

PART IV

ANNEXURES, REFERENCES AND BIBLIOGRAPHY

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IV.1 ANNEXURES

Annexure 1.1(a)

**BANK-WISE AND YEAR-WISE
DEMAND IN AGRICULTURE IN VALSAD DISTRICT**

(Rs in '000)

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	51162 (62.83)	54283 (52.05)	68820 (56.64)	70476 (51.82)	93226 (50.64)	337967 (53.87)
Bank II	7656 (9.40)	11306 (10.84)	15068 (12.40)	15972 (11.75)	18056 (9.81)	68058 (10.84)
Bank III	8012 (9.84)	16047 (15.39)	6869 (5.65)	10920 (8.03)	14068 (7.64)	55916 (8.94)
Bank IV	14364 (17.64)	18161 (17.41)	25424 (20.93)	32161 (23.65)	51402 (27.91)	141512 (22.55)
Bank V	238 (0.29)	4499 (4.31)	5316 (4.38)	6460 (4.75)	7358 (4.00)	23871 (3.80)
OVERALL	81432 (100)	104296 (100)	121497 (100)	135989 (100)	184110 (100)	627324 (100)

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

Annexure 1.1(b)

**BANK-WISE AND YEAR-WISE
RECOVERY IN AGRICULTURE IN VALSAD DISTRICT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	25271 (65.64)	24329 (52.90)	37512 (56.38)	43882 (56.05)	53318 (50.97)	184312 (55.19)
Bank II	1987 (5.16)	4724 (10.27)	9454 (14.21)	6909 (8.82)	11125 (10.63)	34199 (10.26)
Bank III	2239 (5.81)	3223 (7.01)	2089 (3.14)	3726 (4.76)	5405 (5.17)	16682 (5.0)
Bank IV	8869 (23.04)	10908 (23.72)	14234 (21.40)	20064 (25.63)	30631 (29.28)	84706 (25.35)
Bank V	136 (0.35)	2807 (6.10)	3242 (4.87)	3715 (4.74)	4134 (3.95)	14034 (4.20)
OVERALL	38502 (100)	45991 (100)	66531 (100)	78296 (100)	104613 (100)	333933 (100)

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

Annexure 1.1(c)

**BANK-WISE AND YEAR-WISE
OUT STANDING CREDIT IN AGRICULTURE IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	114507 (54.36)	141738 (53.77)	176005 (50.11)	242837 (48.68)	258299 (43.17)	933386 (48.55)
Bank II	30912 (14.68)	41649 (15.80)	51816 (14.75)	59290 (11.89)	67736 (11.33)	251403 (13.08)
Bank III	19035 (9.04)	22025 (8.36)	26952 (7.67)	37243 (7.47)	47918 (8.00)	153173 (7.97)
Bank IV	37458 (17.79)	47588 (18.05)	83244 (23.70)	144362 (28.94)	174551 (29.17)	487203 (25.34)
Bank V	8716 (4.13)	10605 (4.02)	13196 (3.77)	15098 (3.02)	49837 (8.33)	97452 (5.06)
OVERALL	210628 (100)	263605 (100)	351213 (100)	498830 (100)	598341 (100)	1922617 (100)

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

Annexure 1.1(d)

**BANK-WISE AND YEAR-WISE
NUMBER OF BRANCHES IN VALSAD**

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	75 (40.99)	75 (40.32)	75 (40.11)	75 (40.11)	75 (39.68)	375 (40.24)
Bank II	27 (14.75)	29 (15.59)	29 (15.51)	29 (15.51)	29 (15.34)	143 (15.34)
Bank III	27 (14.75)	28 (15.05)	28 (14.97)	28 (14.97)	28 (14.81)	139 (14.91)
Bank IV	31 (16.94)	31 (16.67)	31 (16.58)	31 (16.58)	31 (16.40)	155 (16.63)
Bank V	23 (12.57)	23 (12.37)	24 (12.83)	24 (12.83)	26 (13.77)	120 (12.88)
OVERALL	183 (100)	186 (100)	187 (100)	187 (100)	189 (100)	932 (100)

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

Annexure 1.2(a)

**BANK-WISE AND YEAR-WISE
DEMAND IN AGRICULTURE IN SURAT**

(Rs in '000)

