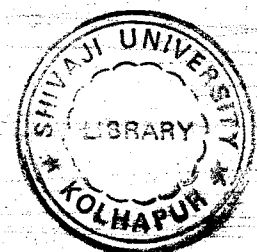


CHAPTER-IV

THE D.C.C. BANK'S ROLE IN FINANCING
AGRICULTURE IN KARAD TALUKA



BANK. DALASAHEB KHARDEKAR LIBRARY
SHIVAJI UNIVERSITY, KOLHAPUR

CHAPTER-IV

THE D.C.C. BANK'S ROLE IN FINANCING AGRICULTURE
IN KARAD TALUKA

The D.C.C. Bank's Role in Financing
Agriculture in Karad Taluka

- Loans
- Recovery
- Observations
- The D.C.C. Bank & the PACSs.

CHAPTER-IVThe DCC Bank's Role in Financing Agriculture in
Karad Taluka

The DCC Bank had its 18 branches in 1981-82. This number increased to 21 in 1983-84, to 27 in 1984-85 and further to 28 in 1985-86. The DCC Bank, through its 28 branches is operating with 126 PACCS in 1985-86.

Loans

The DCC Bank's branchwise position of loans sanctioned, disbursed and outstanding as on the last day (i.e. 30th June) of the years 1983-84, 1984-85 and 1985-86 is shown in the following three Tables.

Table No.4.1 : Statement showing the Branchwise sanction, Disbursement, Outstanding of Loans in Karad Taluka for the year 1983-84.

(Rs.in Lakh)

Sr. No.	Name of Branch	Sanction	Disbursement	Outstanding
1.	Supane	30.77	15.64 (50.8)	12.50
2.	Tambave	23.62	10.94 (46.3)	9.10
3.	Helgaon	12.21	3.36 (27.5)	3.76
4.	Masur	23.76	6.85 (28.8)	10.49
5.	Karve	70.61	31.14 (44.1)	36.44
6.	Kale	33.24	18.50 (55.6)	20.15

Table No.4.1 : (Contd....)

Sr. No.	Name of Branch	Sanction	Disbursement	Outstanding
7.	Umbraj	89.22	16.62 (18.6)	19.72
8.	Kole	37.79	17.20 (45.5)	13.86
9.	Ving	22.99	14.56 (63.3)	12.54
10.	Kolewadi	0.49	0.49 (100.0)	-
11.	Rethare Bk.	7.22	6.78 (93.9)	47.16
12.	Ond	20.85	13.94 (66.8)	N.A.
13.	Undale	39.69	17.78 (44.8)	N.A.
14.	Karad Market Yard, Karad.	140.02	47.90 (34.2)	N.A.
15.	Vathar	N.A.	N.A.	N.A.
16.	Atake	N.A.	N.A.	N.A.
17.	Ogalewadi	N.A.	N.A.	N.A.
		----- 552.48	----- 221.7 (40.1)	----- 239.09

Source : Loan sanction and Disbursement of Registers of
the Branches for 1983-84.

(Figures in brackets indicate percentage).

Table No.4.2 : Statement showing Branchwise sanction, Disbursement and Outstanding of loans in Karad Taluka for the year 1984-85.

(Rs. in Lakhs)

Sr. No.	Name of Branch	Sanction	Disbursement	Outstanding
1.	Supane	29.20	12.19 (41.7)	7.09
2.	Tambave	18.37	13.89 (75.6)	12.69
3.	Helgaon	11.33	4.74 (41.8)	4.78
4.	Masur	30.58	8.64 (28.2)	9.23
5.	Karve	73.83	30.46 (41.2)	28.10
6.	Kale	37.93	16.30 (42.9)	21.35
7.	Umbraj	46.09	8.81 (19.1)	12.19
8.	Kole	33.46	17.80 (53.2)	34.51
9.	Ving	21.11	11.19 (53.0)	12.14
10.	Kolewadi	4.79	4.27 (89.3)	4.56
11.	Rethare Bk.	129.77	66.02 (50.8)	N.A.
12.	Ond	31.11	14.05 (45.1)	N.A.
13.	Undale	38.99	21.66 (55.5)	N.A.
14.	Karad Market Yard, Karad.	106.75	38.98 (36.5)	33.79
15.	Vathar	N.A.	N.A.	N.A.
16.	Atake	N.A.	N.A.	N.A.
17.	Ogalewadi	N.A.	N.A.	N.A.
18.	Pal	0.51	0.51 (100.0)	N.A.
19.	Indoli	52.13	9.57 (18.3)	12.31
		<u>665.95</u>	<u>279.08 (41.9)</u>	<u>192.74</u>

Source : Loan Sanction and Disbursement Registers of the Branches for 1984-85.

(Figures in brackets indicate percentages).

