

**** CHAPTER - III ****

HISTORY AND GROWTH OF K.D.C.C. BANK.

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C H A P T E R - III
HISTORY AND GROWTH OF

KOLHAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD., KOLHAPUR.

III-(1) BACKGROUND :

~~Shri~~ Narayan Tukaram Sarnaik of Kolhapur was the Chief Promoter of this Bank.

While he was a collage student, he took keen interest in Social Work. He had also organised adult literacy classes during 1930's.

He took active part in organising Youth League Conference in 1929 of Deccan States. During those days he took genuine interest in the Co-operative movement which he considered to be an ideal and practical go between capitalisation and Socialism.

The following were other promoters.

- | | |
|-----------------------------------------------|------------------------------------------|
| 1. Late Shri S. Y. Rananavre | - a Landlord. |
| 2. Late Shri S. G. Dabholkar | - Renowned Advocate. |
| 3. Late Shri S. N. Bhosale | - A Landlord. |
| 4. Late Shri Nanasahab Ingle | - A Landlord. |
| 5. Late Master Vinayakrao Karnatki | - A Pioneer and Versatile Film Director. |
| 6. Late Shri Baburao Pendharkar | - A Pioneer & Versatile Film Director. |
| 7. Late Shri A. K. Sarnaik | - A Renowned Engineer |
| 8. Late Shri Shankarrao Sarnaik | - A Versatile Drama Actor. |
| 9. Late Shri Bapusaheb Suryavanshi | - A Landlord. |

The Chief promoter ^{was} ~~Shri~~ N. T. Sarnaik of Kolhapur in 1936. When he was a director of an Urban Co-operative Bank, mooted an idea to form a 'Central Financing Agency' for this district.

However, the prominent and other Social stalwarts like Divan Bahadur Surve, S. G. Dobholkar, ~~Shree~~ Bhaskarrao Jadhav and ~~Shri~~ Bapuso Rajdnye came forward to strengthen the aim of the Chief Promoter

Agriculturists from rural areas in those days were in the grip of money-lenders and they were squeezed by them charging exorbitant rate of interest. To relieve the poor masses in a big way, from the jaws of the money lenders, the chief promoters thought of opening some window for extending credit to agriculturists.

Under these circumstances, 'Central Financing Agency' for this district took shape. With the help of promoters, his friends, relatives and co-operators etc. ^{he} organised this operative institution.

III-2) INITIAL PROBLEMS FACED :

The Chief Promoter, with a view to convince the people toured from village to village to impress upon the rural masses about co-operative institution in place of existing 'Private Sawkari'. He also used to accompany the Registrar of Co-operation of Kolhapur State. He had very tough time during his tour with both the villagers and moneylenders.

Very few urban minded co-operative workers then appreciated the starting of 'Central Financing Agency' to finance agriculturists only through co-operative societies at villages.

As a result, the Chief Promoter found it very difficult to collect necessary share capital. However, he made up his mind and collected share capital from his friends, relatives and from some landholders.

Since, the Registrar of Co-operation of Kolhapur State was in favour of Registering such co-operative institution, there was no legal problems faced.

Kolhapur was princely state ruled by Bhosale Dynasty. It was experienced by the Chief Promoter and others in the beginning that their attempts to form 'Central Financing Agency' were ^{misinterpreted} ~~misinterpreted~~ to Royal Family. Subsequently with incessant and tenacious efforts, this misunderstanding was wiped away with the help of ^{the} ~~then~~ Registrar for co-operation of Kolhapur State.

The year 1949 saw the merger of the Kolhapur State into Bombay State, and as such Kolhapur became a district. Therefore, two financing agencies began to work here, viz. this Bank, and then Bombay Provincial Co-operative Bank Ltd. Bombay for parts of the District. During the year 1958, the Registrar appointed a nominated board and by 1960 the whole of the District was entrusted to this Bank for finance except

the Co-operative sugar factories in the district which are even to this day financed by the Apex Bank. After the term of the office of the nominated Board, an elected Board came into existence in 1961 for the first time. The present Board took office from 31-12-1969. At present, the Bank carries out its operations all over the district. Besides the Head quarter at Kolhapur the Bank has 104 branches (1983-84) and two seasonal pay offices.

III-3) OBJECTIVES OF K.D.C.D. BANK :

- 1) To finance Co-operative Societies in the Kolhapur District affiliated to the Bank and carry on banking business in terms of section 6 of the Banking Regulation Act, 1949 (as applicable to co-operative societies).
- 2) To participate in the Share Capital of the primary credit and multipurpose or other co-operative societies registered under the Maharashtra Societies Act, 1960., with the approval of the Registrar, co-operative societies.
- 3) Supervision and inspection of co-operative institutions financed by the Bank.
- 4) To act as a balancing centre for the surplus funds of the societies.
- 5) To extend agricultural and other credit facilities.
- 6) To execute guarantee on behalf of co-operative societies in respect of import licences granted by Government.

- 7) To act as Bankers to Zilla Parishad.
- 8) To purchase, seu, transfer, endorse, assign or pledge Government Promissory notes, Bonds, Securities, Municipal and Port Trust Bonds, Debentures, for the legitimate investments of the surplus funds of the Bank or for its share holders or depositors without incurring any financial responsibilities incidental to such business.
- 9) To undertake liquidation work of affiliated societies indebted to the Bank on conditions laid down by the Registrar with a view to facilitate recoveries from the affiliated societies.
- 10) To draw, accept, endorse, negotiate and sell inland bills of exchange and other negotiable instruments in accordance with the rules that shall be framed by the Board for purpose.
- 11) To open branches, pay offices in the suitable centres with the previous approval of the Registrar for carrying out objects of the Bank.
- 12) To receive money on current, saving and fixed or other accounts and to raise funds for all or any of these purposes.
- 13) To maintain suitable library to promote Co-operative education.

