CHAPTER III

DEMAND FOR AGRICULTURAL CREDIT
Agriculture, being the oldest industry, needs finance to fulfil its commitments to the society. In developing countries, particularly, a majority of population depends on agriculture and a major portion of the national income is contributed by this sector. It is mainly this importance which has guided planning in the country not only on the national basis but up to the grass-root level—the Block level—in the country.

This chapter provides answers to some basic questions seriatum like—

(a) Why credit is need for agriculture? (b) What connotes a good system of agricultural credit? (c) What are the different types of agricultural credit? (d) What are the factors influencing the demand for agriculture credit? and (e) Finally, how the assessment of demand for agricultural credit for a district say, Etawah, for its transformation from a living occupation to a business proposition, has been made?

(a) Why credit is needed for Agriculture?

As has been discussed later in this chapter, finance of different kinds are needed for agriculture. Some of the main reasons for this are:

(i) To liquidate old debts:

It has been remarked by expert bodies that "the Indian farmer borns in debt, lives in debt, and dies in debt leaving the debt as a legacy to his sons". To liquidate the old debts so that the farmer might start on a clean slate, he needs finance.
(ii) **To continue farming in good/bad years:**

Agriculture is still regarded as a "Gamble in the monsoons". Besides, agriculture is susceptible to natural calamities. Enormous risk in the form of uncertain income, bad weather, drought, flood, cyclone, pest attack, low prices etc. have encircled agriculture. To continue agriculture under such conditions, the farmer needs finance.

(iii) **To avoid distress sales:**

'Return' in agriculture is not certain. From the 'sowing' to the 'Marketing' of the produce a lot of risks and uncertainties make the farm income uncertain. Moreover, price behaviour is quite inelastic in agriculture. Under such circumstances, the farmers are forced to make distress sales. Hence, to continue cultivation for next season, the farmer needs finance. 

(iv) **For Commercial Farming:**

For the cultivation of commercial crops heavy investment in all types of inputs is required. All farmers do not have their own resources to meet the expenses. Hence, long-term finance on a vast scale is needed.

(v) **For adopting intensive farming:**

One of the ways of increasing the productivity in agriculture is to adopt intensive agriculture. Improved agricultural practices must also be followed simultaneously. Modern inputs like improved seeds, chemical fertilizers,
pesticides etc., are costlier and to meet such costly inputs the farmers have to borrow from outside agencies.

(vi) To bridge the gap between investment and return:

In agriculture there is a time-gap between the investment and return. The gestation period of crops varies from months to years. To meet all the expenses, till the income period, credit is essential.

(vii) To make permanent investments in Agriculture:

To make permanent improvements and to purchase machineries, finance is needed. Digging of wells, erection of pump-sets, purchasing of tractor, land reclamation, etc., are costlier, and the farmers must borrow money from institutional agencies to meet such heavy costs.

(viii) To institute subsidiary farming:

For activities allied to agriculture like dairying, poultry, horticulture etc., the farmers need credit. Only by encouraging such activities, the farmers can stabilise their incomes.

(ix) To convert small farmers into viable farmers:

The main purpose of the scheme like Small Farmer's Development Agencies is to make the small farmers as 'Viable' farmers. Finance is the primary necessity for such schemes.
(c) To create employment potential:

Under the new 20-point programme and IRDP, there are various schemes to encourage trained and educated agricultural graduates to modernise agriculture and/or prompt them to start activities allied to agriculture. Credit is needed for such endeavours.

(b) What connotes a good system of agricultural credit?

The criteria for a good system of agricultural credit have been laid down differently by various experts. As compared to non-agricultural credit, agricultural credit must be looked at from an entirely different angle. While dealing with Indian farmers, who are still illiterate and ignorant of the implications of various aspects of agricultural finance, a credit system must be much more scientific and at the same time flexible.

A famous agricultural Economist laid down the following criteria for a good system of agricultural credit:

1. It should be granted for a sufficiently long period, commensurate with the operation which it is designed to facilitate.

