

CHAPTER - III

DATA PRESENTATION

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In this Chapter, data are presented in the following sequence:

1. Progress made by Laxmi Bank during the 19 year period ending 30th June, 1990. This is being presented with the help of a statement giving the key variables for the 19 years.
2. Purpose-wise loans outstanding as on 30th September, 1989. At the time of data collection, data required were available upto the date mentioned above.
3. Sample Data. Sample data are presented in two parts; one part relates to the productive loans and the second part relates to the non-productive loans. As explained earlier, the sample consists of 100 borrowing members of Laxmi Bank.
4. Other activities, actions, programmes, etc., undertaken by Laxmi Bank in order to raise the economic and social status of women in general and its woman-members in particular.

The first three items are sequentially presented in Tables 3.1, 3.2 and 3.3 (A), (B) and (C), respectively. Discussion on item (iv) above is done at the end of this Chapter.

Table 3.1
Progress of Laxmi Bank

| Year (June-end) | Number of members | Share capital | Reserves & other funds | Deposit amount | Total work- ing capital | Loans and advances | Profit | Dividend percentage | (Rs. in lakhs) | |
|--------------------|----------------------|------------------|---------------------------|-------------------|----------------------------|-----------------------|--------|------------------------|----------------|-------|
| | | | | | | | | | Audit | grade |
| 1972 | 1.50 | 1.16 | 0.02 | 0.22 | 1.42 | 0.26 | (0.06) | - | A | |
| 1973 | 1.90 | 1.89 | 0.03 | 2.08 | 4.03 | 1.83 | (0.11) | - | A | |
| 1974 | 2.60 | 1.94 | 0.05 | 2.83 | 5.37 | 3.69 | (0.09) | - | A | |
| 1975 | 3.20 | 2.36 | 0.14 | 5.85 | 9.21 | 4.79 | 0.16 | - | A | |
| 1976 | 4.00 | 2.82 | 0.23 | 8.91 | 12.69 | 8.87 | 0.24 | 2 | A | |
| 1977 | 4.70 | 3.03 | 0.41 | 12.29 | 16.70 | 7.72 | 0.45 | 3 | A | |
| 1978 | 5.30 | 3.29 | 0.88 | 15.24 | 20.00 | 11.58 | 0.24 | 4 | A | |
| 1979 | 6.30 | 3.76 | 1.08 | 19.93 | 26.89 | 17.78 | 0.65 | 5 | A | |
| 1980 | 7.20 | 4.42 | 1.71 | 26.00 | 36.69 | 2.35 | 1.03 | 6 | A | |
| 1981 | 5.10 | 4.93 | 2.79 | 33.48 | 48.61 | 30.00 | 1.03 | 6 | A | |
| 1982 | 5.20 | 5.67 | 4.21 | 45.86 | 59.55 | 30.93 | 1.37 | 7 | A | |
| 1983 | 5.00 | 5.98 | 5.89 | 63.45 | 79.79 | 42.15 | 1.42 | 7 | A | |
| 1984 | 4.90 | 6.38 | 7.83 | 87.72 | 106.85 | 58.04 | 1.69 | 7 | A | |
| 1985 | 5.10 | 6.77 | 9.94 | 178.00 | 123.49 | 74.04 | 1.75 | 8 | A | |
| 1986 | 5.50 | 6.95 | 12.07 | 131.70 | 156.57 | 93.47 | 1.83 | 8 | A | |
| 1987 | 5.60 | 7.34 | 14.44 | 161.00 | 190.10 | 116.23 | 1.88 | 8 | A | |
| 1988 | 5.20 | 7.76 | 16.91 | 203.43 | 236.46 | 131.89 | 1.90 | 8 | A | |
| 1989 | 6.00 | 8.82 | 19.38 | 226.72 | 264.29 | 171.45 | 1.14 | 6 | A | |
| 1990 | 6.50 | 9.64 | 21.42 | 276.00 | 320.24 | 192.10 | 1.78 | 6 | A | |

Source: Compiled from the Annual Reports of Laxmi Bank.

