

APPENDIX II

Size-wise Distribution of Credit, Production, Income, and Labour Hours

Credit	Value of	Value of	Post-	Incr.	Post-	Incr.
	Post-	Incr.	Loan	Income	Loan	Labour
	Loan	Prod.	Income		Labour	Hours
	Prod.				Hours	
Rs.	Rs.	Rs.	Rs.	Rs.	hrs.	hrs.
Small Size Loan Group (Rs.1 to Rs.15000):						
(Observations: 183)						
2400	37500	37500	13680	11760	3000	960
2533	12000	5600	7600	3750	2880	300
2750	3100	9980	2487	2735	2730	810
2800	3500	1850	2830	3642	3705	825
2800	3900	2416	3221	3125	2240	800
2850	3215	1769	2630	3225	2880	715
2900	5000	3526	1400	1932	2670	750
2930	4700	3500	1150	1625	2750	830
2930	5500	3307	4500	4900	3625	1225
2930	1600	-550	1287	1320	2500	400
2930	5500	3000	4200	4750	3350	950
2930	1695	-621	1020	1200	2160	720
2930	4800	2400	3700	4710	2840	920
2930	3800	1660	3200	3600	3320	680
2930	3200	1750	2550	3150	2140	700
2932	5435	3280	4557	5115	3630	960
2932	3600	2900	1573	2589	2685	555
2932	5480	3300	4526	4900	3635	1235
2932	4625	4532	2567	3682	2225	785
2932	3915	1695	3212	3575	3320	685
2932	3265	1755	2655	3215	2900	735
2932	1650	-532	1223	1349	3240	1020
2932	4730	2333	3762	4621	2830	910
3000	3500	3500	1435	2659	3300	660
3000	4930	2406	3702	4735	1850	890
3000	3847	1657	3197	3557	3315	675
3000	1500	-320	1135	1065	3040	400
3000	5490	3300	4540	4900	3585	945
3000	4500	4500	2546	3656	2730	810
3000	5210	3216	4637	5155	3220	980
3000	5830	3810	4712	5236	3630	990
3000	4140	2700	3300	3300	2730	810
3000	1620	-570	1298	1330	3045	405
3000	4783	3517	1131	1615	2730	810
3000	3699	1930	2965	3500	2875	955
3000	3240	1780	2640	3200	2160	720
3000	4725	3525	1125	1605	2730	810
3000	3320	1798	2759	3415	2170	730
3000	1442	1442	503	1923	2490	810

CREDIT	Value of Post- Loan Prodn.	Value of Incr. Prodn.	Post- Loan Income	Incr. Income	Post- Loan Labour Hours	Incr. Labour Hours
Rs.	Rs.	Rs.	Rs.	Rs.	hrs.	hrs.
3000	5435	3290	4520	4885	3620	1220
3000	5325	3390	4625	4981	3720	1060
3000	5400	3832	4312	4300	3585	945
3000	4218	2113	2361	4321	3600	1200
3000	4725	2375	3675	4675	2340	900
3000	3600	3600	1500	2700	2640	540
3000	5468	3275	4517	4877	3615	1215
3000	4000	4000	2761	3985	3070	1150
3000	5670	3480	4820	5180	3720	1080
3000	4351	4351	2598	3742	3560	920
3000	14500	14500	9600	8400	1880	440
3000	5400	3200	4482	4798	4100	1220
3000	3738	1596	3124	3565	2890	730
3000	3900	1757	3200	2689	2730	810
3500	10000	9716	9321	8220	3510	1590
3500	35000	35000	12600	5400	3600	1460
3500	9600	9600	9400	8600	3540	1620
3600	9600	9600	9400	8600	3540	1620
3800	3230	1035	2590	2950	3690	810
4000	41800	3165	3500	2962	2705	785
4000	14400	11400	9400	6400	3240	1825
4000	3240	1100	2610	3000	2760	840
4000	12300	8500	7600	5300	3710	1790
4000	15000	12000	10000	7000	3390	1975
4000	35000	27000	13000	6000	4340	1460
5000	3500	12625	2400	8203	4920	930
5000	9125	9125	5475	2975	3400	1680
5000	3000	1200	2100	900	2160	720
5000	12000	4000	9000	3400	2555	365
5000	6500	2700	4800	1980	4320	2170
5000	5980	2330	4200	1700	4325	2190
5000	13060	3000	9822	1935	2280	840
5500	6515	4300	6500	5450	3625	1225
5500	3300	1200	3190	3500	2090	650
5500	6000	6000	2000	1300	3625	985
5500	7200	7200	4800	5280	2970	1050
5500	6000	3700	4832	2000	3240	1320
5500	6830	6830	5400	5736	4420	1540
5500	4400	2200	3800	4100	3565	925
5500	9850	9850	4875	5925	4290	1410
5500	1500	1500	1134	1965	2495	815
5500	6310	6310	5332	5500	2710	790
6000	5600	3450	4800	5200	3740	1100
6000	7526	7526	4927	5431	3350	1630
6000	14400	14400	12600	9900	2865	705
6000	3250	1065	3000	3360	3480	600
6000	5700	3500	4860	5210	3730	1090
6000	5850	5850	1800	600	2850	930