2. It should be granted at a low rate of interest.

3. It should be adequately secured, in order, more particularly, to avoid any abuse of credit facilities but the security should not necessarily be material; it should, if necessary, be in the form of personal
credit secured mainly by the borrowers moral standing and farming ability.

4. It should be adopted to the average yield and capacity for repayment of the farms, particularly during periods of economic depression;

5. It should be placed in the hands of institutions, the directions of which have received special training and had actual banking experience.

From the above discussion, the following criteria for a good system of agricultural credit may be accepted:

1) **Proximity:**

A good system of agricultural credit warrants the need to have close contact between the lender and the borrower. Personal touch is necessary and advantageous for both, for the lender to assess the borrowing power; and to the borrower, not only to create intimate contact but also to prove his credit worthiness. Proximity also implies that the lending institution must be close to the borrower and should have a limited area of operation.

2) **Adequacy:**

The institution must be able to meet the entire credit needs of various kinds of agriculturists. Credit should not be denied to them on reasons not accountable as genuine. In other words, the purpose of good system of...
agricultural credit is to replace the money-lenders through institutional agencies. This is possible if the entire credit needs are met adequately by institutional agencies.

(3) **Timeliness:**

Delay in credit not only diverts the money for unproductive purposes but also denies an opportunity to use the credit for productive purposes. As such, the farmer would fail to repay the money in time. Hence, untimely credit will lead to so many consequences that the purposes of credit will be defeated.

(4) **Supervision:**

A watch on the utilization of credit by borrowers is an important aspect of a good system of agricultural credit. This alone will ensure utilization of credit for productive purposes and guarantee prompt repayment of money. Supervision can be combined with guidance of farm activities, this system is called as 'supervised agricultural credit'.

(5) **Cost of Credit:**

Under a good credit system the cost of credit must be reasonable. It should not be too cheap or too costly. When the objective is to release the farmers from the clutches of money-lenders, the institutional agencies must provide credit at a reasonable cost. Efficient management can reduce the operational cost which must reflect in the lending rates.
(6) **Self-Management**

The institution, which is giving agricultural credit of possible, must be managed by the borrowers themselves. Self-management of the institution is necessary to gear the working of the institution towards the welfare of the borrowers.

(7) **Spread of Risks**

Agriculture is regarded as a gamble in the monsoon, and farmers have to face unexpected losses due to natural calamities. During such times, the lenders also will suffer due to non-repayment of loans. To face such risks, the financial institutions much spread the risk by their federal character or through the accumulation of appropriate funds reserves.

(c) **Different types of agricultural credit**

In order to clearly understand and analyse the problems relating to demand and supply of agricultural credit, it is necessary to know different types of borrowers as also the various types of credit they require for their farming practices.

(i) **Classification of Borrowers**

(a) Firstly, the borrowers may be classified in relation to their farm business, e.g. cash crops, food crops, fruit garden or horticultural business and mixed farming (agriculture combined with animal husbandary), etc.
Another basis of borrowers classification is their economic status derived from the size of their cultivated holdings. Following this basis, the All-India Rural Credit Survey (1951-52), for the first time, classified agricultural borrowers into 'big', 'large', 'medium' and 'small'. This is the most commonly accepted classification of borrowers of agricultural credit.

Producers and Consumers Credit:

Some of the farmers do require credit to maintain self and family as also the livestock between one crop and another. Some farmers also require finance for ceremonial and other contingencies. Thus, agricultural credit may be either producers credit or Consumer's credit or, in other words, Production finance and Consumption finance.

Producer's credit includes all loans which borrower may obtain with the intention of utilising them in production or processing activities undertaken to earn income. The finances required to finance current operations or general agricultural operations may also be termed as working capital finance.

