CHAPTER II

A BRIEF REVIEW OF GROWTH AND DEVELOPMENT OF LAND DEVELOPMENT BANKS.

2.1 Need of specialised institution for the long-term credit.

2.2 History and growth of Land Development Banks.

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2.1 NEED OF SPECIALISED INSTITUTIONS FOR LONG-TERM CREDIT:

It is stated earlier in Chapter Number I, that agriculturists requires short, medium and long-term credits. The long-term loans are required for the redumption of past debts and permanent developments of land. Here, the question arises that who should provide these long-term loans? Should the Commercial Banks, Financial Institutions like, Industrial Finance Corporation and State Finance Corporation, State and Central Co-operative Banks, Primary Credit Societies provide long-term credit?

At present in India, money lenders, commercial banks, State and Central Co-operative Banks and Primary Credit Societies provides credit to agriculturists. But they can not be considered as suitable agency for providing long-term credit due to various reasons.

In India, the bulk of credit is provided by money lenders and other non-institutional agencies to farmers. But the credit supplied by these money lenders is costly and has not proved benificial to the farmers as it hardly provides any incentive to effect improvement on the land. The main objective of the credit provided by them is not to increase agricultural production but to bring the farmers in the grip of perpetual indebtedness.

In many regions such as India, South-eastern Asia, Many farmers through low incomes and through the operations of money lenders and merchants have been compelled to borrow excessively. According to United Nations Publication, "In such regions mubh of the outstanding rural credit is to be regarded more as imposing heavy obligations on farmers than as promoting increase in farm production."[1]

In the Agrarian Unrest in South East Asia Mr.Eric Jacoby says, "Money lenders seldom cares about the use of the money they lents out."[2]

More-over, the private money lenders mill neither grant loans for sufficiently long periods nor will be willing to accept part payment which will be within the means of borrowers.

The commercial banks can not supply long term credit as most of them depends on short-term deposits. These banks can not afford to lock up their short term resources in long term loans. Mortgage lending is against the principles of deposit banking. It is said that 'A real banker is one who distinguishes between a mortgage and discounting bills.' Therefore, commercial banks are also out of question. As in case of commercial banks, the resources of both state and co-operative banks mainly consists of short term deposits and short term borrowings from the RBI. So it is not possible to lend long term loans from short term resources.

The primary credit society, by its very nature;

is not suitable for the supply of large and long term credit. The funds of the society are made up of short term loans and deposits and mostly limited in volume. Redumption of large old debts and investments in permanent improvement to lands require large sums of money for long periods.

In the early stages of the development of the co-operative movement in India, the primary credit societies supplied short and long term loans. The loan was usually sanctioned for an year and then it was renewed from year to year, as a matter of course it became a long term loan. The result of this policy was that a large number of societies came to grieff and the number of defaulters mounted. Thus, it came to know that primary credit societies were not a proper agency for supplying long term credit.

Most of the provincial Banking Enquiry Committees arrived at the conclusion that the canons of sound banking system approved no mixing of short and long term credit.

The verdict of the Royal Commission on Agriculture was, "Experience in other countries amply indicates the un-suitability of mortgage security for ordinary credit society which relies for its funds on short-term loans or deposits withdrawable at short notice".

The Gadgil Committee on Agricultural Finance recommended a single agency for short and long term credit.

But rejecting the contention of a single agency for short and long term credit Dr.E.M.Hough says, "This is a solution which experience shows to be fraught with risk."[3]

The business of mortgage lending is very complicated and requires through knowledge of land laws, laws relating to transfer and inheritance etc. to enable the lender to scrutinise the legal titles to the hypotheca. It is not possible for small village primaries to perform this task. Valuation of land and other immovable properties offered for mortgage is another technical and difficult matter. The primary credit societies do not have the requisite technical experience and the technically qualified staff to attend to the valuation of the hypotheca.

From the above discussion it is clear that no one of the above agencies was considered as suitable agency for long term loans. Therefore, there was a need for institutions especially designed to cater for long term needs so that large amounts may be advanced at a moderate rates of interest and which may be recovered in instalments spread over a number of years. The only solution for providing adequate, cheap and efficient long-term credit to the agriculturists appeared to be through the establishment of land mortgage banks* whose main objective would be to attract long term loans and invest them in long period advances against mortgage of land. Now a days these banks have been established in most of the countries of the world.

