

CHAPTER - IIIPRIMARY AGRICULTURAL CREDIT AND SERVICE CO-OPERATIVES IN
VENGURLA TALUKA

The Third chapter deals mainly with the development of Primary Cooperative Credit in Vengurla Taluka in particular. This is the core part of this entire study developed on the basis of with the analysis and interpretation of data collected, evaluation of working of multipurpose cooperative service societies has made so as to identify these societies in the categories of viable non viable and dormant etc.

VENGURLA TALUKA : THE AGRO-ECONOMIC PROFILE :

Vengurla Taluka is the part of the Western costal zone of Maharashtra broadly known as Konkan. The entire taluka falls under heavy rains which stands nearly the average of 3000 mm. The land available in the Taluka is unsuitable for the crop production like foodgrains but as a gift of nature for the development of horticultural. The land position in this taluka can be seen with the help of following figures.

Total land area	29038 Hectares
Cultivable Land	20650 Hectares
Barren/ non cultivable Land	8388.90 Hecters

A)	Land Cultivation under foodcrops	
	Foodcrops	
	Rice Crops	5325.79 Hectares
	Groundnuts & Other oil	
	Seeds	200 Hectares
	Vegetable Crops	300 Hectares
	TOTAL	5825.29 Hectares
B)	<u>LAND CULTIVATION UNDER HORTICULTURAL CROPS :</u>	
	Mango	1362 Hecters
	Cashew	1238 Hectares
	Coconute	1704.79 Hectares
C	OTHERS	1260 Hectars
	Total	5564.79 Hectars

This taluka depends basically on rice production in case of foodgrains and mango, cashew coconut for the cash crops. The average yields per acre in case of foodcrops is very less in the taluka. It is because of traditional way of cultivation and nature of land which is very small in size and unsuitable for the mechanisation. Most/^{part}of this taluka is covered by Arabian Sea and hilly mountains.

The development of horticultural crops like mango, cashew coconute and supari etc. is very glorious one. The land which is developed by the horticultural crops is mostly under the possession of very few families. As a result of which the large section of the entire population in the taluka. It is below the poverty ~~like~~ out of 12997 families 2525 families are below the poverty line.

The irrigation development projects for the agriculture in the taluka are very limited. The following statistical data shows the provision of oirrigation facilities for the agricultural production in Vengurla Taluka.

No of wells	2057
Dams (Vasant)	2
Small Irrigation project	118
Big Irrigation Projects	1
Cannals	21
Percolation Tanks	8

(SOURCE : Records of Tahasil office ~~on~~ Vengurla Taluka.)

Land covered by these irrigation projects is 805 hect. There are very few irrigation projects available for the agriculture. Most of the land is cultivated under rainy season.

In the other words agriculture in this taluka depends upon monsoon. Very few of the land is cultivated under irrigation. Rice is the main crop in both kharip and rabi seasons. Bgt yields per acre of this crop is relatively very poor. Processing on agricultural product is done by some private organisation. There are some cashew private organisation. There are some cashew factories, oil mills and rice processing units. The cashew factories are leading and famous in all over the Maharashtra. Rainfall being inadequate and irregular, lack of use of modern implements, very small and tiny farming, agricultural productivity is very poor in this taluka. The agricultural produce is marketed through private commission agents in the agricultural produce market and the farmers are exploited in various ways by such agents. Thus the agro economic situation of Vengurla Taluka is quite unsatisfactory as compared to other part of the state.

THE AGRICULTURAL CREDIT SOCIETIES IN VENGURLA TALUKA :

BACKGROUND :

The cooperative credit movement in Vengurla Taluka is as old as cooperative movement in India. There are 23 Primary Cooperative Credit Societies affiliated to three branches of Sindhudurg Dist. Central Cooperative Bank in Vengurla Taluka.

There are 34 branches of DCC Bank in the Sindhudurg District located in seven Talukas. The Cooperative Credit Movement was originally started before the independence but the progress has been made after the inception of economic planning in the country

At present, these 23 Primary Agricultural Co-operative Credit Societies which agencies working in the form of supplying agricultural Credit, inputs and other essential consumer goods to the farmers as well as small income groups of the entire population.

The area of operation of PACS in Vengurla Taluka is limited, and the well known raiffeisen rule of "One village one society" is followed to some extent. Most of the PACS are located in one village and very few PACS are combined more than one village. These societies covered the entire 28 village of Vengurla Taluka.

The total population of this Taluka is 85585, out of which 12423 people are the members of the Co-operative Credit Societies which stands 14.51 percent of the total population and the average population covered by these societies is upto 540 only.

All of these Primary Societies are organised on the basis of limited liability.

SOME OPERATIONAL INDICATORS OF PACS :

In case of study of the problems of multipurpose co-operative Credit and Service societies (PACS) in Vengurla Taluka the reseracher has taken the reference of last five (from 1982-83) to 1986-87) years of the operation of the PACS.

Table No. 3.1 See P.No. 93) indicates the number of population brought into the fold of the Co-operative Credit Sector and their percentage to total population in Taluka. Membership of PACS increased from 11874 in 1982-83 to 12423 in 1986-87 Only fourteen percent of the entire population is covered as members of the PACS. The number of PACS which received Government contributition to their share capital was 3 in 1982-83 and increased to 7 in 1986-87. Not a single PAC has been made the redemption of Government share capital during the last five years. The number of societies in profit during the last five years. The number of societies in profit decreased from 18 in 1982-83 to 16 in 19883-84 and the later increased to 17 upto 1986-87. On the other hand the number of PACS in losses increased from 5 in 1982-83 to 7 in 1984-85 and the later decreased to 6 by 1986-87. The number of PACS with excess of assets over liabilities decreased from 18 in 1982-83 to 17 in 1986-87. There are only two societies working as viable society for the last

five years viz. Matond and Vetors, which have turnover of more than Rs. 7 lakhs. The criteria for classifying the PACS as viable and non viable are laid by Assistant Registrar of this taluka. Such criteria are :

1. Ability to appoint a full time paid secretary,
 2. Ability to set up a regular office in owned or hired building.
 3. Ability to effect the business more than Rs. 5 lakhs.
 4. Ability to earn profits and pay the devidends, etc.
5. (Table No. 32 see P.No.100) shows that the position of borrowing members during the last five years increasing in numbers and at the same time number of defaulters shows downwords trend. The percentage of dafaulters falls from 63 in 1982-83 to 39.91 percent in 1986-87. (See Table No. 3.3 P.No.101) (reveals that out of 23 PACS only two PACS are having membership of less than 300 and 8 percent of societies are having membership ranging between 200 to 300 and 8 percent of PACS are having membership more than 800.

Table No. 3.4 P.No.101) indicates classification of PACS according to working capital. There are 60 percent of PACS which are working with working capital ranging between one lakh to three lakhs, and 5 percent of PACS are having working capital below Rs. 1 lakhs. While 8 percent of PACS Having working capital above Rs. 10 lakhs.

Table No. 3.5 See P.No.102) shows the classification of PACS according to disbursement of short term (ST) loans. It shows that 30 percent of societies advanced ST loans below the Rs. 50 thousands and 43 percent (10) PACS disbursed ST loans ranging upto Rs. 50 thousands to Rs. 1 lakhs. while only one society (i.e. 54 percent) advanced loans above Rs. 7 lakhs.

