



PROFILE OF SAMPLE RESPONDENT LOANEEES OF SGB IN CHITTOOR DISTRICT

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Introduction

Saptagiri Grameena Bank, sponsored by Indian Bank, came into existence on 30-06-2006 after amalgamation of erstwhile Sri Venkateswara Grameena Bank (SVGB) operating in Chittoor District and Kanakadurga Grameena Bank (KDGB) operating in Krishna District, in compliance with the Govt. of India notification dated 29-06-2006. The head office of SGB is located in Chittoor. The area of operation is spread across Chittoor and Krishna Districts in the state of Andhra Pradesh. The bank has 3 Regional offices, two in Chittoor District (Chittoor&Madanapalli) and one in Krishna District (Vijayawada). Chittoor District is located on the southern part of the State. Chittoor is the District head quarters. The district covers an extent of 15152 Sq Kms. It is divided into 3 Revenue Divisions viz., Chittoor, Madanapalli and Tirupathi and 66 Mandals. Krishna District is located on the East Coast of the State. The geographical area of the district is 8727 Sq kms. Machilipatnam is the district head quarters. The district is divided into 4 Revenue Divisions viz., Gudivada, Machilipatnam, Nuzividu and Vijayawada and 50 Mandals. The key problem of agriculture, carried on in rural areas mostly by poor, small and marginal farmers and weaker section of the society, is credit. Credit is one of the critical inputs for agricultural development. Bank credit is available to the farmers in the form of short-term credit for financing crop production programs and in the form of medium-term/long-term credit for financing capital investment in agriculture and allied activities like land development including purchase of land, minor irrigation, farm mechanization, dairy development, poultry, animal husbandry, fisheries, plantation, and horticulture. Loans are also available for storage, processing and marketing of agricultural produce. The need of credit for agriculture can hardly be over emphasized where its productivity is still low due to financial constraints. In this context, All Rural Credit Survey has observed: "Agricultural credit is a problem when it cannot be obtained; it is also a problem when it can be had but in such a form that on the whole it does more harm than good. In India it is this twofold problem of inadequacy and unsuitability that is perennially presented by agricultural credit". Undoubtedly, an Indian farmer is not able to make the maximum use of his time, labour and productive capacity of his land because of the lack of adequate financial facilities.

An attempt is made in this paper to present the profile of respondent loanees of SGB in Chittoor District. For the purpose of presenting the profile of the respondent loanees of SGB the researcher has collected information on various aspects viz., Age, Educational status, Social status, Marital status, Type of family, Occupations, Land holding status and the like.

Review of Litarature

Srivastava R.N (1981)¹, in his article entitled "Impact of Charnaparan Kshetriya Grameena Bank on Rural Economy" examined the performance of Charnaparan Kshertiya Grameena Bank in Bihar State. The study concluded that the Regional Rural Banks provided easy and timely crop loan at normal rates of interest resulted in increased use of inputs like seeds, fertilizers, and labour this in turn resulted in increased intensity of cropping and thereby significantly increased the income of the borrowers.

Mohsin N., and Raghunath Jha., (1987)², in their article entitled "Regional Rural Banks and IRDP" have evaluated the credit repayment performance of the beneficiaries of Regional Rural Banks. They found that 40 percent of the beneficiaries had not repaid the loans due to lack of follow-up measures by banks, inadequate returns and lack of adequate knowledge. In the rural sector the recovery percentage was reported to be only 50 percent as on June 1986, Regional Rural Banks had Rs. 392 crore as over dues which constituted 25 percent of their total outstanding credit. The authors suggested that people should be motivated and made to understand the development schemes and they should be properly trained for credit repayment.



Sunanda S., (1991)³, in his study on the topic entitled "Institutional Credit for Agriculture in Kerala-A Disaggregated Analysis" highlighted the inter district disparity. She reviewed the socio-economic background of the sample respondent beneficiaries the origin and growth of banks in Kerala (performance of commercial banks and co-operatives only) and concentrated on the agricultural credit disbursed by them. In credit per hectare, Ernakulam and Trichur stood highest while Palghat ranked the lowest. Regional disparity of agricultural credit from commercial banks decreased between 1974-75 and 1985-86 while that of co-operatives increased. She has used Principal Component Analysis to explain the variation. Three sets of variables are used for explaining the variation of credit per hectare from commercial banks and co-operatives viz, Banking variables, Asset variables and Productivity variables.