* Later on known as 'Land Development Banks'.

In India, 'The Registrar's Conference' (1926) strongly recommended the formation of mortgage banks based on co-operative principles.

The question about a suitable agency to provide long term credit to farmers in India was also examined by 'The Royal Commission on Agriculture.' This commission along with 'The Central Banking Enquiry Committee' also endorsed the recommendations of the Registar's Conference. The Royal Commission stated that, " A distinction between long term and short term credit is made in the acts which regulate the grant of loans by the State and we hope that in future the co-operative movement will be able to seperate the two types in to land mortgage and village society business." 'The Rural Banking Enquiry Committee' (1947) considered land mortgage banks as the most suitable agency for providing long term credit to the agriculturists.

The All India Rural Credit Survey Committee (1954) stated, "That strong central and primary land mortgage banks are one of the foremost needs of the country's agricultural development to-day"[4].

The functional committee on co-operative Agricultural credit set up by the National Co-operative Development Corporation (1964) emphasised the seperate organisation for disbursing long term credit and said - "The Central Co-operative banks and the service co-operatives for short and medium term loans and the land mortgage banks for long term loans are traditionally accepted agencies which will co-exist. However, if there are any areas where a long term credit structure does not exist and it is not possible to establish such a structure in the near future, such areas could be served by the short term cum-medium term agencies as an interium arrangement and during this period precticle steps could be taken to develop the long term structure side by side".

The All India Rural Credit Survey Committee also recommended that "Theoratically ideal solution might be for one single agency to deal with short term medium term and long term credit, but past experience, if nothing else, points to the desirability of having two seperate institutions for dealing with short and medium term agricultural credit on the one hand and long term credit on the other hand, land mortgage banking is highly specialised, and it will not be desirable to saddle the short term co-operative credit structure, which will be called up on to play an increasingly complex part with in its own sphere, with additional responsibilities of so specialised character"[5].

Inspite of the above recommendations from various committees, again a demand was made for a single agency to meet the short term medium term and long term credit needs of the agriculturists. For example - At the conference of Registrars of co-operative societies, held in June 1969, it was suggested that a pilot scheme should be drawn for the integration of short, medium and long term credit structure, where by long-term loans could be channelised through the service co-operatives.

The All India Rural Credit Review Committee(1969) has, however, again ruled out the possibility of a single structure undertaking all these functions,but the committee is of the view that the objective underlying this demand can be met in practice if the village credit society can be enabled, on payment of suitable commission, to operate as the agency of land-development banks in their areas of operation and that k this type of arrangement be gradually extended to an increasing number of societies after experience has been gained as a result of this experiment.[6]

The National Commission on Agriculture (1971) and the Banking Commission (1972) have suggested setting up of farmers service societies and rural banks respectively and their taking up, as agents of land development banks, the work of providing long term loans to cultivators.

However, the Committee on co-operative land development banks has pointed out that it is impracticable to expect primary credit societies to provide long terme loans as agents of land development banks.

Thus, it is clear that there is no other alternative, for providing long term loans to agriculturists except land development banks.

2.2 HISTORY AND DEVELOPMENT OF LAND DEVELOPMENT BANKS:

Germany is considered as the birth place of Land Mortgage Banking. In order to provide large fund to farmers, the first 'Land Schaft' was created in Silesia in 1769. The success of Silesia Land Schaf led to the organisation of similar institutions for providing long term credit to farmers in various parts of Germany.

The development and the usefulness of the land credit institutions for supplying long term credit to farmers in Germany, has wielded great influence on other countries.

Sweden occupies second place in the world for organising mortgage banks.

In England under the 'Agricultural Credit Act' 1928 'The Agricultural Mortgage Corporation' was established to provide long term credit to farmers. Before this corporation, three companies viz- Land Improvement Company(1853), Scottish Drainage and Improvement Company (1856) and Land Loan and Enfranchisement Company (1860) were providing long term loans.

In France long term credit is supplied by the 'Credit Foncier De France' which was established in 1852.