ANALYSIS AND INTERPRETATION OF DATA MEMBERSHIP :

Membership of the PACS in Vengurla Taluka is also open to all person living in the same operational area of these societies. The membership of PACS is divided into three sub groups like cultivating households, non cultivating households and backward class. The total member of PACS increased from 11874 in 1982-83 to 12423 in 1986-87 which is 4.71 percent increase in the last five years. Table No. 3.7 P.No.104) indicates the composition of membership of PACS during the last five years. It may be seen in Table No. 3.1 that in 1982-83 the average membership was 516 and which increased to 540 in 1986-87. In case of non cultivating household members, the 267 agricultural labourers, 531 village artisans and 1412 others are the members of the PACS in 1982-83 and that increased to 375, in case of agricultural labourers and the trend was declining in case of village artisans. In 1986-87 Most of the members of PACS are very small landholders and

agricultural labourers. There are 5980 members holding less than one hector of land in 1982-83 and that number increased to 6411 in 1986-87. The big farmers are very few in number i.e. 11 in 1982-83 and 78 in 1986-87.

The scope for the backward class members in PACS is very negligible, only schedule caste people are taking their interest in co-operatives. The number of SC members in 1982-83 was 577 which was increased to 587 in 1986-87. The relevant matter which needs special consideration is the percentage of defaulters to total indebted members which shows downward trend from 63% in 1982-83 to 39 percent in 1986-87.

Table No. 7.8 indicates the position of membership per society in 1986-87. Only 12 percent of the members in the category of non-cultivating household to the total members. Within which agricultural labourers are 3% and village artisans are in the 3%.

This is very imbalanced picture of membership of the PACS in this Taluka. Most of the small income group people are not taking interest in membership of PACS.

The above analysis shows that in most of the PACS in this Taluka a large majority of the people are outside the cooperative fold. The reserve category members are not only outside the

co-operative fold but even among those who have joined it, have not availed of the credit facilities provided by these PACS. The cultivating household members are 80% to total members during this year of 1986-87. The single PAC known as Shiroda has got more than 100 members of backward community.

We find that there is clear imbalance in the composition of membership of PACS in Vengurla Taluka. These PACS are dominated by the members who are mainly cultivators. The non cultivating category is very meagre as the average percentage comes to not more than 12%. The economic interest of the cultivating group and non cultivating group might be different or even opposite. It is very interesting to know that this structural imbalance in the membership of PACS has continued during the entire period of the present study i.e. during 1982-83 to 1986-87. The backward classes do not find adequate representations in the membership of the PACS in Vengurla Taluka. This kind of imbalance of a perpetuating nature is certainly not a very healthy sign for the development of cooperative movement in the region. Basic principle of cooperation is of mutual help, i.e. especially of helping the economically weak and socially downtrodden.

On the basis of the picture emerging of imbalanced membership from Table No. 3.7 (See P.No. 104) it may be said that two main factors might be dominating the entire scene. One is the general

lack of interest amongst these categories to seek membership of the PACS in Vengurla Taluka. Those who are economically weak and socially downtrodden have got the tendency to remain aloof from the main stream of economic transformation. This general tendency might have its manifestation in the working of PACS Vengurla Taluka.

Secondly, it is quite possible that the vested economic interest may be averse to the idea of balanced structure of membership because it will not allow them to manipulate the situation in their favour.

SOURCES OF CAPITAL :

The source of capital working of PACS in Vengurla Taluka generally, consists of share capital, deposits from members and non members loans from Sindhudurg District Central Cooperative Bank and borrowing from Govt. and other institution and Reserve Funds in the form of statutory bad debts and other. Table No. 3.6 See P.No.) shows the growth and composition of working capital of these PACS in Vengurla Taluka during the last five years.

SHARE CAPITAL :

Primary Agricultural Credit Societies collected share capital from the ir members. It is the major source of finance which is Rs. 571332 in 1982-83 to 1034901 in 1986-87. The total owned funds

consist of share capital contributed by members and Govt. the Reserve Funds stand 33% of the working capital in 1982-83 and fallen to 29% in 1986-87. There has been substantial increase in the share capital of the PACS during the last five years.

But as shown in Table No. 3.9 See P.No. 10C) the growth of share capital is very slow in the sense that 16 PACS are having less than Rs. 50000 share capital and only one society has issued share capital of more than Rs. 1 lakhs. The average share capital per PAC during the last five years moved from Rs. 24840 to Rs. 44995 in 1982-83 and 1986-87 respectively. There are three PACS having share capital of members which amounted to less than 12 thousands.

It is however, significant to note that though there has been increase in the share capital of PACS the proportion of the same to total working capital has fluctuated around 12%.

GOVERNMENT PARTICIPATION :

The Govt. of Maharashtra directly and indirectly participates in to the share capital of PACS. This participation moved from Rs. 600 average per society in 1982-83 to Rs. 2574 in 1986-87. The number of PACS getting Govt. contribution in shares moved from 3 to 7 during the last five years in Vengurla Taluka. In case of Govt. participation in share capital of the PACS which expected to create a favourable atmosphere for the people to do their

business through cooperative. The State as a partner has a considerable prestige value which is greater significance than the small amount contributed by the state. Such partnership will inspire confidence in the people and thus the society would succeed in attracting rural savings also. But this is not so in the Vengurla Taluka out of total PACS only seven PACS are getting such benefits of Govt. partnership in share capital. As a result of which as compared to working capital of these societies the share capital is not sufficient.

RESERVE FUND :

Reserve fund are made to meet unforeseen losses and also to serve as an important assets and security in borrowings and hence forms an important element in the working capital of the Primary Credit Societies. Table No. 3.6 See P.No. (16) shows the growth of reserve funds into three categories such as statutory bad debts and other reserves. It may be seen that the statutory reserves increased from Rs. 432718 in 1982-83 to Rs. 614125 in 1986-87 recording more than one and half fold increase. The average reserve fund per society in these three categories increased from Rs. 38903 in 1982-83 to Rs. 58403 in 1986-87. Percentage of reserve funds to working capital stands 7%, 1% and 7% in statutory, bad debts and other reserves in 1986-87 respectively. This formed a negligible proportion of working capital.

The inadequacy of statutory bad debt and other reserves in most of the PACS can be attributed to the fact that a large number of PACS are non viable units. The growth of the reserves ultimately depends upon the profit which is fluctuating in all the PACS in Vengurla Taluka. There are 10 PACS having less than 15 thousand reserves and only 3 PACS have more than Rs. 1 lakhs reserves.

DEPOSITS :

The PACS in Vengurla Taluka are raising deposits from both members and non members for increase their capital. In case of PACS in this taluka the amount of deposit per society increased from Rs. 1607 in 1982-83 to 5074 in 1986-87 and for the non members Rs. 327 to Rs. 260 during this respective years. As on 30th June 1987 the percentage of members deposits to working capital is only about 1.30% and for the non members 0.07%. This is nothing but very unfruitful in the process of internal sources of capital. The amount of deposits collected by the members is less than Rs. 500 in five PACS and six PACS are not getting any type of efforts for collecting the deposits. As shows in Table No. 3.9 only two PACS are collecting more than Rs. 20 thousand as deposits.

By analysing this data we can say that the low level of deposits in most of the PACS might be partially explained by the inability of the farmers to squeeze a surplus from their normal

defects budget very small size of holding. Precarious rainfall. poor soil, lack of irrigation facilities and traditional techniques of production are responsible for low productivity, low income and as final stage habit of saving. This is paradoxical that the deposits not increased in spite of the substantial increase in the farmers income. The non members are not willing to deposit their amounts in co-operative.

This is also because of the fact that very low rate of interest is offered by the PACS as compared to other banking institutions. PACS are not providing interest on deposits of more than 12% according to their bye laws while in Govt. institution provide more than 16% on deposits. On account of this we can say so long as cooperative institutions do not supplement their resources by mobilizing local deposits, the financial structure of PACS will remain heairly lopsided.

BORROWINGS :

The Primary Agricultural Credit societies have borrowing funds from the Sindhudurg District Central Cooperative Bank. State Govt. and other financial institutional. The prime source of borrowing in the loans from the DCC Bank. As shown in the Table No. 3.6 See P.No. 110) the borrowings of these PACS increased from Rs. 2104690 in 1982-83 to 331757 in 1986-87

from the DCC Bank and Rs. 2400 in 1983-84 to 5760 in 1986-87 from Government and others. The proportion of borrowing from SDCC Bank and others to working capital stands 40% and 0.07% respectively during the period of 1986-87 it is important to note that these borrowings from the SDCC Bank predominated in Vengurla Taluka.

