



Vaikunth Mehta National Institute of Cooperative Management

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Ganeshkhind Road, Near Pune University, Pune - 411007, Maharashtra, India



Dissertation on
Impact of Computerization of PACS
With A Case Study of
Shree Vitthal Vividh Karyakari
Sahakari(Vikas) Seva Sanstha
Maryadit ,Yavaluj

Submitted By

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National Institute of Cooperative Management,

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CERTIFICATE

This is to certify that the Dissertation entitled “**Impact of Computerization of PACS With A Case Study of Shree Vitthal Vividh Karyakari Sahakari (Vikas) Seva Sanstha Maryadit,Yavaluj**” is an original research work carried out by Mr.G.M.Shinde under my guidance and supervision. No part of this work has been submitted for any other degree earlier.

Date: 08.04.2022

Place: Kolhapur

Dr.Yashwant Patil

DECLARATION

I hereby declare that the dissertation entitled “**Impact of Computerization of PACS With A Case Study of Shree Vitthal Vividh Karyakari Sahakari (Vikas) Seva Sanstha Maryadit,Yavaluj**” is the outcome of research work carried out by me under the guidance of Dr.Yashwant Patil, Professor, Vaikunth Mehta National Institute of Cooperative Management, Pune, Maharashtra. I further declare that this dissertation has not been submitted previously for the award of any degree either in this Institute or any other Institute.

Date: 08.05.2022

Place: Kolhapur

Mr.G.M.Shinde

Trainee Officer

EXECUTIVE SUMMARY

Computerizations of Primary Agricultural Cooperative Societies

Research Supervisor: **Dr. Yashwant Patil** Trainee Officer: **Mr.G.M.Shinde**

The Cooperative sector plays a vital role in the economic development of the country and hence it has been recognized as an integral part of our national economy. The Cooperative movement, which is the largest Socio-economic movement in the world, has contributed significantly to the alleviation of poverty, creation of productive employment as well as the enhancement of social integration in the country.

Vaidyanathan Committee laid emphasis on infusion of Information Technology in STCCS at all levels commencing with PACS. In pursuance of the same, computerization of PACS was initiated on an ambitious note in the year 2008 as per the G.O. of the Government of Andhra Pradesh. However, the project remained either incomplete or a nonstarter or abandoned halfway through by the service provider. It is understood that out of 2050 PACS, about 600 PACS were taken up for computerization and only about 300 PACS are said to be using the same. It is understood there is no support from the service provider as the field staff have been withdrawn by them. It is also understood that the service provider has submitted in writing that it would be not possible for the company to continue with the project. Thus the computerization of PACS has received a serious set-back and is delayed at least by a decade adversely affecting the business development in particular and revival process in general.

The Governments have implemented DBT, financial inclusion project etc. which is not possible through PACS for want of computerization of their operations- thus losing huge business opportunity. The latest threat in the form of grant of banking licence to Post Offices which have deep penetration and spread comparable with PACS is an issue which reiterates the need to take a quick review of the position obtaining in PACS in terms of their competitive edge and their ability to serve and meet the needs of their clientele

Under these circumstances, computerization of PACS is no longer an option but it is an essential part of the survival strategy. Hence, computerisation of

PACS will have to be taken up on an accelerated and mission mode so as to be relevant to their stake-holders and to face the challenges of competition. From the point of view of higher financing agencies and the regulators, computerization of PACS will provide real time information for taking informed decisions and for formulating appropriate policies. Computerization will also make the decision making at the PACS level faster and reduces the drudgery of staff in maintaining record of their operations manually. Without losing further precious time computerization of PACS should be taken up on top priority basis. While state as a unit can be considered for achieving scales of economy of computerization, individual districts may also be allowed to computerize their PACS if it will accelerate the process.

With computerization, PACS members do not have to deal with any scams. Computerization helps in direct linkage of PACS with district banks, district banks with state cooperative banks and state cooperative banks with NABARD and all schemes of farmers reach farmers directly through PACS. Very few states in the country have been able to accomplish this task so far.

5. Rational for the study

5.1 Study of Computerization of Primary Agriculture Credit Societies (PACS)

5.1.1 Introduction

The Government of India in its Union Budget 2017-18 made a provision of Rs. 1900 Crore towards Computerization of 63000 Primary Agriculture Credit Societies (PACS) out of a total number of about 93000 plus PACS. The budget allocated by Government of India constitutes 60% to 80% of the implementation costs varying from State to State (depending on their geographical location) while the balance to be contributed by the State Governments and their STCCS. The program was scheduled to commence in the year 2017-18 and complete within a timeframe of 3 years ending year 2019-20.

It is, indeed, a significant move by Government of India aiming at creating a technology enabled level playing ground for these Rural Financial Institutions (RFIs) that serve the rural areas particularly the small and marginal farmers. It is also significant in view of bringing PACS in the fold of Financial Inclusion agenda, through such technology enablement. This measure also signifies reorganization of PACS as a vehicle for comprehensive rural development at large and agriculture in particular with emphatic focus on the development and welfare of small and marginal farmers.

Consequent to the announcement, certain States which had earlier embarked on Computerization of their PACS have shelved their efforts in anticipation of the commencement of Gol program, However, Odisha (in the year 2012) and Telangana (towards end of 2016) commenced implementation of their respective PACS computerization programs.

The Gol appointed NABARD as the nodal agency for Computerization of PACS. The mechanism for implementation and monitoring was also put in place with the creation of National-level Implementation and Monitoring Committee (NIMC) at the national level with Secretary Agriculture, Cooperation & Farmers' Welfare, Gol as the Chairman with members drawn from Ministry of Agriculture, NABARD as Convenor, NIC, Principal Secretaries of Agriculture & Cooperation and Managing Directors of State Cooperative Banks from select States (on rotation). To support the NIMC on technology matters, a National Level Technical Selection Committee (NLTSC) was also constituted

The NIMC conducted only 2 meetings so far and no measurable progress has been registered yet. It is pertinent to note that even after the lapse of almost 2 years of the timeframe provided for implementation of the program, there continues to be a stalemate even on defining of the contours of the program and its commencement. Even a preliminary move like conducting a study of successful models, if any, was not attempted.

It is against this backdrop, NITI Aayog initiated an exercise for understanding the present and future relevance of PACS, their contribution to and status in the agriculture and rural development and the need for accelerating their technology adoption. Commencing from March 2018, NITI Aayog conducted meetings under the chairmanship of Member on the subject drawing participants from Department of Agriculture, Cooperation & Farmers' Welfare, GoI; NABARD, NCDC, NeGD, NSDC, VAMNICOM, NIRB, NAFSCOB, TCIL and Cooperative departments of Odisha, Tamil Nadu and Telangana. Simultaneously, field visits by representatives of some of the above organizations to Uttar Pradesh, Odisha and Telangana facilitated an in depth understanding of the SICCS, its potential to develop the rural economy in general and agriculture economy in particular.

A group comprising representatives from Ministry of Agriculture, NeGD, VAMNICOM, Pune; NIRB, Bangalore; TCIL and Adviser Agriculture, NITI Aayog conducted the field visit of Karimnagar district of Telangana. The team studied in detail the positive impact of convergence in product and service delivery achieved through computerized PACS in Telangana.

As part of the study of such an important sector, the group explored the availability of demographic and statistical data on PACS. It was a surprise that barring the data compiled by the National Federation of State Cooperative Banks Ltd, MUMBAI (NAFSCOB), there was no other source of information on PACS. NABARD, which provides crores of rupees of refinance to SICCS, does not even compile any data on PACS, which actually disburse the agriculture credit to the farmers. The access to NAFSCOB databank voluntarily made available by them to the group through their web portal.

It, therefore, became an imperative to make a detailed study of the PACS with reference to:

- i. PACS, their businesses and business processes
- ii. Infrastructure available and required (Office, internet connectivity, etc)
- iii. State of accounts and records. Their audit. Adherence to NABARD's CAS and MIS.
- iv. Availability of digital literates in the PACS and the need for augmenting skilled HR.

- v. Training facilities available and the gap to be bridged and the available agencies to impart training
- vi. Standardization of processes.
- vii. Facilities available/required at the data convergence points like DCCBS and SCBs.
- viii. The lacunae in the previous models sponsored by NABARD as part of the implementation of Revival Package (Prof. Vaidyanathan Committee)
- ix. Existing models of PACS computerization in different states like Odisha, Telangana TN and any other States

Further, the capabilities of the software deployed in the PACS to generate the following essential reports for any random dates since their computerization has been verified among others:

- i. Disbursement/Advances Report
- ii. NPA report
- iii. Overdue report- instalment wise
- iv. Loans recovery report
- v. Interest Subvention and subsidy report (State and Centre component duly bifurcated)
- vi. Common Demand Report - All Individual members' all loans outstanding (ST, LT and any other).
- vii. Report on Loan disbursement, Repayment schedule, demand and collection thereof of any randomly selected member MT/LT loan account (the report is meant to establish the capture of loan account data from the date of the first disbursement.)
- viii. Provision for conduct of Statutory Audit with Audit Statement generated through software deployed, since delay in conduct of Statutory Audit has been a major deficiency.

6. Objective of the study

6.1 Title of the Project:

“Impact of Computerization of PACS With A Case Study of Shree Vitthal Vividh Karyakari Sahakari(Vikas) Seva Sanstha Maryadit ,Yavaluj “

6.2 Objective of the Study:

Until introduction to the computerization in PACS the PACS were conducting their operations manually and in traditional manner. In that environment the human relations approach was with a difference to suit the then requirements. However, with the adoption of total computerization the entire face of the PACS has undergone a sea change. Consequently the manual approach has also changed to a great extent. It is on this backdrop this study has been undertaken with the following broad objectives.

- 1) To assess the impact of the Computerization.
- 2) To study the change in the manpower requirement and the increase in handling the business.
- 3) To study the effective use of common accounting system in computerization of PACS

6.3 Scope of the Study:

The study encompasses the whole gamut of PACS operations normally conducted in the present day PACS set up. It has covered resource mobilization as well its deployment and at the same time a wide range of services. Particularly the existing human resources who were either to or not to exposed to computer environment as well as new generation human resources who have been brought up in computer friendly environment are working together. So the cultural differences in the initial period are bound to be there. The study attempts to take a stock of the situation obtained in the subject PACS under study.

7. Review of Literature

7.1 Computerization of PACS-various initiatives

The first attempt at the National Level for Computerization of PACS was made as part of the implementation of the "Revival Package" 2006 with NABARD as the Nodal Agency and under the aegis of Ministry of Finance, Government of India. A software then being experimented in Tamil Nadu was chosen for Nation-wide roll out without considering its suitability for PACS. Such software, as discussed in the S NIMC (under "Revival Package") meeting held on 2nd June, 2010, only catered to CAS and MIS and was not assessed for its suitability to PACS operations nor for its replication across the Country, Compact Disks (CDs) of the said software were circulated to States by NABARD for implementation through Software Deployment Agencies (SDAs), as chosen by individual States.

While a calling bids for SDAs for each fragment component of the implementation process in each State was itself a daunting task, the SDAs where chosen, possessed neither the knowledge of the domain nor the software being deployed. Consequently, more than a decade of precious time was wasted by States in the unsuccessful 3 pilot PACS chosen, with constant coordination issues between the Software Provider and the SDAs. The whole attempt led to a natural death without even single State completing at least the pilots.

7.2 Justification for computerization of PACS

The existing systems and procedures followed in the operation of PACS are fraught with several challenges. The issues faced by various stakeholders are detailed below:

1. Issues faced by Farmers are as follows:

- i. Undue delays in sanctioning credit mostly due to inefficient record keeping and non-updation of member data periodically.
- ii. Farmer buying from the open market adulterated inputs like seed, fertilizer, pesticides, etc.

2. Issues faced by Societies are as follows:

- i. Inadequacies and inaccuracies of the book-keeping. Inability to have standard bookkeeping practices resulting in fraud and embezzlement cases.
- ii. Lack of standard reporting to DCCB/Apex Bank. In absence of authentic bookkeeping practices, the reports generated for policy making are mostly inadequate.
- iii. Information as required by other institutions from the societies is in non-standard format hence are time consuming and cumbersome.
- iv. Inability to do multiple businesses different from basic activities which otherwise can enhance profitability of the societies.
- v. Difficult to maintain the Stock inventory manually for fertilizers, seeds, pesticides, food grains, etc.

7.3 Outcome from the PACS Computerization

The expected outcomes from the PACS computerization project are as follows:

1. Bring in transparency and timeliness in the operations of the PACS
2. Improvement in the service provided to the PACS members
3. Generation of Normal Credit Limit (NCL) application, by PACS to District Central Co-operative bank (DCCB) /State Co-operative bank (StCB)
4. Maintenance of Digital Member Register (DMR) at the DCCBs/StCB level and synchronization of the same with PACS software to be made more effective and accurate
5. Enhanced availability of quality Management Information Systems (MIS) to the stakeholders viz., CCBs/StCBs, State Government, NABARD and Union Government for better monitoring and control
6. Expeditious Compliance with all the regulatory requirements in operations and reporting
7. Greater digitalisation of rural financial systems and accelerate the move towards digital India
8. Generation of data for PMFBY portal from the computerised PACS systems
9. Faster calculation of the interest subvention for the agricultural borrowers
10. Quicker production of accurate financial statements at the end of the financial year, thereby, reducing the time taken for auditing and help the management to take informed decisions to improve the business.
11. Enhanced customer satisfaction through faster availability of credit and non-credit products.

7.4 Computerization of PACS Challenges

- Weak infrastructure (uninterrupted power and internet availability), Poor skill level and adaptability issues.
- Incomplete and inconsistent books and records of PACS.
- Availability of computer infrastructure and internet.
- Data preparation by conducting Special Audit to update the Books and Records and to establish Opening Balances.
- Dedicated trained manpower to enter legacy data – follow double entry system
- Customization of ERP.
- Mandating End of Day (EOD) process for all the PACS to ensure continued usage of ERP.
- Secretaries working in Primary Agricultural Credit Institutions are very old in age and they feel depressed about computerization.
- Although the secretaries of the institutes have Accounting knowledge, they are not technically fully competent academically
- There is no complete network connectivity so offline work is done in many places
- There are many such organizations in Maharashtra. Although they want to computerize the organizations which cannot afford the monthly salary of their secretaries, they cannot do so.
- At present, many development service organizations are engaged in various business activities to earn other income and its business policies are decided by the five committees of the organization.
- The staff of the organization has less knowledge of English so it will be necessary to give importance to the local language
- Many organizations have been computerized but they need proper guidance
- Computerization has become a thing of the past in many organizations as the existing services are not available from the software companies.

- Primary Credit Institutions have been given autonomy under the Act, so District Banks are required to have the institution's permission to collect their data including computerization through them.
- In case of embezzlement, the secretary of the organization is indifferent about computerization
- It is necessary to bring technical awareness among the digestive committee working in rural institutions as it opposes the expenditure incurred due to educational backwardness.
- Institutions are indifferent to computerization when they are managing.
- Some organizations are only able to get certain reports from the locals.