Susheela H. et., al., (1992)⁴, in their research paper entitled "Credit in Rural Households under Different Landholding", have concluded that the quantum of loan and the percentage of households' availed loan were higher with higher landholding compared to landless households and lower landholding households. Joint families availed higher amount of loan compared to nuclear and extended households. Rural households availing credit from non-institutional agencies had decreased. But the landless and lower landholding households were found to be still suffering by taking loan from private money lenders.

Objectives

The primary objective of the study is to analyse the profile of the sample respondent loanees of SGB in Chittoor District.

Methodology

For the pre portion of this article the researcher has prepared structure schedule and supplied it to the select respondent loanees of SGB about 300 and the schedule was accompanied by a surveyor elicited information from all the respondents. Prepared relevant table analysed each of the table and drawn inferences for each of table systematically. able: 1

Distribution Of Sample Respondent Loanees of Saptagiri Grameena Bank Over Different Crops And Age Ranges

S. L. NO.	Name of the Crops	Age ranges of Sample Respondent loanees			Total
		20-40 years	41-60 years	Above 60 years	
1.	Sugarcane	12 (12) (48)	57 (57) (28)	31 (31) (44.3)	100 (100) (100)
2.	Groundnut	06 (06) (24)	76 (76) (37)	18 (18) (25.7)	100 (100) (100)
3.	Paddy	07 (07) (28)	72 (72) (35)	21 (21) (30)	100 (100) (100)
	Total	25 (08.33) (100)	205 (68.33) (100)	70 (23.33) (100)	300 (100) (100)
	Mean	08.33	68.33	23.33	
	S. D.	03.22	10.02	06.81	
	C. V. (%)	38.66	14.66	29.19	
	't' cal	14.95**	39.42**	19.80**	

Source: Field Survey Data

Note: Figures in brackets indicate percentage to total.

** : Indicates significant at 1 per cent level.



Table 1 shows the distribution of sample respondent loanees of SGB over different crops and the age ranges. It is understood from table 1 that majority (68.33 percent) of the respondent loanees of SGB belong to the age group of 41-60 years, 70 respondent loanees (23.33 percent) belong to the age group of above 60 years and 25 respondent loanees of SGB belong to the age group of 20-40 years.

Majority of the respondent loanees of SGB who have cultivated groundnut (76 percent), paddy (72 percent) and sugarcane (57 percent) belong to the age group of 41-60 years and a small percentage of respondent loanees who have cultivated groundnut (06 percent), paddy (07 percent) and sugarcane (12 percent) belong to the age group of 20-40 years.

Majority of the respondent loanees who fall under the age group of 41-60 years have cultivated groundnut and a less number of respondent loanees who fall under the age group of 41-60 years have cultivated sugarcane. Majority of the respondent loanees who fall under the age group of 20-40 years have cultivated sugarcane and a small number of respondent loanees who fall under the age group of 20-40 years have cultivated groundnut crop.

From the foregoing analysis one can infer that majority of the respondent loanees of SGB, irrespective of the crop that they cultivated, fall under the age group of 41-60 years and the least number of respondent loanees irrespective of the crop that they cultivated fall under the age group of 20-40 years. Majority of the respondent loanees who have cultivated sugarcane, groundnut and paddy belong to the age group of 41-60 years and the least number of respondent loanees who have cultivated sugarcane (12 percent), groundnut (6 percent) and paddy (7 percent) belong to the age group of 20-40 years. Majority of the respondent loanees of SGB who fall under the age group of 41-60 years have cultivated groundnut crop and a small number of respondent loanees who fall under the said age group have cultivated sugarcane. Majority of the respondent loanees of SGB who fall under age group ranging from 20-40 years cultivated sugarcane crop and a small number of respondent loanees who fall under the age group of 20-40 years have cultivated groundnut crop.

