

Annexure 3.1(a)

**BANK-WISE AND YEAR-WISE
DEMAND IN OPS IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	18079 (50.00)	30961 (51.31)	43133 (54.80)	49516 (53.93)	44160 (47.20)	185849 (51.54)
Bank II	7417 (20.52)	8996 (14.91)	7524 (9.56)	12656 (13.78)	15640 (16.72)	52233 (14.49)
Bank III	3043 (8.42)	2843 (4.71)	3438 (4.37)	4430 (4.82)	6116 (6.54)	19870 (5.51)
Bank IV	6716 (18.57)	12612 (20.90)	18398 (23.38)	16822 (18.32)	16482 (17.62)	71030 (19.70)
Bank V	902 (2.49)	4934 (8.17)	6214 (7.89)	8396 (9.15)	11158 (11.92)	31604 (8.76)
OVERALL	36157 (100)	60346 (100)	78707 (100)	91820 (100)	93556 (100)	360586 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of June each year

Annexure 3.1(b)

**BANK-WISE AND YEAR-WISE
RECOVERY IN OPS IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	10127 (50.28)	15681 (50.81)	20144 (52.15)	22090 (54.67)	20438 (45.62)	88480 (50.61)
Bank II	4029 (20.00)	3979 (12.89)	2958 (7.66)	4283 (10.60)	9237 (20.62)	24486 (14.01)
Bank III	1629 (8.09)	660 (2.14)	1057 (2.74)	998 (2.47)	1821 (4.06)	6165 (3.53)
Bank IV	3749 (18.61)	6980 (22.62)	10119 (26.20)	7373 (18.25)	6770 (15.11)	34991 (20.01)
Bank V	607 (3.02)	3560 (11.54)	4346 (11.25)	5661 (14.01)	6537 (14.59)	20711 (11.84)
OVERALL	20141 (100)	30860 (100)	38624 (100)	40405 (100)	44803 (100)	174833 (100)

1. Figures in parenthesis indicate percentages to year-wise overall

2. Data were as at the end of June each year

Annexure 3.1(c)

**BANK-WISE AND YEAR-WISE
OUTSTANDING CREDIT IN OPS IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	71203 (48.63)	78923 (48.83)	80260 (47.38)	87097 (45.96)	88307 (40.98)	405790 (45.98)
Bank II	28669 (19.58)	31179 (19.29)	34320 (20.26)	40763 (21.51)	38674 (17.94)	173605 (19.67)
Bank III	9204 (6.29)	9527 (5.89)	9504 (5.61)	13117 (6.92)	30572 (14.18)	71924 (8.15)
Bank IV	25760 (18.83)	29434 (18.21)	27866 (16.45)	32618 (17.21)	33157 (15.39)	150635 (17.07)
Bank V	9767 (6.67)	12576 (7.78)	17459 (10.30)	15922 (8.40)	24816 (11.51)	80540 (9.13)
OVERALL	146403 (100)	161639 (100)	169409 (100)	189517 (100)	215526 (100)	882494 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of December each year

Annexure 3.2(a)

**BANK-WISE AND YEAR-WISE
DEMAND CREDIT IN OPS IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	22270 (36.56)	33557 (41.27)	43024 (45.10)	53910 (46.07)	60874 (49.00)	213635 (44.61)
Bank II	12642 (20.76)	12607 (15.50)	13363 (14.01)	13343 (11.40)	12333 (9.92)	64288 (13.43)
Bank III	5341 (8.78)	4776 (5.87)	4230 (4.43)	13499 (11.53)	10289 (8.28)	38135 (7.96)
Bank IV	15691 (25.78)	24144 (29.68)	29343 (30.76)	28066 (23.98)	32225 (25.94)	129469 (27.03)
Bank V	4944 (8.12)	6254 (7.68)	5445 (5.70)	8213 (7.02)	8524 (6.86)	33380 (6.97)
OVERALL	60888 (100)	81338 (100)	95405 (100)	117031 (100)	124245 (100)	478907 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of June each year

