

## STATUS PAPER ON SHORT TERM COOPERATIVE CREDIT STRUCTURE IN ODISHA

The Short Term Cooperative Credit Structure (STCCS) in Odisha comprises of 2708 PACS (including 212 LAMPS and 6 FSS) at the grassroots level, 17 District Central Cooperative Banks (with 322 Branches) at the middle tier and Odisha State Cooperative Bank (with 14 Branches) at the apex level. From out of about 55 lakh agricultural families, 55.45 lakh families have been enrolled as members of the PACS taking the coverage to 100.79%. The details are as under.

### 1. Progress in coverage of members:

(No. in lakhs)

Year	No. of Agril. families)	No. of members enrolled	% of coverage of membership to total no. of Agril. families	No. of indebted members
2010-11	54.01	49.19	89.53	20.35
2011-12	55.01	50.95	92.64	23.46
2012-13	55.01	52.40	95.26	25.06
2013-14	55.01	53.69	97.60	28.77
2014-15	55.01	54.66	99.36	30.36
2015-16	55.01	55.34	100.60	32.01
2016-17	55.01	55.45	100.79	31.47
2017-18	55.01	55.18	100.30	30.77

### 2. Important financial indicators of OSCB and DCCBs during past 5 years.

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(Rs. in crore)

Sl.	Particulars	2013-14	2014-15	2015-16	2016-17	2017-18
1	Share capital	259.62	344.73	376.16	435.44	507.13
2	Reserve Fund	351.83	373.94	437.91	466.87	491.38
3	Own Fund	611.45	718.67	814.07	901.31	998.51
4	Deposits	5992.13	6529.29	6675.79	7527.99	8220.13
5	Borrowings	4177.44	4867.53	4756.39	7603.86	6541.11
6	Working Fund	10894.94	12793.87	12955.29	16574.00	16318.52
7	Loans outstanding	5907.55	7279.12	7991.98	8833.82	10022.43
8	Investment	4816.48	4776.94	4205.40	6836.34	5549.37
9	Per employee business	48.18	60.04	67.14	76.42	94.88
10	Net profit	14.05	15.61	16.66	17.69	
11	Dividend	1.24	1.10	0.96	Not declared	

#### © CCBs

(Rs. In crore)

Particulars	2012-13	2013-14	2014-15	2015-16	2016-17
1. Own fund	858.61	1018.47	1137.11	1331.78	1601.99
2. Deposits	5623.67	6472.33	7204.98	7898.13	9135.19
3. Loans & Advances	6043.49	7426.35	8319.13	9840.01	10620.63
4. Working Capital	11542.83	13874.67	15887.93	17482.67	19729.49
5. Cost of Management(COM)	119.57	130.80	148.67	156.24	181.67
6. % of COM to WC	1.04	0.94	0.94	0.89	0.92
7. CCBs earning operating profit	16	17	17	17	17
8. Profit/Loss	-1.46/40.45	73.71	31.36	55.60	73.83
9. Accumulated Losses	219.32	157.36	143.51	118.84	69.99

### 3. Dispensation of crop loans:

In Odisha, around 79% of the population depend on agriculture and allied activities for their livelihood, but the average landholding size is 1.25 HC. Most of the farmers are small and marginal sharecroppers and oral lessees and they require farm credit for their seasonal agricultural operations. The short term cooperative credit structure has been providing the major chunk of crop loan over the years as detailed under:

**Market share in crop loan financing by cooperative banks versus commercial banks:**

(Rs. In Crore)

