
CHAPTER IV

**OVERDUES OF FARM LOANS
IN BHEDASGAON VILLAGE**

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As outlined in chapter III, out of the four institutions engaged in advancement of farm loans to the agriculturists in Bhedasgaon village, this study covers defaulting - members of the Bhedasgaon Society.

Position of the borrowing members, total number of borrowing members and the number of defaulters during the five year period of study is given in the following Table.

Table No. 4.1 : Statement showing position of Borrowing Members and Defaulters.

Year-end	No. of Borrowing Members	Total No. of Borrowers	Defaulters out of total Borrowers
1981 - 82	412	661	183
1982 - 83	536	536	171
1983 - 84	596	574	140
1984 - 85	516	613	238
1985 - 86	402	516	201

Source : Office Records of the Bhedasgaon Society.

Overall Position Of Overdues

Year-wise position of loans advanced, loans recovered, loans outstanding & overdues as on the last day of the year is shown in the following Table.

Table No. 4.2 : Statement showing Year-wise Loans Advanced, Recoveries Made, Outstanding Loans & Overdue Loans of the Bhedasgaon Society.

Year	Total Member of Society	Total Borrowing Member	Total Loans given to Member (S.T.+ M.T.)	Loans Recovered	Outstanding Dues		Overdues out of outstanding		percentage of overdues to outstanding Loans
					No. of A/c	Amount Rs.	No. of A/c	Amount Rs.	
81-82	750	412	3,53,973	3,10,974	661	4,13,446	183	1,23,443	29
82-83	754	536	6,35,642	4,50,723	536	5,98,365	171	92,436	14
83-84	766	596	4,90,177	5,33,386	574	5,54,956	140	71,037	12
84-85	797	517	5,56,459	4,72,927	613	6,41,087	238	1,56,624	25
85-86	803	402	5,77,450	5,33,407	518	6,85,129	201	1,80,723	26

Source : Annual Reports of the Bhedasgaon Society.

Details of Overdues

List of defaulters, numbering 201 as on 30th June 1986 is given as Annexure 4.1 at the end of this chaptr.

Following Table shows the period - wise classification of overdues of short - term & medium term loans given by the Bhedasgaon Society.

Table No. 4.3 : Statement showing Period - wise Overdues of short - term & Medium Term Loans of the Bhedasgaon Society as on 30th June, 1986.

Period	Number of Defaulters		Amount (Rs.)	
Upto One year	113	(56.2)	96,652	(75.23)
Two years	50	(24.9)	12,112	(9.43)
Three years	11	(5.47)	4,017	(3.13)
Four years	10	(4.96)	2,356	(1.83)
Above five years	17	(8.46)	13,339	(10.38)
Total	201	(100.00)	1,28,476	(100.00)

Source : Prepared from Annexure No. 4.1.

The above Table shows that about 83 percent of overdues are for a period of 2 years or less & the remaining 17 percent overdues are for a period of more than 3 years. 10.38 percent of overdues are for period of more than 5 years.

Purpose -wise Loans and Overdues

Following Table shows the cropwise loans advanced & overdues as on 30/6/1986.

P. T. O

Table No. 4.4 : Statement showing cropwise Loans Advanced & Overdues of the Bhedasgaon society as on 30th June 1986.

Crop	Defaulting Member as on 30/6/86	Amount of Loan Rs.	Defaulter Member	Overdues Amount Rs.
Sugarcane	187	2,81,797	63 (33.6)	89,722 (31.8)
Hybrid	170	70,328	68 (39.9)	40,008 (56.8)
Consumption	81	22,678 (75.3)	61 (70.6)	16,328
Sugarcane + Hybrid	38	70,626	20 (52.6)	45,343 (64.2)
Medium Term	50	2,58,680	38 (76.0)	39,665 (15.3)
Sugarcane + Medium Term + Hybrid	42	97,021 q	6 (13.9)	15,284 (15.6)
Hybrid + Medium Term	12	49,628	8 (66.6)	10,857 (21.8)

Source : Prepared from Annexure 4.1.

