

List of Tables

Table 1.1	Year wise Co-operative Agricultural credit in Kerala from 2002-03 to 2008-09 (Amount in Crores).....	14
Table 1.2	Sample size (banks).....	15
Table 1.3	Sample size in the case of borrowers.....	16
Table 1.4	Reliability of major variables as per Schedule to Co-operative Banks.....	17
Table 1.5	Reliability of major variables as per Schedule to Borrowers.....	17
Table 3.1	Proportion of Agriculture and Allied Sectors in GDP and GSDP 2007-08 to 2013-14 (In Percentage).....	70
Table 3.2	Total amount targeted for yearly agricultural credit and its achievement in India (Amount in Crores).....	72
Table 4.1	Agency wise disbursement of ground level credit for agriculture in India (2006-07 to 2015-16) (amount in crores).....	101
Table 4.2	Category Wise issue Agricultural Credit in India (2006-07 to 2015-16) (Amount in Crores).....	104
Table 4.3	Agency Wise Issue of KISSAN Credit Card in India (2006-07 to 2011-12) (Amount in Million).....	107
Table 4.4	Number and amount of KCC loan in Kerala as on 31st March 2010 (Amount in lakhs).....	109
Table 4.5	Production and Investment Credit to Agricultural sector in Kerala(2002-03 to 2012-13) (Rs. in crores).....	111
Table 4.6	Cumulative Position of Debt Waiver and Debt Relief by RRBs, Cooperative Banks and Commercial Banks as per Year 2010 (Rs in Lakhs).....	114
Table 4.7	NABARD-Agency wise details of releases made under ADWDR scheme.....	115
Table 4.8	Agency Wise Annual Total Credit Flow to Agriculture in Kerala during the period 2002-03 to 2012-13(Rupees in Crores).....	117
Table 4.9	Percentage of loan advanced to agricultural among the total loan advanced by different Agency in Kerala during the period 2002-03 to 2012-13 (Amount in Percentage).....	118
Table 4.10	Progress of co-operative movements in Kerala as on 31/3/2010.....	122
Table 4.11	Physical Achievements under Co-operation during the year 2015 (Rs in Crores).....	124

Table 4.12	Progress of Kerala State Cooperative Bank	126
Table 4.13	Progress of District Co-Operative Bank during the period 2002-03 to 2013-14	127
Table 4.14	Progress of primary Agricultural credit Societies 2002-2011.....	129
Table 4.15	Progress of Kerala State C-operative Agricultural and Rural Development Bank Ltd.	131
Table 4.16	Progress of Primary Co-operative Agricultural and Rural Development Bank 2002-2011.....	133
Table 4.17	Profit earned by KSCB and KCARDBs in Kerala (2002-03 to 2013-14).....	135
Table 4.18	Profit/Loss (Rs. In Lakks) Position of DCBs in Kerala during 2002-03 to 2013-14	136
Table 4.19	Profit/Loss (Rs. In Lakks) Position of PACSs in Kerala during 2002-03 to 2011-12	137
Table 4.20	Profit/Loss (Rs. In Lakks) Position of PCARDBs in Kerala during 2002-03 to 2011-12	139
Table 4.21	Number of Branches including Head of DCBs in the Study Area and also in Kerala during 2002-03 to 2013-14	141
Table 4.22	Number of Branches of PACSs in the Study Area and also in Kerala during 2002-03 to 2011-12	142
Table 4.23	Number of Branches of PCARDBs in the Study Area and also in Kerala during 2002-03 to 2011-12	143
Table 4.24	Short Term agricultural loan advanced, loan outstanding total loan advanced by KSCB (Rs. in Crore).....	145
Table 4.25	Short term, medium term, long term and total agricultural loan advanced and total loan advanced by DCBs (Rs. in Lakhs).....	147
Table 4.26	Short Term, Medium Term, Long Term and total agricultural loan advanced by PACS (Rs. in Thousands)	149
Table 4.27	Total amount of Loan advanced to Food grains by PACS in Kerala. (Rs.in Thousands)	151
Table 4.28	Growth rate in agricultural credit by KSCB, DCB and PACS.....	153
Table 4.29	Long Term agricultural loan advanced and total loan advanced by KSCARDBs	157
Table 4.30	Long Term Agricultural Loan Advanced, Agricultural Loan Over due and total loan advanced by PCARDB (Rs. in Lakhs)	159