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	127693 (60.98)	127506 (61.66)	134374 (59.75)	139433 (52.00)	141609 (48.73)	670615 (55.89)
Bank II	31369 (14.98)	16551 (8.00)	19134 (8.51)	36577 (13.64)	44025 (15.14)	147656 (12.31)
Bank III	16619 (7.93)	19855 (9.60)	18473 (8.22)	20246 (7.55)	27308 (9.39)	102501 (8.54)
Bank IV	31895 (15.24)	36347 (17.58)	45399 (20.19)	63197 (23.57)	65362 (22.48)	242200 (20.18)
Bank V	1829 (0.87)	6545 (3.16)	7524 (3.35)	8647 (3.24)	12397 (4.26)	36942 (3.08)
OVERALL	209405 (100)	206804 (100)	224904 (100)	268100 (100)	290701 (100)	1199914 (100)

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

Annexure 1.2(b)

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

(Rs in '000)

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	46739 (53.59)	35594 (50.43)	36339 (41.40)	39881 (35.99)	44727 (34.53)	203280 (41.84)
Bank II	13955 (16.00)	5336 (7.56)	10256 (11.69)	17821 (16.08)	25014 (19.31)	72382 (14.90)
Bank III	7699 (8.83)	9937 (14.08)	9907 (11.29)	7543 (6.81)	13164 (10.16)	48250 (9.93)
Bank IV	18115 (20.77)	16461 (23.33)	27015 (30.78)	40704 (36.73)	40600 (31.35)	142895 (29.40)
Bank V	710 (0.81)	3250 (4.60)	4242 (4.84)	4867 (4.39)	6023 (4.65)	19092 (3.93)
OVERALL	87218 (100)	70578 (100)	87759 (100)	110816 (100)	129528 (100)	485899 (100)

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

Annexure 1.2(c)

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

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	161744 (49.90)	172400 (47.37)	178814 (48.26)	208621 (41.26)	242718 (35.02)	964297 (42.72)
Bank II	54177 (16.71)	57297 (15.74)	56045 (15.12)	68982 (13.64)	74597 (10.77)	311098 (13.78)
Bank III	25822 (7.97)	29348 (8.06)	29872 (8.06)	54447 (10.77)	103360 (14.92)	242849 (10.76)
Bank IV	74882 (23.10)	93308 (25.64)	93259 (25.17)	158953 (31.44)	244102 (35.23)	664504 (29.44)
Bank V	7509 (2.32)	11623 (3.19)	12548 (3.39)	14614 (2.89)	28128 (4.06)	74422 (3.30)
OVERALL	324134 (100)	363976 (100)	370538 (100)	505617 (100)	692905 (100)	2257170 (100)

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

**BANK-WISE AND YEAR-WISE
NUMBER OF BRANCHES IN SURAT**

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	81 (36.16)	82 (34.31)	82 (34.17)	82 (34.17)	82 (33.74)	409 (34.48)
Bank II	31 (13.84)	32 (13.39)	32 (13.33)	32 (13.33)	33 (13.58)	160 (13.49)
Bank III	35 (15.62)	35 (14.64)	35 (14.58)	35 (14.58)	35 (14.40)	175 (14.76)
Bank IV	44 (19.65)	46 (19.25)	47 (19.58)	47 (19.58)	48 (19.75)	232 (19.56)
Bank V	33 (14.73)	44 (18.41)	44 (18.34)	44 (18.34)	44 (18.55)	210 (17.71)
OVERALL	224 (100)	239 (100)	240 (100)	240 (100)	243 (100)	1186 (100)

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

Annexure 1.3

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

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	49.39	44.81	54.50	62.26	57.19	54.53
Bank II	25.95	41.78	62.74	43.25	61.61	50.25
Bank III	27.94	20.08	30.41	34.12	38.42	29.83
Bank IV	61.74	60.06	55.98	62.38	59.59	59.86
Bank V	57.74	62.39	60.98	57.50	56.18	58.79
OVERALL	47.28	44.09	54.75	57.57	56.82	53.23

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

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	D.F	SS	MS	F
Bank	4	2966.51	741.63	12.23**
Year	4	402.04	100.51	1.66
Residual	16	969.94	60.62	
Total	24	4338.49		

** Significant at 1% level of significance

Annexure 1.4

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

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	36.60	27.91	27.04	28.60	31.58	30.31
Bank II	44.48	32.23	53.60	48.72	56.81	49.02
Bank III	46.32	50.04	53.62	37.25	48.20	47.07
Bank IV	56.79	45.28	59.50	64.40	62.11	59.00
Bank V	38.81	49.65	56.37	56.28	48.58	51.68
OVERALL	41.65	34.12	39.02	41.33	44.55	40.50

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	1985.51	496.38	10.85**
Year	4	275.34	68.84	1.50
Residual	16	732.30	45.77	
Total	24	2993.15		

** Significant at 1% level of significance

Annexure 1.5

AGEING OF OVERDUES AND RECOVERY IN AGRICULTURE (VALSAD)