Table 3.2 (A)
Position of Priority Sector Loans outstanding
(as on 30.9.1989)

| Sr. No. | Purpose of Loan | Number of Members | Amount Outstanding Rs.in lakhs |
|---|-----------------------------------|----------------------|--------------------------------------|
| A) <u>Productive Purposes:</u> | | | |
| 1. | Agriculture and allied activities | 520 | 26.55 |
| 2. | Small-scale industries | 22 | 12.51 |
| 3. | Trading activities | 80 | 17.33 |
| 4. | Cottage industries | 42 | 11.82 |
| 5. | Self-employment | <u>207</u> | <u>12.62</u> |
| | Total (A) | 871 | 80.83 |
| B) <u>Non-Productive purposes:</u> | | | |
| 6. | Vehicle purchase | 67 | 19.58 |
| 7. | Education | 40 | 2.18 |
| 8. | House construction | 455 | 22.98 |
| 9. | Domestic | <u>50</u> | <u>0.36</u> |
| | Total (B) | 612 | 45.10 |
| | Grand Total (A+B) | 1,483 | 125.94 |

Source: Compiled from Office Records of Laxmi Bank.

Table 3.2 (B)
Position of total loans outstanding
(as on 30.9.1989)

| Sr. No. | Purpose of Loan | Number of Accounts | Amount Outstanding Rs.in lakhs |
|------------|--|-----------------------|--------------------------------------|
| 1. | Priority sector advances [Table 3.2(A) above] | 1,483 (24.72) | 125.94 (71.97) |
| 2. | Other advances | 4,517 (75.28) | 49.06 (28.03) |
| | Total | 6,000 | 175.00 |
| | <u>Note:</u> Figures in bracket indicate percentages | (100.00) | (100.00) |

Source: Compiled from Office Records of Laxmi Bank.

Table 3.3 (A)

Data collected from the sample of members taking loans for productive purposes

| Sr. No. | Question pertaining to | PURPOSE OF LOAN | | | | | Self-employment | Percentage to total sample (100) |
|---------|------------------------|--------------------------------------|------------|-------------------------|---------------------|--------|-----------------|----------------------------------|
| | | 3. Agriculture and allied activities | 4. Trading | 5. Small-scale industry | 6. Cottage industry | 7. | | |
| 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | |
| 1. | <u>Caste</u> | | | | | | | |
| | Hindu - Maratha | 26 | - | 1 | 4 | 2 | 33 | |
| | - Brahmin | - | - | - | - | 2 | 2 | |
| | - Others | - | Lingayat 1 | - | - | Jain 1 | 2 | |
| | - B.C. | 4 | - | 1 | - | - | 5 | |
| | - O.B.C. | 1 | 1 | - | - | 2 | 4 | |
| | - SC/NT | 1 | 2 | - | - | 1 | 4 | |
| | Muslim | - | 1 | - | - | 6 | 7 | |
| | Christian | - | - | - | - | - | - | |
| 2. | <u>Age-group</u> | | | | | | | |
| | Upto 30 years | 8 | 1 | - | 1 | 3 | 13 | |
| | 31 to 40 years | 14 | 3 | 1 | 1 | 9 | 28 | |
| | 41 to 50 years | 8 | 1 | - | 2 | 2 | 13 | |
| | 51 years and above | 2 | - | 1 | - | - | 3 | |
| 3. | <u>Marital Status:</u> | | | | | | | |
| | Married | 28 | 5 | 2 | 3 | 14 | 52 | |
| | Unmarried | - | - | - | - | - | - | |
| | Widow | 4 | - | - | 1 | - | 5 | |
| | Divorcee | - | - | - | - | - | - | |
| 4. | <u>Education:</u> | | | | | | | |
| | Illiterate | 17 | 3 | - | - | 5 | 25 | |
| | Primary | 13 | 2 | 1 | 1 | 7 | 24 | |
| | Matriculation | 1 | - | 1 | 2 | 2 | 6 | |
| | Graduation | 1 | - | - | 1 | - | 2 | |
| | Post-graduation | - | - | - | - | - | 2 | |

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Table 3.3 (A) contd.