Table No.4.3 : Statement showing Branchwise Sanction, Disbursement & Outstanding of loans in Karad Taluka for the year 1985-86.

(Rs. in Lakh)

Sr. No.	Name of Branch	Sanction	Disbursement	Outstanding
1.	Supane	36.47	19.84 (54.4)	21.32
2.	Tambave	28.31	10.74 (37.9)	4.70
3.	Helgaon	13.23	7.79 (58.9)	9.07
4.	Masur	33.68	18.25 (54.2)	12.36
5.	Karve	65.54	33.92 (51.7)	55.45
6.	Kale	34.53	19.33 (55.9)	2.39
7.	Umbraj	53.17	9.27 (17.4)	5.82
8.	Kole	28.79	23.80 (82.6)	34.25
9.	Ving	28.57	12.68 (44.3)	20.60
10.	Kolewadi	17.14	4.67 (27.2)	2.39
11.	Rethare Bk.	78.34	40.72 (51.9)	81.65
12.	Ond	30.52	14.53 (47.6)	11.17
13.	Undale	29.64	25.63 (86.4)	10.96
14.	Karad Market Yard Karad.	115.32	96.91 (84.0)	69.78
15.	Vathar	83.72	36.46 (43.5)	49.50
16.	Atake	30.61	18.16 (59.3)	6.74
17.	Ogalewadi	44.75	39.53 (88.3)	45.99
18.	Pal	10.07	8.65 (80.9)	16.33
19.	Indoli	37.69	16.60 (44.0)	18.11
20.	Koparde Haveli	54.93	37.85 (68.9)	26.19
21.	Malakapur	24.57	11.87 (48.3)	12.36
22.	Shenoli	48.87	19.96 (40.8)	22.41
23.	Goleshawar	15.74	6.33 (40.2)	N.A.
24.	Savade	3.72	2.86 (76.9)	9.87
25.	Yelgaon	0.25	0.24 (97.0)	N.A.
26.	Vadgaon	8.17	8.17 (100.0)	3.60
27.	Azad Chouck, Karad	-	-	
28.	Datta Chouck, Karad	-	-	
		<u>956.34</u>	<u>544.26 (56.9)</u>	<u>553.01</u>

A striking feature that is noticed is that the disbursement are as low as 17.4% of the sanctioned amount in case of Umbraj Branch in 1985-86, 19.1% in case of the same Branch in 1984-85 and 18.6 % in 1983-84. The average was 40.1% of the sanctioned amount in 1983-84, 41.9% in 1984-85 and 56.9% in 1985-86.

Recovery

The position of the recovery of the DCC Bank in Karad Taluka was found to be satisfactory during the three years of study, viz., 92.4% of demand in 1983-84, 99.5% in 1984-85 and 95.8% in 1985-86. The details are shown in the three yearly statements given in the following Tables numbering 4.4 to 4.6.

Table No.4.4 : Statement showing Demand, Recovery and overdues for the year 1983-84 in Karad Taluka.

(Rs.in Lakhs)

Sr. No.	Name of Branch	Demand	Recovery	Overdues
1.	Supane	11.28	10.57 (93.7)	0.71
2.	Tambave	9.24	9.24 (100.0)	-
3.	Helgaon	3.24	2.99 (92.3)	0.24
4.	Masur	11.85	9.08 (76.6)	2.76
5.	Karve	25.93	25.93 (100.0)	-
				...

Table No.4.4 : (Contd...)

Sr. No.	Name of Branch	Demand	Recovery	Overdues
6.	Kale	12.84	12.84 (100.0)	-
7.	Umbraj	25.05	21.63 (86.3)	3.42
8.	Kole	17.66	17.66 (100.0)	-
9.	Ving	10.00	10.00 (100.0)	-
10.	Kolewadi	-	- -	-
11.	Rethare Bk.	46.62	46.62 (100.0)	-
12.	Ond	16.25	15.39 (94.7)	0.85
13.	Undale	10.96	10.63 (96.9)	0.32
14.	Karad Market Yard, Karad	51.72	41.19 (79.6)	6.90
15.	Vathar	N.A.	N.A.	N.A.
16.	Atake	N.A.	N.A.	N.A.
17.	Ogalewadi	N.A.	N.A.	N.A.
		<u>252.64</u>	<u>233.47 (92.4)</u>	<u>15.2</u>

Source : Records of the DCC Bank.

(Figures in brackets indicate percentage).

Table No.4.5 : Statement showing Demand, Recovery and Overdues for the year 1984-85 in Karad Taluka.

