

CHAPTER II

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CHAPTER II

BACKGROUND ANALYSIS OF CO-OPERATIVE CREDIT

1. Credit Needs of Agricultural Sector:

Prior to the publication of the All-India Rural Credit Survey (AIRCS.1950-51) in 1954, the credit requirements of the rural sector were almost exclusively met by the unorganised sector, viz. Moneylenders. According to the AIRCS, only 7.3 per cent of the out-standing rural debt at the end of 1950-51, was provided by the institutional agencies. Following the publication of the above-mentioned report, steps were taken to strengthen the institutional agencies to meet the credit requirements of the rural sector through the creation of State Bank of India (SBI) by the amalgamation of the Imperial Bank of India and other State association^{ed} banks and strengthening of cooperative credit structure through state help. As the SBI was expected to undertake much larger programme of branch expansion in the rural areas and as a result of these measures, the share of institutional agencies improved to 20.2 per cent by 1970-71. But this was mainly due to increase in the share of cooperatives from 3.1 percent to 20.1 percent.

2. Multi-agencies for Rural Credit.

Although attempts were made to increase the flow of institutional credit through co-operative credit institutions, it was realised that the co-operatives alone cannot meet the increased credit requirements of the rural sector as a result of the adoption of improved technique of agricultural production. Keeping this in view, the Government decided to adopt multi-agency approach to agricultural finance. With the instrument of social control on commercial banks in 1967 and more especially after the nationalisation of 14 major commercial banks in 1969, steps have been taken to increasingly involve commercial banks in rural credit by forcing them to open branches in rural areas. But realising that commercial banks were not suitable for rural banking business a new type of institutional agencies of, viz. Regional Rural Banks (RRBs) have been established at the district level with effect from 1975.

3. Institutional Structure:

Co-operative credit institutions in India have a well organised network of supplying credit in rural areas right from the grassroot level to the intermediary and the apex level. At the national level, the National Bank for Agricultural and Rural Development (NABARD) is an apex institution accredited with all matters pertaining to policy, planning and

operations in the field of credit for agriculture and other economic activities in rural areas. NABARD serves as an apex refinancing agency for the entire rural credit system.

In the field of short-term (ST) and medium-term (MT) co-operative credit, there is a three-tier structure with the State Co-operative Bank (SCB) as an apex organisation in the state. At the district level there are District Central Co-operative Banks (DCCB). The DCCB is a leader of the co-operative movement in the district. At the village level or grass-root level, there are Primary Agricultural Credit Societies (PACS). At the end of June, 1982, there were 27 SCBS, 338 DCCBS and 94,592 PACS in India. PACS are the very foundation stone of the co-operative credit structure and constitute the largest number of co-operative institutions in India. They have a great potential to promote growth and to extend their activities in rural areas, but unfortunately socio-economic factors like low rate of literacy among members, low rate of return from agriculture, irregular rainfall, partism in rural community, postponement of recoveries by Government, lack of sufficient irrigation facilities and political interference in their working, have influenced the operations of the PACS adversely.

4. Dominance of Co-operative Credit:

The co-operatives are still leading in the field of rural credit, despite considerable progress made by commercial

banks in providing rural credit (Table-2.1). Due to the peculiar nature of Indian agriculture, especially uncertainties of its income, small and numerous production units, scattered operations, irregular rainfall, low return, etc. a large number of farmers cannot manage their agricultural operations from one harvest to another without recourse to borrowings from the PACS.

Institutional credit organisations have been recognised as the better institutions providing rural credit to the farmers than the moneylenders.

Agricultural credit can be grouped under two categories viz. production credit meant for increasing productivity and investment credit which generates a strong infrastructure for future agricultural development. Production credit comprises of short-term (S.T.) credit whereas investment credit comprises of medium-term (M.T.) credit and long-term (L.T.) credit. The S.T. and M.T. credit is mainly supplied to agriculturists through the PACS. They are the kernel of co-operative movement in India and constitute the largest number of cooperative institutions. Moreover they are the institutions which provide largest share of credit to the farmers. In view of this special importance of the PACS in the rural credit scene it may be worthwhile if a study is made with the objectives of reviewing their operations and operational difficulties. This is what the researcher proposes to do.