1. All India Rural Credit Survey Committee Report, RBI, 1954, Page 153.
Consumer's Credit:

Under this type of credit, the demand for which arises from the desire to enjoy the use of goods and services before being able to pay for the same.

While all institutional agencies have universally helped the farmer's right to production credit, they all looked down upon consumption credit on various grounds.

(a) Settlement and Development Credit:

Credit required for purchase of land for a new settlement, rehabilitation, rounding off holding construction of farm shed, godowns, etc., may be termed as Settlement credit.

That part of credit which is required for permanent improvement or development of land, such as soil conservation, levelling, proper irrigation and drainage, fencing or enclosures, the building of proper barns, shearing sheds, etc., may be known as Development credit.

(e) Marketing credit:

Then the farmers may also require credit to meet their past obligations and current requirements in between the time of harvest and the actual sale of their produce. This is just to enable them to safeguard from duress sale and market their produce at the best
Possible price. This type of credit to enable proper storage, transport and disposal, etc., is known as Marketing Credit.

Secured and Unsecured Credit:

Agricultural credit may be 'secured' or 'unsecured'. But the lending agencies are always known to secure the repayment of loans advanced by them. And, thus, safety of funds is their watchword. Hence the borrower is required to offer proper security for loans, before his demand for credit is acceded to.

Thus, from the standpoint of security credit can be classified under three heads: (i) Real or mortgagee credit, (ii) chattel and collateral credit, and (iii) personal credit, corresponding to the three divisions of capital, viz. land, goods, and 'character'. Loans secured by farms mortgage or mortgage of immoveable property come under the category of real or mortgagee credit. This is a very specialised kind of credit activity and special lending agencies have been evolved for this purposes.

Credit secured by the pledge or hypothecation of moveable property or chattels like shares, bonds, insurance policies, government securities, or titles to goods and securities etc., come under the category of 'collateral' credit.
'personal' credit is generally based on the character and repaying capacity of the borrower and not on any tangible asset. It may be secured by taking personal bond or promissory notes. In addition, it may be reinforced by a bond or guarantee by a solvent guarantor.

(g) **Private Credit and Institutional Credit:**

Another way of looking at agricultural credit is from the stand-point of creditor or credit giving agency. It may be:

(i) **Private credit** such as given by the money lenders, indigenous bankers, traders, land lords, friends, and relatives, etc. This type of credit is not governed by any codes of conduct, and has been generally found to be exploitative.

(ii) **Institutional Credit**; A number of suitable credit institutions for providing resources for agricultural development are being evolved. These are governed by proper codes of conduct and are intended to be conducive for development.

(h) **Classification on the basis of period:**

Agricultural Credit, as commonly accepted can be classified on the basis of period/time into:

(a) Short-term

(b) Medium-term, and

(c) Long-term
(A) **Short-Term Credit**

Short-term credit is given for a period not exceeding 15 months. This has been approved by the Survey Committee. Before the introduction of crop loan system, short-term loans were issued for one year and were renewable in nature. With the introduction of crop loan system, Short-term Loans were issued up to 15 months, depending on the period of the crop.

Short-term loans are issued mainly for productive purposes. Such loans are called 'Production Finance' also. To a limited extent, short-term loan are issued for consumption purposes also. Following are the purposes of short-term loans:

1. For the purchase of seeds, fertilizer, pesticides and such other inputs.
2. For the payment of wages to labourers for various agricultural operations.
3. For meeting the hire charges of agricultural machinery and implements.
4. For the payment of electricity charges, tax on land, godown charges etc.
5. For consumption purposes such as medical, educational, ceremonial and religious.

Security for short term loans depends on the purpose for which loan is required. Short-term agricultural credit is disbursed by Primary Agricultural Credit Societies (PACS) and Commercial Banks (CB). Production credit is disbursed
under crop loan system where the security is the anticipated crop. Loans for consumption purposes are disbursed on the security of personal surety.