Table 4.31	Purpose wise classification of long-term loans issued by primary co-operative agricultural & rural development banks (2004-05 to 2014-15) (Rs. in Lakhs).....	160
Table 4.32	Growth rate in the Long Term agricultural credit by KSCARDB and PCARDB.....	163
Table 5.A.1	Time lag in sanctioning of agricultural loan	172
Table 5.A.2	Percentage wise analysis of agricultural credit for different purposes.....	174
Table 5.A.3	Demand of agricultural credit on the basis of duration.....	175
Table 5.A.4	Percentage of agricultural credit on total credit.....	177
Table 5.A.5	Frequency of conducting pre sanction field visit.....	179
Table 5.A.6	Response of bank on accepting borrowers' suggestion for making changes in agricultural credit	180
Table 5.A.7	Ranking of each criterion for selection of borrowers to give out credit	181
Table 5.A.8	Ranking of criterion used for determining the loan amount	183
Table 5.A.9	Number and percentage of bank according to the services offered by bank to borrowers.....	184
Table 5.A.10	Increase in the demand of agricultural credit by annually.....	186
Table 5.A.11	Reason for annual increase in the demand of agricultural loan	187
Table 5.A.12	Problems in connections with agricultural credit	190
Table 5.A.13	Frequency of conducting post sanction field visit.....	192
Table 5.A.14	Diversion in utilization of agricultural credit	193
Table 5.A.15	Percentage of diversion in the use of agricultural credit.....	195
Table 5.A.16	Reason for diversion in agricultural credit.....	197
Table 5.A.17	Percentage of borrowers benefitted out of OTS and Loan Wavier Scheme under Co-operative agricultural credit	200
Table 5.A.18	Effect of OTS and loan wavier scheme	201
Table 5.A.19	Percentage of NPA reduced from agricultural credit through OTS and Loan Waiver Schemes	203
Table 5.A.20	Activities done for monitoring the system of agricultural credit	205
Table 5.A.21	Opinion bank on repayment of loan by its agricultural borrowers	208
Table 5.A.22	Inducing borrowers for prompt repayment of agricultural credit	209

Table 5.A.23	Reason for forcing borrowers for prompt repayment	210
Table 5.A.24	Nature of borrowers who commit default in loan repayment	212
Table 5.A.25	Factors leading to non-repayment of agricultural credit in borrowers.....	214
Table 5.A.26	Measures taken by bank for default in repayment of agricultural credit.....	216
Table 5.A.27	Opinion of bank about the Good Pay Master Scheme which is offered for the prompt repayment of loan	217
Table 5.A.28	Descriptive statistics regarding total number of borrowers in agricultural credit	220
Table 5.A.29	Descriptive statistics regarding total number of borrowers who make prompt repayment of agricultural credit.....	222
Table 5.A.30	Descriptive statistics regarding total percentage of borrowers making default in repayment of agricultural credit	223
Table 5.A.31	Total amount outstanding under Co-operative agricultural credit.....	225
Table 5.A.32	Total amount overdue in agricultural credit.....	227
Table 5.A.33	Basis of the effect of agricultural overdue in the bank.....	229
Table 5.A.34	Ranking of different type of loan and its effect on NPA of the Bank.....	231
Table 5.A.35	Proportion of agricultural NPA on the total NPA of the bank.....	233
Table 5.B.1	Classification of borrowers based on gender.....	243
Table 5.B.2	Classification of borrowers based on Age	244
Table 5.B.3	Classification of borrowers based on educational qualification	246
Table 5.B.4	Classification of borrowers based on occupation	248
Table 5.B.5	Classification of borrowers based on ownership of land holdings.....	251
Table 5.B.6	Classification of borrowers based on the area of total land holding.....	252
Table 5.B.7	Actual, standard and percentage deviation of income from different agricultural activity	254
Table 5.B.8	Percentage of respondents taken agricultural loan from three banks.....	257
Table 5.B.9.	Index showing the reason for taking agricultural loan from PACS/PCARDBs	259
Table 5.B.10	Delay in getting the loan.....	260

