

CHAPTER - IV :: SANGLI DISTRICT CENTRAL
CO-OPERATIVE BANK LTD.,
SANGLI AND I.R.D.P.

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Sangli District Central Co-Operative
Bank and I.R.D.P. Scheme

1) OBJECTIVES

The Central and State Governments have brought into practice. The I.R.D.P. to look after the small and smaller farmers, labourers in their daily wages, increment those who are from rural areas below poverty line.

2) THE FAMILIES UNDER THE PROGRAMME (PLAN)

A) The yearly income of the families must be below Rs.3,500/-.

B) The land must be in possession with the three hectors under drought area and two hectors elsewhere area (non-under drought area). The list is made of such sort of families as per the names of the villages.

3) SUBSIDY

The farmers are categorised as small farmers and farmers according to their possessions of the land under drought area and elsewhere area (non-under drought area). One and half hectors in the drought area and one hector in elsewhere area (non-under drought area). Small farmers have been sanctioned 25% subsidy and Very small land holders and others have been sanctioned 33% subsidy.

A family from under drought area will get Rs.4,000/- and a family belonging to non-under drought area will get Rs.3000/- as subsidy. The amount of the subsidy will be deposited as loan in a sanctioned Banks account. The sum of the loan is if lesser than subsidy, then the rate of the interest is also less.

The Procedure of the Loan Sanctioning
Under the I.R.D.P. Scheme -

Whether the name of the person is enlisted below the poverty line who is taking the loan? It is to be confirmed from the Gram Sevak's record. If it is so the desirous person has to complete the application from with attesting the following certificates or recommendations

1. Talathi's Certificate
2. Local Co-operative Credit Society's Certificate.
3. Gramsevak's Certificate
4. Block Development Officer's Certificate.

Along with these testimonials the person has to attach Land Records (extracts) - 7/12, 8/A, and then he has to submit it to the co-operative society.

The society sends this application to the D.C.C. Bank's Branch. The Inspector of the respective branch visits the co-operative society and scrutinizes the documents, testimonials. Then the application is sent to the Head Office of the Bank. Where the application

and other documents are re-checked. The Head Office puts the case before the Managing Council Committee to consider the application and to sanction the loan. The sanctioned considered documents are sent by the Head Office to the respective affiliated branch of the D.C.C. Bank. The Branch sends the same to the affiliated respective society. In this way the society sanctions the loan and makes the loan available to the concerned person.

At the time of withdrawing loan the society deducts the sum of the shares and insurance of the 5% of the total amount. The subsidy is deposited in the concerned persons Bank Account. The Society accepts 10% interest on the sanctioned amount of the loan.

DEFINITIONS OF BENEFICIARIES

Under the I.R.D.P. the accent is on the weaker section of the society consisting Small Land Holder; Very Small Land Holder; Agricultural Labourers, Non-Agricultural Labourers, Rural Artisans and families belonging to the SC/ST who are below the poverty line. It is, therefore, necessary to have a precise and workable definition for the various categories of beneficiaries to help in the process of identification.

1) Small Land Holder

A cultivator with a land holding of 1 to 2 hectars is a small farmer. If the land is class I irrigated the holding should be between 0.5 to 1 hectars.

2) Very Small Land Holder

A cultivator with land holding of 1 hectare or below is marginal farmer. If the land is class I irrigated the holding should be 0.5 or less hector.

3) Agricultural Labourer

A person without any land, but having a homestead and deriving more than 50 percent of this income from Agricultural wages is Agricultural Labourer.

4) Non-Agricultural Labourer

A person without any land but deriving more than 50% of his income from non-agricultural sources. They need not have a homestead but must be resident of the village in which he is identified.

5) Rural Artisan

This includes the labourers other than landless labourers. Generally they are 'Balutedars' such as carpentry, shoe-makers, Barbers, Pottery etc. artisans who provides services to the people.

The total annual income of the members from all

sources of the above mentioned families should be below Rs.3,500/- per annum in each case.

Table 4.1

Borrowers in Five Selected Branches, under I.R.D.P. Scheme

Reason	Total No. of Borrowers in Five Selected Branches
a) Milch Animal	276
b) Sheep & Goat Purchases	45
c) Poultry	1
d) Ele. Motor/Oil Engine	2
e) Pipe Line	4
f) Well Repairs	1
g) Others	5
Total	334

Source : Information from Five Selected Branches

From which the sample is selected.