(B) **Medium-Term Credit**

Medium-term credit is issued mainly for production purposes. Medium-term Credit has been defined by the survey Committee as, "Those which are for longer than 15 months but are repayable in 5 years or less".

Medium-term loans are required mainly for investment purposes. These loans are required for the following purposes:

1. The deeping the wells and for other repairs.
2. For the purchase of agricultural machinery.
3. For the development of allied occupations like dairy farming, poultry farming etc.
4. For land reclamation purposes.

Primary agricultural credit societies and commercial banks are issuing medium-term loans.

Landed security by mortgage is insisted upon as security for medium-term loans. In the case of loans for the purchase of machinery, they are issued on the hypothecation of such machinery. But for loans for reclamation and other purposes, mortgage of land is required.

The Review Committee has pointed out that there was no need to insist on mortgage security for medium-term loans.
The committee viewed that, "insistence on mortgage security is less important to the extent that medium-term lending is increasingly based on assessment of repayable capacity of the borrower. This would be particularly true of loans for purposes of identifiable and demonstrably productive investment".  

Following the recommendations of the committee on co-operative credit (1960), the RBI agreed that medium-term loans upto Rs 500 might be advanced against personal surety; loans between Rs 500 and Rs 1000 against a charge on land and loans exceeding Rs 1000 against mortgage of land. Subsequently, many concessions were introduced and at present small famers and tenants can get medium-term loans varying from Rs. 3000 to Rs. 5000 for various purposes without mortgage security.

(C) Need for Long-Term Finance

Long-term loans are required for the following purposes:

(1) For making permanent improvement: When the size of holdings are small it is imperative to make the holdings economically viable. A viable economic holding can be attained either by adding new acreages to the existing holding or by intensifying the agricultural operations in the existing holdings. This is possible only by means of making permanent improvements over the land and increasing the outlay on inputs. For these purposes long-term loans are needed.

1. All India Rural Credit Review Committee, 1969. RBI, pp. 776-86.
(2) **For Permanent Irrigation Facilities:** To provide permanent irrigation facilities long-term loans are needed. It needs improvement by way of deepening the well, or erecting pumps.

(3) **To liquidate old debts:** Till recently rural indebtedness had a cancerous growth. Many farms and lands had been transferred from the actual cultivator to a class of people who did not know anything about agriculture. This had not only affected agriculture production but also turned the cultivators into agricultural labourers. To avert such happening in future, it is necessary to liquidate the rural indebtedness of the farmers and this is possible only by means of providing long-term loans.

(4) **For Mechanisation of Agriculture:** One of the good effects of green revolution is the move towards mechanisation. Mechanisation started with erecting pumps to the wells, and now tractorisation of agriculture, as a phenomenon, is gaining currency. To substitute human labour farmers purchase tillers, sprayers, dusters, harvesters and such other implements and devices. Economy and efficiency in operations are attained due to the use of agricultural machinery. As heavy investment is needed for such machinery, the farmers are in need of long-term finance.

(5) **For Land Reclamation:** Land reclamation is another important purpose which needs heavy investment. When lands are brought under new irrigation projects under central or river irrigation
schemes, long-term finance is needed to make them fit for new cultivation. During such times the farmers have to level the lands, remove the sub-soil, and resort to deep ploughing in the lands, which were traditionally cultivated without applying any manures or fertilizers up to this time. For these purposes long-term loans are needed.

(6) For bringing new lands under cultivation: To cultivate fallow lands and to bring new lands under cultivation, heavy investment in the form of long-term finance is needed. Deep ploughing, removing the trees and bushes in case of forest lands, bunding and fencing activities must be undertaken to new lands to make them fit for cultivation.

(7) Small farmers and marginal farmers can not become viable farmers simply depending on agriculture alone. They have to engage in other allied occupations like dairying, poultry and the like. Subsidiary occupations can enhance their income and can provide perennial source of income to all kinds of farmers. For this long-term finance is required.