Table: 2, Distribution Of Sample Respondent Loanees of Saptagiri Grameena Bank Over Different Crops And Their Caste Category

S.L. NO.	Name of the Crops	Caste Category of sample respondent loanees				Total
		SC	ST	BC	OC	
1.	Sugarcane	14 (14) (23.33)	03 (03) (23)	25 (25) (27.78)	58 (58) (42.34)	100 (100) (100)
2.	Groundnut	30 (30) (50)	02 (02) (15.38)	31 (31) (34.44)	37 (37) (27)	100 (100) (100)
3.	Paddy	16 (16) (26.67)	08 (08) (61.54)	34 (34) (37.78)	42 (42) (30.66)	100 (100) (100)
	Total	60 (20) (100)	13 (04.33) (100)	90 (30) (100)	137 (45.67) (100)	300 (100) (100)
	Mean	20	04.33	30	45.67	
	S.D.	08.72	03.22	04.58	10.97	
	C.V. (%)	43.60	74.36	15.27	24.02	
	't' cal	13.26**	07.77**	37.86**	24.06**	

Source: Field Survey Data

Note: Figures in brackets indicate percentage to total

** : Indicates significant at 1 per cent level.

Table 2 depicts the distribution of respondent loanees of SGB over different crops and their caste categories and involved in cultivating different crops of their choice. Relatively large number of respondent loanees who belong to open category (OC) are involved in cultivating different crops followed by 90 respondent loanees of SGB who



belong to Backward Caste (BC), 60 respondent loanees who belong to Scheduled Castes (SC) and 13 respondent loanees of SGB who belong to Scheduled Tribes (ST).

Majority of the respondent loanees who have cultivated (58 percent) sugarcane, groundnut (37 percent) and paddy (42 percent) belong to open category and a small number of respondent loanees who have cultivated sugarcane (3 percent), groundnut (2 percent) and paddy (8 percent) belong to ST community.

Majority of the respondent loanees who said that they belong to OC category are involved in cultivating the sugarcane crop and a small number of respondent loanees of those who said that they belong to OC category have cultivated groundnut crop. Majority of the respondent loanees of those who said that they belong to ST category are involved in cultivating the paddy crop. A small number of respondent loanees who said that they belong to ST category have cultivated groundnut.

From the foregoing analysis one can infer that majority of the loanees of SGB who have availed farm loan under its scheme of agricultural finance belong to OC category people and a small number of respondent loanees of the same Bank who have availed financial assistance belong to ST category. Majority of the respondent loanees who said that they belong to OC category are involved in cultivating sugarcane crop and the least respondent loanees who said that they belong to OC category have cultivated groundnut crop. Majority of the respondents who said that they belong to ST category are involved in cultivating the paddy crop and a small number of respondent loanees who said that they belong to ST category have cultivated paddy crop.

Table: 3, Distribution of Sample Respondent Loanees Of Saptagiri Grameena Bank Over Different Crops And Their Educational Status

,S.L. NO.	Name of the Crops	Educational Status of Sample Respondents					Total
		Illiterate	Primary Education	Upper Primary	Higher Secondary	College education	
1.	Sugarcane	29 (29) (24.58)	29 (29) (38.16)	13 (13) (26.53)	16 (16) (48.48)	13 (13) (54.17)	100 (100) (100)
2.	Groundnut	41 (41) (34.74)	23 (23) (30.26)	21 (21) (42.86)	11 (11) (33.33)	04 (04) (16.66)	100 (100) (100)
3.	Paddy	48 (48) (40.68)	24 (24) (31.58)	15 (15) (30.61)	06 (06) (18.18)	07 (07) (29.17)	100 (100) (100)
	Total	118 (39.33) (100)	76 (25.33) (100)	49 (16.33) (100)	33 (11) (100)	24 (08) (100)	300 (100) (100)
	Mean	39.33	25.33	16.33	11	08	
	S.D.	09.61	03.22	04.16	05	04.58	
	C.V. (%)	24.43	12.71	25.47	45.45	57.25	
	't' cal	23.66**	45.47**	22.69**	12.72**	10.10**	

Source: Field Survey Data

Note: Figures in brackets indicate percentage to total

** : Indicates significant at 1 per cent level

Table 3 reveals the distribution of respondent loanees of SGB over different crops and their educational qualifications. It is understood from table 3 that majority of the respondent loanees (39.33 percent) of SGB irrespective of the crop which they cultivated in Chittoor district have responded saying that they are illiterates, 76 respondents (25.33 percent) were educated upper primary level, 44 respondent loanees (16.33 percent) were educated upper primary level, 33 respondent loanees (11 percent) attained higher secondary education and 24 respondent loanees (8 percent) have pursued college education.



Table 3 revealed that an equal number of illiterate farmers and those with primary education had raised sugarcane crop. With regard to other respondents, the table shows that respondent who studied up to upper primary level are 13 in number, those with higher secondary education are 16 in number and those haven collegiate education are 13 in number. Majority of the respondent loanees of those who have cultivated groundnut crop responded that they belong to illiterates and the least respondent loanees had collegiate education. Majority of the respondent loanees of SGB of those who have cultivated Paddy crop are belong to illiterates and the least number of respondent loanees of those who have cultivated Paddy crop had a collegiate education.

