Chapter 6
Comparative analysis of crop loan, crop wise, at district level from 2003-04 to 2007-08

Introduction

The Pune District Central Cooperative Bank gives Crop Loan to eight crops, namely, Sugarcane, Tomato, Rice, Onion, Potato, Grapes Groundnut and Bajari. In this chapter analysis will be made of, the number of borrowers, area cultivated by the borrowers and the amount of crop loan distributed from 2003-2004 to 2007-2008. The chapter will try to find out what is happening to the percentage in them from 2003-2004 to 2007-2008, this will indicate the crop for which there is increase and the crop for which there is decrease in the amount of Crop Loan. The crops are arranged in the descending order of their importance.

This Chapter is divided into two parts as below. Part A, and Part B.

Part A- does the Macro Analyses, that is comparative analysis of all the Seven Crops for which Crop Loan is given, from 2003-04 to 2007-08.

Part B- does the Micro Analyses, that is comparative analysis of each of the Seven Crops individually, for which Crop Loan is given.
### Part A-Macro Analyses of Different Crops From 2003-04 to 2007-08

**Total Number of borrowers of Crop Loan given by PDCC in Kharif and Rabi Season**

<table>
<thead>
<tr>
<th>Corps</th>
<th>2003-04</th>
<th>%</th>
<th>2004-05</th>
<th>%</th>
<th>2005-06</th>
<th>%</th>
<th>2006-07</th>
<th>%</th>
<th>2007-08</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>S</td>
<td>91592</td>
<td>82.5</td>
<td>48874</td>
<td>40.1</td>
<td>31115</td>
<td>26.2</td>
<td>43382</td>
<td>28.2</td>
<td>38073</td>
<td>26.8</td>
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<tr>
<td>R</td>
<td>4246</td>
<td>3.82</td>
<td>25614</td>
<td>21.0</td>
<td>26248</td>
<td>22.1</td>
<td>29476</td>
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<td>22994</td>
<td>16.2</td>
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<tr>
<td>T</td>
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<td>3.78</td>
<td>25900</td>
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<td>43553</td>
<td>36.7</td>
<td>53203</td>
<td>34.6</td>
<td>56941</td>
<td>40.1</td>
</tr>
<tr>
<td>O</td>
<td>4026</td>
<td>3.63</td>
<td>3274</td>
<td>2.69</td>
<td>6765</td>
<td>5.70</td>
<td>14068</td>
<td>9.14</td>
<td>10516</td>
<td>7.41</td>
</tr>
<tr>
<td>P</td>
<td>3334</td>
<td>3.00</td>
<td>8024</td>
<td>6.59</td>
<td>6872</td>
<td>5.79</td>
<td>8722</td>
<td>5.67</td>
<td>8103</td>
<td>5.71</td>
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<tr>
<td>G</td>
<td>2940</td>
<td>2.65</td>
<td>8669</td>
<td>7.12</td>
<td>1951</td>
<td>1.64</td>
<td>2506</td>
<td>1.63</td>
<td>2542</td>
<td>1.79</td>
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<tr>
<td>T</td>
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<td>100</td>
<td>118662</td>
<td>100</td>
<td>153860</td>
<td>100</td>
<td>141876</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 18: Total Number of borrowers of Crop Loan given by PDCC in Kharif and Rabi Season from 2003 to 2008

C- Corps S – Sugarcane, T-Tomato, O – Onion, P-Potato, G-Grapes, G-Groundnut, T-Total.

From the above table following observation can be made

1) The Total Number of borrowers of Crop Loan given by PDCC showed a progressive Increase of 27.77 % from 2003-04 to 2007-08.

2) The crop wise **Percentage increase in number of borrowers** was as
   
   Follows
   
   - Tomato 1257.03%
   - Rice 441.54%
   - Grapes 283.43%
   - Onion 161.20%
   - Potato 143.04%

3) The crop wise **Percentage decrease in number of borrowers** was as
   
   Follows
   
   - Sugarcane 58.43%
   - Groundnut 13.54%
Thus it is clear that there was increase in the percentage of borrowers of all the crops, except for Groundnut and Sugarcane. The maximum percentage increase was in case of Tomato, followed by Rice, Grapes, Onion and Potato. Except Rice all are cash crops.

The reasons for the increase in the Number of borrowers of Crop Loan are.

a) The increase in the acreage for which crop loan is sought.

b) Change in the cropping pattern, from food crops to cash crops.

c) Revision of per acre scale of finance.

4) In 2007-2008 borrowers for Tomato crop were highest, accounting for 40.13% of the total number of borrowers, followed by Sugarcane (26.84%), Rice (16.21%), Onion (7.41%), Potato (5.71%), Grapes (1.91%) and Groundnut (1.79%) respectively.

5) Between 2003-2004 and 2007-2008 the maximum increase in the number of borrowers of crop loan was seen in case of Tomato (1257.03%), followed by Rice (441.545), Grapes (283.43) Onion (161.20%) and Potato (143.04%)

6) Between 2003-2004 and 2007-2008 the maximum decrease in the number of borrowers of Crop loan was seen in case of Sugarcane (from 82.48 to 26.84%), followed by Groundnut (from 2.65 to 1.79%).

Number of borrowers of Crop loan in 2003-2004 for different Crops

![Chart 9: Number of borrowers of Crop loan in 2003-2004 for different Crops](image)
Number of borrowers of Crop loan in 2004-2005 for different Crops

Chart 10: Number of borrowers of Crop loan in 2004-2005 for different Crops

Number of borrowers of Crop loan in 2005-2006 for different Crops

Chart 11: Number of borrowers of Crop loan in 2005-2006 for different Crops

Number of borrowers of Crop loan in 2006-2007 for different Crops

Chart 12: Number of borrowers of Crop loan in 2006-2007 for different Crops
Observations on the above table


3. **Rice ranks third** in the number of borrowers, accounting for 16.21% in 2007-2008. It has increased from 3.82% in 2003-2004 to 16.21% in 2007-08. Its position has remained at Third from 2003-04 to 2007-08.

4. **Onion ranks fourth** in the number of borrowers, accounting for 7.41% in 2007-2008. It has increased from 3.63% in 2003-2004 to 7.41% in 2007-08. Its position has remained at fourth from 2003-04 to 2007-08.


6. **Grapes ranks sixth** in the number of borrowers, accounting for 1.91% in 2007-2008. It has increased from 0.64% in 2003-2004 to 1.91% in 2007-08. Its position has changed from seventh in 2003-04 to sixth in 2007-2008.

<table>
<thead>
<tr>
<th>Crops</th>
<th>2003-04</th>
<th>%</th>
<th>2004-05</th>
<th>%</th>
<th>2005-06</th>
<th>%</th>
<th>2006-07</th>
<th>%</th>
<th>2007-08</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>S - Sugarcane</td>
<td>56188.</td>
<td>55</td>
<td>39516</td>
<td>36.</td>
<td>28880</td>
<td>28</td>
<td>45046</td>
<td>30.</td>
<td>42435</td>
<td>29</td>
</tr>
<tr>
<td>R - Rice</td>
<td>17259</td>
<td>17</td>
<td>24967</td>
<td>23.</td>
<td>28090</td>
<td>28</td>
<td>28389</td>
<td>19.</td>
<td>26802</td>
<td>18</td>
</tr>
<tr>
<td>G - Tomato</td>
<td>11242</td>
<td>11</td>
<td>7192</td>
<td>6.6</td>
<td>2411</td>
<td>2.4</td>
<td>2287</td>
<td>1.5</td>
<td>2327</td>
<td>1.6</td>
</tr>
<tr>
<td>O - Onion</td>
<td>7026.8</td>
<td>6.9</td>
<td>3338</td>
<td>3.1</td>
<td>6486</td>
<td>6.4</td>
<td>13010</td>
<td>8.7</td>
<td>10989</td>
<td>7.4</td>
</tr>
<tr>
<td>P - Potato</td>
<td>5143</td>
<td>5.0</td>
<td>7806</td>
<td>7.1</td>
<td>5144</td>
<td>5.1</td>
<td>5434</td>
<td>3.6</td>
<td>7018</td>
<td>4.7</td>
</tr>
<tr>
<td>T - Total</td>
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<td>4.4</td>
<td>25368</td>
<td>23.</td>
<td>28848</td>
<td>28.</td>
<td>52662</td>
<td>35.</td>
<td>56389</td>
<td>38.9</td>
</tr>
<tr>
<td>G - Grapes</td>
<td>981</td>
<td>.96</td>
<td>1368</td>
<td>1.3</td>
<td>2035</td>
<td>2.0</td>
<td>2455</td>
<td>1.6</td>
<td>2791</td>
<td>1.9</td>
</tr>
<tr>
<td>T - Total</td>
<td>102298</td>
<td>100</td>
<td>109555</td>
<td>100</td>
<td>101894</td>
<td>100</td>
<td>149283</td>
<td>100</td>
<td>148751</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 19: Total Area cultivated of crops for which Crop Loan is given by PDCC in Kharif and Rabi Season from 2003 to 2008

