

CHAPTER-III

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ROLE OF THE DISTRICT CENTRAL CO-OPERATIVE  
BANK IN FINANCING AGRICULTURE

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ROLE OF THE DCC BANK IN FINANCING AGRICULTURE

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Role of the DCC Bank in Financing Agriculture

- Historical Development
- Overall Progress
- Objectives of the DCC Bank
- Organisation Structure
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### CHAPTER-III

#### Role of the DCC Bank in Financing Agriculture

As seen in Chapter No.II, the co-operative banks dominate in the field of financing agriculture in Karad Taluka. Among the co-operative banks again Satara District Central Co-operative Bank Ltd., Satara (henceforth called "DCC Bank") occupies the top position with its highest loaning during all the three years study.

#### Historical Development

The DCC Bank was established on 15th August, 1949 as the North Satara District Central Co-operative Ltd. at Satara. The first General Meeting was held on 10th September, 1950. In this general meeting the bye-laws of the Bank were approved for a adoption. The Bank started its working on 11th Nov., 1950.

Laxmi Co-operative Bank Ltd., Phaltan, merged in to this Bank on 15th August, 1961. After this merger, name of the Bank was changed to Satara District Central Co-operative Bank Ltd., Satara.

#### Overall Progress

Process of the DCC Bank is shown in the following Table with vital statistics relating to the years 1949-50, 1959-60, 1969-70, 1979-80 and 1985-86.

Table No.3.1 : Statement showing the vital statistics of the  
DCC Bank Progress.

(Rs.in Lakhs)

Sr. No. :	Year → Items :	1949-50	1959-60	1969-70	1979-80	1985-86
I	<u>Capital</u>	1.74	12.26	77.56	200.00	263.16
	Out of which					
	1.Societies	0.47	7.11	38.82	125.00	204.73
	2.Individuals	1.27	1.40	1.49	1.50	1.18
	3.Others if any	-	3.75	37.25	73.50	57.25
II	Deposits	N.A.	78.37	643.63	2663.38	8453.55
III	Borrowed Loans	N.A.	19.63	375.40	89.39	543.59
IV	Investments	N.A.	21.31	202.46	1500.90	4416.73
V	Loans Advanced	N.A.	69.54	900.57	1593.20	5172.32
VI	<u>Branches</u> (Number)	01	12	29	69	138
VII	<u>Members</u> (Number)	1918	11532	3282	3236	3952
	out of which					
	1.Society	271	726	1113	1366	2150
	2.Individual	1647	1898	2168	1869	1801
	3.Others	-	8908	01	01	01

Source : Annual Reports of the DCC Bank for 1950-51, 1959-60, 1969-70, 1979-80 and 1985-86.

Note :

Other numbers, in 1959-60 were nominal members and the Maharashtra State Co-operative Bank Ltd., (MSC Bank) Bombay.

In later years, only the M.S.C. Bank remained as member.

Following Table shows the Bank's Progress for the years under study.

Table No.3.2 : Statement showing Progress of the DCC Bank for years 1983-84, 1984-85 and 1985-86.

(Rs.in Lakhs)

Sr. No.	Particulars	Years		
		1983-84	1984-85	1985-86
1.	Branches (No.)	114	128	138
2.	Membership (Total No.) out of which	3887	3801	3952
	1. Society	2074	1979	2150
	2. Individuals	1812	1821	1801
	3. Others	01	01	01
3.	Owned Capital	687.35	730.47	760.36
4.	Borrowing Outstanding	320.80	402.50	543.59
5.	Investment	2842.94	4376.52	4416.73
6.	Loans Advanced	3627.11	3528.03	5172.32
7.	Working Capital	7360.53	8722.69	10593.47
8.	Deposits	5752.26	6937.65	8453.55

Source : Annual Reports of the DCC Bank for years 1983-84, 1984-85 and 1985-86.

### Objectives of the D.C.C. Bank

The main objectives of D.C.C. Bank are as follows :

1. To develop and extend banking facilities in rural area;
2. To supervise, guide and control the working of member societies;
3. To provide other banking facilities to the member societies;
4. To help the development of other co-operatives in the district on sound lines and to act as their friend, philosopher and guide;
5. To encourage thrift and collect savings from members and others;
6. To provide a safe place for investing the reserves of primary societies and
7. To act as a balancing centre for the co-operative sector in general.