Majority of the respondent loanees who said that they belong to illiterate category have cultivated paddy crop and only a small number of respondent loanees who are illiterates have cultivated sugarcane crop. Majority of the respondent loanees of SGB who had collegiate education have cultivated sugarcane crop and a small number of respondent loanees of SGB of those who had collegiate education have cultivated groundnut crop.

From the foregoing analysis one can infer that majority of the respondent loanees of SGB (39.33 percent) irrespective of the crop that they cultivated belong to illiterate category and only a small number of respondent loanees of the same Bank irrespective of the crop that they cultivated have (8 percent) pursued collegiate education. Majority of the respondent loanees who said that they belong to the illiterate category have cultivated Paddy and a small number of respondent loanees who said that they belong to illiterate category have cultivated sugarcane crop. Majority of the respondent loanees who said that they possess certificates of collegiate education have cultivated sugarcane crop and only a small number of respondent loanees who said that they possess the certificates of collegiate education have cultivated groundnut.

Table: 4, Distribution of sample respondent loanees of Saptagiri Grameena Bank over different crops and their Marital Status

S.L. NO.	Name of the Crops	Marital Status of Sample Respondents			Total
		Married	Unmarried	Widowed	
1.	Sugarcane	84 (84) (32.06)	0	16 (16) (42.11)	100 (100) (100)
2.	Groundnut	86 (86) (32.83)	0	14 (14) (36.84)	100 (100) (100)
3.	Paddy	92 (92) (35.12)	0	08 (08) (21.05)	100 (100) (100)
	Total	262 (87.33) (100)	0	38 (12.67) (100)	300 (100) (100)
	Mean	87.33	0	12.67	
	S.D.	04.16	0	04.16	
	C.V. (%)	04.76	0	32.83	
	't' cal	121.35**		17.61**	

Source: Field Survey Data

Note: Figures in brackets indicate percentage to total

** : Indicates significant at 1 per cent level

Table 4 shows the distribution of sample respondent loanees of SGB over different crops and their marital status. From table 4 it is clearly understood that majority (87.33percent) of the respondent loanees of SGB irrespective of the crop that they cultivated belong to the married category and 38 respondent (12.67 percent) loanees of SGB are widowed. No unmarried person has approached the Bank for the loan and no unmarried person has been involved in cultivating any crop in Chittoor District.



Majority of the respondent loanees of SGB who cultivated sugarcane (84 percent), groundnut (86 percent) and paddy (92 percent) belong to the married category and only a small number of respondents who cultivated sugarcane (16 percent), groundnut (14 percent) and paddy (08 percent) belong to the widowed category.

Majority of the respondent loanees of SGB who belong to the married category are involved in cultivating the paddy crop and a small number of respondent loanees who belong to married category have cultivated Paddy sugarcane. Majority of the respondents who belong to the widowed category are involved in cultivating the sugarcane crop and a small number of respondent loanees who belong to the widowed category have cultivated Paddy crop.

From the foregoing analysis one can infer that a large number of respondent loanees of SGB irrespective of the crop that they cultivated belong to the married category and only a small number of respondent loanees of SGB belong to the widowed category. No respondent is enthused in approaching the Bank for obtaining the loan and involve in the cultivation. Majority of the respondent loanees of SGB who cultivated sugarcane, groundnut and paddy belong to married category and a small number of respondent loanees of SGB who cultivated sugarcane, groundnut and paddy belong to the widowed category. Majority of the respondent loanees of SGB who belong to married category have cultivated paddy crop and a small number of respondent loanees of the same Bank who belong to the married category have cultivated sugarcane crop. Majority of the respondent loanees of SGB who belong to the widowed category have cultivated sugarcane crop and a small number of respondent loanees of those who belong to the widowed category have cultivated paddy crop.