| 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
|-----|---|----|----|----|----|----|----|
| 5. | <u>Dependent</u> | | | | | | |
| | Yes | 28 | 2 | - | 1 | 7 | 38 |
| | No | 4 | 3 | 2 | 3 | 7 | 19 |
| 6. | <u>Monthly income (Rupees)</u> | | | | | | |
| | Upto 750 | 13 | 1 | - | - | 4 | 18 |
| | 751 to 1500 | 11 | 2 | - | 1 | 3 | 17 |
| | 1501 to 2250 | 6 | 1 | 1 | 1 | 3 | 12 |
| | 2251 to 3000 | 2 | 1 | 1 | - | 1 | 5 |
| | 3001 onwards | - | - | - | 2 | 3 | 5 |
| 7. | <u>How motivated to become member:</u> | | | | | | |
| | Self-motivated | 7 | 1 | - | 1 | 4 | 13 |
| | Motivated by Directors | 3 | 1 | 1 | 2 | 1 | 8 |
| | Motivated by Bank staff | 3 | - | 1 | 1 | 2 | 7 |
| | Motivated by Others | 19 | 3 | - | - | 7 | 29 |
| 8. | <u>Purpose for becoming Member:</u> | | | | | | |
| | Obtaining loan facility | 31 | 4 | 1 | 3 | 13 | 52 |
| | Understanding bank matters | 1 | - | 1 | 1 | 1 | 4 |
| | For prestige | - | 1 | - | - | - | 1 |
| 9. | <u>Economic and social development:</u> | | | | | | |
| | Yes | 29 | 5 | 2 | 4 | 13 | 53 |
| | No | 3 | - | - | - | 1 | 4 |
| 10. | <u>Participation in any organization:</u> | | | | | | |
| | Yes | 4 | - | 1 | 1 | 2 | 8 |
| | No | 28 | 5 | 1 | 3 | 12 | 49 |

Table 3.3 (B)

Data collected from the sample of members taking loans for non-productive purposes

| Sr. No. | Question pertaining to | PURPOSE OF LOAN | | | | Percentage to total sample (100) |
|---------|------------------------|---------------------|-----------|--------------------|----------|----------------------------------|
| | | Purchase of Vehicle | Education | House construction | Domestic | |
| 1. | 2. | 3. | 4. | 5. | 6. | 7. |
| 1. | Caste: | | | | | |
| | Hindu - Maratha | 1 | - | 19 | 3 | 23 |
| | - Brahmin | 1 | 1 | 1 | - | 3 |
| | - Others | - | Jain 1 | Lingayat 6 | - | 7 |
| | B.C. | - | - | 3 | - | 3 |
| | O.B.C. | - | - | 3 | - | 3 |
| | SC/NT/ST | - | - | 1 | - | 1 |
| | Muslim | 1 | - | 1 | - | 2 |
| | Christian | - | - | 1 | - | 1 |
| 2. | Age-group | | | | | |
| | Upto 30 years | - | - | 2 | - | 2 |
| | 31 to 40 years | 1 | 2 | 19 | 3 | 25 |
| | 41 to 50 years | 2 | - | 9 | - | 11 |
| | 51 years and above | - | - | 5 | - | 5 |
| 3. | Marital status: | | | | | |
| | Married | 3 | 2 | 29 | 3 | 37 |
| | Unmarried | - | - | - | - | - |
| | Widow | - | - | 5 | - | 5 |
| | Divorcee | - | - | 1 | - | 1 |
| 4. | Education: | | | | | |
| | Illiterate | 1 | - | 7 | - | 8 |
| | Primary | 1 | - | 16 | - | 17 |
| | Matriculation | - | 1 | 11 | 2 | 14 |
| | Graduation | - | 1 | - | 1 | 2 |
| | Post-graduation | 1 | - | 1 | - | 2 |

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Table 3.3 (B)

| 1. | 2. | 3. | 4. | 5. | 6. | 7. |
|-----|---|----|----|----|----|----|
| 5. | <u>Dependent</u> | | | | | |
| | Yes | 2 | 2 | 29 | 2 | 35 |
| | No | 1 | - | 6 | 1 | 8 |
| 6. | <u>Monthly income (Rupees)</u> | | | | | |
| | Upto 750 | 1 | - | 2 | - | 3 |
| | 751 to 1500 | 1 | - | 11 | - | 12 |
| | 1501 to 2250 | - | - | 7 | 2 | 9 |
| | 2251 to 3000 | - | 1 | 7 | - | 8 |
| | 3001 onwards | 1 | 1 | 8 | 1 | 11 |
| 7. | <u>How motivated to become member</u> | | | | | |
| | Self-motivated | 2 | 1 | 16 | 2 | 21 |
| | Motivated by Directors | - | - | 8 | - | 8 |
| | Motivated by Bank staff | - | 1 | 4 | - | 5 |
| | Motivated by others | 1 | - | 7 | 1 | 9 |
| 8. | <u>Purpose of becoming member:</u> | | | | | |
| | Obtaining loan facility | 3 | 2 | 33 | 1 | 39 |
| | Understanding bank matters | - | - | 1 | 1 | 2 |
| | For prestige | - | - | 1 | 1 | 2 |
| 9. | <u>Economic and social development</u> | | | | | |
| | Yes | 3 | 2 | 35 | 3 | 43 |
| | No | - | - | - | - | - |
| 10. | <u>Participation in any organization:</u> | | | | | |
| | Yes | 2 | - | 8 | 1 | 11 |
| | No | 1 | 2 | 27 | 2 | 32 |