7.5 Vision for PACS post-computerization

It is the noble intention of the Col to develop PACS as vibrant, proactive and member centric service providing institutions meeting every financial and service requirement of their members in particular and the rural community at large, while being transparent and accountable in their operations and management, adhering to the principles of good governance and ensuring seamless integration of all stakeholders. Such transformed institutions will be able truly realize the goals of becoming Multi Service Organisations and vehicles of rural development in general and agriculture in particular.

It is also a fact that different departments of the Government of India's and of state governments design and implement several programs for the welfare of farmers as well as for development of agricultural and rural economy. But most often these programs run in parallel lines and are implemented by different functionaries at the field level lacking in coordination and convergence of purpose and result. Through an appropriate computerization of PACS, all these programs of different governmental departments and agencies can be harnessed on to a common platform so as to derive the best benefit for the stakeholders. Simultaneously, a comprehensive information system can be facilitated helping informed decision making based on real time data.

7.6 Costs of PACS Computerization

The cost of computerization proposed per PACS does not appear to be commensurate with the contemporary situation. The RBI vide circular CBR.CO.PCB.Cir.No.14/09.18.300/2015-16 dated 13-04-2016 has provided Rs4/-laks for computerization of each Cooperative Urban Bank (CUB) with additional Rs. 15,000/- per month for maintenance for a period of three years. The PACS software requirements, as discussed above, are much more than those of CUBs. Further, the status of books and records and the limited capabilities of human resources available at PACS besides their geographical location makes the project implementation resource intensive. Therefore, to get a good quality software and its successful implementation, it is essential to review the budget. provided lest an unreliable product and a vendor should emerge as a compromise.

Going by the construct of the StCCS, there are States where the structure is strong and can take extra load based on their needs and therefore it is advisable to allow the States and the SICCS in such States to decide independently the most competitive cost for their State and structure requirements. The Government of India may provide its promised share of financial support leaving the remaining costs to be borne by the individual States and their STCCS. Such contributions, ensure ownership and active participation of all the stakeholders.

NCDC who have financed PACS computerisation programs as part of their ICDP etc may be consulted to arrive at cost feasibilities. Further, the impact of GST on the project is also an important issue as it will constitute about 1/5th of the total budget. This may be reviewed since the enhanced businesses of PACS post Computerisation will compensate through additional revenues to the Government.

8. Research Methodology

8.1 Data Collection Sources:

Data is collected from the PACS ,Shree Vitthal VKS Ltd.,Yavaluj itself. Data was readily available as the PACS had carried out the exercise for switching over to the Computerization.

8.2. Sampling plan:

No separate sample was required to be taken as the exercise is required to be carried for the organization as a whole and not in part. So the entire data for the PACS was collected.

9. Profile of the PACS

- Society Type : Primary agriculture credit society(PACS)
- Establishment Date : 18 August,1940
- Founder : Shri Ramchandra Dhondi Adnaik
- Register NO : 14100 Date : 18/08/1940
- No. of Members : 1779
- Share Capital: 2.0 Cr.
- Investment: 1.18 Cr
- Member Loans : 5.77 Cr.
- Loans from DCC Bank : 5.68 Cr.
- Deposits : 0.8 Cr.
- Working Capital : 8.17 Cr.
- Profit : 0.12 Cr.
- Audit Class : **A**
- Area of operation : Yavaluj, Tal:Panhala,Dis:Kolhapur
- Core Business:
 - ✓ Provide Agricultural & Non Agriculture credit facility
 - ✓ Fertilizer
 - ✓ Light bill collection centre
 - ✓ Grinding Mill ,
 - ✓ Public Distribution System(PDS)
 - ✓ Own Farm
- Board of Directors :17 Members
 - ✓ 12 General
 - ✓ 2 women
 - ✓ 1 OBC
 - ✓ 1 SC
 - ✓ 1 ST.
- Staff :6 Members
 - ✓ 1 Secretary
 - ✓ 4 Clerks
 - ✓ 1 Peon

PACS financial position for the year 2020-2021

- Total Membership during 1779
- Paid of Share Capital : 150.04 Lakh
- Total Reserves : 54.71 Lakh
- Net Profit : 11.81 Lakh
- Audit Class : “ A ” Class
- CRAR : 32.54%
- Dividend : 6%
- Working Capital : 817.56 Lakh
- Total Deposits : 7.70 Lakh
- Total Borrowing from Kolhapur DCC Bank : 567.94 Lakh
- Investment : 118.36 Lakh
- Loan Disbursement : Rs.684.65 Lakh of which Short term crop loan member no. 680 Amt.Rs.625.81 Lakh , Term Loan member no.42 Amt Rs.58.84 Lakh.
- Demand, Collection, over due& Recovery Percentage
- Demand – Rs.545.63 Lakh,
- Collection –Rs.524.51
- Overdue Rs.21.12 Lakh
- Recovery Percentage – 96.12%
- Overdue Percentage : 3.88%
- Loan O/S : Rs.576.89 Lakh.
- Own Premises : Office Buildings, Godowan& 14 acre Agri Land etc.
- No.of Employees : 6 of which 1 full time Secretaries

Software Provider for PACS Computerization

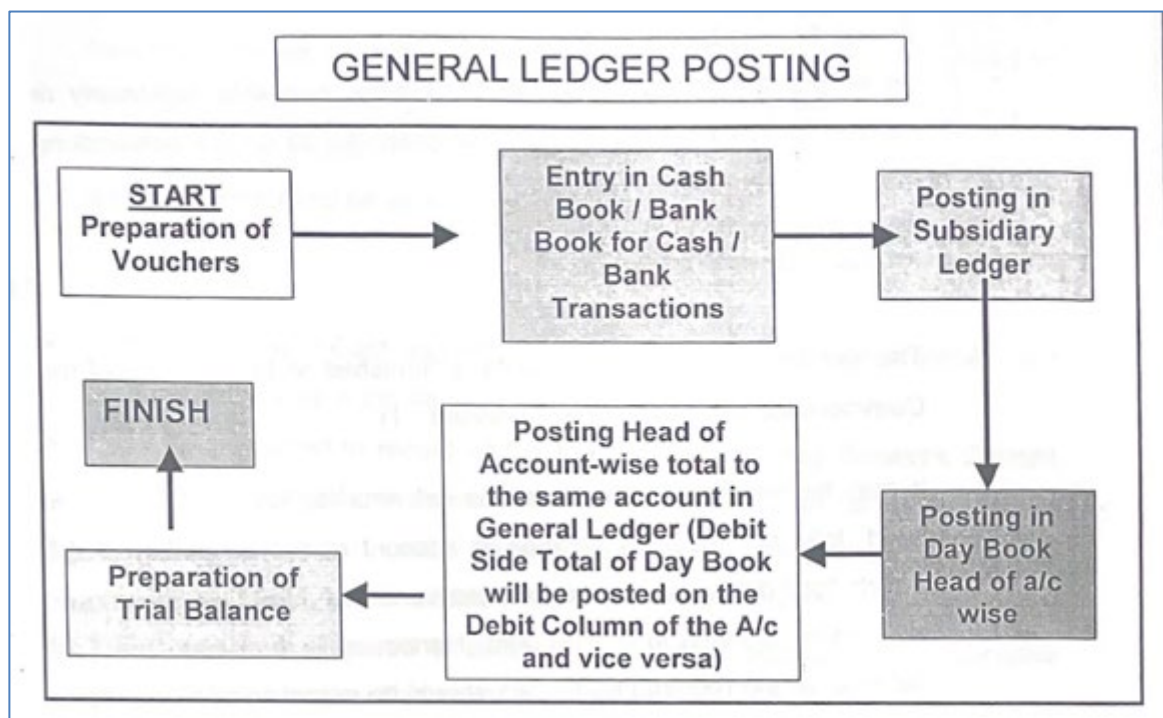
- Infosonic Software Pvt.Ltd.(Sachiv Mitra) Kolhapur

9.1 Impact of computerization of PACS on Shree Vitthal Vividh Karyakari Sahakari(Vikas) Seva Sanstha Maryadit

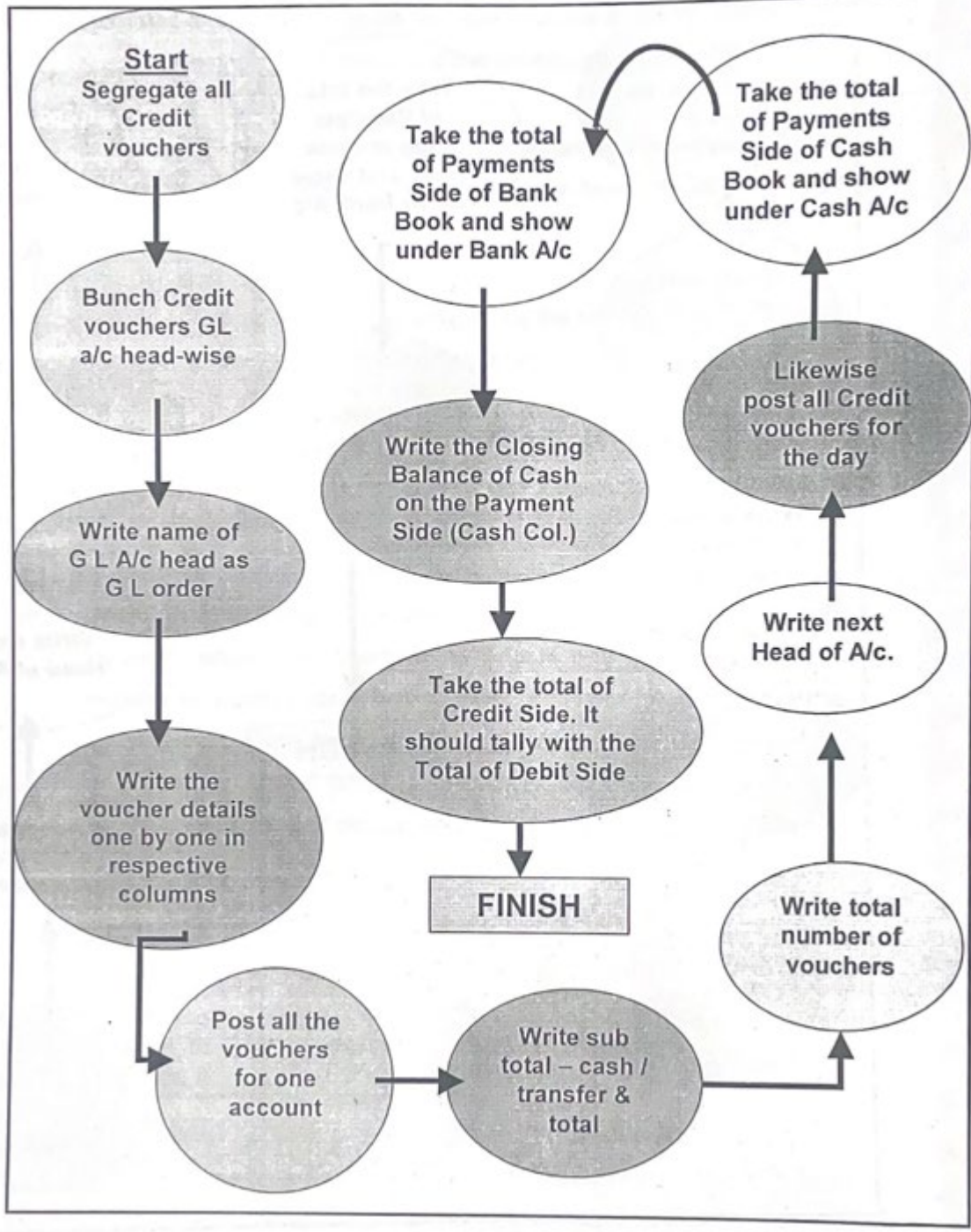
Before the computerization in this society with handwritten records, the same transaction has to be recorded in different books, so a lot of time is wasted and wrong entry is made in a book e.g. If a member wants to distribute crop loan, he has to register in more than eleven books, e.g. Debt, Debt Register, Debt Account, Account Deposit Account, Daily, General Ledger & Balance

Vaidyanathan committee has introduced the common accounting system(CAS).Due to this society has to maintain the records in various ledgers and registers.

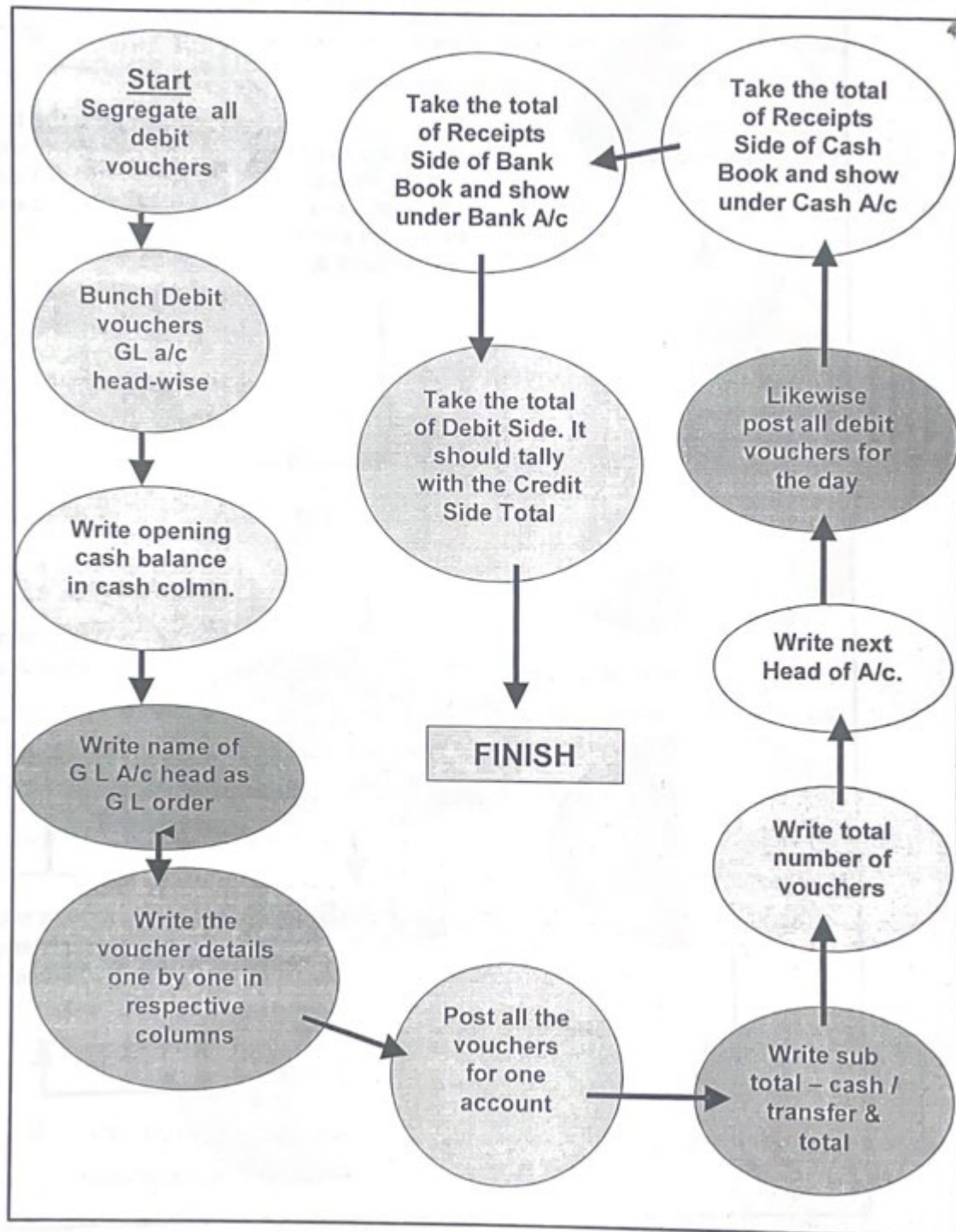
Following are the screen shots showing the transaction flow of the entries which are done in a manual way