The above Table shows that the M.T. loans had the highest Percentage of the number of defaulters (79%) but only 15.3 percent of the defaults in amount. It is closely followed by consumption loans. The percentage of number of defaulters has been 75.3 and the percentage of defaulted amount has been 70.6. Sugarcane & hybrid combined loans have had 52.6% of members defaulting & 64.2% of loans have been in default. Hybrid & medium term combined loans also show a high percentage (66.6%) of defaulting members, but amount defaulted was comparatively less at 21.8%.

Owned-funds & Overdues of Members.

Following Table shows the owned funds & overdues per defaulting member, on an average, for the five years under study.

Table No. 4.5 : Statement showing Owned funds & overdues per Defaulting Member.

Year	Owned funds per Member (Rs.)	Overdues per defaulting Member (Rs.)
1981 - 82	290.4	675.5
1982 - 83	326.5	540.5
1983 - 84	346.7	507.4
1984 - 85	372.8	553.4
1985 - 86	425.9	899.1

Source : Annual Reports of the Bhedasgaon Society.

The above Table, shows that the defaulting members' overdues have been more than the average owned funds of the members at large. By owned funds is meant share capital and the Reserve & other funds of the Bhedasgaon Society.

Interviews With Selected Defaulters

10 members out of the total of 17 who have been defaulters of the Bhedasgaon Society have been interviewed by the auther. The remaining 7 members could not be contacted for various reasons like death of member, member hasleft the village etc. The interviews are summarised thus :

Sr. No.	Name of Defaulter	Amount Defaulted Rs.	Date of Default	Purpose of Loan	Reasons for default
1	Anant Yashwant Patil	2464	30/6/80	Sugarcane	Father haspitalised for quite a long time.
2	Babu Yashwant Harugade	1023	30/6/74	Medium Term	Loan used for redemption of loan taken by father; land mortgaged to others for Loans taken.
3	Vasant Laxman Joshi	1023	3/6/74	Purchase of Sagar shares of Sagar factory	shares purchased factory but there was heavy loss in retail cloth business.
4	Dnyanadeo Aaba Patil	1023	30/6/74	Medium Term	There is neither a source of water or irrigation facility could not raise sufficient crop. because of scanty rains.

5	Sadhu Bhau Harugade	752	30/6/74	Purchase of shares of sagar factory	Sagar factory shares purchased, but there is neither a source of water or irrigation facility; a son employed earning Rs. 3000 p.a.
6	Kisan Raghu Kamble	580	30/6/78	Consumption	Land given to Cultivation to others.
7	Yashwant Hari Prabhavale	200	30/6/78	Consumption	Expenditure more than income, therefore could not repay the loans
8	Shri Sonabai Bapu Tambe	200	30/6/82	Consumption	Husband expired, finds to difficult to pull on with $\frac{1}{4}$ acre of land; two sons are employed eaming about Rs. 4000 per annum.
9	Namdeo Shiva Tambe	173	30/6/78	Consumption	Expenditure more than income.
10	Ganapati Dadu Harugade	102	30/6/71	Hybrid	2 acres of land under irrigation installed 10 H.P. electric motors; two sons are employed at Bombay.

The author feels that except shri. Ganapati Dadu Harugade who seems to be a wilful defaulter all others do not have repaying capacity. Shri. Dnyandeo Aaba Patil (Sr. No.4) and Shri. Sadhu Bhau Harugade have suggested that their share amount & other deposits with the Bhedasgaon Society may be adjusted against the payment of overdues against their names.

Interview of office - bearers

Chairman & Vice - Chairman of the Bhedasgaon Society were also interviewed by the author. Their views may be summarized thus:

i) Recovery by "linking" is sometimes as low as 25% of the demand in a year. With re-opening of Vishwas Sahakari Sakhar Karkhana Ltd, Sarud - Chikhali this year, recovery by "linking" process has improved to 50%. Members go to sell their jaggery through private commission agents who exploit the members' weaknesses to their advantage in more than one way. That hampers the recovery, of loans of the Bhedasgaon Society.

ii) Members' co-operation as far as recovery of loans is concerned is not positive. Members try to avoid repayment of loan, if possible.

iii) Some of the Members have expired & some of them have left the village for ever. The Bhedasgaon Society finds it difficult to recover overdues involved in such cases.

iv) Secretary has to look after a variety of things. He is not in a position to concentrate on the work of recovery of loans. Members of managing committee must participate in the efforts made for recovery of loans.

v) Government should write off the overdue loans of those members who can be said to be marginal farmers (with a very meagre land holding like a fraction of an acre) to 100% of their overdues.

iv) Overdues of big landholders must be recovered through coercive measures.

