

BUSINESS DEVELOPMENT PLAN FOR PACS

LAND HOLDINGS: **No of members** **area in acres**
Below 1 acre:
1-2 acres :
2-5 acres :
5-10 acres :
More than 10 acres:

TOTAL AREA OF THE LAND:
 No of members **area in acres**
Of which :
Irrigated area:
Un-irrigated area :
Fallow land :

IRRIGATION FACILITIES:
 No of members **area in acres**
Canals:
Wells :
Tanks :
Lift irrigation:
Total :

LAND COVERED BY HORTICULTURAL CROPS:
Details of crop **No of members** **area in acres**

MEMBERSHIP :
 No of members **deposits** **borrowings**
Male :
Female :

Business Development Plan (2021-22 to 2023-24)

- 1) Name of the Society :
- 2) Regd. No. & Address :
- Pincode : Phone No. :
- 3) Name of the Branch :
- 4) Name of the Mandal :

I. PROFILE OF THE AREA OF OPERATION:

1. VILLAGES AND POPULATION

Sl. No.	Name of the Village	Distance from Hqrs.	No. of Families	Total Population	Members of PACS	Borrowing Members			
						MF/SF	BIG	Others	Total
1.									
2.									
3.									
4.									
5.									
	TOTAL								

2. CULTIVATED AREA AND CROPS

(In acres)

Sl. No.	Name of the Village	KHARIF				RABI			
		Paddy				Paddy			
1.									
2.									
3.									
4.									
5.									
	TOTAL								

3. BUSINESS POTENTIAL AND SALES OF PACS DURING 2020-21 (VILLAGE WISE)

ACTIVITIES	NAME OF THE VILLAGE					TOTAL
A. Fertilisers (M.Ts)						
i) Total Demand						
ii) PACS Sales						
iii) Others						

Nearest Dealer (Distance/KM)						
B. SEEDS (Qtls.) i) Total Demand ii) PACS Sales iii) Others Nearest Dealer (Distance/KM)						
C. PESTICIDES (Value in lakhs) i) Total Demand ii) PACS Sales iii) Others Nearest Dealer (Km.)						
D. FEED (Qtls) i) Prawn ii) Fish iii) Total Demand iv) PACS Sales v) Others Nearest Dealer (Km.)						
E. FAIR PRICE SHOPS (Nos.) i) Total (No.) ii) PACS (No.) iii) Others (No.)						
F. CONSUMER BUSINESS (Value in Lakhs) Total Demand PACS Sales Others Nearest Market Centre (Km.)						
G. BANKING CENTRE (Yes/No) PACS Counter Commercial Bank / Co-operative Bank / RRB Nearest Bank Name/Place/Distance						
H. ECONOMIC PROFILE i) No. of persons in salaried employment ii) Inward remittance iii) No. of commercial establishments and turnover						
I. INFRASTRUCTURE/ NATURAL RESOURCES i) Cold storages/ Godowns ii) Forest area (ha) iii) Water bodies (ha)						
J. OTHERS i) No. of Farmers clubs						

ii) No. of SHGs						
iii) KVK (distance from Society)						

II. FINANCIAL POSITION

(₹ in lakh)

	2018-19	2019-20	2020-21
1. SHARE CAPITAL			
i) Govt. (except godown)			
ii) Members			
2. RESERVES			
i) Reserve Fund			
ii) Building Fund			
iii) Education Fund			
iv) Other Reserves			
3. OWN FUNDES (1+2)			
4. DEPOSITS (Members)			
i) Thrift			
ii) Savings			
iii) Fixed			
TOTAL			
5. UNDISTRIBUTED PROFITS:			
6. borrowings outstanding from:			
DCC Bank			
i) SAO			
ii) MTC			
iii) MTA			
iv) L.T.			
TOTAL			
7. WORKING CAPITAL (3+4+5+6)			
8. LOANS OUTSTANDING AT MEMBER LEVEL:			
SAO			
MTC			
MTA			
L.T.			
Consumption			
TOTAL			
9. Any imbalance between loans outstanding and borrowings from DCCBs if yes, Amount & reasons			

III. NON-CREDIT BUSINESS

	(₹ in lakh)		
	2018-19	2019-20	2020-21
1. SEED Sales			
2. FERTILISER Sales			
3. PESTICIDES Sales			
4. FAIR PRICE SHOP Sales			
5. OTHER CONSUMER GOODS Sales			
A. Total of Sales			
1. Sales Purchases			
2. Fertiliser Purchases			
3. pesticide purchases			
4. essential commodities purchases			
5. other consumer goods purchases			
B. Total purchases			
c. TRADING PROFIT (A-B)			
7. Transport Charges			
8. Unloading Charges			
9. D.D. Commissions			
IV. MANAGEMENT			
a) No. of Committee Meetings held			
b) Date of General Body			
V. COST OF MANAGEMENT:			
1) Establishment Charges			
2) Other Expenditure			
Total			
VI. PROFIT/LOSS (+/-)			
VII. ACCUMULATED LOSS:			
VIII. AUDIT CLASSIFICATION:			

