

**IMPACT OF THE DEPOSIT MOBILISATION  
CAMPAIGN ON THE AGRICULTURAL  
ADVANCES OF THE PRIMARY  
AGRICULTURAL CREDIT SOCIETIES**

By  
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238

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**1988**

DECLARATION

I hereby declare that this thesis entitled "Impact of Deposit Mobilisation Campaign on the Agricultural Advances of the Primary Agricultural Credit Societies" is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award to me of any degree, diploma, associate-ship, fellowship, or other similar title, of any other University or Society.

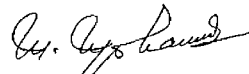
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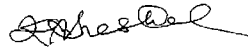


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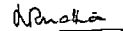
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# *Introduction*

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## Chapter-1

### INTRODUCTION

The paramount significance of credit in agriculture has been recognised in India from the beginning of the present century itself. For instance, as early as in 1900 Fredrick Nicholson's Report observed that "The history of rural economy, alike in Europe, America and India, has no lesson more distinct than this, that agriculturists must and will borrow. This is because the agriculturists' capital is locked up in his land and stock" (Mathur, B.S. 1980). The use of greater and better quality of inputs will increase the necessity for credit. Mechanisation along with improved techniques of agricultural production necessitates more capital investment.

In India, where the economy is predominantly agrarian, the need for enhancing agricultural production by improved methods of agricultural practices and mechanisation has been well recognised. The credit needs of the farmers were met by money lenders in earlier times along with landlords, traders and commission agents. In 1951-52, the non-institutional agencies together accounted for 92.7 per cent of the cultivators' borrowings. Professional money lenders who supplied 44.8 per cent of the total demand was the single

largest credit agency. While the co-operatives accounted for only 3.1 per cent of the total supply of credit during this period, commercial banks provided only 0.9 per cent (Reserve Bank of India (RBI), All India Rural Credit Survey Committee (AIRCSC) 1955). However, in 1961-62, the share of co-operatives increased to 15.5 per cent and the total institutional credit went upto 18.7 per cent (RBI, All India Debt and Investment Survey, 1961-62). In 1981-82, it had gone up further to 63.2 per cent of which 29.8 per cent was contributed by the co-operatives and 28.8 per cent was provided by commercial banks (RBI, All India Debt and Investment Survey, 1981-82).

#### Features of a sound agricultural credit system

A sound system of agricultural credit according to Louis Tardy should satisfy the following criteria.

- 1) It should be granted for a sufficiently long period in proportion to the length of the operation which it is designed to facilitate.
- 2) It should be at a low rate of interest.
- 3) It should be adequately secured to avoid any abuse of credit facilities.
- 4) It should be adapted to the average yield of the farms and the repaying capacity of the farmers.

5) It should be placed in the hands of institutions the directors of which have received special training and had actual banking experience (RBI, AIRCSC, 1955).

Co-operatives satisfy all these criteria and their suitability for provision of agricultural credit has been recognised by different committees and commissions.

#### Role of Co-operatives

The paramount importance of co-operatives as an appropriate agency for the promotion of agricultural credit was well recognised by the RBI right from its inception. For instance, Reserve Bank of India in its Statutory Report (1937) stated, "If credit facilities to the Indian agriculturists are to be improved, the co-operative movement must be reconstructed and revitalised so as to serve not only as an effective credit agency but as a motive power for the improvement of agriculture from every point of view". This view had been endorsed by the All India Rural Credit Survey Committee (AIRCSC) and the All India Rural Credit Review Committee (AIRCRC).

The thrust laid on the co-operatives slowly began to bear fruit and its share in agricultural credit rose from a mere 3.1 per cent in 1951-52 to 15.5 per cent in 1961-62 and 29.8 per cent in 1981-82 (RBI AIRCSC All India Debt and

Investment Survey, 1961-62, 1981-82). It accounted for 53.61 per cent of the direct finance to agriculture in 1984-85 (RBI, Report on Currency and Finance 1985-86).

Since 1969, commercial banks were also playing a prominent role in agricultural financing consequent on the nationalisation and the priority sector lending. From 0.9 per cent in 1951-52, 0.6 per cent in 1961-62, its share in the agricultural financing is 28.8 per cent in 1981-82. The total institutional financing thus went up from 7.3 per cent in 1951-52 to 63.2 per cent in 1981-82 (RBI, All India Debt and Investment Survey, 1981-82).

However, with all governmental promotion and patronage co-operatives still account for nearly 30 per cent of the institutional credit only. Moreover, the share of co-operatives in the flow of direct financing of agriculture has declined from 70.23 per cent in 1976-77 to 53.61 per cent in 1984-85. At the same time, the share of commercial banks have been increasing from 24.93 per cent to 37.62 per cent thanks to the multi-agency approach to agricultural credit and increased priority sector lending by the commercial banks (RBI, Report on Currency and Finance, 1980-81, 1985-86).

#### Need for widening the deposit base of co-operatives

The working capital of a Primary Agricultural Credit



Society (PACS) consist of owned funds and borrowed funds. Paid-up share capital and reserves constitute the owned funds of the society. Higher proportion of owned funds indicate self-reliance and financial stability and affects the Maximum Borrowing Power (MBP) of a society since it is fixed on the basis of its owned funds.

Paid up share capital is the most important component of the owned funds. But it can be increased only by increasing the membership, increased government participation in the share capital and increasing the number of borrowing members. Reserves is not a loanable fund but the financial position can be improved by its wise investment.

Borrowed funds consist of deposits, borrowings from the Central Co-operative Bank (CCB) and borrowing from other institutions. Deposits form an own source which is less costly than borrowings. Deposits can be mobilised by the co-operatives from members as well as non-members.

Deposits have special significance to the PACS both from the point of view of flexibility and cost of funds. Share capital cannot be unduly increased. A large proportion of borrowings will increase the financial liability of the society along with higher interest burden which may adversely affect the borrowing as well as the lending capacity of the society. Non-overdue cover is also a

technical constraint in the borrowing capacity of the PACS.

Since the PACS have been started with the avowed objective of promoting thrift and savings, apart from the provision of agricultural credit, deposit mobilisation assumes added significance. It is in this context that the All India Rural Credit Review Committee had emphasised the necessity for mobilising deposits in the following words. "An important indicator of the success and efficiency of any credit agency which is also a banking institution is the extent to which it is able to mobilise the savings of the community in the form of deposits. This is particularly significant for the co-operative credit structure because of its emphasis on thrift" (RBI, AIRCRC, 1969).

#### Poor deposit base of Co-operatives

The record of the PACS in mobilising deposits from the rural sector is very poor. Deposits as percentage to total working capital had declined from 8.1 per cent in 1955-56 to 6.02 per cent in 1971-72 and marginally increased to 6.98 in 1979-80 (RBI, Statistical Statements relating to the Co-operative Movement in India, 1975-76, 1979-80). Average deposit per hundred of rural population for primary societies was highest in Punjab in 1961-62 at Rs.538/- followed by Kerala with Rs.313/- (RBI, AIRCRC, 1969).

Eventhough the deposit per credit society (for all the credit societies taken together) went up steadily from Rs.688 in 1960-61, to Rs.4749 in 1971-72 (RBI, Selected Statistics relating to co-operative credit in India, 1960-61, 1971-72) and Rs.22591 in 1978-79, that of PACS showed a decline. It declined from Rs.1463 in 1977-78 to Rs.1448 in 1978-79 and Rs.1438 in 1979-80. Deposits as percentage to working capital was as low as 6.98 per cent in 1979-80 (RBI, Statistical statements relating to the co-operative movement in India, 1977-78, 1978-79, 1979-80). This points out to the urgency of enhancing the deposit base of the co-operatives especially the PACS to improve their resource base.

#### Earlier efforts for Deposit Mobilisation

Some of the major steps taken for increasing the deposit base of the co-operatives are given below:

- 1) The Action Programme issued by the Ministry of Co-operation in March 1964 suggested the following measures for collection of thrift deposits by the PACS.
  - a) after accumulation of share capital to the extent of 20 per cent of the borrowings, savings should continue to be collected as thrift deposits at 5 per cent of the borrowings each year.

- b) the deposits collected should be divided into fixed deposits for production and provident deposits for emergencies.

The fixed deposits should be used as resources for financing medium-term loans for replenishment of production while provident deposits should be earmarked for making medium-term loans to members for emergency expenditure of a non-productive nature such as serious illness, marriages etc. Subject to a common ceiling for all members (Nakkiran, 1980).

2) The scheme of linking borrowings from the RBI with efforts at deposit mobilisation by Central Co-operative Banks for fixing the base and aggregate levels for obtaining concessional finance from the RBI was introduced in July 1973 (RBI, Report on Currency and Finance, 1976-77).

3) Interest rates payable by co-operative banks on term deposits and cumulative deposits were revised and brought in line with those payable by commercial banks with effect from March 1, 1981 so that low interest rates of PACS will not deter the mobilisation of deposits (RBI, Report on Currency and Finance, 1980-81).

4) Relaxation was provided in December 1981 permitting co-operative banks to open savings bank accounts in

the names of agencies like DRDA, DDA, DPAP etc. and other institutions which are specifically charged with the task of rendering social and economic assistance to the weaker and underprivileged sections of the society (RBI, Report on Currency and Finance, 1981-82).

5) Deposit rates were again enhanced on short-term deposits (less than three years) with co-operative banks with effect from March 1, 1982 to maintain alignment with interest rates on deposits of longer maturities. Along-with this, it was decided that NRE accounts having a maturity of one year and above would be eligible for a 2 per cent interest per annum over and above interest rates prescribed for local deposits. It was hoped that this measure would attract deposits from abroad (RBI, Report on Currency and Finance, 1981-82).

6) Now, the PACS can pay one per cent interest higher than the prevailing interest rate of the deposits with commercial banks.

#### Deposit Mobilisation in Kerala

Co-operative Credit structure in Kerala has been considered as a well developed one. This was noted by the AIRCSC and the AIRCRC both in terms of disbursement of loans as well as mobilisation of deposits when compared to

other states. Kerala had the highest deposit per society (Rs.41,000) and average loan outstanding per society (Rs.1,38,000) in 1969-70 (The corresponding All India averages were Rs.4,000/- and Rs.44,000/- respectively). (Government of India, Banking Commission (1972) ). In spite of this enviable position, that the PACS should play a greater role in the mobilisation of deposits was emphasised by AIRCSC, AIRCRC and the Banking Commission.

Accordingly, in 1976, Deposit Mobilisation campaign was launched by the co-operatives of Kerala under the initiative of the State Government. The first Deposit Mobilisation campaign was held during the month of April 1976. The declared objectives of the campaign were:

- 1) the achievement of an overall development of the co-operative credit structure with particular emphasis on measures to enable those societies with slender resources to acquire a better financial position.

- 2) to increase the membership in PACS so as to achieve representation for all the agricultural families in the village.

- 3) to raise the membership of Harijan and Girijans in PACS to a considerable extent, say upto 20% of the total membership.

- 4) to improve the capacity of the societies in absorbing overdues and ensure smooth flow of credit.
- 5) to increase the number of new accounts.
- 6) to induce the habit of thrift and savings.
- 7) to undertake any other activity conducive to the attainment of the overall development of the movement.