5. All India Picture of PACS.

It is clear from the Table-2.2 that PACS are declining in number of year after year due to the implementation of the programme of reorganisation of PACS on a viable basis initiated in 1975-76. Dormant and weak PACS were merged with the viable societies and thereby the total number of co-operative societies decreased in the country. At the end of June 1981, the number of PACS declined to 95,019 as compared with 1,17,549 at the end of 1978 and 1,35,000 at the end of 1975-76. The membership of PACS increased from 548 lakhs in 1979-80 to 607 lakhs in 1981-82. At the end of June, 1982, owned funds and deposits stood at Rs.803 crores and 317 crores respectively. Their outstanding borrowings at Rs.2,609 crores formed 94.2 per cent of the outstanding loans of Rs.2,762 crores. The percentage of overdues to outstanding loans at the end of 1981-82 was 43.9 per cent of PACS as compared with 29.7 per cent for DCCBs and 7.2 per cent for SCBs.

II. PACS. IN THE STATE OF MAHARASHTRA

1. Promotion of Co-operatives:

Since its inception in 1960, Maharashtra has consistently pursued a policy of promoting co-operative movement. With adequate support of the State Government the co-opera-

tive movement in Maharashtra has already taken long strides in different directions. The total number of co-operatives was 31,565 in 1984 out of which 18,591 are PACS. It is well known that co-operative movement has strengthened sugar industry not only in Maharashtra but also in the country. The State has largest number of co-operative sugar factories and PACS.

2. Position of PACS in the State:

Some of part of the State always being in the grip of draught and famine, income from agriculture is not regular and certain in ^{some} such parts of State. Irregularity in the agricultural income has weakened the financial position of PACS in the State. The programme of reorganisation of PACS on a viable basis has not been implemented in Maharashtra. The PACS are largest in number but lowest in viability. Only 31 percent of the total PACS in the State are economically viable at the end of June 1982 (Table-2.3). Out of 18,104 PACS, 9,301 PACS are in profit, 8,622 are in loss and remaining 181 PACS show no profit no loss position as on 30th June 1982. This is due to low recovery and increasing amount of overdues of short and medium term loans. Only 6,132 societies (33.87%) in the State are having full-time paid secretaries.

Table No.2.4 indicates important operational aspects of the PACS in the State since 1961. The number of PACS shows increasing trend upto 1971 but thereafter the number of PACS has been decreased. Membership goes up steadily upto June, 1983 but there is no such steady growth in the number of borrowing members. Percentage of borrowing members to total members shows downward trend from 67 in 1961 to 28 in 1982. The State's contribution to share capital of PACS also shows increasing trend which indicates that the PACS in the State are still seeking Government support. Though Maharashtra is the pioneer State in the co-operative movement in the country, the PACS in the State are on the whole not very strong financially. Borrowings of PACS constitute major part (67.7%) in the working capital whereas owned funds are only 25 percent of working capital as on 30th June, 1982. Deposits are very negligible. Percentage of recovery to demand shows downward trend whereas the percentage of overdues to loans outstanding shows upward trend. This unsatisfactory trend in the operations of PACS is common all over Maharashtra. This has relation with agricultural productivity which depends upon various socio-economic and agro-climatic factors.

The position of overdues of short-term, medium-term and long-term loans as at the end of 30th June of 1980, 1981 and 1982 is depicted in Table No.2.5.