(8) Plantation crops, which have earning forcing exchange to the country need to be encouraged. Their gestation period is long and need heavy investment. For few years, the farmers have to invest money without any immediate returns. Long-term finance can give a relief to such farming.
(D) **Factors influencing Demand for agricultural Credit**

Though the above classification of agricultural credit, may help in understanding the nature, significance and implications of each type of credit, the various classes or kinds of credit can not be considered in isolation.

The relative importance of requirements of different types of agricultural credit depends upon various factors.

(a) The major part of the farm capital is held in the form of land, buildings, farm-sheds, implements, machinery, livestock etc. Thus the importance of long-term farm capital appears to be great. This is particularly true of new and developing countries, where a lot of agrarian and other socio-economic changes are continually taking place and where the agricultural economy is generally in a backward state, besides being starved of investment capital for development.

(b) The relative importance of and demand for different types of agricultural credit may also depend upon the land tenure system, the type of farming and the stages of its development, the methods and techniques of farming, technological developments in agriculture, the relative importance of the agricultural economy in the total economy, the barter terms of agriculture vis-a-vis other segments of the economy, the literacy and education of farmers,
the credit absorbing capacity of each individual farm, and the government policy towards agricultural development, in general, and agricultural price incentive, in particular.

(c) The demand for agricultural credit could more properly be studied in relation to the needs for modernising a traditional agriculture and different phases of its development in the context of the total economic development, eg.

(i) The first phase is the traditional phase characterised by small farms organised around the family unit, with great variability emanating from a wide range of physical, geographical, topographical, cultural, social, and economic factors, all of which affect the use of resources. Agriculture is looked upon as a source of living and a way of life rather than as a commercial enterprise.

The peasant agriculture is further marked by disguised unemployment (under-employed labour), low levels of utilization of resources, low levels of productivity, but relatively high levels of efficiency in consuming resources.

(ii) The second phase of Agricultural development is that of a technologically dynamic agriculture with low capital technology. This kind of development has now been made possible with the advancement of science and continuous research.

This phase of development presupposes the necessary reform in the economic organisation of agriculture, adequate development of infrastructure and technology, development of industry so as to absorb surplus agricultural labour, sufficient capital formation in agriculture and internal surpluses available for further re-investment in technological development and necessary incentives for the same.

(iii) The third phase is the development of a technologically dynamic capital intensive agriculture.

This presupposes advanced research in all aspects of agriculture, close links between the field and the research institutions to secure increasing application of research findings, and development institutions engaged in increasing a stream of mechanical and technological innovations in the field of agriculture.

(E) Assessment of Demand for Agriculture Credit

Basically, the district economy is based on agriculture and Btawah district is an important district from the point of view of foodgrains production. The pea production in the district is of very high quality and is used for seed purposes in other states. Approximately 61% area is under irrigation. Small and marginal farmers account for nearly 70% of the farming community.
Among the subsidiary occupations of the district may be mentioned, dairying, goat and sheep rearing, piggery and poultry. A world famous breed of buffalo named "Bhadawari" is found in Etawah district. Etawah is also renowned for Jamuna Pari goat breed, the district is also having a significant role in handloom industry.

The Basis of assessment for Agriculture Credit - 1975-76 to 1983-85

The District Credit Plan is merely an exercise for planning the credit deployment under different development programmes. The main object of the credit plan is to guide the financial institutions in the district to deploy their credit in such a manner, that they may have maximum impact on the economic development of the district. The basis of assessment for agricultural credit has been:

(a) Crop Loan:

The scale of finance for different crops grown in the district has been worked out keeping in view the following points:

2. Cost of fertilizers.
3. Cost of Irrigation and Labour.

As per guidelines of Reserve Bank of India, no margin is to be insisted upon from small/marginal farmers, whereas 15-20% marginal has to be kept for other farmers.
For ensuring proper utilization of the loan, it is suggested that maximum disbursement of crop loans should be done in kind, for seed, fertilizers and pesticides etc.