Year	Target as per annual credit plan			Achievement			Market share	
	Coop. Banks	Commercial Banks/ RRBs	Total	Coop. Banks	Commercial Banks	Total	Coop. Banks	Commercial Banks
1998-99	265.26	132.15	397.41	319.19	133.98	453.17	71%	29%
1999-00	373.96	150.85	524.81	426.24	168.54	594.78	72%	28%
2000-01	492.78	167.77	660.55	438.36	189.85	628.21	70%	30%
2001-02	550.55	189.89	740.44	537.23	240.92	778.15	69%	31%
2002-03	688.77	213.19	909.96	615.54	283.47	899.01	68%	32%
2003-04	718.15	255.41	973.56	742.49	331.66	1074.15	69%	31%
2004-05	903.51	467.49	1371.00	959.67	539.98	1499.65	64%	36%
2005-06	1283.36	570.84	1854.20	1394.53	728.93	2123.46	66%	34%
2006-07	1545.82	790.15	2335.97	1559.16	939.42	2498.58	62%	38%
2007-08	1622.91	1048.39	2671.30	1501.74	875.02	2376.76	63%	37%
2008-09	1873.41	1350.78	3224.19	1489.46	1267.33	2756.79	54%	46%
2009-10	2269.33	1912.83	4182.16	2682.17	1432.83	4115.00	65%	35%
2010-11	3315.42	2837.69	6152.51	3396.39	1877.52	5273.91	64%	36%
2011-12	4465.71	4235.12	8700.63	4415.89	2270.31	6686.20	66%	34%
2012-13	5258.05	4566.75	9824.80	5426.49	3175.67	8602.16	63%	37%
2013-14	6337.33	5384.97	11722.30	7096.64	3103.86	10200.50	70%	30%
2014-15	8000.00	8315.12	16615.12	8343.60	4540.89	12884.49	65%	35%
2015-16	10000.00	9922.92	19922.92	9572.22	6520.90	16093.12	59%	41%
2016-17	11000.00	10587.05	21587.05	10204.81	5330.44	15535.25	66%	34%
2017-18	12000.00	9966.32	21966.32	11005.80*	4373.79	15379.59	72%	28%

\* Data in respect of Commercial Banks are available as on 31.12.2017.

The season-wise disbursement of crop loans by the PACS with effect from 1998-99 is given below for the appreciation of the pivotal role played by the structure.

**3.2. Season wise credit delivery/short term (seasonal agricultural operation) [ST(SAO)]**

(Rs. In crores) (Farmers in lakhs)

Year	Khariff			Rabi			Total			Growth rate
	Target	Achievement		Target	Achievement		Target	Achievement		
		No. of Members	Amt.		No. of Members	Amt.		No. of Members	Amt.	
1998-99	230.00	4.20	206.44	125.00	1.95	112.75	355.00	6.15	319.19	
1999-00	305.30	3.97	262.51	283.00	2.79	163.73	588.50	6.76	426.24	36%
2000-01	352.00	4.63	310.87	200.00	1.77	127.49	552.00	6.40	438.36	3%
2001-02	400.00	4.58	313.24	220.00	2.87	223.99	620.00	7.45	537.23	23%
2002-03	350.00	5.16	429.66	290.00	2.14	185.88	640.00	7.30	615.54	15%
2003-04	450.00	5.12	426.36	252.00	3.60	316.13	702.00	8.72	742.49	21%
2004-05	500.00	6.24	568.49	425.00	3.88	391.18	925.00	10.12	959.67	29%
2005-06	750.00	7.51	764.35	600.00	5.53	630.18	1350.00	13.04	1394.53	44%
2006-07	850.00	7.30	837.47	650.00	5.74	721.70	1500.00	13.04	1559.16	12%
2007-08	1050.00	7.21	899.24	750.00	4.44	602.50	1800.00	11.65	1501.74	-
2008-09	1200.00	4.65	546.41	1454.00	7.04	943.05	2000.00	11.69	1489.46	-
2009-10	1500.00	10.11	1407.82	1152.00	8.21	1274.35	2500.00	18.32	2682.17	80%
2010-11	1600.00	11.25	1811.08	1400.00	9.10	1585.31	3000.00	20.35	3396.39	27%
2011-12	2300.00	13.07	2381.37	1700.00	10.39	2034.52	4000.00	23.46	4415.89	30%
2012-13	3000.00	13.65	2902.75	2000.00	11.40	2523.74	5000.00	25.05	5426.49	23%
2013-14	3500.00	15.26	3624.29	3500.00	13.52	3472.35	7000.00	28.77	7096.64	31%
2014-15	4200.00	16.21	4386.82	3800.00	14.15	3956.78	8000.00	30.36	8343.60	18%
2015-16	5500.00	17.35	5077.41	4500.00	14.66	4494.81	10000.00	32.01	9572.22	16%
2016-17	6000.00	16.49	5303.83	5000.00	14.98	4900.98	11000.00	31.48	10204.81	7%
2017-18	7000.00	15.87	5642.61	5000.00	14.90	5363.19	12000.00	30.77	11005.80	8%