### Organisation structure

The strength of any organisation depends upon its organisation structure. The DCC Bank Satara is having the organisation structure as depicted in the figure given in Annexure 3.1.

This organisation structure, gives the following information.

1) Members, both society-members and individual members, are the supreme authority exercising its control through the decisions taken at the General Body Meetings. The shareholder members have the authority to elect from amongst themselves the directors to form a Board, approve change in the bye-laws, approve annual accounts and directors' annual report, take note of the auditors report and direct the Board to comply with the suggestions made therein, appoint the Internal Auditors if the bye-laws so provide etc. The shareholder members may give necessary guidelines for proper working of the Bank for the purpose of protecting their own interest, interest of the co-operative movement in general and interest of public at large.

2) Board of Directors

The Board, constituted of elected members and some representatives (like that of the Co-operative department or the State Co-operative Bank), acts as the body responsible for the day-to-day working of the Bank. The Board elects every year a Chairman and a Vice-Chairman.

3) Managing Director

Managing Director is appointed by the Board and is an employee. However, by virtue of his position, he becomes a member of the Board. He is the Chief Executive Officer and is responsible to the Board for running the Bank on efficient

lines and in effective manner. He has to appraise the Board of the provisions contained the various laws applicable to the Bank, bye-laws of the Bank and circulars issued by the co-operative department, Reserve Bank of India, State Co-operative Bank, NABARD etc.

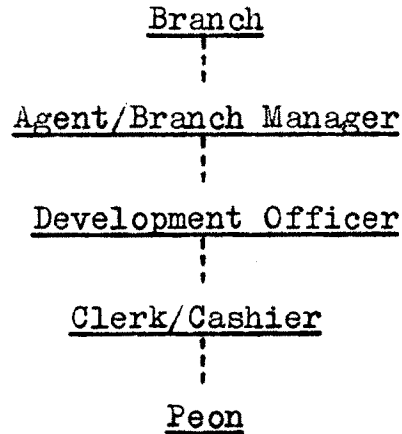
#### 4) Functional Manager

Manager (Administration) and Manager (Loans and Development) are the two functional managers helping the Managing Director in carrying out the various functions entrusted to them. Manager (Administration) is responsible for (i) general administration, (ii) accounts and (iii) supervision and inspection. He is assisted by Deputy Manager and others. Manager (Loans and Development) is responsible for (i) agricultural loans (sanction, disbursement, supervision and recovery), (ii) non-agricultural loans (sanction, disbursement, supervision and recovery) and (iii) development (including research activities and other development activities). He is assisted by an adequate number of Deputy Managers and other staff.

The following chart shows that the Branch administration and position of office staff.



Administrative Structure of Branch



Operational Aspects :

The operations of DCC Bank include collection of deposits, advancing loans and carrying out all other banking activities. As the present study is concerned with the role of the D.C.C. Bank in financing for agriculture. The following operational aspects of the D.C.C. Bank in respect of financing agriculture are considered.

A) Short Term Loan

The general approach to loaning policy and procedure has been to implement the crop loan system in all its aspects. Crop loan is advanced normally for a period of 12 months (sometimes extended upto 18 months, particularly for raising specific variety of sugarcane). Such loans are granted by the D.C.C. Bank for raising various crops of the agriculturists.

The procedure followed in this respect as follows :

- 1) Normal Credit Statements (henceforth called as "NC Statements") are received from the member societies. The member societies, in turn, prepare such N.C. statements after taking into account their own members' requirements for raising various crops in various seasons (i.e. Kharif, Rabbi or pernnial), their cropwise holding and the scale of finance fixed by the D.C.C. Bank for a particular year/season.
- 2) Scale of Finance : It is fixed by a Technical Committee appointed by the D.C.C. Bank. The list of members of the Technical Committee is given in Annexure 3.6. The Committee fixes the scale of finance for various crops raised in various seasons. Separate scales are fixed for irrigated and non-irrigated crops and M.T. Loans. Annexure 3.2, 3.3, 3.4 and 3.5 given at the end of this Chapter provide a detailed information of the scales fixed by the D.C.C. Bank for various crops for the year 1985-86.
- 3) N.C. Statements : N.C. Statements are then scrutinised by the inspecting staff of the D.C.C. Bank and put-up before the Executive Committee or the Board for sanction.
- 4) After sanction, the N.C. statements are returned to PACCs for disbursement, Loan is normally disbursed in cash component and kind component separately so as to ensure the utilisation. Terms and conditions to be fulfilled and documents to be executed are specified at the time of returning the sanctioned N.C. statements.

