Activities of Andhra Pradesh Brahmin Co-operative Credit Society Limited

Abhijith Jayanthi
01st June 2017
ABC-CS: Thus Far

- FY 2017-18: Focus Areas & Targets
- Membership: 50k Mission
- Vsoft Software Basics: Membership Applications
ABC-CS: Thus Far (2016)

- **January - February - March**: Arundhati Groups Scheme Launch
  - First Elected MC
  - CEO Appointment
  - Membership Drive Launched
- **April - May - June - July - August**: Vasista Groups Scheme Launch
  - 25 Arundhati Group Loans
  - Monthly Brahmin Bazaars at Rajam
  - Savings Accounts/Fixed Deposits Scheme Launch
  - > 50 Arundhati Group Loans
  - Senagapalli Undalu Supply to ITDA, Srikakulam & Local Market
  - Inauguration of Rajam, Srikakulam Branch of ABC-CS by Sri. I.Y.R. Krishna Rao Garu (10th Dec 2016)
  - > 300 Savings Accounts Opened
  - > 20 Lakhs INR Fixed Deposits
  - Monthly Sales of ~ 4 Lakhs, employing 45 Women/10 Men
  - ~ 7000 Members

- **Seed Corpus**
  - 15 Crores Soft Loan (Interest Free)
  - 5 Crores Administrative Grant

Abhijith Jayanthi
ABC-CS: Thus Far (2017)

- >75 Arundhati Group Loans, expanding foot-print to other districts
- 600+ Saving Accounts Opened
- Two Wheeler Loans Scheme Launched

January
- 10000 Members

February

March
- Ukkunagaram Extension Centre Branch inaugurated by Sri. Madabushi Sridhar Archayulu Garu at Vizag Steel Plant

April

May - June
- 14000 Members

Seed Corpus
- 10 Crores Share Capital Subscribed by Govt. of AP
ABC-CS: Thus Far

**LOCATIONS**
- Vijayawada Branch
- Rajam Branch
- Ukkunagaram Branch

3 Branches

**SHG Member of ABC-CS**
- To be registered as a MAC Society
- To be owned and operated by members locally with strict and operative control by ABC-CS

**Rajam Production Facility**

**Membership / Infrastructure**
- Membership: ~ 14000 Members
- Staff Size: 16, growing to 33
- Infrastructure: IT CBS (Vsoft Technologies)

**LOAN & DEPOSIT PRODUCTS**

1. Fixed Deposits / Recurring Deposits & Saving Accounts
   - FY 2016-17
   - ₹ 26,58,089.50

2. Micro-Credit to JLGs FY 2016-17
   - Total Credit
     - ₹ 21,05,000 (Groups)
     - ₹ 19,36,630 (Rajam)
     - ₹ 40,41,630 (Total)
   - Total Repayments
     - ₹ 7,96,235 (Groups)
     - ₹ 13,84,359 (Rajam)

3. Lockers & Two Wheeler Loans FY 2016-17

Abhijith Jayanthi
Agenda

- ABC-CS: Thus Far

- FY 2017-18: Focus Areas & Targets
  - Membership: 50k Mission
  - Vsoft Software Basics: Membership Applications

Abhijith Jayanthi
Membership Saving Accounts & Fixed Deposits
We will still continue to remain focused on acquiring new members, from across the state and beyond!

Personal Loans
We are launching Personal Loans up to 5 Lakh Rupees for Personal Needs

Two Wheeler/ Four Wheeler Loans
In addition to Two Wheeler Loans, we are launching Four Wheeler Loans for Personal Use

Educational Loans
We will be launching Educational Loans by Q2 FY 2017-18

Housing Loans
We will be launching Housing Loans by Q2 FY 2017-18

Abhijith Jayanthi
FY 2017-18: MACs: Strategy Forward

MACs as SHG Members of ABC-CS

MACs
- MACs to be registered locally by members
- None of the MC Members/Family will be in governing body of MACs
- Operative Control of MACs by ABC-CS

ABC-CS
- ABC-CS will lend to MACs at a fixed rate
- Structural Ownership but no decision control
- Product Delivery Control and Custody through Trustee Service

Housing Societies

Production Facilities

Abhijith Jayanthi
FY 2017-18: Locations
FY 2017-18: Targets

Q4 FY 2017-18

- Correspondence Support Points to be operationalized
- Correspondents to be fully trained and equipped for SMB Operations for FY 2018-19

FY 2017-18 Yearly Targets

- 50000 Members
- 7 Crores (Deposits)
- 50% Member Coverage: Saving Accounts

WE ARE NOW OPEN FOR TRUSTS/SOCIETIES TO JOIN US AS MEMBERS!
Agenda

- ABC-CS: Thus Far
- FY 2017-18: Focus Areas & Targets
- Membership: 50k Mission
- Vsoft Software Basics: Membership Applications
### MISSION TARGET
50,000 Members by March 2018