In Denmark 'Mortgage Association of Denmark was established in 1861, in Japan 'Hypotec Bank of Japan' was established in 1896, and in U.S.A. 'Federal Land Banks and National Farm Loan Association were established in 1916 to provide farm mortgage credit.

(I) GROWTH IN INDIA:

The First Land Mortgage Bank called, "Land Mortgage Bank of India Ltd.," was established by an English Company in 1863, it was incorporated in London on the model of 'Credit Foncier' of France.

Punjab took the lead in co-operative Land Mortgage Banking. The First 'Co-operative Land Mortgage Bank' was organised on 30th June 1920 at Jhange in Punjab. The second such bank was started at Nowgon in Bengal four years later, and third such bank was established in 1926 at Gauhati in Assam.

In 1926, sufficient thinking had taken place and the idea regarding a seperate agency in the form of co-operative LMBS, had Crystallised. 'The Registrar's conference', held in 1926, 'The Royal Commission on Agriculture and 'The Central Banking Enquiry Committee' made several recommendations regarding the development in the organisation of LMBS. Some important recommendations of these committees were as follows:-

1. LMBS should be organised under the co-operative societies Act. The area of operation should not be too large as well as too small.
2. The principle object for which loans may be advanced should be -
   a) redumption of land and houses of farmers.
   b) improvement of land in methods of cultivation.

c) liquidation of prior debts.

d) Purchase of land in special case.

3. Loans should not exceed half the value of properties.

4. No loans should be advanced which is not economically profitable to the borrower.

5. The amount and period of loans should be fixed with due respect to the repaying capacity of the borrower and also to the purpose for which loan is advanced.

The development of LMBS in India has been generally on the lines of the above mentioned recommendations.

'The Registrars Conference' (1926) adopted a comprehensive resolution urging the organisation of LMBS based on co-operative principles. In Madras, 12 such banks has been organised by June 1927.

The real begining of Land Mortgage Banking in India was marked by the establishment of 'Central Land Mortgage Bank' in Madras, to co-ordinate the working of primary banks in that province. At the instance of the 'Townsend Committee on Co-operation' (1927-28) in Madras and 'Royal Commission on Agriculture' in India, this CLMB was started in 1929. This gave an impetus to the organisation of new primary banks and with in 10 years the number of such banks in Madras increased from 12 to 119. At the same time, the 'Mysore Central Co-operative LMB was formed for similar purpose'.

Depression in the country gave a new fillip to the organisation of more and more LMBS and by June 30, 1939, LMBS were organised in 8 Indian Provinces, Ajmer and 16 Indian Princely States. The Review of the co-operative movement in India between 1939-1946, by the R.B.I. revealed the following state of affairs of the progress in the field of Land Mortgage Banking.-

> " It would thus be seen from the foregoing analysis that inspite of its vast agricultural population, India has not had a successful Land Mortgage Banking structure. The land mortgage banking movement has failed in the place of its birth, i.e. Punjab. It has either failed or remained in a moribund condition in several other provinces like the central provinces and Berar, Ajmer, Orissa, the united provinces and Bengal. The only province in India which has made a mark in L.M.Banking in Madras."[7]

In the post independance period considerable expansion has taken place in the field of LM Banking, following the recommendations of 'The All India Rural Credit Survey Committee'. The efforts of the RBI in this direction are commendable.

The table 2.1 on the next page indicates the performance of LDBS during the plans.

(II) ORGANISATIONAL PATTERN OF LDBS:

LDBS may be organised either as -

a) A private share holderes bank, or

b) A co-operative institution; or

c) A Semi-state Bank, or

d) A Government managed institution.

In India these banks have been organised on a co-operative basis. These are voluntary associations of farmers. At the instance of the All India Rural Credit Survey Committee, State Government have also become partners of the CLDBS by subscribing to their share capital. Hence the present pattern of LDBS has become a quasi-co-operative pattern.

Broadly speaking, two types of structural patterns have been adopted for LMBS in the World, Federal and Unitary. In a Federal structure primary LDBS are set up at the district or taluka levels which are Federated to form the apex bank. In a unitary structure the bank functions through branches and agencies. In Germany, Denmark, and Sweden the Federal structure has been adopted while in France and Japan, the Unitary system is prevalent.

