

Bank Credit to Priority Sector-An Analysis
of Fourth District Credit plan and
Actual Annual plan-1988-90

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Introduction

INTRODUCTION

The country is in the midst of an agricultural revolution which has brought about significant changes in the attitudes of farmers towards techniques of farming and has made millions of them aware of the high potentiality of different inputs for raising the productivity of their farms. With the advent of different programmes undertaken by the government for introduction of new technology to increase the production and income of the farmers by the adoption of high yielding seeds, fertilizers, pesticides etc the demand for credit has increased to a great extent. The growing demand for agricultural credit in the context of the green revolution and the urgency for meeting it adequately lead to an important shift in the agricultural credit policy viz the adoption of multi agency approach. Despite the expansion in credit supplied by the co-operatives it was thought that they alone may not be able to meet fully the increased demand for agricultural credit and therefore the commercial banks were brought into picture. Agricultural credit is no longer viewed as an instrument for causing the extinction of the farmers. On the contrary, it is visualized as an economic ladder helping in the upliftment of the peasantry. This dynamic outlook has been fostered primarily by the intensity of the society's demand for agricultural production and by a

feeling that the desired goals cannot be achieved unless an appropriate production oriented credit policy is pursued by the credit institutions (Pandey 1974).

According to the 1981 census, more than 525 million people lived in rural areas. Farming was the single major occupation, and there was 81.6 million holdings operating over 163 million hectares of land with an average size of about 2 hectares. The distribution of land was highly skewed as about 44.5 million holdings were less than one hectare. Further, about 57.32% of the holdings were wholly unirrigated, another 22.4% were partly irrigated. Of the total working population the agricultural labourers and cultivators together constituted 66.7%. The income flow from farming and allied activities were seasonal barring a small population of bigger farmers. Hence, the development of rural Economy is given due consideration in the programmes of the government. Institutionalisation of rural credit was started to help the peasants to free the farmers from the cruel yoke of money lenders debt. The government has been constantly striving to findout the credit needs of the rural sector through a proper institutional credit set up (Gurdev and Asokan 1988).

The National Commission on Agriculture (1976) estimated the total credit requirements of all the farmers in the

country in 1985 as 16,549 crores and that of small and marginal farmers as Rs. 4,690 crores(28.34%). The changing dimension of credit requirements, the growing demand for agricultural production, the urgency to commercialise and modernise agriculture to improve the efficiency of resources committed to agriculture and multiagency approach to credit have led the commercial banks to emerge as an important agency for providing agricultural credit(Tiwari and Sharma1979).

The focus of the banking industry has directly shifted on to development oriented banking business. The incremental capital ratios have risen rapidly in the agricultural sector which has not been counter balanced by the technology innovations, shifting the production surface sufficiently upward to the right. In fact, empirical evidence shows that increased proportion of output, goes to meet the cost of modern technological inputs. The new seed water fertilizer technology which by itself is divisible, scale neutral and profitable, warrants that the institutional services especially finance should accommodate large rung of small farmers.

The purpose of financing agricultural development through the institutions enable agriculture and farmer to move onto a level of technology that would create a sustained basis for increase in agricultural output and increase in the number of

man days of employment and much better indicator of development in terms of productivity of land labour and capital.

This approach of institutionalising the credit is based on three major assumptions(Bhende 1986):

- (i) that the capacity for self finance in rural areas is very limited.
- (ii) that the traditional money lending is inefficient and
- (iii) that it is possible to control the uses of funds so that they are not converted for consumption

Micro level planning of Indian banking has come to stay with the implementation of the DCP prepared by the respective Lead banks. The prime objective of introducing Lead bank scheme was integrated area approach basis by narrowing inter regional disparities and promote equal distribution of institutional finance facilities. The District Credit Plans were prepared as the operational tools of the scheme. The planning at the district level had its roots in the Lead bank scheme which has been based on the recommendations of Prof.G.R.Godgil's, study group of the National Credit Council appointed in 1968. Credit plans were formulated to ensure priority based and production oriented credits. It is a blue print of action by the financial institution for bringing about overall development of the district. It is an exercise

in decentralisation of the planning process and has capacity to ensure that bank credit acts as a powerful lever to achieve economic uplift of the poorer and weaker sections of rural population (Bhatt and Shiyani 1988).

Studies conducted in India on the quantitative performance by banks in respect of flow of credit pattern of agricultural advances the branch expansion programmes and the qualitative performance with reference of flow by credit to small and marginal farmers reveal, that the quantitative performance was impressive but there existed some weak spots in respect of qualitative performance. Basavaraj and Surya Prakash have observed that the per acre availability of credit increased with an increase in the size of their farm, and per acre credit for irrigated area was greater than the unirrigated area. The All India Debt and Investment Survey revealed that the farmers group with assets upto Rs 2,500 received only 23% of the total rural credit from the institutional agencies whereas the group with assets over Rs 20000 received 44.33%. Other researchers, Pandey (1983) Bhende(1986) Chand and Sindhu (1981) were of the view, that small farmers' share in the institutional credit was less than 26%. Bhende (1986) maintains that the rural credit regressed well with the operated area, irrigated area, total assets, livestock family size and workers ratio. The study on DCP revealed that the targets and achievements implied incorrect

estimation of credit gap for different activities.

It is in this context, the current study on the analysis of Fourth District Credit Plan and the performance of Action Annual Plan was undertaken with the following objectives:

1. Assessing the resource potentials of the district in terms of economic and demographic profiles.
2. Analysing the allocation of credit in DCP and AAP bank wise/ block wise/ sector wise/ target wise/ achievement wise.
3. Examining the variability of credit in the DCP and AAP - blockwise/ bank wise/ sector wise, and
4. identifying the determinants of credit allocation interms of area irrigated/operated , population and infrastructure.

The study specifically tested the following hypotheses:

1. The credit allocation had no relation with the operated and irrigated area and rural population in the agricultural sector .
2. The infra structure resources were not related to the credit allocation in the small scale and service sectors.

The findings of the study will highlight the role of banking sector , its linkage with the goverment's subsidiary

programmes and their viability in providing infrastructure support to the rural development programmes.

Limitations:

The estimation of credit requirements and the role of banking sector is not analysed as it involves the assessment of credit gap which is a technical aspect.

The data base of this study was the DCP document and hence the application of the estimations done in the study depends upon the reliability of the data.

Review of Literature

2. REVIEW OF LITERATURE.

The literature relating to the study on the Fourth District Credit Plan, Coimbatore and the performance of AAP is reviewed under the following heads:

- (a) Rural financial market in India.
- (b) Rural financial market in Tamil Nadu.
- (c) District credit plan - content - approach - limitation.
- (d) Related studies.
 - (i) District Credit Plan
 - (ii) Utilisation of bank credit.

(a) RURAL FINANCIAL MARKET IN INDIA

A rural financial market can be defined as an institution that provides continuous linkage between supplier and users of funds in the rural areas. It encompasses all transactions in such financial instrument as currency, bank deposit, savings with post offices, loans mortgages, corporate securities, and non-monetary barter transactions which are quite common in rural India. An RFM comprises the capital market, credit market and money and funds market and is a segment of the over all financial market that pertains to rural sectors as transactions take place between buyers and sellers of financial instruments, the RFM includes all these

agencies which deal with purchase and sale of these instruments.

STRUCTURE OF RFM

The RFM consists of two distinct segments

1. Organised or Formal segment and
2. Unorganised or informal segment.

While the formal segment functions within the provision of the Indian Banking Companies Act (1956) and maintains accounts which are open to credit and regular inspection, the informal segment operates outside this act. The informal segment consists of indigenous banks, Nidhis, Chit funds, and professional and non-professional money lenders formed, the major entity of the informal segment of Rural financial market.

The formal segment consists of the Reserve Bank of India, National Bank for Agriculture and Rural development, industrial development Bank of India, public and private sector commercial banks, regional rural banks, land development banks, state co-operative bank, central co-operative banks, primary agricultural credit societies, central and state governments, life insurance corporation post office saving banks etc.

RBI is responsible for overall monetary policy and

provides accommodation to NABARD and IDBI, for agricultural and rural industries respectively. These institutions in turn provide refinance to the commercial banks including RRBs, SCBs and state land development banks. The refinance from NABARD is distributed to the rural entrepreneurs through two and three tier co-operative structures respectively for long term, short and medium term lending. In the case of commercial banks and RRBs the refinance directly flow to the users. Excepting LDBs and PACs all finance agencies collect deposits from rural house holds. At some places even PACs have taken up this function.

PERFORMANCE OF COMMERCIAL BANKS

When the social control of banks was introduced in 1967, a rapid expansion of bank branches of rural and semi urban areas was started. By July 1969, all commercial banks had over 5,200 branches in rural and urban areas ,by the end of 1978, it has reached 28016. The guidelines for financing of agriculture by commercial banks, circulated by the reserve bank of India in December in 1970, the commercial banks were asked to extend credit not only to already viable cultivators for further increasing, their surplus but more importantly to marginal and potentially viable cultivators.

The growth in rural bank offices in India during 1964- 65 to 1984-85 is presented in table (2.1)

TABLE 2.1
GROWTH IN RURAL OFFICES OF COMMERCIAL BANKS 1968-69 THROUGH
1984-1985.

Year	Total offices	Rural offices
1968-69	8262	1832 (22)
1969-700	10131	3062 (30)
70-71	12013	4279 (36)
71-72	13622	4816 (35)
72-73	15362	5560 (36)
73-74	16936	6165 (36)
74-75	18730	6806 (36)
75-76	21220	7687 (36)
76-77	24802	9533 (38)
77-78	28016	11802 (42)
78-79	30202	13333 (44)
79-80	32419	15101 (47)
80-81	35706	15651 (48)
81-82	39177	20356 (52)
82-83	42016	22581 (54)
83-84	45332	25275 (56)
84-85	51978	30336 (58)

Figures in brackets indicate the percentages.

Source : Managing Agricultural finance Kalton and
 Karam singh -1987

The period after nationalisation of banks witnessed a remarkable increase in the number of bank offices. From just 8,262 offices in June 1969 the number had increased to 51,978 in June 1985, a growth of over five fold shown in the above table. This enormous increase in the number of offices has brought down the population served from 65,000 to 13,000 per bank office during the period in reference.

PERFORMANCE OF COMMERCIAL BANKS IN CREDIT FUNCTION:

With the expansion of the branch network especially in the hitherto unbanked or under banked area, the access to bank credit has been made easier. Not only were banking facilities provided in such areas, but various instruments of credit were introduced to ease the availability of formal finance to hitherto neglected sectors and weaker sections of the population in different areas. In addition, banks were instructed to allocate a specific proportion of credit to the identified priority sectors, on liberal terms. New institutions of RRBs and the establishment of NABARD had added momentum to the flow of credit disbursement and had up from Rs 3601 crores in 1968-69 to Rs 53,122 crores in 1983-84. Compared to this total advances at rural centres had increased from Rs 54 crores to Rs 689 crores.

The growth in commercial bank lending to priority sectors is given in table 2.2.

Table 2.2
GROWTH OF COMMERCIAL BANK LENDING TO PRIORITY SECTOR AND
AGRICULTURE 1973-74 TO 1984-85

Rs in Crores

Year	Total Bank credit	Priority sector	Agricultural sector
1973	6711	1758 (26)	617 (36)
74	7705	2121 (28)	781 (35)
75	8938	2609 (29)	1024 (37)
76	13212	3395 (26)	1335 (39)
77	14333	4134 (29)	1651 (39)
78	15094	5908 (30)	1851 (40)
79	19687	7278 (33)	2459 (41)
80	19687	7278 (33)	3097 (42)
81	22068	9110 (24)	3901 (43)
82	26551	11678 (37)	5106 (43)
83	36048	13948 (39)	5973 (44)
84	42165	17378 (41)	7344 (42)

Figures in brackets indicate the percentages.

Source: Managing Agricultural finance- Kalton and Karamsingh

As could be seen from the table, total bank credit had witnessed a growth of over 14 fold in the amount outstanding the amount outstanding had more than doubled between 1974-79 and 1979 and 1984 showing a consistent compound growth for two time periods. On the other hand, priority sectors lending had gone up over 39 fold, it may be observed that the growth in PSL was nearly five fold for the first period but was less than three fold in the second period referred to as above. Though the share of PSL in the total bank credit had increased from 29% in 1975 and gradually rose to 41% by 1984. The share of agricultural lending in PSL was 35% in 1973 and increased slowly to 44% by 1982 but came down to 42% again in 1984.

These changes in growth in PSL and agricultural lending were consistent with the credit policies of the government which stated a definite proportion of bank credit for PSL and agricultural lending.

