


## Monthly Activities Report from Telangana.

Criteria	Details
Sector	Hyderabad district co-operative central Bank DCCB
Location	Nampally, Hyderabad, Telangana
Event/Activity Name	An interactive session with the Members/Customers of <b>The Hyderabad district Co-operative Central Bank Ltd.,</b>
Brief Information on the Activity	<p><b>Key Activities &amp; Initiatives</b></p> <p><b>1. Consumer Durable Loan Scheme</b></p> <ul style="list-style-type: none"> <li>The bank offers a loan product specifically for purchasing household consumer durables like refrigerators, washing machines, TVs, etc.</li> <li>Loan amount: up to ₹50,000 per applicant, repaid within 12 months at an interest rate of 11% per annum.</li> <li>Eligibility includes government or PSU employees, self-employed individuals, and professionals.</li> </ul> <p><b>2. Core Banking System (CBS) Rollout</b></p> <ul style="list-style-type: none"> <li>Implemented CBS across all district branches, linked to a centralized data center in Hyderabad.</li> <li>Enabled digital services including RTGS/NEFT and direct benefit transfers (DBT) since March 2014.</li> <li>Technology partnership with Intellect Design Arena (Polaris Financial Technologies).</li> </ul> <p><b>3. Mobile Banking App Launch</b></p> <ul style="list-style-type: none"> <li>Released its official mobile banking application (iOS version 1.0.1 on February 28, 2025).</li> <li>App features include balance enquiry, mini statement access, fund transfers, beneficiary management, and service request submission.</li> </ul>
Objective	<p><b>Key objectives derived from the discussion points:</b></p> <p><b>1. Provide Financial Support to Rural and Urban Cooperatives</b> To strengthen Primary Agricultural Credit Societies (PACS) and other affiliated cooperatives through credit and financial services.</p> <p><b>2. Promote Agricultural Development</b> To offer timely and adequate credit to farmers for crop production, agri-allied activities, and rural infrastructure.</p> <p><b>3. Encourage Financial Inclusion</b> To bring banking services to rural and semi-urban populations, especially small and marginal farmers, artisans, and self-help groups.</p> <p><b>4. Support Government Schemes</b> To implement and distribute funds for government-sponsored schemes like crop loans, Kisan Credit Cards (KCC), and direct benefit transfers (DBT).</p> <p><b>5. Ensure Safe and Sound Banking Practices</b> To follow RBI and NABARD guidelines for financial stability, risk</p>

	<p>management, and customer protection.</p> <p><b>6. Digitize Banking Operations</b> To expand digital banking services like NEFT/RTGS, mobile banking, and CBS across all branches.</p> <p><b>7. Promote Cooperative Principles</b> To operate on mutual trust, democratic control, and service to members, rather than profit maximization.</p> <p><b>8. Capacity Building and Member Training</b> To train cooperative staff and members in financial literacy, technology use, and sustainable credit practices.</p>
<p><b>No. of Participants</b></p>	<p><b>130</b></p>
<p><b>Achievements &amp; Outcomes</b></p>	<p><b>Asset Quality &amp; Stability</b></p> <ul style="list-style-type: none"> <li>•Resilient Capital Adequacy Ratio (CRAR): Maintained in the 11.0%–13.3% range over the years.</li> <li>•Low NPA Levels: Gross NPAs remained at a manageable ~2.8% by FY 2023–24; Net NPA around 1.8%.</li> <li>•Audit Excellence: Secured consistent “A” statutory audit ratings year after year.</li> </ul> <p><b>Community &amp; Cooperative Impact</b></p> <ul style="list-style-type: none"> <li>•Support to Rural Networks: Provides refinance and credit to 49 Primary Agricultural Credit Societies (PACS) across multiple districts via 30 branches .</li> <li>•Inclusive Outreach: Extends credit support not just to farmers, but also artisans, youth, salaried professionals and traders in both urban and rural regions</li> </ul>
<p><b>Photographs &amp; AV Content</b></p>	
<p><b>Additional Remarks</b></p>	