<table>
<thead>
<tr>
<th>#</th>
<th>District</th>
<th># Applications Processed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Anantapur</td>
<td>301</td>
</tr>
<tr>
<td>2</td>
<td>Chittoor</td>
<td>1391</td>
</tr>
<tr>
<td>3</td>
<td>East Godavari</td>
<td>1743</td>
</tr>
<tr>
<td>4</td>
<td>Guntur</td>
<td>998</td>
</tr>
<tr>
<td>5</td>
<td>Kadapa</td>
<td>590</td>
</tr>
<tr>
<td>6</td>
<td>Krishna</td>
<td>1025</td>
</tr>
<tr>
<td>7</td>
<td>Kurnool</td>
<td>315</td>
</tr>
<tr>
<td>8</td>
<td>Nellore</td>
<td>305</td>
</tr>
<tr>
<td>9</td>
<td>Prakasam</td>
<td>705</td>
</tr>
<tr>
<td>10</td>
<td>Srikakulam</td>
<td>1776</td>
</tr>
<tr>
<td>11</td>
<td>Visakhapatnam</td>
<td>1387</td>
</tr>
<tr>
<td>12</td>
<td>Vizianagaram</td>
<td>497</td>
</tr>
<tr>
<td>13</td>
<td>West Godavari</td>
<td>1467</td>
</tr>
<tr>
<td>14</td>
<td>Chennai</td>
<td>3</td>
</tr>
<tr>
<td>15</td>
<td>Delhi</td>
<td>1</td>
</tr>
<tr>
<td>16</td>
<td>Nalgonda</td>
<td>2</td>
</tr>
<tr>
<td>17</td>
<td>Ranga Reddy</td>
<td>6</td>
</tr>
<tr>
<td>18</td>
<td>Hyderabad</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>12527</strong></td>
</tr>
</tbody>
</table>

- East Godavari
- Srikakulam
- West Godavari
- Visakhapatnam
- Chittoor
- Krishna
- Guntur
- Prakasam
- Kadapa
- Vizianagaram
- Kurnool
- Nellore
- Anantapur
## Approach & Reward

### Constituency Details

<table>
<thead>
<tr>
<th>S. No</th>
<th>Constituency</th>
<th>No of MANDALS</th>
<th>NO OF BRAHMINS FAMILIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>TIRUVURU</td>
<td>4</td>
<td>377</td>
</tr>
<tr>
<td>2</td>
<td>NUKVID</td>
<td>4</td>
<td>698</td>
</tr>
<tr>
<td>3</td>
<td>GANNAVARAM</td>
<td>4</td>
<td>1195</td>
</tr>
<tr>
<td>4</td>
<td>GUDIVADA</td>
<td>3</td>
<td>1270</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Constituency Details

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Constituency</th>
<th>No of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>KAVALI CONSTITUENCY</td>
<td>1348</td>
</tr>
<tr>
<td>2</td>
<td>ATMAKUR CONSTITUENCY</td>
<td>286</td>
</tr>
<tr>
<td>3</td>
<td>KOVUR CONSTITUENCY</td>
<td>752</td>
</tr>
<tr>
<td>4</td>
<td>SAREEPALLE CONSTITUENCY</td>
<td>425</td>
</tr>
<tr>
<td>5</td>
<td>GUDURU CONSTITUENCY</td>
<td>820</td>
</tr>
<tr>
<td>6</td>
<td>SULLURPET CONSTITUENCY</td>
<td>710</td>
</tr>
<tr>
<td>7</td>
<td>VENKATAGIRI CONSTITUENCY</td>
<td>286</td>
</tr>
<tr>
<td>8</td>
<td>UDAYAGIRI CONSTITUENCY</td>
<td>356</td>
</tr>
<tr>
<td>9</td>
<td>NELLORE RURAL &amp; URBAN</td>
<td>8809</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>13792</td>
</tr>
</tbody>
</table>
Agenda

- ABC-CS: Thus Far
- FY 2017-18: Focus Areas & Targets
- Membership: 50k Mission
- Vsoft Software Basics: Membership Applications
### Customer Asset Details

<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Asset Details</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
</table>

### Other Bank Facilities

<table>
<thead>
<tr>
<th>Bank</th>
<th>Branch</th>
<th>Type of A/C</th>
<th>Amount Limit</th>
</tr>
</thead>
</table>

**Save**
Open to Questions & Suggestions

Abhijith Jayanthi

Please fill-in the Feedback Form

Thank you