Lending to priority sector had grown from Rs 1758 in 1973 to Rs 17,378 crores in 1984 and its share in the total bank credit had increased from less than 30% to 41% during this period.

PERFORMANCE OF CO-OPERATIVE CREDIT INSTITUTIONS

The Indian farmer cannot adopt improved technology in

agricultural because of low level of incomes and savings. Besides nearly 75% of our farmers owning less than 2 hectares of land are not able to raise credit from commercial banks, and hence cooperative credit societies were established to provide cheap credit in adequate quantity at the right time for agricultural development in the country. The cooperative credit banking structure may be compared to a pyramid, at the gross, root level, there is a primary credit society upon which the whole edifice of cooperative credit is based. Between the bottom and the top of the pyramid are the credit cooperative banks. The principal function of central co-operative banks is to act as a balancing centre to their affiliates and to channel funds to the primary agricultural credit societies. On the top of the pyramid are the state cooperative banks which function at the state level. These banks coordinate and control the working of central banks and serve as balancing centres for the cooperative credit structure in the state.

Co-operative movement in the field of agricultural credit was started in the beginning of the current century and overtime. The three tier credit structure for short and medium term credit and the two tier structure for long term credit were evolved in different states. Their growth between 1971-72 and 1984-85 is depicted in table 2.3

Table 2.3

CO-OPERATIVE CREDIT TO AGRICULTURE 1971-72 THROUGH 1984-85

RS IN CRORES

Year	Total Co-operative credit
1971-72	1093.9
72-73	1443.3
73-74	1307.2
74-75	1551.2
75-76	1743.5
76-77	2045.8
77-78	2013.7
78-79	2464.7
79-80	2716.0
80-81	3186.5
81-82	3976.4
82-83	4645.5
83-84	5420.0
84-85	6826.2

Source: Managing Agricultural finance - Kalton and
Karamsingh 1987.

The summary statistics of loans and advances given by various financial institutions to priority sector in India is given in table 2.4(Kalton and Karam singh 1986)

TABLE 2.4

INSTITUTIONAL FINANCE FOR AGRICULTURE, 1950-57 TO 1980-81

Credit institution	1950-51	60-61	70-71	74-75	75-76	76-77	77-78	78-79	79-80	80-81
Co-operative	240	2148	7482	10390	11867	14305	14444	16210	17310	19120
Government	255	360	742	770	815	823	978	1191	1325	1635
Scheduled Commercial Bank	70	83	1182	2740	4049	5078	5694	8001	10784	14350
Regional Rural Bank	-	-	-	-	15	162	437	1008	1000	N.A.
Total Direct Finance	505	2791	9406	13900	16746	20368	21553	26410	30419	35105

Source - Managing Agricultural Finance

Theory and practice - Kalton and KaramSingh 1987.

The table clearly reveals that there is a substantial increase in the amount of loans and advances given by all institutions particularly co-operatives and commercial banks. There is no remarkable increase in the amount given by the government as direct-finance.

B RURAL FINANCIAL MARKET IN TAMIL NADU

The number of bank offices in the state increased from 3,934 at the end of June 1986 to 3,949 at the end of June 1987 additional bank offices being 15 as compared to 23 during the previous year. The information on bank offices at the district level shows that out of the 19 districts as the end of June 1987 there was no addition to their number during the year in 7 districts. In 3 districts there is some decline viz Madurai, Coimbatore and Tiruchirappalli, the remaining 9 districts accounting for the new additions numbering 15 were Dharmapuri, Chengalpattu, Periyar, South Arcot, Madras, Pudukottai, Ramanathapuram, Salem and Anna. (table 2.5).

TABLE 2.5

POPULATION SERVED PER BANK OFFICE

District	1985	1986	1987
Chengalpattu	17,502	17,488	17,390
Coimbatore	10,893	10,983	11,155
Dharmapuri	17,441	17,512	17,168
Kanniyakumari	13,245	13,829	13,983
Madras	6,500	6,683	6,894
Madurai	13,801	13,829	13,983
Nilgiri	11,174	11,508	11,825
North Arcot	16,042	16,149	16,267
Periyar	12,808	12,816	12,751
Pudukottai	17,289	17,186	17,098
Ramanathapuram	12,878	12,906	12,936
Salem	14,974	14,959	15,066
South Arcot	16,204	16,045	15,945
Thanjavur	14,155	14,277	14,402
Tiruchirapalli	12,365	12,393	12,543
Tirunelveli	11,669	11,740	11,817
State	12,871	12,937	13,033

Source : Tamil Nadu - An Economic appraisal 1988

The population served per bank office as it obtained during the review year was 13,033 which was slightly higher than previous year's level of 12,937. The coverage undergoing no change for the better in the sense of each bank office catering to less and lesser number of people on an average was also the case between June 1985 and June 1986.

In most of the districts the population served per bank office had slightly increased during the year. But the one welcome feature was that the disparity between the districts with the thickest coverage and the one with the thinnest had shrunk from 11002 in 1985 to 10829 in 1986 and further to 10496 in 1987. The helpful factor was the priority attached to the district having a higher population coverage as compared to the state average in the matter of establishing new branches other than the one in Madras district. The remaining newly opened branches were in districts where the population served was comparatively higher as the year commenced. The utilisation of credit of the sectors in Tamil Nadu is given in table 2.6.

TABLE 2.6
DISTRICT WISE UTILISATION OF CREDIT - 1986

District	Agriculture and allied activities	Industry	Service	Total
1. Chengalpattu	120	106	171	123
2. North Arcot	142	36	190	124
3. South Arcot	119	85	103	115
4. Dharmapuri	108	88	141	110
5. Salem	150	167	160	155
6. Periyar	133	91	86	115
7. Coimbatore	121	113	80	110
8. Nilgiri	131	50	109	115
9. Madurai	125	64	69	100
10. Anna	98	28	56	76
11. Tiruchirapalli	151	212	236	167
12. Thanjavur	122	39	120	113
13. Pudukottai	124	87	135	118
14. Ramanathapuram	106	80	170	108
15. Pasumpon Muthu- ramalingam	92	134	116	103
16. Kamarajar	101	145	125	102
17. Tirunelveli	106	48	129	102
18. Kanniyakumari	115	100	174	126
Total	124	99	127	120

Source: Tamil Nadu an economic appraisal 1988.

The district-wise picture of actual utilisation for 1986 shows that only in the case of the Anna district the overall achievement was below what was anticipated with regard to the rest, the percentage of achievement to allocation ranged from 100 to as high as 167 the top-ranker being Tiruchirappalli district.

The sector targets and achievements for 1985 and 1986 are shown in Table 2.7.

T A B L E - 2.7

UTILISATION OF CREDIT - ACHIEVEMENT TO ALLOCATION

SECTORS	TARGET	Rs IN CRORES
		ACHIEVEMENT
1. Agriculture	610.63	758.28
2. Industry	188.23	186.07
3. Services	164.65	208.63

Total	693.51	1152.98

Source: Tamil Nadu - An Economic appraisal 1988.

Agriculture and allied activities - the largest user of Lead bank finance - continuing to record a high level of achievement deserve mention. In fact, the share of agriculture and allied activities in the actual utilization had significantly gone up from 61% in 1985 to 66% in 1986. Almost 67% of the finance going to agriculture and allied activities was in the form of crop loans and jewel loan. The term loan details are given in Table 2.8

TABLE 2.8
TERM ADVANCES TO AGRICULTURE

	1983-84	1987-88
Short term	2875.18	9701.50
Medium term	168.3	237.00
Conversion term	1704.75	1742.43
Medium term IRDD Loan	1178.96	3391.45
Total percentages	24.3	30.8

Source: Tamil Nadu - An Economic appraisal -1988

The above table reveals that advances to agriculture through banks in the year 1983-84 has been considerably increasing. Comparatively of the year 1986-87, larger share has been allocated for the development of agricultural sector and the increase was from 24.3% to 30.8% in 1987-88.

The shares of outlay of the districts in the AAP are presented in table 2.9.

TABLE 2.9

DISTRICT WISE SHARE OF OUTLAY UNDER AAP 1987.

District	1986	1987
Chengalpattu	3.4	3.2
Chidambaranar	-	3.2
Coimbatore	8.8	8.5
Dharmapuri	4.4	4.5
Kamarajar	4.0	4.2
Kanniyakumari	3.1	2.5
Madurai	6.6	6.2
Nilgiri	1.8	1.5
North Arcot	7.8	9.6
Pasumpon Muthurama- lingam	1.8	2.0
Periyar	7.6	7.5
Pudukkottai	2.3	2.3
Ramanathapuram	1.3	1.7
Salem	1.8	10.9
South Arcot	7.7	7.6
Thanjavur	7	7.4
Trichi	9.1	8
Tirunelveli	5.1	3.2

Source: Tamil Nadu - An Economic Appraisal 1988.

C DISTRICT CREDIT PLAN

A district credit plan was a blue print of action by banks and other financial institutions for bringing about an overall development of the district. So far three Rounds of DCPs have been prepared. These plans identified the economic activities to be financed, prepared bankable schemes for them, and estimated credit demand under each bankable scheme.

The first Round of DCP was beset with lot of problems. The plans failed to align with the development programmes of the government and there was inadequacy of thrust and focus on agricultural and allied activities. Therefore, the banks were asked to terminate the plan by December 1979 and to undertake the formulation of new credit plan for the year 1980 to 1982.

The new DCPs were comprehensive plans indicating credit targets for the institutional credit agencies in the district on a block-wise, sector-wise, scheme-wise and bank-wise basis. In the preparation of the new plan a new feature was introduced. Participative planning by the constitution of the D.L. Task force comprising representative of the central co-operative banks, commercial banks having large number of branches in the district, and the district plan officials, besides the governor of the district consultative committee. Further, annual action plans were prepared by the Lead bank

each year indicating sectoral, scheme-wise and institution group-wise break-up of the total credit outlays.

The third round of DCP covered the period from January 1983 to March 1985 in order to co-terminate with the sixth five year plan. This switch over to the financial year was done in order to bring about greater co-ordination between the government and the banks in the formulation and implementation of various programmes.

CONTENT - APPROACH - LIMITATIONS

The district credit plan comprises the following chapters.

1. District and Block profile.
2. Review of the previous round of DCP.
3. Development programmes in the district.
4. IRD and other special programme.
5. Arrangement for infrastructure and other supporting services.
6. Bankable schemes and assessment of credit demand.
7. DCP - 1983 - 85. (or other specified period)
8. Resources - financial and manpower.
9. Implementation - Responsibilities of different agencies.

The government had issued directive to prepare district

development plans, block plans, and IRD plans vis-a-vis the credit plan which should take into consideration the preference of beneficiaries, local resource potential, skills and infrastructure etc. Considering the baseline household surveys as the data source the directive further stated that the District Rural Development Agencies (DRDAs) should associate the banks right from the stage of identifying the beneficiaries and economic activities. But, there had been very slow progress in preparing the block level five-year plans. Even where they were prepared by the agencies like National Institute of Rural development, universities etc, they turned out to be academic documents. Secondly, the baseline surveys although reported to have been completed in all the blocks, the findings have not been made use of while preparing the IRDP district profile and they have been rarely passed on even to the Lead banks. These deficiencies continue to plague the third round of DCPs. As such adherence to the latest RBI guidelines, as a basis for credit plan, it continued to be incomplete. Also, over time the district consultative committee meetings have been reduced to mere actuals. The participants neither take keen interest in the deliberations nor attend the meetings were prepared for meaningful discussion.

DCP is more of an exercise for planning of credit

development than one of estimating credit needs. However, an assessment of credit needs for supporting different programmes, schemes to the estimated resources, the programmes, schemes have to be bankable, ie, technically feasible and economically viable, concerning the on-going projects as well as the new ones proposed, and thus would form the basis for estimating the likely credit demand for various purposes for which refinance assistance is available by agencies such as PAC, DRDA KVIC etc. The experience gained in the earlier DCPs are to be used to improve upon the methodology of estimating the credit needs. For instance, crop loan requirement estimated as 50% of the total cost of cultivation and/or 100% of the requirement of small farmers, 50% of medium farmers and 25% of the larger farmers ran into huge amounts and could not be reconciled to the scales of finance for various crops annually recommended by the district technical committee. Nevertheless, the method is proved to be convenient for projecting the credit plan achievement by the banks for the following reasons.