Annexure 3.2(b)

**BANK-WISE AND YEAR-WISE
RECOVERY IN OPS IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	12590 (37.75)	18277 (44.58)	22610 (45.84)	24246 (47.06)	24220 (46.76)	101943 (44.91)
Bank II	5772 (17.31)	3516 (8.58)	6965 (14.12)	7126 (13.83)	6811 (13.15)	30190 (13.30)
Bank III	2427 (7.28)	2523 (6.15)	1906 (3.86)	3835 (7.44)	3801 (7.34)	14492 (6.38)
Bank IV	5938 (28.60)	13064 (31.86)	14868 (30.15)	11262 (21.86)	12083 (23.33)	60815 (26.80)
Bank V	3025 (9.06)	3619 (8.83)	2971 (6.03)	5051 (9.81)	4884 (9.42)	19550 (8.61)
OVERALL	33352 (100)	40999 (100)	49320 (100)	51520 (100)	51799 (100)	226990 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of June each year

Annexure 3.2(c)

**BANK-WISE AND YEAR-WISE
OUTSTANDING CREDIT IN OPS IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	75030 (44.41)	81987 (39.85)	84613 (39.26)	94655 (37.89)	97207 (33.45)	433492 (38.34)
Bank II	32127 (19.02)	31008 (15.07)	41957 (19.47)	45881 (18.37)	56820 (19.55)	207793 (18.38)
Bank III	21090 (12.48)	31642 (15.38)	23278 (10.80)	36218 (14.50)	11698 (4.03)	123926 (10.96)
Bank IV	27802 (16.45)	44735 (21.75)	47557 (22.07)	45169 (18.08)	86281 (29.69)	251544 (22.45)
Bank V	12909 (7.64)	16346 (7.95)	18096 (8.40)	27904 (11.16)	38580 (13.28)	113835 (10.07)
OVERALL	168958 (100)	205718 (100)	215501 (100)	249827 (100)	290586 (100)	1130590 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of December each year

Annexure 3.3

**BANK-WISE AND YEAR-WISE RECOVERY
PER CENT TO DEMAND IN OPS IN VALSAD**

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	56.01	50.64	46.70	44.61	46.28	47.60
Bank II	54.32	44.23	39.31	33.54	59.06	46.88
Bank III	53.53	23.21	30.74	22.52	29.77	31.02
Bank IV	55.82	55.35	55.00	43.82	41.07	49.26
Bank V	67.29	72.15	69.93	67.42	58.58	65.53
OVERALL	55.70	51.13	49.07	44.00	47.88	48.48

Demand and Recovery data were as at the end of June each year.

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	D.F	SS	MS	F
Bank	4	3133.61	783.40	1.28**
Year	4	590.0	147.50	2.69 +
Residual	16	877.77	54.86	
Total	24	4601.38		

** Significant at 1% level

+ Significant at 10% level

**BANK-WISE AND YEAR-WISE RECOVERY
PER CENT TO DEMAND IN OPS IN SURAT**

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	56.53	54.46	52.55	44.97	39.78	47.71
Bank II	45.65	27.88	52.12	53.40	55.22	46.96
Bank III	45.44	52.82	45.05	28.40	36.94	38.00
Bank IV	60.78	54.10	50.66	40.12	37.49	46.97
Bank V	61.18	57.86	54.56	61.50	57.29	58.56
OVERALL	54.77	50.44	51.69	44.02	41.69	47.40

Demand and Recovery data were as at the end of June each year.