LONG TERM CREDIT STRUCTURE IN INDIA

Long term Agricultural Credit

Central Co-operative Land Development Banks.

Primary Co-operative Land Development Banks.
(At District/Taluka Level)

The long term credit structure at the moment consists of two tires. At the apex level in State there is generally one state co-operative LDB and at the district or taluka level there are primary co-operative LDBS. There is no agency at the village level. The Central LDBS are rightly state controlled in the most states of the country. The PLDBS operate within selected areaof operation. This area is about a taluka.

In some states, there is a unitary system in which the state co-operative LDB acts as a head office with primaries as their branches. In few other states, there is mixed type structure. The CLDBS operating through branches as well as PLDBS e.g. West Bengal, Himachal Pradesh etc. Thus, the long term credit structure in India is not uniform through out the country.

The begining of LMBS in India was marked by the organisation of independent isolated primary LMBS. But the difficulties faced by these banks were soon realised and Committees after Committees recommended a two-tire Federal Structure. The Townsend Committee on co-operation in Madras (1927-28) found that these banks could make no satisfactory progress unless a Federated Central Land Mortgage Bank was formed to finance them. The Royal Commission on agriculture in India also ~~fax~~ favoured the above idea regarding the structure of LMBS.

The All India Rural Credit Survey Committee also favoured the idea of ultimately having a two-tire Federal Structure for LMBS. However, in case of underdeveloped states ~~by~~ they permitted the organisation of a CLMB first, which should function through branches and agencies. But these branches must ultimately be converted in to primary LMBS. The committee observed that "PLMBS can play a useful part in the examination of loan application for improvement of land and in the supervision of the uses of such loans; and prima facie, they can discharge these functions with more local knowledge and to that extent more effectively than branches of CLMBS----- PLMBS will also be useful in popularising schemes of land improvements and rural debentures. They can play a very useful part in the elimination of delay in the disposal of applications for long term loans."

The Committee on Takavi Loans and co-operative credit (1962) categorily stated that the ultimate structure in any state should be a federal one.

The All India Rural Credit Review Committee (1969) is also of the opinion that, on balance, a federal system equiped with a cadre of managers of primary Land Development banks under the administrative control of the central LDB offers a better alternative than a unitary structure.

After taking in to account various aspects. The Committee on co-operative Land Development Banks (1975) has opined that no change in the existing structure is called for in 9 states viz. Andrapradesh, Haryana, Kerala, Punjab etc., which are following the federal system and Uttar Pradesh, Gujarat and Maharashtra which are following the unitary pattern. The committee has advocated integration of the short and long term structures in 5 states viz. Assam, Tripura, West Bengal etc.

Thus, it has been agreed in principle that the federal structure is the most suitable structure for India, But in the traditional period unitary structure has also been permitted in some states.

The Table 2.2 shows the statewise structure of the Central LDBS and number of primaries and regional offices in India.

(III) CENTRAL LAND DEVELOPMENT BANKS:

As already stated earlier, in India there is a two tire federal structure of Land Development banking. The Central LDBS are primarily the association of primary LDBS at the state level. In practice, the CLDBS are of a mixed type. Although they are chiefly the associations of primary land development banks they also allow individuals with certain restrictions.

The management of a central LDB vest in a Board of Directors numbering from 16 to 18. They hold office generally for three years. In these members 2/3 or 3/4 can be the representatives of primary LDBS representation is also given to the debenture holders.

The sanctioning of loans and disposal of administrative matters are done by an Executive Committee consisting of President, Vice-President, Treasurer, Registrar and two/three directors of the board.