(a) Large farmers can take as much credit as they need showing the security needed by the bank and

(b) All the jewel loan given by the banks, particularly in the south could be accounted for under this head. So far, the credit requirements based on the

potential and infrastructure , available has been worked out in the first two Rounds of DCPs, the efforts in raising the availability of resources such as refinance facilities available from NABARD, IDBI etc and particularly through deposit mobilization have been wanting. Equally important aspect that has been missing in DCPs is the recycling of funds i.e recoveries last, but not the least in the human resources.

In almost all the second round of DCPs, staff shortages in rural and semi-urban areas and lack of extension staff in the block have been pointed out as the reason for improper implementation of the first round of credit plan. This need to be highlighted and proper manpower planning taken up.

Above all, the system of far regular monitoring and periodical evaluation to assess the impact of different credit and credit related programmes on the economy of the district and the induced changes that need to be replaced in the Annual action plan are necessary. A system should be devised for this purpose and to set up competent monitoring and evaluation units.

SOME ISSUES RELATED TO CREDIT PLANNING

While DCPs are useful instrument for financing rural development in a planned manner, and through many a time

achievement in a planned manner under certain heads were higher than the targets it was not able to bring about the desired changes in patterns of investment. Nor would it change the product mix of the area to any appreciable extent. Though the objective of the DCPs clearly stipulate development of allied activities and strengthening of backward and forward linkages, these were not properly imbibed in the formulation of DCPs, for instance distribution of inputs did not get any attention in the DCPs. Similarly, development of agro-processing industries did not get preference in credit allocation. Except dairy animals and bullock carts no other allied activity got a significant share under IRDP. It may also be noted that formal credit was heavily dependent on re-finance. Recovery performance was as low as 40% of the advances in some cases when more than 70% of lending was short-term. Growth in deposits was assumed at 10% irrespective of a substantial increase in incomes and an over 20% rate of growth in saving at the national level. Some of the planning related issues which have bearing on the overall performance of the system would be viewed as follows.

1. Lead Bank offices had no direct linkage with the individual branches and hence they could not exercise to ensure financial discipline at a branch level.
2. As individual branches were not involved in credit

planning. Targets of various lending programmes were imposed on them.

3. Not only were the branches not involved in the planning exercise, they were not even asked for feedback on the usefulness of schemes financed by them.

D RELATED STUDIES:

1. DISTRICT CREDIT PLAN

A study on the 'Planning and implementation of credit programme in two districts of Hariyana and Tamil Nadu' namely Sind and Madurai with reference to second and third rounds of DCP was conducted by Gurdev and Asokan. The study covered the aspects of the description of the profiles of the districts, implementation and achievement.

Achievements under the second and third rounds of DCP.

1. On the whole the performance in the two districts were treated as very good. In Madurai, district target was not met for equipment, animals and land development in the production subsystem and for small scale industries in processing and marketing subsystems.
2. The crop loans surpassed the target by 110% .
3. In Sind district marginal deficit was noticed only in case of small scale industries.
4. The pattern of allocation among sectors was

identical in Sind district.

5. Crop loan was the major portfolio at both the places.
 6. Input distribution was ignored in these two places.
 7. Per hectare allocation was higher in sind district.
 8. The recovery has marginally improved during the third round when compared to second round district credit plan particularly in small scale industry.
2. Satapathy had conducted a study on Agricultural credit - An x-ray through 26 rural development officers of state bank of India at different districts in Orissa. The Study covered the following points.
1. The technical backgrounds of RDOs of those who are dealing with agricultural financing in relation to the problems of the farmers.
 2. The investigation into the parameters of rural development as perceived by the R.D.O.s
 3. To ascertain problems in agricultural financing, factors to be considered important at pre-sanction stage of credit and reasons for time taking process in sanctioning credit as perceived by the bank officers and
 4. To determine the reasons of misutilization of

agricultural credit, suggestions to overcome such problems and ways of inducing repayment habit with loanees as viewed by the R.D.O.s.

The findings were

1. The R.D.Os were rightly trained to meet the requirement of rural development programmes.
2. Agricultural development in terms of increase in yield per unit area, spread of education, use of credit institutions, input agencies, marketing facilities and electricity were identified as indicators of rural development of Orissa.
3. Misutilization of credit, improper identification of beneficiaries, lack of technical training and absence of well planned follow-up action were the major problems in Agricultural credit programmes.
4. Some factors that needed consideration at pre-sanction stage of credit were, profitability of enterprise, interest of loanees, their technical background and repayment capacity.
5. Suggestion for inducing repayment habit with farmers included regular follow-up action, education programme for banking habit, joint approach by bank and government officials, discount in interest for

timely repayment and more time gap for repayment of credit.

3. Bhatt and Shrivastava have conducted a study on variability in target and achievement in credit plan of Junagadh district in Gujarat. The study covered bankwise and sectorwise variation in the achievement of credit plan in the district.

They have found out that

1. Target fixed for agricultural and non-agricultural sector were either not achieved or surpassed disproportionately due to over estimation or under estimation of targets.
2. The performance of state bank of Saurashtra and union bank of India was observed remarkable forms of amount by targets and achievement for both the sectors.
3. The co-efficient of variation for allocation of credit was worked out ^{as} 89.97% while it was found 135% in the achievement of targets.
4. Krishnacharyulu and Chandrasekhara Rao have conducted a study on the Second District Credit Plan of Guntur district in Andhra Pradesh. The study aimed at describing the objectives of the district credit plan and machinery involved in preparing it, and explaining the process of formulating the

district credit plan. They have found out

1. The formation of DCP was a complex task by experience, the task of planning has required scientific touch and utilising improved method suggested by the Reserve Bank of India and the government.
2. The DCP was used as a tool to integrate the challenge generated by the extensive involvement of government in intensive development of the weaker sections of the society under different programmes.
5. Ashok Kumar, Pandey, Sushila Kaul have conducted a study on Growth and disparity in agricultural advances by commercial banks of different states in India. The study covered the expansion of commercial banking facilities and to examine the extent and nature of disparity in credit flows issued by the commercial banks in various states. The following are the findings of the study.
 1. The compound growth rates of rural, semi-urban and urban bank branches showed the expansion of banking facilities have been extended rapidly in rural areas as compared to semi-urban and urban areas.
 2. It was observed that with the exception of Harayana state more bank branches have been established and bank advances have increased in most of the agriculturally poor states.

3. The per hectare availability of bank credit in different state showed a wide variation.

6. Basavaraj Banakar and Suryaprakash have conducted a study on Credit availability and its impact on the financial positions of the farmers in Harapamahalli taluk of Bellary district in Karnataka state (1981-82). The study covered

1. The availability of credit for different categories of farmers for raising different crops, the credit gap and
2. The impact of loans on the financial position of the borrowers. They have found that

1. The per acre availability of credit increased with an increase in the size of the farm.
2. The higher returns in the irrigated area were partly due to greater availability of credit and partly due to its better allocation. It was suggested that efforts should therefore, be made to bridge the credit gap of the farmers in the unirrigated area. New varieties of seeds, fertilizer, manures and implements suited to unirrigated area should be developed on a priority basis.

7. Nawadkar and Dangat have conducted a study on role of bank finance in upliftment of agricultural labourers at Rahuri and Sangamer in Ahmednagar district. The study covered the

following aspects

1. To examine the use of bank finance to the agricultural labourers.
2. To determine the change in employment and income of the agricultural labourers. The findings revealed that about 61% variation in the change in gross income is explained by two independent variables. Similarly, the gross income increased by Rs 0.17 with per day increase in employment. Thus, the supply of bank finance lead to increased employment and increase in income of the agricultural labourers. It was, therefore, concluded that the increase in scale of finance, will generate additional employment and income to the agricultural labourers.

B2. UTILISATION OF BANK CREDIT

8. Nilotpai Barthakur had conducted a study on The impact of short-term loan on farm productivity at Jarhat district in Assam. The study covered
1. The changes in cropping intensity fertilizer use and crop-yield index.
 2. The relationship between short term loan and use of family labour.
 3. The ratio of different returns to the short-term loans

The findings were

1. A high growth of area under high yield varieties of crops which might be due to large scale supply of HYV seeds by the bank.
2. The use of fertilizer and crop yield also recorded a satisfactory increase because of the short-term loan programme.
3. The marginal farmers required the lowest amount of short-term loans during both khariff and rabi season in comparison to their target counter part to raise gross output worth Rs 100.
4. The study revealed that the increase in the proportion of short-term loan to total working capital was accomplished by an increase in the proportion of family labour use of total labour use.
5. The ratio of the net return to short-term loan in respect of marginal, small and medium farmers were estimated to be 1.28, 1.27, and 1.16 respectively and thus indicated a higher productivity of short term loan in marginal farms than small and medium farms in the study area.

9. Anuva Saikia had conducted a study on The Role of Bank finance in agriculture in Assam.

1. The study covered the extent of utilisation of loan.
2. Effect of cropping pattern
3. Productivity and income in beneficiary and non-beneficiary households. The study concluded that the success of agricultural credit in raising farm productivity and income depended largely in its efficient utilization for the stipulated purposes. This would ensure increased return to the borrowers and enable them to develop the capacity to repay. The extent of utilization of loan for productive purpose had increased considerably, upto 95% of the total loan and the desire to divert loan for unproductive purposes has sharply declined.

10. Bhende had conducted a study on Credit markets in rural South India during 1960 -80. Three representative villages were selected from Andrapradesh and Maharashtra. The findings of the study were

1. In Andrapradesh villages a traditional money lending system was the major source of credit whereas in Maharashtra villages the money lending system had been pushed into formal and informal frame work.
2. Institutional credit was concentrated in the richer house holds having higher education, large family size and large farm size.
3. An increase in operated area was related to increase in

demand for formal credit and informal credit increased with assets.

4. Default of loans was more in the institutional credit and households with large families were more prone to default.

11. Tiwari and Sharma have critically appraised The nature of flow of bank credit to agricultural ^{Sector} during 1968-76. The

following were the findings.

1. In 1968 the relative share of agricultural loans to the total loans was only 1.8% which had increased to 15% in 1976.
2. The direct finances had increased from 32% to 75%
3. The public sector banks increased their advances to agriculture from 62% to 92%
4. The proportion of rural branches to total network of bank branches increased from 22% to 38.5%.
5. Of the total advances only 17% of the term loans were disbursed to small and medium farmers and highest share to large farmers
6. The highest availability of total finance per hectare of cultivated area was in southern region followed by western region.

Methodology

III . METHODOLOGY

The methodology adopted in the current study on 'Bank Credit to priority sector - An analysis of DCP 1988-90 and AAP 1988 ' is discussed under the following heads:

1. Selection of the plan
2. Sources of data
3. Analytic Techniques.

1. Selection of the plan:

The plan selected for the study is Coimbatore district fourth credit plan 1988-90. Coimbatore is one of the agriculturally advanced districts in Tamil Nadu, receiving greater attention in the state plans. The district is well banked one with a good network of banking sector. There are 45 banks with 291 offices of which nearly thirty percent of them are located in rural areas. The DCP concept was introduced as a facilitating instrument of the service area approach in 1977. Since then, the priority sector is receiving 41 percent of the total bank credit in the district (DCP Document 1988-90). Any programme of deployment of credit to be effective has to be in tune with the development of the district. Hence, the study on DCP of Coimbatore is undertaken with a view to assess the criteria in the formulation of the DCP in accordance with the resource potential and availability in the district.

2. Sources of data

The data sources of the current study were the published documents of DCP, AAP and unpublished official reports maintained by the Canara bank, Divisional office Coimbatore which is the Lead bank in the district. The data on bank credit to priority sector in India and Tamil Nadu were collected from the following sources:

1. RBI Bulletin - RBI Publication (1988)
2. Economic Survey - Government of India Publication. (1988)
3. Tamil Nadu-an Economic appraisal - Government of Tamil Nadu Publication (1988).

3. Analytic techniques:

Assuming a linear relationship between the resource potentials of the blocks, - land, labour infrastructure and bank credit, the following regression equation was used.

$$Y = a_0 + a_1 X_1 + a_2 X_2 + a_3 X_3 + a_4 X_4 + a_5 X_5 + a_6 X_6 + a_7 X_7 + a_8 X_8 + a_9 X_9$$

where

Y = plan outlay

X = Percentage of rural population to total population.

X_2 = Percentage of working population to total population.

X_3 = Percentage of farming population to working population.

X_4 = Number of banks and cooperative credit institutions.

X_5 = Percentage of cultivated area to total reporting area.

X_6 = Percentage of irrigated area to total cultivated area.

X_7 = Percentage of small holdings to total operational holdings.

X_8 = Percentage of medium holdings to total operational holdings.

X_9 = Percentage of large holdings to total operational holdings.

a_0, a_1, \dots, a_n = regression parameters.

