



**BULDANA URBAN COOPERATIVE CREDIT SOCIETY**  
**INDIA'S LARGEST**

A BILLION DOLLAR COOPERATIVE CREDIT SOCIETY

PEOPLES MONEY SHOULD BE UTILIZED FOR WELL BEING OF PEOPLE

EVOLUTION OF SOCIAL BANKING

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**BRIEF FINANCIAL DETAILS**

- ❑ 1 BILLION USD BUSINESS MIX
- ❑ DEPOSITS OF 500 MILLION USD
- ❑ LENDING OF 450 MILLION USD
- ❑ MEMBERS ARE 500000 (HALF MILLION)
- ❑ AREA OF OPERATION 420000 sq. kilometer
- ❑ EQUALS TO AREA OF GERMANY AND FRANCE .
- ❑ BRANCHES 254
- ❑ EMPLOYEE 3500
- ❑ 7 SUBSIDIARIES

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**LOAN PRODUCTS**

- ❑ GOLD LOAN 150 MILLION USD(at peak)
- ❑ WARE HOUSE LOAN 150 MILLION USD(at peak)
- ❑ TERM LOAN 70 MILLION USD
- ❑ CASH CREDIT LOAN 100 MILLION USD
- ❑ FARMERS LOAN 70 MILLION USD
- ❑ OTHER LOANS LIKE PERSONAL LOAN,CROP LOAN,VEHICLE LOAN,CREDIT CARD DEBIT CARD LOAN
- ❑ LOAN AGAINST LIC,FD,DEBENTURES AND OTHER INSTUMENTS

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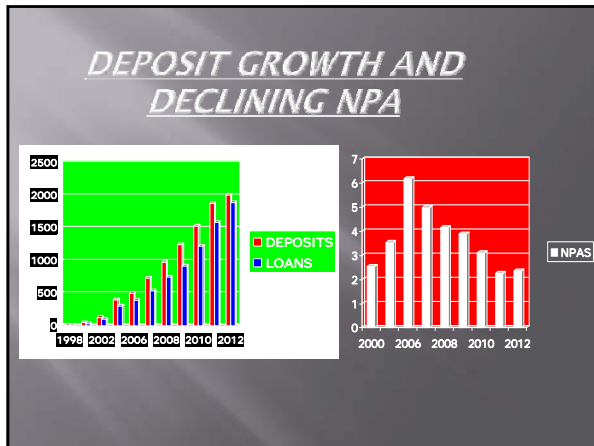
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### HISTORY IN BRIEF

- ❑ Foundation was laid on 15 august 1986
- ❑ Mr. Radheshyamji Chandak founder and present chairman nurtured the society to present status.
- ❑ He started with Rs 12000 (210 USD)only and with 72 members
- ❑ Buldana is first branch.
- ❑ For first five years growth was sluggish and then it took pace.

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### BREAKOUT INNOVATION

- ❑ *FOUR PILLAR SYSTEM*
- ❑ *SOCIAL BANKING*

**FOUR PILLAR SYSTEM :-**  
 Normal cooperative stands on depositors money but buldana urban has evolved its four pillar system based on principle that **"ALL THE MONEY IN WORLD GOES TO BANK"**

**SOCIAL BANKING :-**  
 Principle behind social banking **"PEOPLE'S MONEY SHOULD BE UTILISED FOR WELL BEING OF PEOPLE"**

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### FOUR PILLAR SYSTEM

- First Pillar :- Depositors money
- Second Pillar :- Bank refinance money
- Third pillar :- Bank direct finance money
- Fourth Pillar :- Service sector money

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### FOUR PILLAR SYSTEM IN BRIEF

Normal cooperative works on first pillar i.e. depositors money only and when this pillar gets collapsed building on it fall down.

But buldana is having four pillar system to get money viz.