(Rs. in Lakhs)

Sr. No.	Name of Branch	Demand	Recovery	Overdues
1.	Supane	8.89	9.31 (104.7)	-
2.	Tambave	15.66	15.66 (100.0)	-
3.	Helgaon	3.95	3.83 (96.9)	0.11
4.	Masur	9.76	9.33 (95.5)	0.42
5.	Karve	22.66	22.66 (100.0)	-
6.	Kale	14.44	14.44 (100.0)	-
7.	Umbraj	9.80	9.80 (100.0)	-
8.	Kole	29.66	29.66 (100.0)	-
9.	Ving	11.63	11.63 (100.0)	-
10.	Kolewadi	3.94	3.94 (100.0)	-
11.	Rethare Bk.	N.A.	N.A.	N.A.
12.	Ond	9.10	9.10 (100.0)	-
13.	Undule	N.A.	N.A.	N.A.
14.	Karad Market Yard, Karad.	46.65	46.65 (100.0)	-
15.	Vathar	N.A.	N.A.	N.A.
16.	Atake	N.A.	N.A.	N.A.
17.	Ogalewadi	N.A.	N.A.	N.A.
18.	Pal	N.A.	N.A.	N.A.
19.	Indoli	12.87	12.14 (94.3)	0.72
		<u>199.01</u>	<u>198.15 (99.5)</u>	<u>1.25</u>

Source : Records of the DCC Bank.

(Figures in brakcet indicates percentages).

Table No.4.6 : Statement showing Demand, Recovery & Overdues
for the year 1985-86 in Karad Taluka.

(Rs.in Lakhs)

S.No.	Name of Branch	Demand	Recovery	Overdues
1.	Supane	14.16	14.16 (100.0)	-
2.	Tambave	11.84	11.84 (100.0)	-
3.	Helgaon	4.07	4.07 (100.0)	-
4.	Masur	8.96	8.82 (98.4)	-
5.	Karve	23.93	23.93 (100.0)	-
6.	Kale	15.57	15.57 (100.0)	-
7.	Umbraj	2.27	2.27 (100.0)	-
8.	Kole	17.59	17.59 (100.0)	-
9.	Ving	12.55	12.23 (97.4)	-
10.	Kolewadi	3.84	3.84 (100.0)	-
11.	Rethare Bk.	30.46	30.46 (100.0)	-
12.	Ond	10.48	10.38 (99.0)	-
13.	Undale	15.49	14.69 (94.8)	-
14.	Karad Market Yard	36.92	36.92 (100.0)	-
15.	Vathar	32.46	32.11 (98.9)	-
16.	Ataka	8.45	8.45 (100.0)	-
17.	Ogalewadi	17.48	17.48 (100.0)	-
18.	Pal	8.89	4.04 (45.4)	4-85
19.	Indoli	10.29	8.38 (81.4)	1.91
20.	Koparde Haveli	19.07	13.37 (70.1)	5.70
21.	Malkapur	6.92	6.92 (100.0)	-
22.	Shenoli	18.18	18.18 (100.0)	-
23.	Goleshwar	4.86	4.86 (100.0)	-
24.	Savade	3.86	3.79 (98.1)	0.07
25.	Yelgaon	N.A.	N.A.	N.A.
26.	Vadgaon	7.99	7.99 (100.0)	-
27.	Azad Chowk	-	-	-
28.	Datta Chowk	-	-	-
		<u>346.58</u>	<u>332.34 (95.8)</u>	<u>12.53</u>

Source : Records of the DCC Bank (Figures in the brackets are percentages).

Details of Operations of Two Branches

Karad Market Yard Branch and Masur Branch of the DCC Bank were selected for studying the details of their operational aspects for the period of three years under study. These branches were selected for detailed study because it was convenient for the Researcher to get data of these two Branches easily.

Loans

Loans sanctioned, disbursed and outstanding are shown in the following Tables. They cover data for the three years under study.

Karad Market Yard Branch :

Table No.4.7 : Statement showing Sanction, Disbursement and Outstanding of ST Loans of Branch Karad Market Yard for the year 1983-84.

(Rs.in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Koparde	12.16	5.13 (42.1)	4.48
2.	Saidapur	8.18	4.03 (49.2)	3.59
3.	Laxmidevi	2.99	0.84 (28.0)	0.72
4.	Karad	18.62	4.09 (21.9)	3.66
5.	Chachegaon	5.40	5.37 (99.4)	3.63
6.	Vahagaon	7.58	3.04 (40.1)	2.85
7.	Kapit	9.65	5.88 (60.9)	5.84
8.	Kese	13.15	5.94 (44.3)	5.04
9.	Varungi	10.68	5.14 (48.1)	4.82
10.	Belwade	11.39	1.48 (12.9)	1.38

...

Table No.4.7 : (Contd...)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
11.	Khodashi	6.50	4.15 (63.8)	1.99
12.	Talbid	4.28	0.33 (7.7)	0.32
13.	Nadashi	7.93	1.50 (18.9)	6.16
14.	Mundhe	6.24	3.13 (50.1)	2.19
15.	Jakhinwadi	3.25	0.88 (27.0)	0.77
16.	Sidheshwar	12.02	1.13 (9.4)	5.90
		-----	-----	-----
		147.95	52.06 (35.18)	53.34

Source : Records of DCC Bank Branch Karad Market Yard.