- 14) To advance loans to members of the staff for purchase of motor cars, motor cycles upto amount not exceeding the price of the articles and for purchase of construction or repairs of houses payable in such instalments and subject to such rules and regulations all the Board of Directors may approve in this behalf.
- 15) To do such other work as will be conducive of incidental to the above objects and generally to encourage and promote organizations and development of Co-operative Societies to achieve the socialistic pattern of society within the district.

III-4) ORGANIZATION :

CHART NO 3 BROAD ORGANIZATIONAL STRUCTURE

BOARD OF DIRECTORS

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CHAIRMAN

|||

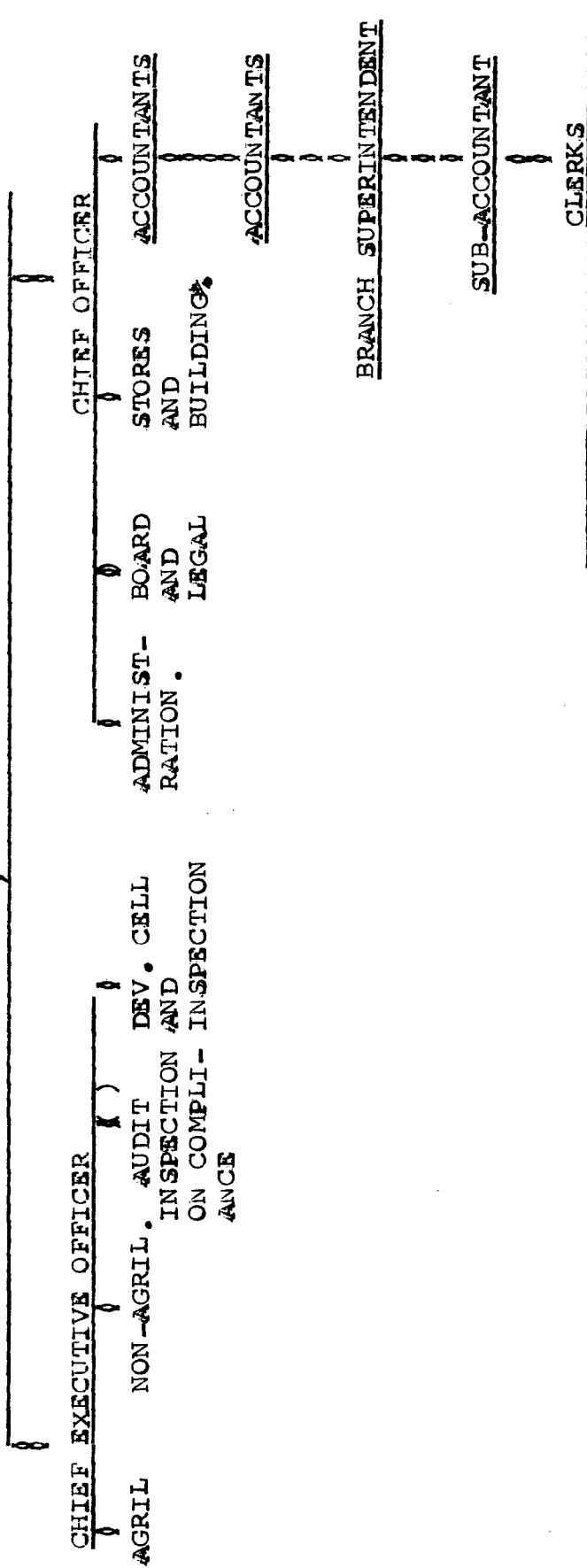
VICE-CHAIRMAN

|||

MANAGER

*Why chart
for such
simple
work*

M A N A G E R

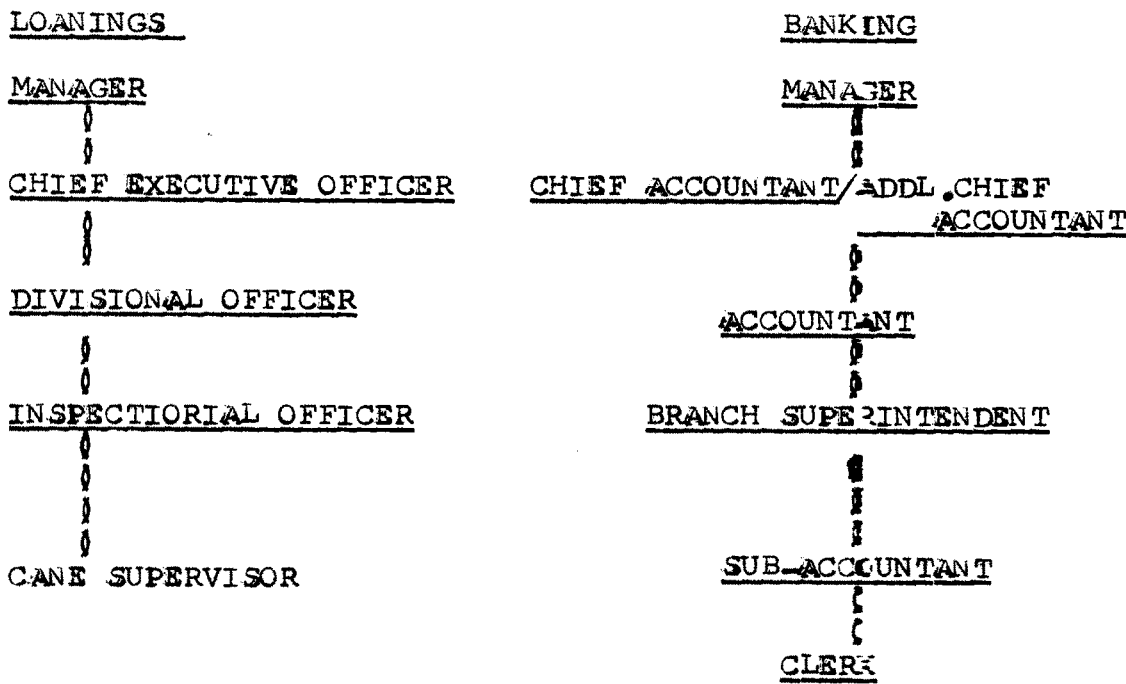


All the branches of the Bank are working under the control of Chief Accountant/ Addl. Chief Accountant for internal purpose. Overall control is exercised by Manager.

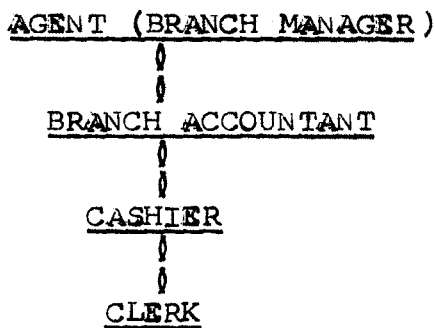
COMMUNICATION CHANNELS:

There are broadly two main departments in the Bank i.e. Loaning and Banking. The following is the channel of communication in them.

CHART NO 4
Communication Channels



AT BRANCH LEVEL.



III-5) GROWTH OF K.D.C.C. BANK :

The Progress made by K.D.C.C. Bank since 1978 is explained under the following heads.

5.1 BRANCH EXPANSION :

TABLE 1.1
BRANCH EXPANSION

YEAR	1978-79	1979-80	1980-81	1981-82	1982-83	1983-84
Number of Branches.	78	83	84	92	100	100