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	1606	124	7.7	509	31.7	973	60.6	46.6
	2	4144	663	16.0	1943	46.9	1538	37.1	32.1
	3	3787	1293	34.1	1038	27.4	1456	38.4	67.4
	4	1906	109	5.7	909	47.7	888	46.6	31.3
	5	4233	845	20.0	1222	28.8	2166	51.2	17.2
	6	170	98	57.6	39	23.0	33	19.4	78.5
Sub total		15846	3132	19.8	5660	35.7	7054	44.5	46.1
II	1	843	603	71.5	0	0	240	28.5	57.1
III	1	662	263	39.7	146	22.1	253	38.2	20.7
IV	1	372	71	19.1	101	27.1	200	53.8	35.4
V	1	54	21	38.9	15	27.8	18	33.3	58.7
GRAND TOTAL		17777	4090	23.0	5922	33.3	7765	43.7	

AGEING OF OVERDUES AND RECOVERY IN AGRICULTURE (SURAT)

B A N K	B R A N C H	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	2729	1074	39.3	1162	42.6	493	18.1	46.4
	2	907	124	13.7	178	19.6	605	66.7	36.5
	3	1498	101	6.8	165	11.0	1232	82.2	5.7
	4	13478	252	1.9	457	3.4	12769	94.7	12.1
	5	14851	221	1.5	656	4.4	13974	94.1	3.4
	6	696	124	17.8	123	17.7	449	64.5	56.0
	7	1471	445	30.2	647	44.0	379	25.7	87.4
sub total		35630	2341	6.6	3388	9.5	29901	83.9	31.7
II	1	1637	250	15.3	1140	69.6	247	15.1	65.3
	2	4163	283	6.8	1591	38.2	2289	55.0	49.1
sub total		5800	533	9.2	2731	47.1	2536	43.7	55.0
III	1	972	520	53.5	342	35.2	110	11.3	34.2
	2	2433	165	6.8	0	0	2268	93.2	30.7
sub total		3405	685	20.1	342	10.0	2378	69.8	31.7
IV	1	1501	237	15.8	535	35.6	729	48.6	65.1
V	1	36	22	61.1	6	16.7	8	22.2	88.5
GRAND TOTAL		46372	3818	8.2	7002	15.1	35552	76.7	37.9

**SCHEME-WISE DEMAND, RECOVERY IN AGRICULTURE
AS ON 30 JUNE 1988**

(Rs '000)

SCHEME	VALSAD		SURAT	
	DEMAND	RECOVERY	DEMAND	RECOVERY
1. Irrigation	7.5	5.5	28.2	5.0
2. Dairy	6.0	0.8	4.1	1.0
3. Tractor	181.0	100.0	120.0	93.0
4. Fishery	1234.0	63.0	NS	NS
5. Gobar gas	4.5	1.0	NS	NS
6. Crop loan	NS	NS	132.4	13.0
7. Poultry	NS	NS	242.4	134.0
8. Land Development	NS	NS	38.6	27.6
TOTAL	1433.00	170.30	565.70	273.60

NS = No Sample

Annexure 1.8

SCHEME-WISE REASONS FOR IRREGULAR REPAYMENT IN AGRICULTURE FOR SAMPLE
BENEFICIARIES AS ON 30 JUNE 1988

NO	SCHEME	R E A S O N S	VALSAD	SURAT	TOTAL
1.	Dairy	Death of cattle	2	1	3
		Second cattle not financed	2	1	3
		Fodder problem	0	2	2
			4	4	8
2.	Irrigation	Implimentation problem	1	0	1
		Diversion of funds	0	2	2
			1	2	3
3.	Tractor	Poor appraisal	3	0	3
		Second loan asked but refused	0	1	1
			3	1	4
4.	Fishery	Assets lost	1	0	1
		Price of product less than expected	1	0	1
		Wilful default	1	0	1
		Inadequate income	3	0	3
			6	0	6
5.	Gober Gas	Diversion of funds	2	0	2
6.	Poultry	Mismamagement by co-operative Society	0	4	4
7.	Pipeline	Diversion of funds	0	2	2
8.	Crop loan	Diversion of funds	0	1	1
		Crop failure	0	4	4
			0	5	5
9.	Land development	Crop failure	0	1	1
GRAND TOTAL			16	19	35

Annexure 1.9

DATA ON RECOVERY AND POSSIBLE INFLUENCING FACTORS FOR SAMPLE BENEFICIARIES
IN AGRICULTURE IN VALSAD DISTRICT AS ON 30 JUNE 1988