C- Crops S –Sugarcane R-Rice T-Tomato O-Onion

P- Potato G - Grapes G - Groundnut. T-Total.

Chart 14: Area cultivated of Crops for which Crop loan was taken in 2003-2004.
Chart 15: Area under cultivation of Crops for which Crop loan was taken in 2004-2005.

Chart 16: Area under cultivation of Crops for which Crop loan was taken in 2005-2006.
Observations on the above tables,


The following abbreviations are used in the table below:

C- Crops.
S-Sugarcane.
R- Rice.
T-Tomato.
O-Onion.
P-Potato.
G-Grapes.
G-Groundnut.
T-Total.
Table 20: Total Amount disbursed (Rs lakhs) for crops for which Crop Loan is given by PDCC in Kharif and Rabi Season from 2003 to 2008

<table>
<thead>
<tr>
<th></th>
<th>2003-04</th>
<th>%</th>
<th>2004-05</th>
<th>%</th>
<th>2005-06</th>
<th>%</th>
<th>2006-07</th>
<th>%</th>
<th>2007-08</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>S</td>
<td>16344.9</td>
<td>70.23</td>
<td>12435.8</td>
<td>50.1</td>
<td>9914.05</td>
<td>32.70</td>
<td>15288.4</td>
<td>43.7</td>
<td>17280.6</td>
<td>36.2</td>
</tr>
<tr>
<td>T</td>
<td>1384.5</td>
<td>5.95</td>
<td>6091.8</td>
<td>24.6</td>
<td>12639</td>
<td>41.7</td>
<td>16572</td>
<td>47.3</td>
<td>19398</td>
<td>40.5</td>
</tr>
<tr>
<td>O</td>
<td>1314.5</td>
<td>5.64</td>
<td>626.75</td>
<td>2.53</td>
<td>1614.0</td>
<td>5.32</td>
<td>3904.3</td>
<td>11.2</td>
<td>3357</td>
<td>7.01</td>
</tr>
<tr>
<td>R</td>
<td>1294.5</td>
<td>5.56</td>
<td>1998.9</td>
<td>8.05</td>
<td>3360.0</td>
<td>11.1</td>
<td>3384.4</td>
<td>9.67</td>
<td>3119.8</td>
<td>6.51</td>
</tr>
<tr>
<td>P</td>
<td>1241.5</td>
<td>5.33</td>
<td>1713.7</td>
<td>6.90</td>
<td>1242.0</td>
<td>4.10</td>
<td>1566.3</td>
<td>4.47</td>
<td>1957.6</td>
<td>4.09</td>
</tr>
<tr>
<td>G</td>
<td>899.4</td>
<td>3.86</td>
<td>1126.8</td>
<td>4.54</td>
<td>289.4</td>
<td>0.95</td>
<td>343.69</td>
<td>0.98</td>
<td>319.95</td>
<td>0.67</td>
</tr>
<tr>
<td>G</td>
<td>797.9</td>
<td>3.43</td>
<td>822.76</td>
<td>3.32</td>
<td>1261.0</td>
<td>4.16</td>
<td>1579.3</td>
<td>4.51</td>
<td>2459.9</td>
<td>5.14</td>
</tr>
<tr>
<td>T</td>
<td>23274.4</td>
<td>100</td>
<td>24816.5</td>
<td>100</td>
<td>30319.8</td>
<td>100</td>
<td>35005.9</td>
<td>100</td>
<td>47892.4</td>
<td>100</td>
</tr>
</tbody>
</table>

From the above table following observation can be made

1) The Total Amount disbursed (Rs lakhs) for crops, for which Crop Loan is given by PDCC, in Kharif and Rabi Season showed a progressive Increase of 105.77% from 2003-04 to 2007-08.

2) The crop wise **Percentage increase in Amount distributed** was as follows
   - Tomato  130.18%
   - Rice  141.01%
   - Grapes  208.32%
   - Onion  155.57%
   - Potato  57.79%

3) The crop wise **Percentage decrease in Amount distributed** was as follows
   - Sugarcane-  5.72 %
   - Groundnut –  64.42%

   It must be noted that even though there was decrease in the Area cultivated of both Sugarcane and Groundnut from 2003-2004 to 2007-2008, there is decrease only in the amount of Groundnut and not Sugarcane, because of high Scale of Finance for Sugarcane, and increase in it from 2003-2004 to 2007-2008.
Thus it is clear that there was increase in the percentage of Amount distributed for all the crops, except for Groundnut. The maximum percentage increase was in case of Grapes, followed by Onion, Rice, Tomato, and Potato. Except Rice all are cash crops.

The reasons for the increase in the Amount distributed for Crops for which Crop Loan is given by PDCC are:

a) The increase in the number of borrowers for which crop loan is sought
b) The increase in the Area cultivated for which crop loan is sought
c) Change in the cropping pattern, from food crops to cash crops.
d) Revision of per acre scale of finance.

3) In 2007-2008 the Amount distributed for Tomato crop was highest, accounting for 40.50% of the total Amount distributed, followed by Sugarcane (36.08%), Onion (7.01%), Rice (6.51%), Grapes (5.14%), Potato (4.09%), and Groundnut (0.67%) respectively.

4) Between 2003-2004 and 2007-2008 the maximum increase in the Amount distributed for Crops for which crop loan was taken was seen in case of Grapes (208.32%), followed by Onion 155.57%, Rice 141.01%, Tomato 130.18%, Potato 57.79%, and Sugarcane (5.72).

5) Between 2003-2004 and 2007-2008 the maximum decrease in the Amount distributed for Crops for which Crop loan was taken was seen in case of Groundnut (-64.42%)
Chart 20: Amount distributed for Crops for which Crop loan was given in 2004-2005.

Chart 21: Amount distributed for Crops for which Crop loan was given in 2005-2006.