Table 2.2

STATEWISE STRUCTURE OF CLDBS,NUMBER OF PRIMARIES AND REGIONAL OFFICES IN INDIA :

Sr. No.	Name of the LDBS	Year of Establish-ment	Branches/Sub-bran-ches of CLDBS	PLDBS Branches of PLDBS	TOTAL	Regional offices
1	2	3	4	5	6	7
1.	Maharashtra	1935	316	-	316*	6
2.	Andhra pradesh	1962	-	205	205	22
3.	Assam	1955	-	20	20	-
4.	Bihar	1957	131	-	131	7
5.	Gujarat	1951	182	-	182	17
6,	Hariyana	1966	-	31	31	3
7.	Himachal Pradesh	1961	17	6	23	1
8.	Jammu & Kashmir	1962	23	-	23	1
9.	Karnataka	1929	-	177	177	24
10	Kerala	1956	-	48	48	7
11	MadhyaPradesh	1961	-	310	310	7
12	Oressa	1938	-	54	54	10
13	Pandichery	1960	-	-	1	2
14	Punjab	1958	-	43	43	-
15	Rajasthan	1957	-	120	120	6
16	Tamil-Nadu	1929	-	182	182	13
17	Tripura	1960	-	-	1	-
18	Uttar Pradesh	1960	247	-	247	59
19	West Bengal	1958	5	24	29	1
20	Arunachal Predesh	1977	1	-	1	-
21	Delhi	1921	13	-	13	-

1	2	3	4	5	6	7
22	Goa	1963	17	-	17	-
23	Manipur	1956	9	-	9	-
24	Meghalaya	1971	15	-	15	-
25	Nagaland	1971	13	-	13	-
	TOTAL :-		989		2211	186

* Out of 316 Branches of Sub-branches of LDB Bombay 56 Sub-branches have been closed from 1st July 1986.

Source-Sami Uddin & Mahfozur Rahman:Co-operative Sector in India 1983 P.151

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These banks raise capital by issuing shares to their members. Now, the State Governments have been contributing substantially to the Share Capital of these banks. These banks accept only long term deposits from primary banks. Since these banks are required to give long term loans, they are not allowed to accept short term deposits.

OBJECTIVES OF CLDBS:

1. The Chief object of these banks is to raise long term funds to finance primary LDBS affiliated to them or to finance individuals directly through their branches. This object is fulfilled by -
   a) Floating debentures on the security of mortgage bonds transfered by PLDBS to it,
   b) Receiving deposits and
   c) Granting loans to PLDBS.
2. To establish branches, offices, or sub-offices or to organise new primary LDBS to facilitate its business.
3. To supervise and inspect the primary LDBS and verify utilisation of loans.
4. To develop long term banking in the country to act as a link between the long term banking and the RBI and the government.

(IV) PRIMARY LAND DEVELOPMENT BANKS:

At the district or taluka level the primary co-operative land development banks are functioning in India. The question of area of operation for a primary LDBS was discussed by the Registrars' Conference in 1939. In that conference it was stated that "We find for the successful working of a primary LMB a suitable area is about a taluka." The primary LDBS invest, as required under rules, a certain proportion of their paid-up share capital, in the shares of the CLDBS to which they are affiliated. The amount, so, invested is generally between 4 to 5% to the amount of their outstandings. After this investment whatever is left, is invested in advancing long term loans to the members.

The person who wishes to take loan from LDB is required to enrol himself as a member by paying entrance fees etc. He has to purchase the requisite number of shares and pay administrative charges and legal fees as required under the rules of the LDB.

OBJECTIVES OF PLDB:

The chief object of a PLDB is to provide long term loans to its members against the security of land and immovable properties. The PLDBS obtain funds from the CLDBS and lends it to its members for following purposes.

(1) Sinking of wells. (2) Oil Engines, Electric Motor, Pump-sets. (3) Pipe line (4) Lift irrigation schemes (5) Tube well and Bore well (6)Tractor and Power-tillers and other agricultural machinary. (7)Horticulture. (8) Dairy Developments, Poultry Farming.,

(9) Bio-gas plants, Marine fishary, Island fishary

(10) Rearing of sheep for mutton and wool.

(11) Purchase of Bullock cart and Bullock pair.

(12) Leveling and bunding of land. (13) Purchase of land.

(14) Redumption of old debts. etc.

(V) SOURCES OF FINANCE OF CLDBS AND PLDBS:

For the efficient working it is necessary that the LDBS are financially sound. The central land development banks get their finance from the following sources:-

1. Share capital. 2. Issue of Debentures.

3. Loans from the state bank of India on the guarantee of State Government. 4. Admissions and other fees.

5. Deposits. 6. Grants and subsidies. 7. Interest on loans, etc.

The primary land development banks obtain their finance from the following sources.