IX. DEMAND COLLECTION AND BALANCE (Member Level)

	(₹ in Lakh)		
LOAN	2018-19	2019-20	2020-21
SHORT TERM			
Demand			
Collection			
Balance			
Recovery (%)			

LONG TERM Demand Collection Balance Recovery (%)			
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B. BANKING COUNTER:

- Whether Society has banking Counter: YES/NO
- If Yes, the details:

Village	Building Room	Year of Starting	Iron Safe (own) YES/NO	Deposits (Rs.)	Rate of Interest	
					SB	FD

C. CONSUMER BUSINESS/MINI-SUPER BAZAR:

- Do you have mini-super bazar in PACS? If yes

Village	Year of Starting	Own furniture (Yes/No)			Sales Persons Table
		Racks	Oil Drums	Balances	

XIII. Investments by Society

(₹ in lakh)

ITEM	2018-19	2019-20	2020-21
1. Deposits in DCC Bank			
Current			
Saving			
Fixed			
TOTAL			
2. National Saving Certificate			
3. Shares in co-operatives			
4. Others (Specify)			

CONSOLIDATED BUSINESS PLAN PROPOSED FOR.....

(₹ in lakh)

Description of Activity	Actuals			Projections		
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
A. CREDIT PLAN						
S.A.O. Loans						
M.T. Loans						
L.T. Loans						
Others						
Total						
B. NON-CREDIT PLAN						
i) Fertilizer						
a) B-Component (Value)						
b) Cash Sales (Value)						
Total fertiliser sale = (credit+cash) ((a)+(b))						
ii) Seeds (Value)						
iii) Pesticides (Value)						
C. Consumer Business (Value)						
a) Fair Price Shop Sales						
b) General Goods Sales						
D. Others (specify)						
Description of Activity	Actuals			Projections		
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
E. Hire charges on Agrl. Implements						
F. HIRE charges on GODOWN						
G. DEPOSIT MOBILISATION:						
a) Savings						
b) Fixed						

TOTAL						
H. INCOME & EXPENDITURE PLAN						
a) Gross Income						
b) Gross Expenditure						
c) Net Surplus						

Resolution No.:

DATE:

Society Seal:

SECRETARY

Business Development Plan – 2021-22

Name of the Society:

Name of the taluka:

Name of the Branch:

I. CONSOLIDATED BUSINESS PLAN FOR THE YEAR 2021-22 PROJECTION OF BUSINESS AND MARGINS

(₹ in lakh)

Business Activity	Base Year 2020-21	Target for 2021-22	Income	Expenditure	Net Surplus
A. CREDIT PLAN					
i) SAO Loans					
ii) M.T. Loans					
iii) L.T. Loans					
iv) Other Loans					
TOTAL					
B. INPUT PLAN					
i) Ferti liser s					
ii) See ds					
iii) Pest icide s					
TOTAL					
C. CONSUMERS BUSINESS					
i) F.P. Sho p					
ii) Other Goods					
TOTAL					
D. FEED					
A) Prawn					
B) Fish					
TOTAL					
E. Hire on Agrl. Implements					
F. Hire of Godowns					

G. DEPOSIT					
MOBILISATION					
i) S.					
ii) B.					
F.D					
TOTAL					

II. CAPITAL REQUIREMENT AND SOURCE OF FUNDS FOR 2021-22

(₹ in Lakh)

Business Activity	Base Year 2020-21	Target for 2021-22	Rate of expected turnover	Capital required	Periodicity	Source of funds
1) CREDIT						
2) INPUTS						
3) CONSUMERS						

III. Estimate Income and Expenditure for 2021-22

(₹ in lakh)

EXPENDITURE	₹	INCOME	₹
Interest Paid on borrowing		Interest received on loans	
Interest on cash credit		Income on Non-credit Business (Agrl. Input)	
Interest on deposits		Income on consumers business	
Establishment charges		Income on Feed Sales	
Contingent Charges		Income on Deposit Mobilisation	
Transport and other charges		Income on Hire on Agrl. Implements	
Instalments on Godowns		Income on Hire on Godowns	
Newt Surplus		Miscellaneous Income	
TOTAL		TOTAL	

Business Development Plan – 2022-23

Name of the Society:

Name of the Taluka:

Name of the Branch:

II. CONSOLIDATED BUSINESS PLAN FOR THE YEAR 2022-23 PROJECTION OF BUSINESS AND MARGINS

(₹ in lakh)

Business Activity	Base Year 2021-22	Target for 2022-23	Income	Expenditure	Net Surplus
A. CREDIT PLAN					
v) SAO Loans					
vi) M.T. Loans					
vii) L.T. Loans					
viii) Other Loans					
TOTAL					
B. INPUT PLAN					
iv) Ferti liser s					
v) See ds					
vi) Pest icide s					
TOTAL					
C. CONSUMERS BUSINESS					
iii) F.P. Sho p					
iv) Other Goods					
TOTAL					
D. FEED					
A) Prawn					
B) Fish					
TOTAL					
E. Hire on Agrl. Implements					
F. Hire of Godowns					