The directions for carrying out the campaign were broadly outlined by the state level committee consisting of the Minister of Co-operation, President of the Kerala State Co-operative Bank, President of the State Co-operative Union, Agricultural Production Commissioner, Deputy Chief Officer of the RBI and the Managing Director of the State Co-operative Bank. The developments during the campaign period were monitored by the steering committee. Similar committees were also formed at the district, taluk and society levels for the effective implementation of the Deposit Mobilisation Campaign.

Government had also issued guidelines with regard to the utilisation of the deposits mobilised during the DIC period.

1. Twenty-five per cent of the deposits mobilised at the society level were to be held as liquid assets.

2. Sixty-five per cent of the deposits were to be advanced for productive purposes and 10 per cent for consumption purposes.

In all the years in which the campaign was held, the achievement always exceeded the target. In 1976, compared to the target of Rs.20 cr. the achievement was Rs.26,56 cr. which come to 132 per cent of the target. After a discontinuance of two years, the campaign was started again in 1978-79 and carried out in all the succeeding co-operative years with the only exception of 1981-82. In all the years except 1984-85 the achievement was above 200 per cent of the target.

At the district level also, the achievements had invariably exceeded the targets. It was above 200 per cent of the target except in 1985-86 (during which it was only 178 per cent).

#### Objectives of the Study

Deposit Mobilisation Campaign has been widely acclaimed as a great success. This is true if we judge the success purely in terms of the given targets. But very few studies have been attempted to evaluate the performance of the Deposit Mobilisation Campaign (DMC) in the light of the stated objectives, its effect on the composition of deposits and the pattern of advances. Hence the present study has been attempted with the following objectives.



1) to examine the extent and composition of the additional deposits mobilised by the PACS during the Deposit Mobilisation Campaign.

2) to assess the extent to which Deposit Mobilisation Campaigns have been able to improve the resource base of the co-operatives.

3) to assess the extent to which the additional deposits have been channelised for agricultural purposes.

#### Scope of the Study

The study will help to know the extent of additional deposits that has been tapped by the PACS due to the special efforts made during the campaign period. The data on the composition of the deposits in respect of fixed deposits, savings deposits and other deposits during the normal months and during the campaign period will help to understand the pattern of change in the composition of the total deposits of the society. A comparison of the utilisation of funds during the normal months and during the campaign period will reveal the extent to which the pattern of utilisation had deviated from the guidelines issued by the government as also the nature and purpose for which loans were actually issued.

#### Limitations of the Study

Though it was intended to carryout the study from the year 1976 to 1986, comparable data were available from

all the societies only from the year 1979-80 onwards. Hence, we were constrained to limit the scope of the study to the period 1979-80 to 1985-86.

It was originally thought that the study will also include the assessment of the proportion of deposits mobilised during the campaign period from the agricultural sector and then to find out the extent to which these deposits have been channelised for agricultural purposes. Since the PACS were reluctant to reveal the addresses of the depositors we could not pursue this part of the study.

As the societies were not maintaining any clear record of their targets and achievements for the earlier years of the campaign, the analysis of the targets and achievements of the sample societies could not be attempted. Such an analysis would have helped to know exactly how far additional deposits have been mobilised as against the achievement claimed by them.

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*Review of Literature*

## Chapter - 2

### REVIEW OF LITERATURE

The development of institutional credit has been universally recognised as an essential pre-condition for agricultural progress. However, the most significant feature of agricultural credit in India has been the domination of money lenders, landlords, traders and other forms of non-institutional credit till recently. The ineffectiveness and inadequacy of Taccavi loans left no other institutional agency for the farmers to fall back upon. Money lenders had no definite rules of lending; their amount of loan would depend upon their whims and fancies; always charged very high interest on the loans and made the farmers indebted to them for generations. Institutional credit on the other hand is to provide cheap credit to the farmers which should be both adequate and timely.

The necessity for developing co-operatives as the most appropriate institutional agency had been reiterated by different committees and commissions. This preferential treatment of co-operatives continued upto 1969, when multi-agency system was introduced. As rightly observed by the National Commission on Agriculture (1976) "-----during the period of 1947-56, co-operatives were recognised as an instrument of planned economic action and the co-operative

system was considered more suitable than governmental agencies for administration of farm credit. During 1978-79, co-operatives accounted for about 2/3rd (66.97 per cent) in the total short-term direct institutional finance outstanding to agriculture (RBI, Report on Currency and Finance, 1980-81). The RBI credit policy continued to lay stress on streamlining of loan policies of co-operative credit structure and facilitating larger flow of funds to weaker sections and areas. At the end of 1984-85, disbursement of direct finance by co-operatives to agriculture was 53.61% (RBI, Report on Currency and Finance, 1985-86).

#### Poor Deposit Base of the PACS

While the thrust has been on co-operative sector for the provision of agricultural credit, the strengthening of its resource base is also vital. The resources of the PACS are mainly the share capital, deposits, borrowings and reserves. Inculcating the habit of thrift among the members is an important function of the PACS. The All India Rural Credit Survey Committee (AIRCSO) (1954) (RBI, AIRCSO, 1955) while discussing about the performance of PACS had emphasised the dual role of these societies viz. obtaining funds for granting loans and granting of loans. In practice, however, these functions have been divided between the primary society for granting of loans and the apex or central bank for mobilising resources.

But the very poor deposit position of the co-operatives in India had been clearly brought out by the MacLagen Committee as early as in 1915 in the following words that "-----in few things in the finance of co-operation in India so markedly distinguished from that of Western Europe as in the small proportion of deposits held by the primary societies. In Germany, more than 87 per cent of the working capital of the Raiffeisen societies consists of deposits, while in India, the corresponding figure is eighteen only" (RBI, Statutory Report, 1937).

Even after half a century of governmental patronage of co-operatives, the All India Rural Credit Survey Committee (AIRCEC) found that deposits constituted only 9.7 per cent of the total working capital of the PACS, while more than 50 per cent consisted of borrowed funds. The committee proceeded to opine that encouragement of savings has been one of the most intractable problems of the co-operatives. If the co-operative credit organisation is to be a much more effective organisation than it is at present, it should increase its financial resources (RBI, AIRCEC, 1955).

Similarly, review of the co-operative movement by RBI had shown that the percentage of deposits to total working capital declined from 11.16 per cent in 1949-50 to 9.04 per cent in 1951-52 (RBI, Statistical Statements relating

to Co-operative Credit, 1951-52). The increased dependence on borrowings from financing agencies for working funds implied that one of the primary objective of the co-operative movement viz. the promotion of thrift and savings had largely remained unfulfilled in practice.

Later, All India Rural Credit Review Committee (AIRCRC) strongly put forth the view that the PACS should play a bigger part than in the past in mobilising rural resources. Though there has been significant increase in the deposits of the co-operative credit institutions, the lag in the savings effort in the rural areas was very much pronounced (RBI, AIRCRC, 1969). This is brought out by the fact that in spite of the increase in the deposits of the PACS by 557 per cent from Rs.7 Cr. to Rs.39 Cr. during the period 1956 to 1967, the ratio of savings to income in the rural sector remained unchanged around 2.3 per cent from 1950-51 to 1962-63. Of the increase of 573 Cr. in the total savings of the household sector, only Rs.71 Cr. (12.39 per cent) came from the rural households. The proportion of rural savings to total savings in the economy therefore went down by nearly half from 29.8 per cent to 15.2 per cent during the period (RBI, AIRCRC, 1969).

The failure of the co-operatives in mobilising deposits proportionate to their share in the total number of bank offices have been clearly emphasised by the Report of

the Study Group of the National Credit Council (RBI, Report of the Study Group of the National Credit Council 1969). Although in June 1969, co-operative banks accounted for over 30 per cent of all bank offices, their deposits were only about 10 per cent of all banks deposits. The rest were accounted for by the commercial banks.

#### Reasons for poor deposit base

Various studies have tried to analyse the reason for the failure of the co-operatives to attract deposits. AIRCSC (RBI, AIRCSC, 1955) stressed upon the importance of ensuring confidence among the rural people.

The Banking Commission (Government of India, 1972) had identified certain factors affecting the deposit mobilisation by co-operative banks. They are (1) natural factors of the economy of the area in which they operate which may be drought prone or with inadequate irrigation facilities (2) Organisational constraints like the 'scheduled' status enjoyed by the apex banks which is not enjoyed by the primary societies and (3) size of the co-operative bank which is very small, with small volume of business, low profitability and poor management. The last two factors thus are not generally very favourable to the PACS.

B.M. Malakondiah (1970) on the other hand had reiterated the view of the AIRCSC that success in mobilising



deposits depends on the extent of confidence and interest it can evoke among rural folk. Lack of dedicated effort on the part of the officials was also a handicap of the PACS.

The structural and functional frame work for deposit mobilisation has been recommended by D.S. Chauhan (1971). He pointed out that though there are some who are essentially savers and essentially borrowers, generally the major part of customers in the rural areas will be a common class involved in borrowing and depositing. Importance should be given to personal contact and pleasant customer service.

#### Need for Deposit Mobilisation

The urgency of deposit mobilisation by co-operatives was stressed by R.S. Sisodia (1971). The need arises mainly due to the rising level of rural incomes and also to ensure that the resource for financing the short-term requirements increasingly come from the surplus created in the rural sector. It will also provide a cushion against overdues and help in the diversification of the loaning activities.

The low level of deposit mobilisation by the co-operatives is not due to the lack of savings potential. With the increased agricultural production and incomes as a result of adoption of high yielding varieties and associated

changes in agriculture, the deposit potential, has significantly increased. This has been revealed by a study on the performance of lead banks in credit supply and Deposit Mobilisation in Jabalpur district (Anonymous, 1980).

According to this lead bank survey report, the total savings potential of the agricultural sector was estimated to be Rs.13 cr. and the deposits mobilised by the commercial banks and co-operatives amounted to only Rs.2.59 cr. (19.92 per cent). This demonstrates that there is wide scope for the banks to tap rural savings if the effort is made.

A comparison of the performance of co-operative banks and Gramen banks show that the latter are in a relatively better position. G. Krishnamurthy, R. Natarajan and K.V. Janardhan Rao in a study of Gramen Banks Vs. Central Co-operative Banks (1985) and their role in rural development showed that the Kakathiya Gramen Bank had better growth of deposits than the Warangal Central Co-operative Bank. The modern banking culture of Gramen Bank is giving a better penetrating position as far as tapping rural savings is concerned.

The Banking Commission (Government of India, 1972) while comparing the resource base of the commercial banks and co-operative banks had stated that the co-operative banks rely mostly on concessional borrowings from RBI while

commercial banks rely on deposits for their loaning activities. It was this strong position of commercial banks that led to the scheme of financing PACS by commercial banks, to meet the credit gap in agriculture, particularly the gap which exist in the financing of small farmers. While discussing about this scheme, State Bank of India had noted that what is needed is the mobilisation of rural savings rather than diversion of funds from one bank to another. It was also suggested that rates paid on deposits in rural areas should be kept at levels high enough to enable banks to attract rural savings.