- 1) First pillar is Depositors money as usual.
- 2) Second pillar is bank refinance .  
(national and international banks)
- 3) Third pillar is Bank direct finance ,we have opened our network directly to banks for lending(utilization of branch and human network by other bank)
- 4) Money generated from service sector pillar like ATM card, debit card, credit card, insurance and most importantly income generated from Hostels, Hotels ,schools, from toll road, from energy generating plants and various other social activities.

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### Profession distribution and residential distribution of members

Profession	Percentage
farmer	41%
businessman	24%
service sector	20%
deprived and other	15%

**Residential distribution**

50 % of our members are from rural area

30 % of our members are from semi urban area

20 % of our members are from urban area

Area	Percentage
rural	50%
semi urban	30%
urban	20%

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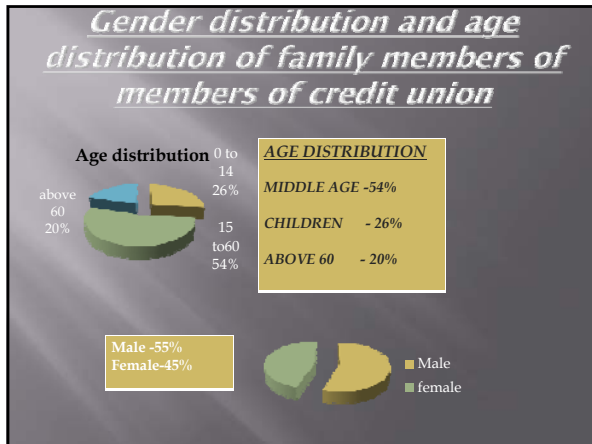
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### *Ware housing business*

BULDANA URBAN CREDIT COOPERATIVE SOCIETY HAS MORE THAN 300 WAREHOUSES  
 EACH BRANCH IS CONNECTED WITH WAREHOUSE.  
 TOTAL AREA OF WAREHOUSES IS AROUND 5 MILLION SQ.FEET  
 TOTAL CAPASITY OF WARE HOUSES IS AROUND 450000 MT. TONN  
 BUSINESS IS AROUND 150 MILLION USD  
 FARMERS ASSOCIATED WITH WAREHOUSING ARE AROUND 200000  
 STAFF OF WAREHOUSE IS WELL TRAINED AND CAN EASILY IDENTIFY AND RATE THE COMMODITY SO LENDING CAN BE DONE ON SPOT IN SHORT TIME.  
 WAREHOUSES ARE CONNECTED WITH SPOT AND FUTURE EXCHANGES.  
 WARE HOUSES HELPS FARMERS TO PRESERVE COMMODITIES AND EARN AS MARKET FLUCTUATES.

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### **GOLD LOAN**

- ❑ GOLD LOAN PORTFOLIO IS AROUND 150 MILLION USD.
- ❑ GOLD LOAN IS MAINLY TAKEN BY FARMERS AND POOR PEOPLE.
- ❑ GOLD LOAN IS A KIND OF MICROLOAN TO MEMBERS.
- ❑ GOLD LOAN IS MAINLY USED FOR HEALTH AND OTHER EMERGENCY PURPOSES.
- ❑ 200000 MEMBERS ARE BENIFITTING FROM GOLD LOAN.
- ❑ IN INDIA GOLD IS THERE IN EVERY HOUSE HOLD.
- ❑ SILVER LOAN IS ALSO THERE.

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### OTHER LOANS

- ❑ HOUSING LOAN FOR POOR
- ❑ PERSONAL LOAN.
- ❑ EDUCATION LOAN.
- ❑ INFRASTRUCTURE LOAN.
- ❑ LOAN ON CREDIT CARD, DEBIT CARD.
- ❑ CROP LOANS.
- ❑ INDUSTRIAL LOAN.
- ❑ NON CONVENTIONAL ENERGY LOAN.

