
CHAPTER -IV

ANALYSIS AND INTERPRETATION OF SAMPLE SURVEY

4:1 Introduction

4:2 Sample Size

4:3 Analysis and Interpretation
of Data

4:4 Difficulties of Borrowers.

CHAPTER -IV

4.1: INTRODUCTION -

The Pandharpur Urban Co-operative Bank Ltd., Pandharpur is one of the bank in the Pandharpur town who provide a cash credit facility to the borrower.

In the following paragraph it is described that the financial policy of the Pandharpur Urban Co-operative Bank Ltd., Pandharpur to small scale industrial units and its impact on the borrowers.

In this bank, there are much cash credit borrowers i.e. personal surety borrowers and Goods Security borrowers. For the purpose of analysis and interpretation of the data. There are much cash credit borrowers in the Pandharpur town who taken this type of loans from the Urban Co-operative Bank. But the borrowers are not willing to give the particular data of their finance of the Pandharpur Urban Coop.Bank Even the bank also refused to provide the names and addresses of the borrowers, so to analysis and interpretation of data it is to be decided to take a Sample at least 12 to 13 borrowers. The names and addresses of the borrowers are ascertained by going around the Pandharpur town.

So, the researcher has taken only 13 borrowers of the Cash credit loans and this data are analysed

and interpreted and found out the difficulties of the borrowers. This data is collected from the sample size of the borrowers by personal interview(This interview schedule is attached at the end of this Chapter).

4.2 : SAMPLE SIZE

For the purpose of sample survey totally 656 borrowers. taken a cash credit facilities from this bank during the last two years i.e. 1986-87 and 1987-88 out of which only 2% of them i.e. 13 borrowers are selected for the purpose of interview.

4.3 : ANALYSIS AND INTERPRETATION OF DATA -

The Analysis and interpretation of data reviewed as under

Table No. 4.1(Age distribution)

Table showing the classification of respondent according to their age group.

Sr.No.	Age Group in years	No.of respondent	Percentage

1.	25-30	2	15.38%
2.	31-35	2	15.38%
3.	36-40	-	-
4.	41-50	6	46.15 %
5.	51-60	3	23.07 %
Total		13	100%

1. 15.38% of the respondent belonging to 25-30 years age group and same percentage to 31.35% age group.
2. No one respondent has taken a loan from the age group of 36-40.
3. 46.15% of the respondent belonging to 41-50 years age group.
4. 23.07 % of the respondent belonging to 51 to 60 years age group.

From the above calculation it can be conclude that the most of the respondent i.e. (46.15%) belonging to 41-50 years age group.

Educational Group-wise Classification

The following table indicate that the educational group of the respondent.

TABLE NO 4.2

Sr.No.	Educational Qualification	No.of Respodents	Percentage
1.	Non-Matric	4	30.77%
2.	Matric	5	38.47%
3.	H,s,C,	2	15.38 %
4.	Non graduatel		7.69%
5.	Graduate	1	7.69%
Total		13	100 %

1. 30.77% of the respondent belonging to non-matric
2. 38.47% of the respondent belonging to matric
3. 15.38% of the respondent belonging to H.S.C.
4. 7.69% of the respondent belonging to non-graduate.
5. 7.69% of the respondent belonging to Graduate.

The above table indicate that the majority of the respondent are matric i.e. 38.47%, 30.77% respondent from non-matric, 15.38% respondent from H.S.C. 7.69% respondent from non-graduate and 7.69% respondent from Graduate.

From the above table it can be ^{conclude} ~~conducted~~ that the Pandharpur Urban Cooperative Bank Ltd., Pandharpur financial cash credit loans to the matric ~~have~~ respondent. It can also be said that most of the borrowers are educated upto matric.

Table No 4.3 %

The following table shows the sexual status of the respondent which financed by the Pandharpur Urban Co-operative Bank Ltd., Pandharpur.

Sr.No.	Sexual Status	No.of respondent	Percentage

1.	Male	12	92.31 %
2.	Female	1	7.69 %

	Total	13	100 %

The above table indicate that the majority of the respondent are male i.e. 92.31% and female respondent are only 7.69 %.

From the above table It can be conclude that bank has given more cash credit loans to male business and less to female.