#### Lending pattern of the PACS

The PACS does not seem to have given importance to the fact that they are the agencies of credit which should be reasonable and aimed at the upliftment of the weaker sections of the community. The favour of co-operatives towards the larger farmers was highlighted by the AIRCRC (RBI, AIRCRC, 1969). One out of every forty cultivators in the lower asset group borrowed from co-operatives while one out of every five cultivators in the highest asset group had recourse to co-operative credit. It was further found that as a proportion of those who borrowed from any agency, borrowers from co-operatives formed only 5.7 per cent in the case of smallest asset group and 34.9 per cent in the

case of the highest asset group. This shows that not only were the persons in the higher asset groups favoured by lionshare of the credit disbursed, the proportion of borrowers who borrowed from co-operatives went up along with the size of the assets owned. The finding was endorsed by the National Commission on Agriculture (Government of India, 1976) and a study by G. Sankariah and K. Munidoraishwamy Naidu (1983).

#### Deposit Mobilisation in Kerala

The PACS of Kerala have faired far better than most of their counterparts of other states as far as deposits are concerned. In 1959-60 and in 1961-62 Kerala was ranked first in average deposit per society at Rs.3913 and Rs.6327 respectively showing an increase of deposits by over 50 per cent (RBI, Review of Co-operative Movement in India, 1960-62).

The Informal Group on Institutional Arrangements for Agricultural Credit (1964) appointed to assess the progress and performance of co-operative credit identified Kerala as a State where performance was "not unsatisfactory" (Government of Kerala, 1980). The National Commission on Agriculture (Government of India, 1976) considered states with an average per hectare credit dispensation of Rs.75/- as co-operatively developed and Kerala was considered as co-operatively developed based on this standard.

The All India Rural Credit Review Committee in its statewise review of co-operatives considered the performance of Kerala in the mobilisation of savings as fairly promising. Total deposits of the primaries at Rs.6.30 cr. was the highest for any state except Punjab. The average deposits per society of Rs.27926 in Kerala was not only the highest for any state in the country, but 2.74 times greater than that of the next highest average of Rs.10170 for Punjab (RSI, AIRCRC, 1969). This was largely contributed by the traditional familiarity of the rural population in Kerala with banking habits as also the high density of population. The traditional familiarity with banking habits by the rural people of Kerala is evident from the Report of the Travancore-Cochin Banking Enquiry Commission (Government of India, 1956).

As a result of the banking habit as well as the ubiquitous coverage of PACS in the state, in 1970-71, Kerala topped the list of societies with an average deposit per society of Rs.40,694 against the national average of Rs.4257 nearly ten times that of national average (Mariyanathan, 1973).

An interstate comparison of PACS by U.S. Patwardhan and M.S. Dharmaraj (1966) had noted that the States of Punjab, Bihar and Kerala were the states where deposits from

individuals with PACS accounted for over 40 per cent of the deposits with Apex banks, central banks and primaries together.

All India Debt and Investment Survey (1971-72) had noted that the deposits of the Central Co-operative Banks of Kerala had increased from Rs.253.14 lakhs in 1960-61 to the level of Rs.3117.75 lakhs by 1974-75 registering a compound growth rate of 196 per cent. The increase in their deposits was appreciable since 1971-72. The deposits from individuals formed 45 per cent in 1960-61 and 56.1 per cent in 1974-75 (RBI, All India Debt and Investment Survey, 1971-72, 1981-82).

The increase in deposits of PACS was reflected in their increasing share in the working capital also. Deposits formed 35.89 per cent and 37 per cent of the working capital of the PACS in Kerala during 1978-79 and 1979-80 respectively. The corresponding figures at the All-India level were 6.99 and 6.97 only (RDI, Statistical Statements relating to the Co-operative Movement in India, 1978-79, 1979-80).

A study by the High Level Committee on Co-operative Credit in Kerala (Government of Kerala, 1980) showed a positive correlation between the level of deposits and loan outstanding. Societies with more deposits had a larger amount of loans outstanding. Thus, for societies for which 90 per cent of the total disposable resources were borrowings from

central co-operative banks, the loan business was below Rs.2 lakhs, whereas in societies with loan outstanding of Rs.2 lakhs to Rs.5 lakhs, the ratio was more in favour of deposit resources. With further increase in deposits, there was greater amount of loan outstanding ranging between Rs.5 lakhs to Rs.10 lakhs.

As regards the nature of loan business and the purpose of lending, it is noticed that there is concentration on agricultural advances in societies with limited resources. The quantum of non-agricultural advances including gold loans was higher according to the increase in the internal resources of the society.

An RBI study (RBI, All India Debt and Investment Survey, 1971-72) shows that in spite of the appreciable increase in the deposits of the co-operatives in Kerala, they still lag far behind the commercial banks. For instance, as on 30-5-1975, the deposits of CCBs per hundred of population worked out to Rs.1318/- while it was Rs.17,190/- for commercial banks. The Economic Review (Government of Kerala, 1985) showed that commercial banks' rural branch had double the volume of deposits outstanding as on 30-6-1985.

A study on the first Deposit Mobilisation campaign by the co-operatives of Kerala (Co-operative Training College, 1977) found that Deposit Mobilisation Programme was

successful not only from the view point of deposits, but 2,52,800 new accounts were also opened of which 2,12,463 (84.04 per cent) were opened in the primary societies. The fact that a major share of the deposits came from the primary societies is a positive proof of the support that it received at the village level.

A study on the performance of the Trichur District Co-operative Bank in the Deposit Mobilisation scheme (Dr. Jos, C.A. et al. 1984) revealed that the total deposits of the TDCB increased from Rs.635.19 lakhs in 1976-77 to Rs.1763.63 lakhs in 1981-82, making an annual average increase of 35.53 per cent. The share of fixed deposits which showed a decline from 45.16 per cent in 1976-77 to 36.49 per cent in 1978-79 increased to 45.77 per cent in 1981-82, under the EMC.

Apart from these two studies on the EMC in Kerala, not much work has been undertaken in this area. Hence this present study is attempted to fill in the lacuna in this field of study.



## *Materials and Methods*

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## Chapter - 3

### MATERIALS AND METHODS

The study on the Impact of DMC on the agricultural advances of the PACs is carried out to have a deeper look into the nature and extent of additional deposits mobilised as also the deployment of funds so mobilised.

#### Definitions

The important terms and concepts employed in the analysis of the study are defined as follows.

#### Deposit Mobilisation Campaign

"Deposit Mobilisation Campaign" (DMC) refers to the Deposit Mobilisation Programme launched by the co-operative credit institutions of Kerala under the initiative of the Government of Kerala in 1976 and held in all the co-operative years since 1978-79 except 1981-82 with the objective of augmenting the resources of the co-operatives. However, the present study of EMC covers only the PACs.

#### Campaign Period

The EMC was held during the months of April-May in 1975-'76, 1978-'79, 1979-'80, 1980-'81 and 1984-'85. During the years 1982-'83 and 1983-'84, it was held during the months of November-December and December-January respectively.

In 1985-'86, it was held in the month of May. These periods have been referred to as the "campaign period".

Average monthly deposit for the normal period

Average monthly deposit for the normal period is calculated by taking the average of all the months, excluding that of the campaign period. If the campaign period is confined to a calendar month, the average is found by taking the monthly average of the total for the remaining eleven months. If the campaign period is spread over two months, then the average of the total for the remaining ten months is taken.

Average deposit during the DMC

If the DMC is carried out in one calendar month, the deposit of that month is the average deposit during the DMC. If the DMC is spread over two calendar months, average deposit during the DMC is obtained by deducting the average monthly deposit for the normal period from the total deposits of the two calendar months covered by the campaign.

Incremental deposits

Incremental deposits refer to the additional deposits mobilised by the society as a result of the DMC. This is worked out by deducting the average monthly deposit of the society during the normal period from the total deposit of the society during the month of DMC. If the campaign is spread

over two calendar months, then twice the average monthly deposit during the normal period is deducted from the total deposit of the society during the two months in which the DMC was held.

#### Other deposits

Other deposits include the current deposits, recurring deposits, daily deposits etc. of the society which do not fall under fixed deposits or savings deposits.

#### Agricultural Loans (AL)

Agricultural loans are the loans given to agriculture and allied activities which include loans under IRDP (Cattle), IRDP (Goat) etc.

#### Gold Loans (GL)

Gold loans are those given exclusively under the security of gold.

#### Fixed Deposit Loans (FDL)

Fixed deposit loans are those given against the fixed deposit maintained by the borrower in the society.

#### Other Loans (OL)

Other loans include housing loans, simple loans, loans for business purposes, bio-gas loans etc.

Average monthly advances of the society during the normal period

Average monthly advances of the society during the normal period is the average monthly advances of the society for the period excluding the campaign period - i.e. the average monthly advances of the society for eleven months excluding the month of the campaign. If the campaign is held in two calendar months, then, it is the average of the remaining ten months.

Average advances during the DMC

If the DMC is held in one calendar month, the average advance of the society during the DMC is the total advances of the society in that calendar month. If the DMC is spread over two calendar months, average advance during the DMC is worked out by deducting the average monthly advance of the society during the normal period from the total advances issued by the society in the calendar months covered by the campaign.

Incremental advances

Incremental advances are the additional loans issued by the society during the DMC. It is the net difference between the total amount of loan issued during the month of DMC and the average monthly advance of the society during the normal period. If the DMC is spread over two calendar

months, then twice the average monthly advance during the normal period is deducted from the total advances of the society during the two calendar months.

Credit-Deposit Ratio (CDR)

Credit Deposit Ratio is the ratio of loans issued to the deposits received during the reference period.

Average Credit-Deposit Ratio

Average Credit Deposit Ratio is estimated as the ratio of average monthly loans to the average monthly deposit of the society.

Incremental Credit-Deposit Ratio

Incremental Credit-Deposit Ratio is found out as the ratio of incremental advances during the period of DMC to incremental deposits during the same period.

CDR with lag

Since deposits are withdrawn after a lag, the relationship between deposits and advances are examined under a lagged relationship. Advances with lag are worked out as the advances during the succeeding month and the month following that

CDR with one month lag is:

$$\frac{\text{advances of } t + 1 \text{ period}}{\text{deposit of } t \text{ period}}$$

CDR with two month's lag is:

$$\frac{\text{advances of } t + 2 \text{ period}}{\text{deposit of } t \text{ period}}$$

where,  $t$  = DMC period.

#### Deposits with Central Co-operative Bank

These are the savings bank accounts maintained by the societies with the branches of the Trichur District Co-operative Bank. Current accounts are maintained only by certain societies and hence, has not been included in this definition.

#### Sampling Procedure

There were one hundred and forty four (144) PACs in Trichur district during the study period, spread over the five taluks of Trichur, Talapilly, Chavakkad, Mukundapuram and Kodungallur. Since the campaign was started in 1975-'76, two societies which started functioning after July 1975 were eliminated from the sampling frame. Of the remaining 142 societies 14 societies consisting of 10 per cent of them were selected at random using the random table as the sample societies for the study. The societies thus selected are:

<u>Name of the Society</u>	<u>Taluk</u>
1. Ambalappad Service Co-operative Bank	Talapilly
2. Annakara Service Co-operative Society	Chavakkad
3. Alloor Service Co-operative Bank	Mukundapuram
4. Ammadem Service Co-operative Society	Trichur
5. Arthat-Anjoor Service Co-operative Society	Talapilly
6. Guruvayur Township Service Co-operative Society	Chavakkad
7. Kadavallur Service Co-operative Society	Talapilly
8. Kechery Service Co-operative Bank	Talapilly
9. Manalur Service Co-operative Society	Trichur
10. Nellai-Parapookara Service Co-operative Society	Mukundapuram
11. Pananchery Service Co-operative Society	Trichur
12. Vadakkanchery Service Co-operative Society	Talapilly
13. Vattanatra Service Co-operative Society	Mukundapuram
14. Venginisseri Service Co-operative Society	Trichur

#### Collection of Data and Methods Employed

As the date-wise receipts and withdrawals of deposits were not available, it was very difficult to isolate the net deposits collected during the EMC period alone. The societies



were not maintaining the records relating to the targets and achievements of the DMC for the earlier years. Hence, an analysis of the societies in terms of their original targets of DMC could not be pursued.