III. PACS. IN SOLAPUR DISTRICT

1. Agro-economic Profile of the District :

Lying entirely in the rivers of Bhima and Sina basins in the south-eastern part of the State, Solapur is the sixth largest district in the State. The entire district falls under the rain-shadow zone and receives only 58 cm. of rainfall which is the second lowest in the State after Ahmednagar district. The whole district has been declared as draught-prone area. The bhima irrigation project is the only major irrigation project which would irrigate about 1.68 lakh hectares in Solapur and Pune districts. There are few percolation tanks and lift irrigation projects in the district. About one-tenth of the net sown area is under irrigation. The principal source of irrigation is wells. The district is one of the leading growers of Jowar, accounting for 9% of the State's Jawar production. Other important crops are Bajra, wheat, gram, cotton, sugarcane and sunflower. But yields of these crops are relatively poor.

There are at present seven textile mills, four at Solapur and three at Barshi, and four sugar factories in the co-operative sector. Two industrial estates in the co-operative sector are located at Barshi and Solapur--while one more is being developed by MIDC at Solapur.

2. Agricultural Productivity and PACS.

Operational efficiency of PACS is closely related with the agricultural productivity. But due to lack of sufficient irrigation facilities in the district, agro-productivity is predominantly monsoon dependent. There are 848 PACS spread over eleven blocks in the district (Table No.2.6). But only 395 of them are economically viable, it means more than 50 percent of the PACS in the district are not economically viable; 48 PACS are inoperative. Improvements in agricultural productivity depends upon irrigation facilities, use of High Yielding varieties (HYV) of seeds and specific inputs for dryland and marginal land farming, fertilizers, pesticides and herbicides and improved agricultural implements. Out of all these factors irrigation is the principal factor and in this respect Solapur district is lagging far behind as compared to other districts. Agricultural operations of most of the farmers ^{are} and dependent upon irregular monsoon, therefore there is uncertainty of yield from agriculture as a result of which cultivating members of PACS hesitate to take loans from credit societies--and many of the borrowers fail to repay the crop loans in time. Thus low agricultural productivity puts the PACS in financial difficulty.

The dryland farming research Station of Mahatma Phule Agricultural University, has done a commendable work in the

improvement of agricultural productivity and in the development of dryland technology in the area of Solapur district. This research project has developed high yielding varieties of seeds suitable for agro-climatic conditions of the dist.

3. Multi Agency Finance to Agriculture and PACS.:

The induction of more than one institutional agencies in the area of agricultural financing has come to be known as multi-agency approach Establishment of Solapur Gramin Bank (sponsored by Bank of India) on 21st January, 1984, has accelerated the pace of rural banking. This bank with its 29 branches opened upto 31st December, 1985 in the district has started financing agricultural and non-agricultural activities in rural areas. Mobilisation of rural deposits and financing to village artisans has been facilitated through the branches of Gramin Bank. Within a period of one year of its working this bank has advanced Rs.44,38,000 for agricultural and non-agricultural activities in the jurisdiction of Solapur district. Commercial banks with their 160 branches in the district have advanced crop loans and term loans for agriculture. Thus, Commercial banks, Solapur Gramin Bank and PACS are meeting the needs of rural credit of Solapur district. Gramin Banks are competing agencies to PACS; therefore PACS have to extend their activities.

4. Financial Resources of PACS. in the District.

Borrowings from DCC bank is the principal source of financial resources for all the PACS in the district. The percentage of owned funds to working capital ranges between 20 and 40 in all the eleven blocks of the district. In respect of owned funds, Malsiras taluka is leading in the district. PACS in this taluka have also succeeded in mobilising rural deposits. Highest amount of rural deposits (i.e. Rs.18,99,000) has been collected by the PACS in Malsiras taluka. Out of total owned funds of PACS in the district share capital itself constitute major portion (81%) (Table No.2.7.).

5. Loan Operations :

Loan operations of PACS and agricultural productivity are corelated. There is no uniformity in loan operations of PACS in all eleven talukas of the district. (Table No.2.8). Advance and recoveries of S.T. and M.T. loans varies from taluka to taluka. Proportion of M.T. loans as compared to S.T. loans is very low in all the talukas. Percentage of overdues to loans outstanding ranges between 30 and 70 in respect of S.T. loans and between 15 and 95 in respect of M.T. loans all over the district. Major portion of Short and Medium term loans are overdue for over a period 3 years.