Other Organizations

There are no overdues at the Bhedasgaon KDCC Bank during all the five years of study. In case of Bank of Maharashtra, overdues form 28.47% of the total loan outstanding as on 30th June 1986.

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1. Kedari Narayan Patil	3355	420	1203	1378	-	2581	-	30.06.86	-	-	-
2. Dagedu Krishna Ravan	515	50	5145	1599	-	6753	-	30.06.85	6753	-	-
3. Vishwas Maruti Patil	770	-	4706	200	-	4906	-	30.06.86	-	-	-
4. Dadu Ganapati Asavale	1535	410	4494	-	-	4494	-	30.06.86	-	-	-
5. Maruti Balu Haru-gade	905	180	3854	322	-	4176	-	30.06.85	4176	-	-
6. Sampat Vithu Gurav	735	-	2694	436	-	3082	766	30.06.86	-	-	-
7. Sapu Mahadeo Haru-gade	495	25	1794	-	-	1794	1481	30.06.85	1794	-	-
8. Bapu Rau Chorage	1370	10	2935	-	-	2935	-	30.06.86	-	-	-
9. Shyamrao Y. Khebole	985	10	996	-	-	996	1823	30.06.86	996	-	-
10. Dynadeo S. Patil	395	-	2694	-	-	2694	-	30.06.86	-	-	-
11. Bapu K. More	525	-	1536	1066	-	2602	-	30.06.86	-	-	-
12. Ramchandra E. Patil	400	80	2551	-	-	2551	-	30.06.86	-	-	-
13. Anant Y. Patil	215	-	2464	-	-	2464	-	30.06.86	2464	-	-
14. Jagannath Sedhu Shelake	830	-	1800	746	-	2546	-	30.06.86	-	-	-
15. Shripoti T. Patil	910	-	2453	-	-	2453	-	30.06.86	-	-	-
16. Maruti S. Rane	475	160	227	633	-	855	1513	30.06.85	855	-	-
17. Tukaram D. Kusale	420	70	1551	-	-	1551	766	30.06.86	-	-	-
18. Dynadeo L. Khonge	835	175	1340	80	-	1420	866	30.06.86	-	-	-

21.	Bapu Ganapati Aasevale	1965	385	2119	-	-	2119	-	30.06.86	-
22.	Namdeo M. Harugade	200	140	1660	403	-	2063	-	30.06.86	2063
23.	Tukaram L. Chougule	725	710	1256	402	-	1608	404	30.06.86	-
24.	Abbas R. Mulani	470	210	2043	224	-	2267	-	30.06.86	-
25.	Gulab R. Mulani	245	155	1903	100	-	2003	-	30.06.85	2003
26.	Ganapati Y. Patil	565	40	1829	-	-	1829	-	30.06.86	-
27.	Laxmen K. Chorage	645	251	-	269	-	269	1522	30.06.85	269
28.	Sakharam A. Patil	240	80	111	-	-	111	1615	30.06.85	111
29.	Remchandra G. Patil	685	330	1711	209	-	1920	-	30.06.86	-
30.	Shivaji S. Patil	835	160	1703	-	-	1703	-	30.06.86	-
31.	Ganpati A. Power	2185	30	1562	-	-	1562	-	30.06.86	-
32.	Mahadeo G. Aasevale	475	-	1549	-	-	1549	-	30.06.86	-
33.	Nana G. Patil	560	165	933	100	-	1033	412	30.06.86	1033
34.	Tukaram D. Khabale	585	195	711	-	-	1445	-	50.06.86	-
35.	Anand A. Patil	110	-	-	-	-	-	1418	30.06.86	-
36.	Mahadeo S. Patil	1190	610	1415	-	-	1415	-	30.06.86	-
37.	Keshav B. Patil	405	70	1377	-	-	1377	-	30.06.86	-
38.	Dadu G. Chougule	505	105	711	633	-	1344	-	30.06.86	-
39.	Yeshwant M. Tambe	155	20	-	-	-	300	1002	30.06.86	-
40.	Bapu L. Chougule	345	335	1260	-	-	1260	-	30.06.84	1260
41.	Lakhu D. Tambe	120	-	-	-	-	-	1252	30.06.86	-
42.	Haranabai D. Shelke	145	-	-	1213	-	1213	-	30.06.85	1213