The monthly receipts and payments of all types of deposits along with their outstanding figures for the entire period of study were collected from all the sample societies. These deposits were then broadly classified into fixed deposits, savings deposits and other deposits.

Paired t-test was conducted using the average monthly deposit during the normal period and the average deposit during the DMC. This was supplemented by the percentage analysis of average deposit during the DMC and incremental deposits.

The relationship between receipts and withdrawals of the deposits was analysed using correlation co-efficient of the seasonal indices of the total deposits and its components. Seasonal indices were worked out using the moving average method to see whether there are concurrent withdrawals during the campaign period or immediately after the DMC.

The second aspect of the analysis is the pattern of deployment of funds, which is examined in respect of the directives issued for their utilisation. Accordingly,

the main channels of utilisation were taken up as advances and deposits with the Central Co-operative Bank (CCB).

Advances of sample societies - both loans issued for the month as well as outstanding - were collected for all months during the study period. These loans were broadly classified into Agricultural loans, Gold loans, fixed deposit loans and other loans.

CDR has been employed to estimate the relationship between deposits and advances. CDR with one month's lag, two month's lag and three month's lag were worked out to examine the extent of lag in the relationship. The share of different categories of loans viz. Agricultural loans, Gold loans, Fixed deposit loans and other loans, in these lagged advances were taken up to look into the trend in the issue of loans.

Ratio of withdrawals to receipts was worked out to assess the extent of concurrent withdrawals, but it failed to reflect any trend and was not pursued further.

The percentage of deposits to working capital over the years is analysed to see how far EMC has helped to improve the deposit base of the societies. These figures are taken from the audit certificate of the societies. However, uniform data are available only from 1979-'80

onwards, and in certain societies, audit certificates were not available due to court proceedings. The figures for the last two years (1984-'85 and 1985-'86) have been taken from the books of the society, for audit is not completed in the societies for these two years.

## *Results and Discussion*

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## Chapter-4

### RESULTS AND DISCUSSION

The DMC by the credit co-operatives in Kerala was started in 1976 April and has been carried out in all successive co-operative years since 1978-79 with the exception of 1981-82. It is specially notable that in all the years, the achievements were far greater than the targets (Table 4.1). The achievement was above 150 per cent of the target in all the years except in 1975-76 when it was only 132.80 per cent.

Table 4.1. Targets and achievements of the Deposit Mobilisation Campaign (DMC) of the credit co-operatives in the State\*

(Rs. Cr.)

Years	Targets	Achievement	Percentage of achievement to target	Percentage increase over previous years' achievement
i	ii	iii	iv	v
1975-76	20	26.56	132.80	-
1978-79	20	36.99	184.95	39.27
1979-80	20	47.99	239.80	29.74
1980-81	25	56.36	225.44	17.44
1982-83	25	60.25	241.00	6.90
1983-84	40	93.67	234.17	55.47
1984-85	60	118.62	197.70	26.64
1985-86	60	137.00	228.00	15.49
1986-87	60	136.00	226.00	-0.73

\*Credit co-operatives in the State include SCBs, CCBS, UCBS and the PACS.

Source: Compiled from the Administration Report of the Co-operative Department.

There was a steady increase in the percentage of achievement to target (Column iv) in the first three years, but the percentage increase over the previous years' achievement (Column v) shows a continuous decline till the year 1983-84. In 1983-84, there was a sharp increase from 6.90 to 55.47. But from 1984-85 it again shows a declining tendency and in 1986-87 it shows a negative growth at 0.73 per cent. In the last four years, the achievement as percentage to target has also been declining with the exception of 1985-86. However, in all the years of the campaign, the targets have been exceeded though the rate of increase has been varying.

The statewide performance in DMC has been reflected in the case of Trichur district also (Table 4.2). In all the years, the achievement was above 150 per cent of the target except in 1986-87 when it was 126.38 per cent. In the first four years, the performance of the district was better than that of the state (Column iv of Table 4.1 and Column vi of Table 4.2). But in 1982-83 and the three years from 1984-85, the district level performance was lower than that at the state level.

The share of the district in the aggregate state target (Column iii of Table 4.2) for the first five years was around 10.50 per cent which declined to 9.25 per cent

Table 4.2. Targets and achievements of the Deposit Mobilisation Campaign (DMC) by the credit co-operatives of the Trichur district\*

(Rs. lakhs)

Years	Target	Percentage of districts target to state's target	Achievement	Percentage of districts achievement to state's achievement	Percentage of achievement to target	Percentage increase over previous year's achievement
i	ii	iii	iv	v	vi	vii
1975-76	210	10.50	393.04	14.80	187.16	-
1978-79	210	10.50	445.58	12.05	212.18	13.37
1979-80	210	10.50	610.50	12.72	290.71	37.01
1980-81	265	10.60	721.32	12.80	272.19	18.15
1982-83	265	10.60	631.34	10.48	238.24	-12.47
1983-84	370	9.25	1007.26	10.75	272.23	59.54
1984-85	800	13.33	1429.82	12.05	178.73	41.95
1985-86	800	13.33	1661.32	12.13	207.67	16.19
1986-87	800	13.33	1011.00	7.43	126.38	-39.14

\* Credit co-operatives of the district include CCB, UCBs and PACS.

Source: Compiled from the records of the Trichur District Co-operative Bank.

Note: A complete break-up of the targets and achievements of the credit co-operatives in the Trichur district is given in Appendix-I.

in 1983-84. However, in 1984-85 there was a significant increase to 13.33 per cent. In 1975-76, compared to 10.50 per cent of the states' target, district's achievement was higher at 14.80 per cent. But in the next campaign year, district's achievement as percentage of states' achievement declined to 12.05 per cent and till 1985-86 it remained around 12 per cent with the exception of 1982-83 and 1983-84 when it was just above 10 per cent. In these two years, the campaign was held during the period of November-December and December-January respectively. But in 1986-87, the performance of the district was very poor in physical terms as it declined from Rs.1661.32 lakhs to Rs.1011.00 lakhs. Hence, there was a fall by 39.14 per cent in the percentage increase over previous years' achievement. This also resulted in the decline of percentage of achievement to target from 207.67 per cent to 126.38 per cent.

The credit co-operatives in the Trichur district as also in the state recorded the highest percentage increase over previous year's achievement in the year 1983-84 after which there had been a steady decline in the rate of increase culminating in negative figures in 1986-87. The trend at the state level and the district level are thus moving in the same direction.



Performance of PACS in the Trichur district in the DMC

The performance of the PACS in the district in the DMC has been very impressive in terms of the targets and achievements. The general trend observed at the district level of increasing achievement in the first four years and a declining trend since 1983-84 was found in the case of the PACS also (Table 4.3).

Table 4.3. Targets and achievements of the PACS in the district in the DMC.

(Rs. lakhs)

Years	Target	Percentage share of PACS' target to district's target	Achievement	Percentage share of PACS' achievement to district's achievement	Percentage of achievement to target	Percentage increase over previous years' achievement
i	ii	iii	iv	v	vi	vii
1975-76	150	71.43	260.50	66.28	173.67	-
1978-79	150	71.43	272.76	61.21	181.84	4.71
1979-80	150	71.43	397.63	65.13	265.08	45.78
1980-81	190	71.70	468.27	64.92	246.46	17.77
1982-83	190	71.70	393.94	62.40	207.34	-15.87
1983-84	250	67.57	674.73	66.99	269.89	71.28
1984-85	560	70.00	1011.16	70.72	180.56	49.86
1985-86	560	70.00	1097.00	66.03	195.89	8.49
1986-87	560	70.00	726.00	71.81	129.64	-33.82

However, the percentage of achievement to target was lower for PACS than for all the credit co-operatives in the district taken together. Though the PACS accounted for around 70 per cent of the total target of all the credit societies at the district level (Column iii of Table 43); they accounted for about 2/3rd of the district's achievement, except in 1984-85 and 1986-87 when their share in the total achievement of the district also came to 70 per cent. Thus in seven out of the nine years, the percentage share in the achievement was lower than that of their share in the district's target.

It is interesting to note that in spite of the same target for two or three years, the degree of success of the PACS in achieving the targets varied considerably. In the first three years, against the target of Rs.150 lakhs, the percentage of achievement to target showed an increasing. In 1980-81, when the target was raised to Rs. 190 lakhs, the percentage of achievement to target declined from 265.08 in 1979-80 to 246.46 in 1980-81. But in the next year of the campaign against the same target, the percentage of achievement to target was only 207.34 per cent showing a decline of 15.87 per cent over the previous years' achievement. But in spite of the decline in 1982-83, the target for 1983-84 was raised to Rs.250 lakhs. In that year, the achievement at Rs. 674.73 lakhs was almost double that of

the previous years. It was during this year that percentage of achievement to target was highest at 269.89 per cent. The picture is completely different from 1984-85 onwards. Against the same target of ₹.560 lakhs, in the last three years, the percentage of achievement has risen in the second year (to 195.89 per cent) but fell sharply in the third year (to 129.64 per cent). The variation in the achievement against the same target observed in the case of PACS was also noticed for all the credit co-operatives in the district taken together (Table 4.2). It may thus be seen that raising the targets do not affect the degree of success of the PACS adversely. But at the same time, maintaining the same target often results in complacency on their part leading to lower degree of success over the previous year. This reveals that PACS are capable of taking up challenges if offered.

#### Determinants of Success

The DMCs have been acclaimed as a grand success. This is true when the success is assessed merely by looking into the performance of the PACS in respect of the defined targets. But this criterion alone cannot determine the success of the DMCs. For arriving at any meaningful conclusion about the degree of success of the DMC the following aspects should also be considered.

- a) Were the targets scientifically fixed considering the past performance of the concerned PACS and the savings potential of the area?
- b) To what extent were the PACS able to mobilise additional deposits?
- c) Was the DMC equally beneficial to all societies?
- d) How far have the DMCs helped to increase the proportion of fixed deposits?
- e) Were the deposits mobilised withdrawn immediately after the DMC period?
- f) What is the pattern of deployment of the funds generated during the DMC and were they utilised as per the directives issued by the government?
- g) What is the extent of increase in loaning activities as a consequence of the DMC?
- h) Is the period of DMC significant in determining the degree of success?