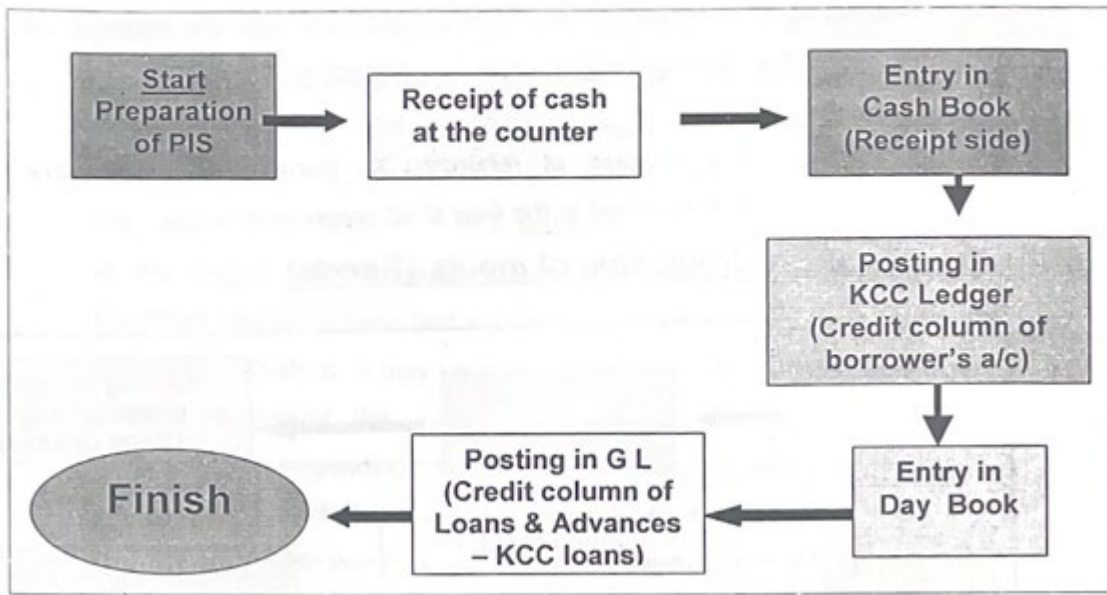
Writing of Payment / Credit Side of Day Book



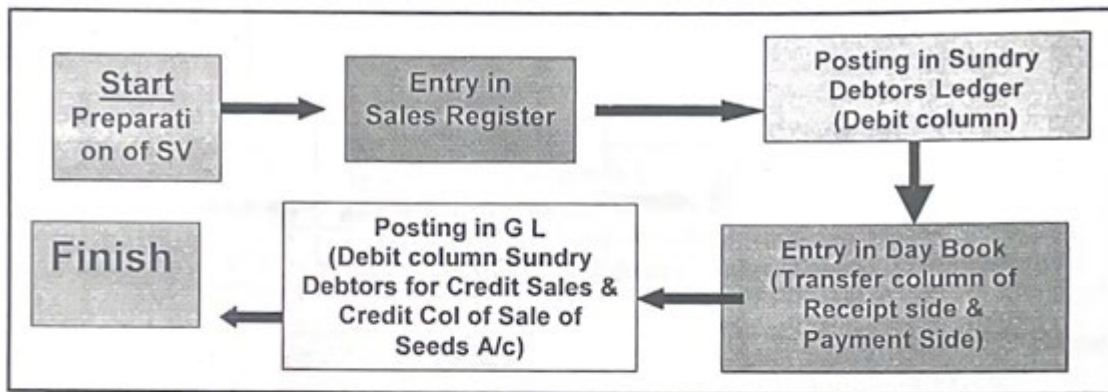
Writing of Receipt / Debit Side of Day Book



REPAYMENT OF KCC LOANS (in cash)

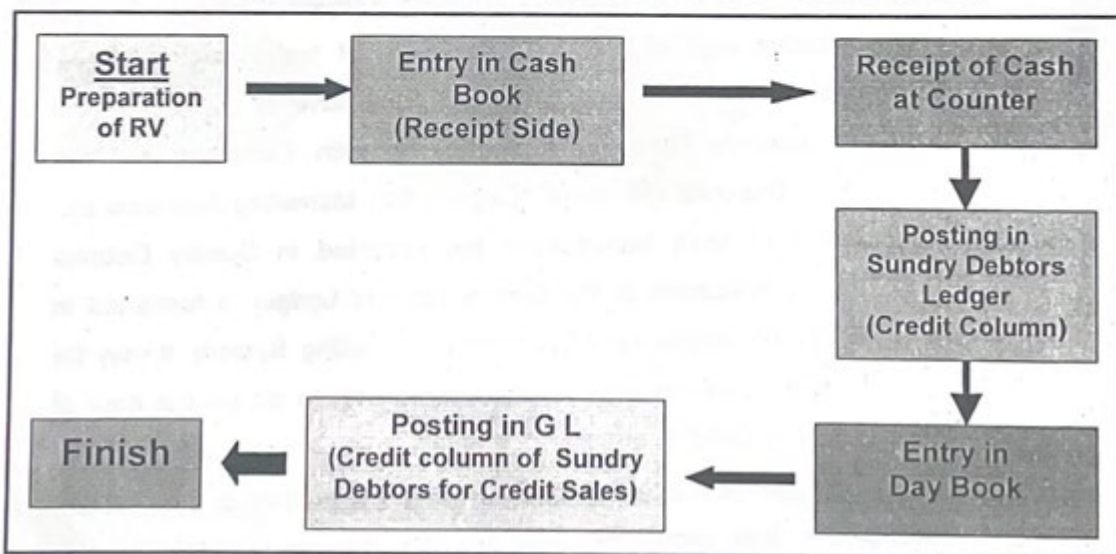


Credit sale of inputs (Seeds)

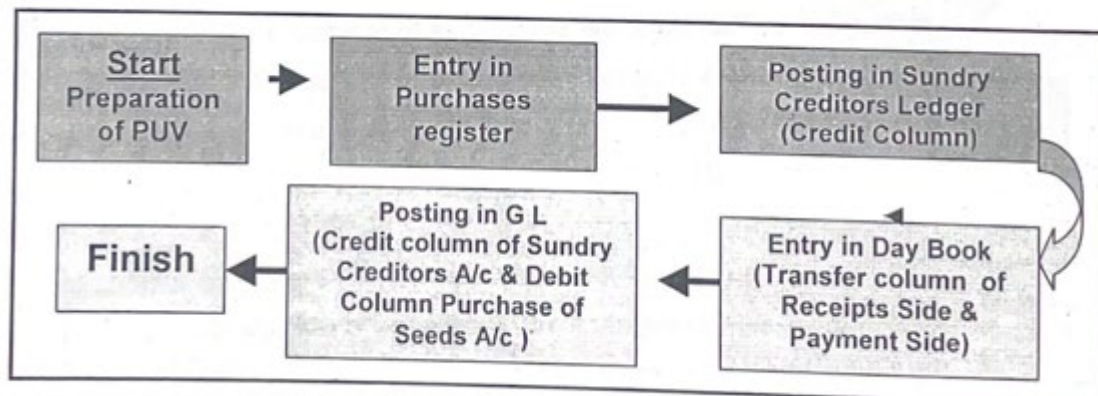


S V means Sales Voucher

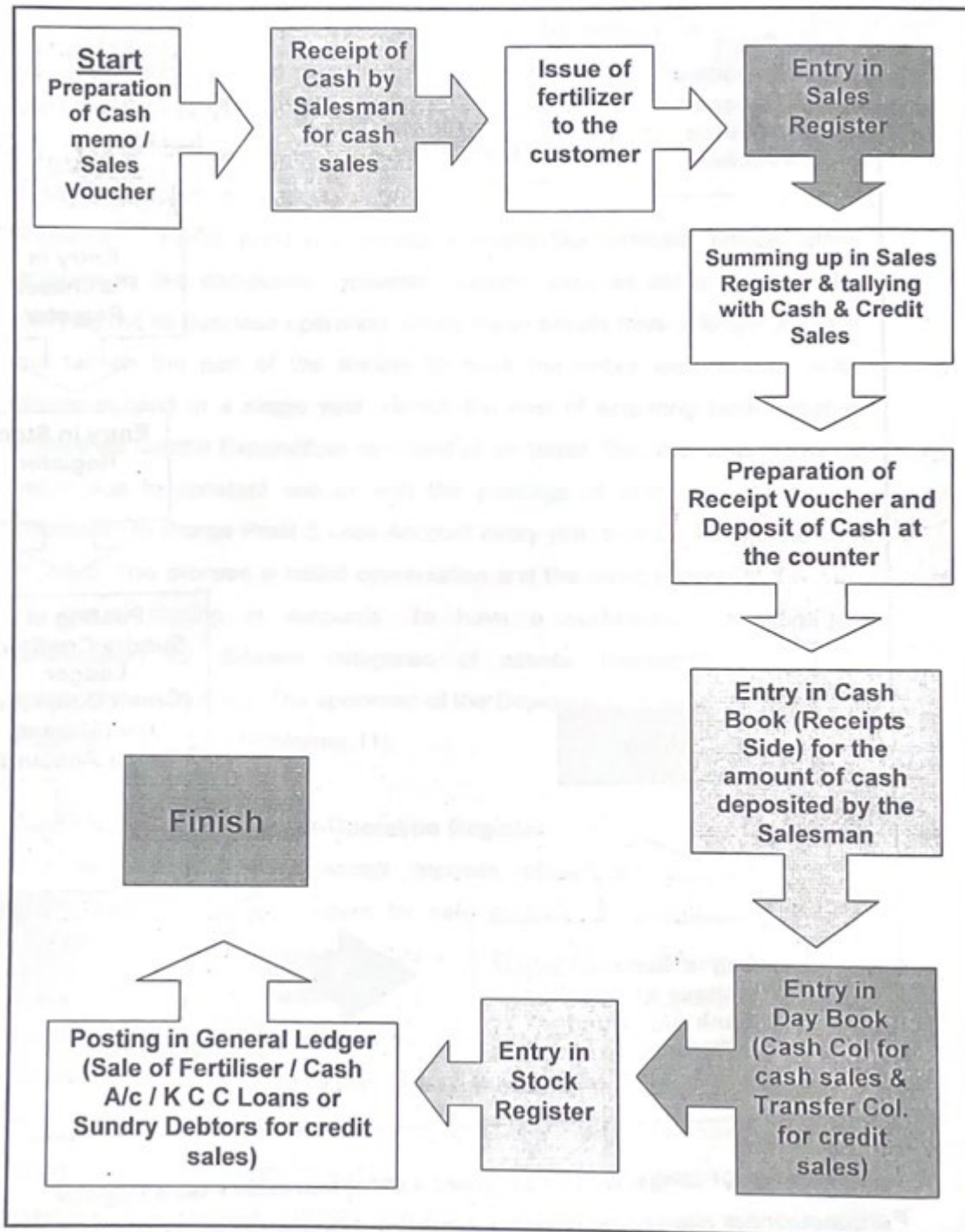
Receipt of payment from Sundry Debtors for Credit Sales