Chart 22: Amount distributed for Crops for which Crop loan was given in 2006-2007.
Observations on the above tables,


**Part B - MICRO Analysis of different crops from 2003-04 to 2007-08**

**Number of Borrowers, Area under cultivation and Amount disbursed from 2003-04 to 2007-08 for different crops**

1) **Sugarcane**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of borrowers</th>
<th>Growth Rate</th>
<th>Area under Rice</th>
<th>Growth Rate</th>
<th>Amount distributed in Kharif</th>
<th>Growth Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003-04</td>
<td>81141</td>
<td></td>
<td>42897</td>
<td></td>
<td>12357.51</td>
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</tr>
<tr>
<td>2004-05</td>
<td>19546</td>
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<td>18302</td>
<td>-57.34</td>
<td>5687.78</td>
<td>-53.97</td>
</tr>
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<td>2005-06</td>
<td>12769</td>
<td>-34.67</td>
<td>12618</td>
<td>-31.06</td>
<td>4312.19</td>
<td>-24.19</td>
</tr>
<tr>
<td>2006-07</td>
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<td>112.38</td>
<td>26799</td>
<td>112.39</td>
<td>9043.70</td>
<td>109.72</td>
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<td>2007-08</td>
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<td>-2.54</td>
<td>27417</td>
<td>2.31</td>
<td>11573.41</td>
<td>27.97</td>
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</table>

**Table 21: Number of borrowers, area and amount distributed under Sugarcane (Kharif) from 2003-04 to 2007-08**

**Chart 24: Number of borrowers during Kharif Season from 2003-04 to 2007-08**

**NBK Number of borrowers during Kharif**
Chart 25: Area cultivated by borrowers during Kharif from 2003-04 to 2007-08

ACK Area cultivated by borrowers during Kharif

Chart 26 Amount distributed during Kharif from 2003-2004 to 2007-2008

ADK Amount distributed during Kharif

<table>
<thead>
<tr>
<th>Year</th>
<th>NB</th>
<th>Growth Rate</th>
<th>AUR (Hectares)</th>
<th>Growth Rate</th>
<th>ADR</th>
<th>Growth Rate</th>
</tr>
</thead>
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<td>-28.40</td>
<td>15018</td>
<td>-17.70</td>
<td>5707.16</td>
<td>-8.61</td>
</tr>
</tbody>
</table>

Table 22: Number of borrowers, area and amount distributed under Sugarcane (Rabi) from 2003-04 to 2007-08

NB Number of borrowers AUR Area under Rice (Hectares) ADR Amount distributed in Rabi.
Chart 27: Number of borrowers during Rabi Season from 2003-04 to 2007-2008

NBR Number of borrowers during Rabi

Chart 28: Area cultivated by borrowers during Rabi in Pune District from 2003-04 to 2007-08

ACR Area cultivated by borrowers during Rabi

Chart 29: Amount distributed during Rabi in Pune District from 2003-04 to 2007-08

ADR Amount distributed during Rabi
<table>
<thead>
<tr>
<th>Year</th>
<th>TNB</th>
<th>GR</th>
<th>TAUS</th>
<th>GR</th>
<th>TAD</th>
<th>GR</th>
</tr>
</thead>
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<tr>
<td>2003-04</td>
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<td>16344.88</td>
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<td>2004-05</td>
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<td>-26.92</td>
<td>9914.05</td>
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<td>55.98</td>
<td>15288.36</td>
<td>54.21</td>
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<td>2007-08</td>
<td>38073</td>
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<td>42435</td>
<td>-5.80</td>
<td>17280.57</td>
<td>13.03</td>
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</tbody>
</table>

Table 23: Total Number of borrowers, area and amount distribute under Sugarcane in (Kharif + Rabi) from 2003-04 to 2007-08

TNB Total Number of borrowers, TAUS Total Area under Sugarcane,
TAD Total Amount Distributed

Chart 30: Total Number of borrowers, under Sugarcane from 2003-04 to 2007-08

TNBUR Total numbers of borrowers under Rabi

Chart 31: Total Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008

TACKR Total Area cultivated during Kharif and Rabi
Chart 32: Total Amount distributed during Kharif and Rabi from 2003-04 to 2007-08

TADKR Total Amount distributed during Kharif and Rabi

From the above tables following observation can be made

1) Among the Crops, which get Crop Loan from Pune District Central Cooperative Bank Sugarcane Was Ranking 1st, however, now that position is taken by Tomato.

2) It is grown both in Kharif as well as in Rabi Seasons but it is more prominent in Rabi Season.

3) The Number of borrowers of crop loan under Sugarcane in Kharif season Showed a progressive decrease of 67.43% from 2003-04 to 2007-08, and in Rabi season there was increase of 11.42% from 2003-04 to 2007-08.

4) The decrease in total number of borrowers under Sugarcane in Kharif and Rabi together was 58.43%.

5) The decrease in total Area Cultivated under Sugarcane by borrowers of crop loan was 24.48%.

6) But there was increase in Total Amount distributed under Sugarcane by 5.72%; this was because of increase in the Scale of Finance for Sugarcane.

7) The % of number of borrowers under Sugarcane, to total number of borrowers for all crops, has been decreasing from 2003-04 to 2007-08, they have decreased from 80.74% in 2003-04 to 26.75% in 2007-08.
8) The Area Cultivated under Sugarcane, by borrowers of crop loan in Kharif season showed a Progressive decrease of 36.09 % from 2003-04 to 2007-08, and in Rabi season there was increase of 12.99% from 2003-04 to 2007-08.

9) The % Area under Sugarcane to area under all crops has been decreasing from 2003-04 to 2007-08 it has decreased from 52.95% in 2003-04 to 28.42% in 2007-08. One of the reason is the reduction in Production of Sugarcane Is, it was affected by the disease (like tambira and Mawa).

10) The decrease in the Number of borrowers and the Area cultivated is due to Change in the Cropping Pattern, partly there is shifting towards Horticulture crops which give good returns, and partly it is due to the spread of disease on Sugarcane (like MAWA, and TAMBIRA) during this Period.

11) The Amount distributed under Sugarcane to borrowers of crop loan in Kharif season showed a Progressive decrease of 6.35 % from 2003-04 to 2007-08, but in Rabi season there was increase of 43.13% from 2003-04 to 2007-08.

12) The %Amount disbursed under Sugarcane to total amount disbursed for all crops has been decreasing from 2003-04 to 2007-08 it has decreased from 70.11% in 2003-04 to 36.04% in 2007-08, this was because of decrease in the area under Sugarcane.

2) Tomato

<table>
<thead>
<tr>
<th>Year</th>
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<td>21.86</td>
</tr>
</tbody>
</table>

Table 24: Number of borrowers, area and amount distributed under Tomato (Kharif), (Rabi) from 2003-04 to 2007-08

TNB Total Number of borrowers TAUT Total Area under Tomato TADK Total Amount Distributed Kharif
Observations on above table

1) The number of borrowers has increased by 146.96 from 2003-2004 to 2007-2008.

2) The Area cultivated during Kharif, by the borrowers of crop loan, has increased by 130.30% from 2003-2004 to 2007-2008.

3) The Amount distributed during Kharif, to the borrowers of crop loan, has increased by 139.36% from 2003-2004 to 2007-2008, thereby indicating the realization among the farmers the benefit of Crop Loan from the Pune District Central Cooperative Bank, for increasing the production of their crops, their income and standard of living.

Chart 33: Number of borrowers during Kharif Season from 2003-2004 to 2007-2008

NBK Number of borrowers during Kharif

Chart 34: Area cultivated by borrowers during Kharif in Pune District from 2003-04 to 2007-08

ACK Area cultivated by borrowers during Kharif
Chart 35: Amount distributed during Kharif in Pune District from 2003-2004 to 2007-2008

ADK Amount distributed during Kharif

<table>
<thead>
<tr>
<th>Year</th>
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<th>TAUT</th>
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<th>TADR</th>
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<td>-26.62</td>
</tr>
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</table>

Table 25: Number of borrowers, area and amount distribute under Tomato (Rabi) from 2003-04 to 2007-08

TNB Total Number of borrowers
TAUT Total Area under Tomato
TADR Total Amount Distributed Rabi

Observations on above table

1) The number of borrowers has increased by 317.18% from 2003-2004 to 2007-2008. This is because of change in cropping pattern.

2) The Area cultivated during Rabi by the borrowers of crop loan has increased by 374.14% from 2004-2005 to 2007-2008.