Each of these aspects are sequentially analysed in the following paragraphs.

a) Rationale for fixing the targets

The data collected from the PACS and the CCB and discussions with the officials of these societies revealed that the targets were fixed not according to any well-defined criteria but arbitrarily. This is further explained by the fact that the targets remained the same in the first three years in spite of the result where achievements exceeded

the targets in the first two years by over 70 per cent (Table 4.3). Yet another instance is the year 1983-84 when the target of the PACS was raised to Rs.250 lakhs from Rs.190 lakhs in 1982-83 in spite of the relatively low level of performance in that year. Still the performance in 1983-84 was significantly higher than the previous year eventhough the target was raised by one-third. During the period 1978-79 to 1986-87 (ie. eight years of campaign) targets were revised only thrice. No specific criteria for fixing the target was found in any communication of the DCBs to the PACS. Certain PACS which could not attain the target given to them negotiated with the DCB for revising the targets. Often the PACS' are allotted targets from the DCB and neither the past performance of the societies nor the potential of the area were seriously considered while fixing the targets. In fact, the savings potential of the area of operation of the PACS was not found to be assessed in any of the cases. The fixing of targets was found to be a breaking up process of the state's target into district level targets which are further split up into society level targets. The important factors like past performance of the societies and the savings potential of the area are found to be grossly neglected.

b) Extent of incremental deposits mobilised

A better insight into the success of the DMC can be gathered by examining the extent of incremental deposits

mobilised by the PACS. The average monthly deposit per society during the normal period was compared to the average deposit per society during the campaign period (Appendices II, III and IV). The percentage of incremental deposits mobilised during the DMC is very high (Table 4.4). In four years, 1979-80, 1980-81, 1984-85 and 1985-86 the percentage was higher than 175 per cent. The highest was recorded in the year 1980-81 at 277.98 per cent.

Incremental deposits mobilised was found to be high as is revealed by the paired t-test. Paired t-test between the average monthly deposit of societies during the normal period and that during the DMC showed that there is significant change in the deposits between these two periods (The t-values obtained are given in Table 4.5) (The averages estimated for the paired t-test are given in Appendix-V). In the four years when incremental deposits have exceeded 175 per cent 1979-80, 1980-81, 1984-85 and 1985-86 the t-values were significant showing that there was significant increase in deposits during the DMC. In 1982-83 and 1983-84 the incremental deposits were not found to be significant. During these two years the incremental deposits formed only below 130 per cent of the average deposit during the normal period - only Rs.1,27,000/- and Rs.69,000/- respectively.

Table 4.4. Average deposits of societies during the normal period, incremental deposits during the DMC and average deposits of societies during the DMC.

Name of the societies	1979-80			1980-81			1982-83			1983-84			1984-85			1985-86		
	A.D.	I.D.	A.D. during the DMC	A.D.	I.D.	A.D. during the DMC	A.D.	I.D.	A.D. during the DMC	A.D.	I.D.	A.D. during the DMC	A.D.	I.D.	A.D. during the DMC	A.D.	I.D.	A.D. during the DMC
Arthalappad	97.00	400.3 (488)	482.3	134.6	154 (114)	288.6	82.1	198.2 (242)	280.3	94.0	572.7 (585)	670.7	196.8	1125.6 (572)	1322.4	253.2	1303.1 (515)	1550.3
Annakara	16.3	110.0 (674)	176.3	79.4	168.3 (477)	207.7	18.6	134.7 (724)	153.3	15.8	125.4 (350)	161.2	43.5	128.5 (295)	172.0	42.9	95.2 (272)	138.1
Aloor	14.59	234.9 (151)	380.8	95.1	613.9 (645)	709	113.2	115.4 (102)	228.6	134.0	536 (400)	670.0	167.3	626.0 (374)	793.3	321.5	990.9 (274)	1202.4
Ammadam	162.6	64.5 (-40)	98.1	167.5	139.8 (86)	302.3	187.3	265.8 (142)	453.1	174.2	485.8 (279)	660.0	194.7	780.6 (401)	975.3	229.2	382.4 (168)	610.6
Arthat Anjoor	15.7	93.3 (594)	109.0	28.4	134.6 (473)	163.0	13.3	35.8 (270)	49.1	18.6	69.0 (372)	87.6	37.2	201.4 (541)	238.6	52.0	232.3 (447)	284.3
Guruvayur	34.4	188.9 (549)	223.3	57.5	133.4 (232)	190.9	86.3	86.4 (100)	172.7	105.2	200.8 (191)	306.0	173.5	881.0 (507)	1054.5	206.4	416.3 (202)	622.7
Kadavallur	6.1	88.2 (1448)	94.3	2.3	137.2 (608)	139.5	26.9	212.6 (791)	239.5	42.1	116.1 (276)	158.2	51.2	363.1 (709)	414.3	77.3	350.0 (454)	427.3
Kechery	41.4	206.2 (499)	247.6	67.7	514.6 (760)	582.3	187.7	215.7 (115)	403.4	364.2	-282.9 (-78)	81.3	263.1	527.1 (200)	790.2	343.8	558.0 (162)	901.8
Manalur	105.7	37.6 (36)	143.3	110.5	-32.0 (-30)	78.5	83.7	35.4 (42)	119.1	100.1	49.7 (50)	149.8	156.5	153.7 (98)	310.2	188.6	34.2 (18)	222.8
Nellai-Parappoo-kara	106.9	163.1 (153)	270.0	108.6	262.0 (241)	370.6	120.2	166.6 (139)	286.8	128.5	150.2 (117)	278.7	380.7	440.4 (116)	821.1	450.7	261.8 (58)	712.5
Pananchery	240.3	138.3 (58)	378.6	188.7	356.8 (199)	545.5	271.1	108.0 (40)	379.1	383.2	125.6 (33)	508.8	459.0	364.1 (79)	823.1	565.4	587.8 (104)	1153.2
Vadakkanchery	9.0	62.4 (691)	71.4	39.0	108.3 (791)	347.3	35.0	102.0 (291)	137.0	46.3	177.5 (383)	223.8	39.6	244.6 (618)	284.2	68.2	296.6 (435)	364.8
Vattanatra	117.9	122.6 (104)	240.5	116.0	290.0 (250)	406.0	82.1	97.2 (118)	179.3	92.5	90.7 (98)	183.2	163.6	331.4 (203)	495.0	149.3	253.1 (170)	402.4
Venginisseri	49.6	212.2 (428)	261.8	56.9	114.4 (201)	171.3	70.7	-9.1 (-13)	61.6	127.0	-66.5 (-52)	60.5	89.7	-1.1 (-1)	88.6	98.3	33.6 (34)	131.9
Average per society	91.0	142.4 (176)	223.4	86.0	236.0 (274)	322.0	99.0	127.0 (130)	225.0	131.0	169.0 (129)	300.0	173.0	441.0 (255)	614.0	221.0	403.0 (182)	624.0

A.D. - Average deposit of societies during the normal period.  
 I.D. - Incremental deposits of societies during the DMC.  
 A.D. during DMC - Average deposits of societies during the DMC.

Figures in brackets show percentage to A.D.

Table 4.5. Comparison of average deposit during the normal period and the average deposits during the DMC using paired t-test

Rs '000s				
Years	Period of campaign	Average deposit per society during the normal period	Average deposit per society during the DMC	t-value
1979-80	April-May	81	223	2.415*
1980-81	April-May	86	322	3.662*
1982-83	November-December	98	225	1.967
1983-84	December-January	131	300	1.789
1984-85	April-May	173	614	3.120*
1985-86	May	221	624	3.269*

\* Significant at 5 per cent level.

c) Relationship between average deposits during the normal period and the campaign period

It was observed that the societies which had a relatively lower average deposits during the normal period had a higher percentage of incremental deposits and vice versa, implying that the DMC has been more beneficial to those societies whose deposits were low. The PACS of Annakara, Arthat Anjoor, Kadavallur and Vedekkanchery (Group I Societies of Table 4.6) had their average deposit during the normal period lower than the corresponding average deposit



Table 4.6. Classification of societies according to their level of deposits and performance in DMC.

Total number of years for one society-6.

Number of years	Below average deposit per society and above average performance in DM	Below average deposit per society and below average performance	Above average deposit per society and below average performance	Above average deposit per society and above average performance
Name of the societies				
<u>Group - I</u>				
Annakara	6	0	0	0
Arthat-Anjoor	6	0	0	0
Kadevallur	6	0	0	0
Vadekkanchery	6	0	0	0
<u>Group - II</u>				
Venginisseri	1	5	0	0
Guruvayur	2	3	0	1
Manalur	0	4	1	1
Vattanatra	0	4	2	0
<u>Group - III</u>				
Kechery	2	0	4	0
Pananchery	0	0	6	0
Nellai-Parepookara	0	1	4	1
<u>Group - IV</u>				
Aloor	1	0	2	3
Armadem	0	0	3	3
Ambalappad	2	0	1	3

per society for the sample. But all of them had their percentage of incremental deposits higher than the average per sample society. The average deposits of the societies falling under the Group II was below the average deposit in most years, but their performance was also below the sample average.

The third group of societies consisting of the PACS of Kechery, Pananchery and Nellai-Parapookara in most of the years had average deposit higher than the average deposit per society and the percentage of incremental deposits mobilised by them was below the average for the fourteen societies taken together. The societies of Aloor, Ammadam and Ambelappad had in three years conformed to this broad pattern. But in three years, their average deposit was higher than the average deposit per society as also the performance in the DMC.

There were also instances where incremental deposits happened to be negative. This implies that the average deposit of the society during the DMC was lower than the average deposit during the normal months. Thus, the PACS of Ammadam in 1979-80, Menalur in 1980-81 and Kechery in 1983-84 had negative incremental deposits. Venginisseri PACS recorded negative incremental deposits in three consecutive years - 1982-83, 1983-84 and 1984-85. The very poor

performance of Venginisseri was due to certain external factors like court proceedings. But for the other three societies, it was because of the relatively high receipt of deposits during the normal period and they could not keep up the tempo during the DMC.

#### Deposits per society

Over the years, the deposit per society has been increasing. This is evident from Table 4.7. It increased from Rs.81,000 in 1979-80 to Rs.2,21,000 in 1985-86 with the index rising to 273. But the performance of the societies during the DMC has not been consistent.

Table 4.7. Deposit per society during the normal months, during the DMC and the incremental deposits per society during the DMC

Years	Months of DMC	Deposit/society during the normal period	Rs. '000s	
			Average monthly deposit per society during the DMC	Incremental deposits per society during the DMC
i	ii	iii	iv	v
1979-80	April-May	81(100)	223(100)	142(100)
		(100)	(275)	(175)
1980-81	April-May	86(106)	322(144)	236(166)
		(100)	(374)	(274)
1982-83	November-Dec	98(121)	225(101)	127( 89)
		(100)	(230)	(130)
1983-84	Dec-January	131(162)	300(135)	169(119)
		(100)	(229)	(129)
1984-85	April-May	173(214)	614(275)	441(311)
		(100)	(355)	(255)
1985-86	May	221(273)	624(280)	403(284)
		(100)	(282)	(182)

Note: Figures in brackets below show index to deposit per society during the normal period. Figures in brackets to the right show index to the base year 1979-80.