## B) Medium Term Loans

Unlike short-term loans, medium term loans (henceforth called as M.T. Loans) are given for a period of more than 12 months and the period of repayment may be extended upto 5 years and to 7 years in exceptional cases. These loans are granted mainly for purchasing an asset like electric motor, oil engine, tractor or for doing some business allied-to-agriculture like dairy, poultry, sheep rearing etc. or for horticulture schemes or for lift irrigation schemes. The D.C.C. Bank also provides M.T.Loan for purchasing shares of a Co-operative sugar factory.

### Eligibility

Only member societies and members of such societies are eligible to get M.T.Loan from the D.C.C. Bank. Both the society and its members have to fulfill certain specified conditions for being considered eligible by the Bank for M.T. Loan.

### Procedure

Loan application has to be made in a prescribed form alongwith necessary documents. The main documents are :

- i) the record showing ownership rights of the members in respect of the land holding (7/12 and 8/A extracts from revenue department);
- ii) a resolution of the managing committee of the society, and

iii) financial statements of the society etc.

The loan application, alongwith the documents is scrutinised at various levels like Branch Inspector, Divisional Inspector and the Head Office of the D.C.C. Bank. After scrutiny, the applications are put up for sanction before the Executive Committee or the Board. Documentation and disbursement are the steps similar to the onces followed in case of S.T. Loans.

#### Loan Sanctions & Disbursements

Loans sanctioned and disbursed by the D.C.C. Bank during the period of study are given in the following Tables.

Table No. 3.3 : Statement showing Sanction & Disbursement of S.T.  
Loans in Satara District by the D.C.C. Bank.

(Rs.in Lakhs)

Sr. No.	Particulars	1983-84		1984-85		1985-86	
		Sanction	Disbursement	Sanction	Disbursement	Sanction	Disbursement
1.	Sadhe Kharif	497.55	148.81 (29.9)	550.07	185.50 (33.7)	581.96	186.00 (31.9)
2.	Groundnut Kharif	331.43	54.10 (16.3)	380.20	64.75 (17.0)	421.22	113.60 (26.9)
3.	Groundnut Summer	58.28	1.94 (3.3)	75.33	2.67 (3.5)	55.73	3.00 (5.3)
4.	Cotton	162.46	10.17 (6.2)	128.90	3.28 (2.5)	102.00	5.00 (4.9)
5.	Jawar Rabi	76.13	1.75 (2.2)	66.53	2.07 (3.1)	56.20	1.8 (3.2)
6.	Sankrit Jawar	283.56	43.90 (15.4)	264.30	49.84 (18.8)	257.86	56.8 (22.0)
7.	Sugarcane	1882.62	570.11 (30.2)	1902.25	532.72 (28.0)	1867.61	593.7 (31.7)
8.	Grapes	-	-	-	-	-	-
		3292.00	830.7 (25.2)	3367.5	840.8 (24.9)	3344.9	962.3 (28.7)

Source : 1) Loan Sanction, disbursement register of Satara District Central  
Co-operative Bank, Satara for 1983-84 to 1985-86.

Table No.3.4 : Statement showing Sanction and Disbursement of M.T.Loans  
in Satara District by the D.C.C. Bank.  
(Rs.in Lakhs)

