

C H A P T E R - F I V ESTRUCTURE OF AGRICULTURAL CREDIT OF SANGLI DISTRICT CENTRAL
CO OPERATIVE BANK LTD. MIRAJ MARKET YARD BRANCH

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:: CHAPTER - V ::

STRUCTURE OF AGRICULTURAL CREDIT OF SANGLI DISTRICT CENTRAL
COOPERATIVE BANK LTD, MIRAJ MARKET YARD BRANCH

5.1 AREAS OF FINANCE AND GENERAL TERMS OF REFERENCE :

The Sangli District Central Co-operative Bank Ltd, Branch Miraj Market Yard, to day has made available to cultivator-borrowers a number of credit facilities in Miraj Taluka. The primary objective of the Bank is to finance agricultural credit needs of the agriculturists in the Miraj Taluka through the Primary Agricultural Credit Societies, especially short-term loans for raising of crops and Medium-term Loans for development purposes.

A) SHORT-TERM LOAN :

The Bank provides short-term loans to the primary agricultural credit societies for being advanced to their members as per scale fixed every year for raising of crops. The scale per acre for each main crops is fixed after taking into consideration the expenditure required for raising the crops and average yield per acre. The scales are decided in the technical group meeting. The technical group consists of various Government departments and Co-operative Sugar Factories. Progressive cultivators members of the Board of Director of the Sangli District Central Co-operative Bank Ltd, and representative of Lead Bank of the Sangli District and Commercial Banks of the Sangli District. The scale varies depending on fertility of soil and climatic conditions such as rainfall,

irrigation facilities etc. The scale for main crops are as under. These are allowed in cash and kind component. Normally ratio of cash and kind is 40:60. The scale per Hecter for each main crops are as follows.

a) SUGAR-CANE : Rs. 5000 to 15000.

The scale is allowed at Rs. 100 per ton produced during the previous season. The limit varies according to the kind of crops, producer member of Cooperative Sugar Factory, Gate-Cane supplier or otherwise.

b) Grapes : Rs. 22500 to 50000 .

c) Turmeric : Rs. 6250.

d) Batata : Rs. 900 to 4500.

e) Cotton : Rs. 250 to 4875.

f) Bananas : Rs. 2125 to 13500.

g) Betel leaves : Rs. 3750 to 7500.

h) High Yielding Varieties in Jowar, wheat and Paddy : Rs.

1180 to 1566.

Recoveries are made through linking and by way of cash. Linking recoveries are made from the processing and Marketing Cooperatives like Cooperative Sugar Factories and Spinning Mills and Cooperative Sale-purchase Unions.

B) MEDIUM-TERM LOAN :

The Bank is advancing Medium-term Loans to the members of Primary Agricultural Credit Societies for different agricultural development purposes. Duration of Medium-term Loan is 3 to 5 years.

Medium-term loans are sanctioned on the basis of minimum holding and repaying capacity of the member. The repaying capacity is worked considering the present position and future expected yield after the investment in the concerned purposes. Information regarding purposewise maximum medium-term limit, period of repayment, minimum land holding etc. is given in Table No. 5.1.

TABLE NO.5.1

INFORMATION REGARDING PURPOSEWISE MAXIMUM MEDIUM-TERM LOAN LIMIT ,
PERIOD OF REPAYMENT, MINIMUM LAND HOLDING ETC.

Purpose for which loans are given.	Scale of finance fixed by the Bank (Rs)	Period of repayment proposed.	Minimum acreage fixed for eligibility.
1. Electric Motor	6000 to 10000	5 Years	3 acres.
2. Diesel Pump : 5 H.P.	7000	5 Years	5 acres
7.5 H.P.	8500	5 Years	5 acres
3. Pipe line	Up to 20000	5 Years	5 acres
4. Tractor	85% of the total cost	5 Years	12 acres irrigated
5. Thrushing Machine	5000	5 Years	3/5 acres
6. Bullock Cart	4100 to 6700	3/5 Years	2/3 acres
7. Grape garden	15000	-	-
8. Milch Cattle			
a) Cow	6000	3/5 Years	3 acres
b) She-buffelos	3000	3 Years	An agriculturist
c) Unit of 5 Cows	20000	5 Years	Above 5 acres
9. Poultry :			
a) State Govt. Subsidy Scheme	4250	5 Years	Upto 5 acres
b) Unit of 500 birds	22500	5 Years	Above 5 acres.
c) Unit of 250 birds	11250	5 Years	2 1/2 acres
10. Gobar Gas Plants	7800 to 16600	5/7 Years	
11. Sheep and Goat rearing	5000	5 Years	Subsidy scheme upto 5 acres. Other above 5 acres.
12. Construction of Cow shed	15000 to 25000	7 Years	5/10 acres
13. Repairs to old wells	4500	3 Years	About 3 acres.

5.2 ADVANCE DEPOSIT PATTERN :

Yearwise outstanding deposits and advances of the Miraj Market Yard Branch of the Sangli District Central Cooperative Bank Ltd, Sangli, for the period from 1st July, 1981 to 30th June 1986 are presented in Table No. 5.2. It suggests that the total deposits of the branch have been increased from a mere Rs. 11556642, on

TABLE NO.5.2
ADVANCE DEPOSIT PATTERN

<u>Year</u>	<u>Deposits</u>	<u>Advances</u>	<u>Deposit advance</u>
	<u>(Rs.)</u>	<u>(Rs.)</u>	<u>ratio.</u>
1981 - 1982	11556642	6200092	1.86:1
1982 - 1983	11994911	5672671	2.11:1
1983 -1984	10911493	6193224	1.76:1
1984 - 1985	13417164	5391831	2.49:1
1985 - 1986	15711744	5984404	2.63:1

30th June 1982, to the level of Rs. 1,57,11,744 on 30th June 1986. This shows that the attitude of the rural masses donot allow a rapid rate of growth in deposits mobilisation. The total amount of deposits has been decreased from Rs. 1,15,56,642, on 30th June 1982 to Rs. 1,09,11,493 at 30th June 1984, and again increased upto Rs. 1,57,11,744 on 30th June 1986 of the branch.

The total advances of the branch has been decreased from Rs. 62,000,92on 30th June, 1982 to Rs. 53,91,831 at 30th June , 1985, and again increased upto Rs. 59,84,404, on 30th June 1986. There

is a little increase in advances during the period under consideration (i.e. 1981-1982 to 1985-1986) of the branch.

From the above table No. 5.2 it is clear that during the years 1981-1982 to 1983-1984 there has been a decreasing trend in deposits and again from 1984-1985 to 1985-1986, the deposits tend to increase. There is no systematic increase or decrease in the amount of advances during the period under consideration (i.e. 1981-1982 to 1985-1986). It looks a fluctuating trend in advances during the period under consideration.

In the year 1981-1982, the deposit and advance ratio was 1.86:1. In the year 1983-1984, it became 1.76:1 and again it changed and became 2.63:1, in the year 1985-1986.