According to this study the financial resources of the PACS in Vengurla Taluka would show that the money came largely from central financing agency. Borrowing from State Government and other resources formed a very negligible percentage. As shown in Table No. 3.9 only three PACS are borrowings funds from the Government and others.

RELATIVE POSITION OF OWNED AND BORROWED CAPITAL OF PACS :

The average borrowings from the Central Cooperative Bank moved from Rs. 91508 in 1982-83 to Rs. 144242 in 1986-87 and from the Government and other moved from Rs. 104 to Rs. 250 per society. The following figures provide the relative position of owned funds and borrowings to working capital during the last five years.

Year	Percentage of owned funds to working Capital	Percentage of Borrowing to working capital
1982 -83	33.27	47.23
1983 -84	32.90	42.14
1984 -85	32.60	40.28
1985 -86	27.41	28.37
1986 -87	29.76	40.50

SOURCE : Compiled on the Banks of Annual Reports of PACS.

The above figures shows that the percentage of owned funds and borrowing to working capital of respective year has been moving in the same direction. This rising trend of borrowing gives the result is that PACS are leaning more and more on external finance on this ground we may say that the PACS in Vengurla Taluka have degenerated into a mere conduit pipe borrowing from Central agencies and passing the same on to their members.

LOAN OPERATIONS :

The primary Agricultural Credit Societies (PACS) advance loans to members who are agriculturists as tenants and agricultural labourers. The PAC has a right to sanction any portion of the loan applied for or reject the same in entirety. Primary Credit Society makes available of loans in both short and medium term to its members. The short term loans is for 12 to 18 months for helping the cultivators to raise crops. It is also called as " Crop loan". The medium term loan is for 18 months to 5 years.

Table No. 3.10 See P.No. (07) shows the loan operations of PACS in Vengurla Taluka. It may be seen that there has been continuous rise in the amounts of loans advanced by the PACS. Short term and medium term loans issued by them went up from Rs. 1260256 in 1982-83 to Rs. 2893595 in 1986-87. in case of S.T. loans and Rs. 451771 to Rs. 514028 in case of M.T. loans during the same years.

Though the advances have been rising from year to year there have been fluctuations in the rate of expansion and is shown in Table No. 3.11 See P.No.) there is wide credit imbalance in advancing loans to the PACS. There are 3 PACS which have advanced loans amount of less than Rs. 25000 and⁸ PACS advancing more than Rs. 1 lakhs. The average amount of loan advanced per society moved from Rs. 54793 in 1982-83 to Rs. 125808 in 1986-87.

The advance of short term loan made by these PACS is amounted to Rs. 1512917 to the small agriculturist. As shown in the Table No. 3.12 See P.No.) All of these PACS have advanced loans to the small farmers holding less than 1 hecter land. In case of medium and large farmers positsition of loans advance is not satisfactory. The member of 13 PACS are not advancing loans to the farmers holding more than two hecters of land. Thus, it is nothing but very imbalanced picture of advance in Vengurla Taluka.

Policy of S.T. and M.T. loans advance it is worthwhile to note that although short and medium term loans are actually disbursed by the PACS, the authority for laying down the policies and procedures such assifixation of finance mode of disbursement, as well as the actual sanction of the loan vested with the SDDC Bank.

SHORT TERM LOANS :

The short term loans are essentially "Crop Loans" PACS have been disbursing crop loan on an increasing scale in the last five years. The limit of such loans is "need based" in terms of production subject to repaying capacity of the borrowers. The credit worthiness of the members is determined by the extent of land owned and the future of production the policy as regard such loan is explained as below.

1. PROCEDURE FOR LOAN APPLICATION :

As per the requirement of the members a normal credit limit (NCL) statement of the society is prepared and submitted to the SDCC Bank in two parts.

- A) For those small and medium farmers and agricultural labourers as well as weaker sections of the community.
- B) For all other farmers :

The SDCC Bank requires this statement to be submitted by the society up to 31st December of every year to make timely finance to the agriculturists. The statement incorporates acreage proposed under each crop by the member which is called "Production plan " The NCL statement is submitted along with a copy of resolution of managing committee for demand of loan.

2) MAXIMUM BORROWING LIMITS :

According to the lending policy of the SDCC Bank the PACS are allowed to borrow funds to the maximum extent of ten times of the amount arrived at as under.

Paid up share capital + All Reserve Funds +

Accumulated Profits - Accumulated Losses.

But in actual practice all the PACS have borrowed less amount than the maximum borrowing limit fixed by the SDCC Bank. Reason behind this is that the number of borrowing members is limited as compared to total members of PACS (Table No. 3.11 See P.No.) the second reason is, most of the members of PACS in this taluka are not willing to advance loans from societies due to traditional way of life and lack of educational efforts to make their improvement in agricultural productivity. The third reason is the problem of overdues and failure of PACS to repay the previous debts of the SDCC Bank.

3. Procedure of sanction of loans when the NCL statement of the PACS are received by the Bank, they are first scrutinised by the Assistant Bank Inspector who personally visits and inspects the land under cultivation of s cash crops and checks the acreage according to plan of production shown in these statements. He puts his remarks on the statements and recommend the amount

of loan to each member for the consideration of Sr. Bank Inspector. The demand of loan in the NCL statement is again scrutinised by Sr. Bank inspector who puts his remarks on it and recommends the amount of loan for the consideration of the Board of Directors of the Bank. The Board of Directors may then sanctioned the amount of loan recommended for the PACS by the Sr. Bank Inspector in full or in part. The final sanction of the amount of loan is given by the Board of Director generally in the month of Feb. or March i.e. before the the manson season. The procedure of rsanctioning the loan is some what lengthy process. Which requires generally more than two months for the sanction. As a result of which PACS are getting loans from SDCC Bank and advance to the member in t me schedule. Which directly and indirectly affects the productivity of land on the one hand and income of farmers on the other. When the income of the cultivators fluctuates it creates the serious problem of overdues.

4. SCALE OF FINANCE :

The scale of finance for the various types of crops are fixed by a Technical group constituted at district level and comprising of knowledgeable persons drawn from agriculture and cooperative department, the DCC Bank selected PACS and few progressive farmers in the area. Experience of the farmers with regards the use of fertilizers, and use of improved agricultural

practices in the area is taken into account. While fixing such scales.

The scale of finance sanctioned by the SCC Bank is shown in the following figure in 1987.

Name of Crops	Cash	Kind	Total
1. Rice	Rs. 1000	Rs 1000	Rs 2000
2. Mango per tree	Rs. 150		

(SOURCE : Annual Report of SDOC Bank).

This is the whole picture of Vengurla Taluka. There is no any type of loan facilities besides rice. It is because of that farmers are not willing to get such loans. There is also provision of loans for cashew mango etc. But the farmers who are the actual owners of the mango or coconute gardens are not getting loans facilities from credit cooperatives.

The short term loans distributed by the PACS in Vengurla Taluka is in the form in of cash as well as in kind the proportion of cash loans and loans in the form of kind stands 2.96 percent and 96.60 percent respectively. The number of PACS advancing loans in the form of cash is very less. i.e. 8 PACS out of total 23 PACS in 1986-87. PACS are advancing cash loans to the agriculturists so as to meet the labour charges, purchase to seeds, insecticide etc.

In case of kind component PACS provided fertilizers, improved variety of seeds, pesticides etc. the PACS in Vengurla Taluka.

provide only fertilizers to the agriculturists.