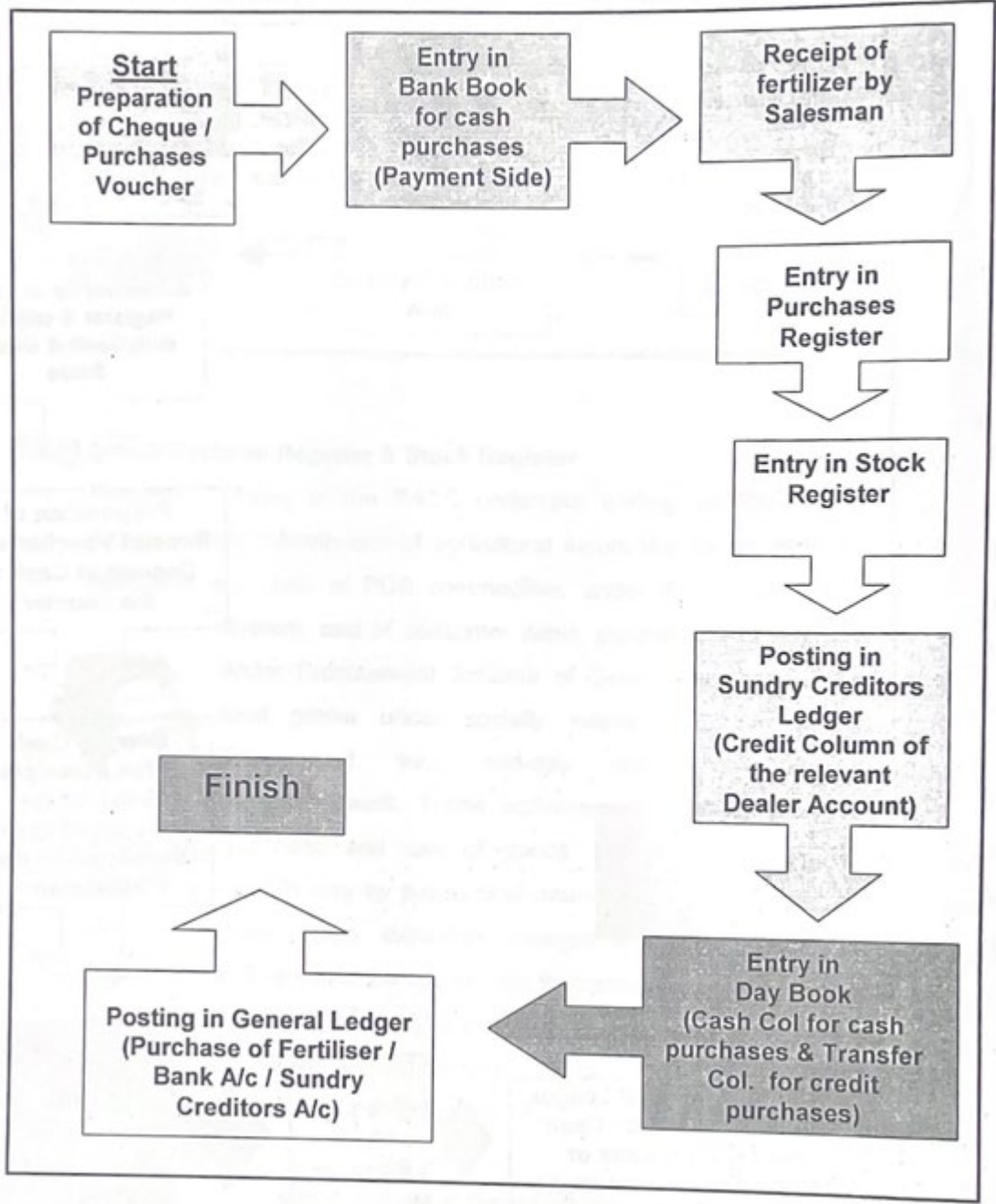
Credit Purchase of Seeds



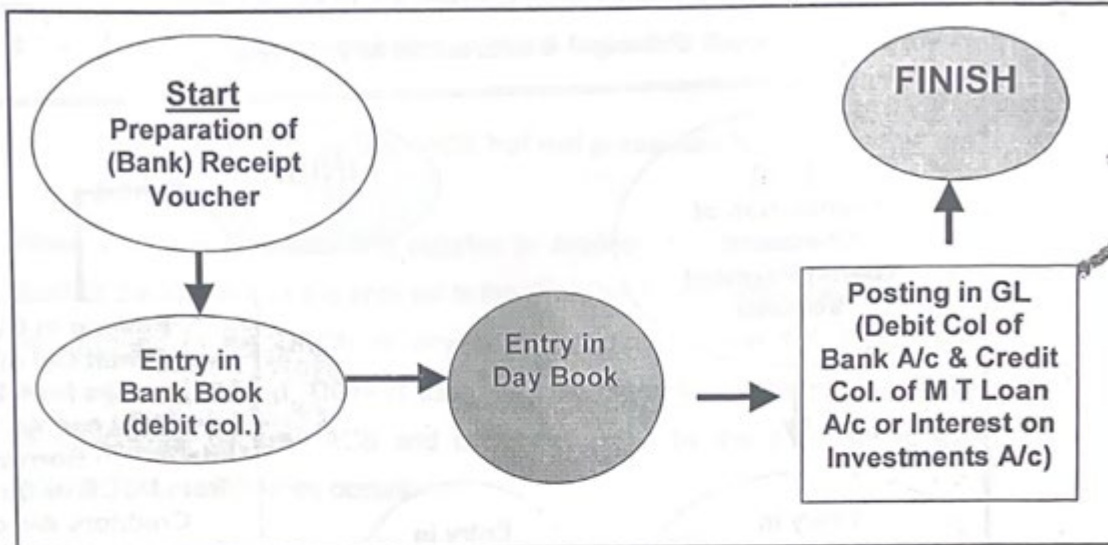
Sale of Fertiliser (Cash & Credit Sales)



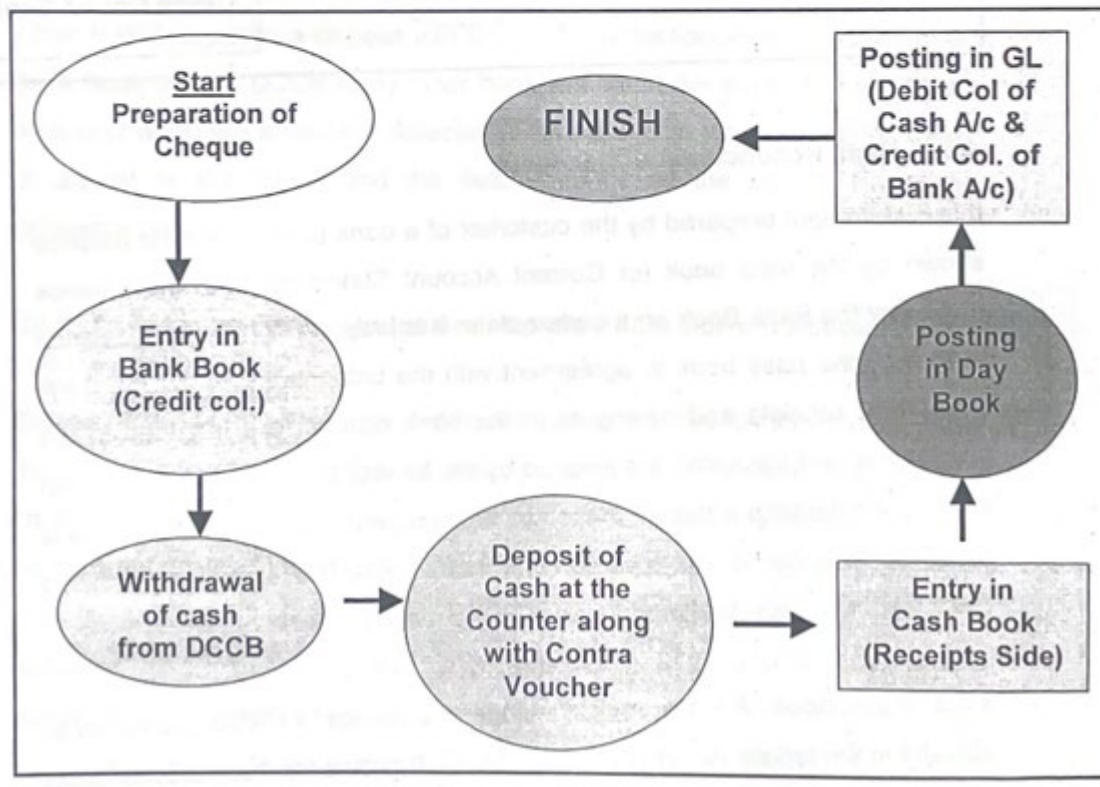
Purchase of Fertiliser (Cash & Credit Purchases)



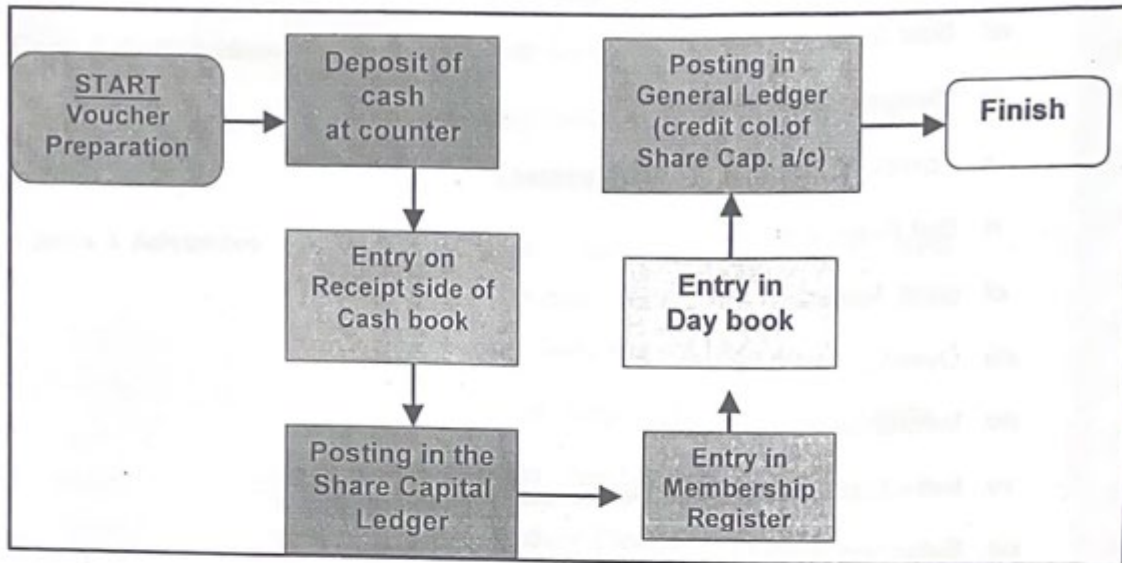
M T Loan Borrower Depositing Cash into Bank A/c (or)
DCCB crediting the a/c with Interest on Fixed Deposit



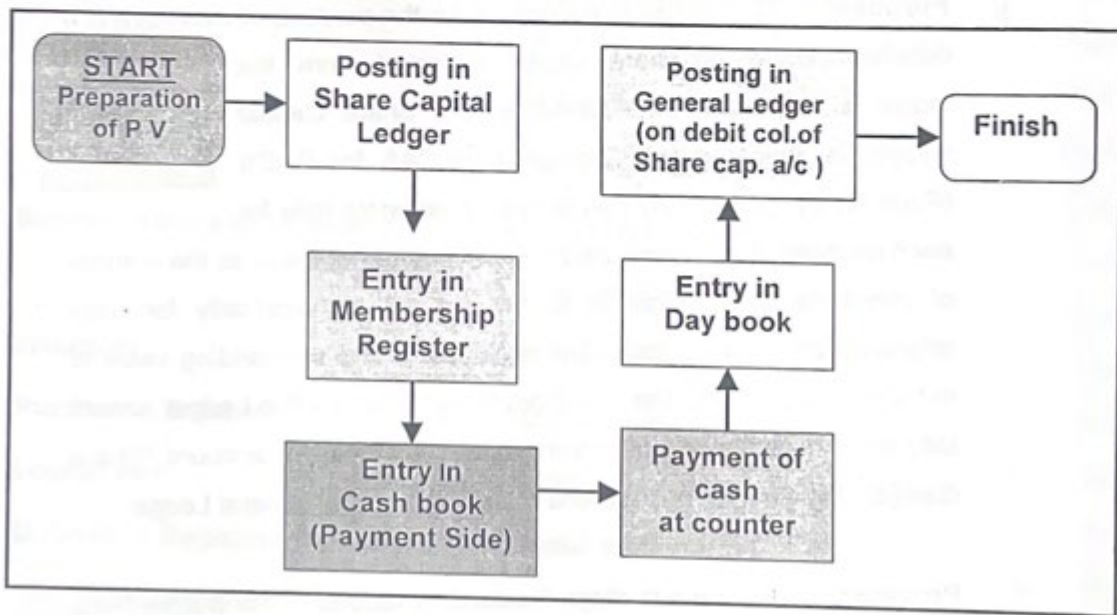
WITHDRAWAL OF CASH FROM CURRENT A/C



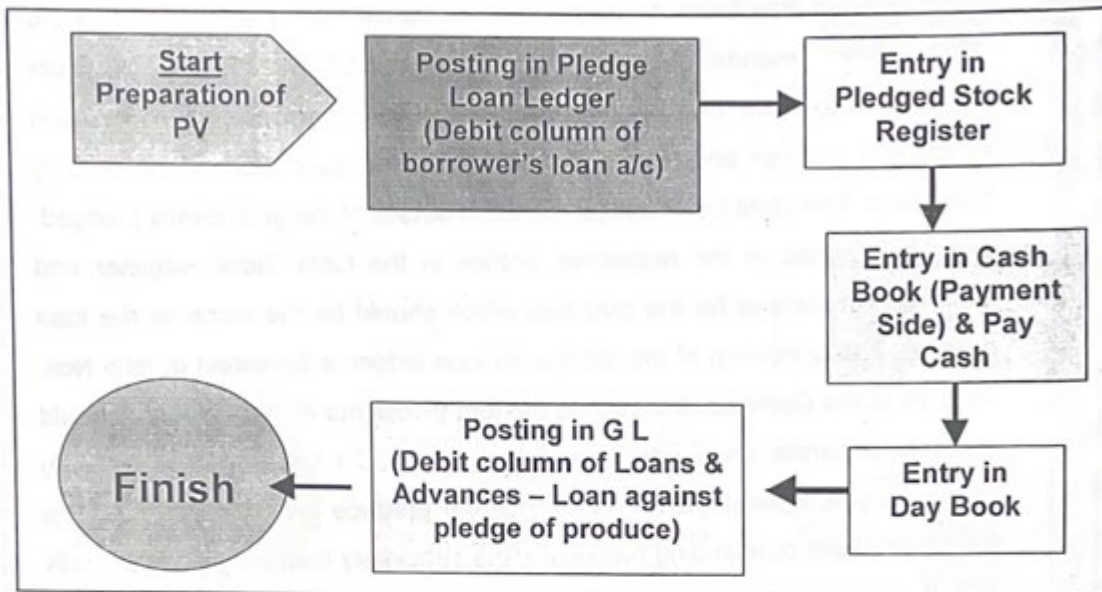
FOR RECEIPT OF SHARE CAPITAL



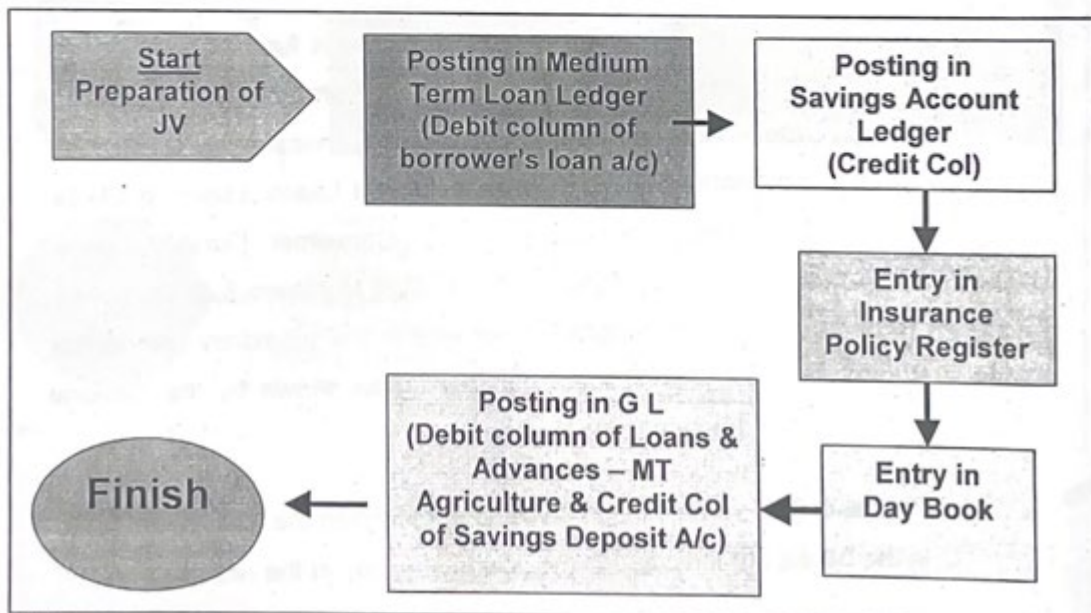
FOR REFFUND OF SHARE CAPITAL



Disbursement of Pledge Loans in Cash



Issue of Medium Term (Dairy) Loan by crediting the S B A/c of the member



After the computerization all the transaction vouchers are posted automatically in a proper ledgers with single click

Following example is showing Impact of computerization of PACS on Shree Vitthal Vividh Karyakari Sahakari(Vikas) Seva Sanstha Maryadit which shows before the computerization customer who is having different types of loan data has to be maintained in different registers and after the computerization whole data can be easily available on a single page.