Table 3.3 (C)
Summary of the sample data

| Sr. No. | Question pertaining to | Productive loan | Non-productive loan | Total |
|---------|--------------------------|-----------------|---------------------|------------|
| 1. | <u>Caste/Religion:</u> | | | |
| | Maratha | 33 | 23 | 56 |
| | Brahmin | 2 | 3 | 5 |
| | Lingayat | 1 | 6 | 7 |
| | Jain | 1 | 1 | 2 |
| | B.C. | 5 | 3 | 8 |
| | O.B.C. | 4 | 3 | 7 |
| | SC/NT/ST | 4 | 1 | 5 |
| | Muslim | 7 | 2 | 9 |
| | Christian | 1 | 1 | 1 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 2. | <u>Age-group</u> | | | |
| | Upto 30 years | 13 | 2 | 15 |
| | 31 to 40 years | 28 | 25 | 53 |
| | 41 to 50 years | 12 | 11 | 24 |
| | 51 years and above | 3 | 5 | 8 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 3. | <u>Marital Status:</u> | | | |
| | Married | 52 | 37 | 89 |
| | Unmarried | - | - | - |
| | Widow | 5 | 5 | 10 |
| | Divorcee | - | 1 | 1 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 4. | <u>Education:</u> | | | |
| | Illiterate | 25 | 8 | 33 |
| | Primary | 24 | 17 | 41 |
| | Matriculation | 6 | 14 | 20 |
| | Graduation | 2 | 2 | 4 |
| | Post-graduation | - | 2 | 2 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 5. | <u>Dependent status:</u> | | | |
| | Yes | 38 | 35 | 73 |
| | No | 19 | 8 | 27 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |

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Table 3.3 (C) contd.

| 1. | 2. | 3. | 4. | 5. |
|-----|---|-----------|-----------|------------|
| 6. | <u>Monthly income:</u> | | | |
| | Upto 750 | 18 | 3 | 21 |
| | 751 to 1500 | 17 | 12 | 29 |
| | 1501 to 2250 | 12 | 9 | 21 |
| | 2251 to 3000 | 5 | 8 | 13 |
| | 3001 and above | 5 | 11 | 16 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 7. | <u>Motivational aspects:</u> | | | |
| | Self-motivated | 13 | 21 | 34 |
| | Motivated by Directors | 8 | 8 | 16 |
| | Motivated by Bank staff | 7 | 5 | 12 |
| | Motivated by others | 29 | 9 | 38 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 8. | <u>Purpose of Membership:</u> | | | |
| | Obtaining loan | 52 | 39 | 91 |
| | Understanding bank matters | 4 | 2 | 6 |
| | Prestige | 1 | 2 | 3 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 9. | <u>Economic and social development:</u> | | | |
| | Yes | 53 | 43 | 96 |
| | No | 4 | - | 4 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |
| 10. | <u>Participation in any organization:</u> | | | |
| | Yes | 8 | 11 | 19 |
| | No | 49 | 32 | 81 |
| | | <u>57</u> | <u>43</u> | <u>100</u> |

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3.4 Other Activities, Actions and Programmes undertaken by Laxmi Bank:

Laxmi Bank officials told the researcher their inability to undertake any programme or activity that would raise the economic and social status of women in general and its woman-members in particular.

The researcher pointed out to the Bank officials that her sample consists of 33 percent illiterate women and 41 percent of them could have their education upto the primary level. Adult education programme could be an appropriate programme to be undertaken on behalf of Laxmi Bank. There could be lectures, seminars, workshops, etc., on various aspects affecting the life of the woman, e.g. dowry system, right of the woman in the property, rights of woman with regard to marriage, divorce, etc., the responsibilities of women in respect of cleanliness, raising children, preparing food for family, which can be nearer to 'the square meal', etc.

As pointed out earlier, Laxmi Bank has taken indifferent attitude towards all such activities and programmes.

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