The cropwise disbursement of short term and medium term loans has been shown in Table No. 3.14 See P.No.(111) The short term loan is provided by PACS in Vengurla Taluka moved from Rs. 1260256 to Rs. 2893595 during the period of 1981-82 to 1986-87 respectively. The short term loans provided by these PACS stands 80 percent to the total loans for the production of rice and no more provision have been made for the oil seeds, groundnuts and others.

In case of medium term loans PACS provided loans to the agriculturists for the purchase of milch cattle, pair of Bullock, well repairs, purchase of agricultural implements etc. Total medium term loans provide by these PACS amounted to Rs. 327369 which stands 10 percent to total loans advanced in 1986-87. There are only six PACS which have made the provision of medium term loans for purchasing of milch cattle, 2 PACS for implements 2 PACS for to purchase of goats, one PACS for Gobar Gas and 2 PACS for small industrial activities.

This distribution of loans by these PACS show the credit disparity in the loans distribution very few of the PACS are taking the interest to make these types of loans and large number of PACS have not done the same during the last five years.

BASE OF SECURITY TO LOANS ADVANCE BY PACS :

All of the these PACS in Vengurla Taluka provided short term and long term loans to the agriculturists on the basis of security provided by them. The loans advanced by these PACS on the basis of security can be shown in the following Table No. 3.15.

TABLE NO. 3.15

<u>Particulars</u>	<u>No. of PACS</u>
1. Repaying Capacity	23
2. Landholding Position	23
3. Personal Security for consumption	-
4. Landless Labour having interest in agricultural cultivation without having their own land	-
5. Increasing other sources of finance would reduce the outstanding and Overdues	10

SOURCE : Data Collected from PACS.

The agriculture in Vengurla Taluka is found very small in size as well as wider disparity in the tenancy pattern. All of these PACS provided loans on the basis of landed property as

a result , large amount of loans are going to the bigger farmers. The people who are not in a position to provide land as a security, could not get loans from the PACS. Most of the families in this Taluka have migreted to Bombay for their livelihood, and lands of their native place are cultivated on the basis of rent provided by the actual cultivators. This land is cultivated by the abricultural labourers who are not having their own land. Such type of land cultivation by the landless labourers could not get any credit facilities from these PACS.

The primary credit soci ties also provided crop loans so as to make this credit pro uction oriented and should be provided on the basis of crop rather than land. The crop loan system is developed on the basis of effective linking of credit with marketing.

2. But this principle is being neglected by the PACS in Vengurla Taluka. Thus the crop loan system has not been properly implemented by PACS in Vengurla Taluka.

With the analysis of this table we are free to say that lending policy of PACS in Vengurla Taluka depends upon the security base rather that service base to the small agricultural community. The above analysis shows that in most of the PACS a large mejority of the cultivators are not only outside the cooperative fold but even among those who have joined it, have

not availed of the credit facilities provided by these PACS. Particularly insistence on mortgagage security have been rendering a large number of agriculturists ineligible for finance in this taluka.

RECOVERY OF LOAN :

Repayment of short and medium term loans given by Primary Agricultural Credit Societies to the members is the core of agricultural financial discipline. The success of PACS depends on the response given by the borrowers in repayment of loans in time. But in actual practice PACS failed to recover the amount of outstanding loans in time. The position of recovery in term of short term loans and medium term loans of PACS in Vengurla Taluka has been shown in the Table No. 3.10 (See P.No 107) the recovery of loans provided by PACS moved from Rs. 1111204 in 1982-83 to Rs. 2742254 in 1986-87. This is more than two fold increase in recovery during the last five years for the short term loans. In case of medium term loans repayment increased from Rs. 126939 to Rs. 385506 during the same period. This rising of recovery is more than three fold to the base year of 1982-83. Although the comparative picture of recovery of PACS is somewhat increasing as compared to outstanding of loans in both short and medium term loans, rise in outstanding is higher than the recovery.



SHORT TERM LOANS :

The recovery position of S.T. loans has been shown in the (Table No. 3.11 See P.No.) If points out that most of the small agricultural members are not in a position to repay the amount of the small loans in 1986-87. This was satisfactory in the previous period of 1982-83. This is due to some natural calamities like insufficient monsoon, failure of crops and lack of coordination between credit cooperatives and marketing cooperatives etc.

It is observed through the interview with chairman and secretary of PACS , that sources of recovery of PACS in Vengurla Taluka are very limited. The classification of PACS according to the sources of repayment has been made as under.

TABLE NO.3.16

Sr.No.	Types of sources of Repayment of Loan	No.of PACS
1	Income of the members(Personal)	23
2	Marketing Agricultural Crops	-
3	Income from cash crops like mango coconute, cashew etc.	18
4	Income From Militch Cattle	4
5	Coordination between credit and marketing	-

SOURCE : Information of questionnaires administered for chairman and secretaries.

It is evident from the above table that all the 23 PACS recovered their loans out of the personal incomes of members, who have some other sources of income like business or service or any other non agricultural economic activities. The agricultural productivity in this taluka is quite unsatisfactory. Most of the farmers are not getting sufficient even for their life during the 12 months of a year. They are not in a position to sell their agricultural products like foodgrains in the market.

But the horticultural production is quite satisfactory in this taluka. Most of the farmers repaid their loans through the marketing of mango, coconute, cashew etc. There is not a single agency of marketing horticultural products under cooperative principle. There is private monopoly market takes away which the benefits of farmers. There are 18 PACS recovering loans through marketing income of these horticultural products. The second reason for unsatisfactory repayment position of outstanding loans is that managing committee members are generally reluctant in assisting secretaries in making recovery of loans. The secretary alone has to make efforts to recover this S.T. loans at the time of harvesting and marketing season of various crops. The special powers of recovery are given to special recovery officer appointed by DCC Bank under the cooperative Act. According to this secretary prepares the list of defaulters and forward one copy to this officer of DCC Bank and next copy to

to the Assistant Registrar of cooperatives at taluka level for taking necessary action against the defaulters. These authorities are using the powers of recovery under section 101 of cooperative societies Act, 1960 in Maharashtra.

MEDIUM TERM LOANS :

Out of 22 PACS in Vengurla Taluka only 15 PACS have advanced M.T. Loans during the last five years. The recovery of the medium term loans is very limited as compared to rise in the loans outstanding as shown in (Table No. 3.12 See P.No.)

The average outstanding of 11 PACS in 1986-87 stands Rs. 96615 which is higher as compared to average overdues of Rs. 20089 per PACS during the same year.

LOANS OUTSTANDING AND OVERDUES OF PACS :

The working of the PACS in the Vengurla Taluka shows that punctuality in the repayment of loans has been conspicuous by its absence. The inevitable result has been sharp rise in outstandings and overdues in the PACS. As the PACS fails to recover its loans on due dates, from the purely financial angle, the outstanding is converted into overdues and funds get blocked. However, from operational angle the eligible borrowers are converted into dead borrowers who can not transact business with the society (Table No. 3.10 See P.No. 07) gives an analysis of loan operation of PACS for the for the last five years (1981-82 to 86-87) The short term loans of all 23 PACS ranges from Rs. 1530510 in 1982-83 to Rs. 2668659 in 1986-87 and for the moved from Rs. 866505

to Rs. 2222163 during the same period. The proportion of overdues to outstanding shown in the following Table No. 3.17.

TABLE NO.3.17

PRIMARY AGRICULTURAL CREDIT SOCIETIES TRENDS IN OVERDUES IN VENGURLATALUKA

Year	Loans Outstanding	Loans Overdues	% of overdues to Outstanding
1982-1983	2397015	959434	40.02
1983-1984	2877015	1065020	37.01
1984-1985	3199213	1191664	37.24
1985-1986	3649170	1277150	34.99
1986-1987	4890822	1558810	31.47
Total	17013237	6052178	35.57

source : Records of the office of Assistant Registrar for Cooperative in Vengurla Taluka.