3) The Amount distributed during Rabi to the borrowers of crop loan has increased by 627.27% from 2004-2005 to 2007-2008.
Chart 36: Number of borrowers during Rabi Season from 2003-2004 to 2007-2008

NBR Number of borrowers during Rabi

Chart 37: Area cultivated by borrowers during Rabi in Pune District from 2003-04 to 2007-08

ACR Area cultivated by borrowers during Rabi

Chart 38: Amount distributed during Rabi in Pune District from 2003-04 to 2007-08

ADR Amount distributed during Rabi
<table>
<thead>
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<th>TAUT</th>
<th>Growth Rate</th>
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</table>

**Table 26:** Total Number of borrowers, area and amount distributed under Tomato in (Kharif + Rabi) from 2003-04 to 2007-08

TNB Total Number of borrowers  
TAUT Total Area under Tomato  
TAD Total Amount Distributed

Observations on above table
1) The Total number of borrowers of crop loan has creased by 125.70% from 2003-04 to 2007-08.
2) Total Area cultivated during Kharif and Rabi has increased by 116.49% From 2003-04 to 2007-08
3) Total Amount distributed during Kharif and Rabi has increased by 130.18% from 2003-04 to 2007-08

**Chart 39: Total Number of borrowers during Kharif and Rabi from 2003-2004 to 2007-2008**

TNBKR Total Number of borrowers during Kharif and Rabi
From the above tables following observation can be made

1) **Among the Crops, which get Crop Loan Tomato now Ranks first.**
2) It is grown both in Kharif as well as in Rabi but **it is more prominent in Kharif.**
3) The Number of borrowers of crop loan in Kharif season showed a Progressive increase of 146.96% from 2003-04 to 2007-08, and in Rabi season there was increase of 317.18% from 2004-05 to 2007-08.
4) The Area Cultivated by borrowers of crop loan in Kharif season showed a Progressive increase of 130.30% from 2003-04 to 2007-08, and in Rabi season there was increase of 374.14% from 2004-05 to 2007-08.
5) The Amount distributed to borrowers of crop loan in Kharif season showed a progressive Increase of 139.36 % from 2003-04 to 2007-08, and in Rabi season there was increase of 627.27% from 2004-05 to 2007-08.

6) The increase in total number of borrowers under Tomato in Kharif and Rabi together was 161.20%

7) The increase, in Area Cultivated under Tomato by borrowers of crop loan was 56.39%,

8) The increase, in the Amount distributed under Tomato was 155.57%.

9) The reasons for the increase in the loan amount under Tomato in Kharif and Rabi season are.
   a) The increase in the number of borrowers and acreage for which crop loan is sought.
   b) Revision of per acre scale of finance.
   c) Change in the cropping pattern

10) Among all the crops the increase in number of Borrowers, Area cultivated, and Amount distributed has been highest in case of Tomato because of better price for Tomato in the market.

11) The % of number of borrowers under Tomato to total number of Borrowers for all crops, has been increasing from 2003-04 to 2007-08, they have increased from 3.7% in 2003-04 to 39.95% in 2007-08.

12) The % Area under Tomato to area under all crops has been increasing from 2003-04 to 2007-08 it has increased from 4.20% in 2003-04 to 37.77% in 2007-08.

13) The % Amount disbursed under Tomato to total amount disbursed for all crops has been increasing from 2003-04 to 2007-08 it has increased from 5.94% in 2003-04 to 38.82% in 2007-08.
3) Rice

<table>
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<th>Year</th>
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<th>ADK</th>
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<td>-7.95</td>
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</tbody>
</table>

Table 27: Number of Borrowers, Area and Amount distributed under Rice (Kharif) from 2003-04 to 2007-08

NB Number of borrowers AUR Area under Rice ADK Amount Distributed Kharif

Observations on above table

1) The number of borrowers has increased by 440.67% from 2003-2004 to 2007-2008.
2) The Area cultivated during Kharif by the borrowers of crop loan has increased by 55.08% from 2003-2004 to 2007-2008.
3) The Amount distributed during Kharif to the borrowers of crop loan has increased by 140.67% from 2003-2004 to 2007-2008, thereby indicating the realization among the farmers the benefit of Crop Loan from the Pune District Central Cooperative Bank, for increasing the production of their crops, their income and standard of living.

Chart 42: Number of borrowers during Kharif Season from 2003-2004 to 2007-2008

NBK Number of borrowers
Chart 43 Area cultivated by borrowers during Kharif in Pune District from 2003-04 to 2007-08

ACK Area cultivated during Kharif

Chart 44 Amount distributed during Kharif in Pune District from 2003-2004 to 2007-2008

ADK Amount distributed during Kharif

<table>
<thead>
<tr>
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</table>

Table 28: Number of borrowers, area and amount distribute under Rice (Rabi) from 2003-04 to 2007-08

NB Total Number of borrowers
AUR Total Area under Rice
ADR Amount Distributed Rabi
Observations on above table

1) The number of borrowers has decreased by 70.63% from 2004-2005 to 2007-2008.

2) The Area cultivated during Rabi by the borrowers of crop loan has decreased by 73.57% from 2004-2005 to 2007-2008. This is because of lack of irrigation facilities for cultivation of Rice.

3) The Amount distributed during Rabi to the borrowers of crop loan has decreased by 64.68% from 2004-2005 to 2007-2008.

Chart 45: Number of borrowers during Rabi Season from 2003-2004 to 2007-2008

NBR Number of borrowers

Chart 46: Area cultivated by borrowers during Rabi in Pune District from 2003-04 to 2007-08

ACR Area cultivated during Rabi
Table 29: Total Number of borrowers, area and amount distribute under Rice in (Kharif and Rabi) from 2003-04 to 2007-08

<table>
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<td>-5.59</td>
<td>3119.76</td>
<td>-7.82</td>
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Observations on above table

1) The Total number of borrowers during Kharif and Rabi has increased by 441.54% from 2003-2004 to 2007-2008.

2) The Total Area cultivated during Kharif and Rabi by the borrowers of crop loan has increased by 55.29% from 2003-2004 to 2007-2008.

3) The Total Amount distributed during Kharif and Rabi, to the borrowers of crop loan, has increased by 141.01% from 2003-2004 to 2007-2008, there by indicating the realization among the farmers the benefit of Crop Loan from the Pune District Central Cooperative Bank, for increasing the production of their crops, their income and standard of living.
Chart 48: Total number of borrowers during Kharif and Rabi from 2003-2004 to 2007-2008
TBKR Total number of borrowers during Kharif and Rabi

Chart 49: Total Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008
TACKR Total Area cultivated during Kharif and Rabi

Chart 50: Total Amount distributed during Kharif and Rabi from 2003-2004 to 2007-2008
TADKR Total Amount distributed during Kharif and Rabi
Observation on above table

The above tables and graphs indicates that borrowers of crop loan, Area cultivated and Amount distributed under Rice is predominant in Kharif season, because rice is mainly cultivated in Pune District from rain water due to lack of irrigation facility for cultivation of Rice, whatever irrigation facility is available is mainly used for cultivation of Sugarcane.

Chart 51: Comparison of Number of borrowers during Kharif and Rabi from 2003-04 to 2007-08

NBK Number of borrowers during Kharif  NBR Number of borrowers during Rabi

Chart 52: Comparison of Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008

ACK Area cultivated during Kharif  ACR Area cultivated during Rabi
Table 30: Number of borrowers of crop loan under Rice in Kharif, Rabi and Total from 2003-04 to 2007-08.
TNBK Total Number of borrowers in Kharif, TNBR Total Number of borrowers in Rabi, TNB Total Number of borrowers

Chart 54: Comparison of Number of borrowers during Kharif, Rabi, and Total from 2003-04 to 2007-08.