G. DEPOSIT					
MOBILISATION					
iii) S.					
iv) B.					
F.D					
TOTAL					

II. CAPITAL REQUIREMENT AND SOURCE OF FUNDS FOR 2022-23

(₹ in Lakh)

Business Activity	Base Year 2021-22	Target for 2022-23	Rate of expected turnover	Capital required	Periodicity	Source of funds
1) CREDIT						
2) INPUTS						
3) CONSUMERS						

III. Estimate Income and Expenditure for 2022-23

(₹ in lakh)

EXPENDITURE	₹	INCOME	₹
Interest Paid on borrowing		Interest received on loans	
Interest on cash credit		Income on Non-credit Business (Agrl. Input)	
Interest on deposits		Income on consumers business	
Establishment charges		Income on Feed Sales	
Contingent Charges		Income on Deposit Mobilisation	
Transport and other charges		Income on Hire on Agrl. Implements	
Instalments on Godowns		Income on Hire on Godowns	
Net Surplus		Miscellaneous Income	
TOTAL		TOTAL	

Business Development Plan – 2023-24

Name of the Society:

Name of the Taluka:

Name of the Branch:

III. CONSOLIDATED BUSINESS PLAN FOR THE YEAR 2023-24 PROJECTION OF BUSINESS AND MARGINS

(₹ in lakh)

Business Activity	Base Year 2022-23	Target for 2023-24	Income	Expenditure	Net Surplus
A. CREDIT PLAN					
ix) SAO Loans					
x) M.T. Loans					
xi) L.T. Loans					
xii) Other Loans					
TOTAL					
B. INPUT PLAN					
vii) Ferti liser s					
viii) See ds					
ix) Pest icide s					
TOTAL					
C. CONSUMERS BUSINESS					
v) F.P. Sho p					
vi) Other Goods					
TOTAL					
D. FEED					
A) Prawn					
B) Fish					
TOTAL					
E. Hire on Agrl. Implements					
F. Hire of Godowns					

G. DEPOSIT					
MOBILISATION					
v) S.					
vi) B.					
F.D					
TOTAL					

II. CAPITAL REQUIREMENT AND SOURCE OF FUNDS FOR 2023-24

(₹ in Lakh)

Business Activity	Base Year 2022-23	Target for 2023-24	Rate of expected turnover	Capital required	Periodicity	Source of funds
1) CREDIT						
2) INPUTS						
3) CONSUMERS						

III. Estimate Income and Expenditure for 2023-24

(₹ in lakh)

EXPENDITURE	₹	INCOME	₹
Interest Paid on borrowing		Interest received on loans	
Interest on cash credit		Income on Non-credit Business (Agrl. Input)	
Interest on deposits		Income on consumers business	
Establishment charges		Income on Feed Sales	
Contingent Charges		Income on Deposit Mobilisation	
Transport and other charges		Income on Hire on Agrl. Implements	
Instalments on Godowns		Income on Hire on Godowns	
Net Surplus		Miscellaneous Income	
TOTAL		TOTAL	

DETAILS OF NDR CALCULATION ANALYSIS OF THE EXPENDITURE
AND INCOME AND SOME IMPORTANT RATIO

I.	<p>CACULATION OF NDR CASH CREDIT LIMITS</p> <p>Share Capital</p> <p>Reserves & Other Funds</p> <p>Undistributed Profit (if any)</p> <p>Own Funds (1+2+3)</p> <p>Deposits</p> <p>Accumulated Losses (if any)</p> <p>Long term investments made from own fund</p> <p>Net disposable Reserves (4+5) – (6+7)</p> <p>Cash Credit Eligibility time of N.D.R</p>	<p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p>
II.	<p>INCOME & EXPENDITURE ANALYSIS</p> <p>1. Interest earned on</p> <p>a) ST Loans</p> <p>b) LT Loans</p> <p>TOTAL</p> <p>2. Interest Paid on</p> <p>a) ST Loans</p> <p>b) LT Loans</p> <p>TOTAL</p> <p>3. Income from Credit Business (1-2)</p> <p>4. Income from non-Credit Business</p> <p>5. Cost of Management (Esst + Contingencies)</p>	<p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p> <p>:</p>
III.	<p>IMPORTANT RATIO</p> <p>1. Percentage of Cost of Management to Working Capital</p> <p>2. Salaries as Percentage % to Total Expenditure</p> <p>3. Salaries as % to income</p>	<p>:</p> <p>:</p> <p>:</p>

IV. Brief note on the financial soundness of the PACS.

V. Brief note on the potentiality of the PACS for taking diversified activities as envisaged under ICDP (Please specify the activities proposed):

VI. Brief note on the involvement of the members Boards members & Staff in the activities of the society and their readiness to take up the diversified activities under ICDP:

Date:

Signature of Chief Executive of PACS