1 C.M. = Rs. 10 LAKH.

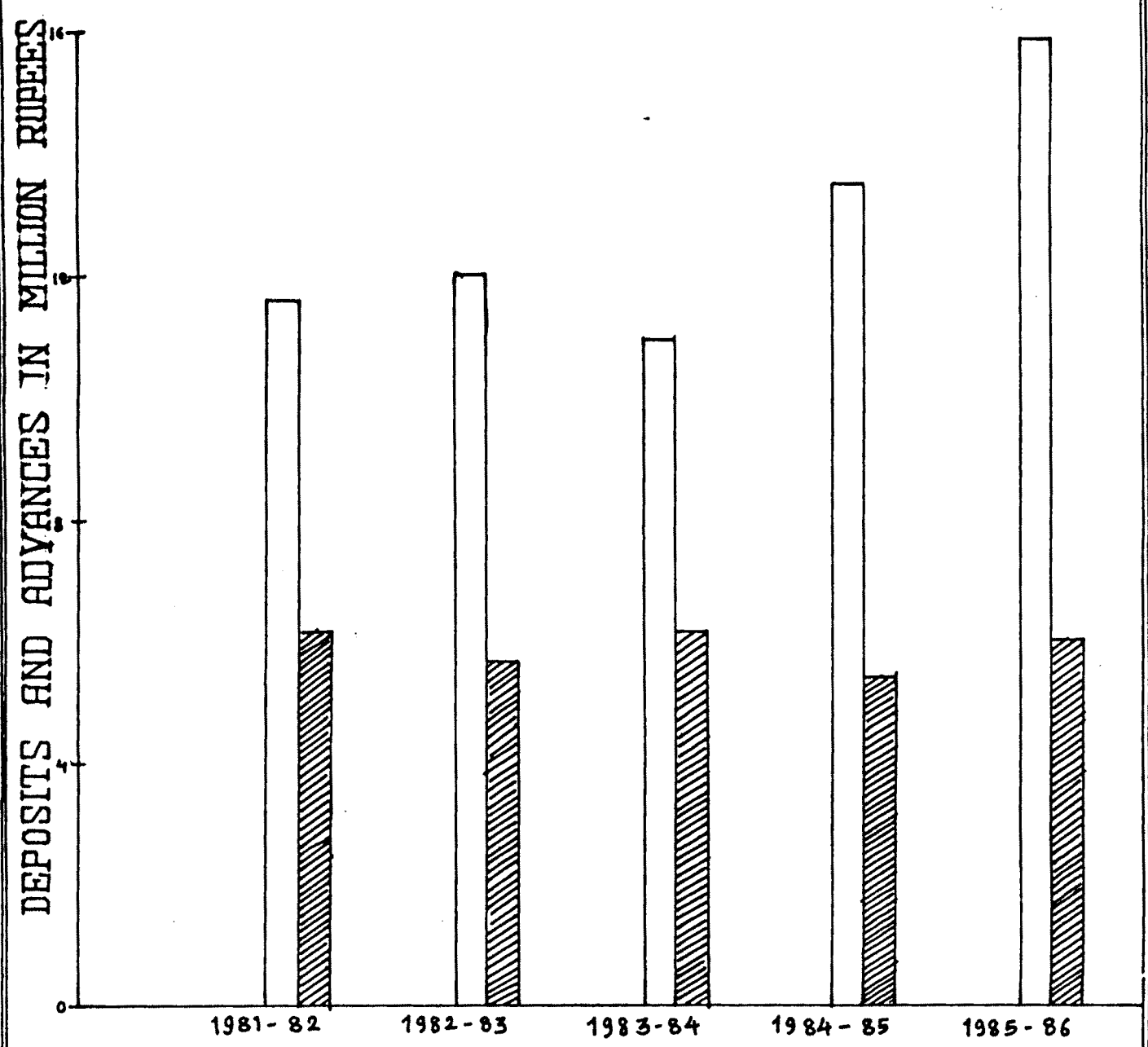
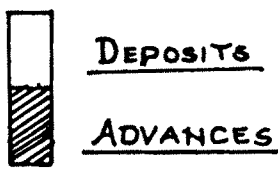


TABLE NO. 5.2 SHOWING THE DEPOSITS AND ADVANCES.
DURING THE YEARS 1981-82 TO 1985-86.

FIG. 5.1

5.3 THE DEPOSITS AND LOAN STRUCTURE ADVANCED BY THE BANK TO AGRICULTURE AND NON AGRICULTURE PURPOSE.

The Year-wise outstanding deposits and Loan structure advanced the bank to agriculture and non-agri by/culture purpose are given in the Table No. 5.3.

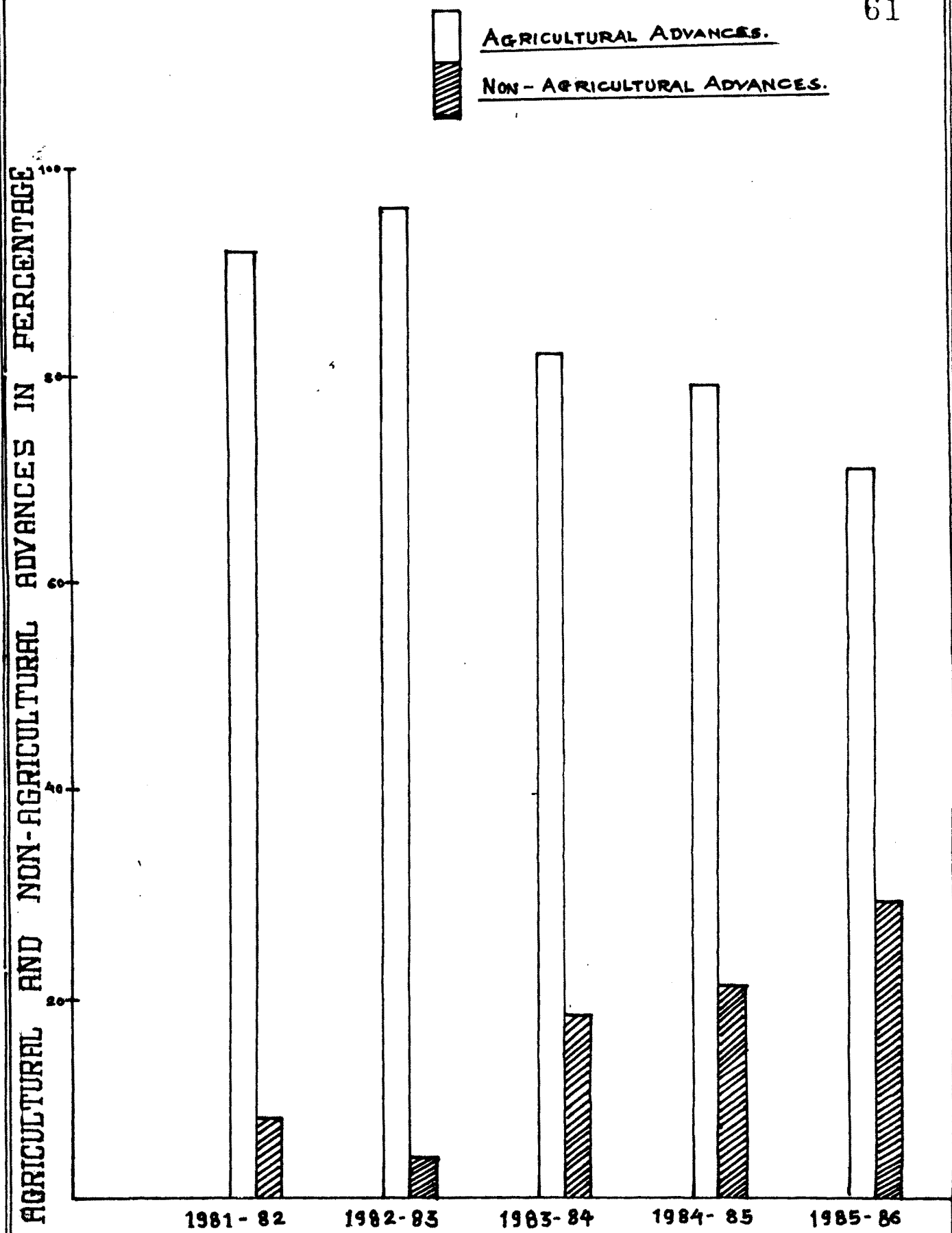
TABLE NO.5.3
THE CHART SHOWING THE DEPOSITS AND LOAN STRUCTURE :