The coefficient of determination R^2 standard error estimates and 't' values were also estimated to test the goodness of fit, and statistical significance of the estimated equations.

To find out the determinants of sectoral outlay selected variables were regressed with the outlay allocation.

Outlay allocation for agricultural sector

$$Y_1 = f(X_1 \dots X_9)$$

Outlay allocation for small scale sector

$$Y_2 = f(X_1, X_2, X_3, X_4)$$

Outlay allocation for service sector

$$Y_3 = f(X_1, X_2, X_3, X_4)$$

Total outlay allocation

$$Y_4 = f(X_1 \dots X_9)$$

The regression coefficients were determined by OLS (Ordinary Least Square) method using computer.

For the analysis of variability, coefficient of variation was estimated by using the formula

$$c.v = \frac{S.D}{MEAN} \times 100$$

where S.D = Standard Deviation.

The variability index c.v, was computed for blockwise total outlay, sectorwise outlay, bankwise outlay, target and achievement in outlay allocation for the DCP and AAP.

IV. RESULTS AND DISCUSSION

The results of the analysis carried out on the study on 'Bank credit to priority sector with reference to the fourth district credit plan', are discussed under the following heads:

1. General information.
2. Bankwise/sectorwise outlay under DCP.
3. Blockwise/sectorwise outlay under DCP.
4. Bankwise/sectorwise performance under AAP.
5. Analysis of variability in the allocation of outlay.
6. Analysis of determinants of outlay allocation.

1. General information:

Coimbatore district is the most industrialised district of Tamil Nadu. The total population of this district as per 1981 census was 30.6 lacs with 50% of rural population. There are 291 commercial bank branches and 21 cooperative banks substantially lending agricultural credit in the district. The economic and demographic profiles of the district are presented in appendix I and II and the details of population served by bank office, per hectare credit, per capita credit and per worker credit_blockwise are furnished in table 4.1.

TABLE 4.1
BLOCKWISE POPULATION SERVED PER BANK PER HEAD
CREDIT PER HECTARE CREDIT AND PERWORKER CREDIT

S.No	Name of Blocks	Population served per Banks	Per head credit	Per hect- are credit	per worker credit
1.	ANNUR	43646.5	572.84	2381.42	764.57
2.	ANAMALAI	17799.14	338.12	1772.10	834.37
3.	AVANASHI	3420.95	569.34	1157.96	1074.67
4.	GUDIMANGALAM	2332.96	539.83	702.45	1155.25
5.	KARAMADAI	4177.93	487.45	2925.94	1238.39
6.	KINATHUKADAVU	4239.24	377.80	1469.07	584.76
7.	MADATHUKULAM	13727.67	405.19	1517.00	-----
8.	MADUKKARAI	4492.9	378.63	1002.45	680.46
9.	PALLADAM	3879.05	491.43	869.54	1168.82
10.	P.N.PALAYAM	2502.0	350.07	1301.97	864.12
11.	PERUR	6856.72	348.87	7632.16	-----
12.	POLLACHI (N)	8721.0	364.60	1826.06	1703.46
13.	POLLACHI (S)	4347.76	727.99	4648.20	1904.56
14.	PONGALUR	3786.71	402.88	482.92	442.40
15.	S.S.KULAM	5514.42	356.75	2010.48	887.48
16.	SULTANPET	4600.11	417.42	2474.87	836.56
17.	SULUR	3906.53	379.48	940.08	3179.22
18.	THONDAMMUTHUR	4860	444.44	1930.50	836.56
19.	TIRUPPUR	2388.59	1138.34	6972.32	1363.92
20.	UDUMALPET	7603.06	701.44	3017.29	1800.15
21.	VALPARAI	19374.83	37.44	132.58	47.51
22.	COIMBATORE DIST.	7481.66	1745.8	5358.15	1712.39

Source: Computed from the DCP 1988-90 Document Details.

It is clear from this table that the population served per bank office is 7481 which is less than the national average of 13000, indicating that the district has a good network of banking sector. Only four blocks namely, Annur, Anamalai, Madathukulam and Valparai have population per bank office more than the district average indicating that they are under banked areas. Tirupur block has a good network of banks which is reflected in the low average population per bank with 2388.

Per head credit varies between Rs 37 to Rs 1138. Tirupur block gets a higher per capita credit and Valparai, the lowest. Per hectare credit is high with Rs 7632 in Perur Block, Rs 6972 in Tirupur block and it is low in Pongalur block. These facts indicate that Tirupur block is both industrially and agriculturally advanced area and the infrastructure and other resources are effectively used in the development of this region. Per worker credit is less than the per head credit in this block indicating the high percentage of working population. In all the other blocks, the reverse trend is exhibited.

The major conclusion that emerges from the analysis of the credit availability in relation to the resources in the region is that the banking sector in the district is strong in its lending capacity and it follows the norms fixed by the RBI in the lending policy.

2. Bankwise/sectorwise outlay under DCP:

The credit plans at the district level are formulated with an emphasis on promoting optimum use of the resources committed to the priority sectors and for improving productivity and production. The objectives of DCP are as those of the national plan namely elimination of poverty, creating conditions for full employment and provision of basic facilities. For the balanced development of the district, the plan is formulated by linking bank credit assistance with infrastructural facilities.

The shares allocated to various financial institutions under DCP 1988 - 90 for the agricultural sector are furnished in Table 4.2

Results and Discussion

TABLE 4.2

BANK WISE ALLOCATION OF OUTLAY UNDER DCP - AGRICULTURE 1988-90

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
1.	State Bank of India	1440.77	13.29
2.	State Bank of Bikanir & Jaipur	1.60	0.01
3.	State Bank of Hyderabad	---	---
4.	State Bank of Mysore	---	---
5.	State Bank of Trivancore	37.23	0.34
6.	Allahabad Bank	30.94	0.29
7.	Andhra Bank	0.64	5.90
8.	Bank of Baroda	384.50	.0005
9.	Bank of India	169.15	1.56
10.	Bank of Maharashtra	21.25	0.25
11.	Canara Bank	1644.60	15.16
12.	Central Bank of India	226.18	2.09
13.	Corporation Bank	253.00	2.33
14.	Dena Bank	4.75	0.04
15.	Indian Bank	385.20	3.55
16.	Indian Overseas Bank	1550.16	14.29
17.	New Bank of India	---	---
18.	Punjab National Bank	43.70	0.40
19.	Punjab and Sind Bank Jaipur	5.80	0.05
20.	Syndicate Bank	286.25	2.64
21.	Union Bank of India	160.15	1.48

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
22.	United Bank of India	---	---
23.	United Commercial Bank	70.25	0.65
24.	Vijaya Bank	22.00	0.20
25.	Bank of Madura Ltd.	79.70	0.73
26.	Bank of Tamil Nadu Ltd.	36.40	0.34
27.	Bank of Thanjavur Ltd.	19.50	0.18
28.	Bharat Overseas Bank Ltd.	---	---
29.	Catholic Syrian Bank	73.70	0.68
30.	Dhanalakshmi Bank Ltd.	19.40	0.18
31.	Federal Bank	8.45	0.08
32.	Karnataka Bank	---	---
33.	Karur Vysya Bank	126.99	1.17
34.	City Union Bank Ltd.	6.15	0.06
35.	Lakshmi Vilas Bank Ltd.	75.10	0.69
36.	Lord Krishna Bank	---	---
37.	Nedungadi Bank	5.70	0.05
38.	Sangli Bank	---	---
39.	South Indian Bank Ltd.	96.67	0.89
40.	T.N. Mercandile Bank Ltd.	21.40	0.20
41.	Vijays Bank Ltd.	29.40	0.27
42.	Coimbatore Central Co-operative Bank	2998.70	27.65
43.	City Co-operative Bank	2.00	0.18

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
44.	Tamil Nadu co-operative SLD. Bank	506.75	4.67
45.	TICC	---	---
	Grand Total	10845.05	100.00

Source: DCP Document 1988 - 90.

Canara Bank Divisional Office, Coimbatore.

It is clear from the table that four out of 45 banks namely state bank of India, Canara bank, Indian Overseas bank, and Central Co-operative bank are allotted seventy percent of the total outlay of which the city Co-operative bank alone gets a share of 27 percent. One of the objectives of bank nationalisation was to direct the flow of credit to agriculture, and the highest share of the Co-operative sector shows that this sector plays a vital role in meeting the credit requirements of the agricultural sector. The coverage of commercial banks is mostly on the small scale and service sectors and large and medium farmers. The review of the studies on the viability of banking sector has revealed that the credit requirements of the small and marginal farmers are met mostly by the cooperative banks when compared to the commercial banks.

The bankwise details of the share of outlay to the small scale sector are presented in Table 4.3.

TABLE 4.3

**BANK WISE ALLOCATION OF OUTLAY TO SMALL SCALL SECTOR
UNDER DCP 1988-90**

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
1.	State Bank of India	2387.23	17.29
2.	State Bank of Bikanir & Jaipur	150.98	1.08
3.	State Bank of Hyderabad	17.96	0.13
4.	State Bank of Mysore	30.45	0.22
5.	State Bank of Trivancore	124.05	0.89
6.	Allahabad Bank	18.51	0.13
7.	Andhra Bank	111.75	0.80
8.	Bank of Baroda	291.20	2.09
9.	Bank of India	206.97	1.48
10.	Bank of Maharashtra	49.85	0.36
11.	Canara Bank	2123.99	15.23
12.	Central Bank of India	311.26	21.33
13.	Corporation Bank	155.70	1.12
14.	Dena Bank	33.80	0.24
15.	Indian Bank	929.10	6.66
16.	Indian Overseas Bank	1663.69	11.93
17.	New Bank of India	5.50	0.04
18.	Punjab National Bank	300.005	2.15
19.	Punjab and Sind Bank Jaipur	14.65	0.11
20.	Syndicate Bank	442.80	3.18

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
21	Union Bank of India	157.35	1.13
22.	United Bank of India	23.60	0.17
23.	United Commercial Bank	37.15	0.27
24.	Vijaya Bank	40.00	0.29
25.	Bank of Madura Ltd.	123.20	0.88
26.	Bank of Tamil Nadu Ltd.	65.90	0.47
27.	Bank of Thanjavur Ltd.	45.10	0.32
28.	Bharat Overseas Bank Ltd.	24.00	0.17
29.	Catholic Syrian Bank	180.50	1.29
30.	Dhanalakshmi Bank Ltd.	12.85	0.09
31.	Federal Bank	42.50	0.30
32.	Karnataka Bank	44.35	0.32
33.	Karur Vysya Bank	161.51	1.16
34.	City Union Bank Ltd.	68.15	0.49
35.	Lakshmi Vilas Bank Ltd.	133.50	0.96
36.	Lord Krishna Bank	8.00	0.06
37.	Nedungadi Bank	22.80	0.16
38.	Sangli Bank	4.05	0.03
39.	South Indian Bank Ltd.	276.00	1.98
40.	T.N. Mercandile Bank Ltd.	62.50	0.45
41.	Vijays Bank Ltd.	38.50	0.28
42.	Coimbatore Central Co-operative Bank	2.00	0.01
43.	City Co-operative Bank	98.35	0.71

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
44.	Tamil Nadu co-operative SLD. Bank	---	---
45.	TICC	2902.40	20.82
	Grand Total	13943.75	100.00

Source: DCP Document 1988 - 90.

Canara Bank Divisional Office, Coimbatore.

The table reveals the following facts:

1. Of the total outlay to SSI sector, the state bank, Indian overseas bank, and the Canara bank provides 44 percent and all the other bank's share is 56 percent. One of the objectives of the new industrial policy is to promote the SSI sector which can solve the burning problem of unemployment in India. Coimbatore district is one of the districts in Tamil Nadu where industrial activities are thriving. The commercial banks have an important role to play in the development of the SSI sector because the cooperatives concentrate on the direct finances to agriculture and allied sectors. The DIC of Coimbatore identifies the viable small industries, and this is considered while arriving outlay allocation to SSI sector. Taking into account the need for modernising the rural and cottage industries, the outlays are assessed in consultation with the DIC. The outlay allocation of the banks to service sector is furnished in table 4.4.