श्री विठ्ठल वि. का. सं. (विकास) सेवा संस्था लि., यवलूज, ता. मन्हाळा

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श्री विठ्ठल वि. का. सं. (विकास) सेवा संस्था लि., यवलूज, ता. मन्हाळा

कर्मचारी नं. 3127 80011 नि. 333

अल्प मुदत कर्ज खतावणी (S.T.L.Ledger) भेकण नं. 022099002005040

संघासद क्र.	कर्ज खाते क्र.	क.प.नंबर	पीक र. नं.	पॉस्ट इमारत	डायरी नं.	जि.प.नं.	विकासकारील क्षेत्र
८९	२०४४	४६३	४०९	६५०००	४०९६	२१९३६	हेक्टर - आर-६३ हेक्टर - आर-६३

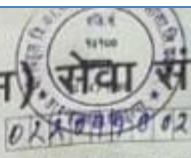
जामीनदार	जामीनदार	मंजूर कर्ज रु.	Sanction Loan
१) जामीनदार शांकाकम गकार गवे	२) जामीनदार सुभाकरम गकार गवे	१९९००	९०५००
१) जामीनदार ए.न.ज. विठ्ठल साहित	२) जामीनदार राजेश गकार गवे	१९९००	९०५००
१) जामीनदार	२) जामीनदार		

हेक्टर / मंजूर कर्ज रु. (कर्जदार) (कर्जदार) (कर्जदार)

तारीख	तपशील	नावे रु.	जमा रु.	बाकी रु.	एकूण दिवस	तपु हस्ताक्षर	गुणाकार	व्याज			हस्त
								देय	प्राप्त	शिद्धक	
३१/३/२१	२१ ३/३/२१			२००००							
१३/५/२१	२१		६००००	४००००					५०४५		
१३/५/२१	१६४-२/३	६४५००		६४५००							
३०/६/०१	३१ १२/६/०१		१४११	६३०६					२१५६		
३१/११/२२	३१. १३/११/२२		४९२६४	५९६०५					१६६२		
१५/१२/२२	३१. १४/१२/२२		२९६४०	३०९६५					१४५		
१०/३/२२	३१ १४/३/२२		१६२६	२६३३६					१०४		
३१/३/२२		६४५००	१४६९६४	२६३३६					६३५५		
६/४/२२	३१ १४/४/२२		२६३३६	४२६७२					१४०		
११/४/२२	४२ चेक	१०३५००		१०३५००							



श्री विठ्ठल वि. का. स. (विकास) सेवा संस्था लि.,
 धिसान ल्हास्य
 मध्यम मुदती/दिर्घ मुदती कर्ज वात्प/कर्ज खतावणी MEDIUM/LONG TERM LOAN LEDGER



संकेत नं. 0280095002003e9e

Loan A/c. No. कर्ज खाते क्र.	rey	Member No./ सभासद क्रमांक	2088
Member Name & Address सभासदाचे नाव		श्री. ६००११ निवासी रेय	
पत्ता	उ.पा. २ वल्लुय	Rate of Interest / व्याज दर संस्था सभासद 99 % 95 %	
Loan Limit with Date/कर्ज अफता(मंजूरी प्राप्त तारखेला)		Bank Agree No. & Date/बँक उदाह नं. व ता.	
Loan Sanction/ कर्ज मंजूर तारीख	कर्ज रक्कम	Purpose/ कारण (उद्देश)	Investment/ स्व मूल्यानीची रक्कम
20/1/19	920000	90982	पामोनदार -> विकास दारी पलीव अडिवात किदर ख्यामदि
In Policy No./ विमा पॉलीसी नं.		In Policy Rs./ विमा रक्कम रु.	In Expiry Date/ विमा मुदत दि.

Date तारीख	Particulars तपशील	Cr. नावे रु.	Dr. जमा रु.	Balance बाकी रु.	Day एकूण दिवस	Sign. लघु हस्ताक्षर	Product गुणाकार	Interest व्याज		Balance शिन्धक	Sign. लघु हस्ताक्षर
								Paid देय	Receipt प्राप्त		
31/1/19	जाहीरनामा			920000							
22/4/19	डॅप			920000					8420		
	डॅप		8980	992143					652		
	डॅप		90640	903008							
24/4/19	रोख 10880		230	902640					9388		
31/3/20			90982	902640					93024		
14/8/20	डॅप 2889		90982	811658					99400		
8/11/20	डॅप										
31/3/20			90982	720676					99400		
14/4/20	डॅप		90982	629694					92908		
16/9/20	डॅप 9324		90982	538712					4420		
31/3/22			38288	149832					90608		



आकस्मिक
श्री विठ्ठल वि.का.स.(विकास) सेवा संस्था लि., यवलूज, ता. पन्हाळा

333
 पीसी क्र. : १११००
 तारीख : १८.०८.१९८०

कर्जदार भारत हुतात्म्य निवाम

अल्प मुदत कर्ज खातावणी (S.T.L.Ledger)

शेड्युल नं. ३२५२

फोटो

संभास्य क्र.	कर्ज खाते क्र.	क.प.नंबर	पीक र. नं.	नोंद दिवस	क्रावरी नं.	पि.प.नं.	विकासातील क्षेत्र	
१२५	२०२४	४६३	२२९				हेक्टर -	आर -
							हेक्टर -	आर -

- | | |
|--|--|
| १) जामीनदार <u>इसदरम स्वकल्प पत्रिका</u> | २) जामीनदार <u>इसदरम स्वकल्प पत्रिका</u> |
| १) जामीनदार | २) जामीनदार |
| १) जामीनदार | २) जामीनदार |

मंजूर कर्ज क. Sanction Loan	
तारीख Date	रुपये Ra.

सेक्रेटरी / मॅनेजर इसदरम स्वकल्प पत्रिका (कर्जदार) (कर्जदार) (कर्जदार)

तारीख	तपशील	नांवे रु.	जमा रु.	बाकी रु.	एकूण दिवस	लघु हस्ताक्षर	मुभाकार	व्याज			लघु हस्ताक्षर
								देय	प्राप्त	शिद्धक	
१४/१/२२	८० - २०	१६०००		१६०००							
१६/१/२२	८० १३२५६		१४३१०	३५६३					१०५४		
३१/१/२२	८१. १३५५		३५६३	०					५२		
३१/३/२२		१६०००	१६०००	-०६६							
११/४/२२	२१ चि	२००००		२००००							



श्री विड्डल वि.का.स.(विकास) सेवा संस्था लि.,
 श्री. राधु. वि. क. स. (विकास) सेवा संस्था.
 श्री. राधु. वि. क. स. (विकास) सेवा संस्था.

मध्यम मुदती/दीर्घ मुदती कर्ज वाटप / कर्ज खातावणी MEDIUM/LONG TERM LOAN LEDGER

Loan A/c. No. कर्ज खाता क्र. **१८५** Member No./समाजिक क्रमांक **२०२४**

Member Name & Address **श.पं. राधु. वि. क. स. (विकास) सेवा संस्था**

State of Interest / व्याज दर **१०.१०% १२.५०%**

Bank Agree No. & Date/बैंक एग्री नं. व दि. **५०५०** Loan No./कर्ज नं. **१०००००** Benefiting Area/सोपान क्षेत्र **०१६६**

Loan Sanction/कर्ज मंजूर करण **२९११२२** Purpose/बरेन (उद्देश) **१०००००** Investment/सहभागीते सवण **५०५०**

In Policy No./वित्त पोलीसी नं. In Policy Rs./वित्त पक्कन रु. In Expiry Date/वित्त मुक्त दि.

Date/तारीख	Particulars/विवरण	Cr./क्रेडिट	Dr./डिबिट	Balance/बकली रु.	Day/दिनांक	Sign/हस्ताक्षर	Product/पदार्थ	Interest/व्याज	Paid/दाखल	Receipt/प्राप्त	Balance/बकली	Sign/हस्ताक्षर
२९११२२	१०००००	१०००००		१०००००								
२९११२२			१०००००									

यवलूज, ता. पन्हाळा, जि. कोल्हापूर

जमीनदारा **दादासाहेब फडके** समाजिक क्रमांक **१२४** / **२०६०** Page No. **११६**

जमीनदार **राजेश्वर राजाराम फडके** समाजिक क्रमांक **४५५**

Name of the Village (Land) जमीन हस्तांतरणासाठी गाव **यवलूज** Dist./जिल्हा **कोल्हापूर** City/शहर **यवलूज**

Total Area (In acres) एकूण क्षेत्रफळ (एकरात) **२.०६०** Weather condition of land **उत्तम**

Value of Property **१०००००** Mortgage Evident & No. for Long Term Loan **२९११२२**

Installments **२९११२२ २९११२२ २९११२२ २९११२२ २९११२२**

Sign (Secretary / Manager) (सिस्टी / मॅनेजर) Sign (Borrower) (कर्जदार) Sign (Surety) (सुरीतदार) Sign (Surety) (सुरीतदार)


Date/तारीख	Particulars/विवरण	Cr./क्रेडिट	Dr./डिबिट	Balance/बकली रु.	Day/दिनांक	Sign/हस्ताक्षर	Product/पदार्थ	Interest/व्याज	Paid/दाखल	Receipt/प्राप्त	Balance/बकली	Sign/हस्ताक्षर

श्री विद्युल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवलुज
ता - पन्हाळा जि - कोल्हापूर

रजि. नं. १४१००

रजि. दि. १८/०८/१९४०

-: एकत्रीत कर्ज खतावणी :- दि. ०१/०४/२०२२ ते १९/०७/२०२२ अखेर

	खाते नंबर :-	८९५	शेअर्स :-	२००००
	खातेदाराचे नाव :-	भरत कृष्णा निकम	अनामत :-	-
	बँक कोड :-	०२२०११००२००३९५९	ठेव :-	-
	पॅन कार्ड नं :-			
	आधार कार्ड नं :-	६२३१५८३५६८७१		
	फोन नं :-	७६२०१०५३९३		

में आकरिमक कर्ज

पावती नं.	दिनांक	तपशिल	नावे	जमा	शिल्लक	व्याज	दंड व्याज	सरचार्ज	दिवस	कच्चे
-	११/०४/२०२२	कर्ज वाटप	२०७००.००	०.००	२०७००.००	०.००	०	०	०	-

मेंबर म. मु. म्हैस

पावती नं.	दिनांक	तपशिल	नावे	जमा	शिल्लक	व्याज	दंड व्याज	सरचार्ज	दिवस	कच्चे
-	३१/०१/२०२२	३१/०३/२२ ची बाकी	१०७०००.००	०.००	१०७०००.००	०.००	०	०	०	-

मेंबर किसान सहाय्य कर्ज

पावती नं.	दिनांक	तपशिल	नावे	जमा	शिल्लक	व्याज	दंड व्याज	सरचार्ज	दिवस	कच्चे
-	१६/१२/२०२१	३१/०३/२२ ची बाकी	५१४३२.००	०.००	५१४३२.००	०.००	०	०	०	-

मेंबर ऊस कर्ज

पावती नं.	दिनांक	तपशिल	नावे	जमा	शिल्लक	व्याज	दंड व्याज	सरचार्ज	दिवस	कच्चे
-	१०/०३/२०२२	३१/०३/२२ ची बाकी	२८३३६.००	०.००	२८३३६.००	०.००	०	०	०	-
१४७५४	०१/०४/२०२२	रोख जमा- // हस्ते	०.००	२८३३६.००	०.००	१४०.००	०	०	३०	८५००८०
-	११/०४/२०२२	कर्ज वाटप	१०३५००.००	०.००	१०३५००.००	०.००	०	०	०	-

मेंबर खावटी कर्ज

पावती नं.	दिनांक	तपशिल	नावे	जमा	शिल्लक	व्याज	दंड व्याज	सरचार्ज	दिवस	कच्चे
-	११/०४/२०२२	कर्ज वाटप	३१०००.००	०.००	३१०००.००	०.००	०	०	०	-

9.2 Scree shots of Shree Vitthal Vividh Karyakari Sahakari(Vikas) Seva Sanstha Maryadit,Yavaluj software

Login Screen

LogIn ::

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवलुज

अर्थिक वर्ष १/४/२०२१ --- ३१/३/२०२२

विभाग मुख्य विभाग

युजर

पासवर्ड

Log In Cancel

Caps Lock :: OFF Num Lock :: ON

Infosonic Softwares Pvt. Ltd ...

Home Page

Sachiv Mitra Home

मास्टर कर्ज व्यवहार वसुली कार्यकारणी डेडस्टॉक रिपोर्ट्स सेटिंग युटीलीटी संपर्क वार्षिक रिपोर्ट

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवलुज

रजिस्टर नंबर : १४१०० यवलुज ता.पन्हाळा जि.कोल्हापूर रजिस्टर दिनांक : १८/०८/१९४०

चेअरमन : शिवाजी शामराव मगदुम सचिव : दत्तात्रय पांडुरंग पाटील

वातेदार कर्ज वाटप जमा पावती व्हॉचर मदत रिपोर्ट

०९/०५/२०२२ ०६:४२ PM अर्थिक वर्ष :-१/४/२०२१ --- ३१/३/२०२२ युजर :-१ Infosonic Softwares Pvt Ltd,Kolhapur.....

Loan Disbursement

कर्ज वाटप

खाते नं ८९५ खातेदाराचे नाव भरत कृष्णा निकम रोख वाटप

आज अखेर कर्ज बाकी :- ९४५००.०० नविन वाटप पुढील उचल मामील एकूण उचल

कर्जप्रकार कर्ज मंजूर रक्कम ९४५००.००

उचल रक्कम ९४५००.०० बँक खाते बँक ऊस कर्ज विमा रक्कम

कर्ज घेतल्याची तारीख ३१/०३/२०२२ थकबाकी दिनांक ३०/०६/२०२३ ०

व्याजदर ६.०० मुदत वर्ष १ हप्त्याची संख्या १ परत फेड वार्षिक हप्त्याची रक्कम ९४५००

आज अखेर शेअर्स :- २००००.०० कपात % शेअर्स कपात देय कपात

इतर कपात खाते मेंबर अनामत इतर कपात

बँक खाते जमा रक्कम ९४५००.०० चेक नंबर

जामिनदार १ ५ नारायण सखाराम कोले जामिनदार २ ३०१ जयसिंग ज्ञानदेव पाटील

बदला	बाद	कर्ज प्रकार	क.म. मंजुरी	कर्ज उचल	कर्ज घेणेची तारीख	पहिल्या हप्त्याची तारीख	हप्त्यांची रक्कम	पावती नं
<input checked="" type="checkbox"/>	बदला	में आकस्मिक कर्ज	१८९००.००	१८९००.००	१४/०५/२०२१	३०/०६/२०२२	१८९००.००	१
<input type="checkbox"/>	बदला	मेंबर ऊस कर्ज	९४५००.००	९४५००.००	१४/०५/२०२१	३०/०६/२०२२	९४५००.००	१
<input type="checkbox"/>	बदला	मेंबर खावटी कर्ज	२८३००.००	२८३००.००	१४/०५/२०२१	३०/०६/२०२२	२८३००.००	१

हप्ता चार्ट

नं	दिनांक	रक्कम
१	३०/०६/२०२३	९४५००.००

कर्ज प्रकार	कर्ज रक्कम

एकूण कर्जवाटप

१९/०७/२०२२ ०३:५२:०४ PM अर्थिक वर्ष :-१४/२०२१ --- ३१/३/२०२२ मुजर :-१ Infosonic Softwares Pvt Ltd,Kolhapur...