### Monthly Activities Report from Telangana.

Criteria	Details
Sector	<b>Cooperative Housing Societies</b>
Location	<b>Film Nagar Co-operative Housing Society Ltd., Jubilee Hills, Hyderabad, Telangana</b>
Event/Activity Name	A field visit
<b>Brief Information on the Activity</b>	<p><b>Discussion Points:</b></p> <ul style="list-style-type: none"> <li>• Understanding the formation and vision of the cooperative housing society.</li> <li>• Learning how cooperative housing enabled affordable residential infrastructure for members of the Telugu film industry.</li> <li>• Exploring the contribution of founders and the evolution of the society.</li> <li>• Overview of infrastructure development undertaken despite early challenges.</li> <li>• Legal and administrative governance updates in line with Telangana Cooperative Societies Act.</li> </ul>
<b>Objective</b>	<p><b>Key objectives highlighted during the visit:</b></p> <ul style="list-style-type: none"> <li>• <b>TO SHOWCASE CO-OPERATIVE LEGACY</b> Preserving the founding vision of unity and affordable housing for film industry employees.</li> <li>• <b>TO LEARN CO-OPERATIVE HOUSING FUNCTIONING</b> Understand membership structure, share capital, and committee formation.</li> <li>• <b>TO PROMOTE PARTICIPATORY GOVERNANCE</b> Observe the importance of general body meetings, legal updates, and committee elections.</li> <li>• <b>TO HIGHLIGHT COMMUNITY BUILDING</b> Examine how the society contributed to community infrastructure such as temples, civic amenities, and utility services.</li> </ul>
<b>No. of Participants</b>	<b>50</b>
<b>Achievements &amp; Outcomes</b>	The visit to Film Nagar Co-operative Housing Society Ltd., Hyderabad on 01-07-2025 offered a deep understanding of the values and vision behind cooperative housing for the Telugu film industry. The society's transformation of a rocky and barren land into a thriving residential and spiritual community stands as a

testimony to the power of unity, vision, and persistent effort.

Under the leadership of pioneering members and the current executive body, the society has successfully established not only housing facilities but also civic infrastructure like police and fire stations, temples, and an electric substation.

This field visit helped reinforce the role of cooperative societies in nation-building, especially in empowering creative and working-class communities with sustainable housing and community amenities. In alignment with the International Year of Cooperatives – 2025, this initiative celebrates the values of self-help, mutual support, transparency, and governance.

Such cooperative models set a benchmark for inclusive development and continue to inspire youth and citizens to participate in cooperative movements for a better future.




### Photographs & AV Content



### Additional Remarks



### Monthly Activities Report from Telangana.

Criteria	Details
Sector	Cooperative Urban Bank
Location	HANUMAN NAGAR GARDEN II , NAGOLE , HYDERABAD , TELANGANA
Event/Activity Name	An interactive session with the Members/Customers
Brief Information on the Activity	<p>Founded in 1973, officially licensed under Karnataka cooperative society law; began operations in Belagavi in October 1974 .</p> <ul style="list-style-type: none"> <li>• It holds an “A”-class classification since 1987 and continues to serve primarily retail and priority sector customers, with around 80% of loans going to priority-sector segments</li> <li>• Currently operates five branches in Belagavi: Main, Angol, Kakati, Vadagaon, and BasavanKudachi</li> <li>• Offers savings &amp; current accounts, fixed/term deposits, gold loans, housing loans, business loans, safe deposit lockers, and various digital payment services including BHIM, PayTM, GPay, PhonePe, and WhatsApp Pay .</li> </ul> <p>Headquartered in Begum Bazar, Hyderabad, serving customers in the twin cities region (Hyderabad &amp; Secunderabad) and beyond through its digital banking infrastructure. Claims to have 78,000+ customers across branches.</p>
Objective	<p><b>Key objectives derived from the discussion points:</b> <b>OTHER OBJECTIVES:</b></p> <p><b>1.Promote Financial Inclusion</b> To provide accessible and affordable banking services to underserved and low-income segments of society.</p> <p><b>2. Encourage Savings Habits</b> To foster a culture of saving among members by offering secure and rewarding deposit schemes.</p> <p><b>3.Support Priority Sector Lending</b> To extend credit primarily to small traders, self-employed individuals, and other priority sectors, ensuring community development.</p> <p><b>4.Offer Affordable Credit</b> To provide loans at reasonable interest rates to meet personal, housing, business, and emergency needs of its members.</p> <p><b>5.Operate on Cooperative Principles</b> To function on principles of mutual assistance, democratic control, and member benefit rather than pure profit motives.</p> <p><b>6.Ensure Financial Stability &amp; Transparency</b> To maintain sound financial practices, regulatory compliance, and transparency in operations for long-term trust and sustainability.</p>