Sr. No.	Particulars	1983-84		1984-85		1985-86	
		Sanction	Disbursement	Sanction	Disbursement	Sanction	Disbursement
1.	Ele.Motor Pumpset	20.28	11.97 ( 59.0)	15.70	12.55 ( 79.9)	12.67	9.41 ( 74.2)
2.	Oil Engine	17.10	9.58 ( 56.0)	5.94	4.44 ( 74.7)	6.47	4.67 ( 72.1)
3.	Pipe line	20.17	13.30 ( 65.9)	12.23	10.20 ( 83.4)	14.11	9.17 ( 64.9)
4.	Samudaik Water supply Scheme	73.28	52.92 ( 72.2)	24.62	47.24 (191.8)	51.77	32.53 ( 62.8)
5.	Sprinklar	-	-	0.53	0.27 ( 50.9)	3.62	2.69 ( 74.3)
6.	Gobar gas Plant	113.37	80.72 ( 71.2)	144.99	112.30 ( 77.4)	118.03	108.30 ( 91.7)
7.	Share Purchases	16.24	14.52 ( 89.4)	7.17	5.30 ( 73.9)	4.72	3.49 ( 73.9)
8.	Godown	11.50	23.78 (206.7)	10.76	12.96 (120.4)	2.51	5.71 (227.4)
9.	Rashim Udyog	1.42	0.06 ( 4.2)	0.73	0.05 ( 6.8)	0.67	0.34 ( 50.7)
10.	Grape	1.05	0.76 ( 72.3)	0.94	0.75 ( 79.7)	12.13	9.88 ( 81.4)
11.	Malani Machine	0.44	0.38 ( 86.3)	0.29	0.23 ( 79.3)	0.42	0.38 ( 90.4)
12.	Others	-	-	1.56	0.41 ( 26.2)	0.49	0.93 (189.7)
13.	Goat rearing Dairy	319.69	271.39 ( 84.8)	173.73	201.02 ( 73.4)	262.44	174.79 ( 66.6)
Total :		594.54	479.38 ( 80.6)	499.19	407.72 ( 81.5)	490.05	362.29 ( 73.9)

Source : Annual Report of DCC Bank - 1984, 1985, 1986. (Figures in brakcets are percentages to the sanctioned amounts.)

Supervision over and Recovery of Loans

The D.C.C. Bank has had as of 30th June, 1986, 12 Sr. Inspectors, 77 Inspectors and 21 Supervisors to look after the work of supervision of loans and their recovery. Divisional Development Officers and Branch Agents have necessary authority of supervising and controlling the work of Senior Inspectors and Inspectors and Supervisors respectively.

The position of the Sr. Inspectors and the Inspectors, as of 30th June, 1986, is shown in the following Table.

Table No.3.5 : Statement showing the position of Sr. Inspectors and Inspectors of the DCC Bank, Satara as on 30.6.86.

Sr. No.:	Name of Division	Taluka Includes	No. of		
			Sr. Inspector	Inspector	Societies
1.	Satara	Satara	1	7	91
2.	Javali	Javali, Mahabaleshwar	1	5	51
3.	Wai	Wai	1	6	53
4.	Khandala	Khandala	1	3	32
5.	Phaltan No.1	Phaltan	1	5	22
6.	Phaltan No.2	Phaltan	1	4	57
7.	Man	Man	1	7	66
8.	Khatav	Khatav	1	8	91
9.	Koregaon	Koregaon	1	9	81
10.	Karad No.1	Karad-1	1	9	63
11.	Karad No.2	Karad-2	1	8	93
12.	Patan	Patan	<u>1</u>	<u>8</u>	<u>94</u>
Total :			12	77	762

The work of the Senior Inspectors, the Inspectors and the Supervisors is explained in the following paragraphs.

Senior Inspector

- a) To scrutinise and recommend the normal credit statement.
- b) To scrutinise and recommend the M.T.Loan for Oil Engine, Electric motor, milch cattle, irrigation schemes, poultry, gobar gas plants etc.
- c) Visit for recovery -  
On the basis of annual programme the monthly tour programmes are prepared and tours conducted accordingly.

Inspector

- a) To scrutinise N.C. statements and recommend them to senior inspector for sanction/rejection.
- b) To visit PACCS for inspection, recovery asset verification and crop verification and spot verification of the items financed.
- c) To attend the inspection work - as also the inspections made by the M.S.C. Bank or the NABARD.
- d) To attend to the recovery work.

Monthly meetings of the Secretaries are called for at taluka level twice in a month which are attended by the Senior Inspectors and Inspectors.



Recovery

There is a separate cell opened in Satara D.C.C. Bank for recovery of its dues. The recovery is effected with the following manner.

- i) Recovery by Cash.
- ii) Recovery by linking.
- iii) Recovery by coercive process.

i) Cash Recovery -

Bank Inspectors appointed at the Branch level frequently visit the PACS in order to recover the dues from the members. The Divisional Senior Inspectors also visit the societies for the recovery purposes.