Loan Recovery

कर्ज वसुली

वसूल प्रकार ट्रान्सफर क्वॉचर

दिनांक ३१/०३/२०२२ शेअर्स :- २००००.०० देव :- ३५७०.०० अनामत :- ०.००

खाते नंबर ८९५ खातेदार भरत कृष्णा निकम

ट्रान्सफर एकूण भरणा हरसे

तपशील

Account Talled!

कर्ज प्रकार	कर्ज दिनांक	कर्ज रक्कम	हप्त्याची रक्कम	व्याजदर	कर्ज बाकी	वसूलपात्र	थकबाकी	थकबाकी दिनांक	व्याज	दंडव्याज
<input checked="" type="checkbox"/>	मेंबर किसान सहाय्य ...	२७/०८/२०१८	१२०००.००	१७१४२.००	१३.५०	६८५७४.००	१७१४२.००	३०/०६/२०२२	८३९५	०
<input type="checkbox"/>	मेंबर खावटी कर्ज	१४/०५/२०२१	२८३००.००	२८३००.००	१४.००	२८३००.००	२८३००.००	३०/०६/२०२२	३४८४	०
<input type="checkbox"/>	मेंबर ऊस कर्ज	१४/०५/२०२१	९४५००.००	९४५००.००	६.००	९४५००.००	९४५००.००	३०/०६/२०२२	४९८६	०
<input type="checkbox"/>	में आकस्मिक कर्ज	१४/०५/२०२१	१८९००.००	१८९००.००	१४.००	१८९००.००	१८९००.००	३०/०६/२०२२	२३२७	०

पावती तपशील

खाते प्रकार	वसूल

दिवसाचा आलेला वसूल

रोख ट्रान्सफर

एकूण

१९/०७/२०२२ ०३:५३:३७ PM अर्थिक वर्ष :-१४/२०२१ --- ३१/३/२०२२ मुजर :-१ Infosonic Softwares Pvt Ltd,Kolhapur...

Share Certificate

sharesCertificate SAP CRYSTAL REPORTS*

Main Report

रजि. नं.:- १४१०० स्थापना:- ०८/१८/१९४०

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्चा. यवलुज

ता - पन्हाळा जि - कोल्हापूर

शेअर्स सर्टिफिकेट दिनांक :- ३१/०३/२०२२

श्री / सौ भरत कृष्णा निकम

रा. यवलुज, मु.पो.- यवलुज, तालुका.- पन्हाला, जिल्हा.- कोल्हापूर.

यांचेकडून शेअर्स रक्कम २००००/- अक्षरी रु वीस हजार फक्त पोहचली.

₹ २००००

सचिव चेअरमन

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Reports

kajj_khatwani_viewer

खाते नंबर ३१९ खातेदाराचे नाव कृष्णा दत्तु पाटील दिनांक ०१/०४/२०२१ ते ०१/०५/२०२२ अखेर

पहा

शेअर्स , देय , अनामत
 सर्व
 कर्जप्रकारानुसार
 मेबर ऊस कर्ज
 सर्व सभासद प्रिंट

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्चा. यवलुज

ता - पन्हाळा जि - कोल्हापूर

रजि. नं.१४१०० रजि. दि. १८/०८/१९४०

-एकत्रीत कर्ज खतावणी :- दि. ०१/०४/२०२१ ते ०१/०५/२०२२ अखेर

	खाते नंबर :- ३१९	शेअर्स :- २००००
	खातेदाराचे नाव :- कृष्णा दत्तु पाटील	अनामत :- -
	बँक काँड :- ०२२०११००२००५०३५	देय :- -
	पॅन कार्ड नं :- CDMPPP७५२४H	
	आधार कार्ड नं :- ७५७७८७५३९४९८	
फोन नं :- ८०५५२५०९४४		

मेबर ऊस कर्ज

पावती नं.	दिनांक	तपशिल	नावे	जमा	शिल्लक	व्याज	वेंडू व्याज	सरचार्ज	दिवस	कच्चे
-	१७/०३/२०२२	३१/०३/२१ ची बाकी	५७७००.००	०.००	५७७००.००	०.००	०	०	०	-

कर्ज प्रकार	कर्ज रक्कम	कर्जबाकी	वसूलपात्र	थकबाकी	येणे व्याज	शिणे व्याज - बँक व्याज + सरचार्ज	एकूण येणे	थकबाकी दिनांक
मेबर ऊस कर्ज	५७७००.००	५७७००.००	५७७००.००	०.००	४३४२.००	४३४२.००	६२०४२.००	३०/०६/२०२२
	५७७००.००	५७७००.००	५७७००.००	०.००	४३४२.००	४३४२.००	६२०४२.००	

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Takkewari Report

3% व्याज रिबेट पहिला टप्पा आर्थिक वर्ष 09/08/2020 ते 31/03/2029 सर्व जातीनिहाय सर्वसाधारण एकत्रीत

Main Report! बँक चालू म्हणून वाटप केलेल्या सभासदांची यादी लिगनिहाय Point पहा

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवळुज रजि. दि. - 11/01/1980

रजि.नं. - 98900 ता - पन्हाळा जि - कोल्हापूर

(3% व्याज रिबेट) व्याज परतावा मागणी अनुक्रमाने सन 2020-2029 मधील पिक कर्ज वितरणाची स भासद पातळीखर दि. 31/03/2029 अखेरची माहिती पहिला टप्पा एकत्रीत

अ. नं.	सभासदाचे नाव	दि. 09/08/2020 - 31/03/2029 अखेर								दि 09/08/2020 - 31/03/2029 अखेर				पहिला टप्पा				दुसरा टप्पा					
		दिवाणे माघ	कर्ज विवरण तारीख	कर्ज रक्कम	कर्ज घेतली तारीख	वर्ग नं 4 वरील आलेली घेतली	वेगो बाकी	दिवस	कच्चे	कर्ज घेतली तारीख	सवृत्ती रक्कम	दिवस	कच्चे	9 सर्व किंवा बँक बचप बँट वार्षिकी आगोदर वेगारी तारीख	दिवस	कच्चे (8x96)	3% व्याज (90x3 /31500)	2% व्याज (90x2 /31500)	दिवस	कच्चे (42x96)	3% व्याज (20x3 /31500)	2% व्याज (90x2 /31500)	
1	1	भारतमा संवसारास कोठे	पुरुष	सर्वसाधारण	अल्प मुदत	OPEN																	
		मिबर कस कर्ज	9/09/2020	2330	9/09/2020	2330	-	243	499269				9/09/2020	243	499269	39	32						
		मिबर कस कर्ज	9/09/2020	09553	29/03/2029	09553	-	322	20228666				9/09/2020	322	20228666	230	9469						
		मिबर कस कर्ज	30/03/2029	98400		98400	2	900000					29/03/2029				90						
		सं आवाजिक कर्ज	30/03/2029	90000		90000	2	300000					29/03/2029				3						
		बँक रोहिंग	022099002003612	203800		90000	993800		29084989						2009089	2369	9499						
		आधार नं	8642929003620																				
2	5	रंगराज दादु घाटल	पुरुष	सर्वसाधारण	अल्प मुदत	OPEN																	
		मिबर कस कर्ज	29/09/2020	42834	01/09/2029	42834	-	262	9390300				29/09/2020	262	9390300	9933	946						
		मिबर कस कर्ज	29/09/2020	92854	09/03/2029	92854	-	390	29302000				29/09/2020	390	29302000	2696	9009						
		मिबर कस कर्ज	05/03/2029	942200		942200	26	8900000					09/03/2029				290						
		बँक रोहिंग	022099002003992	299200		994000	992200		899999300						83962900	3489	3402						
		आधार नं	8620899642803																				

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Takkewari Report

3% व्याज रिबेट पहिला टप्पा आर्थिक वर्ष 09/08/2020 ते 31/03/2029 सर्व जातीनिहाय सर्वसाधारण एकत्रीत

Main Report! लिगनिहाय Point पहा

3% व्याज रिबेट पहिला टप्पा
3% व्याज रिबेट दुसरा टप्पा
3% व्याज रिबेट पहिला टप्पा समरी
3% व्याज रिबेट दुसरा टप्पा समरी
2%/2.4% व 3% बँक माहिती पहिला टप्पा
2.4% व 3% बँक माहिती दुसरा टप्पा

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<p style="text-align: center;">श्री विद्युल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवलुज ता - पन्हाळा जि - कोल्हापूर डॉ. पंजाबराव देशमुख ब्याज सबलत योजना पिक उत्पादक प्रोत्साहन योजनेअंतर्गत ३% व १% लाभ मिळण्यासाठी प्रस्ताव प्रस्ताव कालावधी दि ०१/११/२०१९ ते दि ३१/१०/२०२० अखेर प्रवर्ग :-</p>												
अ.नं.	सभासदाचे नाव	खाते नं.	आधार क्र.	सम२०१९-२०२० चे विनायकीत वसुलीसपात्र पीक कर्ज			३०/०६/२०२१ अखेर आलेला वसूल		वसुलीसपात्र पीक कर्जावर (कौलम नं ६ बर)		राज्यशासनाकडे मागणी करावयाचे एकूण ब्याज (८+९)	शेक सेव्हिंग खाते नं.
				कर्जाचा प्रकार	कर्ज दिलेची तारीख	बादप रक्कम	वसूल दिनांक	वसूल रक्कम	रु. १ लाख पर्यंत ३% प्रमाणे	रु. १ लाखापेक्षा जास्त पण रु. ३ लाखापर्यंत १% प्रमाणे		
१	२	३	४	५	६	७	८	९	१०	११		
१	नारायण सखाराम कोले	५	४६५२४५२८९७२८	मॅबर फस कर्ज	११/०५/२०२०	२३३७	११/०९/२०२१	२३३७	४९	-	४९	०२२०१९०००२०३६९२
	सर्वसाधारण	पुरुष	अवस्थ भुशास्त्र		११/०५/२०२०	८७६६३	२९/०३/२०२१	८७६६३	२३२०	-	२३२०	
						१००००		१००००	२३६९	-	२३६९	
२	रंगराव दादु पाटील	६	३६२६७१९६५३६३	मॅबर फस कर्ज	२१/०४/२०२०	५२६३५	०८/०९/२०२१	५२६३५	११३३	-	११३३	०२२०१९०००२०३९४४
	सर्वसाधारण	पुरुष	अव्य भुशास्त्र		२१/०४/२०२०	९२३६५	०५/०३/२०२१	९२३६५	१२३८	३९२	१६३०	
						१४५०००		१४५०००	२३७१	३९२	२७६३	
३	लज्जु बापु मिसाळ	७	१०३८६१९५८९८२	मॅबर फस कर्ज	२१/०३/२०२०	७४९	११/०९/२०२१	७४९	१९	-	१९	०२२०१९०००२०३५३९
	सर्वसाधारण	पुरुष	अवस्थ भुशास्त्र		२१/०३/२०२०	२४२५९	२०/०२/२०२१	२४२५९	६७०	-	६७०	
						१५०००	२०/०२/२०२१	१५०००	३७६	-	३७६	
						४००००		४००००	१०६५	-	१०६५	



मा. सनापतीसो

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवतुज
ता.पन्हाळा जि.कोल्हापूर

कर्ज रोखा लिहून देणार श्री.भरत कृष्णा निकम रा.ता - पन्हाळा जि - कोल्हापूर ता.पन्हाळा जि.कोल्हापूर
धंदा शेती लिहून देतो की, कर्ज रोखा ऐसाजे

- 1) यवतुज आज ता. १४/०५/२०२१ इ.रोजी मी लिहून वेतो की, आपले सत्येकडून मला मॅबर ऊस कर्ज रुपये ९४५०० ता. ३०/०६/२०२२ अखेर मुक्तीने जे कर्ज मंजूर आहे. त्यापैकी आज रोजी मला घेऊन रुपये ९४५०० अक्षरी रु. चौ-यांणव हजार पाचशे विते ते फक्त पोटचले. बाकी राहिलेली रक्कम वेळोवेळी मला जसजशी गरज लागेल तसतशी मी घेत जाईन.
- 2) सवर कर्जाची परतफेड होणा-या व्याजासह खाली लिहिलेल्याप्रमाणे करावयाचा करार मी या लेखात करून घेत आहे. व त्याप्रमाणे मी परतफेड करीन. मुदत रुपये ९४५०० धरतफेडीची तारीख ३०/०६/२०२२
- 3) सवर कर्जावर दर साल दर शेंकडा ६ रुपये बराने व हप्त्या यकल्यास वेडाचे व्याज वेण्यास मी कबूल आहे.
- 4) हे कर्ज मी खालील कारणाकारिता उपयोंगात आणणेचे अटीवर मी घेत आहे. कर्जाचे कारण-शेती लागवडीकरिता.

कर्ज प्रकार	चेक रक्कम	शेअर्स	ठेव	इतर	एकुण
मॅबर ऊस कर्ज	९४५००	०	०	०	९४५००

- 5) सोसायटीकडून घेतलेल्या कर्जाचा बांजा मालकाच्या व खंडाने केलेल्या जमिनीतील सर्व विकार कर्ज फिटपयंत राहिले. सवर पीक सोसायटी लागेल त्या ठिकाणी व त्या सत्येमाफेत विक्री करण्याचे मी कबूल करतो. मी तसे न केल्यास महाराष्ट्र सरकारी सत्या अधिनियम १९६० नियम १९६१ आपले सत्येचे उपविधी यात सांगितलेल्या शिक्षेस पात्र राहिले.
- 6) वेळोवेळी आमलात असणा-या सत्येच्या उपविधी नियमाप्रमाणे वागण्याचे व सवर उपविधी अन्ये सर्व प्रकारे बांधला जाण्याचे मी कबूल करतो.
- 7) वरील पैकी कोणतीही अट मी मोडली आहे असे सत्येच्या सतितीस वाटल्यास माझ्याकडे असलेले कर्जाची व्याजासह एकूण बाकी या कर्जरोख्यातील मुक्तीपूर्वी एकत्रच वसूल करून घेणेचा सत्येस पूर्ण अधिकार आहे.
- 8) याविषय मी असेही कबूल करतो की, वरील सर्व अटीमध्याे कोणतीही मुद्दब केले असले तरी व्यवस्थापक सतितीच्या मते विशिष्ट परिस्थिती निर्माण झाली आहे तसे सतीतीस वाटल्यास माझेकडील कर्ज वसुलीसाठी माझ्या मालकीच्या आणि खंडाने केलेल्या अशा सर्व जमिनीतील पिकाचा ताबा घेण्याचा व्यवस्थापक सतितीस अगर तिने अधिकार वितेल्या इतरास अधिकार राहिले व तसा ताबा घेता येईल त्यास मी कसलीही हरकत करणार नाही आणि सत्येचे पोटनियमाप्रमाणे सर्व बाबतीत वागणेंस मी व माझे वारस त्यावर जेम इस्टेट कर्जास बांधले गेले आहेत.
- 9) माझे पीक स्वतःचे नावे माझे सभेतील वारसाचे नावे अगर नुस-याच्या नावे साखर कारखाना वा खाजगी व्यापा-याकडे विक्रीस लावलेचे कळलेस आमचे परस्पर कर्ज व्याजासह वसूल करणेचे अधिकार वेत आहेत.