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	D.F	SS	MS	F
Bank	4	739.18	184.80	2.47 +
Year	4	263.38	65.84	< 1
Residual	16	1197.02	74.81	
Total	24	2199.58		

+Significant at 10% level

AGEING OF OVERDUES AND RECOVERY IN OPS (VALSAD)

BANK	BRANCH	Overdue as on 30-6-88 (`000)	AGEING OF OVERDUES						Recovery %
			Up to 1 year		1 to 3 years		Above 3 Years		
			Amt. (`000)	%	Amt. (`000)	%	Amt. (`000)	%	
I	1	400	146	36.5	146	36.5	108	27.0	64.3
	2	1656	458	27.7	785	47.4	413	24.9	33.8
	3	1907	941	49.3	753	39.5	213	11.2	42.1
	4	434	204	47.0	46	10.6	184	42.4	53.2
	5	1011	204	20.2	370	36.6	437	43.2	8.7
	6	571	322	56.4	224	39.2	25	4.4	56.5
SUB TOTAL		5979	2275	38.0	2324	38.9	1380	23.1	41.7
II	1	292	130	44.5	162	55.5	0	0	51.0
III	1	113	35	31.0	22	19.5	56	49.5	11.7
IV	1	175	47	26.9	90	51.4	38	21.7	58.6
V	1	11	8	72.7	3	27.3	0	0	15.4
GRAND TOTAL		6570	2495	38.0	2601	39.0	1474	22.4	42.5

Annexure 3.6

AGEING OF OVERDUES AND RECOVERY IN OPS (SURAT)

BANK	BRANCH	Overdue as on 30-6-88 (Rs'000)	AGEING OF OVERDUES						Recovery %
			Up to 1 year		1 to 3 years		Over 3 years		
			Amt. ('000)	%	Amt. ('000)	%	Amt. ('000)	%	
I	1	638	285	44.7	215	33.7	138	21.6	62.6
	2	276	35	12.7	54	19.6	187	67.7	21.8
	3	1501	300	20.0	933	62.2	268	17.8	9.7
	4	1353	221	16.3	764	56.5	368	27.2	24.5
	5	322	62	19.3	79	24.5	181	56.2	30.9
	6	294	40	13.6	28	9.5	226	76.9	62.2
	7	909	390	42.9	395	43.5	124	13.6	66.6
Sub total		5293	1333	25.2	2468	46.6	1492	28.2	44.4
II	1	561	121	21.6	118	21.0	322	57.4	39.5
	2	185	185	100.0	0	0	0	0	32.7
Sub total		746	306	41.0	118	15.8	322	43.2	37.9
III	1	286	32	11.2	218	76.2	36	12.6	23.5
	2	601	0	0	0	0	601	100.0	0
Sub total		887	32	3.6	218	24.6	637	71.8	9.0
IV	1	281	59	21.0	171	60.9	51	18.1	31.8
V	1	40	35	87.5	5	12.5	0	0	75.8
OVER-ALL 13		7247	1765	24.4	2980	41.1	2502	34.5	40.8

ACTIVITY-WISE DEMAND, RECOVERY IN OPS

Sr. NO	ACTIVITY	VALSAD		SURAT	
		Demand	Recovery	Demand	Recovery
1	Sewing machine	3.0	1.4	1.2	--
2	Provision store	24.7	16.1	44.1	13.9
3	Cycle store	7.0	--	4.7	3.0
4	Juice machine	1.5	0.1	10.8	2.0
5	Kirana store	3.8	0.7	NS*	NS
6	Ready-made garments	17.0	-	NS	NS
7	Carpentor	1.0	1.0	NS	NS
8	Pan-bidi stall	1.5	1.5	NS	NS
9	Optical store	6.3	1.0	NS	NS
10	Typewriting machine	7.5	3.5	NS	NS
11	Black-smith	NS	NS	14.0	6.0
12	Auto rickshaw	NS	NS	3.5	3.5
13	Electric store	NS	NS	5.9	2.1
14	Tea stall	NS	NS	6.4	0.6
15	Motor garage	NS	NS	5.0	1.0
16	Road Transport Operator	NS	NS	107.4	36.0
TOTAL		73.3	25.3	203.0	68.1