Year 1.1 to 30.6	Deposits (Ps.)	Advances (Rs.)	Advances to Agriculture(Rs.)	Advances to Non Agriculture(Rs.)
1981 - 1982	11556642	6200092 (100%)	5713727 (92%)	486365 (8%)
1982 - 1983	11994911	5672571 (100%)	5434696 (96%)	237975 (4%)
1983 - 1984	10911493	6193224 (100%)	5095394 (82%)	1097830 (18%)
1984 - 1985	13417164	5391831 (100%)	4278105 (79%)	1113726 (21%)
1985 - 1986	15711744	5984404 (100%)	4293736 (71%)	1690668 (29%)

Note : The data in parenthesis indicates the percentage to the total.

During the period under consideration (i.e. 1981-1982 to 1985-86) the deposits and loan structure of the bank has changed. The agricultural advances given by the bank have been decreased from Rs. 5713727, on 30th June 1982 to Rs. 4278105, on 30th June 1985 and again increased upto Rs. 4293736 at 30th June 1986. The non-agriclultural advances of the bank have been increased from Rs.237975 on 30th June 1983 to Rs. 1690668 at 30th June 1986. There is a decreasing trend, in agricultural advances, during the period 1981-1982 to 1984-1985, and there is a slight increase in agricultural advances during the year 1985-1986. There is an increasing trend in non-agricultural advances, during the period 1982-1983 to 1985-86.

The amount of agricultural advances was 92% and non-agricultural advances 8% of the total amount of advances, in the year 1981-1982. The percentage of agricultural advances increased by 4%, and non agricultural advances decreased by 4%, and became 96% and 4% respectively, in the year 1982-1983. The percentage of agricultural and non agricultural advances, in the total amount of advances was 71% and 29% respectively, in the year 1985-1986.



THE TABLE NO. 5.3 SHOWING THE ADVANCES TO AGRICULTURE AND NON-AGRICULTURE DURING THE YEAR 1981-82 TO 1985-86.

FIG. 5.2

5.4 STRUCTURAL CHANGES OF SHORT-TERM AND MEDIUM-TERM LOANS :

Structural changes, of short-term and medium-term loans are given in Table No. 5.4.

TABLE NO.5.4

STRUCTURAL CHANGES OF SHORT TERM AND MEDIUM TERM LOANS

Year 1.7. to 30.6	Total Agricultural Advances. (RS)	Short-Term Loan (RS)	Medium-Term Loan (RS)
1981 - 1982	5713727 (100%)	5102442 (89%)	611285 (11%)
1982 - 1983	5434696 (100%)	4800857 (88%)	633839 (12%)
1983 - 1984	5095394 (100%)	4297219 (84%)	798175 (16%)
1984 - 1985	4278108 (100%)	3607283 (84%)	670822 (16%)
1985 - 1986	4293736 (100%)	3854557 (90%)	439179 (10%)

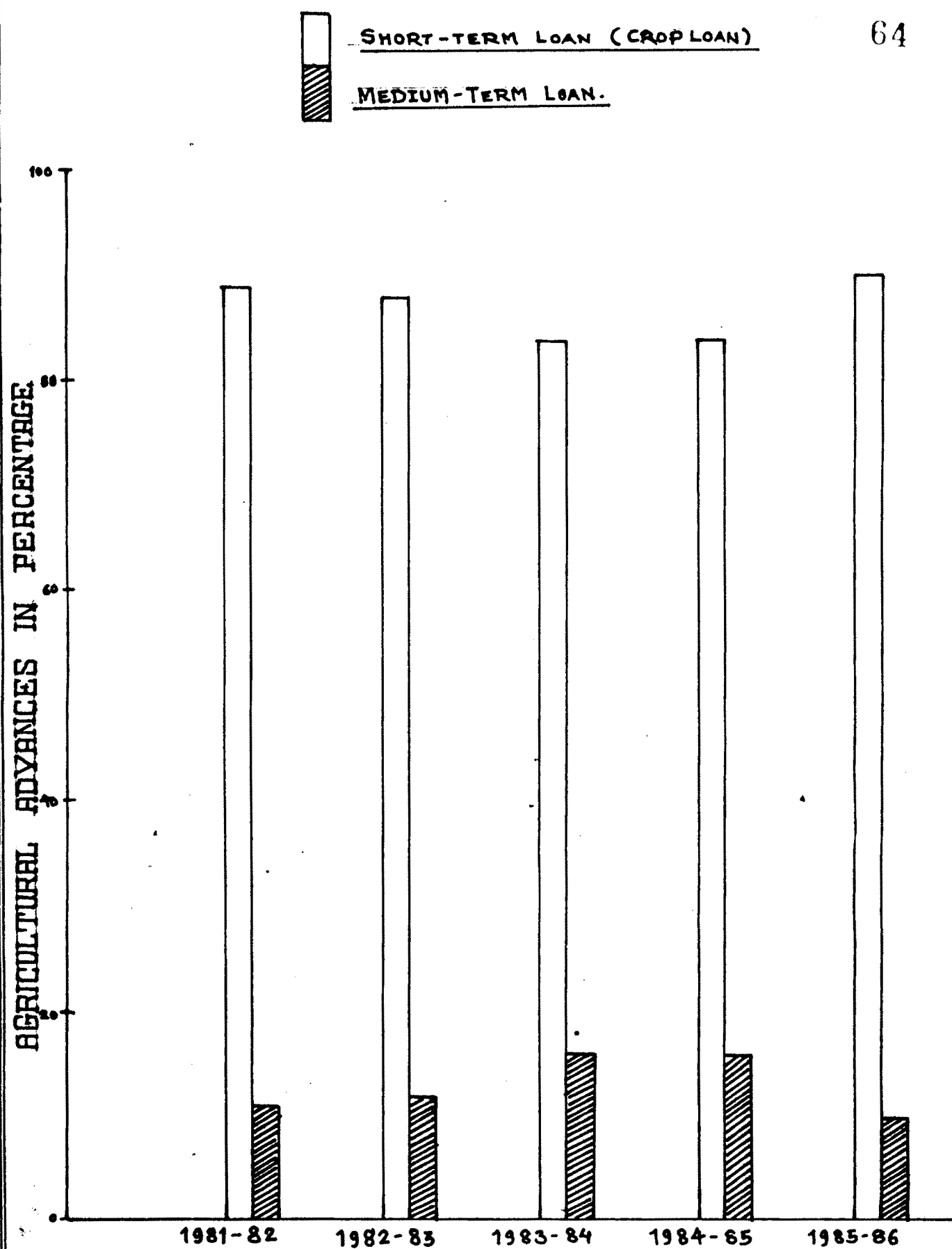
Note : The data in parenthesis indicates the percentage to the total.