(Figures in brackets indicate percentages).

Table No.4.8 : Statement showing Sanction, Disbursement and Outstanding of ST Loans of Branch Karad Market Yard for the year 1984-85. (Rs.in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Saidapur	12.05	5.49 (45.5)	5.49
2.	Karad	9.99	5.28 (52.8)	4.62
3.	Kapil	9.18	6.20 (67.5)	4.04
4.	Vahagaon	8.00	2.57 (32.1)	2.66
5.	Kese	13.83	3.10 (22.4)	3.73
6.	Varungi	14.67	5.37 (36.6)	4.65
7.	Belwade	16.04	1.95 (12.15)	1.91
8.	Khodashi	5.88	2.75 (46.7)	2.42
9.	Talbid	4.69	0.25 (5.3)	0.31
10.	Mundhe	7.05	3.45 (48.9)	2.79
11.	Vanvasmadi	3.75	2.46 (65.6)	1.14
12.	Laxmidevi	0.12	-	-
				...

Table No.4.8 : (Contd...)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
13.	Chachegaon	N.A.	N.A.	N.A.
14.	Nandalapur	0.10	0.09 (90.0)	N.A.
15.	Koparde	Transfer to other branch		
16.	Sidheshwar	Transfer to other branch		
		<u>105.35</u>	<u>38.96 (36.9)</u>	<u>32.11</u>

Source : Records of DCC Bank Branch Karad Market Yard.
(Figures in brackets indicate percentages).

Table No.4.9 : Statement showing Sanction, Disbursement and Outstanding of ST Loans of Branch Karad Market Yard for the year 1985-86.
(Rs. in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Saidapur	11.10	7.97 (71.8)	7.95
2.	Karad	18.18	4.53 (24.9)	6.68
3.	Kapil	9.18	5.66 (61.6)	5.33
4.	Vahagaon	7.24	2.97 (41.0)	3.34
5.	Kese	13.58	7.26 (53.4)	6.65
6.	Varungi	11.19	6.72 (60.0)	6.55
7.	Belwade	10.96	3.64 (33.2)	4.00
8.	Khodashi	5.74	2.65 (46.16)	2.48
9.	Talbid	3.56	0.64 (17.8)	0.34
10.	Mundhe	6.59	4.07 (61.7)	3.92
11.	Vanvasmadi	1.82	1.32 (72.5)	1.34
		<u>99.14</u>	<u>47.43 (47.8)</u>	<u>48.58</u>

Source : Records of DCC Bank Branch Karad Market Yard
(Figures in brackets indicate percentages)



Table No.4.10 : Statement showing Sanction, Disbursement and Outstanding MT Loans of Branch Karad Market Yard for the year 1983-84.

(Rs.in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Koparde	-	-	0.43
2.	Saidapur	0.26	0.26	0.33
3.	Laxmidevi	2.58	2.47	0.08
4.	Karad	0.48	0.38	0.19
5.	Chachegaon	0.08	0.07	0.83
6.	Vahagaon	0.24	0.24	0.51
7.	Kapil	0.97	0.93	2.09
8.	Kese	1.52	1.50	1.18
9.	Varungi	1.20	1.20	1.12
10.	Belwade	2.60	1.37	1.28
11.	Khodashi	0.12	0.12	0.19
12.	Tabbid	-	-	-
13.	Vanvasmadi	1.70	1.58	0.68
14.	Mundhe	2.10	2.09	2.08
15.	Jakhinwadi	0.72	0.72	0.96
16.	Sidheshwar	-	-	-
		----- 14.57	----- 12.93 (88.7)	----- 11.95

Source : Records of DCC Bank - Branch Karad Market Yard.
(Figures in brackets indicate percentages).

Table No.4.11 : Statement showing Sanction, Disbursement and Outstanding of MT Loans of Branch Karad Market Yard for the year 1984-85.

(Rs.in lakh)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Koparde	Transfer to other branch.		
2.	Saidapur	N.A.	N.A.	N.A.
3.	Laxmidevi	-	-	-
4.	Karad	0.84	0.27	0.76
5.	Chachegaon	-	-	-
6.	Vahagaon	0.10	0.08	0.34
7.	Kapil	3.78	0.78	2.73
8.	Kese	-	-	0.83
9.	Varungi	0.84	0.65	3.78
10.	Belwade	0.40	0.32	1.01
11.	Khodashi	0.91	0.30	0.72
12.	Talbid	-	-	-
13.	Vanvasmachi	1.02	0.14	1.98
14.	Mundhe	0.84	0.84	2.89
15.	Jakhinwadi	-	-	-
16.	Sidheshwar	-	-	-
		----- 8.73	----- 3.38 (38.7)	----- 15.04

Source : Records of DCC Bank - Branch Karad Market Yard.