NBK Number of borrowers during Kharif, NBR Number of borrowers during Rabi, TNB Total number of borrowers during Kharif and Rabi

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<th>Year</th>
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<th>% of Total</th>
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</table>

Table 31: Area cultivated under Rice in Kharif, Rabi and Total from 2003-04 to 2007-08

AURK Area under Rice (Kharif), AURR Area under Rice (Rabi)
TAUR Total Area under Rice
Chart 55: Comparison of Area cultivated during Kharif, Rabi, & Total from 2003-04 to 2007-08

ACK Area cultivated during Kharif  ACR Area cultivated during Rabi
TAC Total area cultivated during Kharif and Rabi

<table>
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<tr>
<th>Year</th>
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<td>4.51</td>
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<td>100</td>
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</table>

Table 32 Amount distributed under Rice in Kharif, Rabi and Total from 2003-04 to 2007-08
From the above tables following observation can be made

1. Among the Crops, which get Crop Loan Rice Ranks 3rd.
2. It is grown both in Kharif as well as in Rabi but it is more prominent in Kharif
3. The Number of borrowers of crop loan in Kharif season showed a progressive increase of 440.67 % from 2003-04 to 2007-08, and in Rabi season there was decrease of 70.63% from 2004-05 to 2007-08.
4. The Area Cultivated by borrowers of crop loan in Kharif season showed a progressive Increase of 55.08 % from 2003-04 to 2007-08, and in Rabi season there was decrease of 73.57% from 2004-05 to 2007-08
5. The Amount distributed to borrowers of crop loan in Kharif season Showed a progressive Increase of 140.66 % from 2003-04 to 2007-08, and in Rabi season there was decrease of 64.68% from 2004-05 to 2007-08
6. The increase in total number of borrowers in Kharif and Rabi together Was 441.54%, in Area Cultivated by borrowers of crop loan was 55.29%, and the amount distributed was 141.01%
7. The increase in the Number of borrowers and the Amount distributed to
borrowers of Crop Loan in Kharif season has been more than 100%,
there by indicating efficient implementation of Crop Lon Scheme in
Kharif season.
8. The reasons for the increase in the loan amount in Kharif season are.
   a) The increase in the number of borrowers and acreage for which crop
      loan is sought.
   b) Revision of per acre scale of finance.
   c) Change in the cropping pattern
9. The reasons for the decrease in the loan amount in Rabi season are.
   a) The decrease in the number of borrowers and acreage for which crop
      loan is sought; this is due to lack of irrigation facility for cultivation of
      Rice during Rabi season.
10. The % of number of borrowers to total number of borrowers for all
    Crops, has been increasing from 2003-04 to 2007-08, they have
    Increased from 3.73% in 2003-04 to 16.16 % in2007-08
11. The % Area under Rice to area under all crops has been increasing
    from 2003-04 to 2007-08 it has increased from 16.27 % in 2003-04
    to 17.95% in2007-08
12. The % Amount disbursed to total amount disbursed for all crops has
    been increasing from 2003-04 to 2007-08 it has increased from 5.55%
    in 2003-04 to 6.51% in2007-08

3) Onion

<table>
<thead>
<tr>
<th>Year</th>
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<td>47.92</td>
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<td>2796.20</td>
<td>201.60</td>
</tr>
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<td>2007-08</td>
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<td>8498</td>
<td>-8.83</td>
<td>2549.64</td>
<td>-8.83</td>
</tr>
</tbody>
</table>

Table 33: Number of borrowers, area and amount distributed under
Onion (Kharif) from 2003-04 to 2007-08

NB Number of Borrowers AOU Area under Onion
ADK Amount Distributed in Kharif
Observations on above table

1) The number of borrowers has increased by 274.66% from 2003-2004 to 2007-2008.
2) The Area cultivated during Kharif by the borrowers of crop loan has increased by 75.87% from 2003-2004 to 2007-2008.
3) The Amount distributed during Kharif to the borrowers of crop loan has increased by 199.04% from 2003-2004 to 2007-2008, thereby indicating the realization among the farmers the benefit of Crop Loan from the Pune District Central Cooperative Bank, for increasing the production of their crops, their income and standard of living.

Chart 57: Number of borrowers during Kharif Season from 2003-04 to 2007-08

NBK Number of borrowers during Kharif
Chart 58 Area cultivated by borrowers during Kharif in Pune District from 2003-04 to 2007-08

ACK Area cultivated during Kharif

Chart 59 Amount distributed during Kharif in Pune District from 2003-2004 to 2007-2008

ADK Amount distributed during Kharif

<table>
<thead>
<tr>
<th>Year</th>
<th>NB</th>
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<th>AUO</th>
<th>GR</th>
<th>ADR</th>
<th>GR</th>
</tr>
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<tr>
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<td></td>
</tr>
<tr>
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<td>0.00</td>
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<td>3689</td>
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<td>1108.07</td>
<td>61.34</td>
</tr>
<tr>
<td>2007-08</td>
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<td>2491</td>
<td>-32.47</td>
<td>807.36</td>
<td>-27.14</td>
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</table>

Table 34: Number of borrowers, area and amount distributed under Onion (Rabi) from 2003-04 to 2007-08

NB Number of Borrowers AUO Area under Onion ADR Amount Distributed in Rabi GR-Growth Rate
Observations on above table

1) The number of borrowers has increased by 33.61% from 2004-2005 to 2007-2008. This is because of change in cropping pattern.

2) The Area cultivated during Rabi by the borrowers of crop loan has increased by 13.50% from 2004-2005 to 2007-2008.

3) The Amount distributed during Rabi to the borrowers of crop loan has increased by 75.17% from 2004-2005 to 2007-2008.

Chart 60 Number of borrowers during Rabi Season from 2003-2004 to 2007-2008

NBR Number of borrowers during Rabi

Chart 61 Area cultivated by borrowers during Rabi in Pune District from 2003-04 to 2007-08

ACR Area cultivated by borrowers during Rabi

165
Chart 62 Amount distributed during Rabi in Pune District from 2003-2004 to 2007-2008

Table 35: Total Number of borrowers, area and amount distributed under Onion in (Kharif +Rabi) from 2003-04 to 2007-08

<table>
<thead>
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<th>GR</th>
<th>TADR</th>
<th>GR</th>
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</thead>
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</tr>
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<td>3338</td>
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<td>6765</td>
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<td>157.50</td>
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<td>14068</td>
<td>107.95</td>
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<td>100.58</td>
<td>3904.27</td>
<td>141.92</td>
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<td>10516</td>
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<td>-15.53</td>
<td>3357</td>
<td>-14.02</td>
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</table>

ADR Amount distributed during Rabi

Observations on above table
1) The Total number of borrowers of crop loan has increased by 161.20% from 2003-04 to 2007-08.
2) Total Area cultivated during Kharif and Rabi has increased by 56.39% from 2003-04 to 2007-08
3) Total Amount distributed during Kharif and Rabi has increased by 155.57% from 2003-04 to 2007-08
Chart 63 Total number of borrowers during Kharif and Rabi from 2003-2004 to 2007-2008

TNBKR Total number of borrowers during Kharif and Rabi

Chart 64 Total Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008

TACKR Total Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008

TADKR Total Amount distributed during Kharif and Rabi.

From the above tables following observation can be made

1) Among the Crops, which get Crop Loan Onion Ranks Fourth.

2) It is grown both in Kharif as well as in Rabi but it is more prominent in Rabi.

3) The Number of borrowers of crop loan for Onion, in Kharif season, showed a progressive increase of 4.66% from 2003-04 to 2007-08, and in Rabi season there was increased of 33.61% from 2003-04 to 2007-08.

4) The Area Cultivated under Onion, by borrowers of crop loan in Kharif season, showed a progressive increase of 75.87% from 2003-04 to 2007-08, and in Rabi season there was increased of 13.50% from 2003-04 to 2007-08.

5) The Amount distributed to borrowers of crop loan for Onion, in Kharif season showed a progressive increase of 199.04% from 2003-04 to 2007-08, and in Rabi season there was increased of 75.17% from 2003-04 to 2007-08.