Table No.2.9 throws light on the number of defaulters and amount in default in the year 1983-84. Huge amount has been in default for over a period of three years. Number of defaulting members is more than the number of borrowing members. (Table-2.6). In all the talukas, number of defaulters and amount in default is a matter of concern which needs deep investigation as to their causes, remedies, etc.

Talukawase working results of PACS are shown in Table No.9-10. Out of 848 PACS in the district 531 are in profit, 293 are in loss and remaining 24 PACS show no profit no loss position, as on 30th June, 1984. Comparatively, PACS in Barshi taluka show better working results. Highest number of PACS are in profit for the year 1983-84.

Thus, operations and working results of PACS in the district give different picture in different talukas.

TABLE 2.1.

STATEMENT SHOWING AGENCYWISE
RURAL CREDIT OUTSTANDING

(Figures in percent)

Credit Agencies	At the end of		
	1951-52	1960-61	1970-71
A. Institutional Agencies			
I Government	3.3	6.6	6.7
II Co-operatives	3.1	10.4	20.1
III Commercial banks..	0.9	0.3	2.4
Total ..	<u>7.3</u>	<u>17.3</u>	<u>29.3</u>
B. Private Agencies			
I Agricultural money lenders	24.9	47.0	23.1
II Professional money lenders	44.8	13.8	13.8
Total ..	<u>92.7</u>	<u>82.7</u>	<u>70.7</u>
Grand Total ..	100.0	100.0	100.0

Source: Monthly Economic Digest, April-1984, Volume No.6.

TABLE 2.2.

POSITION OF PACS. IN THE COUNTRY
(Comparative Picture of Last Four Decades)

Particulars	1950-51	1960-61	1970-71	1980-81	1981-82
No.of PACS (in Lakh)	1.05	2.12	1.61	0.95	0.95
Membership (in Lakh)	44.08	170.41	309.63	575.11	607.11
Average members per society ..	45	80	193	605	639
Paid up Share Capital (Rs.Crores)	7.61	57.75	205.74	519.60	
Deposits (Rs.Crores)	4.28	14.58	69.46	289.00	317.00
Borrowings(Rs.Crores)	-	-	675.19	2433.00	2609.00
Working Capital (Rs.Crores)	37.25	273.92	1153.40	3576.80	-
Loans Issued (")	22.90	202.75	577.88	1746.00	1940.00
Loans Outstanding(")	-	-	784.48	2608.00	2762.00
Percentage of over-dues	22	20	41	42	44

Source- Monthly Economic Digest-April-1984. Vol.XII.No.6.

TABLE 2.3.

DETAILS OF PACS IN MAHARASHTRA
(June, 1982)

Item	PACS.	FSS.	LAMPS	TOTAL
No. of Societies ..	18104	28	274	18406
No. of Viable Societies ..	5737 (31.69)	25 (88.29)	176 (64.23)	5938 (32.26)
No. of State Partnered Societies. ..	2534 (14.00)	25 (89.29)	173 (63.14)	2732 (14.84)
No. of Societies in -				
(a) Profit ..	9301 (51.38)	13 (46.43)	148 (54.01)	9462 (51.41)
(b) Loss ..	8622 (47.62)	14 (50.00)	125 (45.62)	8761 (47.60)
(c) No profit no loss ..	181 (10.00)	1 (3.57)	1 (0.37)	183 (9.90)
No. of Societies having -				
(a) Full-time paid Secretaries ..	6132 (33.87)	27 (96.43)	261 (96.26)	6420 (34.88)
(b) Group/Part-time Secretaries ..	11972 (66.13)	1 (3.57)	13 (4.74)	11986 (65.12)

Note: Figures in brackets denote percentage to total.