46.	Sakhubai K. Patil	170	65	-	1058	-	1058	-	30.06.86	-
47.	Yashwant M.Chougule	125	-	600	433	-	1033	-	30.06.86	-
48.	Baburao Y.Harugade	105	-	-	-	-	-	1023	30.06.74	-
49.	Bajirao M.Phalake	25	-	-	-	-	-	1023	30.06.74	-
50.	Shankar N. Patil	50	-	-	-	-	-	1023	30.06.74	-
51.	Vasant L. Joshi	5	-	-	-	-	-	1023	30.06.74	-
52.	Dyanadeo A. Patil	135	15	-	-	-	-	1023	30.06.74	-
53.	Dadu Rama Phalake	170	50	400	-	-	400	607	30.06.86	-
54.	Dagadu R.Naikwade	190	10	-	-	300	300	661	30.06.86	-
55.	Dyanu R. Patil	560	165	-	957	-	957	-	30.06.86	-
56.	Sedu S. Parit	195	-	-	-	-	-	953	30.06.86	-
57.	Ganapati A. Patil	145	-	-	944	-	944	-	30.06.86	-
58.	Shyamrao C. Naik	100	-	820	10	-	920	-	30.06.86	-
59.	Mahadeo B.Harugade	290	155	901	-	-	901	-	30.06.86	-
60.	Shanker R. Patil	875	185	586	-	-	586	276	30.06.86	-
61.	Shivrem Y.Sawant	450	90	873	-	-	873	-	30.06.86	-
62.	Shyamrao N.Harugade	80	-	-	824	-	824	-	30.06.85	824
63.	Mahadeo R. Harugade	455	55	829	-	-	829	-	30.06.85	829
64.	Bapu Y. Savant	140	-	-	818	-	818	-	30.06.86	-
65.	Hybati A. Powar	125	-	817	-	-	817	-	30.06.86	-
66.	Lexibai J. Naik	175	15	-	755	-	755	-	30.06.86	-
67.	Bapu M. Patil	195	75	784	-	-	784	-	30.06.86	-
68.	Sadhu B.Harugade	150	35	-	-	-	-	752	30.06.74	-

69. Sukram D. Patil	105	50	750	-	750	-	30.06.78	750
70. Aakotai M. Patil	145	-	-	748	740	-	30.06.86	-
71. Aakotai T. Patil	960	95	739	-	739	-	30.06.86	-
72. Bhyamrao B. Patil	465	235	222	514	736	-	30.06.86	-
73. Mahadeo S. Kharbale	40	-	-	720	720	-	30.06.84	720

