

CHAPTER-II

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A) Agriculture in Karad Taluka

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CHAPTER-IIA) Agriculture in Karad Taluka

Total geographical area of Karad Taluka is 1.04 lakh hectares. Area under cultivation is around 75% at 0.78 lakh hectares. Land utilisation pattern obtained in Karad Taluka for the years 1983-84, 1984-85 and 1985-86 is given in the Table No.2.1.

Table No.2.1 : Statement showing Land Utilisation Pattern in Karad Taluka for Three Years 1983-84 to 1985-86.

Sr.: Particulars No.:	Area in Hectares		
	: 1983-84	: 1984-85	: 1985-86
1. Total Geographical area	1,04,200 (100.00)	1,04,200 (100.00)	1,04,200 (100.00)
2. Area under forest	13,500(19.9)	12,200(11.7)	11,713(11.2)
3. Land not available for cultivation	2,451(2.4)	2,500(2.4)	2,219(2.1)
4. Fallow land	2,230(2.1)	2,100(2.0)	2,259(2.1)
5. Cultivable waste land	7,600(7.3)	9,800(9.4)	10,427(10.0)
6. Gross Cropped Area	83,414	81,600	79,841
7. Area under cultivation	78,419(75.2)	77,600(74.5)	77,582(74.5)
8. Area shown more than once	4,995	4,000	2,259
9. Gross irrigated area	21,008	18,951	25,765

Table No.2.1 : (Contd....)

Sr. No.	Particulars	Area in Hectares		
		1983-84	1984-85	1985-86
10.	Net irrigated area	16,023	16,023	17,750
11.	Area irrigated more than once	4,985	2,928	8,015
12.	Cropping Intensity %	106.4	105.1	104.8
13.	Irrigation Intensity %	131.11	118.27	145.15

Source : i) Social and Economical Abstract of Review of the Satara District (Government of Maharashtra, 1985).

ii) Karad Tahsil Office, Crop Report - 1985-86.

Note : Figures in the brackets shows percentages.

Cropping Pattern

Cropping pattern that is obtained in Karad Taluka is presented in Table No.2.2. The table is self-explanatory.

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Table No.2.2 : Statement showing Cropping Pattern in Karad Taluka for three years from 1983-84 to 1985-86.

Sr. No.	Particulars	Area in Hectares		
		1983-84	1984-85	1985-86
1.	Rice	7,013(8.41)	6,945(8.51)	6,895(8.46)
2.	Wheat	1,133(1.36)	1,467(1.80)	1,237(1.52)
3.	Jawar	26,763(32.09)	27,700(33.95)	28,300(34.70)
4.	Other cereals	1,240(1.48)	1,362(1.67)	1,400(1.72)
5.	Total Cereals (A)	36,149(43.34)	37,474(45.93)	37,832(47.38)
6.	Tur	463(0.56)	494(0.61)	584(0.73)
7.	Gram	976(1.18)	1,137(1.39)	1,135(1.42)
8.	Other Pulses	1,909(2.28)	1,763(2.16)	1,673(2.09)
9.	Total Pulses (B)	3,348(4.02)	3,394(4.16)	3,392(4.24)
10.	Sugar Cane (C)	12,795(15.34)	13,792(16.90)	12,792(16.02)
11.	Vegetables (D)	809(00.96)	-	400(00.50)
12.	Total Spices and condiments (E)	718(00.86)	563(00.69)	344(00.43)
13.	Groundnut	13,356(16.01)	13,669(16.75)	12,469(15.61)
14.	Other Oil Seeds	414(00.49)	223(00.27)	173(00.21)
15.	Total Oil Seeds(F)	13,760(16.50)	13,892(17.03)	12,642(15.83)
16.	Narcotics and Medicinal Crops(G)	84(00.10)	91(00.11)	45(00.05)

Table No.2.2 (Contd...)

Sr. No.	Particulars	Area in Hectares		
		1983-84	1984-85	1985-86
17.	Total fodder Crops (H)	15,751(18.88)	12,394(15.18)	12,394(15.52)
18.	Gross Cropped Area (Total of items A to H)	83,414(100.0)	81,600(100.0)	79,841(100.0)
19.	Net Cropped Area	78,419	77,600	77,582
	Area shown more than once	4,995	4,000	2,259
20.	Cropping Intensity	106.41	105.1	102.9

Source : (1) Social & Economic Abstract of Review of Satara District (Government of Maharashtra, 1985.)

(2) Karad Tahsil Office, Crop Report : 1985-86.

Note : Figures in the brackets show percentages.

Irrigated Crops

Main crops taken with the help of irrigation water are sugarcane, rice, wheat and other crops (like chillies, turmeric etc.). The position obtained in Karad Taluka during the three years under study is shown in Table No.2.3.

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Table No.2.3 : Statement showing Irrigated Crops in Karad Taluka for three years 1983-84 to 1985-86.