Table 5.B.11	Time lag for getting agricultural credit from PACS and PCARDBS	262
Table 5.B.12	Percentage of borrowers responded for various reasons behind delay in sanctioning of agricultural credit.....	263
Table 5.B.13	Percentage of borrowers based on different type of loan availed from Co-operative Banks.....	264
Table 5.B.14	Percentage of borrowers taken agricultural credit based on the duration	266
Table 5.B.15	Amount of KCC loan	267
Table 5.B.16	Amount of Agricultural Gold Loan	268
Table 5.B.17	Long-Term and Medium-Term loan in amount	268
Table 5.B.18	Index on constraints in agricultural production	271
Table 5.B.19	Sufficiency of agricultural loan amount	273
Table 5.B.20	The various sources accessed by the borrowers to overcome insufficiency of agricultural loan amount.	274
Table 5.B.21	Opinion about the loan utilization for consumption purposes	276
Table 5.B.22	Opinion about the loan utilization for meeting ceremonies.....	277
Table 5.B.23	Opinion about the agricultural loan utilization for educational expenses.....	279
Table 5.B.24	Effect on borrowers by utilization of Co-operative agricultural credit	281
Table 5.B.25	Percentage of borrowers repaying the loan by different modes in percentage	283
Table 5.B.26	Opinion about affording the installment amount.....	285
Table 5.B.27	Percentage of borrowers responded for different reason behind un-affordability of agricultural credit installment	286
Table 5.B.28	Opinion about defaulted in repayment of loan.....	288
Table 5.B.29	Index showing the reason for default in repayment of agricultural loan	289
Table 5.B.30	Borrowers response on measures adopted by Co-operative Banks on default in repayment of agricultural credit.	291
Table 5.B.31	Opinion about getting interest subvention by correct repayment of agricultural loan.....	292
Table 5.B.32	Beneficiaries of OTS/Loan Waiver Scheme in percentage	295
Table 5.B.33	Index showing the benefit out of OTS and Loan waiver scheme in agricultural credit	296

Table 5.B.34	Opinion about pre and post sanction filed visit by bank officials.....	298
Table 5.B.35	Borrowers response about intimating through notices and letters	299
Table 5.B.36	Percentage of borrowers responded for the intimation of loan installment through phone	301
Table 6.A.1	Borrowers' awareness programs conducted by bank year after year	308
Table 6.A.2	Perception about any deviation out of its service motive in co-operative banks.....	309
Table 6.A.3	Doing Charitable Activities	311
Table 6.A.4	Conducting Neethi Medical Store	312
Table 6.A.5	Conducting Consumer Store.....	313
Table 6.A.6	Contributing to the Student's Welfare	314
Table 6.A.7	Timely action in Festival season	315
Table 6.A.8	Schemes which is suitable to low class in the society	316
Table 6.A.9	Schemes for the Social development.....	317
Table 6.A.10	Results of comparison of social commitment among the banks in different districts.....	318
Table 6.B.11	Percentage of respondents having awareness about the cooperative bank services	321
Table 6.B.12	Opinion of borrowers about approaching the same bank if needs another loan	323
Table 6.B.13	Percentage of borrowers responded for different reasons for deviating from the same bank	325