From the above table No. 5.4 it is clear that, the short-term loan (i.e. crop loan) of the Bank (i.e. the Miraj Market Yard Branch of Sangli District Central Cooperative Bank Ltd.) constitute a lion's share in total agricultural advances during the period under consideration (i.e. 1981-82 to 1985-86). In the year 1981-82 the short-term loan given by the bank was Rs. 5102442. In the year 1984-85, the short-term loan given by the bank was Rs. 3607283 and in the year 1985-86 it was Rs. 3854557. In the year 1981-82, the share of short-term loan, in total agricultural advances was 89%. It declined and came down upto 84% in the year

1984-85, and it again increased by 6% and became 90% in the year 1985-86. This indicates that during the period 1981-82 to 1984-85, there was a decreasing trend in short-term loan and again from, 1st July 1985 the short-term loan started to increase.

In the year 1981-82, the medium-term loan given by the bank was Rs. 611285. It increased by Rs. 22554 and became Rs. 633839 in the year 1982-83. Then it increased by Rs. 164336 and became Rs. 798175, in the year 1983-84. Then it decreased by Rs. 127353 and became Rs. 670822, in the year 1984-85. It again decreased by Rs. 231643 and became Rs. 439179, in the year 1985-1986. In the year 1981-1982, the medium-term loan was 11% of the total agricultural advances. It increased by 1% in 1982-1983, again increased by 4%, in the year 1983-1984 and 1984-1985, and then decreased by 6% and became 10%, in the year 1985-1986.

From the above discussion, it is clear that, there was a decreasing trend, of short term loan, from the year 1981-1982 to 1984-1985. And during the period 1981-1982 to 1983-1984, there was an increasing and 1984-1985
 ↑ to 1985-1986 there was a decreasing trend of medium-term loan.



THE TABLE NO. 5.4 SHOWING THE SHORT-TERM AND
MEDIUM-TERM LOAN DURING THE YEAR 1981-82 TO 1985-86

FIG. 5.3

5.5 THE RECOVERY, OUTSTANDINGS AND OVERDUES OF SHORT-TERM LOANS.

The yearwise details about recovery, outstandings and overdues of short-term loan, of borrower farmers are given in Table No. 5.5.

TABLE NO.5.5

THE RECOVERY-OUTSTANDINGS AND OVERDUES OF SHORT-TERM

Year 1.7 to 30.6	No. of borrowers	Advances (short-term loan)(₹)	LOAN		
			Recovery (₹)	Outstandings (₹)	Overdues (₹)
1981 - 82	1505	5102442	4013384	4470716	214167
1982 - 83	1605	4800857	4867834	3984012	377437
1983 - 84	2889	4297219	4733067	3296601	130522
1984 - 85	2516	3607283	3936663	3003452	165080
1985 - 86	2564	3854557	3754291	3086829	145662

The Table No. 5.5 indicates that the number of borrowers of short-term loans (i.e. crop loans), was 1505 in the year 1981-82. It increased by 100 and became 1605, in the year 1982-83. It again increased by 1284 and became 2889, in the year 1983-84. Then it decreased by 373 and became 2516, in the year 1984-85 and again it increased by 48 and became 2564 in the year 1985-86. It indicates that there was an increasing trend of borrower farmers in the first three years(i.e. 1981-82 to 1983-84), then there was decrease in the year 1984-85 and again increase in the year 1985-1986.

Table No. 5.5 also indicates that in general, there was a decreasing trend in the short-term loan during the period under consideration (i.e. 1981-1982 to 1985-1986). In the year 1981-1982 the short-term loan given by the bank was Rs. 5102442. It decreased by Rs. 1495159 and became Rs. 3607283, in the year 1984-1985. Then it increased by Rs. 247274 and became Rs. 3854557 in the year 1985-1986.

The Table No. 5.5 shows that in general, there was a decreasing trend of recovery during the period under consideration (i.e. 1981-1982 to 1985-1986). In the year 1982-1983 the recovery amount was Rs. 4867834. It decreased by Rs. 1113543 and became Rs. 3754291 in the year 1985-1986.

The Table No. 5.5 depicts that, there was a huge amount of overdues of short-term loan throughout the period from 1981-1982 to 1985-1986. But there is one plus point that there was an overall decreasing trend of overdues during the period under consideration. The overdues in the year 1981-1982 were Rs. 214167. It increased by Rs. 163270 and became 377437, in the year 1982-1983. Again it decreased by Rs. 246915 and became Rs. 130522 in 1983-1984. There was a rise in overdues in 1984-1985, by Rs. 34558 and became Rs. 165080. There was a decline in overdues during the year 1985-1986 by Rs. 19418. It seems to be a fluctuating trend in overdues, during the period 1981-1982 to 1985-1986.

Speaking about the outstandings of short-term loans, there was an overall decreasing trend, during the period under consideration (i.e. 1981-1982 to 1985-1986). In the year 1981-1982 outstanding short term loan was amounting to Rs. 4470716. It decreased by Rs. 1467264, and became Rs. 3003452, in the year 1984-1985, and again increased by Rs. 83377 and became Rs. 3086829, in the year 1985-1986.

5.6 COMPOSITION OF CROP LOAN :

The Sangli District Central Cooperative Bank Ltd. Branch Miraj Market Yard, operating in Miraj Taluka gives short-term loan (i.e. crop loan) to cultivators for raising of crops like Sugarcane, Grapes, Turmeric, Potato, Cotton, Banana, High yielding varieties in Jowar, Wheat and Paddy and Other crops. The year wise and percentage-wise composition of crop loan advances given for Sugar-cane, Grapes and other crops is shown in Table No. 5.6.

TABLE NO.5.6

COMPOSITION OF ADVANCES GIVEN FOR SUGAR-CANE, GRAPES AND OTHER CROPS

Year 1.7. to 30.6.	Total Crop Loan Advances (Rs.)	Sugar-Cane Advances (Rs.)	Advances to Grapes (Rs.)	Advances to Other Crops (Rs.)
1981-82	5102442 (100%)	2620477 (51%)	1730890 (34%)	751075 (15%)
1982-83	4800857 (100%)	2386842 (50%)	1839255 (38%)	574760 (12%)
1983-84	4297219 (100%)	1317299 (31%)	2160320 (50%)	819600 (19%)
1984-85	3607283 (100%)	1189758 (33%)	1983950 (55%)	433575 (12%)
1985-86	3854557 (100%)	1404502 (36%)	2042000 (53%)	408055 (11%)

Note : The data in parenthesis indicates the percentage to the total.

We get the following information from the table No. 5.6

During the years 1981-1982 to 1985-1986, there has been an overall decreasing trend in crop loans. In the year 1981-1982 the crop loan advances given by the bank were Rs. 5102442. It decreased by Rs. 1247885 and became Rs. 3854557, in the year 1985-86.

