCCF** entrusted with **procurement responsibility**
- Farmers urged to **register on the nccfindia.com portal**
- **Direct payment** to farmer's accounts guaranteed

@minofcooperatn Ministry Of Cooperation



Meetings held for Study on Expansion of Business Plans of the Short Term Cooperative Credit Structure during the Amrit Kaal (2022-2047)

A study team has been constituted by NAFSCOB to carry out the study to formulate Report on 'Measures to Expand Business Growth in STCCS by STCCIs'. NAFSCOB organised the following Meetings and Consultations at State / Regional/National Level:

- 1) 10-05-2023: Submission of Proposal to conduct "study to expand business growth in 'Amrit Kaal' (2022-2047) and Compliance of Section -24 of MSCS Act, 2002".
- 2) 28 August 2023: Presentation to Secretary/Deputy Secretary, MOC
- 3) 18-10-2023: The proposal by NAFSCOB has been approved by Competent Authority of MOC.
- 4) 27 October 2023: First meeting of Study Team in Hyderabad
- 5) 21 December 2023: Second meeting of Study Team (Virtual)
- 6) 28 December 2023: Third meeting of Study Team in Mumbai
- 7) 29-12-2023 - National Consultation with Rural Cooperative Banks on Measures to Expand Business Growth During Amrit Kaal (2022-47) held at Mumbai.
- 8) 10-11 January 2024 - Regional Consultation in Shillong
- 9) 17-01-2024 - Fourth meeting of Study Team in Hyderabad
- 10) 23-01-2024 - Regional Consultation in Chandigarh
- 11) 30-01-2024 - State Level Consultation in Lucknow
- 12) 22-02-2024 - Regional Consultation in Bengaluru
- 13) 15-03-2024 - Meeting of the Study Team - "To Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) & Compliance of the Functions defined under Section 24 of the Multi State Cooperative Societies Act, 2002 by NAFSCOB" at Hyderabad, Telangana.
- 14) 15-04-2024 - Meeting of the Study Team - "To Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) & Compliance of the Functions defined under Section 24 of the Multi State Cooperative Societies Act, 2002 by NAFSCOB" at Hyderabad, Telangana.

NAFSCOB Events Completed during - April, 2024

- A Meeting of the Study Team to "Study the Expansion of Business Plans of the STCCS during the Amrit Kaal (2022-2047) & Compliance of the Functions defined under Section 24 of the Multi State Cooperative Societies Act, 2002 by NAFSCOB" was held on 15-04-2024 at Hyderabad.
- Meetings of Board and Executive Committee of NAFSCOB were held on 22-04-2024 at Mumbai.
- Shri Bhima Subrahmanyam, Managing Director, President, ICBA attended 11th Asia Pacific Cooperative Ministers' Conference held from 28 to 30 April 2024 in Dead Sea, Jordan.

Editorial Board:

Bhima Subrahmanyam, Managing Director

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