NS-NO SAMPLE

ACTIVITY-WISE RECOVERY FOR IRREGULAR REPAYMENT IN OPS FOR SAMPLE
BENEFICIARIES AS ON 30 JUNE 1988

SI NO	ACTIVITY	REASONS	No. of sample Borrowers		
			VALSAD	SURAT	TOTAL
1	Typewriting machine	wilful default	1	0	1
2	Cycle store	Social problem	1	0	1
		Inadequate income	0	1	1
		Change in place of business	0	1	1
			1	2	3
3	Ready-made garments	wilful default	2	0	2
4	Provision store	wilful default	1	0	1
		Inadequate income	2	4	6
		Diversion of fund	0	1	1
		Social problem	0	1	1
			3	6	9
5	Optical store	Inadequate income	1	0	1
6	Juice machine	Change in place of business	1	0	1
		Inadequate income	0	2	2
			1	2	3
7	Kirana store	Inadequate income	1	0	1
8	Tailoring	Social problems	1	0	1
		Wilful default	0	2	2
			1	2	3
9	Black-smith	Diversion of fund	0	2	2
10	Electric Store	Diversion of fund	0	1	1
11	Tea stall	Diversion of fund	0	1	1
12	Motor garage	Diversion of fund	0	1	1
13	Road Transport Operator	Diversion of fund	0	1	1
		Vehicle confiscated by police	0	1	1
			0	2	2
GRAND TOTAL			11	19	30

Annexure 3.9

**DATA ON RECOVERY & POSSIBLE INFLUENCING FACTORS FOR SAMPLE BENEFICIARIES
IN OPS IN VALSAD DISTRICT**

Recovery %	Distance of bank from residence	Ratio of earning members to family size	No. of visits	Advance outstanding to No. of staff (Rs '000)
	X 1	X 2	X 3	X 4
100	1	0.5	4	1537.45
100	1	.6	3	1537.45
0	2	.25	0	1715.45
0	2	.17	0	1715.62
0	1	.1	0	2039.61
0	1	.1	0	2039.61
100	1	.5	4	2496.93
100	2	.25	4	2496.93
19.3	2	.25	1	1501.4
61.22	2	.25	1	1501.4
15.87	1	.17	1	666.5
100	1	.5	0	666.5
100	1	.6	4	383.17
100	1	.43	4	383.17
100	2	.33	0	523.2
6.66	2	.2	0	523.2
18.42	2	.25	1	631.0
5.88	2	.25	0	631.0
100	2	.5	4	288.2
71.42	2	.67	0	288.2

Annexure 3.10

**DATA ON RECOVERY & POSSIBLE INFLUENCING FACTORS FOR SAMPLE BENEFICIARIES
IN OPS IN SURAT DISTRICT**

Recovery %	Distance of bank from residence	Ratio of earning members to family size	No. of visits	Advance outstanding to No. of staff (Rs '000)
	X 1	X 2	X 3	X 4
19.23	1	.125	0	773.65
37.25	1	.14	0	773.65
100	13	.5	0	620.67
100	12	.5	4	620.67
28.94	2	.17	0	750.6
26.31	1	.2	0	750.6
0	1	.1	0	2257.27
55.55	1	.67	2	2257.27
0	2	.08	0	1813.6
75	2	.67	3	1813.6
0	2	.17	1	632.56
100	2	.5	3	632.56
100	3	.25	3	1729.17
100	5	.5	3	1729.17
35.59	2	.11	0	1044.8
9.37	1	.17	1	1044.8
13.15	1	.08	1	627.14
21.42	1	.09	0	627.14
20	1	.25	0	1330.8
20	1	.14	0	1330.8
0	25	.17	0	2616.33
0	24	.17	0	2616.33
100	3	.2	4	1088.57
0	2	.08	1	1088.57
100	3	.4	4	523
18.82	2	.17	1	523