Table No. 4.4 - Caste Wise Classification

Table showing the classification of the respondent according to caste

Sr.No.	Caste	No.of Respondent	Percentage
1.	Bramhan	4	30.77%
2.	Maratha	1	7.69%
3.	Mali	1	7.69%
4.	Jain	3	23.09 %
5.	Muslim	1	7.69 %
6.	Backward Caste	1	7.69%
7.	Parit	1	7.69%
8.	Shimpi	1	7.69 %
Total		13	100%

Above table indicate that

1. 30.77% of the respondents are Bramhan
2. 7.69% of the respondents are Maratha.

3. 7.69% of the respondents are Mali
4. 23.09% of the respondents are Jain
5. 7.69% of the respondents are muslim
6. 7.69% of the respondents are backward caste.
7. 7.69 % of the respondents are parit
8. 7.69% of the respondents are shimpi.

From this findings the Pandharpur urban Co-operative bank ltd., Pandharpur had sanctioned most of his loans to the Bramhan caste respondent and then for other caste respondent.

Table No 4.5 Amount-wise Classifidations -

Following table indicates the amountwise position of the Bank which has respondent taken loans.

Sr.No.	Amount	No.of respondent	Percentage
1.	1001 - 10000	6	46.15 %
2.	10001 - 15000	-	-
3.	15001 - 25000	5	38. 47 %
4.	25001 - 50000	2	15.38%
5.	50001- 75000	-	-
Total		13	100%

1. 46.15% of the respondent taken a loan upto Rs. 10,000.
2. 38.47% of the respondent taken a loan upto Rs. 25,000.
3. 15.38% of the respondent taken a loan up to Rs. 50,000.

From the above table it can be conclude that 46.15% of the respondents are taken a loan upto Rs.10000 i.e. the Bank provide mostly the loan upto Rs.10000/-

TABLE NO 4.6 Table showing the classification of respondent according to business -

Sr.No.	Name of the Business	No.of Respondent Percentage

1.	Cloth Merchants	4 30.77%
2.	Kirana stores	3 23.09%
3.	Wooden Merchants	1 7.69%
4.	Readymade stores	1 7.69%
5.	Loundry	1 7.69%
6.	Agarbatti factory	1 7.69%
7.	Electrical stores	1 7.69%
8.	Watch centres	1 7.69%

	Total	13 100%

1. 30.77% of the respondents are cloth merchants.
2. 23.09% of the respondents are Kirana stores.
3. 7.69% of the respondents are wooden merchants.
4. 7.69% of the respondents are Readymade stores
5. 7.69% of the respondents are laundry
6. 7.69% of the respondents are Agarbatti Factory
7. 7.69 % of the respondents are electrical stores.
8. 7.69% of the respondents are watch centre.

From the above table findings the Pandharpur Urban Co-operative Bank Ltd., Pandharpur mostly provide a loans to the cloth merchants and then for Kirana stores and then for other business.

4.4 : Difficulties of the Borrowers -

While sample survey was conducted the researcher realised the difficulties of the borrowers which are given as under.

1. Difficulties in obtaining Documents -

The Bank requires different types of documents and certificates from the various offices. The borrowers are required to obtain documents from particular authorised officer, and enclosed with them with the loan application form. But it is difficult to obtain number of documents from the concerned office within the stipulated time. It is the first difficulty of the borrowers about the obtaining the documents.

2. Loan Sanction -

The Pandaarpur Urban Co-operative Bank Ltd., Pandharpur sanctioned loan about 50% of the borrowers demand. Hence it is difficult to the borrowers because they cannot get adequate amount for the business expansion and also do not get for working capital requirement of the borrowers.

3. Period of repayment -

Period of repayment means the amount of sanctioned loan to paid every end of the Bank. Financial years means when the Bank closed their books of accounts at the end of the year at that time the cash credit loans are refunded to the Bank and then renewed this loan means in the opinion of the respondent or the borrower it is very difficult task to renews and return the loans every end of the year.

4. Rate of interest -

From the above survey it can be concluded that the rate of interest is high other than other loans. The rate of interest is 15% But the respondents want it is to be 10% The respondent want to pay the money on instalment. But the Bank recover all the loan at the end of their financial year the respondent have not able to pay all the amount at the end of the financial year of the Bank. If the Bank has sanctioned instalment

the rate of interest is high than the regular payment
So it is very difficult to borrow to pay the instalment
and interest.