(Figures in bracket indicate percentage).

Table No.4.12 : Statement showing Sanction, Disbursement and Outstanding of MT Loans of Branch Karad Market Yard for the year 1985-86.

(Rs.in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Saidapur	15.61	1.48	1.76
2.	Karad	1.32	1.03	1.74
3.	Kapil	3.78	1.74	2.68
4.	Vahagaon	0.11	0.11	0.35
5.	Kese	0.30	0.30	2.75
6.	Varungi	-	-	2.81
7.	Belwade	-	-	0.60
8.	Khodashi	0.29	0.24	0.96
9.	Talbid	0.70	0.70	0.88
10.	Vanvasmadi	2.78	0.95	2.30
11.	Mundhe	-	-	0.99
		----- 24.89	----- 6.55 (263)	----- 17.82

Source : Records of DCC Bank - Branch Karad Market Yard.

(Figure in bracket indicate percentage).

Table No.4.13 : Statement showing Sanction, Disbursement and Outstanding of S.T.Loans of Branch Masur for the year 1983-84.

(Rs. in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Riswad/Antawadi	3.06	1.03	0.43
2.	Masur	4.34	1.39	0.91
3.	Shirwade	5.66	1.23	2.04
4.	Chikhali	0.71	0.34	0.27
5.	Nigadi	2.66	0.52	0.76
6.	Konegaon	6.10	0.64	0.51
7.	Masur No.2	10.26	0.44	0.57
8.	Kival	4.43	1.06	1.64
		<u>37.22</u>	<u>6.65 (17.8)</u>	<u>7.13</u>

Table No.4.14 : Statement showing Sanction, Disbursement and Outstanding of S.T.Loans of Branch Masur for the year 1984-85.

(Rs. in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Riswad/Antawadi	3.04	0.85	0.17
2.	Masur No.1	4.33	1.15	0.95
3.	Shirwade	2.66	1.04	1.03
4.	Chikhali	1.87	1.48	0.19
5.	Nigadi	6.10	2.50	0.44
6.	Konegaon	3.34	0.51	0.43
7.	Masur No.2	6.36	2.00	0.13
8.	Kival	4.43	0.81	1.21
		<u>32.13</u>	<u>10.34 (32.1)</u>	<u>4.75</u>

Source : Records of DCC Bank - Branch Masur.

(Figures in brackets indicate percentages).

Table No.4.15 : Statement showing Sanction, Disbursement and Outstanding of S.T.Loans of Branch Masur for the year 1985-86. (Rs. in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Riswad/Antawadi	2.47	1.31	1.19
2.	Masur No.1	5.01	1.40	1.44
3.	Shirwade	6.92	2.75	1.07
4.	Chikhali	2.74	0.63	0.33
5.	Nigadi	3.87	1.16	0.80
6.	Konegaon	2.45	0.81	0.62
7.	Masur No.2	1.04	0.88	2.66
8.	Kival	5.11	1.60	1.47
		-----	-----	-----
		29.61	10.54 (35.6)	9.58

Table No.4.16 : Statement showing Sanction, Disbursement and Outstanding of M.T.Loans of Branch Masur for the year 1983-84. (Rs.in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Riswad/Antawadi	-	-	0.04
2.	Masur No.1	-	-	-
3.	Shirwade	0.16	0.16	2.16
4.	Chikhali	-	-	0.13
5.	Nigadi	0.04	0.04	0.15
6.	Konegaon	-	-	0.12
7.	Masur No.2	-	-	0.10
8.	Kival	-	-	0.22
		-----	-----	-----
		0.20	0.20 (100.0)	2.92

Source : Records of DCC Bank - Branch Masur.

(Figures in brackets indicate percentages).

Table No.4.17 : Statement showing Sanction, Disbursement and Outstanding of M.T.Loans of Branch Masur for the year 1984-85. (Rs. in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Riswad/Antawadi	-	-	0.17
2.	Masur No.1	-	-	-
3.	Shirwade	1.00	0.84	2.10
4.	Chikhali	-	-	0.15
5.	Nigadi	-	-	0.10
6.	Konegaon	-	-	-
7.	Masur No.2	-	-	0.07
8.	Kival	-	-	0.15
		----- 1.00	----- 0.84 (84.0)	----- 2.74

Table No.4.18 : Statement showing Sanction, Disbursement and Outstanding of M.T.Loans of Branch Masur for the year 1985-86. (Rs. in Lakhs)

Sr. No.	Name of Society	Sanction	Disbursement	Outstanding
1.	Riswad/Antawadi	-	-	0.12
2.	Masur No.1	-	-	-
3.	Nigadi	0.27	0.24	0.31
4.	Chikhali	0.27	0.27	0.44
5.	Konegaon	-	-	-
6.	Masur No.2	0.57	0.57	0.75
7.	Shirwade	0.57	0.55	1.15
8.	Kival	-	-	-
		----- 1.68	----- 1.63 (97.0)	----- 2.77

Source : Records of DCC Bank, Branch Masur.