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
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74.	Janabai A. Harugade	105	-	-	-	-	690	30.06.86	-
75.	Shankar S. Aswale	235	40	622	-	622	-	30.06.86	-
76.	Pandurang N. Shival- kar	110	55	618	-	618	-	30.06.85	618
77.	Bhahudas B. Sutar	90	-	607	-	607	-	30.06.85	607
78.	Rama Natha Harugade	265	95	602	-	602	-	30.06.86	-
79.	Keshav R. Harugade	50	-	602	-	602	-	30.06.86	-
80.	Kisan R. Kamble	50	-	-	-	-	580	30.06.86	580
81.	Pandurang A. Nalugade	100	-	-	575	575	-	30.06.86	-
82.	Shyamrao B. Harugade	335	150	-	574	574	-	30.06.85	574
83.	Shyamrao B. Ravan	195	50	-	-	300	261	30.06.86	-
84.	Babu G. Parit	285	90	542	-	542	-	30.06.83	542
85.	Shankar S. Patil	100	-	542	-	542	-	30.06.86	-
86.	Dadu L. Khonge	95	-	536	-	536	-	30.06.86	-
87.	Maruti D. Aswale	45	-	533	-	533	-	30.06.86	-
88.	Parvati S. Ghatage	115	75	526	-	526	-	30.06.86	-
89.	Dyandeo T. Phalake	75	10	233	-	300	533	30.06.86	-
90.	Babu R. Shelake	90	40	511	-	511	-	30.06.85	511
91.	Ganapati A. Patil	125	75	502	-	502	-	30.06.85	502
92.	Mahipati G. Patil	455	170	-	-	-	500	30.06.86	-
93.	Namdeo P. Patil	120	-	111	-	111	380	30.06.86	-
94.	Tukaram M. Harugade	500	175	-	463	463	-	30.06.86	-
95.	Jyoti C. Patil	295	-	-	454	454	-	30.06.86	-

96. Shripati A. Kusale	260	75	-	445	-	445	-	30,06.86	-
97. Bundu N. Kamble	150	-	-	-	-	-	435	30,06.86	-
98. Yashwant H. Patil	90	40	-	432	-	432	-	30,06.84 432	-
99. Tukaram B. Ghatage	120	15	-	422	-	422	-	30,06.84	422
Chandrappa D. Chougule	185	100	-	422	-	422	-	30,06.86	-

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
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1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
101.	Kalu Sawale Hurugade	195	60	-	421	-	421	-	30.06.80	421	-
102.	Aakeram S. Khabale	65	-	-	411	-	411	-	30.06.86	-	-
103.	Anand M. Patil	105	-	-	-	400	400	-	30.6.86	-	-
104.	Narayan B. Nalage	320	40	-	400	400	400	-	30.06.86	-	-
105.	Bandu K. Dhanangor	20	-	-	-	400	400	-	30.06.85	400	-
106.	Vasant B. Jadhav	80	-	-	-	400	400	-	30.06.86	-	-
107.	Shyamrao B. Chougule	185	70	-	-	400	400	-	30.06.86	-	-
108.	Dattatraya B. Kumbhar	60	20	-	396	-	396	-	30.06.86	396	-
109.	Shripati B. Shelake	135	50	-	-	355	355	-	30.06.86	-	-
110.	Kisan G. Patil	130	10	-	-	-	-	348	30.06.86	-	-
111.	Balkrishna M. Khabale	1210	885	339	-	-	339	-	30.06.82	339	-
112.	Pandurang B. Gurav	405	-	-	336	-	336	-	30.06.86	-	-
113.	Dhondi C. Naikwadi	140	30	-	333	-	333	-	30.06.84	333	-
114.	Vasant S. Khonge	130	140	-	333	-	333	-	30.06.86	-	-
115.	Tukaram D. Patil	210	350	-	322	-	322	-	30.06.86	-	-
116.	Pandurang S. Surya- vanshi	25	-	-	322	-	322	-	30.06.86	-	-
117.	Jagannath D. Asawale	85	50	-	322	-	322	-	30.06.86	-	-
118.	Anand M. Khabale	100	60	-	312	-	312	-	30.06.82	312	-
119.	Bandu M. Khabale	300	135	-	311	-	311	-	30.06.86	-	-
120.	Hausa A. Nalage	205	50	-	311	-	311	-	30.06.85	311	-
121.	Laxman P. Sawant	55	155	-	305	-	302	-	30.06.85	302	-

122. Keshav N. Patil	260	50	-	30	-	300	-	30.06.86	-
123. Pandurang G. Patil	50	-	-	-	300	300	-	30.06.86	-
124. Pandurang B. Chougule	50	-	-	-	300	300	-	30.06.85	300
125. Parubai S. Salukhe	60	-	-	-	300	300	-	30.06.86	-
126. Baburao T. Phalke	80	-	-	-	300	300	-	30.06.86	-