6) The increase in total number of borrowers for Onion in Kharif and Rabi together was 161.20%, in Area Cultivated by borrowers of crop loan was 56.39%, and the Amount distributed was 155.57%.

7) The increase in the Number of borrowers for Onion crop and the Amount Distributed to borrowers of Crop loan for Onion crop in Kharif season has been more than 100%, there by indicating efficient implementation of Crop
Loan Scheme in Kharif season. It also indicates the realization among the farmers the benefit of Crop Loan from the Pune District Central Cooperative Bank, for increasing the production of their crops, their income and standard of living.

8) The reasons for the increase in the loan amount in Kharif season are.
   a) The increase in the number of borrowers and acreage for which crop loan is sought.
   b) Revision of per acre scale of finance.
   c) Change in the cropping pattern

9) The % of number of borrowers for Onion to total number of borrowers for all crops, has been Increasing from 2003-04 to 2007-08, they have increased from 3.55% in 2003-04 to 7.36 % in 2007-08

10) The % Area under Onion to area under all crops has been increasing from 2003-04 to 2007-08 it has increased from 6.62 % in 2003-04 to 7.36% in 2007-08

11) The % Amount disbursed for Onion to total amount disbursed for all crops has been increasing from 2003-04 to 2007-08 it has increased from 5.63% in 2003-04 to 7.00 % in 2007-08

4) Potato

<table>
<thead>
<tr>
<th>Year</th>
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<th>GR</th>
<th>ADK</th>
<th>GR</th>
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<td>4879</td>
<td>50.73</td>
<td>1209.27</td>
<td>24.52</td>
</tr>
</tbody>
</table>

Table 36: Number of borrowers, area and amount distributed in Kharif 2003-2004 to 2007-2008

NB Number of borrowers AUP Area under Potato ADK Amount distributed in Kharif
Observations on above table

1) The number of borrowers has increased by 204.81% from 2003-2004 to 2007-2008.

2) The Area cultivated during Kharif by the borrowers of crop loan has increased by 20.17% from 2003-2004 to 2007-2008.

3) The Amount distributed during Kharif to the borrowers of crop loan has increased by 24.10% from 2003-2004 to 2007-2008.

Chart 66Number of borrowers during Kharif Season from 2003-2004 to 2007-2008

NBK Number of borrowers during Kharif

ACK Number of borrowers during Kharif
Chart 67: Area cultivated by borrowers during Kharif in Pune District from 2003-04 to 2007-08

ACK Area cultivated by borrowers during Kharif

![Graph showing area cultivated by borrowers during Kharif from 2003-04 to 2007-08]


ADK Amount distributed during Kharif

<table>
<thead>
<tr>
<th>Year</th>
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<th>ADR</th>
<th>Growth Rate</th>
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<td>-2.64</td>
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<td>25.74</td>
</tr>
</tbody>
</table>

Table 37: Number of borrowers, area and amount distribute under Potato (Rabi) from 2003-04 to 2007-08

NB Number of borrowers AUP Area under Potato ADR Amount distributed in Rabi

Observations on above table

1) The number of borrowers has increased by 50.90% from 2003-2004 to 2007-2008.

2) The Area cultivated during Kharif by the borrowers of crop loan has increased by 97.51% from 2003-2004 to 2007-2008.
3) The Amount distributed during Kharif to the borrowers of crop loan has increased by 181.13% from 2003-2004 to 2007-2008

Chart 69: Number of borrowers during Rabi Season from 2003-2004 to 2007-2008

NBR Number of borrowers during Rabi

Chart 70: Area cultivated by borrowers during Rabi in Pune District from 2003-04 to 2007-08

ACR Area cultivated by borrowers during Rabi
Table 38 Total Number of borrowers, area and amount distribute under Potato in (Kharif +Rabi) from 2003-04 to 2007-08

<table>
<thead>
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<th>Year</th>
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<th>GR</th>
<th>TAD</th>
<th>GR</th>
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<td>5144</td>
<td>-34.10</td>
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<td>7018</td>
<td>29.15</td>
<td>1957.57</td>
<td>24.98</td>
</tr>
</tbody>
</table>

Observations on above table
1) The Total number of borrowers of crop loan has increased by 143.04% From 2003-04 to 2007-08.
2) Total Area cultivated during Kharif and Rabi has increased by 36.46 % From 2003-04 to 2007-08
3) Total Amount distributed during Kharif and Rabi has increased by 57.79 %
From 2003-04 to 2007-08.

**Chart 72** Total Number of borrowers during Kharif and Rabi from 2003-2004 to 2007-2008

TNBKR Total Number of borrowers during Kharif and Rabi

**Chart 73** Total Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008

TACKR Total Area cultivated during Kharif and Rabi
Chart 74 Total Amount distributed during Kharif and Rabi from 2003-2004 to 2007-2008

TADKR Total Amount distributed during Kharif and Rabi

From the above tables following observation can be made

1) **Among the Crops, which get Crop Loan Potato Ranks Fifth in the total amount distributed**

2) **It is grown both in Kharif as well as in Rabi but it is more prominent in Rabi**

3) The Number of borrowers of crop loan for Potato in Kharif season showed a progressive increase of 204.81% from 2003-04 to 2007-08, and in Rabi season there was increase of 50.90% from 2003-04 to 2007-08.

4) The Area Cultivated under Potato by borrowers of crop loan in Kharif season showed a progressive increase of 20.17% from 2003-04 to 2007-08, and in Rabi season there was increase of 97.51% from 2003-04 to 2007-08.

5) The Amount distributed for Potato, to borrowers of crop loan in Kharif season showed a progressive increase of 24.10% from 2003-04 to 2007-08, and in Rabi season there was increase of 181.13% from 2003-04 to 2007-08
6) The increase in total number of borrowers for Potato, in Kharif and Rabi together was 143.04%, in Area Cultivated by borrowers of crop loan was 36.46%, and the Amount distributed was 57.79%.

7) The reasons for the increase in the loan amount for Potato in Kharif season are.

8) The increase in the number of borrowers and acreage for which crop loan is sought.

b) Revision of per acre scale of finance.

c) Change in the cropping pattern

8) The % of number of borrowers for Potato to total number of borrowers for all crops, has been increasing from 2003-04 to 2007-08, they have increased from 2.95% in 2003-04 to 5.78 % in 2007-08.

9) The % Area under Potato to area under all crops has been decreasing from 2003-04 to 2007-08 it has decreased from 4.85 % in 2003-04 to 4.70% in 2007-08

10) The % Amount disbursed for Potato to total amount disbursed for all crops has been decreasing from 2003-04 to 2007-08 it has decreased from 5.32% in 2003-04 to 4.08 % in 2007-08

6) Grapes

<table>
<thead>
<tr>
<th>Year</th>
<th>NB</th>
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<th>AUG</th>
<th>G R</th>
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<td>22.61</td>
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</table>

Table 39: Number of borrowers, area and amount distributed under Grapes (Kharif) from 2003-04 to 2007-08

NB Number of borrowers AUG Area under Grapes

ADK Amount distributed in Kharif

Observations on above table

1) The number of borrowers has increased by 228.48% from 2003-2004 to 2007-2008.

2) The Area cultivated during Kharif by the borrowers of crop loan has
increased by 147.66% from 2003-2004 to 2007-2008.

3) The Amount distributed during Kharif to the borrowers of crop loan has increased by 175.47% from 2003-2004 to 2007-2008, thereby indicating the realization among the farmers the benefit of Crop Loan from the Pune District Central Cooperative Bank, for increasing the production of their crops, their income and standard of living.