Source:—"Cooperative Movement at a Glance in Maharashtra",
Booklet; Published by Commissioner for Co-operation
and Registrar of Cooperative Societies, Pune.



TABLE 2.4.

COMPARATIVE PICTURE OF FINANCIAL POSITION OF PACS. IN MAHARASHTRA

Particulars	Years				
	1961	1971	1981	1982	1983
No. of PACS. ..	18,988	20,014	18,389	18,406	18,353
Increase/Decrease (+/-) ..	-	+1,026	-1,625	+ 17	- 53
Membership ('000) ..	1,827	3,136	5,391	5,586	5,780
Increase/Decrease (+/-) ..	-	+1,309	+2,255	+ 195	+ 194
Average membership per society (Actual number) ..	96	157	293	303	314
Borrowing members ('000) ..	1,224	1,329	1,447	1,557	1,650
Percentage of borrowers to total members ..	67.00	42.40	27.00	28.00	28.50
Share Capital (Rs.Lakhs) ..	1,212	5,231	10,691	11,999	13,200
Of which provided by Govt. ..	90	142	238	279	300
Owned Funds (Rs.Lakhs) ..	1,519	6,277	13,386	15,085	16,500
Deposits (Rs.Lakhs) ..	99	405	1,035	1,180	1,350
Borrowings (Rs.Lakhs) ..	3,681	14,302	35,943	40,781	45,700
Working Capital (Rs.Lakhs) ..	5,668	20,984	52,695	60,256	68,000
Loans Advanced (Rs.Lakhs) ..	4,036	11,493	24,993	30,209	35,000
Loans Demanded (Rs.Lakhs) ..	3,990	15,408	35,004	42,119	48,000
Loans Recovered (Rs.Lakhs) ..	3,125	9,224	20,044	24,440	29,500
Percentage of Recovery to Demand ..	78.30	59.90	57.3	58.00	61.50
Loans Outstanding (Rs.Lakhs) ..	4,296	16,483	38,345	44,112	49,612
Loans Overdues (Rs.Lakhs) ..	865	6,184	14,965	17,679	18,500
Percentage of overdues to Loans Outstanding ..	20.00	38.00	39.00	40.00	37.00

Note:-No. of PACS includes Farmers Service Societies and Adiwasi Seva Societies.

Source:-"Cooperative movement at a glance in Maharashtra" Published by Commissioner for Co-operation and Registrar for Co-operative Societies, M.S., Pune-411 001.

TABLE 2.5.
OVERDUES POSITION OF PACS IN MAHARASHTRA

Item	At the end of June		
	1980	1981	1982
<u>Loans Outstanding</u>	RS.	RS.	RS.
(a) Short Term	25,252	29,164	33,819
(b) Medium Term	7,879	8,920	9,987
(c) Long Term	212	258	306
(d) Total	33,343	38,342	44,112

<u>Amount of Overdues</u>			
(a) Short Term	12,022	10,914	13,464
(b) Medium Term	4,479	4,006	4,137
(c) Long Term	25	43	77
(d) Total	16,526	14,963	17,678

<u>Amount of Total Recoveries</u>	15,278	20,044	24,440

Percentage of overdues to demand for ST., MT. and LT. together	51.62	42.75	41.97

Percentage of overdues to outstandings for ST., MT., and LT. together.	49.56	39.03	40.08

Percentage of Recovery to total Demand	47.72	57.26	58.03

Source:-"Co-operative Movement at a Glance in Maharashtra",
Booklet--Published by Commissioner for Cooperation
and Registrar of Cooperative Societies, Pune.

TABLE 2.6.