CREDIT	Value of Post- Loan Prodn.	Value of Incr. Prodn.	Post- Loan Income	Incr. Income	Post- Loan Labour Hours	Incr. Labour Hours
Rs.	Rs.	Rs.	Rs.	Rs.	hrs.	hrs.
6000	12350	9960	10960	8321	4430	1550
6000	16000	16000	11050	3050	2100	300
6000	5760	3417	32210	5527	3590	950
6000	13986	13986	12661	9795	2870	710
6000	4388	2198	3738	4098	3540	900
6000	6479	4289	6479	5439	4095	1215
6000	7400	3000	4600	2496	4290	2140
6000	6450	6450	5250	5490	1800	840
6000	9300	9300	4500	5700	3270	1350
6000	5647	3279	46170	4977	3345	945
6000	6900	6900	4500	8250	3585	945
6000	7500	7500	5000	5320	3720	1080
6000	12554	10365	11256	11496	4380	1500
6000	9450	9450	4880	5870	3300	1380
7250	8700	5600	6000	3760	2880	720
8000	5880	830	4180	330	4860	1620
8000	9300	6000	6600	3814	3590	750
9000	6421	1500	4216	1040	7525	1620
9000	10000	7000	7201	5607	4300	2160
9000	6020	1030	4632	630	4830	1620
9000	2992	1192	1456	1456	2865	945
10000	8000	8000	6100	1700	1440	0
10000	50100	13475	31100	6675	4830	2490
10000	37700	37700	6700	3100	3200	960
10000	55937	22537	37193	14900	7050	3270
10000	9150	4000	5850	2600	2880	1440
10000	13200	2000	7100	1800	3600	1410
10000	54230	21000	36500	15000	7655	3000
10000	47000	11200	32012	7300	7400	1620
10000	49618	34669	33249	28452	8880	4050
10000	23300	13900	17000	9994	5950	3030
10000	11362	4300	7051	2800	3880	1530
10000	15990	-51300	8340	-34000	3850	1620
10000	25000	15300	17301	10029	6250	3000
10000	13000	10000	9000	6400	6500	2910
10000	56150	22800	35950	15400	7770	2910
10000	31725	11645	19325	7010	6530	1430
10000	19700	19700	14210	8350	2880	0
10000	24200	14200	17400	10000	5940	3060
10000	53895	6309	36922	4000	4900	1650
10000	58475	8910	37475	5910	7560	1620
10000	12000	3500	8180	2110	3500	1320
10000	25700	7000	17000	5300	1630	0
10000	6000	4200	3900	3300	2900	1440
10000	24600	6750	17000	5450	3840	0
10000	6500	1000	4739	730	2130	530
10000	21000	21000	12000	3000	2100	0
10000	12950	12950	9680	5580	3840	1650