Sr. No.	Particulars	Area in Hectares		
		1983-84	1984-85	1985-86
1.	Sugarcane	11,760(60.8)	13,792(72.7)	12,792(49.6)
2.	Rice	5,859(27.9)	2,406(12.8)	N.A.
3.	Wheat	1,133(5.4)	1,467(7.7)	1,237(4.8)
4.	Other Crops	1,256(5.9)	1,286(6.8)	11,736(45.6)
		<u>21,008(100.0)</u>	<u>18,951(100.0)</u>	<u>25,765(100.0)</u>

Source : i) Social and Economic Abstract - Satara District 1982-83 to 1984-85.

ii) Records of Karad Tahsil Office.

Note : Figures in brackets are percentages.

The data for 1985-86 have been collected from the records at Karad Tahsil Office which were reported to be provisional. The picture, however, is found to be distorted with no land shown for raising irrigated rice in that year. Other crops under irrigation for 1985-86 show an abnormal increase to about 45.6% of the total irrigated area as against 5.9% in 1983-84 and 6.8% in 1984-85.

Agricultural Inputs

For increasing production in and productivity of agricultural farms, agricultural inputs like fertilisers, seeds,

agricultural equipments etc. have become a necessity. The following Table shows details of the agricultural inputs sold by various agencies in Karad Taluka during the three year period under study.

Table No.2.4 : Statement showing Agricultural Inputs sold by various Agencies in Karad Taluka.

(Rs.in '000')

Sr. No.	Particulars	YEARS		
		1983-84	1984-85	1985-86
1.	Fertilisers.	13,478	22,922	20,495
2.	Seeds	1,008	2,292	1,974
3.	Agricultural Equipments	26	527	721
4.	Others	627	9,652	4,279
5.	Total (1 to 4)	15,139	35,393	27,569
6.	Consumption Goods	5,955	5,575	6,966

Source : Records in the office of the District Deputy Registrar, Co-operative Societies, Satara.

B) Agricultural Finance

Co-operatives in Karad Taluka seem to be the major agency financing the short term, medium term and long term needs of the agriculturists. There are 28 branches of the District Central Co-operative Bank doing the business of financing agriculture and allied to agriculture activities. There is one sub-branch of Maharashtra State Co-operative

Land Development Bank at Karad. This is the only sub-branch of the Bank in the Taluka looking after the long term financial needs of the agriculturists. In recent years, however, a new trend seems to have emerged on the scene of medium term and long term financing (henceforth referred to as "term financing") for agriculture. Nationalised and other commercial banks, operating in Karad Taluka, have done a considerable term financing to the agriculturists in the Taluka.

The following six nationalised banks and three other-than-nationalised commercial banks operate in Karad Taluka.

Nationalised Banks

1. Bank of Maharashtra,
2. State Bank of India,
3. Syndicate Bank,
4. Vijaya Bank,
5. Central Bank of India,
6. Dena Bank.

Other than Nationalised Commercial Banks :

1. The Sangli Bank Ltd., Sangli
2. The Bank of Karad Ltd., Karad
3. The United Western Bank Ltd., Satara

Data for three years (i.e. 1983-84 to 1985-86) could

be collected from all the banks except Central Bank of India, Karad, and Dena Bank, Karad.

Financing in Karad Taluka

Financing done by all these commercial banks and co-operative banks in Karad Taluka, for agricultural activities (raising crops, purchasing a tractor, digging of a well etc.) and allied-to-agriculture activities (poultry, dairy, gobar gas plant etc.) during the three year period 1983-84 to 1985-86 is depicted in three Tables given below.

Table No.2.5 : Statement showing Loans given by various Banks to Agricultural Sector for the year 1983-84.

(Figures in Rs.Lakhs)

Sr. No.:	Particulars	1983-84			
		Crop Loan	Term Loan	Allied to Agri-culture	Total
1.	Bank of Maharashtra	14.48	8.76	9.57	32.81
2.	State Bank of India	10.52	29.68	2.11	42.31
3.	Syndicate Bank	25.44	46.44	9.30	81.18
4.	Vijaya Bank	-	5.05	2.10	7.15
5.	Central Bank of India	N.A.	N.A.	N.A.	N.A.
6.	Dena Bank	N.A.	N.A.	N.A.	N.A.
	Total Nationalised Banks (A)	50.44 (5.5)	89.93 (28.2)	23.08 (6.8)	163.45 (10.4)

Table No.2.5 :(Contd...)

Sr. No. :	Particulars	: Crop Loan :	Term Loan :	Allied to Agri-culture :	Total
7.	The Sangli Bank Ltd., Sangli	0.10	-	-	0.10
8.	The Bank of Karad, Ltd.	27.50	15.90	7.78	51.18
9.	The United Western Bank Ltd., Satara.	-	-	-	-
	Total Commercial Banks (B)	27.60 (3.0)	15.90 (4.9)	7.78 (2.3)	51.28 (3.2)
	Total Nationalised & Commercial Banks (A+B)	78.04 (8.5)	105.83 (33.2)	30.86 (9.2)	214.73 (13.6)
10.	Satara District Central Co-operative Bank	830.78	207.99	271.39	1310.16
11.	Maharashtra State Co-op. Land Development Bank	-	5.12	35.22	40.34
	Total Co-operative Banks (C)	830.78 (91.5)	213.11 (66.8)	306.61 (90.8)	1350.5 (86.4)
	Total Loans (A+B+C)	908.8 (100.0)	318.9 (100.0)	337.4 (100.0)	1565.2 (100.0)

Source : 1. Loan Disbursement Statements of each Bank.
2. Annual Report of the DCC Bank, 1983-84.