TABLE 4.4

BANKWISE ALLOCATION OF OUTLAY UNDER SERVICE SECTOR DCP - 1988-90

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
1.	State Bank of India	869.00	12.06
2.	State Bank of Bikanir & Jaipur	32.82	0.46
3.	State Bank of Hyderabad	27.84	0.39
4.	State Bank Mysore	40.50	0.56
5.	State Bank of Trivancore	108.77	1.51
6.	Allahabad Bank	39.70	0.55
7.	Andhra Bank	12.66	0.18
8.	Bank of Baroda	258.55	3.59
9.	Bank of India	181.13	2.51
10.	Bank of Maharashtra	27.100	0.38
11.	Canara Bank	1244.66	17.27
12.	Central Bank of India	172.31	2.39
13.	Corporation Bank	186.30	2.58
14.	Dena Bank	26.50	0.37
15.	Indian Bank	394.20	5.47
16.	Indian Overseas Bank	814.65	11.30
17.	New Bank of India	12.35	(0.17)
18.	Punjab National Bank	12.50	0.17
19.	Punjab and Sind Bank Jaipur	10.25	0.14
20.	Syndicate Bank	455.75	6.32
21.	Union Bank of India	157.25	2.18

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
22.	United Bank of India	26.50	0.37
23.	United Commercial Bank	35.35	0.49
24.	Vijaya Bank	26.25	0.36
25.	Bank of Madura Ltd.	100.40	1.39
26.	Bank of Tamil Nadu Ltd.	34.40	0.48
27.	Bank of Thanjavur Ltd.	51.40	0.71
28.	Bharat Overseas Bank Ltd.	17.55	0.24
29.	Catholic Syrian Bank	42.20	0.59
30.	Dhanalakshmi Bank Ltd.	9.90	0.14
31.	Federal Bank	17.75	0.25
32.	Karnataka Bank	7.00	0.10
33.	Karur Vysya Bank	107.00	1.48
34.	City Union Bank Ltd.	44.70	0.62
35.	Lakshmi Vilas Bank Ltd.	80.70	1.12
36.	Lord Krishna Bank	7.10	0.10
37.	Nedungadi Bank	10.25	0.14
38.	Sangli Bank	4.00	0.06
39.	South Indian Bank Ltd.	130.36	1.81
40.	T.N. Mercandile Bank Ltd.	83.15	1.15
41.	Vijays Bank Ltd.	35.00	0.49
42.	Coimbatore Central Co-operative Bank	7.30	0.10
43.	City Co-operative Bank	705.55	9.79

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
44.	Tamil Nadu co-operative SLD. Bank	---	---
45.	TICC	539.48	7.48
	Grand Total	7208.08	100.00

Source: DCP Document 1988 - 90.

Canara Bank Divisional Office, Coimbatore.

The service sector includes small road transport corporations, retail trade, professional and self employed consumption loan education and housing to weaker sections. Like the other two priority sectors the three banks, State Bank of India, Indian overseas Bank and Canara bank take a share of 40% of the outlay to the service sector. The need for service sector is increasing day by day and hence the banks in the urban areas are to concentrate on the development of service sector in this district.

In general the lead bank, state bank of India, Indian overseas and the city cooperative bank take a lead in the outlay allocation of the DCP 1988 - 90. The outlay allocation is arrived on the basis of the past performance of the financial institutions and the performance and credit requirements of the sectors.

The outlay allocation of banks to all sectors under DCP 1988 - 90 are presented in Table 4.5.

TABLE 4.5

BANKWISE ALLOCATION OF OUTLAY UNDER DCP - ALL SECTORS 1988-90.

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
1.	State Bank of India	4697.00	14.7
2.	State Bank of Bikanir & Jaipur	185.4	0.58
3.	State Bank of Hyderabad	45.8	0.14
4.	State Bank Mysore	70.95	1.22
5.	State Bank of Trivancore	270.05	0.84
6.	Allahabad Bank	89.15	1.28
7.	Andhra Bank	125.05	0.39
8.	Bank of Baroda	934.25	2.9
9.	Bank of India	557.25	1.74
10.	Bank of Maharashtra	98.2	0.3
11.	Canara Bank	5013.25	15.7
12.	Central Bank of India	709.75	2.2
13.	Corporation Bank	595.0	1.86
14.	Dena Bank	65.05	0.2
15.	Indian Bank	1708.5	5.3
16.	Indian Overseas Bank	4028.55	12.6
17.	New Bank of India	17.85	0.5
18.	Punjab National Bank	356.3	1.1
19.	Punjab and Sind Bank Jaipur	30.7	0.09
20.	Syndicate Bank	1184.8	3.7
21.	Union Bank of India	474.75	1.5

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
22.	United Bank of India	50.1	0.16
23.	United Commercial Bank	142.75	0.45
24.	Vijaya Bank	88.25	0.27
25.	Bank of Madura Ltd.	303.3	0.95
26.	Bank of Tamil Nadu Ltd.	136.7	0.43
27.	Bank of Thanjavur Ltd.	116.0	0.36
28.	Bharat Overseas Bank Ltd.	41.6	0.13
29.	Catholic Syrian Bank	296.4	0.93
30.	Dhanalakshmi Bank Ltd.	42.15	0.13
31.	Federal Bank	68.7	0.21
32.	Karnataka Bank	51.35	0.16
33.	Karur Vysya Bank	395.5	1.24
34.	City Union Bank Ltd.	119.0	0.37
35.	Lakshmi Vilas Bank Ltd.	289.3	0.9
36.	Lord Krishna Bank	29.9 (15.1)	0.1
37.	Nedungadi Bank	38.75	0.11
38.	Sangli Bank	8.05	0.02
39.	South Indian Bank Ltd.	503.03	1.57
40.	T.N. Mercandile Bank Ltd.	167.05	0.52
41.	Vijays Bank Ltd.	102.9	0.32
42.	Coimbatore Central Co-operative Bank	3008.0	10.1
43.	City Co-operative Bank	805.9	2.5

S.No.	Name of the Banks	Outlay (Rs. in Lacs)	Percentage
44.	Tamil Nadu co-operative SLD. Bank	506.75	1.58
45.	TICC	3441.88	10.8

The plan outlay allocation to all priority sectors/banks as given in table 4.5 reveals that the four leading banks in Coimbatore district namely Canara bank, State bank of India, Indian Overseas bank and the Cooperative bank have a share of 63% of the total financial credit. The outlay allocation to the various banks in the district are made on the basis of resource mobilisation and financial discipline of the banks. These above mentioned banks have adequate financial resources as assessed by the planning machinery in the district.

The outlay allocation under DCP for the 21 blocks and Coimbatore corporation is given in table 4.6.

TABLE 4.6
BLOCKWISE/SECTORWISE ALLOCATION OF OUTLAY UNDER DCP
1988-90. (Rs. in Lacs)

S.No.	Name of the blocks	Agricultural sector	Small scale Industries	Service sector	Total
1.	ANNUR	610.17 (5.62)	262.89 (1.89)	118.03 (1.64)	991.09 (3.1)
2.	ANAMALAI	601.86 (5.55)	97.68 (0.70)	54.72 (0.76)	754.26 (2.36)
3.	AVANASHI	776.32 (7.15)	649.57 (4.66)	205.73 (2.85)	1631.62 (5.09)
4.	GUDIMANGALAM	521.90 (4.90)	60.81 (0.44)	59.48 (0.83)	642.19 (2)
5.	KARAMADAI	628.18 (5.79)	124.95 (0.90)	492.22 (6.83)	1245.35 (3.9)
6.	KINATHUKADAVU	439.06 (4.05)	139.47 (1.00)	57.70 (0.80)	636.30 (1.91)

S.No.	Name of the blocks	Agricultural sector	Small scale Industries	Service sector	Total
7.	MADATHUKULAM	481.78 (4.44)	19.38 (0.14)	46.17 (0.64)	547.33 (1.7)
8.	MADUKKARAI	434.58 (4.00)	185.54 (1.33)	78.07 (1.08)	698.29 (2.18)
9.	PALLADAM	499.16 (4.60)	463.93 (3.33)	143.00 (1.98)	1106.09 3.45
10.	P.N.PALAYAM	564.05 (5.20)	219.61 (1.58)	169.88 (2.36)	953.54 2.98
11.	PERUR	405.26 (3.73)	338.98 (2.43)	102.08 (1.42)	846.32 (2.64)
12.	POLLACHI (N)	512.29 (4.72)	44.30 (33.17)	51.45 (0.71)	608.04 (1.9)
13.	POLLACHI (S)	639.19 (5.89)	529.79 (3.80)	346.55 (4.81)	1515.53 (4.7)
14.	PONGALUR	367.60 (3.39)	63.00 (0.45)	54.72 (0.79)	485.32 (1.5)
15.	S.S.KULAM	370.60 (3.42)	55.42 (0.40)	56.78 (0.79)	482.80 (1.5)

S.No.	Name of the blocks	Agricultural sector	Small scale Industries	Service sector	Total
16.	SULTANPET	411.10 (3.79)	52.56 (0.38)	81.11 (1.13)	544.77 (1.7)
17.	SULUR	508.64 (4.69)	481.50 (3.45)	103.68 (1.44)	1093.82 (3.4)
18.	THONDAMMUTHUR	529.98 (4.88)	594.98 (0.47)	1792.14 (1.95)	720.24 (2.3)
19.	TIRUPPUR	594.98 (5.48)	1792.14 (12.85)	720.24 (9.99)	3107.36 (9.7)
20.	UDUMALPET	939.47 (8.66)	523.26 (3.75)	196.27 (2.72)	1659.00 (15.2)
21.	VALPARAI	14.88 (0.14)	26.69 (0.0003)	89.96 (1.25)	131.53 (0.003)
22.	COIMBATORE CORPORATION	---	7746.81 (55.56)	3839.69 (53.27)	11586.50 (3.6)
	GRAND TOTAL	10851.05	13943.25	7208.08	32002.38

Figures in brackets indicate percentage to column totals.

Source: DCP Document 1988 - 90.
Canara Bank Divisional Office, Coimbatore.

It is evident from the table that the blocks, Tirupur, Udumalpet, Pollachi and Coimbatore corporation which are the industrial belts of the district, get a major share of the total outlay (20%). This may be due to the infrastructure facilities and the location of small and cottage industries in the blocks. The unbanked and under banked areas are getting low percentage share in the total outlay.

Regarding the sectoral outlay allocation, Annur, Avinashi, Anamalai and Tirupur are receiving greater attention in the case of agricultural sector and Tirupur gets a major share for both agricultural and SSI sector. The Coimbatore corporation receives the entire plan outlay only for the SSI and service sectors.

The details of the percentage share of sectors under DCP are given in table 4.7

Table 4.7

BLOCKWISE / SECTORWISE PERCENTAGE SHARE OF
OUTLAY UNDER DCP 1988 - 90.

BLOCK	AGRICULTURE	SSI SECTOR	SERVICE SECTOR
1.	61.57	26.53	11.9
2.	79.79	12.95	7.26
3.	47.50	39.81	12.69
4.	81.27	9.47	9.26
5.	50.44	10.03	39.53
6.	69.00	21.92	9.08
7.	88.02	3.54	8.44
8.	62.24	26.58	11.18
9.	45.13	41.94	12.93
10.	59.15	23.03	17.82
11.	47.88	40.06	12.06
12.	84.25	7.29	8.46
13.	42.18	34.96	22.87
14.	75.74	12.98	11.28
15.	76.75	11.49	11.76
16.	75.46	9.65	14.88
17.	46.5	44.02	9.40

BLOCK	AGRICULTURE	SSI SECTOR	SERVICE SECTOR
18.	72.07	17.82	19.10
19.	19.15	57.67	23.18
20.	56.10	32.08	11.83
21.	11.31	20.29	68.4
22.	--	66.8	33.2

Source: Computed from data on Outlay - DCP Document 1988-90.

The analysis of the table reveals the following facts:

1. Eighteen out of 21 blocks get a share of more than 50 percent of the outlay allocation. Eight blocks have a share of 70% in the total outlay. For deployment of bank funds, government of India and RBI have laid down various directives and stipulated certain norms to achieve the national goals set. One of the lending norms now in operation is the provision of more than 40% of total lending to priority sectors.
2. The share of service sector is high with 39.5 percent for Karamadai block. It is one of the nearest marketing centres for agricultural commodities, and also a place where servicing functions are undertaken relating to the marketing of agricultural products.
3. The share of SSI sector in the plan outlay allocation is more with 66% in coimbatore corporation and 57.7% in Tirupur block.

3. BANKWISE/SECTORWISE PERFORMANCE UNDER AAP:

Annual action plan- AAP 1980, envisages a total outlay of Rs129.41 crores, the agricultural sector shares a major allocation of nearly 52 percent. The performance of AAP both blockwise and sectorwise is analysed in this section. The shares allocated to the 21 blocks for the three sectors are furnished in table 4.8.