Sr. No.	RECOVERY (%)	Education 1. Illit. 2. Lit.	Distance of bank from residence (Km.)	Labour problem 1. Yes 2. No	Demand during the year (Rs'000)	No. of visits by the bank staff	Total advance out- standing per bank staff (Rs'000)	No. of Years completed by the bank	Ratio of No. of earning members to No. of family members	Ratio of irrigated land to total land
1	2	3	4	5	6	7	8	9	10	11
1	0	2	15	1	1	0	1537.45	18	0.07	0.111
2	14.28	2	15	1	3.5	1	1537.45	18	0.125	0.333
3	100	2	6	2	3	3	1715.62	20	0.5	1
4	100	2	6	2	1.5	3	1715.62	20	0.5	1
5	54.09	2	14	2	61	2	2039.61	22	0.143	0.818
6	48.07	2	14	2	52	2	2039.61	22	0.143	0.762
7	0	2	11	1	14	1	2496.93	24	0.091	NA
8	0	2	11	1	482	1	2496.93	24	0.11	NA
9	7.31	2	9	1	328	0	1501.40	14	0.05	NA
10	6.37	1	9	1	392	0	1501.40	14	0.1	NA
11	0	2	9	1	2	0	666.50	9	0.059	0
12	100	2	6	1	1	2	666.50	9	0.5	1
13	35	2	10	1	40	1	383.17	24	0.1	0
14	100	2	5	1	28	2	383.17	24	0.33	0.727
15	37.50	2	5	2	0.8	1	523.20	19	0.167	0
16	0	2	6	2	0.7	0	523.20	19	0.1	0
17	75	2	2	2	12	2	631.00	11	0.286	NA
18	83.30	2	2	2	6	2	631.00	11	0.5	NA
19	0	2	10	2	2.5	0	288.20	15	0.111	0.214
20	50	2	1	2	2	0	288.20	15	0.4	0.5

NA : Not Applicable

Annexure 1.10

DATA ON RECOVERY AND POSSIBLE INFLUENCING FACTORS FOR SAMPLE BENEFICIARIES
IN AGRICULTURE IN SURAT DISTRICT AS ON 30 JUNE 1988

Sr. No.	RECOVERY (Z)	Education 1. Illit. 2. Lit.	Distance of bank from re- sidence (Km.)	Labour problem 1. Yes 2. No	Demand during the year (Rs'000)	No. of visits by the bank staff	Total ad- vance out- standing per bank staff (Rs'000)	No. of Years completed by the bank	Ratio of No. of earning members to No. of family members	Ratio of irrigated land to total land
Y	X	X	X	X	X	X	X	X	X	X
1	2	3	4	5	6	7	8	9		
1	0	2	3	2	50.1	0	773.65	18	0.33	0
2	0	2	3	2	53.9	0	773.65	18	0.20	0
3	100	2	2	2	129	4	620.67	14	0.375	1
4	100	2	2	2	5	4	620.67	14	0.5	1
5	29.41	2	2	1	17	0	750.60	15	0.167	0.5
6	0	2	1	1	9	0	750.60	15	0.2	0.5
7	0	2	2	1	17.1	0	2257.27	17	0.143	0.53
8	100	2	2	1	13	3	2257.27	17	0.4	1
9	0	2	9	2	15.3	0	1813.60	17	0.083	0
10	0	2	8	2	79.4	0	1813.60	17	0.5	1
11	0	2	11	2	0.8	1	632.56	21	0.2	1
12	0	2	11	2	1.4	0	632.56	21	0.375	1
13	68.57	2	5	1	35	3	1729.17	15	0.5	1
14	100	2	2	1	3.6	3	1729.17	15	0.375	1
15	100	2	10	1	35	4	627.14	24	0.33	0.82
16	30.76	2	16	1	39	2	627.14	24	0.1	0.5
17	100	2	2	1	12	4	1330.80	18	0.75	1
18	100	2	2	1	34	0	1330.80	18	0.43	1
19	0	2	3	1	3.4	0	2616.33	18	0.2	0
20	0	2	3	1	4.2	0	2613.33	18	0.33	0
21	0	1	11	2	0.3	0	1088.57	12	0.143	0
22	0	1	10	2	1.5	0	1088.57	12	0.67	0
23	0	1	31	1	2.2	0	1044.80	7	0.33	NA
24	0	1	31	1	2.2	0	1044.80	7	0.167	NA
25	71.42	2	2	1	1.4	3	523.00	6	0.5	NA
26	0	2	5	1	0.9	0	523.00	6	0.33	NA

NA : Not Applicable