(Figures in the brackets are percentages to total in this and all other statements).

Table No.2.6 : Statement showing Loans given by various Banks to Agricultural Sector in Karad Taluka for the year 1984-85.

(Figures in Rs. Lakhs)

Sr. No.:	Particulars	: Crop	: Term	: Allied: to Agri-culture:	Total
1.	Bank of Maharashtra	8.32	9.06	3.40	20.78
2.	State Bank of India	11.51	32.05	2.77	46.33
3.	Syndicate Bank	30.92	75.95	19.24	126.11
4.	Vijaya Bank	-	7.10	3.00	10.10
5.	Central Bank of India	N.A.	N.A.	N.A.	N.A.
6.	Dena Bank	N.A.	N.A.	N.A.	N.A.
Total Nationalised Banks (A)		50.75 (5.6)	124.16 (34.9)	28.41 (8.9)	203.32 (12.9)
7.	The Sangli Bank Ltd., Sangli	0.47	-	0.20	0.67
8.	The Bank of Karad Ltd., Karad	11.71	15.51	4.51	31.73
9.	The United Western Bank Ltd., Satara	-	-	-	-
Total Commercial Banks (B)		12.18 (1.3)	15.51 (4.3)	4.71 (1.4)	32.40 (2.0)
Total Nationalised & Commercial Banks (A+B)		62.93 (7.0)	139.67 (39.3)	33.12 (10.3)	235.72 (15.1)
10.	Satara District Central Co-operative Bank	840.83	206.70	201.02	1248.55
11.	Maharashtra State Co-op. Land Development Bank	-	8.49	84.62	83.11
Total Co-operative Banks (C)		840.83 (93.0)	215.19 (60.7)	285.64 (89.7)	1331.66 (84.9)
Total Loans (A+B+C)		903.7 (100.0)	354.8 (100.0)	318.7 (100.0)	1567.3 (100.0)

Source : 1) Loan Disbursement Statements of each Bank.
2) Annual Report of Satara District Central Co-op. Bank, 1984-85.

Table No.2.7 : Statement showing Loans given by various Banks to Agricultural Sector in Karad Taluka for the year 1985-86.

(Figures in Rs. Lakhs)

Sr. No. :	Particulars :	Crop Loan :	Term Loan :	Allied to Agri-culture :	Total :
1.	Bank of Maharashtra	5.27	11.21	2.43	18.91
2.	State Bank of India	17.13	31.20	2.81	51.14
3.	Syndicate Bank	35.00	22.00	3.00	60.00
4.	Vijaya Bank	1.50	11.20	0.75	13.45
5.	Central Bank of India	N.A.	N.A.	N.A.	N.A.
6.	Dena Bank				
	Total Nationalised Banks (A)	58.9 (5.7)	75.61 (26.7)	8.99 (3.4)	143.5 (9.1)
7.	The Sangli Bank Ltd., Sangli	0.16	0.44	0.21	0.81
8.	The Bank of Karad Ltd., Karad	12.39	15.95	4.85	33.19
9.	The United Western Bank Ltd., Satara	0.03	-	-	0.03
	Total Commercial Banks (B)	12.58 (1.2)	16.39 (5.7)	5.06 (1.9)	34.03 (2.1)
	Total Nationalised and Commercial Banks (A+B)	71.48 (6.9)	92.00 (32.5)	14.05 (5.4)	177.53 (11.2)
10.	Satara District Central Co-operative Bank	959.50	187.50	174.79	1321.79
11.	Maharashtra State Co-op. Land Development Bank	-	4.21	70.18	74.39
	Total Co-operative Banks (C)	959.50	191.71	244.9	1396.18
	Total Loans (A+B+C)	1030.9	283.7	259.0	1573.7

Source : 1. Loan Disbursement statements of each Bank.

2. Annual Report of Satara District Central Co-operative Bank, 1985-86.

The Nationalised Banks (particularly State Bank of India and Syndicate Bank) and the other-than-nationalised commercial banks (particularly The Bank of Karad) have given more stress on term loans and activities-allied-to-agriculture than the crop loan. The share of these nationalised and other commercial banks in respect of term loans and financing for activities allied-to-agriculture was high at above 32% and about 9% (except in 1985-86) respectively, during the three year period under study. On the other hand their share in the crop loan never exceeded 8.5% during the period under study. The nationalised and other commercial banks together shared 13.6% of the total loans given to the agricultural sector by all the banks in Karad Taluka during 1983-84. The remaining major share of 86.4% was taken by the Co-operative banks. These figures for the subsequent two years were 14.9% and 84.9% and 11.2% and 88.8% for total commercial banks and co-operative banks respectively. The above figures are sufficient to explain the dominant position of the co-operative banks in this respect.