कर्जदाराचे नाव _____ कर्जदाराची सही _____

१) ८९५ - भरत कृष्णा निकम _____

आम्ही उपपंता व प्रत्येकजण वर निर्दिष्ट केलेल्या सत्येस तिच्या पोटनियमास वरील करारास अनुसरून वर वितेल्या परत फेडीच्या तारखेस किंवा सत्येने घोष रीतीने वाडवून वितेल्या परत फेडीच्या मुक्तीत कर्ज रोख्यात नमुद केलेल्या कर्जाची वरील कराराप्रमाणे व्याजासह परतफेड करण्याची जबाबदारी उगावर घेतली आहे. याप्रमाणे कर्जदाराकडून सवर कर्जाची परतफेड न झालेस ते सर्व व्याजासह फेडण्याचे आम्ही उपपंता व प्रत्येकजण कबूल करतो. तसेच कर्जदाराकडील सर्व कर्ज व्याजासह आमचे साखर कारखाना विलादानु अगर शेतीमालातून मार्केट कमीटीकडून वसूल करून घेणेचा अधिकार सत्येस वेत आहे.

जापिनदारांची नावे _____ जापिनदाराच्या सद्दा _____

१) ८९५- आकाराम तुकाराम भोंडे _____ १) _____

२) ८९५- आकाराम सखाराम पाटील _____ २) _____

सवरचा कर्ज रोखा कर्जदार व जापिनदार यांच्या सही साक्षीनिरी पुरा झाला आहे. तारीख १४/०५/२०२१

सचिव _____ सभापती _____

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवतुज ता.पन्हाळा जि.कोल्हापूर

कर्ज मागणी अर्ज

ता.पन्हाळा जि.कोल्हापूर.

मी खाली सही करणार श्री.श्री. भरत कृष्णा निकम
रा.ता - पन्हाळा जि - कोल्हापूर , ता.पन्हाळा, जि.कोल्हापूर.

मी सत्येचा सनासत असून सत सत्ताकारिता नमुद केल्याप्रमाणे मॅबर ऊस कर्ज कर्ज घेत आहे.

अर्जदारे कर्ज मागणी ९४५०० /- अक्षरी रुपये फक्तचौ-यांणव हजार पाचशे

मागणी करीत आहे व कर्ज रोख्यात वितेल्या तपशिलाप्रमाणे कर्जफेड करण्यास मी कबूल केले आहे. तरी मला सत्येकडून कर्ज मंजूर जावे हो विनंती. कळवे.

कर्ज मागणी विनांक : ३१/०३/२०२२

सही _____

कर्ज मंजूर विनांक : ३१/०३/२०२२

हमी पत्र

मै. चेअरमनसो / सचिवसो ,

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवतुज

यास-
मी खालील सही करणार श्री.श्री. भरत कृष्णा निकम रा. ता - पन्हाळा जि - कोल्हापूर हमी पत्र लिहून वेतो की,
मला सत्येकडून / बँकेकडून / हंगामासाठी गट नं. मधील मंजूर झालेल्या मालरुप रक्कमेतून
आडसाठी / सुरु / खोडवा क्षेत्र एकर गुठ ऊस पिकासाठी / मालरुप / विनाये / पाणीपट्टी यासाठी मी माझे स्वतःचे
मालकीचे विनाये व पाणी यांचा वापर केला आहे. तरी त्यासाठी वितेल्या जगण्या कर्जाची रक्कम रुपये मला रोख मिळावी म्हणून हे हमी
पत्र लिहून वेत आहे.

आपला विन्यास सनासत

संकेटरी _____ चेअरमन _____ सही _____

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवतुज ता.पन्हाळा जि.कोल्हापूर

पथन पिठ्ठी

दिनांक : ३१/०३/२०२२

मी श्री.श्री.भरत कृष्णा निकम रा.ता - पन्हाळा जि - कोल्हापूर, ता.पन्हाळा, जि.कोल्हापूर.

श्री विठ्ठल वि.का.स.(विकास) सेवा.सोसायटी मर्या. यवतुज ता.पन्हाळा जि.कोल्हापूर

यास अगर ती लिहून वेईन त्यास आम्ही कर्जाक घेतलेली रक्कम रु. ९४५०० (अक्षरी रुपये चौ-यांणव हजार पाचशे)
व.सा.व.शेंकडा ६ % प्रमाणे व्याजासह आजपासून विनांक ३१/०३/२०२३ तारखे अखेर मतिप्यांतर परत वेण्याचे वचन वेतो.

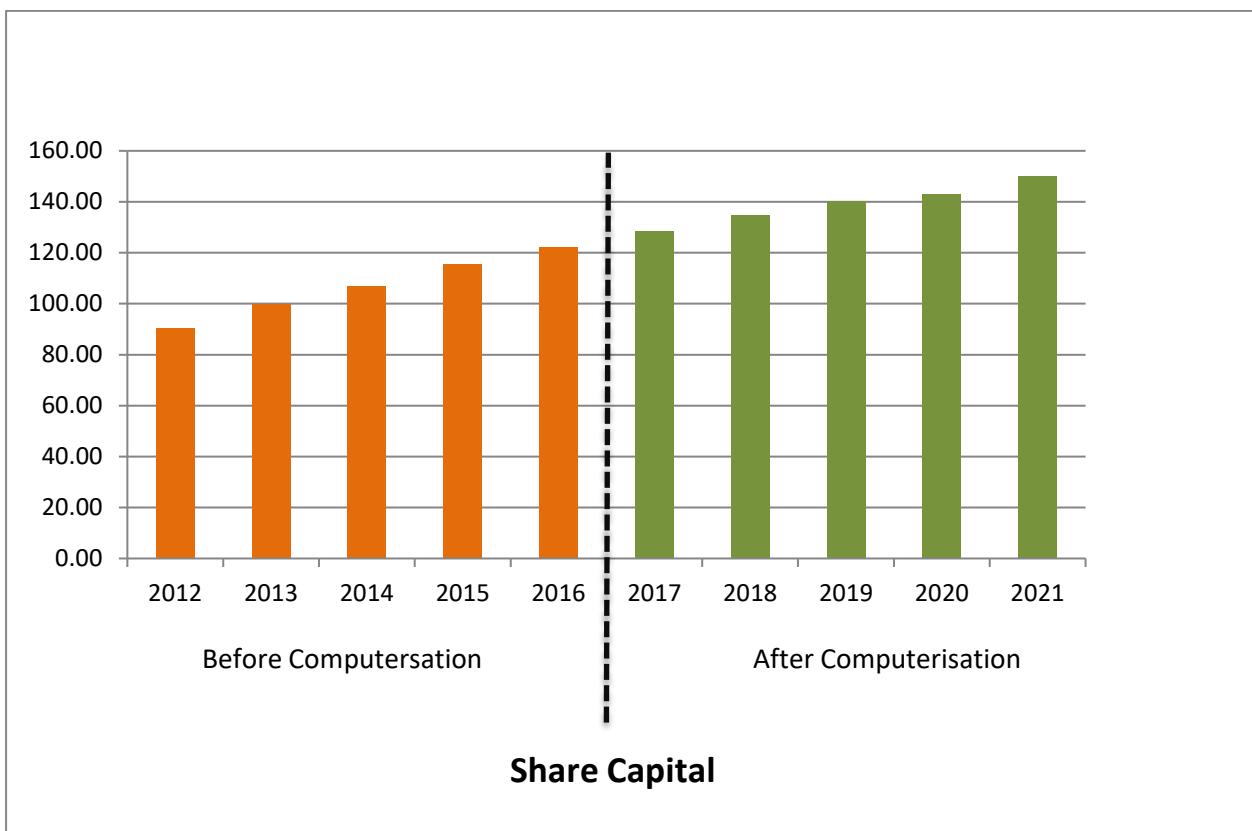
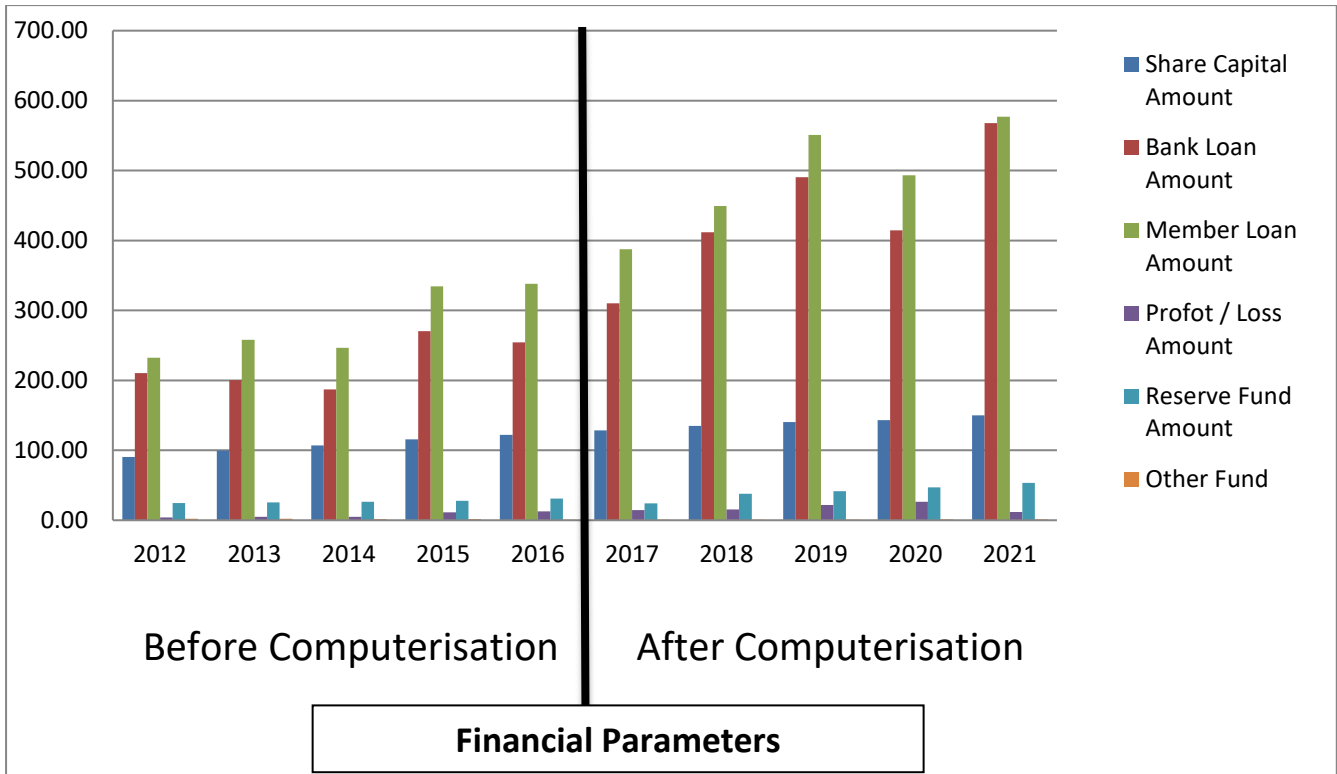
वरील माहिती आमचे माहितीप्रमाणे बरोबर आहे.

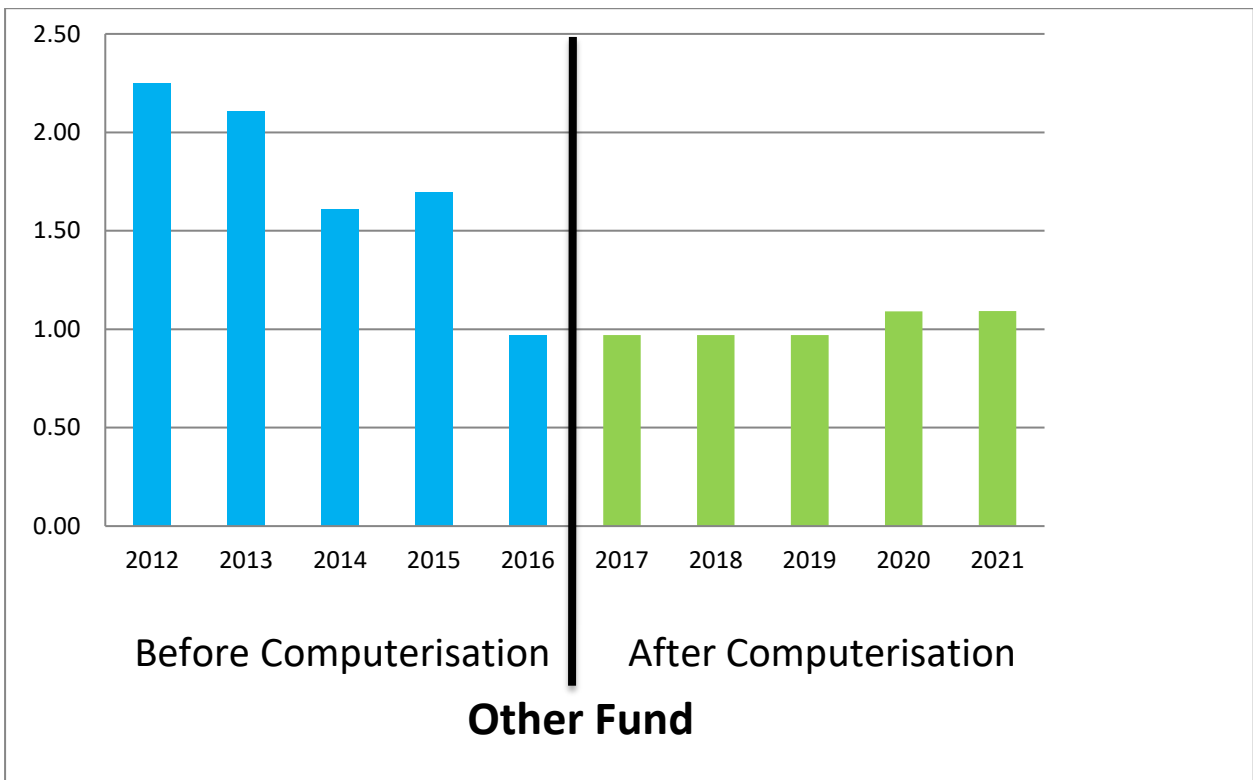
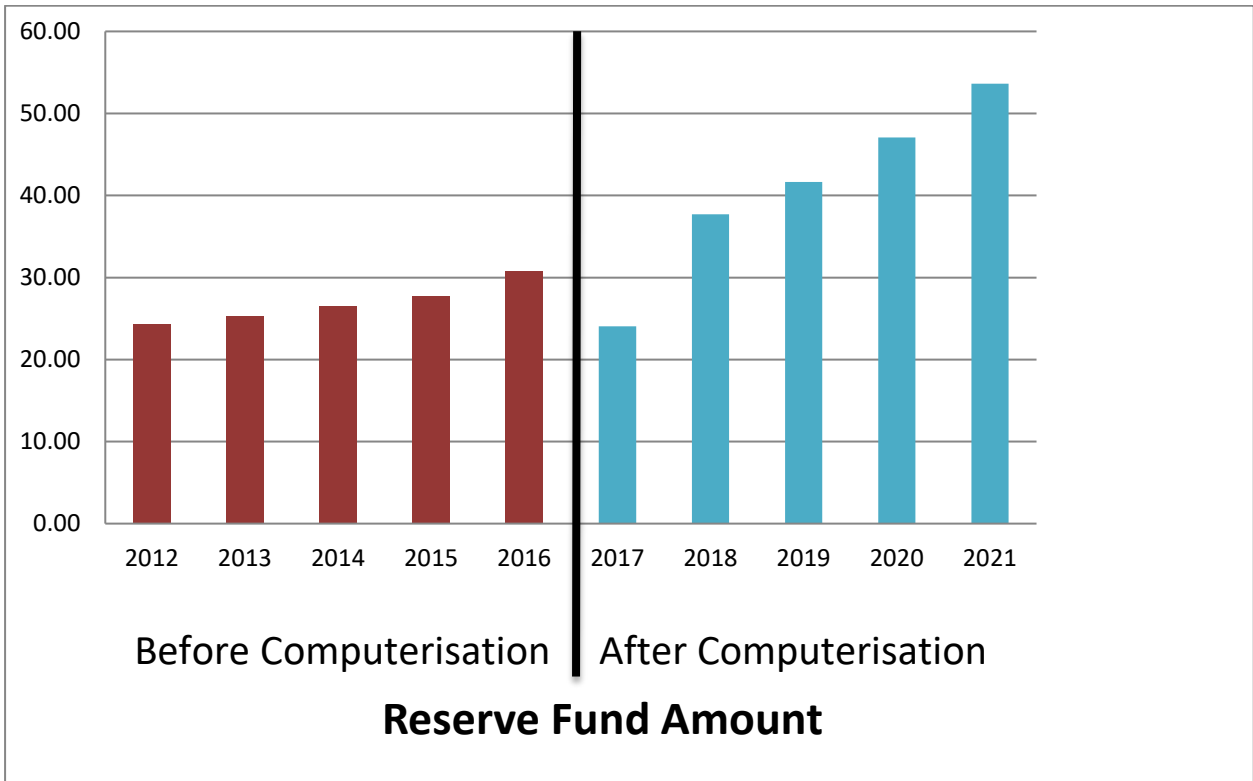
सही _____