TABLE 4.8

BLOCKWISE/SECTORWISE ALLOCATION OF OUTLAY UNDER AAP 1988. (Rs. in Lacs)

S.No.	Name of the blocks	Agricultural sector	Small scale Industries	Service sector	Total
1.	ANNUR	382.03 (70.40)	77.32 (15.40)	40.70 (8.14)	500.05
2.	ANAMALAI	374.27 (88.84)	28.14 (6.08)	18.87 (4.48)	421.28
3.	AVANASHI	497.60 (65.51)	191.05 (25.15)	70.94 (9.34)	759.59
4.	GUDIMANGALAM	312.47 (88.61)	19.65 (5.57)	20.51 (5.87)	352.63
5.	KARAMADAI	384.12 (65.04)	36.75 (6.22)	169.73 (28.73)	590.60
6.	KINATHUKADAVU	275.39 (81.88)	41.02 (12.20)	19.92 (5.92)	336.33
7.	MADATHUKULAM	312.12 (93.52)	5.70 (1.71)	15.92 (4.71)	333.74

S.No.	Name of the blocks	Agricultural sector	Small scale Industries	Service sector	Total
8.	MADUKKARAI	258.71 (76.04)	54.60 (16.05)	26.92 (7.92)	340.23
9.	PALLADAM	214.56 (53.61)	136.45 (34.10)	49.31 (12.32)	400.32
10.	P.N.PALAYAM	308.89 (71.49)	64.59 (14.95)	58.58 (13.56)	432.06
11.	PERUR	199.77 (59.69)	99.70 (29.79)	35.20 (10.53)	334.67
12.	POLLACHI (N)	302.12 (90.76)	13.03 (3.91)	17.74 (5.33)	332.89
13.	POLLACHI (S)	362.18 (56.89)	155.82 (4.44)	119.50 (8.75)	637.50
14.	PONGALUR	221.95 (85.58)	18.53 (7.14)	18.87 (7.28)	259.35
15.	S.S.KULAM	200.19	16.30	19.58	236.07
16.	SULTANPET	233.78 (84.33)	15.46 (5.58)	27.97 (10.09)	277.21

S.No.	Name of the blocks	Agricultural sector	Small scale Industries	Service sector	Total
17.	SULUR	293.95 (62.37)	141.62 (30.05)	35.75 (7.59)	471.32
18.	THONDAMMUTHUR	299.68 (61.61)	19.08 (5.96)	48.44 (13.19)	367.20
19.	TIRUPPUR	284.96 (26.87)	527.10 (49.71)	248.36 (63.42)	1060.42
20.	UDUMALPET	631.71 (74.02)	153.90 (18.03)	67.78 (7.94)	853.39
21.	VALPARAI	4.65 (10.68)	7.85 (18.04)	31.02 (71.28)	43.52
22.	COIMBATORE CORPORATION	---	2276.71 (55.56)	1324.03 (53.27)	3600.74 (3.6)
	GRAND TOTAL	10851.05	13943.25	7208.08	32002.38

Figures in brackets indicate percentage to row totals.

Source: AAP Document 1988.

Canara Bank Divisional Office, Coimbatore.

It is clear from the table that agricultural sector receives more than 75% of the annual disbursements in all the blocks except Tirupur and Valparai, Palladam and Perur blocks.

Tirupur block gets the highest share of 43% to SSI sector because of the concentration of hosiery units in this block. In the coimbatore corporation, the total disbursement of loans is only for the SSI sector and the service sector.

Being the hill area, the Valparai block receives only 43.52 lacs of which 71% of loans is distributed to the service sector. In general Tirupur block has a highest share in the total disbursement followed by Avinashi and Pollachi blocks. The bankwise performance under AAP in terms of targets and achievements are presented in table 4.9

TABLE 4.9
 BANK WISE PERFORMANCE UNDER AAP 1988.
 - AGRICULTURAL SECTOR (Rs. in lacs)

S.No.	Name of the Banks	Target	Achievement
1.	State Bank of India	1054.57 [16.59]	1406.59 [21.09]
2.	State Bank of Bikanir & Jaipur	0.50 [00.39]	-----
3.	State Bank of Hyderabad	----	-----
4.	State Bank Mysore	----	-----
5.	State Bank of Trivancore	22.40 [0.35]	11.54 [0.17]
6.	Allahabad Bank	18.20 [0.29]	27.66 [0.41]
7.	Andhra Bank	0.25 [0.0039]	----
8.	Bank of Baroda	226.70 [3.57]	151.35 [2.27]
9.	Bank of India	99.51 [1.57]	77.33 [1.16]
10.	Bank of Maharashtra	12.50 [0.19]	9.79 [0.15]
11.	Canara Bank	1085.11 [17.07]	915.12 [13.72]
12.	Central Bank of India	133.05 [2.09]	137.16 [2.06]
13.	Corporation Bank	148.83 [2.34]	52.21 [0.78]
14.	Dena Bank	2.75 [0.04]	6.77 [0.09]
15.	Indian Bank	256.05 [4.03]	261.01 [3.91]

S.No.	Name of the Banks	Target	Achievement
16.	Indian Overseas Bank	1029.51 [16.19]	728.03 [10.92]
17.	New Bank of India	----	----
18.	Punjab National Bank	25.70 [0.40]	71.10 [1.07]
19.	Punjab and Sind Bank Jaipur	3.40 [0.05]	3.34 [0.05]
20.	Syndicate Bank	197.81 [3.11]	193.05 [2.89]
21.	Union Bank of India	94.21 [1.48]	78.17 [1.17]
22.	United Bank of India	----	0.09 [0.003]
23.	United Commercial Bank	41.31 [0.65]	30.56 [0.40]
24.	Vijaya Bank	13.00 [0.20]	16.20 [0.24]
25.	Bank of Madura Ltd.	46.88 [.74]	55.67 [0.83]
26.	Bank of Tamil Nadu Ltd.	21.40 [0.34]	4.88 [0.07]
27.	Bank of Thanjavur Ltd.	11.57 [0.18]	2.77 [0.04]
28.	Bharat Overseas Bank Ltd.	----	37.50 [0.01]
29.	Catholic Syrian Bank	43.37 [0.68]	17.08 [0.26]
30.	City Union Bank Ltd.	3.85 [0.06]	7.39 [0.11]
31.	Dhanalakshmi Bank Ltd.	11.40 [0.18]	0.10 [0.0015]
32.	Federal Bank	4.97 [0.08]	3.12 [0.05]

S.No.	Name of the Banks	Target	Achievement
33.	Karnataka Bank	----	----
34.	Karur Vysya Bank	79.20 [1.25]	114.42 [1.72]
35.	Lakshmi Vilas Bank Ltd.	44.20 [0.69]	27.62 [0.41]
36.	Lord Krishna Bank	----	0.10 [0.0014]
37.	Nedungadi Bank	3.35 [0.05]	0.83 [0.01]
38.	Sangli Bank	----	----
39.	South Indian Bank Ltd.	78.70 [1.24]	145.04 [2.17]
40.	T.N. Mercandile Bank Ltd.	12.63 [0.19]	6.94 [0.10]
41.	Vijays Bank Ltd.	17.33 [0.27]	28.80 [0.43]
42.	Coimbatore Central Co-operative Bank	1293.40 [20.35]	1641.05 [24.61]
43.	City Co-operative Bank	0.30	----
44.	Tamil Nadu co-operative SLD. Bank	217.19 [0.004]	399.01 [5.98]
45.	TICC	----	----
	Grand Total	6355.10	6688.79

Figures in brackets indicate percentages to column totals.

Source: AAP Document 1988 - 90.

Canara Bank Divisional Office, Coimbatore.

It is evident from the table that the agricultural sector, the achievement outstripped the target by 105 percent. The outlay allocation of more than 50 percent to the SBI, Canara bank and Indian overseas bank was not fully achieved in Canara bank and Indian Overseas Bank. In absolute terms, the three banks take a lead in achievements also.

A similar trend is observed in the case of achievement in the SSI sector. The share of SBI in the total achievement of outlay disbursement is high with 25.3% outstripping the target. But the Canara bank and IOB did not show a satisfactory performance in relation to the financial responsibility assigned in the DCP outlay allocation. In general the achievement in the SSI sector exceeded the target by 114.8%. The targets and achievements of SSI sector are given in table 4.10

TABLE 4.10
BANKWISE PERFORMANCE UNDER AAP 1988 -SERVICE SECTOR
(RS IN LACS)

S.No.	Name of the Banks	Target	Achievement
1.	State Bank of India	647.11 [15.68]	1199.44 [25.31]
2.	State Bank of Bikanir & Jaipur	63.20 [1.53]	224.81 [4.74]
3.	State Bank of Hyderabad	10.00 [0.24]	16.80 [0.35]
4.	State Bank Mysore	13.00 [0.31]	24.70 [0.52]
5.	State Bank of Trivancore	42.62 [1.03]	105.64 [2.23]
6.	Allahabad Bank	4.30 [0.10]	21.97 [0.46]
7.	Andhra Bank	46.20 [1.12]	73.21 [1.54]
8.	Bank of Baroda	71.10 [1.72]	37.42 [0.79]
9.	Bank of India	68.40 [1.66]	76.59 [1.62]
10.	Bank of Maharashtra	14.74 [0.36]	3.25 [0.07]
11.	Canara Bank	545.39 [13.21]	307.24 [6.48]
12.	Central Bank of India	98.30 [2.38]	128.61 [2.71]
13.	Corporation Bank	28.14 [0.68]	6.16 [0.13]
14.	Dena Bank	10.00 [0.24]	18.84 [0.39]

S.No.	Name of the Banks	Target	Achievement
15.	Indian Bank	326.49 [7.89]	533.02 [11.25]
16.	Indian Overseas Bank	410.17 [9.94]	413.25 [8.72]
17.	New Bank of India	3.00 [0.07]	----
18.	Punjab National Bank	116.00 [2.81]	385.21 [8.13]
19.	Punjab and Sind Bank Jaipur	4.80 [0.12]	3.75 [0.08]
20.	Syndicate Bank	142.76 [3.46]	128.12 [2.70]
21.	Union Bank of India	44.87 [1.09]	31.94 [0.07]
22.	United Bank of India	7.00 [0.17]	1.92 [0.04]
23.	United Commercial Bank	11.00 [0.27]	0.45 [0.009]
24.	Vijaya Bank	14.32 [0.35]	1.08 [0.02]
25.	Bank of Madura Ltd.	39.47 [0.96]	55.70 [1.18]
26.	Bank of Tamil Nadu Ltd.	26.90 [0.65]	19.20 [0.41]
27.	Bank of Thanjavur Ltd.	16.30 [0.39]	33.88 [0.71]
28.	Bharat Overseas Bank Ltd.	11.00 [0.27]	1.00 [0.02]
29.	Catholic Syrian Bank	70.16 [1.69]	89.20 [1.88]
30.	City Union Bank Ltd.	29.10 [0.71]	70.10 [1.48]

S.No.	Name of the Banks	Target	Achievement
31.	Dhanalakshmi Bank Ltd.	3.80 [0.09]	-----
32.	Federal Bank	12.60 [0.31]	4.92 [0.10]
33.	Karnataka Bank	20.00 [0.48]	37.36 [0.79]
34.	Karur Vysya Bank	51.20 [1.24]	88.73 [1.87]
35.	Lakshmi Vilas Bank Ltd.	39.50 [0.96]	21.83 [0.46]
36.	Lord Krishna Bank	2.50 [0.06]	-----
37.	Nedungadi Bank	7.65 [0.19]	34.54 [0.73]
38.	Sangli Bank	3.00 [0.07]	19.10 [0.40]
39.	South Indian Bank Ltd.	85.10 [2.06]	99.84 [2.11]
40.	T.N. Mercandile Bank Ltd.	18.50 [0.45]	77.56 [1.64]
41.	Vijaya Bank Ltd.	11.66 [0.28]	2.07 [0.04]
42.	Coimbatore Central Co-operative Bank	0.60 [0.01]	-----
43.	City Co-operative Bank	29.10 [0.71]	7.54 [0.16]
44.	Tamil Nadu co-operative SLD. Bank	-----	-----
45.	TICC	907.05 [21.98]	333.03 [7.04]
	Grand Total	4127.12	4739.61

Figures in brackets indicate percentages to column totals.

Source: AAP Document 1988

The performance of the banks in the service sector is not satisfactory as the achievement is less than the target. The twin objectives of all our national economic policies of increasing agricultural production and employment generation through appropriate development strategy are reflected in the district level credit plan. The banking sector is more concerned with the development of agriculture and SSI sector in the district when compared to the service sector. The bank wise performance under AAP for the service sector is furnished in table 4.11.

The bank wise target and achievement of all sectors under AAP are presented in table 4.12.