SOURCE: Annual Reports of KDCC Bank.

Within 5 years, number of branches have been increased by 28. To provide different types of loans to large number of borrowers, and to have efficient supervision over loan operation, branch expansion has been done. The growth rate of branch expansion was 7.17 percent per year during 1978-79 to 1983-84. Number of branches has been increased by 35.89%.

SUMMARY (AS ON 30-06-1986)

Sr.No.	Name of the Taluka	Number of Branches.
1)	Ajra	6
2)	Bhudargad	6
3)	Chandgad	8
4)	Gadhinglaj	7
5)	Gagan Bawada	3
6)	Hatkanangle	12
7)	Karveer	23
8)	Kagal	10
9)	Panhala	8
10)	Radhanagari	12
11)	Shirol	7
12)	Shahuwadi	7
	Total	109



5.2 MEMBERSHIP :

All registered co-operative societies within Kolhapur District which have through their representative subscribed to the application of Registration are original members. Every co-operative society registered within the area of operation of the Bank and the state Co-operative Bank, shall be eligible for membership.

Any individual person who is a resident of Kolhapur District may be admitted as nominal member provided.

- a) He is over 18 years of age and of sound mind.
- b) No nominal who has been expelled by the Central Bank, or by any other society shall be eligible for, readmission as a member of Central Bank.
- c) No individual person shall be eligible for admission as a nominal member if he is insolvent. The Board of Directors may grant or refuse admission as its discretion.

(At present the provision for individual membership is dropped).

Let us see the progress of membership.