127.	Bhimrao N. Kulkarni	45	-	-	400	4LC	-	30.06.86	4LC
128.	Shyamrao L. Kadam	55	-	-	300	300	-	30.06.86	-
129.	Shyamrao N. Chorage	50	-	-	300	300	-	30.06.85	300
130.	Sonabai C. Kamble	85	5	-	300	300	-	30.06.86	-
131.	Sadhu K. Awale	120	20	-	300	300	-	30.06.86	-
132.	Hirabai A. Naik	60	-	-	300	300	-	30.06.86	300
133.	Dyasnadeo C. Naik	110	-	-	300	300	-	30.06.86	300
134.	Jagannath B. Lohar	35	10	-	300	300	-	30.06.86	300
135.	Sakharan T. Kamble	55	-	-	300	300	-	30.06.86	300
136.	Hirabai S. Kamble	45	-	-	300	300	-	30.06.86	-
137.	Rahendra D. Tade	25	-	-	300	300	-	30.06.86	-
138.	Mahadeo G. Kulkarni	510	-	-	-	-	268	30.06.74	268
139.	Rajaram T. Patil	75	-	222	-	222	-	30.06.86	-
140.	Govind N. Patil	1190	20	222	-	222	-	30.06.86	-
141.	Ganapati P. Patil	165	35	238	-	238	-	30.06.78	238
142.	Dhondiram R. Harugade	135	60	-	211	211	-	30.06.86	-
143.	Anubai F. Patil	90	20	211	-	211	-	30.06.85	211
144.	Keshav H. Patil	345	185	209	-	209	-	30.06.86	-
145.	Laxibai T. Ghatage	80	20	200	-	200	-	30.06.84	200
146.	Shivaji R. Patil	30	-	200	-	200	-	30.06.80	200
146.	Shyamrao S. Ravan	95	50	200	-	200	-	30.06.85	200

147. Hausabai B. Patil	60	60	-	200	-	30.06.85	200	-
148. Dattu Y. Kamble	65	-	200	200	-	30.06.86	200	-
149. Joytiram P. Ghatage	30	-	200	200	-	30.06.86	-	-
150. Akaram B. Lohar	45	30	-	200	200	30.06.84	200	-
151. Namdeo B. Chougule	30	-	-	200	200	30.06.72	200	-
152. Yashwant H. Prabhavale	25	-	-	200	200	30.06.78	200	-

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1. ----- 3. ----- 4. ----- 5. ----- 6. ----- 7. ----- 8. ----- 9. ----- 10. ----- 11. ----- 12. -----

153.	Yashwant G. Nalugade	70	30	-	-	200	-	30.06.84	200	-
154.	Laxibai T. Patil	80	20	-	-	200	-	30.06.82	200	-
155.	Vilas T. Patil	15	-	-	-	200	-	30.06.82	200	-
156.	Sonabai B. Tembe	20	-	-	-	200	-	30.06.82	200	-
157.	Sonabai B. Harugade	50	10	-	-	200	-	30.06.84	200	-
158.	Aakaram C. Naik	20	-	-	-	200	-	30.06.85	200	-
159-	Shayamrao K. Salukhe	25	-	-	-	200	-	30.06.86	-	-
160.	Hirabai D. Kamble	15	-	-	-	200	-	30.06.85	200	-
161.	Balabai S. Patil	15	-	-	-	200	-	30.06.85	200	-
162.	Leelabai A. Aswale	15	-	-	-	200	-	30.06.85	200	-
163.	Shantabai Y. Desai	15	-	-	-	200	-	30.06.85	200	-
164.	Yashwant D. Desai	15	-	-	-	200	-	30.06.85	200	-
165.	Vilas Keshav Patil	15	-	-	-	200	-	30.06.85	200	-
166.	Bapu Narayan Farit	140	45	-	-	200	-	30.06.86	-	-
167.	Rukmini D. Patil	25	-	-	-	200	-	30.06.86	-	-
168.	Rama P. Phalake	30	15	-	-	200	-	30.06.85	200	-
169.	Kisan A. Vade	50	-	-	-	200	-	30.06.86	-	-
170.	Shripati G. Khonge	20	-	-	-	200	-	30.06.86	-	-
171.	Akaram E. Harugade	20	-	-	-	200	-	30.06.86	-	-
172.	Savitribai D. Harugade	20	-	-	-	200	-	30.06.86	-	-
173.	Pandurang D. Aswale	20	-	-	-	200	-	30.06.86	-	-