In the year 1981-1982, the sugar-cane loan given by the bank was Rs. 2620477. It decreased by Rs. 1430719 and became Rs. 1189758, in the year 1984-1985. Then it increased by Rs. 214744 and became Rs. 1404502, in the year 1985-1986. It indicates that, there was a decreasing trend, in sugar-cane loan from 1981-1982 to 1985-1986.

There was an increasing trend in advances to Grapes from 1981-1982 to 1983-84 and a decreasing trend from 1984-1985 to 1985-1986, given by the bank, to borrower farmers. In 1981-1982 the advances to Grapes, given by the bank was Rs. 1730890. It increased by Rs. 429430 and became Rs. 2160320, in the year 1983-1984. Then it decreased by Rs. 118320 and became Rs. 2042000 in the year 1985-1986.

There was in general, a fluctuating trend, in other crop loans given by the bank to borrower farmers during the period under consideration (i.e. 1981-1982 to 1985-1986). In the year 1981-1982, the other crop loans given by the bank was Rs. 751075. It increased by Rs. 68525 and became Rs. 819600, in the year 1983-1984. Then it decreased by Rs. 411545, and became Rs. 408055, in the year 1985-1986.

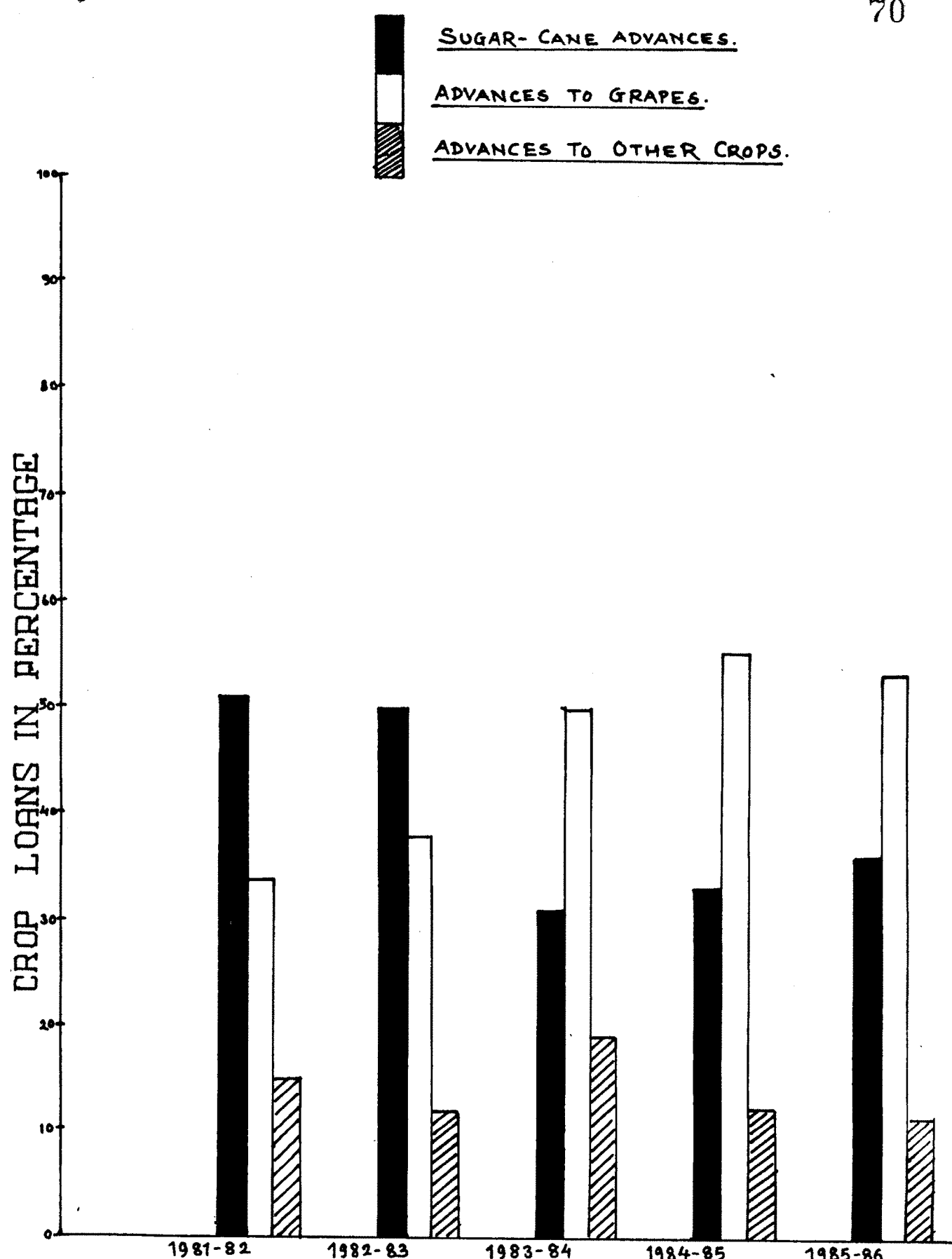


TABLE NO. 5.6 SHOWING THE ADVANCES TO SUGAR-CANE
GRAPE AND OTHER CROPS DURING THE YEAR 1981-82 TO 1985-86.

FIG.NO.5.4

5.7 THE RECOVERY, OUTSTANDINGS AND OVERDUES OF MEDIUM-TERM LOAN

The yearwise information about recovery, outstandings, and overdues of medium-term loan of borrower farmers is given in table No. 5.7.

TABLE NO. 5.7

THE RECOVERY, OUTSTANDINGS AND OVERDUES OF MEDIUM TERM LOAN.:

Year 1-7 to 30-6	No. of Borrowers	Advances (Medium-term loan) (Rs.)	Recovery (Rs.)	Outstanding (Rs.)	Overdues (Rs.)
1981-1982	186	611285	592605	1597410	122293
1982-1983	181	633839	632217	1590694	72588
1983-1984	146	798175	1740939	1829696	N11
1984-1985	66	670822	644308	1709217	N11
1985-1986	54	439179	289037	1675461	N11

The above table No. 5.7 indicates that, the number of borrowers, of medium-term loan was 186, in the year 1981-1982. It decreased by 5 and became 181 in the year 1982-1983. It again decreased by 35 and became 146, in the year 1983-1984. Then it decreased by 80 and became 66, in the year 1984-1985, and again it decreased by 12 and became 54 in the year 1985-1986. It indicates that there was a decreasing trend of borrower farmers during the period under consideration (i.e. 1981-1982 to 1985-1986).

The Table No. 5.7 also indicates that, there was an increasing trend in medium-term loan, during the first three years

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(i.e. 1981-1982 to 1983-1984) and then there was a decreasing trend during the last two years (i.e. 1984-1985 and 1985-1986). In the 1981-1982, the medium-term loan given by the bank was Rs. 611285. It increased by Rs. 186890 and became Rs. 798175, in the year 1983-84. Then it decreased by Rs. 358996 and became Rs. 439179, in the year 1985-1986.

The Table No. 5.7 shows that there was an increasing trend of recovery, during the first three years (i.e. 1981-1982 to 1983-1984) and then there was a decreasing trend of recovery during the last two years (i.e. 1984-1985 and 1985-1986). In the year 1981-1982 the recovery amount was Rs. 592605. It increased by Rs. 1148334 and became Rs. 1740939, in the year 1983-1984. Then it decreased by Rs. 1451902 and became Rs. 289037, in the year 1985-1986.