Bajra and paddy are the main crops, which are grown in kharif and wheat. Gram and pea are generally grown in Rabi. Mustard, Sugarcane and Potato are being grown as cash crops in the district. The Local varieties generally require less inputs in comparison to high yielding varieties.

The crop loan requirement of each of the groups of the farmers has been taken as under:

1. Small Farmers  
   100 % of their requirement.
2. Medium Farmers  
   50 % of their requirement.
3. Large Farmers  
   25 % of their requirement.

Further, the requirement of crop loan has also been assessed keeping in view the irrigated and unirrigated area of the district. However, the requirement of crop loans is much higher in the district but looking to the past experience and involvements, a sum of Rs.10.50 crores has been earmarked. The major share of crop loaning will be done by the District Co-operative Bank and each Rural Branch of the Commercial Bank will also participate in the programme.

(b) Irrigation Loan:

The canals and tubewells are the major sources of irrigation and more and more land is being brought under assured irrigation. Out of 376974 hectares of gross cropped area, the irrigated area constitutes 69%. As such, 31% area
is still to be brought under irrigation, which will enable, the farmers to adopt high yielding varieties programmes.

There are 246 state tubewells, 17394 diesel and electric tubewells and pumping sets and 1528 pucca wells, in addition to 1588 kms. of running canal. As per programme of the Minor Irrigation Development, a provision of Rs. 270.86 lacs for financing 3354 units under minor irrigation has been made and sufficient ground water is available to feed these units.

(c) Farm Equipment:

(i) Tractor:

The demand of tractors and implements is decreasing day by day and it has not proved economical for the holdings below 10 acres. Further, those who did not take up ancillary business, could also not come up to the expectation of banks towards the repayment of the dues. The existing number of tractors in the district is 1114. In view of rapid development, and labour problems being faced by the farmers, and also to enable them to switch over to multiple cropping, mechanisation is a must. A provision of Rs. 75,00 lacs for financing 100 tractors by different financial institutions has been made during the plan period.

(2) Others:

200 farm equipment, involving a financial outlay of Rs. 160.00 lakhs are to be financed during the plan period.
The items include thresher, cultivators, harrow, plough etc.

The cultivators, who are living in the villages connected by roads (whether Kucha or Pucca) desire to have Dunlop carts for miscellaneous works, like transportation of inputs and agricultural produce etc. The unit cost varies according to make and brand. 1500 Dunlop carts have been considered to be financed during the plan period.

Bullocks are extensively used for farm operations and for Dunlop carts, and the farmers having tractor etc. also keep bullocks for emergency purposes.

Looking to the size of land holding, which is fragmented, the scope of farm mechanisation is restricted and only the bullocks are used for agricultural purposes on such land holdings. 4751 bullocks are to be financed during the plan period. Items like land development and horticulture have also been included in the plan.

Activities Allied to Agriculture:

A brief mention about the activities allied to agriculture has been made in chapter 2. Credit emphasis has been laid on the development of activities in the Sixth Plan and, as such, larger Credit flow has been planned in the successive DCPs.

Financial Outlay on Agriculture & Allied Activities:

Table No. 3.1 gives the financial outlay for Agriculture and Allied Activities as per DCPs of 1975-76 to 1978-79, 1983 to 1985. The main features of these plans are:
(A) With Regard to Agriculture

The total demand for the development of agriculture was about 1725 lakh in the 1st Plan, 1631 lakh in the IIInd Plan and 3677 lakh in the IIIrd Plan.