Chart 75 Number of borrowers during Kharif Season from 2003-2004 to 2007-2008

NBK Number of borrowers during Kharif

Chart 76 Area cultivated by borrowers during Kharif in Pune District from 2003-04 to 2007-08

ACK Area cultivated by borrowers during Kharif
Chart 77: Amount distributed during Kharif in Pune District from 2003-04 to 2007-2008

ADK Amount distributed during Kharif

<table>
<thead>
<tr>
<th>Year</th>
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<th>AUG</th>
<th>GR</th>
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<th>GR</th>
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<td>21.29</td>
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</tbody>
</table>

Table 40 Number of borrowers, area and amount distributed under Grapes (Rabi) from 2003-2004 to 2007-2008

NB Number of borrowers  AUG Area under Grapes  ADR Amount distributed in Rabi

Observations on above table

1) The number of borrowers has increased by 362.38% from 2003-2004 to 2007-2008.
2) The Area cultivated during Kharif by the borrowers of crop loan has increased by 436.80% from 2003-2004 to 2007-2008.
3) The Amount distributed during Kharif to the borrowers of crop loan has increased by 407.96% from 2003-2004 to 2007-2008
Chart 78: Number of borrowers during Rabi Season from 2003-2004 to 2007-2008

NBR Number of borrowers during Rabi

Chart 79: Area cultivated by borrowers during Rabi from 2003-04 to 2007-08

ACR Area cultivated by borrowers during Rabi

Chart 80: Amount distributed during Rabi from 2003-04 to 2007-08

ADR Amount distributed during Rabi
<table>
<thead>
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<th>GR</th>
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<td>55.76</td>
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</tbody>
</table>

Table 41: Total Number of borrowers, area and amount distribute under Grapes in (Kharif & Rabi) from 2003-04 to 2007-08

TNB Total Number of borrowers  TAUG Total Area under Grapes  TAD total Amount distributed

Observations on above table
1) The Total number of borrowers of crop loan has increased by 283.43% from 2003-04 to 2007-08.
2) Total Area cultivated during Kharif and Rabi has increased by 184.51% from 2003-04 to 2007-08.
3) Total Amount distributed during Kharif and Rabi has increased by 208.32% from 2003-04 to 2007-08.

Chart 81: Total Number of borrowers during Kharif and Rabi from 2003-04 to 2007-08

TNBKR Total Number of borrowers during Kharif and Rabi
Chart 82: Total Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008

TACKR Total Area cultivated during Kharif and Rabi

Chart 83: Total Amount distributed during Kharif and Rabi from 2003-2004 to 2007-2008

TADKR Total Amount distributed during Kharif and Rabi

From the above tables following observation can be made

1) Among the Crops, which get Crop Loan Grapes Ranks Sixth in the total amount distributed

2) It is grown both in Kharif as well as in Rabi but it is more prominent in Rabi
3) The Number of borrowers of crop loan for Grapes in Kharif season showed a progressive increase of 228.48% from 2003-04 to 2007-08, and in Rabi season there was increase of 362.38% from 2003-04 to 2007-08.

4) The Area Cultivated under Grapes by borrowers of crop loan in Kharif Season showed a progressive increase of 147.66% from 2003-04 to 2007-08, and in Rabi season there was increase of 436.80% from 2003-04 to 2007-08.

5) The Amount distributed for Grapes, to borrowers of crop loan in Kharif Season showed a progressive increase of 175.47% from 2003-04 to 2007-08, and in Rabi season there was increase of 407.96% from 2003-04 to 2007-08.

6) The increase in total number of borrowers of crop loan for Grapes in Kharif and Rabi together was 283.43%, in Area Cultivated was 184.51%, and the Amount distributed was 208.32% from 2003-04 to 2007-08.

7) The increase in the Number of borrowers and the Amount distributed to borrowers of crop loan for Grapes in Kharif and Rabi season has been more than 100%, thereby indicating efficient implementation of Crop Loan Scheme in Kharif season.

8) The reasons for the increase in the loan amount in Kharif season are.
   a) The increase in the number of borrowers and acreage for which crop loan is sought.
   b) Revision of per acre scale of finance.
   c) Change in the cropping pattern.

9) The increase in the number of Borrowers, Area cultivated, and Amount distributed of crop loan for Grapes was more in Rabi Season.

10) The % of number of borrowers of crop loan for Grapes to total number of borrowers for all crops, has been increasing from 2003-04 to 2007-08, they have increased from 0.62% in 2003-04 to 1.90% in 2007-08.

11) The % Area under Grapes to area under all crops has been increasing from 2003-04 to 2007-08 it has increased from 0.92% in 2003-04 to 1.42% in 2007-08.
12) The % Amount disbursed under Grapes to total amount disbursed for all crops has been increasing from 2003-04 to 2007-08 it has increased from 3.42% in 2003-04 to 5.13% in 2007-08

8) Groundnut

<table>
<thead>
<tr>
<th>Year</th>
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<th>AUG</th>
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</table>

Table 42: Number of Borrowers, Area and Amount distribute under Groundnut (Kharif) from 2003-2004 to 2007-2008

NB Number of borrowers  AUG Area under Groundnut  ADK Amount distributed in Kharif

Observations on above table

1) The number of borrowers has decreased by 13.54% from 2003-2004 to 2007-2008. This is because of change in cropping pattern.
2) The Area cultivated during Kharif by the borrowers of crop loan has decreased by 79.30% from 2003-2004 to 2007-2008.
3) The Amount distributed during Kharif to the borrowers of crop loan has decreased by 64.43% from 2003-2004 to 2007-2008.

Chart 84 Number of borrowers during Kharif Season from 2003-2004 to 2007-2008

NBK Number of borrower
Chart 85: Area cultivated during Kharif from 2003-2004 to 2007-2008

ACK Area cultivated during Kharif

Chart 86 Amount distributed during Kharif from 2003-2004 to 2007-2008

ADK Amount distributed during Kharif

<table>
<thead>
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Table 43: Number of Borrowers, Area and Amount distribute under Groundnut (Rabi) from 2003-2004 to 2007-2008

NB Number of borrowers  AUC Area under cultivation  ADK Amount distributed In Rabi
Observations on above table

1) During Rabi Season the Area was cultivated was only in 2004-2005 and hence the Amount was distributed only in 2004-2005

Chart 87: Number of borrowers during Rabi Season from 2003-2004 to 2007-2008

NBR Number of borrowers during Rabi

Chart 88 Area cultivated by borrowers during Rabi in Pune District from 2003-04 to 2007-08

ACR Area cultivated during Rabi
Chart 89 Amount distributed during Rabi from 2003-2004 to 2007-2008

ADR Amount distributed during Rabi

<table>
<thead>
<tr>
<th>Year</th>
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<td>2327</td>
<td>1.75</td>
<td>319.95</td>
<td>-6.91</td>
</tr>
</tbody>
</table>

Table 44: Total Number of borrowers, area and amount distributed under Groundnut (Kharif and Rabi) from 2003-2004 to 2007-2008

TNB Total Number of borrowers  
TAC Total Area under Cultivation  
TAD Total Amount distributed  

Observations on above table

1) The Total number of borrowers of crop loan has decreased by 13.54% from 2003-04 to 2007-08.
2) Total Area cultivated during Kharif and Rabi has decreased by 79.30% from 2003-04 to 2007-08.
3) Total Amount distributed during Kharif and Rabi has decreased by 64.43% from 2003-04 to 2007-08.
Chart 90: Total number of borrowers during Kharif & Rabi from 2003-04 to 2007-08
TNBKR Total number of borrowers during Kharif and Rabi

Chart 91 Total Area cultivated during Kharif and Rabi from 2003-2004 to 2007-2008
TACKR Total Area cultivated during Kharif and Rabi
Chart 92: Total Amount distributed during Kharif and Rabi from 2003-2004 to 2007-2008

TADKR Total Amount distributed during Kharif and Rabi

From the above tables following observation can be made

1) Among the Crops, which get Crop Loan **Groundnut Ranks seventh** in the amount distributed in 2007-08

2) It is grown both in Kharif as well as in Rabi Season but it is more prominent in Kharif Season

3) The Number of borrowers of crop loan for Groundnut in Kharif season showed a progressive decrease of 13.54 % from 2003-04 to 2007-08, and in Rabi season there were borrowers only in 2004-05.