Directors of the Committee and top level officers of the D.C.C. Bank, Officers of the co-operative department hold meeting at institutional level in various parts of the District for creating healthy atmosphere for recovery of loans.

ii) Linking Recovery -

There are six co-operative sugar factories and one private sugar factory in Satara district. There are nine market committee's and ten co-operative sale and purchase Unions. Whatever that is produced in the district by the farmers is sold with the help of these agencies. As the deficit in the foodgrains, the recovery is channalised mainly

through the sale proceeds of cotton and sugarcane. List of borrowers of societies are submitted to the above mentioned agencies through the Bank inspectors concerned. Bank has appointed separate officers at these agencies to watch the whole process of recovery. 100% of the sugarcane bill of the producer-member (and also the loanee of PACS), 50% of the cotton bill and 40% of the foodgrains. Sales are subject to recovery of dues of the concerned loanee-members.

If members of the PACS become defaulter at the end of the co-operative year, they are instructed orally or in writing to pay the defaulted amount. If they do not respond positively, the bank follows the coercive measures as provided in the co-operative societies Act, certificate under section 101 or 156 of M.C.S. Act, 1960 is obtained from the Assistant Registrar, Co-operative societies. The certificates so obtained are sent for execution to recovery officers. After giving due opportunity to the defaulters, the amount outstanding with them is recovered by co-ercive action, i.e. attaching their movable and immovable property etc. Recently Government of Maharashtra has delegated these powers to District Bank Officers to carry out this work. At present the D.C.C. Bank has 21 recovery officers.

#### Recent Position -

Recent position of the loan recoveries of D.C.C.Bank for the period of three years under study is given in the following three tables No.3.6 to 3.8.

Table No.3.6 : Statement showing the position of Recovery for the years 1983-84 to 1985-86.

(Rs.in Lakhs)

Sr. No. : Particulars	1983-84			1984-85			1985-86		
	Short Term	Medium Term	Total	Short Term	Medium Term	Total	Short Term	Medium Term	Total
I. Demand									
1. Overdues	324.09	29.56	353.65	302.60	34.86	337.46	240.95	28.33	269.28
2. Regular	830.06	186.40	1016.46	844.71	239.46	1084.17	958.30	343.51	1301.81
Total :	1154.15	215.96	1370.11	1147.31	274.32	1421.63	1199.25	371.84	1571.09
II. Recovery									
1. Overdues	185.22	11.15	196.37	166.33	16.90	183.23	107.92	10.31	118.23
2. Regular	666.09	169.95	836.04	740.01	225.58	965.59	862.69	326.91	1189.60
Total :	851.31	181.10	1032.41	906.34	240.48	1148.82	970.61	337.22	1307.83
III. Percentage of Recovery to Demand									
1. Overdues	57.1	37.7	55.2	54.9	48.4	54.2	44.7	36.3	43.9
2. Regular	80.2	91.1	82.2	87.6	94.2	89.0	90.0	95.1	91.3
Total :	73.7	83.8	75.3	78.9	87.6	80.8	80.9	90.6	82.8
IV. Recovery of Interest	92.93	70.26	170.19	90.28	82.62	202.80	97.46	113.13	211.36

Source : Records of the DCC Bank.

**Table No.3.7 : Statement showing purposewise outstanding and overdues of the DCC Bank for the years 1983-84 to 1985-86.**  
(Rs.in Lakhs)

Particular	1983-84			1984-85			1985-86		
	Out-stand- ing	Over- dues	% of overdues :to out- :standing	Out-stand- ing	Over- dues	% of overdues :to out- :standing	Out-stand- ing	Over- dues	% of overdues :to out- :standing
1. S.T.Loan	1011.13	302.84	29.95	1030.47	240.95	23.3	1336.56	228.64	17.0
2. M.T.Loan	969.59	34.86	3.5	1079.60	31.84	2.9	1070.94	34.62	3.2
3. L.T.Loan (Godown and irrigation)	23.75	-	-	36.64	-	-	106.57	-	-
4. Cash credit	1318.40	13.17	0.9	1026.05	8.50	0.8	2227.00	9.00	0.4
5. Individual	272.56	40.92	15.0	-	-	-	385.08	53.70	13.9
6. B/P	4.44	-	-	315.37	44.25	14.0	21.87	-	-
7. Dues from societies in liquidation	27.24	27.24	100.0	-	-	-	24.30	24.30	100.0
	2627.11	419.03	15.9	3493.08	325.54	9.3	5172.32	350.26	6.7

Source : Records of the DCC Bank.