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### TECHNOLOGY



BULDANA URBAN USES ALL MODERN DAY TECHNOLOGY.  
 WE HAVE OUR OWN DATA CENTRE AND DATA IS STORED AT 5 SITES FOR SAFETY AND SECURITY PURPOSE.  
 ALL MOST ALL BRANCHES ARE ONLINE AND ARE CONNECTED WITH EACH OTHER.  
 WE HAVE OUR OWN ATM NETWORK AND OWN ATM CARD SYSTEM.  
 WE HAVE MOBILE BANKING VAN WHICH USED TO GO TO UNBANKED RURAL AREAS.  
 ALL OUR WAREHOUSES ARE ONLINE AND ARE UPDATED WITH VIDEO MONITORING SYSTEM.  
 ALL WAREHOUSES ARE CONNECTED WITH EACH OTHER AND RECEIPT CAN BE SOLD AND PURCHASE AT WAREHOUSES BY ANY MERCHANT FROM ALL OVER INDIA.  
 ONLINE CHECKING DEPARTMENT.  
 DAILY CENTRALISED RATE MONITORING OF COMMODITY.  
 TOLL FREE NUMBER.  
 FAKE GOLD TESTING MACHINE.  
 LOW POWER CONSUMING COMPUTERS.

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### SOCIAL SECURITY SYSTEM FOR EMPLOYEE

QUARTER SYSTEM FOR MANAGERS  
 CHEAP VEHICLE LOAN(2W)FOR ALL EMPLOYEE  
 PENSION FOR ALL EMPLOYEE  
 GRATUTY UPTO 1000000.  
 HEALTH INSURANCE FOR COMPLETE FAMILY OF 6.  
 LIFE INSURANCE FOR ALL EMPLOYEE.  
 EDUCATION AND MARRIAGE LOAN TO EMPLOYEE.  
 HOLIDAY FOR BEST PERFORMING BRACHES.  
 EMPLOYEES ARE PARTNER OF BUCCS.  
 10% OF PROFIT GOES TO EMPLOYEE.  
 MANY PROMOTIONAL SCHEMES ARE THERE TO ENHANCE PERFORMANCE.  
 EMPLOYEE KIDS GET THE SCHLOLERSHIPS.  
 CONCESSION IN OUR SCHOOLS

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## COMBATING FRAUD AND THEFT

- ▣ ONCE CAPTURED THAT EMPLOYEE AND THE BRANCH GOES OUT OF SOCIAL SECURITY BASKET.
- ▣ **7 FILTER SYSTEM FOR CHECKING**
- ▣ BRANCH MANAGER CHECKING.
- ▣ REGIONAL MANAGER CHECKING
- ▣ FLYING SQUAD CHECKING.
- ▣ INTERNAL AUDITOR CHECKING.
- ▣ FINANCER BANK CHECKING.
- ▣ STATUTARY AUDITOR CHECKING.
- ▣ ONLINE CHECKING AT HEAD OFFICE.
- ▣ WORLD CLASS SECURITY SYSTEM.
- ▣ STRONG ROMS AT ALL BRANCHES.
- ▣ VIDEO RECORDING OF GOLD LOAN CASES
- ▣ VIDEO SURVIALANCE OF WAREHOUSES.
- ▣ GOLD TESTING MACHINES HELPS IN IDENTIFYING FAKE GOLD.
- ▣ SCANNED DOCUMENTS OF ALL LOAN CASES WITH PROPER CHECKING AT HEAD OFFICE.

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## SOCIAL BANKING

- ▣ *PEOPLES MONEY SHOULD BE UTILISED FOR WELL BEING OF PEOPLE*

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## EDUCATING NEXT GENERATION



Buldana urban is running 19 English medium schools with 15000 students are getting education.  
These schools are equipped with all modern day facilities and world class infrastructure.  
Students are getting digital education and high class scientific education.  
Education of robotics and aerodynamics for the students we are providing.  
We are also trying to give them vocational training also.  
We promote tree plantation by asking these students to plant trees with their names.  
Poor students of members get concession in these schools.  
Presently schools have 300 acre of land.  
We used to give students organic food and high protein diet.  
World bank has given us soya been milk extraction machine.

