Total institutional loans issued for agricultural and allied activities in India at current prices 1980-81 to 2005-06.
Fig. 7  Economic surplus / deficit with sampled farmers in Punjab 2005-06

- Marginal
- Small
- Semi-medium
- Medium
- Large
- Average

Categories

Economic surplus / deficit (Rs./farm)

Total income
Total expenditure
Surplus / deficit
Fig. 13 Transaction cost incurred on obtaining loans by sampled farmers in Punjab
Fig. 3  Total Agricultural Credit availability in Punjab (1980-81 to 2005-06)
Fig. 4 Total amount outstanding in agricultural credit availability in Punjab (1980-81 to 2005-06)
Index for production (short term) credit and use of current inputs in Punjab (Base triennium ending 1982-83)

- Production credit
- Fertilizer consumption
- Consumption of pesticides
- Consumption of high speed diesel oil

Year indices vary from 1980 to 2005, with a notable increase in indices post-2000.
Fig. 6 Index for investment (long term) credit and machinery value in Punjab (Base triennium ending 1982-83 = 100)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total invest. credit at constant prices</th>
<th>Cumu machinery value</th>
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<tbody>
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<td>1988</td>
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<tr>
<td>2005</td>
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</table>

Indices increase over time, with a steeper rise in machinery value compared to total investment credit.
Figure 8 Per household loan obtained from institutional sources by the sampled farmers in the state (2005-06)

- Commercial banks: 56.31%
- Cooperatives: 43.68%
Fig. 9 Per household loan obtained from non-institutional sources by the sampled farmers in the state (2005-6)
Fig. 10 Share of institutional and non-institutional sources in per household loans obtained by the sampled farmers (2005-06)
Figure 11: Source-wise loan taken by the sampled farmers for investment purposes in the state during the last 5 years.
Source wise loan taken by the sampled farmers for consumption purposes in the state during the last 5 years.
Fig. 14 Total cost including interest in obtaining loan from institutional and non-institutional sources (% age).
Fig. 15 Total cost of lending agricultural loans of various institutions in study area 2006-07

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<tr>
<th>Institutional agencies</th>
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<td>Coop. Society</td>
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<td>RRB</td>
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<td>Overall</td>
<td>4</td>
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Total institutional loans outstanding in agricultural and allied activities in India at current prices 1980-81 to 2005-06

**Fig. 2** Total institutional loans outstanding in agricultural and allied activities in India at current prices 1980-81 to 2005-06

- **Rs. crore**
- **Year**
- **Cooperatives**
- **SCBs**
- **RRBs**
<table>
<thead>
<tr>
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<th>State Govt.</th>
<th>SCBs</th>
<th>RRBs</th>
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<td>48599</td>
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Fig. 2

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Fig. 3

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Fig. 4

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Table 3.2

Fig. 5

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<tr>
<th></th>
<th>Production credit at constant prices (Rs. Crore)</th>
<th>Fertilizer consumption (000;tones)</th>
<th>Consumption of pesticides (tonnes) of technical grade</th>
<th>Consumption of high speed diesel oil k lit.</th>
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Table 4.25
### Table 2.9

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<th>Court charges</th>
<th>Follow up &amp; loan collection</th>
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### Table 2.10

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### Table 3.2

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<th>Year</th>
<th>Production credit</th>
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Total cost including interest in obtaining a loan of Rs. 100 from institutional and non-institutional sources (%age).

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<th>Non-institutional</th>
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<th>Non-institutional</th>
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<table>
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