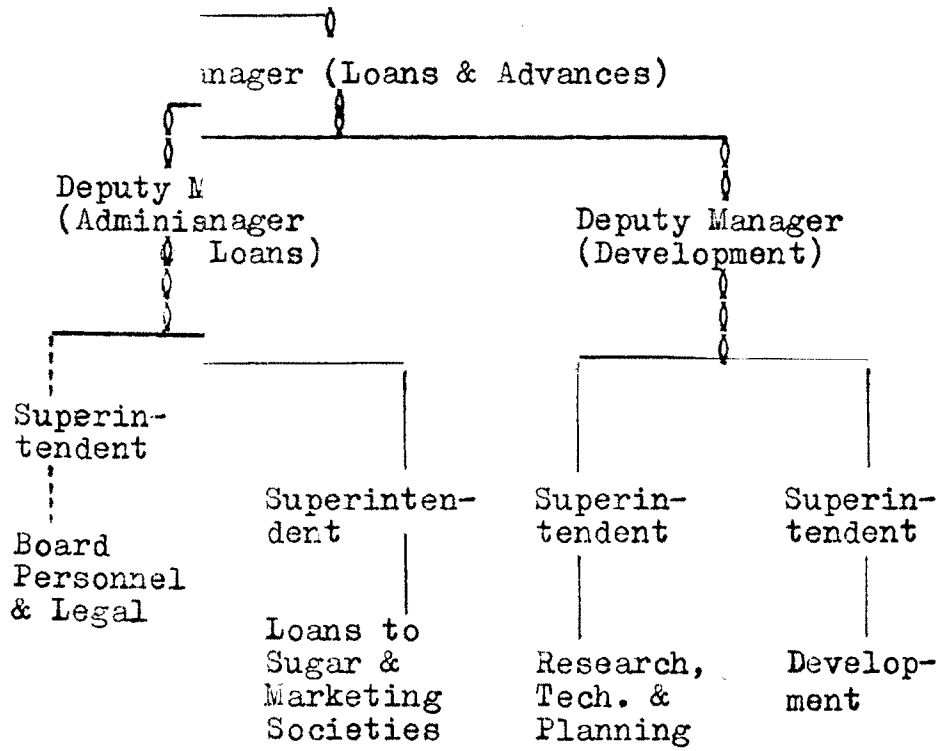
**Table No.3.8 : Statement showing the purposewise and periodwise overdues of DCC Bank for the years 1983-84 to 1985-86.**

(Rs.in Lakhs)

Sr. No.	Particulars:	1983-84			1984-85			1985-86					
		ST	MT	Other*	Total	ST	MT	Other*	Total	ST	MT	Other*	Total
1.	Overdues upto one year	190.36	14.98	39.91	245.25 (58.5)	119.50	16.53	28.0	164.03 (46.5)	100.96	16.51	45.57	163.04 (46.5)
2.	Overdues from one year to two year	28.12	0.65	15.99	44.76 (10.6)	45.79	0.94	7.46	54.19 (15.3)	41.51	3.43	7.61	52.55 (14.9)
3.	Overdues from two years upto three years	13.24	0.56	1.53	15.33 ( 3.6)	20.16	0.22	1.84	22.22 ( 6.3)	21.51	0.30	2.44	24.25 ( 6.9)
4.	Overdues from three years upto four years	5.63	0.15	0.91	6.69 ( 1.5)	10.28	0.15	0.73	11.16 ( 3.1)	14.91	0.21	0.97	16.09 ( 4.5)
5.	Overdues from	55.39	18.51	33.1	107.0 (25.5)	53.22	13.90	33.46	100.58 (28.5)	49.75	14.17	30.5	94.42 (26.9)
		292.74	34.85	91.44	419.03 (100.0)	248.95	31.74	71.49	352.18 (100.0)	178.89	34.62	136.84	350.35 (100.0)

\* Other = Cash credit, individuals.

Source : Records of the DCC Bank.



Statement showing scale of finance per acre for irrigated crops - 1985-86.