TABLE 1.2

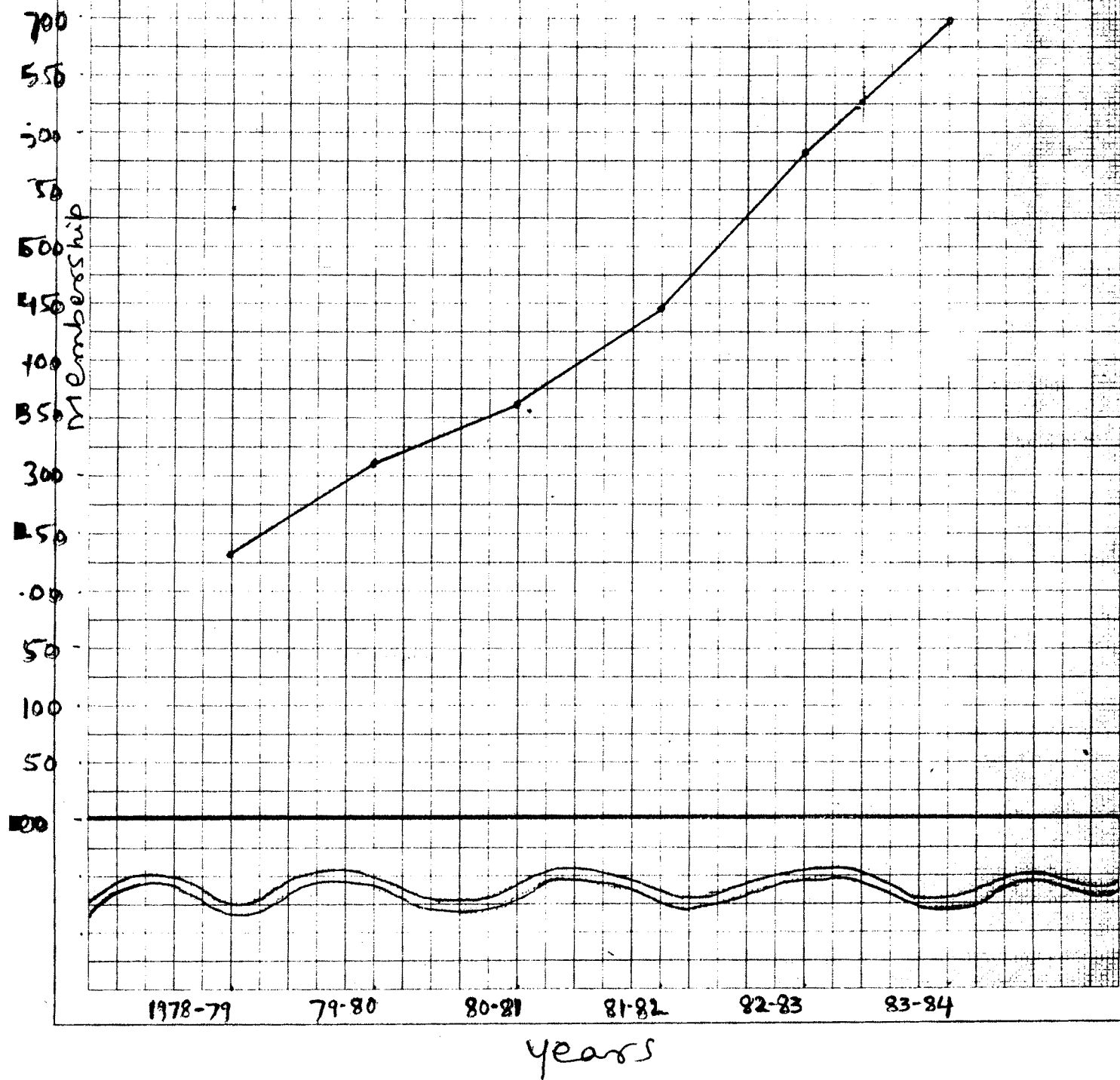
GROWTH OF K.D.C.C. BANK MEMBERSHIP.

Sr.No.	Membership.	1978-79	1983-84	Percentage Change
a)	Societies	2276	2697	18.49
b)	Individuals	789	761	- 3.54
c)	State Govt.	--	-- 1	-
	Total	3065	3459	12.85

SOURCE : SAME AS FOR TABLE 1.1

Graph No 2
Table No 1.2
Trends in Membership

Scale
Ox axis = $2\frac{1}{2}$ cm = 1 year
Oy axis = 1 cm = 50 members



As on 30-6-1984 the Bank has an affiliated membership of 3459 members, of which 2697 were co-operative societies, the rest being individual members.

53. SHARE CAPITAL :

The K.D.C.C. Bank raises 10% capital by issuing shares to individuals and society members. The major portion of the shares are issued to the society share holders. The primary credit societies contribute 10% of their borrowings. At the beginning the state govt. contributed to share capital also. The following table shows the position of paid-up share capital during different periods.

TABLE 1.3

GROWTH OF SHARE CAPITAL (Rs. in lakhs)

PARTICULARS	1978-79	1981-82	1983-84
<u>SHARE CAPITAL</u> :			
a) Member's Contribution	264.88	324.83	430.01
b) Government	--	--	25.00
			455.01
			=====

SOURCE: Same as for Table 1.1.

The above table shows that the stupendous progress has been made by the Bank in paid-up share capital. Government contribution was very small in 1983-84. Total share capital was increased by 63% excluding Govt. contribution from 1978-79 to 1983-84.

5.4 RESERVE AND OTHER FUNDS:

The K.D.C.C. Bank maintains three kinds of reserves.

- a) Statutory reserve fund.
- b) Bad-~~debt~~ reserves.
- c) Other reserves Viz. dividend equalization fund, investment depreciation fund, building fund, Sinking Fund etc.

The significance of these reserves has increased in recent years as the K.D.C.C. Bank provides lavish credit facilities to their affiliated societies. This is clear from the following figures.

TABLE- 1.4

GROWTH OF RESERVE FUND & OTHER FUNDS

(Rs. in lakhs)

PARTICULARS	1979-80	80-81	81-82	82-83	83-84
Reserve Fund	66.16	71.47	102.71	151.51	181.01
Other Funds	249.93	258.08	279.23	308.50	331.09
TOTAL	316.09	329.55	381.94	460.01	512.10

SOURCE: SAME AS FOR TABLE 1.1

The significance of these reserves has increased in recent years as the K.D.C.C. Bank provides lavish credit facilities to their affiliated societies. Within five years

i.e. (1979 to 1984) reserve fund and other funds has been increased by nearly 62.02%.

5.5 BORROWINGS :

K.D.C.C. Bank borrows money from.

- a) The Government
- b) Reserve Bank of India
- c) Maharashtra Apex Co-operative Bank

The borrowings from the Govt. are negligible in case of this bank. RBI provides loans through apex-co-operative Bank, Of all these sources of finance, Maharashtra Co-operative Bank is the most important. It borrowed both short-term and medium term finance. The following chart gives a comparative view in respect of the borrowing from different sources in order to meet the demand on an increasing scale made by the primaries over the last few years.