The Table No.5.7 depicts, that there was a huge amount of overdues, of medium-term loan, in the year 1981-1982. The overdues in the year 1981-1982 were Rs. 122293. It decreased by Rs.49705 and became 72588 in the year 1982-1983. There were no overdues during the years 1983-84 to 1985-86.

Speaking about outstandings of medium-term loan, there was a fluctuating trend during the period under consideration (i.e. 1981-1982 to 1985-86). In the year 1981-1982 outstanding medium term loan was amounting to Rs. 1597410. It decreased by Rs. 6716 and became Rs. 1590694 in the year 1982-83. Then it increased by Rs. 239002 and became Rs. 1829696, in the year 1983-84. It again decreased by Rs. 154235 and became Rs. 1675461, in the year 1985-86.

5.8 COMPOSITION OF MEDIUM-TERM LOANS :

The Bank is advancing medium-term loans to the members of primary Agricultural Credit Societies for different agricultural development purposes. Duration of Medium-term Loan is 3 to 5 years. Medium-term

loans are sanctioned on the basis of minimum holding and repaying capacity of the member.

The Bank has given the medium-term loan to various agricultural purposes. e.g. Electric motor loan, pipe line loan, cows and she buffaloes loan, Gobar Gas Plant loan, Grape garden loan, Tractor loans, Poultry loans, etc. The details of these are given as follows.

5.8.1 ELECTRIC MOTOR LOAN :

The year-wise information about recovery, outstandings, and average loan per borrower, of borrower farmers regarding Electric Motor Loan is given in Table No. 5.8.

TABLE NO.5.8
ELECTRIC MOTOR LOAN

<u>Year</u> <u>1.7 to</u> <u>30.6</u>	<u>No.of</u> <u>borrowers</u>	<u>Advances</u> <u>(Rs)</u>	<u>Recovery</u> <u>(Rs)</u>	<u>Outstandings</u> <u>(Rs)</u>	<u>Average loan</u> <u>per borrower.</u> <u>(Rs)</u>
1981 - 1982	7	38325	31363	179403	5475
1982 - 1983	5	27000	22540	108241	5400
1983 - 1984	13	38200	50000	90000	2938
1984 - 1985	3	16290	18600	83200	5430
1985 - 1986	2	10830	48000	45000	5415

The Table No. 5.8 shows that there was a fluctuating trend of the borrowers during the period under consideration (i.e. 1981-1982 to 1985-1986). In the year 1981-1982, the number of borrowers were 7. It increased by 5 and became 13 in the year 1983-1984. Then it decreased by 11 and became 2 in the year 1985-1986.

The Table No. 5.8 shows that there was a fluctuating trend, in the Electric motor Loan, during the period under consideration.

In the year 1981-1982, the Electric Motor Loan was Rs. 38325. It decreased by Rs. 11325 and became Rs. 27000 in the year 1982-1983. Then it increased by Rs. 11200 and became Rs. 38200 in the year 1983-84. In the next year (i.e. 1984-1985) it decreased by Rs. 21910 and became Rs. 16290. Then it decreased by Rs. 5460 and became Rs. 10830, in the year 1985-1986.

The Table No. 5.8 depicts that, there was a fluctuating trend in the recovery of Electric Motor Loan, during the period under consideration. In the year 1981-1982, the amount of recovery was Rs. 31363. It decreased by Rs. 8823 and became Rs. 22540 in the year 1982-1983. Then it increased by Rs. 27460 and became Rs. 50000 in the year 1983-1984, and again it decreased by Rs. 2000 and became Rs. 48000 in the year 1985-1986.

The table No. 5.8 also indicates that there was huge amount of outstanding during the period under consideration. There was a decreasing trend in outstandings, of Electric Motor Loan during the period under consideration. In the year 1981-1982 the amount of outstanding was Rs. 179403. It decreased by Rs. 71161 and became Rs. 108241. Then it decreased by Rs. 18241 and became Rs. 90000 in the year 1983-1984, again it decreased by Rs. 45000 and became Rs. 45000 in the year 1985-1986.

In the year 1981-1982, the average loan per borrower was Rs. 5475. It decreased by Rs. 75, in the year 1982-1983. Then it again decreased by Rs. 2462 and became Rs. 2938 in the year 1983-1984. It again increased by Rs. 2477 and became Rs. 5415, in the year 1985-86.

5.8.2 PIPE LINE LOAN :

The yearwise details about recovery, outstandings, number of borrowers and average loan per borrowers, regarding pipe line loan are given in table No. 5.9.

TABLE NO.5.9
PIPE LINE LOAN

<u>Year</u> <u>1.7 to</u> <u>30.6</u>	<u>No. of</u> <u>borrowers</u>	<u>Advances</u> <u>(Rs)</u>	<u>Recovery</u> <u>(Rs)</u>	<u>Outstandings</u> <u>(Rs)</u>	<u>Average loan</u> <u>per borrower (Rs)</u>
1981 - 1982	9	128400	65000	269000	14267
1982 - 1983	14	121750	75200	247150	8696
1983 - 1984	33	146400	95000	120000	4436
1984 - 1985	5	50970	88962	160170	32034
1985 - 1986	2	33875	70684	181375	16938

The Table No. 5.9 indicates that there were 9 borrower farmers, in the year 1981-1982. It increased by 5 and became 14 in the year 1982-1983. Then it increased by 19 and became 33 in the year 1983-84. Then it decreased by 31 and became 2 in the year 1985-86. It indicates that there was an increasing trend from 1981-1982 to 1983-1984 and a decreasing trend from 1984-1985 to 1985-1986 in borrower farmers.

The Table No. 5.9 shows that in general, there was a fluctuating trend in Pipe Line Loans, during the period under consideration (i.e. 1981-1982 to 1985-1986). In the year 1981-1982 the Pipe Line Loan was Rs. 128400. It decreased by Rs. 6650, and became Rs. 121750, in the year 1982-1983. Then it increased by Rs. 24650 and became Rs.146400,

in the year 1983-1984. Then it decreased by Rs. 112525 and became Rs. 33875 in the year 1985-1986.

The Table No. 5.9 depicts that there was an increasing trend in recovery of pipe Line Loans, from 1981-1982 to 1983-1984, and a decreasing trend from 1984-1985 to 1985-1986. In the year 1981-1982 the amount of recovery was Rs. 65000. It increased by Rs. 30000 and became Rs. 95000, in the year 1983-1984. Then decreased by Rs. 24316 and became Rs. 70684 in the year 1985-1986.

The Table No. 5.9 also shows that, in the year 1981-1982, the outstandings of Pipe Line Loan were Rs. 269000. It decreased by Rs. 21850 and became Rs. 247150 in the year 1982-1983. It again decreased by Rs. 127150 and become Rs. 120000 in the year 1983-1984. Then it increased by Rs. 61375 and became Rs. 181375, in the year 1985-1986. It shows that, there was a decreasing trend, in outstandings, of Pipe Line Loans from 1981-1982 to 1983-1984 and an increasing trend in the years 1984-1985 and 1985-1986.