The incremental deposits declined in 1982-83 from Rs.2,36,000 to Rs.1,27,000 in 1982-83 and marginally increased to Rs.1,69,000 in 1983-84. Excluding these two years, the average monthly deposit per society (Column iv of Table 4.7) have shown an increase and the incremental deposits were above 175 per cent. The deposit per society during the normal as well as the campaign period was highest in the year 1985-86 though the incremental deposits were highest during the previous year.

d) Composition of Deposits

Composition during the normal period

It is not enough that the extent of incremental deposits of the societies are measured to assess the degree of success of the DMC, but the quality of the deposits mobilised is also an important aspect. The changing proportions of fixed deposits, savings deposits and other deposits are very important from the point of view of the PACS. Fixed deposits are more reliable as a source of funds for lending purposes while savings deposits can be used only to a limited extent. On the other hand, a high percentage of current deposits is not conducive for expanding the lending programmes.

For the purpose of the present study, the deposits of the PACS have been classified into fixed deposits, savings

deposits and other deposits. It may be noted that selected societies had a very high proportion of savings deposits in all the years which ranged from 72.84 per cent to 83.67 per cent of total deposits during the period 1979-80 to 1982-83. But it declined in the next two years 82.44 per cent and 76.88 per cent and was 78.88 per cent in 1985-86 (Table 4.8).

Table 4.8. Composition of average monthly deposit per society during the normal period.

Rs. '000s				
Years	Fixed deposits	Savings deposits	Other deposits	Total deposits
i	ii	iii	iv	v
1979-80	15 (18.52)	59 (72.84)	7 (8.64)	81 (100)
1980-81	14 (16.28)	65 (75.58)	7 (8.14)	86 (100)
1982-83	15 (15.31)	82 (83.67)	1 (1.02)	98 (100)
1983-84	14 (10.69)	108 (82.44)	9 (6.87)	131 (100)
1984-85	23 (13.29)	133 (76.88)	17 (9.83)	173 (100)
1985-86	31 (14.03)	173 (78.28)	17 (7.69)	221 (100)

Figures in brackets represent percentage to total deposits.

The share of fixed deposits ranged from 10 per cent and 19 per cent which was highest in 1979-80 (18.52 per cent) and lowest in 1983-84 (10.69 per cent). There was a steady decline from 18.52 per cent in 1979-80 to 10.69 per cent in 1983-84 but after that the share of fixed deposits increased to 14.03 per cent in 1985-86. However, there was not a single society in which fixed deposits accounted for the major share of deposits. In the PACS of Kadavallur, Vonginisseri and Menalur, in most of the years, savings deposits formed above 80 per cent of the total deposits (Appendix II). However, in Ammadam PACS and Vadakkanchery PACS, fixed deposits ranged between 18 per cent and 35 per cent over the years. Aloor had nearly 37 per cent of the total deposits as fixed deposits in 1979-80, but in 1985-86 it declined to 14.37 per cent. On the other hand, Annakkera, Arthat Anjoor and Menalur showed an increase in the share of fixed deposits (For Annakkera it increased from 0.6 per cent to 9.3 per cent, for Arthat Anjoor from 17.82 per cent to 32 per cent and for Menalur from 9.05 per cent to 22.41 per cent). The increase for Menalur was found only in the last year 1985-86.

#### Composition during the DMC

During the DMC period also, savings deposits continued to be the major component of the total deposits. A component-wise analysis of additionally mobilised deposits

showed that above 45 per cent of the incremental deposits were savings deposits in all the years while that of fixed deposits ranged between 28 per cent and 44 per cent (Table 4.9). The share of other deposits formed only below 17 per

Table 4.9. Composition of deposits in the incremental deposits per society over the years.

Rs. '000s				
Years	Fixed deposits	Savings deposits	Other deposits	Total deposits
i	ii	iii	iv	v
1979-80	45 (31.69)	93 (65.49)	4 (2.82)	142 (100)
1980-81	89 (37.71)	138 (58.47)	9 (3.81)	236 (100)
1982-83	35 (27.56)	70 (55.11)	22 (17.32)	127 (100)
1983-84	74 (43.79)	77 (45.56)	18 (10.65)	169 (100)
1984-85	131 (29.71)	261 (59.18)	49 (11.11)	441 (100)
1985-86	140 (34.74)	203 (50.37)	60 (14.89)	403 (100)

Figures in brackets represent percentages to total

cent in all the years. In 1979-80 the share of fixed deposits in the incremental deposits was 31.7 per cent which increased to 37.71 per cent in 1980-81 but in 1982-83 it again declined to 28 per cent. In 1983-84, 43.79 per cent of the incremental deposits was fixed deposits, but in the following year it was only 29.71 but showed a marginal recovery in 1985-86 at 34.74 per cent.

Paired t-test between the components of the monthly deposit of the societies during the normal months and that during the LMC was attempted to discover whether there is any significant change in the composition of deposits during the normal period and during the DMC (Averages used for the Paired t-test is given in Appendices VI, VII and VIII).

The t-values obtained for fixed deposits, savings deposits and other deposits (given in Table 4.10) show that there was significant change in fixed deposits in all the years except in 1982-83. The increase in savings deposits was significant in all the years with the exception of 1982-83 and 1983-84. Other deposits did not show any significant increase in any of the years. Total deposits also showed no significant change in the years 1982-83 and 1983-84 when the campaign was held during the period. November-December and December-January. In the other years, when LMC was held during the period April-May, there was a significant increase in total deposits fixed deposits and savings deposits.

#### Total deposits mainly responsive to Savings Deposits

Though total deposits are highly responsive to savings deposits and fixed deposits, the most significant determinant is saving deposit. For instance, in 1982-83 and 1983-84 when the increase in savings deposits was not significant, the same was reflected in the total deposits



Table 4.10. The comparison of average deposits (component-wise) during the normal period and average deposit (component-wise) during the DMC using paired t-test.

Rs. '000s

Years	Period of DMC	Average deposit during the normal period				Average deposit during the DMC				t-values			
		FD	SD	Oth-ers	To-tal	FD	SD	Oth-ers	To-tal	FD	SD	Others	Total
1979-80	April-May	15	59	7	81	61	152	10	223	2.685*	2.062*	0.574	2.415*
1980-81	April-May	14	65	7	86	103	203	16	322	4.126*	3.127*	1.012	3.662*
1982-83	November-December	15	82	1	98	51	153	21	225	1.413	1.359	1.421	1.967
1983-84	December-January	14	108	9	131	87	185	28	300	2.551*	0.963	1.467	1.789
1984-85	April-May	23	133	17	173	154	394	66	614	2.757*	2.231*	1.955	3.120*
1985-86	May	31	173	17	221	171	376	77	624	3.328*	2.311*	1.903	3.269*

\* - Significant at 5 per cent level

FD - Fixed Deposits

SD - Savings Deposits

also. An appreciable increase in fixed deposits in 1983-84 failed to make corresponding effect on total deposits. This is due to the predominance of savings deposits of the societies. The table thus reveals the dominance of savings deposits in the total deposits, both during the normal months as well as during the DMC.

#### Significant change in Fixed Deposit

It may be noted that the proportion of FD was higher during the DMC than the normal period. The proportion which was only 18.52 per cent during the normal period increased to 27.09 per cent during the DMC in 1979-80 (Table 4.11). In 1980-81 the share of fixed deposits in total deposits during the DMC was 31.99 per cent - the highest during the study period. For most of the societies, fixed and savings deposit showed an increase over the normal period.

The deposit per society during the DMC has shown a rise in fixed deposits from 15 per cent during the normal period to around 27 per cent during the DMC (Tables 4.8 and 4.11). This shows that the PACS have been able to improve their deposits qualitatively in favour of term deposits as a result of the DMC. As a consequence, the share of fixed deposits in the total outstanding deposits of the PACS had gone up from 59 per cent (Rs.2.83 lakhs) of total outstanding deposits to 62.88 per cent (Rs.8.54 lakhs) in 1985-86 (Table 4.12).

Table 4.11. Composition of deposits in the average deposit per society during the DMC

Rs. '000s

Years	Fixed deposits	Savings deposits	Other deposits	Total deposits
i	ii	iii	iv	v
1979-80	61 (27.35)	152 (68.16)	10 (4.48)	223 (100)
1980-81	103 (31.99)	203 (63.04)	16 (4.96)	322 (100)
1982-83	51 (27.67)	153 (68.00)	21 (9.33)	225 (100)
1983-84	87 (29.00)	185 (61.67)	28 (9.33)	300 (100)
1984-85	154 (25.08)	394 (64.17)	66 (10.74)	614 (100)
1985-86	171 (27.40)	376 (60.25)	77 (12.34)	624 (100)

Figures in brackets represent percentage to total.

While the increase was perceptible in the societies of Annakara (from 18 per cent to 40 per cent), Kadavallur (from 8 per cent to 58 per cent) and Manalur (from 26 per cent to 41 per cent), the societies of Annadani, Aloor and Vadakkanchery had 65 per cent of their total deposits outstanding as fixed deposits in all the years. Annadani had only 8 per cent of the deposits outstanding as savings deposits in 1985-86. The lowest percentage of fixed deposits outstanding in 1985-86 was for Venginisseri at 32 per cent

Table 4.12. Deposits outstanding per society as on 30th June.

Amount in Rs. lakhs

Years	Fixed deposits	Savings deposits	Other deposits	Total deposits
i	ii	iii	iv	v
1979-80	2.83 (59.21)	1.11 (23.22)	0.84 (17.57)	4.78 (100)
1980-81	3.84 (59.08)	1.30 (20.00)	1.36 (20.92)	6.50 (100)
1982-83	4.08 (66.66)	1.31 (21.41)	0.73 (11.93)	6.12 (100)
1983-84	4.97 (64.71)	1.95 (25.39)	0.76 (9.90)	7.68 (100)
1984-85	6.75 (59.95)	2.85 (25.31)	1.66 (14.74)	11.26 (100)
1985-86	8.55 (62.87)	2.90 (21.32)	2.15 (15.81)	13.60 (100)

Figures in brackets indicate percentage to total.

(A detailed break-up of the deposits outstanding of the societies is given in Appendix-IX).

The growth in the total deposits outstanding has been 184.32 per cent for the period 1979-80 to 1985-86. Here again while fixed deposits recorded a growth rate of 202.02 per cent, savings deposits recorded only 161.71 per cent and other deposits 154.63 per cent. It can thus be seen that the DMC had helped the societies to acquire relatively high proportion of fixed deposits by attracting

more fixed deposits during the DMC than that of normal months.

e) Correlation between receipts and withdrawals of deposits

The success of DMC depends not only on the mobilisation of deposits but also in holding the deposits for a longer period to facilitate lending operations. For this it is essential to have a higher net incremental deposits arising from DMC and this is possible if the withdrawals are lower than the deposits. This may be seen by computing coefficient of correlation between receipts and withdrawals of the deposits of the societies. The coefficient of correlation ( $r$ ) between receipts and withdrawals for the 12 months (inclusive of the DMC period) is compared to the 10 month period (excluding DMC). This may help to reveal the effect of DMC on the ' $r$ ' for the whole period.

The ' $r$ ' for total deposits during the different years is given in Table 4.13. In three years 1980-81, 1983-84 and 1984-85 the ' $r$ ' for 12 months is significant. In these years, most of the deposits were concurrently withdrawn during both the periods - inclusive, as well as exclusive of DMC. In the year 1985-86, the ' $r$ ' for period including DMC is not significant but excluding DMC is found to be significant. This implies that large amount of deposits received during the DMC were not concurrently

withdrawn, but during the normal period in 1985-86, there was significant withdrawal. In all the years when there was significant correlation between receipts and withdrawals of total deposits, the same is found in savings deposits also.