TABLE 1.5K.D.C.C. BANK'S BORROWING

(Rs. in lakhs)

<u>PARTICULARS</u>	<u>78-79</u>	<u>79-80</u>	<u>80-81</u>	<u>81-82</u>	<u>82-83</u>	<u>83-84</u>
<u>FROM AFEX BANK.</u>						
a) Short-term Loan	-	-	-	87.77	699.94	--
b) Medium Term Loan for Agril. purpose.	21.50	24.46	21.13	-	123.99	41.42
c) Under IRDP Scheme	-	-	-	-	-	68.36
d) Farm Mechanism	-	-	-	-	-	27.11
<u>LOAN TERM</u>						
e) Loans for Lift Irrigation	-	-	-	-	-	28.53
f) Loans for construction of Godowns	-	-	-	-	-	5.10
g) Sugar Repledge	-	-	-	-	460.00	-
					1283.93	170.52
					=====	=====

SOURCE : SAME AS FOR TABLE 1.1

It may be pointed out that infuture the Bank has to borrow from Apex Bank and RBI to meet increased demands from Primaries.

5.6 DEPOSITS :

Deposits are the main source of finance of the Bank. The Central Bank receives deposits in the current account, saving account and fixed deposit account. Special attention was given by the Bank to find ways and means to increase deposits with the Bank every year. The following figures would reveal that the Bank has been successful in tapping deposits and thus inspiring a sense of confidence amongst the investing Public

TABLE 1.6

GROWTH OF DEPOSITS

(Rs. in lakhs)

YEAR	INDIVIDUAL	SOCIETIES	TOTAL
1977-78	796.89	1,694.23	2,491.12
1978-79	1,116.95	1,932.85	3,049.80
1979-80	1,242.37	2,374.93	3,617.30
1980-81	1,768.43	2,937.00	4,705.43
1981-82	1,881.80	3,610.84	5,492.64
1982-83	2,251.36	4,210.45	6,461.81
1983-84	2,258.46	4,833.11	7,091.57

SOURCE: SAME AS FOR TABLE 1.1

Above table shows that there is a remarkable increase in the total amount of deposits within six years. There is nearly three times increase in the deposit. The amount of deposits of societies is more than that of individual. The annual growth rate of total deposits is 30.87%. It is a good feature of sound banking system. Primary Co-operative Credit Societies deposit their surplus funds with K.D.C.C. Bank, Urban Co-operative Banks. Keep their surpluses with the Central Co-operative Banks.

TABLE 1.7

K.D.C.C. BANK'S INDIVIDUAL DEPOSIT MOBILISATION

S.No.	Particular	30-6-1978	30-6-1984
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A. INDIVIDUAL DEPOSITS :

1) Fixed Deposits	321.15	856.62
2) Saving Deposits	394.73	1,158.11
3) Current Deposits	80.91	243.73
TOTAL	<u>796.89</u>	<u>2,258.46</u>

SOURCE: SAME AS FOR TABLE 1.1

TABLE 1.8
GROWTH OF SOCIETIES' DEPOSITS

Rs. lakhs

S.No.	Particular	30-6-1978	30.6.1984
B <u>SOCIETIES DEPOSITS :</u>			
1)	Fixed Deposits	610.94	2,721.01
2)	Saving Deposits	82.75	277.16
3)	Current Deposits	601.02	969.69
4)	Call Deposits	120.73	153.65
5)	Special Deposits	278.79	711.60
	TOTAL	1,694.23 =====	4,833.11 =====
	GRAND TOTAL A + B	2,491.12 =====	7,091.57 =====

SOURCE : SAME AS FOR TABLE 1.1

In case of K. D. C. C. Bank, Volume of saving deposit is more in case of individuals whereas, with regard to fixed deposit account, the societies have large amount of fixed deposits. Next to that, current account holders are large in number. In view of the nature of the operation it has been generally agreed that the Central Bank should not increase their deposits in current account instead concentrate on their deposits under saving and fixed accounts.

TABLE 1.9A. PERIOD WISE CLASSIFICATION OF FIXED DEPOSITS AS ON30-6-1978

(Rs. in lakhs)

Period	Individuals	%	Societies	%	Total
upto 6 months	62.94	20	119.81	20	182.75
6 Months to 1 year	81.32	25	20.03	11	101.35
1 to 2 years	26.63	8	111.87	15	138.50
2 to 3 years	35.08	11	130.08	18	165.16
3 to 4 years	27.35	9	59.26	9	86.61
4 to 5 years	43.53	13	100.52	15	143.95
5 years and above.	44.30	14	69.47	12	113.77
TOTAL	321.15	100	610.94	100	932.09

SOURCE: SAME AS FOR TABLE 1.1

TABLE 1.10B. PERIOD WISE CLASSIFICATION OF FIXED DEPOSITS AS ON 30-06-1984

(Rs. in lakhs)

Period	Individual	%	Societies	%	Total
upto 6 months	78.34	9	855.02	31	933.36
6 to 1 year	100.32	12	262.18	10	362.50
1 to 2 years	126.10	15	383.23	14	509.33
2 to 3 years	112.41	13	157.38	6	269.79
3 to 4 years	101.05	12	317.55	12	418.60
4 to 5 years	114.52	13	603.53	22	717.85
5 years & above	223.98	26	142.22	5	366.20
TOTAL	856.22	100	2721.01	100	3577.63

SOURCE : SAME AS FOR TABLE 1.1

It is clear from the table that more than 50% of individual deposits and 45% of societies' deposits were for less than 2 years as on 30.6.1978. This picture is changed on 30-6-1984. More than 50% of individual deposits were for more than 3 years. There is no radical change in case of societies' classification of fixed deposits w even after 6 years.