(Figures in brackets indicate percentage).

Recovery

Position of demand, recovery and overdues in respect of the above two branches is shown in the following Tables. They cover data for the three years under study.

Table No.4.19 : Statement showing Demand, Recover and Overdues of ST Loans of Branch Karad Market Yard for the year 1983-84.

Sr. No.	Name of Society		Demand	Recovery	Overdues
1.	Koparde	A	4.37	4.37 (100.0)	-
2.	Saidapur	A	3.39	3.39 (100.0)	-
3.	Laxmidevi	A	0.66	0.66 (100.0)	-
4.	Karad	B	5.42	3.96 (73.6)	1.46(26.4)
5.	Chachegaon	B	3.90	3.90 (100.0)	-
6.	Vahagaon	B	3.23	3.23 (100.0)	-
7.	Kapil	B	5.34	5.34 (100.0)	-
8.	Kese	C	4.89	4.89 (100.0)	-
9.	Varungi	C	5.10	5.10 (100.0)	-
10.	Belwade	C	1.46	1.46 (100.0)	-
11.	Khodashi	C	2.34	1.87 (79.9)	0.47(20.1)
12.	Talbid	C	0.22	0.22 (100.0)	-
13.	Nadashi	C	4.92	0.25 (5.0)	2.67(95.0)
14.	Mundhe	C	2.34	2.34 (100.0)	-
15.	Jakhinwadi	C	0.46	0.46 (100.0)	-
16.	Sidheshwar	C	5.81	3.61 (62.1)	2.20(37.9)
			----- 53.85	----- 45.05 (83.6)	----- 6.8 (16.4)

Source : Records of DCC Bank - Branch Karad Market Yard.

(Figures in brackets indicate percentage).

Table No.4.20 : Statement showing Demand, Recovery and Overdues of S.T.Loans of Branch Karad Market Yard for the year 1984-85.

(Rs. in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Saidapur	3.75	3.75 (100.0)	-
2.	Karad	2.36	2.36 (100.0)	-
3.	Kapil	5.81	5.81 (100.0)	-
4.	Vahagaon	2.74	2.74 (100.0)	-
5.	Kese	6.33	6.33 (100.0)	-
6.	Varungi	13.99	13.99 (100.0)	-
7.	Belwade	1.37	1.37 (100.0)	-
8.	Khodashi	1.99	1.99 (100.0)	-
9.	Talbid	0.33	0.33 (100.0)	-
10.	Mundhe	2.76	2.76 (100.0)	-
11.	Vanvasmadi	5.08	5.08 (100.0)	-
12.	Laxmidevi	N.A.	N.A. -	N.A.
13.	Chachegaon	N.A.	N.A. -	N.A.
14.	Mandalapur	0.09	0.09 (100.0)	-
15.	Koparde	Transfer to other Branch.		
16.	Sidheshwar	Transfer to other Branch		
		----- 46.6	----- 46.6 (100.0)	----- -

Source : Records of DCC Banks Branch Karad Market Yard.

(Figures in brackets indicate percentages).

Table No.4.21 : Statement showing Demand, Recovery and Overdues of S.T. Loans of Branch Karad Market Yard for the year 1985-86.

(Rs. in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Saidapur	5.85	5.85 (100.0)	-
2.	Karad	4.89	4.89 (100.0)	-
3.	Kapil	4.22	4.22 (100.0)	-
4.	Vahagaon	2.76	2.76 (100.0)	-
5.	Kese	5.02	5.02 (100.0)	-
6.	Varungi	4.76	4.76 (100.0)	-
7.	Belwade	2.19	2.19 (100.0)	-
8.	Khodashi	2.66	2.66 (100.0)	-
9.	Talbid	0.61	0.61 (100.0)	-
10.	Mundhe	2.43	2.43 (100.0)	-
11.	Vanvasmachi	1.22	1.22 (100.0)	-
		----- 36.61	----- 36.61 (100.0)	----- -

Source : Records of DCC Bank branch Karad Market Yard.

(Figures in brackets indicate percentages).

Table No.4.22 : Statement showing Demand, Recovery & Overdues of M.T.Loans of Branch Karad Market Yard for the year 1983-84.