Sr. No.:	Crops	In Cash:	In kind:	Total:	Loan distribution instalment
1.	<u>Sugarcane</u>				
	A) For members of sugar factory and those contracting with factory.				
1.	Adsali	1000	2500	3500	Two
2.	Suru	800	2200	3000	,,
3.	Khodawa 8	700	1800	2500	,,
	B) For Geography making members				
	Adsali, Suru, Khodava	700	1500	2200	,,
2.	<u>Cotton</u>				
	A) Cotton - Local	200	1000	1200	One
	B) Cotton - H.H. & Cotton Varlaxmi	200	800	1000	,,
3.	<u>Onion</u>	100	500	600	,,
4.	<u>Chillies -</u>				
	A) Irrigated	100	300	400	One
	B) Unirrigated	100	200	300	,,
5.	<u>Fruit Gardens</u>	200	600	800	Two
6.	<u>Straberry</u>	-	700	700	,,
7.	<u>Vegetables</u>	100	200	300	One
8.	<u>Panmala</u>	200	500	700	Two
9.	<u>Termeric (Halad)</u>	300	1200	1500	,,
10.	<u>Summer Groundnut</u>	300	700	1000	One
11.	<u>Grapes</u>	3000	3000	6000	Three
12.	<u>Ale</u> - Repayment with	600	2400	3000	Two
	Without linking	300	1200	1500	Two

Source : Credit Policy Booklet of SDCC Bank, Satara, 1985-86.

Statement showing Scale of finance per acre for High-breed Crops (1985-86).

Sr. No.:	Crops	In Cash: Rs.	In kind: Rs.	Total Rs.	Loan Distri- bution instalment
<u>Kharip Season :</u>					
1.	Taychung local 1. U.I.R.8 & Paddy	100	400	500	One
2.	High-breed jawar	100	400	500	,,
3.	High-breed Maize	80	320	400	,,
4.	High-breed Bajara	50	200	250	,,
5.	High-breed Jawar for seed plot.	-	800	800	,,
<u>Rabi Season :</u>					
1.	High-breed Jawar	80	320	400	One
2.	High-breed Maize	80	320	400	,,
3.	Mexicon and Nifeld Wheat, Other improved seeds	100	500	600	,,
4.	Subabhul (Khodawa)				
	A. First Instalment	200	300	500	,,
	B. Second Instalment	250	-	250	,,
5.	Subabhul (New Plantation)				
	A. First Instalment	-	200	200	,,
	B. Second Instalment	250	-	250	,,

Source : Credit Policy Booklet of SDCC Bank, Satara - 1985-86.



Statement showing Scale of finance per acre for local crops -  
1985-86.

Sr. No.:	Crops	:In Cash: : Rs.	:In Kind: : Rs.	Total : Rs.	:Loan di- :stribu- :tion :instalment
1.	Paddy - Kharif	200	200	400	One
2.	A) Jawar - Kharif and Rabi unirrigated	200	150	350	,,
	B) Jawar - Kharif Rabi irrigated	200	200	400	,,
3.	Bajara	100	50	150	,,
4.	Wheat (irrigated) Rabbi	200	300	500	,,
5.	A) Groundnut Kharif	200	200	400	,,
	B) Groundnut Kharif (Phule Pragati)	150	650	800	,,
6.	Ghewada, Chavali, Mug, Watana, Maize, Tur	50	200	250	,,
7.	Karadai Jawar (Rabi)	50	100	150	,,
8.	Gram (Harbhara) irrigated.	100	200	300	,,
9.	Sunflower	50	200	250	,,

Statement showing Medium Term Loan Limit according <sup>to</sup> purpose.

Sr. No.	Medium Term Loan purposewise	Loan limit for 1985-86 Rs.
1.	Oil Engine with pump-set	8,000
2.	Electric Motor with pumpset	8,000
3.	Pipe line (Maximum per acre Rs.5,000)	14,000
4.	Electric Motor and laying of Pipe-line.	5,000

Source : Credit Policy Booklet of S.D.C.C.Bank, Satara - 1985-86.

List of Members of the Technical Committee

1. Chairman, D.C.C. Bank, Satara.
2. Chairman of the Agricultural Committee, Zilla Parishad, Satara.
3. District Deputy Registrar, Co-operative Societies, Satara.
4. Agricultural Development Officer of Zilla Parishad, Satara.
5. Principal Agricultural Officer of the Agriculture Department.
6. A representative of the Maharashtra State Co-operative Bank Ltd., Bombay.
7. Two representatives of Primary Agricultural Credit Societies in the Satara District. One from non-irrigated area and another from irrigated area.
8. The members, not more than three in number from the category of Krishi-Pandit, Shetnist and persons known to be knowledgeable of agro-climate zones.
9. An expert to be nominated by the Vice-Chancellor of the Agricultural University in the region.
10. A representative of Nationalised Banks.
11. Managing Director/Manager of the D.C.C. Bank.