An attempt is also made to see whether there is any significant difference between the correlation co-efficient including the DMC and correlation co-efficient excluding DMC. To test the significance of two correlation co-efficients derived from two correlation co-efficients derived from two separate samples, we have to compare the difference of the two corresponding values of the standard error values of Z with the standard error of that difference. This is under the assumption that the standard error of the difference of two statistical quantities is a square root of the sum of their variances. For the purpose, the following formula is normally followed.

$$Z = \frac{Z_1 - Z_2}{\sqrt{\frac{1}{n_1 - 3} + \frac{1}{n_2 - 3}}}$$

Where

$$Z_1 = \frac{1}{2} \log_e \left( \frac{1 + r_1}{1 - r_1} \right) \quad \text{and}$$

$$Z_2 = \frac{1}{2} \log_e \left( \frac{1 + r_2}{1 - r_2} \right)$$

$$S.E.(Z_1 - Z_2) = \sqrt{\frac{1}{n_1 - 3} + \frac{1}{n_2 - 3}}$$

If the computed value is greater than 1.96, the difference will be significant at 5 per cent level.

The correlation test values show if there is any significant change between the values for the periods including and excluding DMC. In three years, 1980-81, 1983-84 and 1984-85, the correlation of total deposits for both these periods was significant (Table 4.13). But the change between these two values was not significant as is shown by the correlation test. It can thus be inferred that DMC had not much impact in the withdrawals during the normal period.

However, correlation was found out for the 12 month period concurrently and with one month lag (Table 4.14). The correlation for the concurrent withdrawals and receipts of deposits was found to be significant in three years - 1980-81, 1983-84 and 1984-85 while the correlation with one month lag was statistically significant only in two years - 1980-81 and 1985-86. Componentwise, correlation co-efficient for savings deposits were also found to be significant in these years. Correlation test showed that the difference in the correlation co-efficients for the period of 12 months concurrently and with one month lag was significant in 1983-84, 1984-85 and 1985-86. Of these three years, in 1983-84 and 1984-85, the DMC was spread over two calendar months and hence, the withdrawals are found to be significant

Table 4.13. Correlation between receipts and withdrawals of deposits including and excluding DMC

Years	$r_1$			$r_2$			Correlation test values		
	Total deposits	Fixed deposits	Savings deposits	Total deposits	Fixed deposits	Savings deposits	Total deposits	Fixed deposits	Savings deposits
1979-80	0.38	0.36	0.74*	0.17	0.55	0.25	0.32	0.48	1.37
1980-81	0.90*	0.55	0.96*	0.87*	0.47	0.92*	0.28	0.22	0.80
1982-83	-0.19	-0.19	-0.011	0.42	0.73*	0.21	0.52	1.46	0.42
1983-84	0.88*	0.69	0.90*	0.91*	0.54	0.89*	0.30	0.48	0.08
1984-85	0.96*	0.17	0.95*	0.76*	0.88*	0.48	1.90	0.0019	2.66*
1985-86	0.26	0.37	0.39	0.73*	0.80*	0.72*	1.37	1.46	0.99

\* Significant at 5 per cent level

$r_1$  - Correlation co-efficient for 12 months inclusive of DMC

$r_2$  - Correlation co-efficient excluding the DMC month.



Table 4.14. Correlation between receipts and withdrawals of deposits for 12 months and with one month lag.

Years	$r_1$			$r_2$			Correlation test values		
	Total de- posits	Fixed de- posits	Savi- ngs de- posits	Total de- posits	Fixed de- posits	Savi- ngs de- posits	Total de- posits	Fixed de- posits	Savi- ngs de- posits
1979-80	0.38	0.36	0.74*	0.10	0.70*	0.18	0.65	1.03	1.61
1980-81	0.90*	0.55	0.96*	0.70*	0.64	0.76*	1.29	0.30	2.08*
1982-83	-0.19	-0.19	-0.011	0.41	-0.15	0.31	0.52	0.06	0.66
1983-84	0.88*	0.69	0.90*	0.14	0.60	0.09	2.62*	0.33	2.95*
1984-85	0.96*	0.17	0.95*	0.38	0.46	0.30	3.29*	0.69	3.27*
1985-86	0.26	0.37	0.39	0.87*	0.87*	0.76*	2.19*	1.94	1.23

\*Significant at 5 per cent level

$r_1$  - Correlation co-efficient for 12 months including the DMC.

$r_2$  - Correlation co-efficient for 12 months with one month lag.

concurrently. But in 1985-86, the campaign was in the month of May the DMC ending on May 31st and immediate withdrawals are reflected only in the value with one month lag. In other words, in the years 1983-84 and 1984-85, immediate withdrawals of deposits mobilised are felt in the same month itself since the DMC is spread over two calendar months while in 1985-86, it is found only with the lag of one month since the withdrawals appear only on the next months' figures.

The same trend is found with the savings deposits. As expected, for fixed deposits, no significant concurrent withdrawal was observed but withdrawals with one month lag was found in 1979-80, 1983-84 and 1985-86 which shows that fixed deposits were usually for a shorter period only.

It can be concluded that in the years 1983-84 and 1984-85 the concurrent withdrawals of deposit (total and savings deposits) was significant while in 1985-86, it was significant with one month lag.

f) Pattern of Deployment of funds

DMCs have been carried out with the primary objective of augmenting the deposit base of the co-operatives for expanding their loaning operations. The DMC then has to be assessed on the basis of pattern of utilisation of the funds mobilised by the societies during the DMC. The significance of this aspect is due to the fact that if funds are not

properly utilised, it will become a financial liability for the PACS.

The pattern of deployment of funds can be analysed against two important norms.

1) The pattern of deployment compared to the norms stipulated by the state government.

2) The pattern of deployment compared to that during the normal period.

f(1) Government directives and utilisation pattern

The directives issued by the State Government have indicated the following pattern of utilisation of the funds additionally mobilised.

1) 25 per cent of the deposits mobilised at the primary societies' level should be held in the form of liquid assets either as deposits with the central co-operative banks (CCBs) or in government securities.

2) 75 per cent can be advanced by the PACS. However, only 10 per cent of the deposits should be lent out for consumption purposes. The rest 65 per cent shall be lent out for production, trade and self-employment purposes.

These stipulations are the same for the normal period also, when the PACS are to keep 25 per cent of their

deposits as liquid assets and the rest be lend out. The important methods of deploying the funds of the PACS are advances to the members, maintaining deposits with the CCBs and investing in government securities. Generally, the investment in Government securities by the PACS is very negligible. Hence, normally, the deposits are deployed as advances to the members and kept as deposits with the CCB. During the normal months more than 57 per cent of the funds have been deployed as advance. It is clear from Table 4.15 showing the pattern of deployment of funds during the normal months that advances occupied a lion's share of funds deployed. The year 1979-80 showed the best performance with the highest level of advances at 72.3 per cent. However, there has been a decline in the percentage of advances to 57.9 per cent with the exception of 1980-81 but it has recovered marginally in 1985-86 to 60.6 per cent.

Though the PACS are expected to keep only 25 per cent of their deposits as liquid funds, the Table 4.15 shows that normally over 40 per cent of the deposits are maintained with the CCB alone. The only exception was the year 1979-80 when 27 per cent (which is also above the stipulated requirement) was maintained as deposits with CCB. Thus, in normal periods, the PACS tend to keep a higher proportion of their funds as deposits with CCB than is required.

Table 4.15. Pattern of deployment of funds as advances and deposits with Central Co-operative Bank (CCB) during the normal period.

Rs. '000s			
Years	Advances	Deposit with CCB	Total deployment of funds
i	ii	iii	iv
1979-80	78 (72.28)	29.9 (27.31)	107.9 (100)
1980-81	98 (58.47)	69.6 (41.52)	167.6 (100)
1982-83	118.1 (63.42)	68.1 (36.58)	186.2 (100)
1983-84	126.2 (59.25)	85.0 (40.24)	211.2 (100)
1984-85	155.9 (57.91)	113.3 (42.08)	269.2 (100)
1985-86	196.3 (60.61)	127.6 (39.39)	323.9 (100)

Figures in brackets represent percentage of total

The Group I societies (Table 4.16) consisting of Ambalappad, Annekara, Aloor, Kadavallur and Vattanetra had below 50 per cent of their funds as deposits with CCB. In 7 out of 84 instances, advances formed above 75 per cent and deposits with CCB was always below 50 per cent. This group of societies thus performed exceedingly well during the normal months.

Table 4.16. Classification of societies according to the deployment of funds during the normal period and the EMC (Total number of years - Six)

14 x 6 = 84

Number of Years	During the normal period						During the EMC					
	Deposits with CCB percentage			Advances percentage			Deposits with CCB percentage			Advances percentage		
	Between 25-50	Between 50-75	Between 75-100	Between 25-50	Between 50-75	Between 75-100	Between 25-50	Between 50-75	Between 75-100	Between 25-50	Between 50-75	Between 75-100
1	2	3	4	5	6	7	8	9	10	11	12	13
<u>Group-I</u>												
Ambalappad	6	0	0	0	1	5	4	0	2	2	2	2
Annakara	6	0	0	0	6	0	0	0	6	6	0	0
Aloor	6	0	0	0	6	0	1	2	3	5	1	0
Kechery	6	0	0	0	4	2	2	3	1	4	1	1
Vattenatra	6	0	0	0	6	0	3	2	1	3	1	2

contd.....

Table 4.16 (Contd....)

1	2	3	4	5	6	7	8	9	10	11	12	13
<u>Group-II</u>												
Kadavallur	5	1	0	1	4	1	0	4	2	6	0	0
Vadakkanchery	5	1	0	1	5	0	3	2	1	3	3	0
Venginisseri	5	1	0	1	5	0	2	2	2	4	1	1
<u>Group-III</u>												
Anmadam	3	2	1	3	2	1	1	1	4	5	1	0
Arthat Anjoor	1	1	4	4	1	1	1	0	5	6	0	0
Guruvayur	4	2	0	2	0	4	0	1	5	6	0	0
Kanalur	3	3	0	3	3	0	2	2	2	4	2	0
Nellai-Parapookara	4	2	0	2	4	0	1	1	4	5	1	0
Pananchery	3	3	0	3	3	0	4	2	0	2	2	2

The Group II societies consisting of the PACS of Kadavallur, Vadakkanchery and Venginisseri exhibited a medium performance with less than 50 per cent of the funds deployed as CCBs and advances ranging between 50 per cent and 75 per cent.

The rest of the societies (falling under Group III) presented a very poor performance. They had a very high percentage of deposit with CCB - 13 out of 84 instances ranging between 50 and 75 per cent and advances forming below 50 per cent.

f(ii) Pattern of deployment during DMC

The pattern of deployment during the DMC shown a different picture. This is evident from Table 4.17 showing the deployment of funds during the DMC. In the first four years, deposits with CCB have a larger share in the total funds deployed. From 65 per cent in 1979-80, it increased to 75.9 per cent but then showed a decline in 1982-83 to 52.7 per cent. In 1983-84, it again rose to 69.7 per cent. The year 1984-85 saw a reverse in the trend with deposits with CCB being only 45.1 per cent. In 1985-86, it marginally increased to 48.2 per cent.