5.7 WORKING CAPITAL :

The following comparative figures give a clear and concise idea as to the Bank's position regarding the working capital.

TABLE 1.11

GROWTH OF K.D.C.C. BANK'S WORKING CAPITAL

(Rs. in lakhs)

S.No.	Year	Working Capital
1.	1978-79	4615.54
2.	1979-80	4505.72
3.	1980-81	5729.31
4.	1981-82	6926.88
5.	1982-83	9211.18
6.	1983-84	8962.46

SOURCE: SAME AS FOR TABLE 1.1

It is clear from the above table that there is more than 1.1/2 times increase in the working capital within 5 years. This trend indicates that the bank was in a position to meet growing needs of farmers. Working Capital was increased by 95.18% during 5 years. The annual growth is 19%. It is an impressive achievement.

Bank's
Growth of

Working Capital

Graph No 3
Table No 1.11

Scale

ox axis = 1 cm = 1 year

oy axis = 2 cm = Rs 10 crores

100

90

80

70

60

50

40

30

20

10

1978-
79

1979-80

1980-
81

1981-
82

1982-
83

1983-
84

YEARS

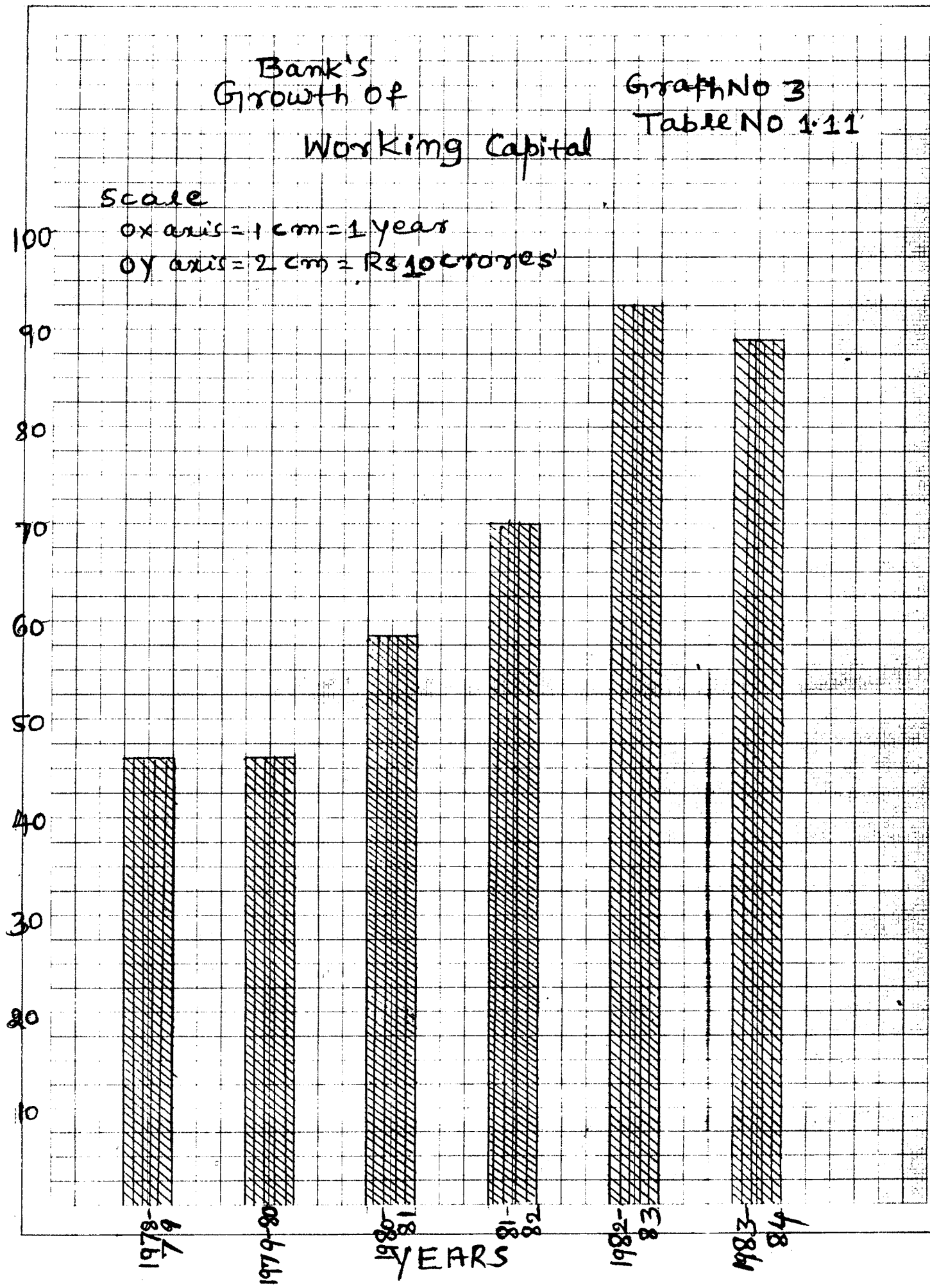


TABLE 1.12
COMPOSITION OF WORKING CAPITAL

(Rs. in lakhs)

S.No.	Particulars	1978-79	Percentage	1983-84	Percentage
1.	Working capital	4615.54	100	8962.46	100
2.	Share Capital	264.77	5.74	455.01	5.08
3.	Reserve Fund and Other Funds.	294.67	6.38	546.10	6.09
4.	Deposits	3049.80	66.08	7091.57	79.12
5.	Borrowings	797.92	17.28	220.22	2.46
6.	Others	208.38	4.52	649.56	7.25

SOURCE: SAME AS FOR TABLE 1.1

It is clear from the above table that at present more than 78% of working capital is contributed by deposits. Next important component of working capital was reserve funds and other funds. K.D.C.C. Bank tried to reduce its dependence on borrowed capital. Share capital formed a small but growing proportion of working capital.