174.	Krishnadeo M. Aswale	20	-	-	200	200	-	30,06.86	-
175.	Santaram T. Phalake	25	-	-	200	200	-	30,06.86	-
176.	Sarjeraso M. Ravan	20	-	-	200	200	-	30,06.86	-
177.	Shantabai G. Patil	20	-	-	200	200	-	30,06.86	-
178.	Eshwara Rama Kadam	10	-	-	200	200	-	30,06.86	-

- 7 -

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.

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|------|----------------------|-----|-----|-----|-----|-----|------|----------|-----|
| 179. | Namdeo S. Tambe | 30 | - | - | 173 | 173 | - | 30.06.80 | 173 |
| 180. | Shankar G. Desai | 45 | 30 | 150 | - | 150 | - | 30.06.83 | 150 |
| 181. | Balabai G. Logare | 70 | 35 | 142 | - | 142 | - | 30.06.84 | 142 |
| 182. | Ganapati A. Harugade | 655 | 145 | 122 | - | 122 | 766 | 50.06.86 | - |
| 183. | Tukaram H. Bhosale | 180 | - | - | - | - | 1003 | 30.06.86 | - |
| 184. | Namdeo D. Asawale | 30 | - | 134 | - | 134 | - | 30.06.85 | 134 |
| 185. | Anand H. Harugade | 115 | 135 | 173 | - | 173 | - | 30.06.83 | 173 |
| 186. | Govind H. Patil | 150 | - | 121 | - | 121 | - | 30.06.83 | 121 |
| 187. | Anand B. Shelake | 25 | 20 | 120 | - | 120 | - | 30.06.84 | 120 |
| 188. | Akkatai P. Patil | 40 | - | 119 | - | 119 | - | 30.06.83 | 119 |
| 189. | Shyamrao B. Chougule | 185 | 70 | 111 | - | 111 | - | 30.06.86 | - |
| 190. | Laxman D. Harugade | 15 | - | 111 | - | 111 | - | 30.06.86 | - |
| 191. | Shankat T. Patil | 45 | - | 111 | - | 111 | - | 50.06.86 | - |
| 192. | Ganapati B. Desai | 45 | - | 111 | - | 111 | - | 30.06.85 | 112 |
| 193. | Ganapati D. Harugade | 35 | 25 | 102 | - | 102 | - | 30.06.71 | 102 |
| 194. | Sonabai K. Buva | 120 | 40 | 100 | - | 100 | - | 30.06.86 | - |
| 195. | Dadu B. Harugade | 175 | 50 | 100 | - | 100 | - | 30.06.85 | 100 |
| 196. | Sadhu Nanu Harugade | 30 | 40 | 100 | - | 100 | - | 30.06.86 | - |
| 197. | Dattu B. Lohar | 35 | - | 67 | - | 67 | - | 30.06.85 | 67 |
| 198. | Bandu B. Tambe | 195 | - | - | - | - | 56 | 30.06.86 | - |
| 199. | Shamrao B. Patil | 30 | - | 10 | - | 10 | - | 30.06.85 | 10 |

| | | | | | | | |
|------|--------------------|-----|------|------|----------|----------|------|
| 200. | HANMANT K. KAVAN | 155 | 1027 | 1027 | 1936 | 30-06-85 | 1027 |
| 201 | SHAMRAO R. ASAVALE | 250 | 1749 | 1749 | 30-06-86 | 1749 | 1749 |

GRAND TOTAL :-

| | | | | |
|-------|-------|-------|-------|-------|
| 85837 | 37912 | 14428 | 31898 | 49711 |
|-------|-------|-------|-------|-------|

Source : Office Records of the Bhedasgaon Society.

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| 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | 9. | 10. | 11. |
|----|----|----|----|----|----|----|----|----|-----|-----|