The Table No. 5.9 indicates that, the maximum average Pipe Line Loan, per borrower farmer, given by the bank, was Rs. 32034 in the year 1984-1985 and minimum average loan was Rs. 4436, in the year 1982-1983.

5.8.3 COWS AND SHE BUFFALO'S LOAN :

The yearwise information about recovery, outstandings, overdues, and average loan per borrower of borrower farmers regarding cows and she buffalows loan is given in table No. 5.10

TABLE NO. 5.10
COWS AND SHE BUFFALO'S LOAN

Year 1.7 to 30.6	No. of borrower farmers.	Advances (RS)	Recovery (RS)	Outstandings (RS)	Over dues per (RS) borrower	Average loan (RS)
1981 - 1982	82	188753	190191	297065	66316	2302
1982 - 1983	48	141917	177772	248833	22825	2957
1983 - 1984	23	65272	170749	156139	Nil	2838
1984 - 1985	22	69000	97188	155013	Nil	3136
1985 - 1986	3	1080	1990	57816	Nil	360

The Table No. 5.10 indicates that there was a decreasing trend in borrower farmers during the period under consideration (i.e. 1981-1982 to 1985-1986). In the year 1981-1982, there were 82 borrower farmers. It decreased by 79 and became three in the year 1985-1986.

The Table No. 5.10 shows that in general, there was a decreasing trend in cows and she buffalows loans during the period under consideration. In 1981-1982 the amount of cows and she buffalows Loans was Rs. 188753. It decreased by Rs. 123481 and became Rs. 65272. Then it increased by Rs. 3728 and became Rs. 69000, in the year 1984-85. It again decreased by Rs. 67920, and became Rs. 1080 in the year 1985-86.

There was a decreasing trend in recovery of cows and she buffaloes loans, during the period under consideration. In 1981-1982 the recovery of loan was Rs. 190191. It decreased by Rs. 188201 and became Rs. 1990 in 1985-1986. There was a decreasing trend in outstandings of cows and she buffaloes loan. In 1981-1982 the outstandings of cows and she buffaloes loan were Rs. 297065. It decreased by Rs. 239249, and became Rs. 57816 in the year 1985-1986.

In 1981-1982 the amount of overdues was Rs. 66316. It decreased by Rs. 43491 and became Rs. 22825. There were no overdues from 1983-1984 to 1985-1986.

The growing dairy societies in the region viz-a-vis, the growing demand for milk and increasing prices of milk, motivated the farmers to rear domestic animals. The bank Loans to milk animals, has been linked to the dairy co-operatives. Therefore, the overdues in this loan category is nil since 1983-1984.

5.8.4 GOBAR GAS PLANT LOAN

The yearwise information about recovery, outstanding, average loan per borrower and overdues regarding Gobar Gas Plant loan is given in Table No. 5.11

TABLE NO. 5.11
GOBAR GAS PLANT LOAN

Year 1.7. to 30.6	No. of borrowers	Advances (Rs)	Recovery Rs	Outstandings (Rs)	Over Average dues. Loan per Rs borrower (Rs)
1981 - 1982	Nil	Nil	Nil	Nil	Nil
1982 - 1983	2	12774	Nil	12774	Nil 6387
1983 - 1984	17	72489	6640	77880	Nil 4264
1984 - 1985	15	110110	45774	225920	Nil 7341
1985 - 1986	36	291024	11095	365502	Nil 8084

The Table No. 5.11 depicts that, there was a fluctuating trend in borrower farmers, during the period under consideration. (i.e. 1981-1982 to 1985-1986). In the year 1982-1983, there were 2 borrower farmers. It increased by 34 and became 36 in the year 1985-86.

The Table No. 5.11 shows that, there was an increasing trend in Gobar Gas Plant Loans from the Year 1982-1983 to 1985-1986. In the year 1982-83 the amount of Gobar Gas Plant Loans was Rs. 12774. It increased by Rs. 278250 and became Rs. 291024 in the year 1985- 1986.

There was a fluctuating trend in recovery of Gobar Gas Plant loans from the year 1983-1984 to 1985-1986. There was no recovery

in the years 1981-1982 and 1982-1983. In the year 1983-1984, the amount of recovery of Gobar Gas Plant Loans was Rs. 6640. It increased by Rs. 39134 and became Rs. 45774 in the year 1984-1985. Then it decreased by Rs. 34679 and became Rs. 11095 in the year 1985-1986.

The table No. 5.11 also shows that there were no outstandings, of Gobar Gas Plant Loans, in the year 1981-1982. In the year 1982-⁸³ the outstanding amount was Rs. 12774. It increased by Rs. 352728 and became Rs. 365502 in the year 1985-1986. It indicates that there was an increasing trend from 1982-1983 to 1985-1986.

There were no overdues, of Gobar Gas Plant Loans during the period under consideration (i.e. 1981-1982 to 1985-1986). The maximum average Gobar Gas Plant Loan per borrower, given by the Bank was Rs. 8084 in the year 1985-1986 and minimum average loan was Rs. 4264, in the year 1983-1984.

5.8.5 GRAPE GARDEN LOAN.

The year-wise information about recovery, outstandings, overdues, and average loan per borrower, of borrower farmers regarding Grape Garden loan is given in Table No. 5.12.

TABLE NO. 5.12
GRAPE GARDEN LOAN.

Year 1-7 to 30-6	No. of Borrowers	Advances (Rs)	Recovery (Rs)	Outstandi- ngs (Rs)	Over- dues (Rs)	Average loan per borrower (Rs)
1981-1982	12	205230	339514	811155	Nil	1710
1982-1983	26	256426	966240	1121847	2820	9863
1983-1984	42	426228	1246626	1150542	Nil	10148
1984-1985	20	424452	Nil	424452	Nil	21223
1985-1986	Nil	Nil	130000	906600	Nil	Nil

The Table No. 5.12 indicates that there was an increasing trend, in borrowers from the year 1981-1982 to 1983-1984, In the year 1981-1982, there were 12 borrowers. It increased by 8 and became 20 in the year 1984-1985. There were no borrowers, in the year 1985-1986.

The above Table No. 5.12 also indicates that there was in general an increasing trend from the year 1981-1982 to 1984-1985, in Grape Garden Loan. The Grape Garden Loan was not given in the Year 1985-1986. In the year 1981-1982, the amount of Grape Garden Loan was Rs. 205230. It increased by Rs. 219222 and became

Rs. 424452 in the year 1984-1985.

In the year 1981-1982, the recovery of Grape Garden Loan was Rs. 339514. It increased by Rs. 907112 and became Rs. 1246626 in the year 1983-1984. There was no recovery in the year 1984-1985 but again, in the year 1985-1986, the recovery was Rs. 130000. There was an increasing trend in Grape Garden Loan from 1981-1982 to 1983-1984. The highest recovery was Rs. 1246626, in the year 1983-1984.

There was an increasing trend in outstanding of Grape Garden Loan from the year 1981-1982 to 1983-1984. In the year 1981-1982, the outstanding amount was Rs. 811155. It increased by Rs. 339387 and became Rs. 1150542 in the year 1983-1984. Then it decreased by Rs. 243942 and became Rs. 906600 in the year 1985-1986.

The maximum average Grape Garden Loan per borrower, given by the Bank was Rs. 21223 and minimum average loan was Rs. 1710. There were no overdues except the year 1982-1983, during the period under consideration (i.e. 1981-82 to 1985-86) In the year 1982-1983, the overdues were Rs. 2820.