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### Social banking



Earn and learn scheme -in this scheme we provide bicycle to poor students and they can pay rs 1 and can repay the loan.  
Health initiative- we provide health insurance to 50000 members and life insurance to 500000 members. we are associated with GTZ a German insurance company which provide the health insurance.  
We have 20 ambulances on highway for picking up injured and send them to hospital.  
We also provide mortuary van to for people who died on road accident.  
We also used to do last rituals of unknown people who died.  
We adapts the children of martyr soldiers.  
We also at times celebrates various functions with jailed people so that they do not have feeling of living alone in jail.  
We have mobile health checking vans with the help of that van we used to do checking of 100000 people each year.

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### Building social infrastructure



Building hostels for members children or members in pune.  
Building hostel for working woman and students in buldana.  
Low cost housing in association with private builder and it helps members of society to fulfill their housing need and poor and deprived people can have their houses.  
Building old age home for old people.  
In future number of old people will increase and to cater their future need we build old age home.  
About 6000 households are enjoying our low cost housing facility.  
At village level we used to build hub with all facilities helpful to farmer like connectivity to market, soil testing laboratory fertilizer shop and agri mall facility.

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### Building infrastructure for members and general people



Buldana urban has build 74 kilometer long road on toll basis and it is the first toll road build by credit union in India.  
And now the road is generating sufficient amount of revenue for buldana urban.  
Buldana along with IFAD (international fund for agriculture development) and under PURA project of government is developing village of population 50000 and trying to provide all amenities of urban area in that village i.e. roads, potable water, underground drainage, street lights, community infrastructure and educational facilities to students.  
We are trying to run this village on alternative energy and use of biomass, biogas solar and wind energy this project is going on and will be ready in 1 year.  
We have also build a three star hotel facility at buldana and it is providing all modern day facility like any other hotel.

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### Protecting the environment



Buldana urban every year plants 50000 trees all along the areas and also by the side of roads.  
Buldana urban is promoting collective farming so that proper utilization of resources as well as fertilizers can be done.  
With the help of diggers, excavators and using harvesters manual labor for farming gets minimized and as all are members of buldana urban all are sharing common goals and share common resources with harmony.  
We are running 7 of our branches on solar as well as wind power.  
We are selling solar lamps in rural area.  
We are installing biomass and biogas plants.  
Our branches are using computers which are consuming only 5 watt energy.  
We promote loans on electric vehicles.

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### Religious activity



Buldana urban has build guest houses at many religious places like TIRUPATI, MAHUR ,OMKARESHWAR, SHIRDI etc.  
150000 members as well as pilgrims are enjoying the staying and food facility at these religious places.  
We have also started vaidik school to promote vedas and our culture .  
We are also promoting conservation of cows, in Indian culture cow is worshiped and we believe it as a holy and sacred animal.  
Buldana urban has two cow shelters preserving around 700 cows.  
We also promote adoption of orphans or adoption of handicap child by our employees just by paying part of their salaries.

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### Owning industries and creating jobs



Buldana urban subsidiary buldana urban credit care ltd. has invested in pharmaceutical company manufacturing anticancer drug.  
It is a world class company with USFDA approval.  
Secondly buldana urban used to run sugar factory one of the largest in that area.  
Buldana urban is having 7 cleaning and grading units and these units are used for cleaning band grading of grains in farms and so in rural area we can have industry.  
We are also having bottling plant for water so that good quality water can be provided.  
These industries are generating good amount of revenue and also providing jobs to thousands.  
Owning industries by cooperative is helpful because we do not look for too much of profit at the same time maintaining the standards.

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**CONCLUSION**

- ▣ **SO LET'S COME TOGETHER TO BUILD A BETTER AND WONDERFUL WORLD IN WHICH PRINCIPLE OF SOCIAL JUSTICE WILL BE FOLLOWED AT THE SAME TIME PROMOTION OF INNOVATION AND ENTERPRENUARSHIP WILL ALSO TAKE PLACE.**
- ▣ **SO HOPE TOGETHER WE ALL WILL BUILD A BEAUTIFUL WORLD AND A BETTER PLACE OF LIVING FOR TOMORROW**

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