4) The Area Cultivated by borrowers of crop loan for Groundnut in Kharif season showed a progressive decrease of 79.30 % from 2003-04 to 2007-08, and in Rabi season the area was cultivated only in 2004-05

5) The Amount distributed to borrowers of crop loan for Groundnut in Kharif season showed a Progressive decrease of 64.43 % from 2003-04 to 2007-08, and in Rabi season the amount was borrowed only in 2004-05

6) The decrease in total number of borrowers of crop loan for Groundnut in Kharif and Rabi together was 13.54%, in Area Cultivated was 79.30%, and the Amount distributed was 64.43%.

7) The decrease in the Number of borrowers, of crop loan for Groundnut, Area and the Amount distributed to borrowers of crop loan in Kharif season indicates, Change in the cropping pattern.
8) The % of number of borrowers of crop loan for Groundnut to total number of borrowers for all crops has been decreasing from 2003-04 to 2007-08, they have decreased from 2.59 % in 2003-04 to 1.79 % in 2007-08.

9) The % Area under Groundnut to area under all crops has been decreasing from 2003-04 to 2007-08; it has decreased from 10.60 % in 2003-04 to 1.56 % in 2007-08.

10) The % Amount of crop loan disbursed for Groundnut, to total amount disbursed for all crops has been decreasing from 2003-04 to 2007-08. It has decreased from 3.86 % in 2003-04 to 0.67 % in 2007-08.

<table>
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<th>TADCK</th>
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Table 45: Total Number of Borrowers, Area and Amount distributed from 2003 to 2008

TNBCK Total Number of borrowers under all Crops during Kharif
TAUCK Total Area cultivated under all Crops during Kharif
TADCK Total Amount distributed for all crops during Kharif

Observations on above table

1) The Total number of borrowers of crop loan during Kharif for all crops has increased by 23.52% from 2003-04 to 2007-08.
2) Total Area cultivated during Kharif for all crops has increased by 41.81% from 2003-04 to 2007-08.
3) Total Amount distributed during Kharif for all crops has increased by 112.24% from 2003-04 to 2007-08. Even though the number of Borrowers and Area cultivated has increased by less than 100%, the Amount distributed has increased by more than 100% because of increase in the Scale of Finance.
Chart 93: Total Number of Borrowers, under all crops, during Kharif

TNBCK Total number of borrowers under all crops, during Kharif

Chart 94: Total Area cultivated under all crops during Kharif from 2003-04 to 2007-08

TAUCK Total Area cultivated under all crops, during Kharif

Chart 95: Total Amount distributed under all crops during Kharif from 2003-04 to 2007-08

TADCK Total Amount distributed under all crops, during Kharif
### Table 46: Total Number of Borrowers, Area and Amount distributed from 2003 to 2008

<table>
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</table>

**TNBCR** Total Number of borrowers under all Crops during Rabi

**TAUCR** Total Area cultivated under all Crops during Rabi

**TADCR** Total Amount distributed for all crops during Rabi

Observations on above table:

1) The Total number of borrowers of crop loan during Rabi for, all crops has increased by 38.72% from 2003-04 to 2007-08.

2) Total Area cultivated during Rabi, for all crops has increased by 35.17% from 2003-04 to 2007-08

3) Total Amount distributed during Rabi for all crops has increased by 81.66% from 2003-04 to 2007-08. Even though there is increase in the number of Borrowers and Area cultivated the increase in, the Amount distributed is more because of increase in the Scale of Finance.

### Chart 96: Total Number of Borrowers under All crops during Rabi from 2003-04 to 2007-08

**TNBCR** Total Number of Borrowers under All crops during Rabi
Chart 97: Total Area cultivated under all crops during Rabi from 2003-04 to 2007-08

TAUCR Total Area cultivated under all crops during Rabi

Chart 98: Total Amount distributed under all crops during Rabi from 2003-04 to 2007-08

TADCR Total Amount distributed under all crops during Rabi
<table>
<thead>
<tr>
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Table 47: Total Number of Borrowers, Area and Amount distributed under all crops in (Kharif + Rabi) from 2003-04 to 2007-08

TNBC Total Number of borrowers for all crops

TAUC Total Area under all crops

TADC Total Amount Distributed for all crops

Observations on above table

1) The Total number of borrowers of crop loan during Kharif and Rabi together for, all crops have increased by 25.47% from 2003-04 to 2007-08.

2) Total Area cultivated during Kharif and Rabi together, for all crops has increased by 40.72% from 2003-04 to 2007-08

3) Total Amount distributed during Kharif and Rabi together for all crops has increased by 105.69% from 2003-04 to 2007-08.

Even though there is increase in the number of Borrowers and Area cultivated the increase in, the Amount distributed is more because of increase in the Scale of Finance.

Chart 99: Total Number of Borrowers under all crops from 2003-04 to 2007-08

TNBC Total number of borrowers for all crops
Chart 100: Total area cultivated under all crops from 2003-04 to 2007-08
**TAUC** Total area cultivated under all crops

Chart 101: Total Amount distributed for all crops from 2003-04 to 2007-08
**TADC** Total amount distributed for all crops
From the above tables following observation can be made:

1) The Number of borrowers of crop loan in Kharif season showed a Progressive increase of 23.52% from 2003-04 to 2007-08, and in Rabi season there was increase of 38.72% from 2003-04 to 2007-08.

2) The Area Cultivated by borrowers of crop loan in Kharif season showed a progressive increase of 41.81% from 2003-04 to 2007-08, and in Rabi season there was increase of 35.17% from 2003-04 to 2007-08.

3) The Amount distributed to borrowers of crop loan in Kharif season showed a progressive increase of 112.24% from 2003-04 to 2007-08, and in Rabi season there was increase of 81.66% from 2003-04 to 2007-08.

Thus from 2003-04 to 2007-08 there was increase in:

- Total number of borrowers in Kharif and Rabi (together increase was 25.47%)
- The Area Cultivated by borrowers of crop loan in Kharif and Rabi (Togethier increase was 40.72 %)
- The Amount distributed to borrowers of crop loan in Kharif and Rabi (together increase was 105.69%), the increase in the Amount distributed was more than 100% because of increase in the Scale of Finance)
- There by indicating efficient implementation of Crop Lon Scheme in Kharif and Rabi seasons.

The reasons for the increase in the loan amount in Kharif and Rabi seasons are:

a) The increase in the number of borrowers and acreage for which crop loan is sought.

b) Revision of per acre scale of finance.

c) Change in the cropping pattern.
Over all observation on above tables

More percentage of crop loans is allotted for non food grain crops compared to food grain crops.

1. Among the non food grain crops highest percentage was allotted to Sugarcane, (now it is for Tomato). This may be because of high scale of finance for Sugarcane; however there is decrease in the percentage amount allotted because of decrease in the Area under cultivation.

2. Among the food grain crops highest percentage is allotted for Rice.

3. Among Vegetable highest percentage is allotted for Tomato. In case of Tomato, it is because of both Scale of Finance as well as more Area is Cultivated. This is a indicator of change in cropping pattern.

4. Among oilseeds highest percentage is allotted for Groundnut, however there is decrease in the percentage amount allotted because of decrease in the Area under cultivation.

5. Among fruits highest percentage is allotted for Grapes, it is because of both Scale of Finance as well as more Area is Cultivated. This is a indicator of change in cropping pattern.

This also proves that Crop Loan has been able to create a realization among the farmers about the benefit of Crop Loan from the Pune District Central Cooperative Bank, for increasing the production of their crops, their income and standard of living.