TALUKAWISE PARTICULARS OF PACS IN SHOLAPUR DISTRICT
(1983-84)

Sr. No.	Name of Taluka	No. of PACS in Taluka	No. of Viable PACS	PACS with State Distribution	No. of PACS in District	Villages covered	Population covered ('000)	Total Membership	Total Indexed Members	Borrowing Members	% age of borrowing members to total memb	No. of Defaulters
1.	Malsiras	81	44	11	4	104	282	26045 (322)	9905	5146 (64)	19.75	5359
2.	Mangalwedha	66	41	17	-	79	164	18335 (278)	7575	2444 (37)	13.30	5131
3.	Mohol	67	23	6	9	91	233	15311 (228)	5720	904 (13)	6.00	4816
4.	Sangola	71	41	11	-	88	181	25371 (357)	8601	2425 (34)	9.50	6484
5.	Akkalkot	88	36	7	6	128	255	25541 (268)	11164	4149 (47)	17.60	7015
6.	Karmala	91	71	8	9	112	188	20068 (221)	8343	1931 (21)	9.60	6328
7.	Barshi	121	37	17	9	135	312	28332 (234)	8530	2769 (22)	9.70	5761
8.	Madha	81	6	3	8	97	194	20184 (249)	6441	1889 (23)	9.30	4579
9.	Pandharpur	81	50	11	3	94	267	25988 (296)	9852	4041 (50)	16.85	5811
10.	North Solapur	37	24	14	-	50	588	8931 (241)	3605	1477 (40)	16.53	3482
11.	South Solapur	64	22	26	-	87	240	18345 (287)	7214	1389 (21)	7.57	5936

Note:-Figures in bracket indicates average members per socoety.

Source:-Records of District Deputy Registrar of Cooperatives, Solapur.

TABLE 2.7.

TALUKAWISE FINANCIAL RESOURCES OF PACS IN SOLAPUR DISTRICT
(1983-84)

(Rs. in Thousand)

Sr. No.	Name of Taluka	No. of PACS.	Paid share capital	Reserve Funds	Deposits	Total owned Funds	Government Contribution	Total Working Capital	Total Borrowings	% of owned Funds to working Capital
1.	Malsiras ..	81	14980	6608	1899	21588 (267)	304	56614 (699)	34176	38
2.	Mangalwedha..	66	4702	608	16	5310 (80)	95	23916 (362)	18683	22
3.	Mohol ..	67	3511	361	61	3872 (57)	25	16117 (240)	12801	24
4.	Sangola ..	71	4103	582	19	4685 (66)	82	22218 (312)	18552	21
5.	Akkalkot ..	88	7038	569	35	7607 (86)	26	38864 (442)	30927	20
6.	Karmala ..	91	5052	548	8	5600 (62)	22	24756 (272)	19775	23
7.	Barshi ..	121	4966	1857	46	6823 (56)	136	19180 (158)	10949	35
8.	Madha ..	81	3331	1001	59	4332 (53)	19	14487 (178)	9226	30
9.	Pandharpur ..	81	8033	1267	92	9300 (114)	29	41041 (506)	29970	23
10.	N. Solapur ..	37	2350	384	7	2734 (74)	97	11801 (319)	9126	23
11.	S. Solapur ..	64	4873	622	99	5495 (86)	201	26205 (409)	20944	19
	TOTAL ..	848	62943	14407	2346	77346 (91)	1040	304205 (359)	215135	40

NOTE:-Figures in bracket indicates average amount per society

Source:-Records of District Deputy Registrar of Cooperatives Solapur.

TABLE 2.8

LOAN OPERATIONS OF PACS. IN SOLAPUR DISTRICT
(1983-84)

(Figures in '000)

