CHAPTER   V

Chapter V : Data Analysis

5.1 Introduction

"The Kolhapur District Government Servants Co-operative Bank Limited, Kolhapur" is one of the bank in the Kolhapur town who provide a cash credit facilities to the borrower. And we can study the recovery problems arising in this bank.

In the following paragraph if is described that the financial policy of the "Kolhapur District Government Servants Co-operative Banks Limited, Kolhapur". This Banks gives the loans to the borrowers and when they did not repay the loan then the problem of recovery arises.

In this bank, there are cash credit borrowers i.e. personel surety borrower and Gold Security borrowers. When these borrowers were unable to repay the loan then the main problem of recovery arises and the bank starts the recovery procedure. There are much cash credit borrowers in the Kolhapur District Government Servants Co-operative Bank Ltd., Kolhapur town who taken the loans and are unable to pay the loan amount. And the recovery is the main object of the bank is started the data of the defaulters in this case is very important. But the defaulters are not willing to give the particular data of their loan Account's of the Kolhapur District Government Servants Co-operative Bank Ltd., Kolhapur. Even the bank also refused to provide the names and addresses of the

borrowers so the analysis and interpretation of data it is
to be decided to data a sample at least 12 to 13 defaulters.
The names and addresses of the borrowers are asertained
by going around the Kolhapur town.

So the reasearcher has taken only 12 defaulters of
the recovery procedure and this data are analysised and
interpretated and point out the defaulters.   This data is
collected from simple size of the borrowers by personnel
interview.

(This interview schedule is attached of the end of
this chapter.)

5.2   Sample size

For the purpose of sample survey totally 894.
defaulters from this bank during the last six years i.e.
1984-85 to 1989-90 out of which 10 % of them i.e. 100
defaulters are selected for the purpose of interview.

5.3   Data collection

5.1   Table showing Castewise Classification of

defaulters

S.No.	Caste	No.of Defaulters
1.	Brahmin	11
2.	Jain	10
3.	Maratha	30
4.	Mahar	09
5.	Lingayat	08
6.	Muslim	05
7.	Others	27
	Total :-	100

From the above cited table, it is observed that majority of the defaulters belong to Maratha Caste aggregating 30 % of the total defaulters next to which is the defaulters from other castes aggregating 20 %.

The defaulters from schedule Caste aggregated to 9 %.

5.2   Table showing Educationwise classification

of defaulters

Level of Education	Number of defaulters
Nil	
Primary Education	5
Secondary Education	36
Higher Secondary	27
College level	15
University level	17
Total :-	100

Above table shows that majority of the defaulters have received secondary education aggregating 36 % of the sample defaulters and 27 % have received higher Secondary education. The percentage of defaulters who have received college level education is 32 % indicating relationship between education and defaulters.

5.3 Table showing departmentwise classification

of Defaulters

Department	Number of Defaulters
Education	9
M.S.E.B.(Electrical Inspector)	6
Government Press	5
N.C.C.	3
P.W.D.	8
Police Department	18
Health	11
Irrigation	13
Water supply	5
Agriculture	6
Court	7
Revenue	5
Co-operative	5

An attempt was made to corelate different departments in which the sample borrowers work and the defaulters. It is evidenced from the above table that the majority of the defaulters are agreegating 18 % of the total defaulters from police department, next to which come the defaulters from Health Department is 11 %. The percentage of defaulters in Court, Revenue and Govt. Press is arround 5 %.
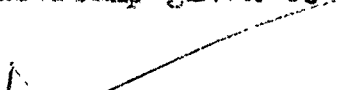
5.4   Table showing Sex-wise Classification

of Defaulters

Sex	Number of defaulters
Male	88
Female	12
Total :-	100

The above table indicates that the majority of the defaulters are only 12 %.
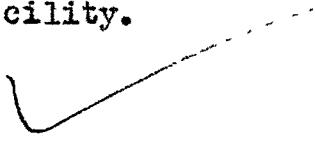
From the above table it can be concluded that the bank has given more loans to male than female members. This may also be on account of less numbers of female members applying for loans or membership given to them itself must be at low number.