Table: 5, Distribution Of Sample Respondent Loanees of Saptagiri Grameena Bank Over Different Crops And Their Family Type

S.L. NO.	Name of the Crops	Family type of the Sample Respondents		Total
		Nuclear family	Joint family	
1.	Sugarcane	72 (72) (30)	28 (28) (46.67)	100 (100) (100)
2.	Groundnut	80 (80) (33.33)	20 (20) (33.34)	100 (100) (100)
3.	Paddy	88 (88) (36.67)	12 (12) (20)	100 (100) (100)
	Total	240 (80) (100)	60 (20) (100)	300 (100) (100)
	Mean	80	20	
	S.D.	08	08	
	C.V. (%)	10	40	
	't' cal	57.84**	14.45**	

Source: Field Survey Data

Note: Figures in brackets indicate percentage to total

** : Indicates significant at 1 per cent level



Table 5 shows the distribution of sample respondent loanees of SGB over different crops and the type of their families. It is understood from table 5 that majority (80 percent) of the respondent loanees of SGB from nuclear families and 20 percent of the respondent loanees of SGB hail from joint families.

Majority of the respondent loanees who have cultivated paddy (88 percent), groundnut (80 percent) and sugarcane (72 percent) belong to nuclear family and a small number of respondent loanees of SGB who have cultivated paddy (12 percent), groundnut (20 percent) and sugarcane (28 percent) belong to the joint family system.

Majority of the respondent loanees of SGB who said that they hail from nuclear family have cultivated paddy and only a small number of respondent loanees of the same Bank who said that they belong to nuclear family have cultivated sugarcane. Majority of the respondent loanees who said that they belong to joint family have cultivated sugarcane and a small number of respondent loanees of the same Bank who said that they belong to joint family have cultivated paddy crop.

From the foregoing analysis one can infer that majority of the respondent loanees of SGB (80 percent) irrespective of the type of crop that they cultivated belong to nuclear families and 60 respondent loanees of the same Bank have responded by saying that they belong to joint family system. Majority of the respondent loanees of SGB who said that they belong to nuclear family are involved in the cultivation of paddy crop and a small number of respondent loanees of SGB who belong to nuclear family have cultivated sugarcane crop. Majority of the respondent loanees of the same Bank who said that they belong to joint families are involved in the cultivation of sugarcane crop and a small number of respondent loanees of SGB who belong to joint family are involved in the cultivation of paddy crop.

Table: 6,
Distribution Of Sample Respondent Loanees of Saptagiri Grameena Bank Over Different Crops And Their Occupational Status

S.L. NO.	Name of the Crops	Occupational status of Sample Respondent loanees				Total
		Cultivation	Agricultural labour	Trade/ Business	Any others	
1.	Sugarcane	74 (74) (34)	08 (08) (16.67)	09 (09) (42.86)	09 (09) (64.29)	100 (100) (100)
2.	Groundnut	73 (73) (33.64)	20 (20) (41.67)	06 (06) (28.57)	01 (01) (07.14)	100 (100) (100)
3.	Paddy	70 (70) (32.26)	20 (20) (41.66)	06 (06) (28.57)	04 (04) (28.57)	100 (100) (100)
	Total	217 (72.33) (100)	48 (16) (100)	21 (07) (100)	14 (04.67) (100)	300 (100) (100)
	Mean	72.33	16	07	04.67	
	S.D.	02.08	06.93	01.73	04.04	
	C.V. (%)	02.88	43.31	24.71	86.51	
	't' cal	201.01**	13.35**	23.39**	06.68**	

Source: Field Survey Data

Note: Figures in brackets indicate percentage to total

** : Indicates significant at 1 per cent level

Table 6 shows the distribution of sample respondent loanees of SGB over different crops and their occupations. It is understood from table 6 that 72.33 percent of the sample respondent loanees of SGB have responded saying that their occupation is cultivation (agriculture) followed by 48 respondents (16 percent) who said that their occupation



is agricultural labour, 21 respondents who have responded saying that their occupation is Trade/ business and 14 respondents who replied that their occupation is others.

Majority of the respondent loanees who have cultivated sugarcane are cultivators and a small number of respondent loanees of those who said that they cultivated sugarcane crop are agricultural labourers. Majority of the respondent loanees of SGB who have cultivated groundnut (73 percent) and paddy (70 percent) are cultivators and a small number of respondent loanees who have cultivated groundnut (01 percent) and paddy (04 percent) belong to others category.

Majority of respondent loanees who said that their occupation is cultivation have cultivated sugarcane and a small number of respondent loanees who said that their occupation is cultivation have cultivated paddy. Majority of the respondent loanees who said that their occupation is others have cultivated sugarcane and only a small number of respondent loanees of the same Bank who said that their occupation is others have cultivated groundnut.