Sr. No.	Taluka	No. of PACS	Gross Borrowings	Loans Advanced		Loans Recovered		Loans Outstanding		Loans Overdues		%age of overdues to out-standing loans
				S.T.	M.T.	S.T.	M.T.	S.T.	M.T.	S.T.	M.T.	
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	S.T. M.T.
1.	Malsiras	77	28642	30367	1229	27246	322	44377	2062	15594	338	35 18.0
2.	Mangalwedha	66	8355	7463	1512	7719	1282	14922	5323	7805	3035	52 58.0
3.	Mohol	58	3644	3694	261	2838	863	9961	3806	6841	3063	69 80.0
4.	Sangola	66	8002	6394	2288	5521	2339	11137	7517	5040	7074	45 94.0
5.	Akkalkot	82	14841	15596	9	13091	602	28359	5046	14169	3100	50 62.00
6.	Karmala	83	6299	6559	193	4451	1282	15644	6050	9462	3760	61 62.0
7.	Barsi	112	6265	6617	73	5575	493	11797	2393	6373	2031	54 85.00
8.	Madha	61	5700	5317	449	3775	910	9281	3558	3675	2268	44 64.0
9.	Pandharpur	77	23188	24197	503	15787	1841	32699	1643	10774	1521	33 92.0
10.	N.Solapur	36	5404	4595	38	3476	223	7211	2635	3332	2273	46 86.0
11.	S.Solapur	64	9278	9178	309	7832	696	16481	5107	9204	4413	56 86.0
	TOTAL	782	109624	119979	6857	97316	10857	200874	45144	92273	30981	46 68.5

Source:--Records of the District Deputy Registrar for Cooperatives Solapur.

TABLE 2.9.
PARTICULARS OF DEFAULTERS IN THE DISTRICT
(1983-84)

Sr. No.	Taluka	Number of Defaulters	Amount in default (ST + MT) Rs.	Average amt. per Defaulter.	Defaulters for over 3 years	
					No. of Defaulters.	Amount defaulted Rs.
1.	Malshiras ..	5,359	1,60,33,271	2,992	2,036	41,75,280
2.	Mangalwedha ..	5,131	1,08,40,656	2,113	2,278	41,74,305
3.	Mohol ..	4,816	99,04,827	2,057	3,174	61,65,061
4.	Sangola ..	6,484	1,01,15,557	1,560	3,067	40,68,595
5.	Akkalkot ..	7,015	1,72,69,315	2,462	2,171	41,01,214
6.	Karmala ..	6,328	1,32,22,580	2,090	3,999	71,47,060
7.	Barshi ..	5,761	84,04,992	1,459	2,935	47,20,847
8.	Madha ..	4,579	59,43,666	1,298	2,881	37,11,798
9.	Pandharpur ..	5,811	1,22,95,808	2,116	3,251	45,56,268
10.	N.Solapur ..	3,482	56,06,263	1,610	1,966	25,98,350
11.	S.Solapur ..	5,936	1,36,18,021	2,294	4,011	66,96,794

Source:-Records of the District Deputy Registrar of Co-operatives, Solapur.

TABLE 2.10
TALUKAWISE OPERATING RESULTS OF PACS IN SOLAPUR DISTRICT
(1983-84.)

Sr. No.	Taluka	No. of PACS in Area	No. of PACS in Profit	Amount of Profit	No. of PACS in Loss	Amount of Loss	No. of PACS with no profit no loss	%age of PACS in Profit to Total PACS
				Rs.		Rs.		
1.	Malshiras ..	81	50	13,80,527	31	1,41,215	-	62
2.	Mangalwedha..	66	42	4,62,197	24	3,63,803	-	65
3.	Mohol ..	67	45	3,34,187	22	70,707	-	68
4.	Sangola ..	71	29	2,49,160	42	3,16,478	-	40
5.	Akkalkot ..	88	43	3,21,092	39	4,86,636	6	48
6.	Karmala ..	91	55	6,39,344	27	2,20,928	9	61
7.	Barsi ..	121	100	8,29,146	12	1,18,186	9	83
8.	Madha ..	81	63	6,16,858	18	25,901	-	78
9.	Pandharpur ..	81	45	9,66,505	36	3,62,232	-	55
10.	N.Solapur ..	37	19	1,59,594	18	91,870	-	51
11.	S.Solapur ..	64	40	4,81,884	24	6,61,624	-	63
	TOTAL ..	848	531	--	293	--	24	63

Source:- Records of the District Deputy Registrar of Cooperatives, Solapur.