(Rs. in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Koparde	0.12	0.12 (100.0)	-
2.	Saidapur	0.02	0.02 (100.0)	-
3.	Laxmidevi	N.A.	N.A. -	N.A.
4.	Karad	0.79	0.59 (74.7)	0.20 (25.3)
5.	Chachegaon	0.14	0.14 (100.0)	-
6.	Vahagaon	0.33	0.33 (100.0)	-
7.	Kapil	0.38	0.38 (100.0)	-
8.	Kese	N.A.	N.A. -	N.A.
9.	Varungi	0.02	0.02 (100.0)	-
10.	Belwade	0.03	0.03 (100.0)	-
11.	Khodashi	0.29	0.29 (100.0)	-
12.	Talbid	-	- -	-
13.	Vanvasmadi	0.08	0.08 (100.0)	-
14.	Mundhe	0.28	0.28 (100.0)	-
15.	Jakhinwadi	0.25	0.25 (100.0)	-
16.	Sidheshwar	-	-	-
		----- 2.73	----- 2.53 (92.7)	----- -

Source : Records of DCC Bank branch Karad Market Yard.
(Figures in brackets indicate percentages).

Table No.4.23 : Statement showing Demand, Recovery & Overdues of M.T. Loans of Branch Karad Market Yard for the year 1984-85.

(Rs. in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Koparde	-	-	-
2.	Saidapur	N.A.	N.A.	N.A.
3.	Laxmidevi	-	-	-
4.	Karad	N.A.	N.A.	N.A.
5.	Chachegaon	-	-	-
6.	Vahagaon	0.14	0.14 (100.0)	-
7.	Kapil	0.85	0.85 (100.0)	-
8.	Kese	1.12	1.12 (100.0)	-
9.	Varungi	0.25	0.25 (100.0)	-
10.	Belwade	0.30	0.30 (100.0)	-
11.	Khodashi	0.02	0.02 (100.0)	-
12.	Talbid	-	-	-
13.	Vanvasmachi	0.51	0.51 (100.0)	-
14.	Mundhe	0.17	0.17 (100.0)	-
15.	Jakhinwadi	-	-	-
16.	Sidheshwar	-	-	-
		----- 3.36	----- 3.36 (100.0)	----- -

Source : Records of DCC Bank branch Karad Market Yard.

(Figures in brackets indicate percentages).

Table No.4.24 : Statement showing Demand, Recovery & Overdues of M.T. Loans of the Branch Karad Market Yard for the year 1985-86.

(Rs.in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Saidapur	0.07	0.07 (100.0)	-
2.	Karad	0.07	0.07 (100.0)	-
3.	Kapil	0.92	0.92 (100.0)	-
4.	Vahagaon	0.07	0.07 (100.0)	-
5.	Kese	0.38	0.38 (100.0)	-
6.	Varungi	0.49	0.49 (100.0)	-
7.	Belwade	0.26	0.26 (100.0)	-
8.	Khodashi	0.14	0.14 (100.0)	-
9.	Talbid	-	-	-
10.	Vanvasmachi	0.60	0.60 (100.0)	-
11.	Mundhe	0.63	0.63 (100.0)	-
		----- 3.63	----- 3.63 (100.0)	

Source : Records of DCC Bank branch Karad Market Yard.

(Figures in brackets indicate percentages).

Table No.4.25 : Statement showing Demand, Recovery & Overdues of S.T. Loans of the Branch Masur for the year 1983-84. (Rs.in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Riswad/Antwadi	0.72	0.72	-
2.	Masur No.1	1.54	1.19	0.35
3.	Shirwade	2.03	1.15	0.88
4.	Chikhali	0.44	0.22	0.22
5.	Nigadi	1.05	0.75	0.30
6.	Konegaon	0.56	0.56	-
7.	Masur No.2	0.77	0.38	0.39
8.	Kival	1.99	1.18	0.81
		9.10	6.15 (67.5)	2.95

Table No.4.26 : Statement showing Demand, Recovery & Overdues of S.T.Loans of Branch Masur for the year 1984-85. (Rs.in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Riswad/Antwadi	0.94	0.94 (100.0)	-
2.	Masur No.1	1.11	1.11 (100.0)	-
3.	Shirwade	0.84	0.84 (100.0)	-
4.	Chikhali	0.39	0.39 (100.0)	-
5.	Nigadi	0.53	0.53 (100.0)	-
6.	Konegaon	0.68	0.68 (100.0)	-
7.	Masur No.2	2.53	2.53 (100.0)	-
8.	Kival	1.22	1.22 (100.0)	-
		8.24	8.24 (100.0)	

Source : Records of DCC Bank, Branch Masur.

(Figures in brackets indicate percentages).