It is evident from the above table that there has been significant increase in the amount of overdues. From the amount of Rs. 959434 in 1982-83 to Rs. 1558810 in 1986-87. The proportion of overdues to outstanding has fallen from 40.02% to 31.87% during the same period.

The year wise and PAC wise classification of overdues has been made in Table No. 3.16. According to this table overdues in the short term loans amount to Rs. 1096748 towards 1583 defaulters of PACS in 1986-87. One year overdues within this total amount of overdues comes to Rs. 6661171 to the 895 defaulters.

For the medium term loans overdues stands amount of Rs. 462062 of the 571 defaulters. With in this total amount of overdues, one year overdues amounted to Rs. 168519 of 220 defaulter members and Rs. 81295 of 87 defaulters. This is very serious difficulty

of cooperative credit in the Wengurla Taluka From the above table it is important to note that overdues for the period of more than one is very high in case of short term as well as medium term loans. The percentage of short term loan for the one year stands 60 percent to the total amount of overdues and more than 12 percent for the period of 1 to 2 years, 12 percent for 2 to 3 years and 14 percent for the year of more than 3 years in 1986-87. Same is the case with medium term overdues for the one year stands 36 percent to the respective total, 27 percent 18 percent and 17 percent during the same respective years (Table No. 3.18 See P.No. (12)).

The above figures in the table reveal the fact that percentage of overdues in case of short term loans is high in the period of one year and + continuously falling in the later periods.

continuously. As compared to loans outstanding overdues falls continuously during the last five years. This is nothing but progressive result of operations of PACS in Vengurla Taluka. But the percent of overdues stands for the year of 1986-87 is very high so as to measure their viability in the taluka.

NON CREDIT OPERATIONS :

There is wide scope for extending non credit operations like supply of agricultural inputs, consumer articles and processing of agricultural produce. In fact, these functions are not fulfilled by these 23 PACS of Vengurla Taluka. As shown in (Table No. 3.15 See P.No.) that the performance of these 23 PACS in the respect of supplying agricultural inputs is very poor. Supply of consumer goods is the only one non credit function of all these PACS. The total turnover made by these PACS for the supply of agricultural inputs stands only 11 percent to the respective total. This is quite unsatisfactory as compared to the supply of consumer goods during this year. The percentage of consumer goods stands 88.61 percent to the respective total on the basis of these figures. We can say that the functions of PACS are turning towards consumer oriented rather than production in Vengurla Taluka.

It is quite possible that inadequacy of capital is the reason behind incapability of PACS to supply agricultural inputs. It is also important to note that none of the PACS in Vengurla Taluka

is undertaking marketing or processing activities. The supply of consumer goods like foodgrains, cloth, etc. played dominant role in the non credit activities of PACS in this taluka.

AUDIT CLASSIFICATION :

For the healthy and sound growth of cooperative credit movement in the provision for adequate and systematic audit is considered as highly imperative. Most of the members of PACS ARE illiterate and ignorant and handling of money generally involves certain temptation. In order to protect the interest of the farmers every society must be audited at least once in a year by some person authorised by the Registrar of Cooperatives. But the real picture of audit of PACS in Vengurla Taluka is not very satisfactory, most of the PACS are not audited for the period of 2 to 3 years back. The reasons for the inadequacy of audit are that, the limited number of auditors as compared to all types of cooperatives societies and heavy workload on the auditor in most parts of the state.

The audit classification of PACS in Vengurla Taluka is shown in the following table No. 3.20.

TABLE NO.3.20
AUDIT CLASSIFICATION OF PACS IN VENGURLA TALUKA

Audit Class	1982-83	% to Total	1983-84	% to Total	1984-85	% to Total	1985-86	% to Total	1986-87	% to Total
A	14	60.87	10	43.47	12	52.18	11	47.03	15	65.21
B	2	8.69	5	21.75	6	26.09	4	17.39	1	4.35
C	3	13.04	1	4.35	2	8.69	2	8.69	1	4.35
D	-	-	-	-	-	-	-	-	-	-
E	-	-	-	-	-	-	-	-	-	-
Audited but not Classed	-	-	-	-	-	-	-	-	-	-
Not Audit	4	17.40	7	30.43	3	13.40	6	26.09	6	26.09
Total	23	100	23	100	23	100	23	100	23	100

SOURCE : Records of the Office of the Registrar for Cooperatives, Vengurla Taluka

The classification of audit principally aims at ascertaining their credit worthness and adjudging the progress of the cooperative societies from the qualitative angle. Audit class 'A' is the sign of good management, work on genuine cooperative principles, and have not overdues against them, having up to date account is maintained. This class of societies serves as a model of the rest. Societies which fall short of the above mentioned ideals but which are working on the whole, efficiently and showing profits are put into 'B' category. The societies which are weak, where a large majority of the borrowers are defaulters, high overdues and do not maintain, accounts are placed in the 'C' category. In the last 'D' category means societies which are bad as well as dormant.

It may be seen that qualitatively the position of PACS has moved around the B class, There is not a single PACS in the class 'A' it means that, there is not qualitative progress of PACS during the period of present study. The percentage of dormant PACS/ fall from 13 percent in 1982-83 to 4 percent in 1986-87.

There is prime difficulty of irregularity in audit increase from 17 percent to 26 percent during the same period. There is generally 35 to 40 percent of PACS are in the position of weak audit class and dormancy. This is nothing but adverse results of the PACS operation in Vengurla Taluka.

NET RESULT OF OPERATIONS :

The operational efficiency of PACS can be judged on the basis of the net results of their operations. Table No. 3.21 shows the profit and loss position of PACS in Vengurla Taluka

TABLE NO.3.21

PROFIT AND LOSS POSITION OF PACS IN VENOURLA TALUKA

Sr. No.	Name of the Society	1982- 83		1986-1987		Increase in	
		Profit	Loss	Profit	Loss	Profit	Loss
1	2	3	4	5	6	7	8
1.	Arawali	45964	-	68518	-	22554	-
2.	Asoli	2492	-	-	4244	-	-
3.	Ansur	-	2279	2932	-	-	-
4	Dabholi	31189	-	7195	-	23994	-
5	Parule	34123	-	2928	-	31195	-
6	Vajarath	9321	-	13138	-	3817	-
7	Hodawada	-	10115	-	19864	-	9749
8	Kochara	10281	-	11140	-	859	-
9	Kelus	2816	-	-	4283	-	-
10	Matond	28471	-	67768	-	29297	-
11	Mochemad	1988	-	11823	-	9835	-
12	Mhapan	8805	-	21419	-	12614	-
13	Pal	-	6394	23178	-	-	-
14	Bhogave	12931	-	17986	-	5055	-
15	Shiroda	21602	-	23055	-	1453	-

Contd....Table No. 3.21)

1	2	3	4	5	6	7	8
16	Adeli	-	50612	-	61747	-	11135
17	Math	21404	-	52097	-	30693	-
18	Vetora	66903	-	97504	-	30601	-
19	Khanoli	23962	-	-	5230	-	-
20	Talas	13504	-	-	23249	-	-
21	Ubhadanda	-	19272	114029	₹	-	-
22	Vengurla	68919	-	15406	-	53513	-
23	Redi	15938	-	34390	-	18457	-
24							
	Total	420708	88675	604770	122617	184062	33632

SOURCE : Annual Reports of PACS.

It may be seen that the number of PACS working at profit constituted 78 percent to total PACS in 1982-83 while the remaining PACS constituting about 22 percent worked at loss. The profit position of PACS during the period of 1982-83 to 1986-87 moved from Rs. 420708 to 604770 in the respective years and same is the case with losses also increased from Rs. 88675 to Rs. 122617. There are three PACS having profit of less than Rs. 7000 and give PACS having more than Rs. 50000 profits. The inadequate profits and heavy losses in small PACS are generally due to the fact that they are not viable units.