The main items under Agriculture include:

a. Crop loans
b. Irrigation.
c. Farm equipment, and,
d. Plough animals and others.

a. Crop Loans:

The crop loans which included fertilizers, improved seeds and plant protection medicines etc. was about 982 lakh in the first DCP, which increased to 1050 in the second DCP and to 1638 lakhs in the third DCP.

b. Irrigation:

Irrigation schemes have been given priority in DCPs, as water is the most important input for transforming agriculture. Rs.653 lakh were provided in the first DCP as it extended over four years. In the second DCP of 1983-85, Rs.271 lakh were provided for irrigation, but in the third DCP, the provision is for Rs.1166 lakhs; or 24.81% of the total outlay.

c. Farm Equipment:

Farm equipment, which is an important determinant for bringing about transformation in agriculture, gets a priority after irrigation. In the first DCP, only 90 lakhs were provided
for this purpose. But, as the demand increased, a higher provision is made in the successive DCPs. The second DCP provided for 280 lakhs and the third DCP for the 385 lakhs for this purpose.

**B. With Regard to Allied Activities**

Provision for activities 'Allied to Agriculture' came to Rupees 566 lakhs in the first DCP. In the second DCP, it was only 205 lakh, but in the third DCP it has gone upto 1022 lakhs.

In the first DCP more provision was made for the preparation of schemes. This was followed by a provision for 208 lakhs on dairy development, 60 lakhs for Gobar gas plants and 32 lakhs for on-farm development schemes.

In the second DCP, Dairy development got the first priority (86 lakhs), followed by schemes on the rearing of goat, sheep and piggery (68 lakhs), and Gobar gas plants 27 lakhs.

To what extent these schemes have been materialized and with what results have been worked out in Chapter X of this thesis.
Table No. 3.1

District Credit Plan

Financial outlay for Agriculture and Allied Activities for Etawah (1975-76 to 1983-85) in Lakhs

<table>
<thead>
<tr>
<th>Sector/Scheme</th>
<th>1975-76</th>
<th>% to total</th>
<th>1983-85</th>
<th>% to total</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Agriculture:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Crop Loan:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Fertilizer</td>
<td>927.40</td>
<td>40.48</td>
<td>1050.00</td>
<td>51.76</td>
</tr>
<tr>
<td>b) Seed</td>
<td>40.00</td>
<td>1.75</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>c) Plant Protection medicines</td>
<td>15.00</td>
<td>0.65</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>II. Irrigation</td>
<td>652.58</td>
<td>28.49</td>
<td>270.36</td>
<td>14.90</td>
</tr>
<tr>
<td>III. Farm Equipment Loan</td>
<td>83.00</td>
<td>3.62</td>
<td>279.77</td>
<td>15.39</td>
</tr>
<tr>
<td>(a) Agro/Custom Service Centres</td>
<td>7.00</td>
<td>0.31</td>
<td>12.00</td>
<td>0.66</td>
</tr>
<tr>
<td>IV. Land Development Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>V. Others + Plough Animals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Activities Allied to agriculture:</td>
<td>565.84</td>
<td>24.70</td>
<td>205.10</td>
<td>11.29</td>
</tr>
<tr>
<td>1. Dairy:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Milch cattle</td>
<td>160.00</td>
<td>6.98</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>b) Purchase</td>
<td>48.00</td>
<td>2.1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>c) Feeding of Heifer</td>
<td>-</td>
<td>-</td>
<td>43.34</td>
<td>0.74</td>
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<tr>
<td>2. Poultry</td>
<td>0.84</td>
<td>0.37</td>
<td>27.27</td>
<td>1.1</td>
</tr>
<tr>
<td>3. Piggery</td>
<td>1.00</td>
<td>0.44</td>
<td>41.13</td>
<td>2.1</td>
</tr>
<tr>
<td>4. Goat/sheep-rearing</td>
<td>60.00</td>
<td>2.62</td>
<td>27.30</td>
<td>1.3</td>
</tr>
<tr>
<td>5. Gobar Gas</td>
<td>-</td>
<td>-</td>
<td>19.30</td>
<td>1.0</td>
</tr>
<tr>
<td>6. Others</td>
<td>32.00</td>
<td>1.40</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>On P.F. Development</td>
<td>2.25</td>
<td>0.09%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Reclamation of Usar</td>
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