5.5 Table showing the amount-wise classification

of the defaulters

Amount	Number of defaulters
Up to Rs. 5,000/-	24
Up to Rs. 5,000/- to 10,000/-	24
Up to Rs. 10,000/- to 15,000/-	25
Up to Rs. 15,000/- to 20,000/-	18
Up to Rs. 20,000/- to 25,000/-	08
Up to Rs. 25,000/- and above -	01
Total	100

It is seen from the table cited above that maximum defaulters are from Rs.10,000/- to Rs. 15,000/- borrowing group only i.e. 25 % but only one defaulter is from Rs. 25,000/- and above borrowing facility.

5.6   Table showing age-wise classification

of defaulters

Age	Number of defaulters
20-30	19
30-40	47
40-50	26
50-60	05
60 and above -	03
Total :-	100

It is seen from the table cited above that maximum
defaulters i.e. 47 % of the defaulters are from 30-40
Agegroup and only 4 % defaulters are from 50-60 agegroup.

5.7 Table showing the classification of marriagewise defaulters

Particulars	Number of defaulters
Married	96
Unmarried	04
Total :-	100

From the above table it can be concluded that the majority of married defaulters is higher than the unmarried defaulters. That is the married defaulters are 96 % and unmarried defaulters are only 4 %.

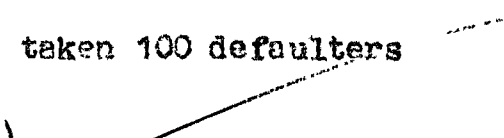5.8   Table showing purposewise classification of

money used by defaulters

Purposes	Number of Defaulters
House construction	30
Home Expenses	13
Medical ground	21
Marriage son or daughter	11
Education of son or daughter	06
Hose Repairy	19
Total :-	100

It is seen from the table cited above maximum defaulters were taking loans or money used by the defaulters is for the purpose of House construction and only 6 % of the defaulters were taking the loans for education of son or daughter.

5.9   Table showing the samplesize selected for study of

defaulters

Total Number of defaulters	Sample size selected Number of Defaulters
870	100
Total :-	100

It is seen from the table cited above in the bank the total defaulters were 870 and we taken 100 defaulters as sample size for our study.

5.10   Table showing the borrowingwise classification

of defaulters

Number of Borrowings	Number of defaulters
1	22
2	25
3	21
4	19
5	06
6	03
7	02
8	02
Total :-	100

It is seen from the table cited above from the total defaulters 87 % of the defaulters were achieve the borrowing facility at 2 or 3 times. And only achieving 2 % of the defaulters were achieving the borrowing facility at 7 or 8 time.

5.11   Table showing classification of joining the bank

at yearwise.

Year of joining bank	Number of defaulters
1955-60	12
1960-65	15
1965-70	21
1970-75	29
1975-80	23
Total :-	100

From the above table it can be concluded that 29 % of the defaulters were joining the bank in the year 1970-75 and 12 % of the defaulters were joining the bank in the year 1955-60.

5.12   Table showing the classification of defaulters

according to monthly Gross Income

Monthly Gross Income Rupees	Number of defaulters
100 to 500/-	22
500/- to 1,000/-	30
1,000/- to 1,500/-	30
1,500/- to 2,000/-	12
2,000/- and above -	06
Total :-	100

It is seen from the table cired above maximum
defaulters are from Rs.1,000/- to 1,500/- earning the
monthy gross income and i.e. 30% and only 6% of the
defaulters were earning their monthy income Rs.2,000/-
and above.

5.13   Table showing the classification of defaulters

according to monthly Net Income

Monthly net income	Number of defaulters
100/- to 5,000/-	-
500/- to 1,000/-	29
1,000s- to 1,500/-	43
1,500/- to 2,000/-	14
2,000/- and above -	14
Total :-	100

It is seen from the table cited above maximum defaulters i.e. 43 % of the defaulters were earning 1,000/- to 1,500/- their monthly net Income and remaining i.e. 14 % of the defaulters were earning 2,000/- and above their monthly net income.

5.14   Table showing the classification of pentioner

and not pensioner defaulter

Particular	Number of defaulters
Pensioner	02
Not-Pensioner	98
Total :-	100

It is seen from the table cited above maximum defaulters i.e. 98 % of the defaulters were Not-pensioner and only 2 % of the defaulters were pensioner.

From the above table it can be concluded that, the bank only give her borrowing facility to which people are working in Government departments and who can achieve their monthly salary and after retirement who can achieve the pension.