The accumulation of heavy overdues and inefficient management might be the second reason for the poor operations of these PACS in Vengurla Taluka.

POSITION OF RESERVED CATEGORY MEMBERS IN PACS :

As shown in Table No. 3.22 (See Table on P.No.) the position of backward class membership is very bad in nature, which moves around the 4 percent of total membership, of PACS in the taluka out of 587 members, only 30 members are getting the short term loans and 11 members for the medium term loans, percentage of which stands to 5 percent and 2 percent respectively. There are seven PACS advancing S.T. loans and 4 PACS for M.T. advance. This is quite unsatisfactory picture of loan operation of PACS towards the reserved category members. As explained earlier, there

is domination of agricultural families on the PACS entire operations in Vengurla Taluka. The position of overdues to outstanding for the S.T. loans is very sad one, which stands more than 96 percent to the outstanding and in case of M.T. loans 9 percent to total outstanding.

On the basis of the picture in Table No. 3.22 of the PACS Operations regarding the downtrodden community. We came to the conclusion that this community have got the tendency to remain aloof from the main stream of economic transformation.

TABLE NO. 3.1

VITAL STATISTICS OF PACS IN VENGURLA TALUKA

Sr. No.	Particulars	1982-83	1983-84	1984-85	1985-86	1986-87
1.	Total Population in Taluka	82715	11880	83670	84500	85585
2.	No of members of PACS	11874 (516)	11880 (516)	11900 (517)	12200 (530)	12423 (540)
3.	Percentage of PACS Members to Total Population	14.35	14.33	14.22	14.43	14.51
4.	No of PACS having Its Own Office	2 (8.69)	2 (8.69)	2 (8.69)	3 (13.4)	3 (13.4)
5.	No of PACS Having full time security	2 (8.69)	2 (8.69)	2 (8.69)	3 (13.4)	3 (13.4)
6.	No of PACS in profits	18 (78.26)	18 (78.26)	16 (69.55)	17 (73.91)	17 (73.91)
7.	No of PACS in Loss	5 (21.74)	5 (21.74)	7 (30.43)	6 (26.08)	6 (26.08)
8.	No. of PACS in Dormant state	1 (4.34)	1 (4.34)	-	-	-
9.	No. of PACS with excess of assets over liabilities	18 (78.26)	18 (78.26)	16 (69.55)	17 (73.90)	17 (73.90)
10.	No. of PACS with excess of liabilities over assets	5 (20.74)	5 (21.74)	7 (30.43)	6 (26.08)	6 (26.08)

(Contd....Table No. 3.1)

1	2	3	4	5	6	7
11	No. of PACS with limited liabilities	23 (100)	23 (100)	23 (100)	23 (100)	23 (100)
12	No. of PACS unlimited liabilities	-	-	-	-	-
13	No. of PACS viable	2 (8.69)	2 (8.69)	2 (8.69)	2 (8.69)	2 (8.69)

Note : 1. Brackets shows the average members per society.

2. Figures in Bracket indicate percentage to total societies.

SOURCE : Records of the Office of Assistant Registrar for Cooperatives, Mungurla Taluka.

TABLE NO. 3.2

PARTICULARS OF PACS IN VENGURLA TALUKA FOR THE LAST FIVE YEARS

Years	No. of PACS	No of viable PACS	No of dormant PACS	PACS with Govt. Capital	No. of members	No. of Borrowers at the Year end	No. of Defaulters at the year end	% of total Defaulters to total Borrowing members.
1982-83	23	2	1	3	11874 (516)	2303 (100)	1451 (63)	63.00
1983-84	23	2	1	2	11880 (516)	2014 (87)	1220 (54)	60.57
1984-85	23	2	-	5	11900 (517)	2435 (105)	1160 (50)	47.63
1985-86	23	2		6	12200 (530)	2425 (105)	1055 (45)	43.50
1986-87	23	2		7	12423 (540)	2628 (114)	1049 (45)	39.91

Note : Figures in Brackets indicates Average per Society.

SOURCE : Records of the office of Assistant Registrar for Cooperatives, Vengurla Taluka.

TABLE NO.3.3

CLASSIFICATION OF PACS ACCORDING TO STRENGTH OF MEMBERS AS ON
30th JUNE, 1987.

Sr. No.	Particulars of Members Strength	No. of Societies	No. of Members
1	Less than 100	-	-
2	101 to 200	-	-
3	201 to 300	2 (8.69)	580 (4.77)
4	301 to 400	5 (26.08)	2072 (16.78)
5	401 to 500	2 (8.69)	915 (7.36)
6	501 to 600	5 (21.74)	2751 (22.18)
7	601 to 700	3 (13.04)	1977 (15.90)
8	701 to 800	3 (13.4)	2239 (17.13)
9	More than 800	2 (8.69)	1889 (15.20)
Total		23 (100)	12423 (100)

Note : Figures in Bracket indicate percentage to total

SOURCE : Records of the office of Assistant Registrar, for
Cooperatives, Vengurla Taluka.

TABLE NO.3.4

CLASSIFICATION OF PACS ACCORDING TO WORKING CAPITAL 1986-1987

Sr.No.	Particulars (Working Capital)	No. of Societies
1	Up to Rs. 100000	1 (4.34)
2	Rs. 100000 to 300000	14 (60.87)
3	Rs. 300000 to 500000	6 (26.01)
4	Rs. 500000 to 700000	-
5	Rs. 700000 to 1000000	-
6	Rs. 1000000 and Above	2 (8.69)
Total		23 (100)

NOTE : Figures in brackets indicate percentage to total.

SOURCE : Records of the office of Assistant Registrar for
cooperatives, Vengurla Taluka.

TABLE NO.3.5

CLASSIFICATION OF PACS ACCORDING TO DISBURSEMENT OF SHORT TERM
LOANS IN 1986-1987

Disbursement of Loans	No. of Societies
Up to Rs. 50000	7 (30.43)
Rs. 50000 to 100000	10 (43.47)
Rs. 100000 to 200000	3 (13.04)
Rs. 200000 to 400000	2 (8.69)
Rs. 400000 to 700000	-
Rs. 700000 and Above	1 (4.34)
TOTAL	23(100)

NOTE : Figures in brackets indicates percentage to total.

SOURCE : Records of the Office of Assistant Registrar, for
Cooperatives, Vengurla Taluka.

TABLE NO.3.6

GROWTH AND COMPOSITION OF FINANCIAL STRUCTURE OF PACS IN ENGURLA TALUKA

Year	OWNED FUNDS				RESERVE FUNDS				DEPOSITS				BORROWINGS				TOTAL WORKING CAPITAL
	SHARE CAPITAL	GOVT. MEMBERS CAPITAL	RESERVE FUND	OTHER RESERVE	STATE FUND	RESERVE FUND	OTHER RESERVE	GOVT. DEPOSITS	MEMBERS DEPOSITS	NON-MEMBERS DEPOSITS	GOVT. DEPOSITS	BANK DEPOSITS	GOVT. DEPOSITS	OTHER DEPOSITS	W.L.C.		
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
1982-83	23	571332	13819	432718	81862	380217	894791	1479942	36981	7527	44588	2104690			4455927	33.27	
		(24840)	(600)	(18813)	(3559)	(16531)	(38903)	(64345)	(1607)	(327)	(2935)	(91508)			(193735)		
1983-84	23	738640	27200	485749	82649	298700	867098	1632938	39700	2800	44500	2089890	2400		4962770	32.90	
		(32114)	(1182)	(21119)	(3593)	(12986)	(37699)	(80997)	(1726)	(121)	(1847)	(90820)	(104)		(215772)		
1984 85	23	793690	27200	437205	84337	375880	897422	1718302	48770	4780	53550	2117515	5700		5069895	32.60	
		(34507)	(1182)	(19008)	(3666)	(16642)	(39018)	(74708)	(2120)	(207)	(2328)	(92065)	(247)		(229125)		
1985 86	23	892437	38990	517786	87480	512681	1117947	2049377	71292	4675	75967	2115780	6700		74748	27.41	
		(38801)	(1695)	(22502)	(3803)	(22290)	(48600)	(8903)	(3099)	(203)	(3302)	(1990)	(247)		(325076)		
1986 87	23	1034901	59222	614125	88664	640493	1343282	2437405	116723	6000	122723	3317544	5760		8189171	29.76	
		(44995)	(2574)	(26701)	(3854)	(27847)	(58403)	(105974)	(5074)	(260)	(5335)	(144242)	(250)		(356050)		

NOTE : Figures in Bracket indicate Average to per society.