CREDIT	Value of Post- Loan Prodn.	Value of Incr. Prodn.	Post- Loan Income	Incr. Income	Post- Loan Labour Hours	Incr. Labour Hours
Rs.	Rs.	Rs.	Rs.	Rs.	hrs.	hrs.
10000	55000	8000	39000	5612	4400	2190
10000	31950	11950	18650	5850	6510	1410
10000	51600	35200	32100	27700	8850	4020
10000	25000	7100	17824	5800	3220	0
10400	16100	-49700	8500	-33900	3840	0
11000	17000	-42000	11580	-28400	1640	0
11000	32000	12200	21660	8340	3850	1500
12000	23400	3350	15326	1950	4320	480
12000	15000	4450	10062	2800	3510	1320
12000	16000	4500	12000	2475	3570	1380
12000	56950	40700	36950	27200	5040	1050
12000	25000	5000	17300	2775	2970	810
12000	50000	34000	34600	23411	9210	3990
12000	15175	4675	9375	2475	2910	1290
13000	14000	-11200	9500	-5600	2205	-1650
13000	16400	3000	11390	2200	4010	1020
13000	33000	33000	21900	6000	2700	0
13000	51245	36264	34865	26500	10650	4320
14000	36532	14900	24845	10753	7050	3270
14000	15250	1450	9850	950	4320	480
14000	17535	-3400	12000	-1700	6450	2220
15000	31900	3987	22133	2000	6490	2910
15000	30000	4500	21120	2865	3540	1350
15000	36000	36000	22000	8000	2720	0
15000	15840	-7860	10940	-2460	4320	2160
15000	32000	32000	20010	12000	5760	2880
15000	30150	22115	21123	14750	6540	2940
15000	39000	16500	27363	11005	6700	3450
15000	18000	-3000	12800	-1700	4830	1620
15000	15790	-7915	10838	-4530	4350	2190
15000	12000	6000	9000	4012	2960	1340
15000	11900	5500	8700	3000	3500	1310
15000	5380	1980	3730	1000	1620	0
15000	31000	11600	20891	7693	7510	680
15000	14040	5240	8940	3190	3240	900
15000	20000	11000	13264	7300	3690	840
15000	39500	-38000	25000	-28000	6660	1620
15000	29600	21500	20600	15000	3210	0
15000	41300	23750	27800	15869	6995	3210
15000	32000	4000	20675	1820	6510	2910
15000	21050	12000	14200	8300	4340	2720
15000	40000	-38109	27332	-28000	4860	1620
15000	17850	-3300	12250	-1650	6480	2250
15000	40120	-37650	26250	-27440	5040	0
15000	13989	5132	9123	3000	3320	960
15000	42100	25900	25800	14300	5430	2190
15000	16000	-8300	11000	-4330	4300	2190

CREDIT	Value of Post- Loan Prodn.	Value of Incr. Prodn.	Post- Loan Income	Incr. Income	Post- Loan Labour Hours	Incr. Labour Hours
Rs.	Rs.	Rs.	Rs.	Rs.	hrs.	hrs.

Medium size loan group (Rs.15001 to Rs.30000):
(Observations: 68)