TABLE 4.11

BANK WISE PERFORMANCE UNDER AAP 1988

- SERVICE SECTOR (Rs. in Lacs)

S.No.	Name of the Banks	Target	Achievement
1.	State Bank of India	245.44 [9.98]	478.10 [20.66]
2.	State Bank of Bikanir & Jaipur	11.20 [0.002]	4.29 [10.19]
3.	State Bank of Hyderabad	9.40 [0.38]	1.66 [0.07]
4.	State Bank Mysore	16.40 [0.67]	4.86 [0.21]
5.	State Bank of Trivancore	43.75 [1.78]	30.68 [1.33]
6.	Allahabad Bank	13.55 [0.55]	5.00 [0.22]
7.	Andhra Bank	5.26 [0.21]	7.94 [0.34]
8.	Bank of Baroda	78.01 [3.17]	28.80 [1.24]
9.	Bank of India	61.82 [2.51]	45.92 [1.98]
10.	Bank of Maharashtra	13.80 [0.56]	4.52 [0.19]
11.	Canara Bank	390.37 [15.89]	203.41 [8.79]
12.	Central Bank of India	58.81 [2.39]	36.05 [1.56]
13.	Corporation Bank	63.58 [2.59]	20.21 [0.87]
14.	Dena Bank	14.30 [0.58]	1.74 [0.08]

S.No.	Name of the Banks	Target	Achievement
15.	Indian Bank	117.47 [4.78]	143.09 [6.18]
16.	Indian Overseas Bank	209.78 [8.53]	82.18 [3.55]
17.	New Bank of India	4.90	0.34
18.	Punjab National Bank	4.33 [0.18]	12.26 [0.53]
19.	Punjab and Sind Bank Jaipur	5.20 [0.21]	8.49 [0.37]
20.	Syndicate Bank	138.48 [5.63]	70.83 [3.06]
21.	Union Bank of India	53.67 [2.18]	59.33 [2.56]
22.	United Bank of India	14.10 [0.57]	2.51 [0.11]
23.	United Commercial Bank	6.43 [0.26]	1.37 [0.06]
24.	Vijaya Bank	8.96 [0.30]	4.91 [0.20]
25.	Bank of Madura Ltd.	44.98 [1.83]	28.75 [1.24]
26.	Bank of Tamil Nadu Ltd.	14.00 [0.57]	0.58 [0.03]
27.	Bank of Thanjavur Ltd.	23.23 [0.90]	33.67 [1.45]
28.	Bharat Overseas Bank Ltd.	9.50 [0.39]	2.99 [0.13]
29.	Catholic Syrian Bank	16.25 [0.66]	14.06 [0.70]
30.	City Union Bank Ltd.	22.31 [0.91]	15.32 [0.006]
31.	Dhanalakshmi Bank Ltd.	3.54 [0.14]	-----

S.No.	Name of the Banks	Target	Achievement
32.	Federal Bank	11.74 [0.48]	4.46 [0.19]
33.	Karnataka Bank	3.60 [0.15]	2.44 [0.11]
34.	Karur Vysya Bank	38.78 [1.58]	47.56 [2.05]
35.	Lakshmi Vilas Bank Ltd.	43.26 [1.76]	22.60 [0.98]
36.	Lord Krishna Bank	4.30 [0.17]	----
37.	Nedungadi Bank	6.00 [0.24]	9.06 [0.39]
38.	Sangli Bank	0.60 [0.02]	2.00 [0.09]
39.	South Indian Bank Ltd.	52.12 [2.11]	36.05 [1.56]
40.	T.N. Mercandile Bank Ltd.	43.12 [1.76]	14.66 [0.63]
41.	Vijays Bank Ltd.	15.90 [0.65]	13.75 [0.59]
42.	Coimbatore Central Co-operative Bank	1.63 [0.07]	17.76 [0.77]
43.	City Co-operative Bank	299.00 [12.16]	357.54 [15.45]
44.	Tamil Nadu co-operative SLD. Bank	----	----
45.	TICC	716.30 [29.13]	332.89 [0.14]
	Grand Total	2458.79	2314.43

Figures in brackets indicate percentages to column totals.

Source: AAP Document 1988 - 90.

TABLE 4.12

BANK WISE PERFORMANCE UNDER AAP 1988 - ALL SECTORS (Rs. in Lacs)

S.No.	Name of the Banks	Target	Achievement
1.	State Bank of India	1947.12 [15.05]	3084.13 [22.64]
2.	State Bank of Bikanir & Jaipur	74.90 [0.58]	229.10 [1.68]
3.	State Bank of Hyderabad	19.40 [0.15]	18.46 [0.14]
4.	State Bank Mysore	29.40 [0.23]	29.56 [0.22]
5.	State Bank of Trivancore	108.97 [0.84]	147.75 [1.08]
6.	Allahabad Bank	36.05 [0.28]	54.63 [0.40]
7.	Andhra Bank	51.71 [0.39]	81.15 [0.59]
8.	Bank of Baroda	375.81 [2.90]	217.47 [1.59]
9.	Bank of India	229.73 [1.78]	199.83 [1.47]
10.	Bank of Maharashtra	41.04 [0.32]	17.56 [0.13]
11.	Canara Bank	2021.17 [15.62]	1425.77 [10.47]
12.	Central Bank of India	290.16 [2.24]	301.82 [2.22]
13.	Corporation Bank	240.55 [1.86]	78.58 [0.58]
14.	Dena Bank	27.05 [0.21]	26.76 [0.19]
15.	Indian Bank	699.01 [12.75]	937.12 [0.09]

S.No.	Name of the Banks	Target	Achievement
16.	Indian Overseas Bank	1649.48 [12.75]	1223.46 [0.09]
17.	New Bank of India	7.90 [0.06]	0.34 [0.002]
18.	Punjab National Bank	146.03 [1.13]	468.60 [3.44]
19.	Punjab and Sind Bank Jaipur	13.40 [0.10]	15.58 [0.11]
20.	Syndicate Bank	479.05 [3.70]	392.00 [2.88]
21.	Union Bank of India	192.75 [1.49]	169.44 [1.24]
22.	United Bank of India	21.10 [0.16]	4.52 [0.03]
23.	United Commercial Bank	58.74 [0.45]	32.38 [0.24]
24.	Vijaya Bank	36.28 [0.28]	21.99 [0.16]
25.	Bank of Madura Ltd.	131.33 [1.01]	140.12 [1.03]
26.	Bank of Tamil Nadu Ltd.	62.32 [0.48]	24.66 [0.18]
27.	Bank of Thanjavur Ltd.	50.10 [0.39]	70.32 [0.52]
28.	Bharat Overseas Bank Ltd.	20.50 [0.10]	41.49 [0.30]
29.	Catholic Syrian Bank	129.78 [1.00]	120.34 [0.88]
30.	City Union Bank Ltd.	55.26 [0.43]	92.81 [0.68]
31.	Dhanalakshmi Bank Ltd.	18.74 [0.14]	0.10 [0.007]
32.	Federal Bank	29.31 [0.23]	12.50 [0.0009]

S.No.	Name of the Banks	Target	Achievement
33.	Karnataka Bank	23.60 [0.18]	39.80 [0.29]
34.	Karur Vysya Bank	169.18 [1.31]	250.71 [1.84]
35.	Lakshmi Vilas Bank Ltd.	126.96 [0.98]	72.05 [0.53]
36.	Lord Krishna Bank	6.80 [0.05]	0.10 [0.0007]
37.	Nedungadi Bank	17.00 [0.13]	44.43 [0.33]
38.	Sangli Bank	3.60 [0.03]	21.10 [0.15]
39.	South Indian Bank Ltd.	215.90 [1.67]	280.93 [2.06]
40.	T.N. Mercandile Bank Ltd.	74.37 [0.57]	99.16 [0.73]
41.	Vijays Bank Ltd.	44.89 [0.35]	44.62 [0.35]
42.	Coimbatore Central Co-operative Bank	1295.63 [10.01]	1658.81 [12.18]
43.	City Co-operative Bank	328.40 [2.54]	365.08 [2.68]
44.	Tamil Nadu co-operative SLD. Bank	217.19 [1.68]	399.01 [2.93]
45.	TICC	1123.35 [8.68]	666.57 [2.93]
	Grand Total	129211.01	13622.83

Figures in brackets indicate percentages to column totals.

Source: AAP Document 1988 .

Canara Bank Divisional Office, Coimbatore.

The table reveals that the performance of the state bank of India is satisfactory, it exceeded the target by 158 percent and has a share of 22 % in the total disbursement. In 50 % of the banks the achievement surpassed the targets. In the other 50% of the banks the target is not exceeded and this may be due to the over estimation and proposals of unviable projects in the area. DCP is essentially an exercise for planning of credit deployment. Hence, the outlay allocation is made after assessing the financial resources that will be available from various sources. The estimates of availability of resources are prepared based on the anticipated deposit, the likely recovery ratio and CD ratio of each bank. The satisfactory performance of the banks in the disbursement loans may be due to the efficient mobilisation of resources of the banks.

3. VARIABILITY ANALYSIS:

There exists variations in the financial outlay allocation among banks, and disbursement of credit among blocks. The analysis of variability is important to assess whether there is equal distribution in credit disbursement or not. The existence of variability may be due to economic reasons like, the status of the sector, demographic reasons like, manpower resources technical reasons like, availability of

infrastructure and geographic reasons like productivity of land. The extent of variability is assessed by using the formula

$$Cv = S.D. / \bar{X} \times 100$$

where \bar{X} = Mean

S.D.= Standard deviation.

The Cv index, mean and standard deviation of outlay, achievement bankwise/blockwise are furnished in table 4.13.

TABLE - 4.13

VARIABILITY INDEX MEAN - STANDARD DEVIATION - DCP/AAP. BANKWISE
BLOCKWISE - SECTORWISE - TARGET AND ACHIEVEMENT

S.No.	Item	x	S.D.	Cv.	x	S.D.	Cv.
I	BLOCKWISE OUTLAY						
1.	AGRICULTURE	519.77	170	32.7	302.6	119.6	39.5
2.	SSI	849.23	1865.6	219.68	186.4	469.5	251.8
3.	SERVICE SECTOR	327.7	783.0	237.0	113.0	270.0	238.9
4.	ALL SECTORS	1454.6	2291.4	157.5	566.4	694.4	122.6
II.	BANKWISE OUTLAY						
5.	AGRICULTURE	301.2	618.5	203.3	176.5	340.9	193.0
6.	SSI	254.5	252.2	206.6	74.8	139.4	186.0
7.	SERVICE SECTOR	165.3	273.1	165.2	52.1	83.2	159.0
8.	ALL SECTORS	905.0	2334.0	257.9	268.2	489.6	182.0
III.	ACHIEVEMENT						
9.	AGRICULTURE	--	--	--	186.7	340.9	193.0
10.	SSI	--	--	--	117.1	214.5	183.0
11.	SERVICE SECTOR	--	--	--	50.1	101.5	202.0
12.	ALL SECTORS	--	--	--	294.2	564.6	191.0

Source: Computed from the DCP/AAP document data 1988-90.

The table reveals that the average outlay for the SSI sector is high with Rs849 lacs under DCP and it is Rs186 lacs under AAP. Agriculture gets a higher average under AAP with Rs 302.6 lacs. The variability is less in both target and achievement in the agricultural sector when compared to other sectors.

Regarding the bankwise variability, the degree is more or less same among the agricultural and SSI sector both under DCP and AAP. For the service sector the extent of variability is less when compared to the other two sectors.

The variability is more or less same in the achievement under AAP among all sectors. This fact indicates that the banking sector shows concern over the equal disbursement of credit for the balanced development of all the blocks in the district which confirm to the objective with which the concept of service area approach and DCP were introduced in the banking functions.

THE DETERMINANTS OF OUTLAY ALLOCATION:

The objectives of DCP and the allocation of outlay-bankwise schemewise and blockwise will differ from district to district but one of the common objectives is the balanced economic development of the district by taking into account the resource potentials and availability of infrastructure. Coimbatore district is an industrially advanced district in

Tamil Nadu and the allocation of outlay in the fourth DCP is more than 50% for the SSI sector. One of the problems in the estimation of outlay allocation is the over estimation of targets. If the plan allocation is to be realistic the determinants of the outlay allocation should be rational. Hence, in this section, an analysis is carried out, to find out the possible explanations in the determination of plan outlay on the basis of resource potentials in different blocks. The resources considered in the estimation are land, manpower, size of holdings, irrigated areas, number of banks, and other financial institutions. Assuming a linear relationship between the outlay and the resources the following equation is used to estimate the extent of relationship.

$$Y = a_{11}x_1 + a_{22}x_2 + a_{33}x_3 + a_{44}x_4 + a_{55}x_5 + a_{66}x_6 + a_{77}x_7 + a_{88}x_8 + a_{99}x_9$$

The description of the variables is presented in chapter III Methodology and the data of the relevant variables are given in Appendix I. For the total outlay and for the outlay for agricultural sector, all the variables are considered but for the SSI and service sector outlay, human resources and the number of financial institutions are considered. Table 4.14 presents the regression estimates and other related constraints.