SOURCE : Records of the office of Assistant Registrar for C cooperatives, Vengurla Taluka.

TABLE NO.3.7

COMPOSITION OF MEMBERSHIP OF PACS IN VENGURLA TALUKA

Year	Cultivating Households Holding Land							Backward Class Members		Total All Types of Members	Total Borrowing Members in the Year.	Total Indebted Members	No. of Defaulters	% of defaulters to total Borrowers.			
	Non Cultivating Households	Up to 1 Hect.	1 to 2 Hect.	2 to 4 Hect.	4 to 8 Hect.	Above 8 Hect. (6 to 10)	S.C. Members	S.T. Members									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1982 83	267	531	1412	2210	5980	2626	979	68	11	9664	577	-	12451	2303	3192	1451	63.00
1983 84	272	315	1200	1787	5980	1939	980	70	12	8981	580	-	11308	2014	2767	1220	60.57
1984 85	289	315	880	1474	6115	2200	995	70	14	9394	582	-	11450	2435	2819	8160	47.63
1985 86	320	350	870	1529	6200	2755	1042	72	14	10083	587	-	12199	2425	2300	1055	43.50
1986 87	375	380	859	1614	6411	3021	1105	78	34	10649	587	-	12850	2628	2154	1049	39.91

SOURCE : Records of the Office of Assistant Registrar, for Co operatives, Vengurla Taluka

TABLE NO.3.8

COMPOSITION OF MEMBERSHIP OF PACS IN VENGURLA TALUKA (1986-1987)

Sr. No.	Name of the PACS	Cultivating household holding land Members										Reserved Category	ST Total	% of Total members of the Society	% of Total Reserve Members to Total Population			
		Popul ation	Less Lehours	Village Artisans	Other Total	Upto 1 Hect.	2 to 4 Hect.	8 Hect.	11 to 8 Hect.	Above 8 Hect.	Total Members					SC		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
1	Arawali	4265	-	-	10	10	510	27	18	-	-	555	20	-	20	565	13.24	3.53
2	Asoli	3870	13	17	45	75	465	86	28	-	-	579	27	-	27	650	16.79	4.15
3	Anasur	1658	-	-	16	16	219	41	52	-	-	312	2	-	2	328	19.78	0.60
4	Dabholi	2365	31	48	133	212	125	-	-	-	-	125	9	-	9	337	14.24	2.67
5	Parale	3415	38	45	25	108	549	246	63	-	1	858	38	-	38	965	28.25	3.93
6	Vajarath	3635	2	-	-	2	247	114	34	-	-	395	9	-	9	397	10.92	2.26
7	Hodawada	2410	5	72	121	198	170	297	77	-	-	544	12	-	12	742	30.78	1.61
8	Kolhara	3950	-	-	-	-	552	26	-	-	-	578	8	-	8	578	14.63	1.38
9	Kelas	2575	-	-	1	1	266	18	11	-	-	295	5	-	5	286	11.10	1.74
10	Matond	4460	9	29	99	137	540	163	157	7	10	787	41	-	41	924	20.71	4.43
11	Mochemad	2110	-	-	12	12	117	197	-	-	-	314	2	-	2	324	15.35	0.61
12	Mhapan	2910	-	-	-	-	254	115	-	-	-	369	36	-	36	369	12.68	9.75
13	Pal	1395	-	-	35	35	180	30	19	-	-	239	19	-	19	294	21.07	6.46
14	Parale Bhogave	2410	-	-	76	76	164	61	12	4	-	241	-	-	-	317	13.15	-
15	Shiroda	10175	115	2	-	117	110	183	47	54	3	397	140	-	140	514	5.05	27.23
16	Adeli	2641	-	1	-	1	330	101	150	-	-	581	10	-	10	582	22.03	1.71
17	Math	2680	-	-	-	-	181	192	112	-	-	485	28	-	28	485	18.09	5.77
18	Vetora	2490	-	19	15	34	242	199	180	-	-	621	36	-	36	655	26.30	5.45
19	Khanoli	4165	72	-	-	72	260	136	18	8	18	440	52	-	52	512	12.29	10.15
20	Tulas	4425	10	42	126	178	281	194	85	-	-	560	25	-	25	738	16.67	3.38
21	Ubhadanada	7860	23	80	65	168	264	208	26	5	1	504	48	-	48	672	8.54	7.14
22	Vengurle	12368	5	-	-	5	162	100	4	-	1	267	13	-	13	430	3.47	3.02

TABLE NO.3.10

LOAN OPERATIONS OF PACS IN VENGURLA TALUKA

YEAR	SHORT TERM LOANS					MEDIUM TERM LOANS							Total ST & MT Loans Advanced Rs.	% of PIT Loans TO Total Loans.
	No. of Borrowing Members	Loans Advanced Rs.	Loans Recovered Rs.	Loans Outstanding Rs.	Loans Overdue to Rs.	% of Overdues to Outstanding	No. of Borrowing Members	Loans Advanced Rs.	Loans Recovered Rs.	Loans Outstanding Rs.	Loans Overdue to Rs.	% of Overdues to Outstanding		
882-83	2163 (84)	12,60,256 (54799)	11,11,204 (48313)	15,30,510 (66548)	7,00,414 (30452)	45.76	140 (8)	45,1771 (19,642)	1,26,939 (5519)	8,66,585 (37674)	2,59,020 (1,12,61)	29.85	17,12,027 (74,436)	26.38
883-84	1876 (61)	16,37,780 (71207)	14,34,879 (82386)	16,67,775 (42294)	7,92,800 (34469)	47.67	138 (6)	41,74,880 (20,646)	1,32,735 (5771)	12,44,240 (5,2793)	2,72,220 (1,18,85)	22.41	21,12,660 (9,1854)	39.16
884-85	2287 (99)	18,56,972 (80737)	16,72,445 (72715)	15,79,463 (68672)	8,10,035 (35218)	51.28	148 (6)	4,75,770 (20,685)	1,62,885 (7081)	16,19,750 (7,0423)	3,81,629 (1,65,92)	23.56	28,92,742 (10,1423)	20.39
885-86	2253 (97)	21,29,730 (92590)	20,18,662 (87767)	18,56,770 (79859)	8,89,480 (58673)	48.45	172 (7)	5,00,660 (21767)	2,10,433 (9149)	18,18,700 (7,8850)	3,87,670 (1,6855)	21.38	26,30,390 (14,864)	19.08
886-87.	2555 (110)	27,99,595 (12,5808)	27,42,254 (11,9928)	26,68,659 (11,6228)	10,96,786 (47684)	41.09	180	5,14,028 (22349)	3,58,506 (1,5587)	22,22,163 (9,6615)	4,62,062 (2,0089)	20.79	34,07,623 (14,8157)	15.08

NOTE : Figures in Bracket indicate Average to per society

SOURCE : Records maintained by the office of Assistant Registrar for Cooperatives, Vengurla Taluka