	<p><b>7.Enhance Digital and Modern Banking Access</b> To adopt modern technology, including mobile banking, UPI, and digital payment platforms, for enhanced customer convenience.</p> <p><b>8.Support Community Welfare</b> To contribute to the social and economic welfare of the community by reinvesting profits and resources into member development initiatives.</p>
<p><b>No. of Participants</b></p>	<p><b>50</b></p>
<p><b>Achievements &amp; Outcomes</b></p>	<p><b>Key Achievements &amp; Outcomes (Recent)</b></p> <ul style="list-style-type: none"> <li>• Achieved net profit of ₹180.49 lakh (FY 2022–23)</li> <li>• Maintained a strong Capital Adequacy Ratio of 17.94%</li> <li>* Mobilized ₹206 crore in deposits and issued ₹135 crore in loans</li> <li>* Declared a 14% dividend to members</li> <li>* Rated A+ by RBI and ‘A’ in statutory audit</li> <li>• Focused on priority sector lending and digital banking service</li> </ul>
<p><b>Photographs &amp; AV Content</b></p>	
<p><b>Additional Remarks</b></p>	

### Monthly Activities Report from Telangana.

Criteria	Details
Sector	Social Welfare Federation
Location	Nalgonda crossroads flyover, jamal colony ,malakpet ,Hyderabad, Telangana State 500036
Event/Activity Name	An interactive session with the Members and Management of the
Brief Information on the Activity	<p><b>1.Promote Economic Self-Reliance</b> To provide subsidized loans, vocational training and employment opportunities to help PWDs become self-employed or financially independent.</p> <p><b>2.Implement Welfare Schemes</b> To act as a nodal agency for various state and central government schemes related to the welfare of disabled persons (e.g. NHFDC loans, pensions, marriage incentives).</p> <p><b>3.Encourage Social Integration</b> To organize programs that promote awareness, reduce discrimination, and foster dignity for PWDs in society.</p> <p><b>4.Develop Skill-Based Training Centers</b> To operate Training-cum-Production Centers (TCPCs) for skill development and economic productivity among disabled individuals.</p>
Objective	<p><b>Key objectives derived from the discussion points:</b> <b>Objectives of TVCC</b></p> <p><b>1.Empower Persons with Disabilities (PWDs)</b> To improve the social, educational, and economic conditions of people with disabilities across Telangana.</p> <p><b>2.Promote Economic Self-Reliance</b> To provide subsidized loans, vocational training and employment opportunities to help PWDs become self-employed or financially independent.</p> <p><b>3.Distribute Assistive Devices</b> To supply wheelchairs, prosthetics, tricycles, and other mobility or assistive aids to enhance the independence of PWDs.</p> <p><b>4.Implement Welfare Schemes</b> To act as a nodal agency for various state and central government schemes related to the welfare of disabled persons (e.g. NHFDC loans, pensions, marriage incentives).</p> <p><b>5.Support Inclusive Education</b> To print and distribute Braille books and accessible educational materials to visually impaired students</p> <p><b>6.Encourage Social Integration</b> To organize programs that promote awareness, reduce discrimination, and foster dignity for PWDs in society.</p> <p><b>7.Develop Skill-Based Training Centers</b> To operate Training-cum-Production Centers (TCPCs) for skill development and economic productivity among disabled</p>

	<p>individuals.</p> <p><b>8.Coordinate with NGOs and Departments</b>          To work in partnership with government departments and civil society for better implementation of disability welfare initiatives.</p>
<p><b>No. of Participants</b></p>	<p><b>30</b></p>
<p><b>Achievements &amp; Outcomes</b></p>	<p>TVCC stands as a dedicated institution working toward the holistic up lift ment of Persons with Disabilities (PWDs) in Telangana. With a focus on both welfare and empowerment, it blends social responsibility with cooperative support, ensuring that the disabled community gains access to mobility, education, skill development, and self-reliance. Its programs reflect not only government commitment but also a deeper societal effort toward inclusion, dignity, and equal opportunity.</p>
<p><b>Photographs &amp; AV Content</b></p>	 
<p><b>Additional Remarks</b></p>	