Item	Initial											
	coefficient	a1	a2	a3	a4	a5	a6	a7	a8	a9	R	R ²
Outlay Total	621.5	2.6	-4.78	-1.5	0.37	-1.04	0.54	1.6	1.46	15.7	0.97	0.74
		2.5	2.8	2.4	1.3	3.2	1.9	4.03	.128	17.7		
		1.02	1.7	0.65	0.27	0.317	0.28	0.41	11.34	0.88		

Source: Computed from DCP Document Data 1988-90

The analysis of the table reveals the following facts.

1. For the outlay allocation of the agricultural sector the working population, number of bank offices and the farm population, are positively related to the outlay and rural population area under cultivation, irrigated area are negatively related. Except the large holdings and total cultivated area, all the other relations are significant (from the 't' values). The assumed linear relation is considered to be satisfactory as the R^2 value is very high at .87. This fact explains that in the determination of outlay allocation, the planting machinery gives weightage to the working population and the farm population in order to utilise the manpower resources efficiently for the development of the district, the large size holdings are not considered for the outlay allocation and it shows that the financial institutions follow the norms fixed by the RBI.
2. Regarding the outlay allocation to SSI sector, the number of banks and the working population regressed positively and rural population and farm population regressed negatively. The assumed linear relation is not satisfactory as the R^2 value is low with .39 and this explains that in the determination of outlay allocation to SSI sector the exogenous factors like,

marketing, power availability capital mobilisation are more important than the resource potentials of the area.

3. A similar trend is revealed in the service sector outlay allocation by taking into consideration the manpower and other resources, except the farm population the other factors - rural population, working population, and number of banks have a positive relation with outlay allocation, and the relationship with farm population is significant also.

The development of service sector is more concerned with the government and the banking sector extends only supportive measures. Hence the allocation on the basis of resource availability is only subsidiary in nature.

4. All the factors considered as determinants of outlay allocation for the priority sector and their relationship is found to be important (from R^2 value as .945). The medium holdings, the total rural population and working population are positively and significantly related compared to the other factors.

The conclusion that emerges from the above analysis is that the human resources in general and working population in particular is found to be a predominant factor in determining the amount of outlay allocation under the DCP.

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The data collected from the DCP 1988-90 document and AAP 1988 document from the Lead bank division of Canara bank, Coimbatore, on the resource availability in the blocks, the blockwise sectorwise /bankwise outlay allocation and credit disbursement were analysed with percentages, ratios, regression analysis, coefficient of variation, averages, standard deviation, correlation and error estimates. The following are the findings of the analysis.

1. GENERAL INFORMATION

1. There were 291 bank branches and the population served by a bank office was 7481.
2. The per head credit varies between Rs 37/- to Rs. 1138.
3. Tirupur block had more number of bank branches, and a less number of population per bank office with 2388.
4. Per hectare credit was high with Rs. 7632 in Perur block.

2. BANKWISE/SECTORWISE OUTLAY UNDER DCP

5. Of the total outlay, State bank of India, Canara bank, Indian overseas bank and Cooperative bank had a share of 63 percent for all sectors.

6. Of the total credit, more than 50% was allocated to the SSI sector.
7. Tirupur block, Udumalpet, Pollachi and Coimbatore corporation had a share of 20% of the total outlay.
8. Annur, Avinashi, Anamalai, and Tirupur blocks had received more outlay for the agricultural sector.
9. Under AAP 1988, agricultural sector had received 75% of the total disbursement in 18 out of 21 blocks.
10. Tirupur block had received a share of 43 percent for SSI sector.
11. For the agricultural sector, the achievement outstripped the target by 105 percent.
12. The achievement surpassed the target in 50% of the banks.
13. The achievement in SSI sector exceeded the target by 114.8 percent.
14. The achievement exceeded the target by 158 percent in State Bank of India.

3. VARIABILITY

15. The average outlay was more for SSI sector with Rs 849 lacs under DCP and RS 186 lacs under AAP.

16. The variability was less in both target and achievement in the agricultural sector.
17. The variability degree was less for bankwise allocation.
18. The extent of variability was more or less same for all the sectors under AAP.

4. THE DETERMINANTS OF OUTLAY

19. For the outlay allocation to agricultural sector, the factors that influenced were farm population working population, and number of bank offices and the assumed relations were significant.
20. The size of holdings had negative relation with the outlay.
21. The number of banks and working population were positively related with the outlay for SSI sector.
22. Of the total outlay allocation the human resources were the important factors than the area, size of holdings but all the resources were positively related with the outlay.

CONCLUSION:

The performance of banks in implementing the AAP in 1988 will pave the way in formulating a realistic plans in the future. The industrial activities are thriving in the

district and the banking sector has a major role to play in accelerating the development of the SSI sector. In the formulation of the DCP, the manpower resources and the effective utilisation of the resources could be given due consideration.

Areas for future research:

1. The assessment of the credit gap and the role of banking sector in the development of priority sector is an important problem to research in this area.
2. The integration of DCP with the government subsidiary programmes particularly the programmes for weaker sections of the region can be another area of research.
3. Comparative analysis of the different rounds of DCP is an important problem relating to the formulation and implementation of DCP.

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Appendix

APPENDIX I

ECONOMIC PROFILE OF THE BLOCKS IN COIMBATORE DISTRICT

S.No.	Name of the blocks	Area cultivated	Area irrigated	Reporting area	than 1hec-tare	Total Betn. 1-2 hect.	Betn. 1-4 hect.	Less. Betn. 4+10 hect.	10hec. and above	Ttl. hec-tare	No. of small & regul-ated	No. of regul-ated Ma-rket	Vill-ages	No. of banks in the blocks	Co-oper-ative indts.	Tot al
1.	ANNUR	20998	7091	29071	2816	1765	478	116	11	5186	96	1	24	2	-	2
2.	ANAMALAI	23773	12472	65570	3743	2247	2013	1605	428	10036	67	1	19	7	-	7
3.	AVANASHI	65597	65597	83989	3288	5538	3890	1504	137	14357	-	2	146	8	31	39
4.	GUDIMANGALAM	50200	45629	78670	2106	1921	4302	104	210	10932	25	2	10	5	23	28
5.	KARAMADAI	20185	9568	64038	6286	4462	3041	1260	136	15185	18	1	19	10	20	36
6.	KINATHU KADAVU	22894	2834	32483	2535	2875	1581	795	507	8353	-	3	20	7	14	21
7.	MADATHU KULAM	22000	11605	24457	3281	1800	1739	1037	213	7857	-	.	.	6	6	12
8.	MADUKKARAI	33940	9875	61534	1729	1601	1578	1262	277	6170	12	7	7	11	9	2
9.	PALLADAM	46038	13515	67405	3521	3787	6100	1425	724	14833	752	2	21	8	13	21
10.	P.N.PALAYAM	33185	11335	56961	7701	3560	1542	352	55	13210	35	1	6	9	9	18
11.	PERUR	4385	2118	15113	250	320	400	150	100	1120	856	-	-	9	2	11
12.	POLLACHI(N)	18230	10091	28567	2353	2538	1252	1150	951	8250	-	-	-	5	18	23
13.	POLLACHI(S)	13715	9469	23430	2556	2138	1730	1057	163	7644	-	-	-	24	11	35
14.	PONGALUR	53704	7160	71604	5950	4050	3036	1525	267	14828	105	-	-	4	13	21
15.	S.S.KULAM	11742	3000	11847	3975	1795	1465	2500	65	9800	150	-	-	4	8	12
16.	SULTANPET	11201	9201	29572	2375	4535	1275	987	210	9382	-	5	20	5	12	17
17.	SULUR	50136	5784	70253	3247	3075	3138	1452	103	11015	100	1	23	6	21	27
18.	THONDAM MUTHUR	19201	7304	22661	3143	2163	1280	560	215	7361	10	-	-	10	7	17
19.	TIRUPPUR	15209	15209	28636	5171	2886	2079	1053	209	11398	-	1	22	23	16	39
20.	UDUMALPET	78286	19240	49056	5813	4111	3552	1906	142	15971	5	-	-	16	-	11
21.	VALPARAI	32025	-	38912	-	-	-	-	-	-	-	-	-	5	1	6

APPENDIX II.

DEMOGRAPHIC PROFILE OF THE BLOCKS.

S.No	Name of Blocks	Rural population	Urban population	Total population	Cultivators	Agricultural Labourers	Others	Total workers
1.	ANNUR	73691	13602	87293	5186	52505	7712	65403
2.	ANAMALAI	109019	15575	124594	8801	28793	12897	50491
3.	AVANASHI	91121	22296	113417	3144	52400	15137	70981
4.	GUDIMANGALAM	65223	---	65323	9560	20876	--	30436
5.	KARAMADAI	92199	30961	121160	13151	15424	19116	47691
6.	KINATHUKADAVU	89024	---	89024	9185	7872	40459	57516
7.	MADATHUKULAM	82366	---	82366	---	---	---	N.A.
8.	MADUKKARAI	58011	31846	89857	5001	25000	19999	5000
9.	PALLADAM	54909	26551	81460	11457	21698	7895	4450
10.	P. N. PALAYAM	6053	89878	95931	---	---	N.A.	--
11.	PERUR	91303	---	91303	8250	9464	1828	19542
12.	POLLACHI (N)	57260	30310	87570	7633	23787	1364	32784
13.	POLLACHI (S)	48945	74475	123421	10000	20000	20000	50000
14.	PONGALUR	64374	---	64374	7450	14645	36520	58615
15.	S. S. KULAM	28282	37891	66173	3250	3850	9580	1680
16.	SULTANPET	60760	63443	124203	4447	3707	6671	14325
17.	SULUR	66411	---	66411	9895	14205	9037	33137
18.	THONDAMMUTHUR	33349	49271	82620	7459	15770	1280	24509
19.	TIRUPPUR	69707	23448	63155	9136	12804	55803	77748
20.	UDUMALPET	121649	---	121649	10719	23468	13214	47401
21.	VALPARAI	116249	---	116249	---	62113	29190	91603

APPENDIX III.

REGRESSION VARIABLES

S.No	Name of Blocks	X1	X2	X3	X4	X5	X6	X7	X8	X9
1.	ANNUR	84.42	72.92	88.2	2	72.2	33.77	88.33	11.45	0.21
2.	ANAMALAI	87.5	40.52	76.46	7	36.2	52.46	59.69	36.05	4.26
3.	AVANASHI	80.34	62.32	78.59	39	78.1	100.0	61.48	37.57	0.95
4.	GUDIMANGALAM	100	46.33	99.7	28	63.8	90.29	36.84	48.69	1.92
5.	KARAMADAI	76.1	39.36	29.6	30	31.5	47.4	70.74	28.32	0.9
6.	KINATHUKADAVU	64.56	64.61	60.0	21	70.4	12.38	64.77	28.44	6.79
7.	MADUKKARAI	100.0	55.64	81.7	20	55.1	29.1	53.97	46.03	4.49
8.	PALLADAM	67.41	54.32	90.64	21	68.5	29.36	49.27	50.73	7.88
9.	P.N.PALAYAM	100.0	21.4	95.8	23	63.8	55.35	59.28	29.19	11.53
10.	POLLACHI (N)	61.39	37.44	60.0	35	58.5	69.04	61.41	36.46	2.13
11.	POLLACHI (S)	39.7	40.51	37.6	18	58.2	34.16	85.25	14.34	0.42
12.	PONGALUR	100.0	91.05	74.6	21	75	13.33	67.44	30.76	1.8
13.	S.S.KULAM	42.74	40.20	76.9	12	99.1	25.55	58.88	40.46	0.66
14.	SULTANPET	48.92	11.94	55.0	27	71.3	11.54	57.39	41.67	0.94
15.	SULUR	100.0	49.89	72.6	17	37.8	82.14	73.65	24.11	2.20
16.	THONDAMMUTHUR	40.36	29.66	94.7	17	84.7	38.04	72.68	29.99	2.92
17.	TIRUPPUR	74.83	88.0	27.2	39	53.1	100	0.69	27.48	1.83
18.	UDUMALPET	100.0	38.97	80.2	16	65.6	68.1	37.98	35.15	2.33