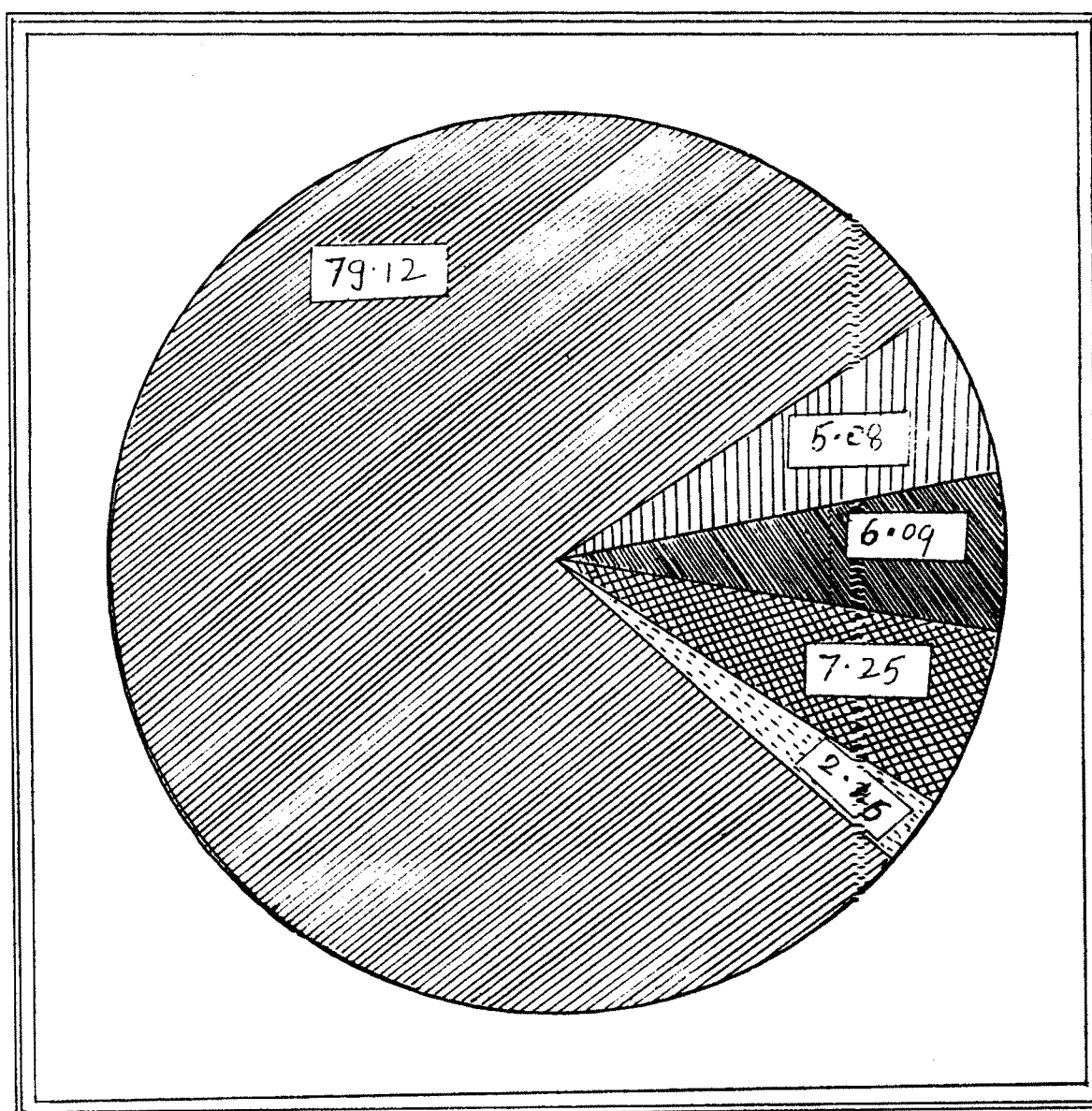
5.8 INVESTMENT PORTFOLIO OF THE KDCC BANK.

It shows an idea of earning capacity of the institution by way of interest and the degree of liquidity of its resources. Table 2.13 shows the investment pattern of the KDCC Bank resources. To a certain extent the bank is required to invest in government securities. There is a reduction in the investment in Government Securities from Rs. 57.83 lakhs to Rs. 5.18 lakhs. The percentage of aggregate investment to working capital has increased from 15.78 to 22.63%. The

Graph NO 4
Table NO 1.12

Аннотация
1983-84

COMPOSITION OF WORKING CAPITAL



investment in Land Development Banks has declined greatly. During 1983-84, only Rs. 1 lakh was invested. Every Central Co-operative Bank is bound to deposit its surplus fund with apex bank by law.