5.8.6 TRACTOR LOAN

The yearwise details about recovery and outstandings of tractor Loans are given in Table No. 5.13

TABLE NO. 5.13TRACTOR LOAN

<u>Year</u> 1-7 to 30-6	<u>No. of</u> Borrowers	<u>Advances</u> (Rs)	<u>Recovery</u> (Rs)	<u>Outstan-</u> <u>ding</u> (Rs)	<u>Over-</u> <u>dues</u> Rs	<u>Average</u> <u>Loan per</u> <u>borrower</u> (Rs)
1981-1982	Nil	Nil	Nil	Nil	Nil	Nil
1982-1983	Nil	Nil	Nil	Nil	Nil	Nil
1983-1984	Nil	Nil	33033	77500	Nil	Nil
1984-1985	Nil	Nil	38740	38840	Nil	Nil
1985-1986	Nil	Nil	Nil	Nil	Nil	Nil

The Table No. 5.13 indicates that, the Bank was not given Tractor Loans during the period under consideration (i.e. 1981-82 to 1985-1986.) In the year 1983-1984 and 1984-1985 the recovery amount was Rs. 33033 and Rs. 38740, respectively and outstandings were Rs. 77500 and Rs. 38840, respectively.

5.8.7 POULTRY LOAN

The yearwise information about recovery, outstandings, overdues and average loan per borrower, of borrower farmers regarding Poultry Loans is given in Table No.5.14

TABLE NO.5.14

POULTRY LOAN

Year 1-7 to 30-6	No.of Borrowers	Advances (RS)	Recovery (RS)	Outstand- ing (RS)	Over- dues (RS)	Average Loan per borrower (RS)
1981-1982	1	19750	5000	14750	Nil	19750
1982-1983	2	38880	Nil	38880	Nil	19440
1983-1984	Nil	Nil	Nil	Nil	Nil	Nil
1984-1985	Nil	Nil	Nil	Nil	Nil	Nil
1985-1986	Nil	Nil	Nil	Nil	Nil	Nil

Table No. 5.14 indicates that in the year 1981-1982, only one borrower was taken Poultry loan amounting to Rs. 19750 and in the year 1982-83, two borrowers was taken Poultry loan amounting to Rs. 38880. In the years 1981-1982 and 1982-1983, the outstandings were Rs. 14750 and Rs. 38880 respectively. The amount of recovery was Rs. 5000 in the year 1981-1982.

5.8.8 REPAIRMENTS OF OLD WELLS LOAN.

The yearwise details about, recovery, outstandings, overdues and average loan per borrower of borrowers regarding Repairments of old wells Loan are given in Table No. 5.15

TABLE NO. 5.15.
REPAIRMENTS OF OLD WELLS LOAN.

Year 1.7 to 30.6	No. of borrowers	Advances (RS)	Recovery (RS)	Outstandings (RS)	Over- dues (RS)	Average loan per borrower (RS)
1981 -1982	3	54000	56000	71000	Nil	18 000
1982 -1983	4	12000	7600	9000	Nil	3000
1983 -1984	18	49586	135674	61000	Nil	2755
1984 -1985	Nil	Nil	20750	8365	Nil	Nil
1985 -1986	3	15000	24054	22000	Nil	5000

From the Table No. 5.15 indicates that, there was an increasing trend, in borrowers from the year 1981-1982 to 1983-1984. In the year 1981-1982, there were 3 borrowers. It increased by 15 and became 18 in the year 1983-1984. In the year 1985-1986, there were 3 borrowers.

The Table No.5.15 also indicates that; there was a fluctuating trend, in the Repairment of old wells loans during the period under consideration (i.e. 1981-1982 to 1985-1986). The bank was not given the loan to Repair old wells, in the year 1984-1985. In the year 1981-1982 Repairments of Old Wells loan was Rs. 54000. It decreased by Rs. 4414 and became Rs. 49586 in the year 1983-1984.

Then, it decreased by Rs. 34586 and became Rs. 15000 in the year 1985-1986.

The Table No. 5.15 shows that there were no overdues, during the period under consideration (i.e. 1981-1982 to 1985-1986). The maximum Repairments of Old Wells Loan per borrower, given by the bank was Rs. 18000 and minimum was Rs. 2755.

There was a fluctuating trend in outstandings, of Repairments of old wells loan during the period under consideration. In the year 1981-1982, the outstandings were Rs. 71000. It decreased by Rs. 49000 and became Rs. 22000, in the year 1985-1986.

In the year 1981-1982, the recovery of Repairments of Old Wells Loan was Rs. 5600. It increased by Rs. 130074 and became Rs. 135674 in the year 1983-1984. Then it decreased by Rs. 111620 and became Rs. 24054 in the year 1985-1986. There was an increasing trend, in recovery of Repairments of Old wells loan from 1981-1982 to 1983-1984.

5.8.9 LOANS TO PURCHASE OF SHEEPS AND SHE GOATS' :

The yearwise information about recovery,overdues and average loan per borrower, of borrower farmers regarding, Loans to purchase of Sheeps and She goats is given in Table No. 5.16.

TABLE NO.5.16

LOANS TO PURCHASE OF SHEEPS AND SHE GOATS

Year 1.7 30.6	No. of Borrowers	Advances (Rs.)	Recovery (Rs.)	Outstandings (Rs.)	Over dues	Average loan per borrower (Rs.)
1981-82	N11	N11	N11	N11	N11	N11
1982-83	1	3950	N11	3950	N11	3950
1983-84	N11	N11	N11	N11	N11	N11
1984-85	N11	N11	N11	N11	N11	N11
1985-86	1	4950	N11	4950	N11	4950

The Table No. 5.16 indicates that in the year 1982-1983; only one borrower was given Loan to purchase of Sheeps and She goats and, in the year 1985-1986, also only one borrower was given Loan amounting to Rs. 4950. In the year 1982-1983 and 1985-1986 outstandings were Rs. 3950 and Rs. 4950 respectively. There was no recovery during the period under condition (i.e. 1981-1982 to 1985-1986).

5.8.10 BETEL LEAVES GARDEN LOANS :

The yearwise details about, recovery outstandings and average loan per borrower of borrower farmers regarding Betal Leaves Garden Loan are given in table No. 5.17.

TABLE NO.5.17
BETEL LEAVES GARDEN LOAN

Year 1.7.to 30.6	No. of borrowers	Advances (Rs)	Recovery (Rs)	Outstandings (Rs)	Over- dues (Rs)	Average Loan per borrower (Rs)
1981-1982	NIL	Nil	Nil	Nil	Nil	Nil
1982-1983	Nil	Nil	Nil	Nil	Nil	Nil
1983-1984	Nil	Nil	Nil	Nil	Nil	Nil
1984-1985	Nil	Nil	Nil	Nil	Nil	Nil
1985-1986	7	82420	Nil	92218	Nil	11774

The Table No. 5.17 indicates that the Bank was not given Betal Leaves Garden Loan from 1981-1982 to 1984-1985. Then in the year 1985-1986, the Bank was given, Betel Leaves Garden Loan amounting to Rs. 82420, to Seven borrower farmers. In the year 1985-1986, outstanding were Rs. 92218.