### Monthly Activities Report from Telangana.

Criteria	Details
<b>Sector</b>	Co-Operative Banking (State Apex Level Bank)
<b>Location</b>	Telangana State co-Operative Apex Bank (Head office) Troopbazar, Hyderabad, Telangana
<b>Event/Activity Name</b>	A field visit
<b>Brief Information on the Activity</b>	We visited the Telangana state co-Operative apex bank as part of internship programme. Discussion points:
<b>Objective</b>	<ol style="list-style-type: none"> <li>1. Support the cooperative credit system</li> <li>2. Provide agricultural finance</li> <li>3. Ensure financial inclusion in rural areas</li> <li>4. Promote digital and modern banking</li> <li>5. Develop rural economy</li> </ol> <p>To understand various types of cooperative banking services like crop loans, Farm mechanization, Gold loans, Etc.</p>
<b>No. of Participants</b>	<b>30</b>
<b>Achievements &amp; Outcomes</b>	<ol style="list-style-type: none"> <li>1.Helped farmers and rural people get easy access to loans.</li> <li>2.Promoted the habit of saving in rural areas.</li> <li>3.Supported self-Employment through loans for small businesses.</li> <li>4.Boosted agricultural development in telangana.</li> <li>5.Encouraged women and youth to join cooperatives.</li> </ol> <p>Improved financial inclusion in remote villages.</p>
<b>Photographs &amp; AV Content</b>	



**Additional Remarks**


**Monthly Activities Report from Telangana.**

Criteria	Details
<b>Sector</b>	<b>Primary Agriculture Cooperative Society</b>
<b>Location</b>	PACS Ltd., Mudholi, Gandhari (Mandal), Kamareddy District. Membership drive at PACSLtd., Mudholi, Gandhari Mandal, Kamareddy District.
<b>Event/Activity Name</b>	Membership drive at PACS Ltd., Mudholi, Gandhari Mandal, Kamareddy District.
<b>Brief Information on the Activity</b>	As part of the international year of Cooperatives-2025 & in celebration of Cooperative Ministry formation day week, Conducted the activities like Membership drive at PACS Mudholi, Gandhari mandal.
<b>Objective</b>	To encourage thefarmers to take the membership in the PACS and to know their participation in the development of the Society once they become the members in the Society. Further to imbibe Cooperative principals and to motivate to strive hard for development of the society by utilising various Central & State schemes. By this program (12) new members were enrolled into the Society. This program was also conducted at all PACS levels in Kamareddy District.
<b>No. of Participants</b>	(50) Members
<b>Achievements &amp; Outcomes</b>	1.By this membership drive program at PACS Ltd., Mudholi (12) new members enrolled in the Society.  2.By conducting this program at all PACS level in Kamareddy District (405) new members were enrolled in the Society of Kamareddy District.
<b>Photographs &amp; AV Content</b>	



**Additional Remarks**

**Monthly Activities Report from Telangana.**

<b>Criteria</b>	<b>Details</b>
<b>Sector</b>	<b>Primary Agriculture Cooperative Societies</b>
<b>Location</b>	PACS Ltd., Achampet, Nizamsagar (Mandal), Kamareddy District.
<b>Event/Activity Name</b>	Model Audit Exercising & Model Board Meeting for all Department staff & Society staff of Pitlam cluster in PACSLtd., Achampet
<b>Brief Information on the Activity</b>	Interaction session
<b>Objective</b>	<ol style="list-style-type: none"> <li>1. To educate the Departmental staff &amp; Staff of PACS about the necessity of the conducting the PACS audit without Misappropriation and other irregularities and finally to make them well aware of about audit of the PACS.</li> <li>2. The directors of PACS are educated to conduct the Model Board meetings in timely ie., once in (3) months.</li> </ol>
<b>No. of Participants</b>	(80) Members
<b>Achievements &amp; Outcomes</b>	<ol style="list-style-type: none"> <li>1. Departmental staff &amp; Society staff felt happy in participating of the above program and expressed their satisfaction towards this program ie., Model Audit Exercising.</li> <li>2. Directors of PACS also felt Happy and satisfaction towards the program ie., Model Boar Meeting.</li> </ol>
<b>Photographs &amp; AV Content</b>	



**Additional Remarks**