Table No.4.27 : Statement showing Demand, Recovery & Overdues of S.T. Loans of Branch Masur for the year 1985-86. (Rs.in Lakhs)

Sr. No.	Name of Society	Demand	Recovery	Overdues
1.	Riswad/Antwadi	0.93	0.93	-
2.	Masur No.1	0.98	0.98	-
3.	Shirwade	1.14	1.14	-
4.	Chikhali	0.32	0.32	-
5.	Nigadi	0.45	0.45	-
6.	Konegaon	0.58	0.58	-
7.	Masur No.2	1.44	1.44	-
8.	Kival	1.48	1.48	-
		7.32	7.32 (100.0)	-

Table No.4.28 : Statement showing Demand, Recovery & Overdues of M.T. Loans of Branch Masur for the year 1983-84. (Rs.in Lakhs)

Sr.No.	Name of Society	Demand	Recovery	Overdues
1.	Riswad/Antwadi	0.01	0.01	-
2.	Masur No.1	-	-	-
3.	Shirwade	1.01	1.01	-
4.	Chikhali	0.04	0.04	-
5.	Nigadi	0.03	0.03	-
6.	Konegaon	0.05	0.05	-
7.	Masur No.2	0.12	0.12	-
8.	Kival	0.06	0.06	-
		1.32	1.32 (100.0)	-

Source : Records of DCC Bank, Branch Masur.

(Figures in brackets indicate percentages).

Table No.4.29 : Statement showing Demand, Recovery & Overdues of M.T.Loans of Branch Masur for the year 1984-85.

(Rs.in Lakhs)

Sr.No.	Name of Society	Demand	Recovery	Overdues
1.	Riswad/Antwadi	0.01	0.01	-
2.	Masur No.1	-	-	-
3.	Shirwade	0.86	0.86	-
4.	Chikhali	0.09	0.09	-
5.	Nigadi	0.03	0.03	-
6.	Konegaon	-	-	-
7.	Masur No.2	0.02	0.02	-
8.	Kival	0.06	0.06	-
		-----	-----	-----
		1.07	1.07 (100.0)	-

Table No.4.30 : Statement showing Demand, Recovery & Overdues of M.T. Loans of Branch Masur for the year 1985-86.

(Rs.in Lakhs)

Sr.No.	Name of Society	Demand	Recovery	Overdues
1.	Riswad/Antwadi	0.03	0.03	-
2.	Masur No.1	-	-	-
3.	Nigadi	0.03	0.03	-
4.	Chikhali	0.10	0.10	-
5.	Konegaon	-	-	-
6.	Masur No.2	0.02	0.02	-
7.	Shirwade	1.12	1.12	-
8.	Kival	0.06	0.06	-
		-----	-----	-----
		1.36	1.36 (100.0)	-

Source : Records of DCC Bank, Branch Masur.

(Figures in brackets indicate percentages).

Observations

A close scrutiny of the statements presented above reveal the following :

- 1) Disbursement of loans is less than 50% of the loan sanctioned by the DCC Bank. This trend is also observed in case of Karad Market Yard Branch. The percentage of loans disbursed to the loans sanctioned was 35.18%, 36.9% and 47.8% in 1983-84, 1984-85 and 1985-86 respectively in respect of the S.T. Loans. These figures for Masur Branch are still worse at 17.8%, 32.1% and 35.6% in 1983-84, 1984-85 and 1985-86 respectively.
- 2) Disbursement of M.T. loans shows a better position in respect of these two branches. In case of Karad Market Yard Branch the disbursement percentages are 100%, 84% and 97% in the years 1983-84, 1984-85 and 1985-86 respectively. Figures for the Masur Branch in these three years of study are 88.7%, 38.7% and 26.3%.

The reasons for such type of low percentage of Loan disbursement must be investigated so that corrective measures can be taken at appropriate levels.

- 3) Demand - recovery position, in respect of both S.T. and M.T. loans in case of both the branches is found to be satisfactory during the three years of the study.

The DCC Bank and the PACSs

The DCC Bank acts as the balancing centre for co-operative movement in the District. The PACSs are normally found to be weak - financially and otherwise. The DCC Bank is reported to have made the following efforts in strengthening the PACSs in general and those in Karad Taluka in particular.

- i) The DCC Bank has opened its branches in such a way that the PACSs find a branch of the DCC Bank within a radius of 10 Kms. The PACSs are giving all banking services.
- ii) The DCC Bank has specifically tried to strengthen its base of owned-funds. While giving loans to the PACSs, the DCC Bank is able to provide them at less interest than that is possible when given out of the borrowed funds. The DCC Bank, thus helps the PACSs to become viable in an indirect manner.
- iii) The DCC Bank helps the PACSs in maintenance of their accounts and other records. It also helps the PACSs in supervising the utilisation of loans granted by the PACSs to their members.
- iv) The DCC Bank helps the PACSs in collecting 10% of loans disbursed to the big cultivators in the form of share capital. In case of small and medium farmers, this percentage is 5%.

- v) The DCC Bank tries to motivate the farmers to become the members of PACSs. The PACSs also are motivated to undertake other than - Credit - disbursement activities (e.g. supply of inputs, items of daily consumption etc.).