

Nagora PACS in Bidar: From Tradition to Transformation

The **Primary Agricultural Cooperative Credit Society Limited, Nagora (Bidar)** has been playing a vital role in strengthening the **cooperative movement in rural India**. Established with the vision of supporting farmers and promoting agricultural development, the society has consistently worked towards improving the livelihood of small and marginal farmers by providing financial assistance, storage facilities, and marketing opportunities. With a strong cooperative spirit, sound financial management, and innovative initiatives, the Society has become a pillar of local economic growth and self-reliance.

A milestone achievement came in **2017**, when a **modern warehouse with 264 MT capacity** was established at **Nagora** with state-of-the-art facilities (Reg. No. 22/7/2017). Following this, the society headquarters was Renovated. The warehouse not only provided secure crop storage but also enabled farmers to participate in the **online commodity market**. With the cooperation of **NABARD**, and **NCDEX**, Nagora PACS became the **first society in the District with Computerised accounts & Business**. This revolutionary step ensured that farmers could fetch better services and avoid delay in transactions.

The society has also implemented an innovative system where farmers can pledge their stored crops and avail loans until they receive a profitable market price. This has greatly reduced financial stress and given farmers flexibility in their operations.

The success of Nagora PACS can be attributed to the dedicated efforts of its **President, Governing Body, Members, and Employees**, who have collectively worked to make it a model cooperative institution.

The financial figures speak of remarkable stability and growth — with **Share Capital of ₹45.61 lakh, Reserves of ₹14.58 lakh, Borrowings of ₹3.69 crore, and Loans & Advances amounting to ₹5.10 crore**. The Society has also recorded a **Net Profit of ₹17.47 lakh**, demonstrating effective governance, efficient lending, and diversified services.

		2023-24	2024-25
1	Share Capital	4488502	4416849
2	Reserves Fund	1670015	1775960
3	Grants /Funds Govt Share	121329	141429
4	Borrowings	31584177	33780858
5	Deposits	26699487	29976123
6	Investments in DCCB /others	7412037	7474493
7	Loans & Advances	33394811	47730608
8	Net Profit	1645461	2903337
9	Total Amt of Fertilizer Sold	352943	428985
10	Profit from Fertilizer sale	39042	47400
11	Profit Commission from PDS	174600	184816
12	KCC Loan Outstanding	26974322	26656142
13	MT Loan Outstanding	5071759	3767752
14	BDP Loan Outstanding	18443964	17306714

15	NPA Amount	200056	300289
16	NPA %	0.59%	0.62%

Share Capital – The Foundation of Collective Strength

The Share Capital of ₹44.16 lakh represents the trust and participation of member farmers in their own cooperative. Each member's contribution forms the backbone of the institution's strength. The growing capital base reflects not only financial stability but also the sense of belonging and ownership among the members.

Nagora PACS encourages every eligible farmer to become a shareholder, ensuring democratic participation in decision-making. The capital mobilized has been effectively utilized to expand loan portfolios, improve infrastructure, and introduce modern banking facilities at the rural doorstep.

This collective ownership model has enabled farmers to become partners in progress rather than mere beneficiaries, reinforcing the cooperative spirit envisioned by the movement.

Government Grants – Financial Cushion and Developmental Support

Government grants play a vital role in strengthening the financial foundation of Nagora PACS. These funds act as a financial cushion, enabling the Society to undertake modernization initiatives without straining its own resources. Through such support, Nagora PACS has enhanced service delivery, introduced transparency in operations, and adopted technology-driven processes by computerizing its operations.

Reserve Funds– Ensuring Long-term Sustainability & Financial Stability

With **Reserves Fund of ₹ ₹17.75 lakh**, Nagora PACS maintains a healthy financial buffer, ensuring security and strength during any agricultural or market fluctuation. The reserves act as a shield for the Society, allowing it to take up new ventures confidently without financial strain.

The prudent management of reserves and grants reflects the PACS's commitment to long-term sustainability rather than short-term gains.

Borrowings and Deposits – Building Financial Bridges with Members

Borrowings amounting to **₹ 3.37 crore** from DCCB Bidar have been efficiently converted into productive credit for farmers. These funds serve as the lifeline for agricultural operations, including crop loans, short-term advances, and investment in farm assets.

On the other hand, **Deposits of ₹ 2.99 crore** showcase the trust of rural people in their cooperative institution. Nagora PACS has become a safe and reliable savings destination for farmers, traders, and small entrepreneurs. Regular interest payments, prompt service, and personalized attention have encouraged rural households to prefer PACS over distant commercial banks.

Together, borrowings and deposits highlight a balanced approach to financial intermediation – mobilizing community savings while ensuring timely credit availability.

Investments – Ensuring Stability and Growth

With total **Investments of ₹ 74.74 lakh** in DCCB Bidar and other financial institutions, Nagora PACS demonstrates a strategic approach to asset management. These investments ensure

steady returns and liquidity while maintaining strong linkages within the cooperative banking structure.

The Society's investment strategy reflects sound financial discipline and foresight. By parking funds in safe cooperative institutions, it not only earns interest income but also contributes to strengthening the overall cooperative network in the district.

This practice ensures that member funds remain within the cooperative ecosystem – supporting mutual growth, resilience, and resource circulation within rural areas.

Credit and Loan Portfolio – Empowering Farmers' Productivity

The most remarkable achievement of Nagora PACS lies in its **Loans and Advances portfolio worth ₹4.75 crore**. Through timely and need-based credit delivery, the Society has played a pivotal role in enhancing agricultural productivity and farm-based livelihoods.