From the foregoing analysis one can infer that majority of the respondent loanees of SGB said that their occupation is cultivation and only a small number of respondent loanees of SGB said that their occupation is others. Majority of the respondent loanees who said that their occupation is cultivation are involved in the cultivation of sugarcane and a small number of respondent loanees of SGB who said that their occupation is cultivation have cultivated paddy. Majority of the respondent loanees who said that their occupation is others have cultivated sugarcane crop and only a small number of respondent loanees who said that their occupation is others are involved in cultivating groundnut.

Findings

1. Majority of the respondent loanees of SGB (68.33 percent) irrespective of the crop that they cultivated fall under the age group of 41-60 years and a small number of respondent loanees irrespective of the crop that they cultivated fall under the age group of 20-40 years. Majority of the respondent loanees who have cultivated sugarcane groundnut and paddy belong to the age group of 41-60 years and the least number of respondent loanees who have cultivated sugarcane (12 percent), groundnut (6 percent) and paddy (7 percent) belong to the age group of 20-40 years. Majority of the respondent loanees of SGB who fall under the age group of 41-60 years have cultivated groundnut crop and a small number of respondent loanees who fall under the said age group have cultivated sugarcane. Majority of the respondent loanees of SGB who fall under the age group of 20-40 years cultivated sugarcane crop and a small number of respondent loanees who fall under the age group of 20-40 years have cultivated groundnut crop.
2. Majority of the loanees of SGB (45.67 percent) who have availed farm loan under its scheme of agricultural finance belong to OC category people and a small number of respondent loanees of the same Bank who have availed financial assistance belong to ST category. Majority of the respondent loanees who said that they belong to OC category are involved in cultivating sugarcane crop and a small number of respondent loanees who said that they belong to OC category have cultivated groundnut crop. Majority of the respondents who said that they belong to ST category are involved in cultivating the paddy crop and a small number of respondent loanees who said that they belong to ST category have cultivated paddy crop.
3. Majority of the respondent loanees of SGB (39.33 percent) irrespective of the crop that they cultivated belong to illiterate category and a small number of respondent loanees of the same Bank irrespective of the crop that they cultivated have (8 percent) pursued collegiate education. Majority of the respondent loanees who said that they belong to illiterate category have cultivated Paddy and a small number of respondent loanees who said that they belong to illiterate category have cultivated sugarcane crop. Majority of the respondent loanees of those who said that they possess certificates of collegiate education have cultivated sugarcane crop and a small number of respondent loanees who said that they possess the certificates of collegiate education have cultivated groundnut.



4. A large number of respondent loanees of SGB (87.33 percent) irrespective of the crop that they cultivated belong to married category and a small number of respondent loanees of SGB (12.67 percent) belong to widowed category. No respondent is enthused in approaching the Bank for obtaining the loan and is involved in the cultivation. Majority of the respondent loanees of SGB who cultivated sugarcane, groundnut and paddy belong to married category and a small number of respondent loanees of SGB who cultivated sugarcane, groundnut and paddy belong to widowed category. Majority of the respondent loanees of SGB who belong to married category have cultivated paddy crop and a small number of respondent loanees of the same Bank who belong to married category have cultivated sugarcane crop. Majority of the respondent loanees of SGB who belong to widowed category have cultivated sugarcane crop and a small number of respondent loanees who belong to widowed category have cultivated paddy crop.
5. Majority of the respondent loanees of SGB (80 percent) irrespective of the type of crop that they cultivated belong to nuclear families and 60 respondent loanees of the same Bank have responded saying that they belong to joint family system. Majority of the respondent loanees of SGB who said that they belong to nuclear family are involved in the cultivation of paddy crop and a small number of respondent loanees of SGB who belong to nuclear family have cultivated sugarcane crop. Majority of the respondent loanees of the same Bank who said that they belong to joint families are involved in the cultivation of sugarcane crop and a small number of respondent loanees of SGB who belong to joint family are involved in the cultivation of paddy crop.
6. Majority of the respondent loanees of SGB (72.33 percent) said that their occupation is cultivation and a small number of respondent loanees of SGB (04.67 percent) said that their occupation is others. Majority of the respondent loanees who said that their occupation is cultivation are involved in the cultivation of sugarcane and a small number of respondent loanees of SGB who said that their occupation is cultivation have cultivated paddy. Majority of the respondent loanees who said that their occupation is others have cultivated sugarcane crop and a small number of respondent loanees who said that their occupation is others are involved in cultivating groundnut.

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