1. Share Capital-The PLDBS raise their share capital by issuing shares to the members in certain proportion to their borrowings from the bank. In Maharashtra, this proportion is 10% of the loan.

2. Loans from CLDB. 3. Admission and other fees.

4. Grants and subsidies from Government.

5. Borrowings from other agencies.

(VI) PERIOD OF LOANS:

The LDBS generally advances loans for periods ranging between 10 to 20 years. In Maharashtra the period is 10 years for non taccavi loans, the period is 10 years for construction of wells, pump-sets and land improvements, 7 years for purchase of tractors, 12 years for group loans for Lift irrigation and a period between 10 to 15 years for purchase of land and redumption of debts.

(VII) RATE OF INTEREST:

LDBS has to charge a low rate of interest from farmers. Hence, such a Bank must be a bank of the farmers, for the farmers and by the farmers. The rate of interest charged by LDBS differ from state to State. It ranges between 9 to 11% per annum.

Generally, the rate of interest charged by the CLDB is 1% higher than the rate payable on debenture. Usually debentures are issued at the rate of 5½% to 7% The PLDBS also keep a margin of 1 to 1½% and therefore their lending rates are higher than the CLDBS.

(VIII) THE MAHARASHTRA STATE CO-OPERATIVE LDB:

Three primary land mortgage banks, financed by the provincial co-operative department were organised in 1929 in the State of Bombay. In 1935 a central LMB was organised in Bombay on the lines of Madras to finance the primary banks in the province.

With the bifurcation of the Bombay State in to Gujarat and Maharashtra in May 1960 the Maharashtra was left with 2 central co-operative LMBS,[8] including the Land Mortgage Bank department of the Vidarbha Co-operative Bank at the end of 1959-60.

The land mortgage bank department of Vidarbha co-operative bank served the long-term credit needs of the Vidarbha area of the Maharashtra State. However steps were being taken for the Bombay State Co-operative Land mortgage Bank to take over the LMB business of the Vidarbha Co-operative Bank.

In 1959 the merger of the Vidarbha Co-operative Bank with the Maharashtra State Co-operative LDB took place. At that time the assets and liabilities of the LMB of the Vidarbha co-operative Bank were taken over by the Maharashtra State Co-operative LDB pending arrangement with the Bombay State co-operative LMB. Fresh long term loans in Vidarbha area are now being provided by the Maharashtra State Co-operative LDB.

STRUCTURAL PATTERN:OF MAHARASHTRA STATE CO-OPERATIVE LDB:

Maharashtra State Co-operative LDB
(at the State level)

Branches of Maharashtra State Co-op.LDB
(at district level)

Sub-branches of Maharashtra State Co-operative LDB
(at Taluka level)

Though it has been agreed in principle that the two tire i.e.Federal structure is most suitable structure for LDB in India, there is three tire structure in Maharashtra. The structural pattern of

'The Maharashtra State Co-operative LDB' is unitary type. The Maharashtra State Co-operative LDB is functioning through its branches at district level and sub-branches at taluka levels. The sub-branches are functioning under the control of branches which are opened at district levels while these branches are functioning under the control of state LDB. The Maharashtra State Co-operative LDB, Bombay has 6 regional offices, one each at the following places:-
Kolhapur, Satara, Pune, Nasik, Aurangabad & Amaravati.

(IX) SANGLI DISTRICT:

In Sangli district the Satara co-operative LMB Ltd. Karad, was for a very long time meeting the requirements of the people. The Sangli District co-operative LMB was registered in Sangli district in 1962.[9] The old commitment of Satara district LMB was then transfered to the Sangli district LMB. Since then a new era opened in regard to the financing of long term needs of the agriculturists.

(X) WALVA TALUKA:

The Maharashtra State Co-operative LDB is functing through its three sub-branches viz. Islampur, Islampur North and Ashta in Walva Taluka. The Islampur Sub-branch was established on 17th October 1961. The Ashta Sub-branch on 25th December 1965 and The Islampur North Sub-branch on 2nd Sept.1980. These three sub-branches in Walwa Taluka are functioning under the control of Sangli District LDB.

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