Crop loans, medium-term loans for farm mechanization, and long-term loans for allied activities like dairy, horticulture, and irrigation have directly contributed to raising rural income levels. The Society ensures that credit is disbursed judiciously, with due care for repayment capacity, thus maintaining both financial and social responsibility.

Credit linkage has empowered hundreds of small and marginal farmers to adopt improved technology, purchase equipment, and expand cultivation. This, in turn, has led to better yields, reduced dependency on informal moneylenders, and overall rural economic upliftment.

Profit and Performance – Reflection of Good Governance

The **Net Profit of ₹29.09 lakh** stands as a testimony to the efficient management and commitment of the Board and staff. This surplus has been achieved without compromising on service quality or social objectives.

The Society regularly conducts audits, maintains transparency in accounts, and follows all cooperative principles. Profits are systematically reinvested to improve infrastructure, member facilities, and community welfare programs.

The positive financial results are a clear reflection of teamwork, good governance, and adherence to cooperative ethics – making Nagora PACS one of the leading and model-performing societies in the region.

Socio-Economic Impact and Future Vision

Beyond numbers, the real success of Nagora PACS lies in its **impact on rural livelihoods**. By facilitating credit, promoting savings, and supporting government schemes, the Society has significantly contributed to improving the economic condition of farmers, SHG Members and rural artisans.

It has become a key partner in government initiatives such as fertilizer distribution, procurement of food grains, and implementation of rural development schemes. The PACS also serves as a training ground for financial literacy and cooperative education, helping members understand modern banking practices.

Looking ahead, Nagora PACS envisions expanding digital services, diversifying into non-farm activities, and strengthening women's participation in cooperative governance. Its journey so far is a model of how cooperative principles – when implemented with dedication and vision – can transform rural economies and ensure inclusive growth.





ನೋಂದಣಿ ಸಂಖ್ಯೆ: ಡಿ ಆರ್.ಐ/ಎಸ್/5538/76-77 ದಿನಾಂಕ:22-09-1976

ಪ್ರಾದೇಶಿಕ ಹಕ್ಕು ಪತ್ತಿನ ಸಹಕಾರ ಸಂಘ



ನಾಗೋರಾ ತಾ|| ಜಿ|| ಬೀದರ.

2024-25 ರಿಂದ ಮುಂದಿನ 5 ವರ್ಷ ಅವಧಿಗೆ ಆಯ್ಕೆಯಾದ ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರ ಪಟ್ಟಿ

ಕ್ರ. ಸಂ.	ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರ ಹೆಸರು	ವಿಚಾರಣೆ	ಹುದ್ದೆ
1.	ರಾಜರಡ್ಡಿ ತಂದೆ ಗುಂಡರಡ್ಡಿ	ನಾಗೋರಾ	ಅಧ್ಯಕ್ಷರು
2.	ಜಾನಿಮಿಯ್ಯಾ ತಂದೆ ಮಹತಾಬನಾಬ	ಬುಧೇರಾ	ಉಪಾಧ್ಯಕ್ಷರು
3.	ಶ್ರೀ ತುಕ್ಕಾರಡ್ಡಿ ತಂದೆ ಜಗನಾಥರಡ್ಡಿ	ನಾಗೋರಾ	ನಿರ್ದೇಶಕರು
4.	ದೀಪಕಕುಮಾರ ತಂದೆ ಗುಂಡೇರಾವ	ನಾಗೋರಾ	ನಿರ್ದೇಶಕರು
5.	ಮಾಣಿಕರಡ್ಡಿ ತಂದೆ ಸಂಗಾರಡ್ಡಿ ಪಾಟೀಲ	ನಾಗೋರಾ	ನಿರ್ದೇಶಕರು
6.	ವಿಶ್ವನಾಥ ತಂದೆ ಶರಣಪ್ಪಾ ಪಾಟೀಲ	ಬುಧೇರಾ	ನಿರ್ದೇಶಕರು
7.	ಅಶೋಕ ತಂದೆ ತುಕಾರಾಮ	ಐ.ಮಿರ್ಜಾಪೂರ	ನಿರ್ದೇಶಕರು
8.	ತುಕ್ಕುಗೊಂಡ ತಂದೆ ಮಲ್ಲಗೊಂಡ ಜಟ್ಟಿಕ್ಕರ್	ನಾಗೋರಾ	ನಿರ್ದೇಶಕರು
9.	ನರಸಾರಡ್ಡಿ ತಂದೆ ಮಾಣಿಕರಡ್ಡಿ	ಐ.ಮಿರ್ಜಾಪೂರ	ನಿರ್ದೇಶಕರು
10.	ವಿಜಯಲಕ್ಷ್ಮೀ ಗಂಡ ಜಾಲರಡ್ಡಿ	ಬುಧೇರಾ	ನಿರ್ದೇಶಕರು
11.	ನಾಗಮ್ಮ ಗಂಡ ವೀರಪ್ಪ	ನಾಗೋರಾ	ನಿರ್ದೇಶಕರು
12.	ರಾಜೇಂದ್ರರಡ್ಡಿ ತಂದೆ ಸಂಗಾರಡ್ಡಿ	ಫೋರ್ಟೆಪಲ್ಲಿ	ನಿರ್ದೇಶಕರು
13.	ಕ್ಷೇತ್ರ ಸಹಾಯಕರು ಡಿ.ಸಿ.ಸಿ. ಬ್ಯಾಂಕ ಸಿ, ಶಾಪಿ ಗಾ.ಗಂ. ಬೀದರ		
14.	ಶ್ರೀ ಗಣೇಶಕುಮಾರ ಕೆ.ವಿನ್. ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕರು.		