16000	38000	31900	26300	26110	6480	3240
16000	40300	33000	27856	21450	6690	3450
16000	39000	32700	30500	26200	6660	3420
16000	6000	2300	3800	1200	3830	0
16000	15200	5000	10203	3190	2870	1410
16000	15725	1750	9700	1020	4380	540
16500	23350	23350	14687	6632	2754	0
17000	18250	2700	12230	1890	5450	2190
17000	34235	34235	22600	13357	5400	3130
17000	24000	24000	15106	7000	2400	0
17000	8000	2000	5330	1322	1615	0
18000	30212	4000	20665	1636	7555	1620
18000	30000	13550	18950	8500	4830	1740
19000	31755	3935	21260	2000	5280	2190
20000	36000	-6000	25750	-4045	7540	1620
20000	58400	27000	39000	18344	4950	3600
20000	16000	9000	11565	6387	5425	2190
20000	85550	22870	60300	17070	7020	1272
20000	11525	4637	7625	2538	3630	750
20000	33000	15000	22153	9963	4840	1590
20000	15000	9100	10200	6000	6500	2910
20000	32630	14827	20243	8432	7800	2910
20000	14500	8900	8200	5000	1620	440
20000	18300	6000	12255	4106	6490	3240
20000	13200	4700	9630	3200	6898	1150
20000	59850	27725	41265	19000	9540	4320
20000	32520	14695	20220	8195	5430	2190
20000	36475	-6505	23775	-705	8640	2160
20000	79000	20000	56500	11783	3570	1380
20000	60600	28750	43350	18450	8850	3630
20000	12635	5302	8232	2823	3690	810
21000	37125	-6120	23205	-685	8670	2190
22000	53000	39000	36555	27200	6950	5110
22000	54630	42030	36830	17830	7020	5180
22000	53227	41896	37300	17300	7000	5180
23000	7400	1075	5500	600	2550	360
23000	17300	10025	12300	7338	10090	3260
24000	17000	8429	11200	5332	6480	2880
24000	38000	23000	26755	16322	10540	4230
24000	37750	28750	28150	20350	5220	1700
25000	48350	5010	32480	3630	10640	4340
25000	14000	-11000	9000	-6000	2210	-1680
25000	57000	57000	39403	25900	8060	11300
25000	60000	60000	42800	28000	9540	13140

Credit	Value of	Value of	Post-	Incr.	Post-	Incr.
	Post-	Incr.	Loan	Income	Loan	Labour
	Loan	Prodn.	Income		Labour	Hours
Rs.	Rs.	Rs.	Rs.	Rs.	hrs.	hrs.
25000	13115	4632	9815	3512	3255	1050
25000	19000	10000	13350	7116	2185	570
25000	40200	33800	22300	18050	6750	2095
25000	39980	31750	26975	17900	7565	2910
25000	47000	5000	31685	3844	7510	1590
25000	47980	4980	29680	4280	10620	4320
25000	17800	9800	13400	3600	2180	570
25000	58000	20000	38300	10500	4320	2190
25000	18000	10000	13900	6700	3690	810
25000	15280	-10720	9580	-5420	2190	-1650
25000	16400	5750	10400	3150	3860	1500
25000	39750	33000	26350	22300	6700	3420
25000	56700	19728	37948	10217	8830	4020
25000	16400	5750	10400	3150	3850	1500
25000	13000	5000	9220	3365	5070	1080
25000	12910	4550	9710	3450	3240	1050
25000	48000	12000	37165	8265	8640	2160
26000	40000	30000	27900	21000	5270	1750
30000	57000	34000	38000	23500	7020	2160
30000	63435	34800	44670	27900	8880	4050
30000	65000	34000	46300	33240	10960	4630
30000	60000	40000	42758	28000	5460	2220
30000	60000	33000	41203	23000	6620	4860
30000	66900	35800	47900	29400	7020	3240

Large size loan group (Above Rs.30000):
(Observations: 9)

40000	30900	14500	21207	9000	7000	3230
45000	49321	20500	35162	13302	6520	3140
45000	39856	16000	27700	10700	6690	3420
50000	20000	3000	14900	1620	4870	1620
50000	25620	3330	17220	1930	4860	0
65000	49963	13223	32456	9438	6985	5150
65000	54253	16625	36785	10200	10070	3240
69000	38800	16800	27600	13900	5940	2700
77000	68725	20225	48725	12625	10800	3960

Total observations: 260.