

# Name of the PACS- Manidaha Anchal S.K.U.S.Ltd.

Village- Enayetpur PO+PS- Gurguripal Dist-Paschim

Medinipur Pin- 721102 State- West Bengal

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Reg No- 24Mid 1 Date- 07/05/1968

**Manidaha Anchal S.K.U.S Ltd** is a PACS of Midnapur Sadar block which is registered from Co-operative Direction office (Paschim Medinipur Range) of Govt. of West Bengal (Regd. No- 24-Mid 1, Date- 07/05/1968) & it is affiliated by the Vidyasagar Central Co-operative Bank Ltd, Midnapur.(Financing Bank). This PACS has a register office at Vill-Enayetpur, P.O+P.S-Gurguripal, Dist-Paschim Medinipur, PIN-721102. This is a Deposit Mobilized PACS as well as more than 1600 members getting loan facility among this more than 848 members getting KCC facility.This PACS has more than 7000 customers who are related with banking sector. This PACS has 35 mouzas, but most of the mouza lies with forest and river land. Main occupation of the PACS member is Cultivation. Few people engage in the secondary activities. Financial condition is very poor in this area. But now by the help of Manidaha Anchal S.K.U.S. Ltd, so many person specially women's are getting more loan facility, as well as Govt. facility through SHG. Now, more than 18 SHG's (more than 180 women's) are getting loan facility from Manidaha Anchal S.K.U.S.Ltd. This society has so many businesses like as Fertilizer, Bio-fertilizer, Cement, Cattle Feed, Paddy procurement as per Govt. rules, etc. This PACS has 6 employees among these 4 employees are permanent, 2 employees are contingent. This PACS get C. S. P (Customer Service Point) grant from Govt. of West Bengal on 2018 & get Farm Machinery Hub grant on 2018.This society provide the C.B.S account facility among the customers through the CSP project. As a result, all the customers getting more advantages from this office like NEFT/RTGS (Inward & Outward Facility), DBTL, & all kind of Govt. payment like as NREGS ,PMAY, Kanyashree, Yubashree, Krishak Bondhu, Oikyashree, Old age pension, Salary, Subsidy of LPG PM Kisan etc.

**Achievement**-Before C. S. P project this PACS had 2500 customers for banking sector . But after implementation of C.S.P project customers increases rapidly. Peoples of the surrounding area getting more benefits from this PACS, they want to open different account to getting banking facility because of the nearest location and rescue from the harassment of Nationalize bank. Now this PACS has more than 7000 customers who get banking facility & deposit increased near about 4.5 crores. Members also increase with day by day, even borrowing members also increases. This PACS provide different types of loan such as KCC, Consumer Durable loan, Rural house building loan, Firm Mechanization loan, Fishery Loan, Transport loan, Term deposit loan against NSC/KVP & SFD, R.D, D.D.S, SHG loan, Loan against Salary etc. This PACS disburse loan more than 1.2 crores to the customers at various purpose & the recovery position is good (more than 96%).

**FIRM MACHINERY HUB PROJECT(N.C.D.C + AIF)**- This project is successfully implemented at our PACS on April 2018 And AIF March 2022. This PACS decide that this project run at our society's area. Where the actual rate of paddy harvesting was too high there our society harvest the paddy in minimal rate among the members. For this the demand of harvester increases day by day. This PACS getting more profit 2 lakh in a year from this single harvester.

**IS IT SUCCESS OR NOT?** According to the recent position of this society and study the report of before CSP implementation it is cleared that this PACS overcome from various problem and the financial condition become very good, so it is considered as a success. Recently this society want to increase another branch office & want to build a Multi-Purpose Centre in the PACS area & purchase Combine harvesters for provide the benefit of local farmers.

**PROCESS TO FOLLOWED** - The employees& board of directors of this PACS are very *active, hard worker, helpful & they visit door to door to aware the local people about co-operative system.* As a result, so many people inspired by the behavior of the PACS employee & invest in this PACS. This PACS also *organize Financial Literacy Camp among the members of the PACS, KCC distribution camp among the local people, Training programme among the SHG member, Awareness camp related to banking among the customers etc.*

**PROBLEMS BEHIND ACHIEVEMENT-** Most of the peoples of this area are illiterate, so they have no idea about co-operative system. Few years ago, farmers shown their land at one time in a year due to financial crisis. But, now by the help of Manidaha Anchal S.K.U.S.Ltd local farmers getting loan facility in every crop such as Paddy(Aman, Boro, Potato), even getting loan for purchase agricultural instruments etc. For this, local farmer getting advantage from this PACS& they shown their land twice in a year. There has no more Commercial Bank surrounding the PACS area, but there has so many CSP of other bank, but local people could not get any facility from CSP of the other bank even they are harassed. But, after implementation of PACS CSP local people getting more advantages from this PACS. Now, nobody don't want to go other bank to get banking facility.

**RESULTS-** After implementation of CSP project Manidaha Anchal S.K.U.S.Ltd got result as-

- Increased number of customers in short time.
- Increased deposit.
- Increased members of the society as well as borrowing members of the society.
- Increased number of SHG's.
- Increased investment.
- Increased daily/monthly/yearly turnover.
- Increased economic activities.
- Increased working capital of the PACS.
- Increased profit & accumulated profit.

RESULT	BEFORE CSP	AFTER CSP
Total Deposit	272.59 lakh	454.22 lakh
Total Investment	298.29 lakh	493.02 lakh
No of JLG's	4	11
No. of SHG's	1	18
Loan	47 lakh	84 lakh

PARTICULAR	31-03-2018	31-03-2019	31-03-2020	31-03-2021	31-03-2022
NUMBER OF SHG	1	1	11	13	18
TOTAL DEPOSIT (MEMBER)	39141896.00	27259628.00	31658890.00	37779149.00	45422454.00
INVESTMENT AT BANK	44949496.00	29829486.00	33574853.00	41948739.00	49302977.00
LIQUID COVER BANK	100%	100%	100%	100%	100%
LOAN OUTSTANDING(MEMBER)	4389284.00	6713190.00	6589638.00	6511589.00	7452877.00
BORROWING FROM VCCB KCC	3875088.00	3195044.00	4795572.00	6105808.00	7103721.00
BORROWING FROM VCCB OTHER LOAN	1942713.00	1618162.00	2080000.00	1276300.00	1310500.00
SHARE CAPITAL	1078270.00	2489360.00	2588990.00	2677570.00	2779570.00
INTEREST EARN FROM LOAN(Lakh)	672494.00	725626.00	386561.00	766795.00	713272.00
INTEREST EARN FROM INVESTMENT(Lakh)	2221671.00	2153924.00	2405685.00	2770566.00	2664240.00
ACCUMULATED PROFIT	6804642.00	6745618.00	6237255.00	6107048.00	6273031.00
NPA	404512.00	392013.00	423710.00	437895.00	470105.00
C.R.A.R		48%	53%	47%	39%
BUSENESS SECTION PROFIT	538609.00	226159.00	385290.00	125715.00	478591.00

## SOME ACTIVITIES OF PACS



Additional RCS sir Visit of our Society

2022/11/9 16:57

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Shot on OnePlus  
Powered by Quad Camera

SHG training program time visit ARCS Sir and ADM Madam



shg training of our society

