

MURAKATA SAMABAY KRISHI UNNAYAN SAMITY LTD.

Murakata SKUS Ltd is a PACS under the affiliation of Govt.of West Bengal & VIDYASAGAR CENTRAL CO-OP BANK LTD. which was registered on 19/07/1952 Reg.No-53-Mid,at vill-Murakata, PO-Nayagram Benasuli, Dist-Paschim Medinipur, PIN-721102, under the Cooperation Department. It was started by the 45 member, but now the member has 1603. Initially this society act as a non-deposit credit society but now it provides all kinds of deposit facility through CSP project. The members of Murakata skus ltd. getting C.B.S banking (NEFT/RTGS) facility. This PACS provides C.H.C to the local farmer at cheap rate. This PACS has 37 mouzas, but most of the area covered by forest. Most of the people belong under the poverty level. Main source of income is Farming. Five to six years ago local farmer cultivate the land with single crop, but now by the help of Murakata SKUS Ltd local farmer getting more KCC loan facility, Insurance of Crops, Harvesting facility at cheap rate, they are cultivating their land at every season.

Financial statement of Murakata SKUS Ltd for 5 financial year-

MURAKATA SAMABAY KRISHI UNNAYAN SAMITY LTD.					
SYNOPSIS REPORT FROM 2018 TO 2022					
PARAMETER	AS ON 31/03/2018	AS ON 31/03/2019	AS ON 31/03/2020	AS ON 31/03/2021	AS ON 31/03/2022
DEMAND DEPOSIT(Lakh)	48.37	62.04	117.81	193.04	262.79
TIME DEPOSIT(Lakh)	28.23	36.59	48.35	68.74	82.03
TOTAL DEPOSIT(Lakh)	76.60	98.63	166.16	261.78	344.82
INVESTMENT AT BANK(Lakh)	68.65	131.05	164.94	245.81	293.13
LIQUID COVER(%)	89.62	132.87	99.27	93.90	85.01
LOAN OUTSTANDING(MEMBER)(Lakh)	49.65	83.77	122.33	161.33	212.32
BORROWING FROM VCCB(Lakh)	16.68	22.16	35.67	55.33	150.61
NCDC LOAN TO GOVT.	0.60	6.00	5.15	24.29	24.29
AGRICULTURE INFRASTRUCTURE FUND	0.00	0.00	0.00	0.00	23.98
SHARE CAPITAL(Lakh)	10.00	13.48	13.76	25.31	26.04
INTEREST EARN FROM LOAN(Lakh)	11.18	7.56	9.30	12.27	8.18
INTEREST EARN FROM INVESTMENT(Lakh)	4.34	5.33	8.84	11.45	12.31
ACCUMULATED PROFIT(Lakh)	15.36	20.77	22.03	23.75	28.80
NET PROFIT(Lakh)	2.71	7.21	1.26	2.30	6.74
GROSS PROFIT(Lakh)	2.27	2.38	1.67	2.15	5.00
NPA(Lakh)	13.18	13.18	6.33	5.42	6.45
% OF NPA ON OUTSTANDING LOAN	26.55	15.73	5.17	3.36	3.04
C.R.A.R	41.24	11.15	12.50	20.20	17.93
AUDIT CLASSIFICATION	"B"	"B"	"B"	"A"	"A"

FACILITIES PROVIDED BY MURAKATA S.K.U.S.Ltd

DEPOSIT SCHEME	LOAN SCHEME	BUSINESS SECTION
SAVINGS DEPOSIT	K.C.C LOAN	CONSUMER GOODS (P.D.S)
RECURRING DEPOSIT	S.H.G LOAN	CUSTOMER HIRING CENTRE(C.H.C)
FIXED/SPL.FIXED DEPOSIT	J.L.G LOAN	PADDY PROCUREMENT
MONTHLY INCOME SCHEME(MIS)	RURAL HOUSING LOAN	
S.H.G DEPOSIT	BUSINESS LOAN(ISB)	
DAILY DEPOSIT SCHEME	LOAN AGAINST DEPOSIT(F.D/SPL.FD)	
	PLEDGE LOAN	
	FIRM MECHANIZATION LOAN	
	CONSUMER DURABLE LOAN	



CUSTOMER HIRING CENTRE FACILITY PROVIDED BY MURAKATA SKUS LTD TO THE LOCAL FARMER.
PROJECT APPROVE & FINANCE BY N.C.D.C,GOVT.OF WEST BENGAL AND A.I.F ,GOVT.OF INDIA



SKILL DEVELOPMENT TRAINING ON "HOMEMADE BAKERY" FOR THE SHG MEMBERS OF MURAKATA SKUS LTD.
ORGANISED BY- ICMARD.
FINANCE BY-COOPERATION DEPARTMENT, GOVT.OF WEST BENGAL



"DUARE RATION" PROJECT RUNNING AT VILLAGE LEVEL UNDER PUBLIC DISTRIBUTION SYSTEM(P.D.S) SCHEME BY THE HELP OF FOOD & SUPPLY DEPARTMENT , GOVT.OF WEST BENGAL.
ORGANISED BY- MURAKATA SKUS LTD.



"FINANCIAL LITERACY CAMP" ORGANISED BY MURAKATA SKUS LTD BY THE HELP OF NABARD AMONG THE SHG & KCC MEMBER



TAILORING TRAINING PROGRAMME AMONG THE SHG MEMBER