T A B L E 1.13

KDCC BANK INVESTMENT PORTFOLIO

(1978-79 to 83-84)

Sr. No.	Year	Govt. Securities	MSCB Debentures	MSCB & other institutions shares	MSCB Long Term F.D.	Nationalised Banks F.D.	Other Govt. approved Securities	LDB Debentures	Total	Working Capital	Percent of total investment to W.C.
1	2	3	4	5	6	7	8	9	10	11	12
1.	78-79	57.83	10.00	62.62	570.68	-	22.01	4.90	728.04	4615.54	15.78
2	79-80	52.88	10.00	62.62	771.66	520.00	15.15	2.94	1435.25	4605.72	31.16
3.	80-81	44.91	10.00	62.62	1128.44	715.00	13.24	2.94	1977.15	5829.31	33.91
4.	81-82	16.18	10.00	62.63	1239.11	--	13.44	3.94	1345.30	6926.88	19.42
5.	82-83	16.18	10.00	62.63	1416.59	--	13.59	3.94	1522.93	9211.98	16.53
6.	83-84	5.18	10.00	62.43	2116.41	--	13.74	1.00	2028.76	8962.46	22.63

SOURCE : SAME AS FOR TABLE 1.1

5.9 LOANS AND ADVANCES :

Loans shall be granted only to affiliated societies. Loans include short-term, intermediate term, medium term, long term loans, Cash and Maximum Credits and Advances or Over-drafts against pledge or hypothecation of valubles Govt. or Trustee securities and/or agricultural produce, fertilizers, impliments or consumer goods.

Loans or advances or both may be made to members or nominal members on such terms and to such extent of the limits previously approved and sanctioned by the Registrar of Co-op. Societies.

Growth of loans and advances is given in the following table.

T A B L E 1.14

ADVANCES OF K.D.C.C. BANK SHORT TERM, MEDIUM TERM
LOANS, CASH CREDIT (1977-78 TO 1983-84) Fig.in lakhs)

S.No.	Particulars	1977-78	1983-84
1	Short Term	1461.27	2575.74
2	Medium Term	222.33	700.70
3	Cash Credit and Others.	1797.33	2405.22
4.	Credit to Individuals	29.69	94.67
5.	Long Term		
	TOTAL	3510.62	5890.67

SOURCE: SAME AS FOR TABLE 1.1

Rapid progress has been made in respect of loans and advances within six years, There is increase in aggregate loans and advances by more than 67%. Annual growth rate of loans and advances was 11.2%

5.10 INCOME AND PROFIT OF THE BANKS :

The sound working of a Bank depends upon its net profit. Income and profit of a Bank depends upon its loans operations and cost of its business. The following table shows income and profit of this Bank.

T A B L E 1.15
(Rs. in lakhs)
INCOME AND PROFIT OF K.D.C.C. BANK

Sr.No.	Year	Actual Income	Net Profit
1.	1978-79	543.12	29.64
2.	1979-80	514.82	20.77
3.	1980-81	588.42	32.15
4.	1981-82	726.37	52.80
5.	1982-83	994.30	74.02
6.	1983-84	1227.02	84.15

SOURCE: SAME AS FOR TABLE 1.1

Within five years, net profit increased by three times. Actual income increased by 125.96%. It is a sign of good performance of the Bank.

5.11 BANK AND INDUSTRIAL AND OTHER SOCIETIES:

The number of industrial societies in the district is fast increasing. The district Bank has to divert its attention to Agro-industries on a Small Scale. Much neglected artisans like the tanner, the leather worker, the rope maker, the carpenter have to be induced into the co-operative fold. He has to be offered financial help at every stage of operation of his product.

The Bank has allowed composite loans for a period of five years with an annual instalment to Nav-Buddhas/Scheduled Tribe/Scheduled Caste members who are actually doing business as per Khadi Village Industries Board's Policy. The Bank has given working capital as well as Block Capital Finance to Kumbhar Societies. The Bank has also provided MT Loan for construction of building of departmental stores of consumer societies. These stores are popular in its area of operation.

The following gives a concise picture of the efforts the bank has put in this respect.

TABLE - 1.16

KDCC BANK LOANS FOR NON-AGRICULTURAL PURPOSES

(Rs. in lakhs)

Sr. No.	Particulars	Nos	Outstandings as on 30-6-1979	No.	Outstandings as on 30-6-1984
1.	Urban Banks	5	16.06	21	280.74
2.	Urban Credit Societies	16	5.82	53	47.03
3.	Salary earners	30	48.24	54	400.34
4.	Consumers	16	66.74	19	142.87
5.	Weavers	4	5.88	5	142.87
6.	Fisheries	3	0.18	3	4.58
7.	Piggery and Others	6	1.91	8	0.29
8.	Oil Mills	5	10.18	3	2.59
9.	Poultry	3	0.94	2	5.68
10.	Chamkar	3	0.18	2	3.13
11.	Metal	3	0.47	2	0.21
12.	Carpentars	5	0.45	4	2.52
13.	Printing	2	5.41	-	0.08
14.	Labourers	5	3.98	28	--
15.	Others	14	45.14	2	7.72
16.	Industrial	7	--	18	58.49
17.	Rural Artisans	12	20.91	12	28.52
TOTAL		156	232.49	236	992.15

SOURCE: SAME AS FOR TABLE 1.1

The number of societies increased by 80 within 5 years.
Total outstandings were increased by more than 327 percent.
Thus a large number of non-agricultural co-operatives were
helped by this Bank.

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