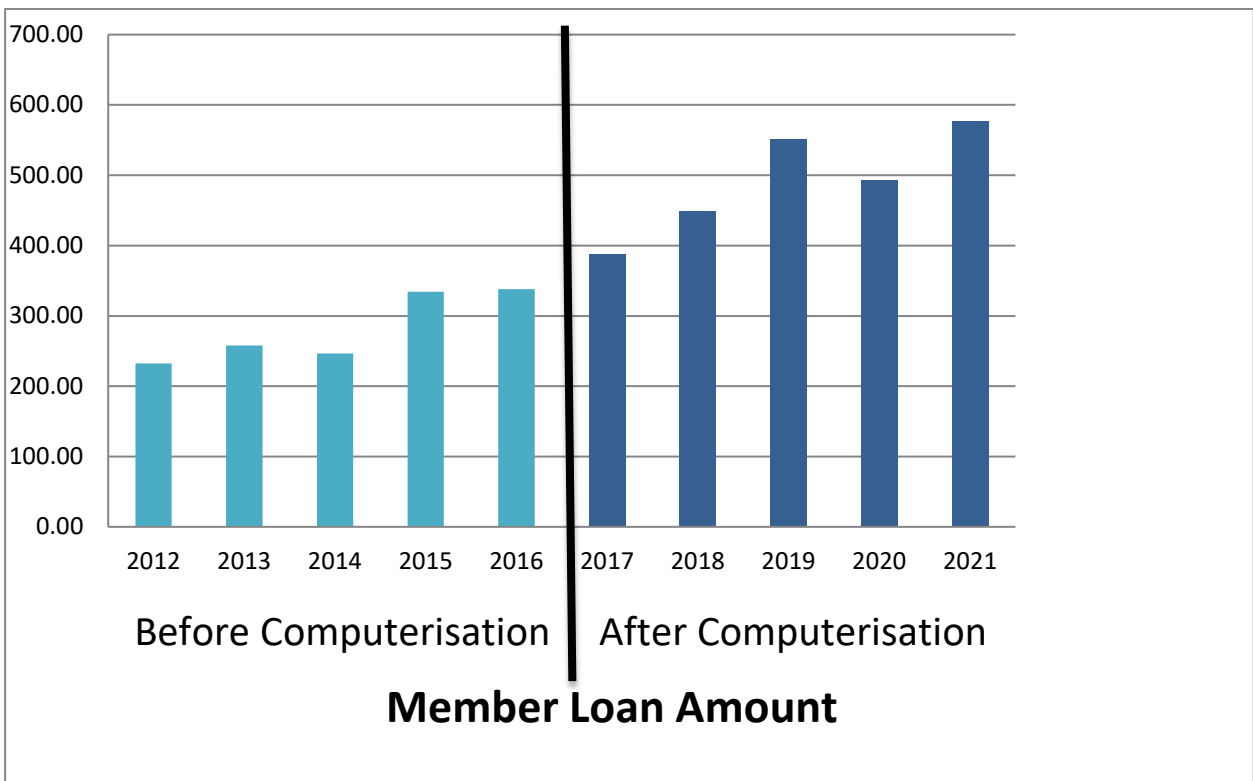
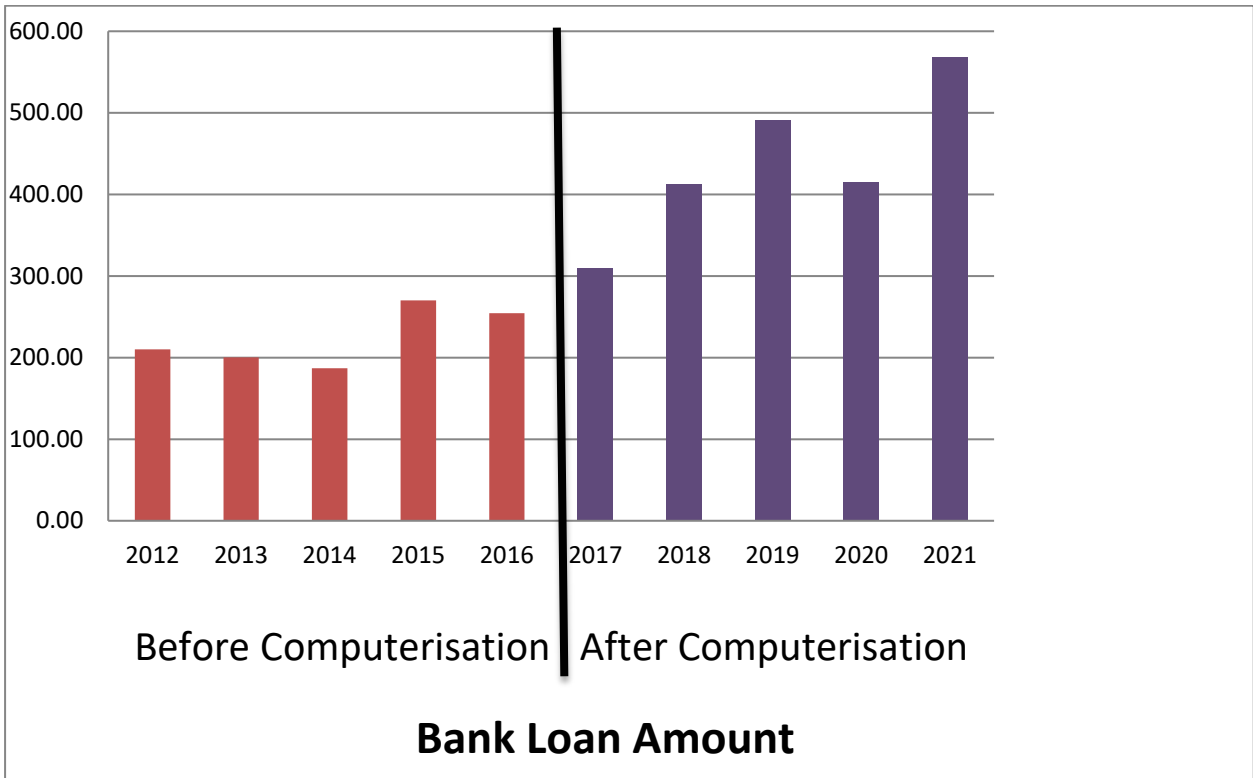
10. Data Analysis and Interpretations Using Various Charts & Graphs

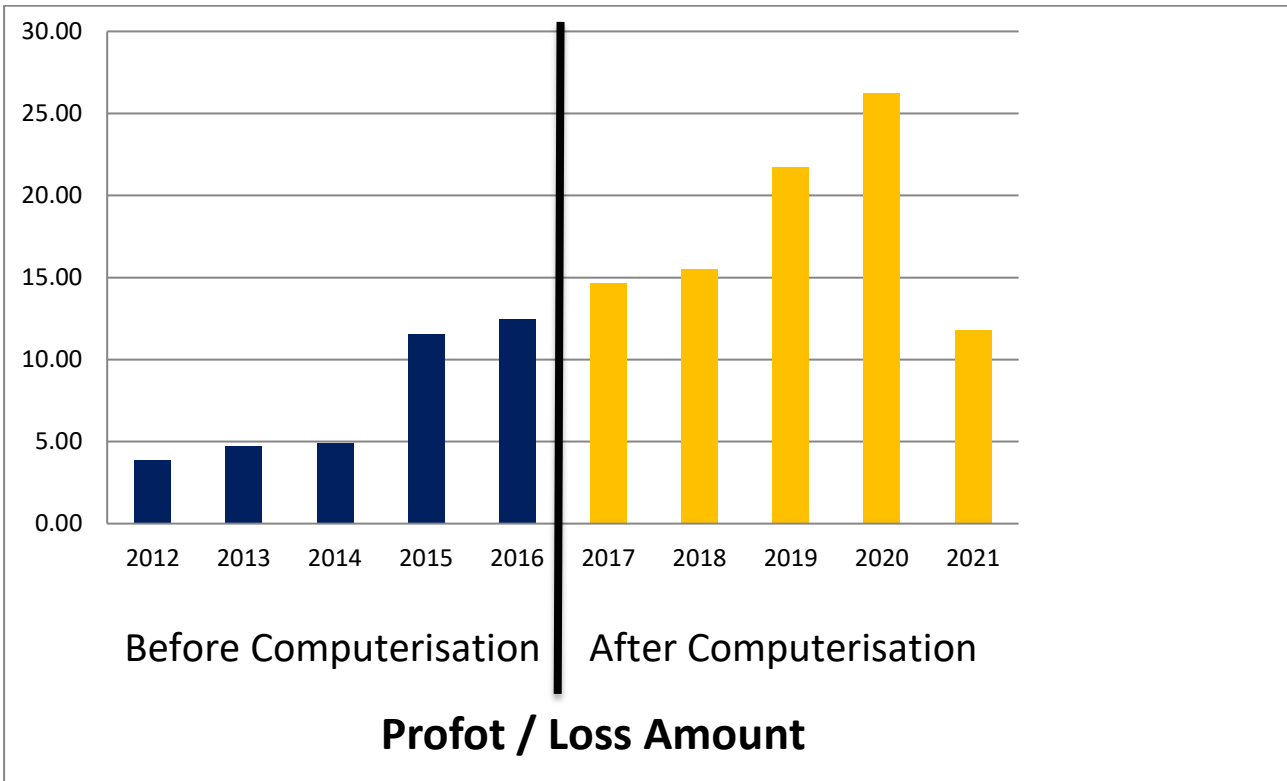
X axis- Years

Y axis- Rs. In Crore









10.1 Quantitative and Qualitative Data Analysis

- **Quantitative:-** 1) Increased in membership, loan amount, share capital, profit
2) Interest calculation can be done accurately through the software/system.
3) Preparing interest subvention claim is easily possible with different parameters without any mistakes.

- **Qualitative:-** 1) Improved Customer Service
2) Maintained the accuracy in the accounting
3) Various facilities are available like SMS, Reports, Share Certificates , Recovery Certificates , Debentures
4) Overcome the manual work

11. Findings

A. Benefits to Society Members after PACS Computerizations

1. In the institutions with handwritten records, the society members could not immediately get the updated information of their share deposit and loan account. Due to computerization, this information can be given to the society members instantly and accurately, thus increasing the credibility of the member organization.
2. Interest was levied at the time of manual withdrawal of interest on loan and deposit account. Computerization provides accurate interest rates and the effect of changing interest rates from time to time is credited to the loan account.
3. Statement of deposit and loan accounts is easily available to society members.
4. Society members can get their deposit and loan account status as well as recoverable amount by SMS to their register mobile number.
5. Due to computerization, the society members gets loan in time as the short and term loan approval process is fast.
6. Due to computerization enough time can be given to the society members so that all the services of the PACS can be informed to the members so that the member can avail all the services of the PACS.

B. Benefits to the Society after PACS Computerizations

1. In society with handwritten records, the same transaction has to be recorded in different books, so a lot of time is wasted and wrong entry is made in a book e.g. If a member wants to distribute crop loan, he has to register in more than eleven books, e.g. Debt, Debt Register, Debt Account, Account Deposit Account, Daily, General Ledger & Balance
2. As it takes time to write a handwritten file, any information is delayed and the information is presented incorrectly. Due to computerization, this information can be submitted immediately.
3. At present, as the same secretary is in charge of more than one society, it takes more time to write the records manually, so the members of the

Society do not get timely loan supply and also do not get many types of information required by district bank and government.

4. Loan disbursement adversely affects loan recovery in society that maintains handwritten records.

5. District Co-operative Bank Accounts as well as State and Central Government have to submit different types of information. Due to computerization, such information can be submitted immediately, Hence save the time.

6. It takes a long time to understand the profit and loss and balance sheet status of society which keeps a handwritten record. Therefore, management cannot submit sufficient and accurate information in time.

7. More reports are available from computerized society as all information can get with single click.

8. Since the society is computerized, there is less political interference in the work, for example, raising or lowering interest charges, depositing wrong checks, etc.

9. Computerization has reduced the work stress on the employees and increased the enthusiasm to work

10. With the introduction of non-credit computerization in the credit system of the society, it has become easier to provide services to the members. For example, Fertilizer Department, Sugar Department, Ration Department, etc. The managers of this department are different when doing business, so the secretaries had to work hard to coordinate and control the affairs of this department, but computerization has made it easier for the chief secretary to control the affairs.

11. The audit of the society is being done in a transparent manner

12. As per the Vaidyanathan Committee (CAS) recommendations made by the government to the development service society, the computerization of the records becomes perfect and accurate.

13. Economic growth of the organization due to computerization has made social profit by providing time service to society members.

C. Benefits to District Banks after PACS Computerizations

1. Due to computerization the bank to receive accurate and instant information from the society.
2. Loans can be disbursed to society members with less time.
3. The security of a bank loan can be verified immediately
4. The aggregation of all the information is immediate so that the information can be submitted to the headquarters and the government in time, thus saving manpower.

D. All PACS should be attached with Bank's CBS through the interface

E. PACS can also give the digital services like Mobile Banking, Internet Banking to their members.

12. Bibliography

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