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3.11

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Name of the PACs	Total					% of overdues TO outstanding
	Borrowing Members	Amt. of Loans Advanced Rs.	Amt. of Loans Recovered Rs.	Amt. of Loans outstanding Rs.	Amt. of Overdues Rs.	
Aranali	90	63798	64521	43455	19585	45.06
Asoli	95	86085	23829	1,32764	34097	25.68
Amasur	73	82730	72625	91496	20736	22.66
Dabheli	20	8158	9166	7547	962	12.74
Parule	113	87198	98781	90219	58608	64.96
Vajayatha	79	71187	60720	82527	49604	60.10
Hodavanda	139	108426	110863	75081	22497	29.96
Kochari	182	109216	98823	114781	79493	69.25
Kelus	42	38163	28104	86650	35113	95.80
Matond	465	1075722	1075722	807459	114801	14.21
Mochemad	58	33154	36748	18193	9709	53.36
Mhapar	159	58444	6901	173269	1,73269	100
Pal	79	34553	30409	37810	22401	59.24
Parule - Bhogave	71	51026	57623	37068	18284	41.23
Shiroda	7	7640	7640	5178	5178	100
Adeli	103	53925	15195	122411	122411	100
Matha	55	110601	101968	105276	45835	43.25
Vetora	285	361538	358747	286752	56043	19.54
Khanoli	144	28120	57329	39004	23198	64.60
Tulas	154	84094	100511	78858	27136	34.41
Ubhadanda	114	262801	224763	205397	102122	49.77
Vengurta	35	61446	73788	60251	28833	47.02
Redi	36	15560	22778	17213	7588	44.08
	2598	28,93,595	27,42,254	26,68,659	10,96,748	4.10

TABLE NO.3.13

PURPOSEWISE DISBURSEMENT OF ST LOANS OF PACS IN VENGURLA TALUKA
1986-87

Sr. No.	Name of the PACS	Loans in Cash (Rs.)	Loans in Goods (Rs.)	Total Rs.
1.	Arawali		63798	63798
2	Asoli		30695	30695
3	Ansur		29090	29090
4	Dabholi		8158	8158
5	Parale		87198	87198
6	Vajarath	17770	53367	71137
7	Hodawada	10900	97526	106426
8	Kochara	33896	65320	109216
9	Kelus	6000	32163	38163
10	Matoad		1075720	1075720
11	Mochemad	4100	20054	33154
12	Mhapan		58444	58444
13	Pal		34553	34553
14	Bhogave		51026	51026
15	Shiroda	5040	2600	7640
16	Adeli		53925	53925
17	Math	7470	103131	110601
18	Vetora		273238	273238
19	Khanoli		28120	28120
20	Tulas		84094	84094
21	Ubhadanda		154801	154801
22	Vengurla		10146	10146
23	Redi		15560	15560
Total		85176 (2.96)	2451719 (96.60)	2536895 (100.00)

NOTE : Figures in bracket indicates percentage to total

source : Records of the office of Assistant Registrar for cooperatives, Vengurla Taluka.

TABLE NO. 3.14

WISE DISBURSEMENT OF S.T. AND M.T. LOANS OF PACS IN VENGURLA TALUKA (1986-87)

(Figures in Rs.)

S.T. Loans						M.T. Loans								Grand Total Rs.	
Rice	Oil Seed	Grain and nut	Cash Crop Mango Cashu	Other	Total Rs.	Purchase mittai Cattle	Bu llo cks	We lls Rep airs	Im ple mc nts	Goat Purch se	Har se Rep airs	Grain Gas	Small Ind ust ry		Total
63798	-	-	-	-	63798	-	-	-	-	-	-	-	-	-	63798
0685	-	-	-	55400	86085	-	-	-	-	-	-	-	-	-	86085
29090	-	-	-	53700	82790	-	-	-	-	-	-	-	-	-	82790
8158	-	-	-	-	8158	-	-	-	-	-	-	-	-	-	8158
87198	-	-	-	-	87198	5000	-	-	4400	-	-	-	-	9400	96598
71137	-	-	-	-	71137	-	-	-	-	-	-	-	-	-	71137
08426	-	-	-	-	108426	46326	-	-	-	2100	-	11000	-	59426	1,67852
09216	-	-	-	-	109216	-	-	-	-	-	-	-	-	-	1,09216
38163	-	-	-	-	38163	-	-	-	-	-	-	-	-	-	38,163
075122	-	-	-	-	1075122	-	-	-	-	-	-	-	-	-	10,75,122
33154	-	-	-	-	33154	-	-	-	-	-	-	-	93000	93000	1,26,154
58444	-	-	-	-	58444	-	-	-	-	-	-	-	-	-	58,444
34553	-	-	-	-	34553	-	-	-	-	-	-	-	-	-	34,553
51026	-	-	-	-	51026	2000	-	-	-	-	-	-	-	2000	53026
7640	-	-	-	-	7640	1000	-	-	-	-	-	-	10000	11000	18640
53925	-	-	-	-	53925	-	-	-	-	-	-	-	-	-	53925
110601	-	-	-	-	110601	-	-	-	-	-	-	-	-	-	110601
273238	-	-	-	88300	361538	46000	-	-	55893	-	-	-	-	101893	4,63,431
28120	-	-	-	-	28120	-	-	-	-	-	-	-	-	-	28120
84094	-	-	-	-	84094	46600	-	-	-	-	-	-	-	46600	1,30,694
154801	-	-	-	108000	262801	-	-	-	-	-	-	-	-	-	2,62,801
10146	-	-	-	51300	64446	-	-	-	-	-	-	-	-	-	64446
15560	-	-	-	-	15560	2250	-	-	-	1800	-	-	-	4050	15610
2336895	-	-	-	356700	2893595	149176	-	-	60293	3900	-	11000	103000	3,27,369	32,20,964
(80.76)				(12.32)	(89.83)	(45.50)			(18.41)	(1.14)		(3.36)	(31.46)	(10.16)	

NOTE : Figures in Bracket Indicate the Percentage to Respective Total

SOURCE : Records of the Office of Assistant Registrar of for cooperatives in Vengurla Taluka

TABLE NO.3.19

NON CREDIT ACTIVITIES OF THE PACS IN VENGURLA TALUKA DURING THE YEAR 1986-87

(Figures in Rs.)

Sr.No.	Name of the PACS	Supply of Agricultural Inputs				Supply of Consumer Goods			Grand Total A and B
		Fertilizer	Sheds	Insecticides	Instruments	Total (A)	Food Grains	Other Consumer Goods	
1	Arawali	143361			143361	1090694	188654	1279348	1422709
2	Asoli	24702			24702	340016	33093	373109	397811
3	Ansuri	13745			13745				13745
4	Dabholi	51314			51314	678834	10702	689536	740850
5	Pavale	128261			128261	1123871	94262	1218133	1386394
6	Vajarath	57367			57367				57367
7	Hodawada	237131			237131		7509	7509	244640
8	Kochara	118811			118811	794450	209061	1003519	1122330
9	Kelus	29142			29142	206696	16431	223127	252269
10	Mathond								
11	Mochemad	29960			29960	207300	5212	212512	242472
12	Mahapan	14061			14061				14061
13	Pal	34103			34103	461915	5828	467243	501346
14	Bogave	45455			45455				45455
15	Shiroda	4705			4705	1252178	7766	1259944	1264649
16	Adeli	16572			16572	536525	7181	543706	550278
17	Math	39625			39625	508748	8532	517280	556805
18	Vetora	279845			279845	568391	70665	659056	938901
19	Khanoli	39801			39801	279341	149735	428070	468877
20	Tulas	95327			95327		49551	49551	144878
21	Ubhadanda	78006			78006				78006
22	Vengurla	10444			10444	923807	23346	977153	957597
23	Redi	54470			54470	1451618	717862	2169480	2223956
	Total	1532147			1532147	10424392	1605391	12029783	13561930
		(11.22)			(11.22)	(76.86)	(11.10)	(88.61)	(100)

Note : Figures in brackets indicate the percentage to Grand total.