The Group I societies which performed well during the normal period did not show the same trend during the DMC (Table 4.16 and Appendix XI). Imbelappad and Vattanaetra of this group had above 75 per cent as advances in two



Table 4.17. Pattern of deployment of funds during the DMC

Years	Rs. '000s		
	Advances	Deposits with CCB	Total deployment of funds
i	ii	iii	iv
1979-80	87.4 (34.99)	162.4 (65.01)	249.8 (100)
1980-81	44.6 (24.06)	140.7 (75.93)	185.3 (100)
1982-83	60.0 (47.35)	75.6 (52.66)	143.6 (100)
1983-84	55.6 (30.25)	128.2 (69.75)	183.8 (100)
1984-85	213.7 (54.88)	175.7 (45.12)	389.4 (100)
1985-86	267.3 (51.83)	248.4 (48.17)	515.7 (100)

Figures in brackets represent percentage to total

years. Pananchery FACS had improved its performance by having above 50 per cent of as advances in four years. The performance of other societies was not so impressive.

While only 5 instances out of the total 84 instances had above 75 per cent as deposits with CCB, during the DMC it rose to 38. Correspondingly, only 8 instances were observed where advances were above 75 per cent of the funds deployed against the 14 cases during the normal period. A sharp decline in the category of advances between 50 per cent and 75 per cent was noticed - from 60 instances during the normal period to 15 during the DMC.

The low level of utilisation of deposits for advances during the EMC may be partly attributed to the lag between accretion of deposits and granting of loans. Too much pre-occupation of the staff for canvassing deposits during the EMC naturally results in the low level of lending during this period. In other words, deposit accretion and lending are seen to be linked through a lag of one or two months. Moreover, the seasonal demand for agricultural loan which starts by mid-May is also a factor contributing to this lag of advances.

g(1) Credit-Deposit Ratio

The mobilisation of funds helps the PACS to improve their resource base for meeting the credit requirements of members better. The utilisation of funds towards advances is an indicator as to how far the PACS have been able to satisfy this requirement. This is examined in terms of Credit-Deposit Ratio.

Credit-Deposit Ratio (CDR) is an important indicator of the bank's efficiency in the deployment of deposits. For a co-operative society, the non-deposit sources of funds include refinance available from the CCB, share capital and the reserves. However, a complete monthly break-up of these sources were not available. Hence, the CDR is only a crude indicator of the deposit-credit relationship concealing the effect of own funds and other borrowed funds.

The Gross Credit-Deposit Ratio (GCDR) is calculated by taking the total deposits of the society as a ratio against the advances of the society. The Net Credit-Deposit Ratio (NCDR) is calculated by reducing that percentage of the deposits that the societies are to maintain as liquidity requirements.

It is clear from Table 4.8 that the GCDR per society has been quite high - above 85 in all the years. The NCDR

Table 4.18. Credit-Deposit Ratio (CDR) per society during the normal period and during DMC.

Years	CDR during the normal period		CDR during the DMC		Incremental CDR	
	GCDR	NCDR	GCDR	NCDR	GCDR	NCDR
1979-80	91.31	133.76	26.74	54.35	-12.81	-17.09
1980-81	114.60	159.26	13.87	19.25	-23.07	-30.76
1982-83	120.01	166.68	30.24	42.05	-28.12	-37.49
1983-84	96.05	133.40	18.51	25.70	-43.65	-58.20
1984-85	90.32	125.45	34.82	48.37	13.10	17.46
1985-86	88.97	123.47	42.86	59.53	17.63	23.51

is still higher since the liquidity requirements is reduced from the denominator. In the first three years, there has been an increasing trend in the GCDR and NCDR of the normal period. But from 1982-83 the CDR is declining steadily though the rate of decline is marginal. The performance of societies show that while some societies have performed

exceedingly well, some others have lagged far behind (Please see Appendix XII for a society level break up of GCDR). The PACS of Ambalappad, Aloor and Kadavallur had GCDR exceeding 100 in all the years. The PACS of Annadam, Guruvayur, Nollai-Parapookara, Venginisseri and Manalur had a low GCDR ranging between 31.64 and 49.79 in some years while in some other years they performed relatively well. Though the performance of Kechery was unimpressive till 1984-85, it rose well above 100 in the next two years (with 115.22 and 147.36 respectively).

GCDR and NCDR during the DMC (Table 4.18) were very low compared to the CDR during the normal period. The CCDR ranged from 13.87 to 42.89 while NCDR ranged from 19.25 to 59.53. GCDR and NCDR have been increasing from 91.31 and 133.76 in 1979-80 to 120.01 and 166.68 in 1982-83 during the normal period but it shows a declining tendency since 1982-83; on the other hand GCDR and NCDR during the campaign period in the last three years show an increasing tendency.

Ambalappad was the only society which maintained the performance of the normal period during the DMC also to a limited extent (Appendix XIII), Kechery, Vadakkanchery and Vattanatra were the only other societies which had positive GCDR in all the years. The other societies had negative CCDR in one or more years (The GCDR becomes negative where the average advance of the society becomes negative i.e. the advance during the DMC is below the average for the normal period.

This becomes negative when the DMC is spread over 2 calendar months and is due to the estimation method used for finding out the advances during the DMC). It was in 1979-80 that 50 per cent of the societies showed negative GCDR. But in 1985-86, there was no society with negative CCDR. The PACS of Arthat Anjoor was the only one which had negative GCDR in all the years. Annakera, Guruvayur, Kadavallur, Manalur and Nelloi. Parapookara also recorded negative GCDR in some of the years. In 1979-80 and 1980-81, 71.43 per cent of the selected fourteen societies had GCDR below the average. These two years thus have an uneven performance for the different societies with only Ambalappad performing relatively better. The GCDR in the years 1982-83 and 1983-84 of most of the societies were relatively higher and the performance was more uniform though GCDR per society was lower (Please see Appendix XIII).

g(11) Incremental CDR (ICDR)

ICDR is an important method for assessing the proportion of advances from the net incremental advances accrued during the DMC. This is worked out as a ratio of incremental advances to incremental deposits. The ICDR per society (Table 4.19) was negative for the first four years, but since 1984-85, the GICDR and NICDR have been positive (ICDR becomes negative when the incremental advances of the societies are negative). Of the fourteen societies over half of them were

having negative GICDR in all the years of study (Appendix XIV).

The PACS' of Annakara, Arthat Anjoor, Guruvayur and Nellai Parapookara have negative GICDR during all the years. In this context, it may be noted that the societies of Annakara and Arthat Anjoor had performed very well in mobilising deposits. Ambalappad which had a high GICDR during the normal period had negative ICIDR during the two exceptional years of 1982-83 and 1983-84. Kechery and Vadakkanchery had negative ICIDR only in one year 1979-80 for Kechery and 1980-81 for Vadakkanchery. There was however, no consistency in the performance of these societies in other years. Only the society of Ambalappad maintained a high ICIDR of above 55 in all the four years in which it had positive ICIDR (A society level breakup of ICIDR is given in Appendix XIV).

g(iii) CDR with lag

Since the staff of the PACS were seen to be too much pre-occupied with the canvassing and collection of deposits, they were unable to attend to the lending operations effectively during the DMC. Obviously, the concurrent CDR may not fully reflect the true picture. Further, the advances of PACS being mainly for agricultural purposes, seasonality of agricultural operations determine the demand for loans. A lagged relationship between the accretion of deposits and their utilisation for advances seems to reflect the relationship better.

CDR with one, two and three months' lag were worked out as follows: It is the ratio of advances with one month lag of DMC, two month lag of DMC and three month lag of DMC to the deposits of the societies during the DMC. It is significant to note that the CDR with one month lag has been invariably higher than CDR during the DMC with the exception of the 2 years when the DMC was held during November-December and December-January (Table 4.19). In 1982-83, the decline is increasing with the increase in lag. In 1983-84, though there is an increase in the CDR, it is very low when compared to that of other years. The lowest CDR was observed in these two years in all the cases of CDR with lag. With three month's lag, GCDR increased significantly in 1979-80 (from 24.61 to 84.61) in 1980-81 (13.87 to 95) and in 1984-85 (from 34.82 to 80.48). The data thus shows that the relationship between mobilisation of deposits and its deployment towards loaning activities is not concurrent, but lagged by two to three months.

An analysis of the performance of individual societies showed that it was with two months lag that most of the societies performed better. From the negative CDR during the DMC, most of them achieved positive CDR with a lag of two months. While 64.29 per cent of the societies had negative CDR with one month lag only 28.6 per cent had negative CDR with two month lag (Appendix XV, XVI and XVII). CDR is also

Table 4.19. CDR per society with a lag of one, two and month's lag.

Years and period of DMC	CDR during DMC		CDR with one month lag		CDR with two months lag		CDR with three months lag	
	GCDR	ICDR	GCDR	ICDR	GCDR	ICDR	GCDR	ICDR
1979-80 April-May	26.74	54.35	47.97	66.63	78.42	108.92	84.61	117.52
1980-81 April-May	13.87	19.25	45.11	62.65	85.00	118.07	95.00	131.94
1982-83 November-December	30.24	42.01	28.93	40.18	22.70	31.53	21.01	29.19
1983-84 December-January	18.51	25.70	9.74	13.52	13.57	18.85	22.23	30.87
1984-85 April-May	34.82	48.37	47.24	65.61	57.94	80.48	59.41	82.51
1985-86 May	42.88	59.53	37.29	51.79	-	-	-	-



influenced by the period of the DMC. CDR with lag was lowest in the two years 1982-83 and 1983-84 when the DMC was held during November-December and December-January. Yet another deviation observed is that while in other years, the CDR with lag improves with lag, it is found to be declining in 1982-83 while in 1983-84 CDR declined till a lag of three months and NCDR improved from two months lag onwards. But compared to the corresponding figures in the other four years, they are very low.

g(iv) Pattern of lending

The broad category of loans advanced by the FACS were agricultural loans (AL), gold loans (GL) fixed deposit loans (FDL) and other loans(OL). It was found that the share of gold loans has been increasing. In 1979-80 it was 39.32 per cent of the total loans but remained stable around 48 per cent from 1980-81 to 1984-85 and increased further to 56.89 per cent in 1985-86 (See Table 4.20). At the same time, the share of AL has always been lower than that of GL. In the first three years, there was an increasing trend in AL from 32 per cent to 37 per cent but after 1982-83, there is a decline and in 1985-86, it was only 28.65 per cent which happen to be the lowest for the whole period. FDL occupied only less than 8 per cent of the loans in all the years which broadly exhibit a declining trend (Please see Appendix XVIII).

Table 4.20. Percentage share of Agricultural Loans(AL), Cold Loans(GL), Fixed Deposit Loans (FDL) and Other Loans(OL) in total loans per society.

Years	AL	GL	FDL	OL	Total
i	ii	iii	iv	v	vi
1979-80	32.21	39.32	7.85	20.61	100
1980-81	33.34	47.37	7.54	11.75	100
1982-83	37.49	47.41	6.44	8.66	100
1983-84	33.91	48.85	5.53	11.71	100
1984-85	35.08	48.04	4.39	12.49	100
1985-86	28.65	56.89	6.38	8.08	100

It is interesting to note that societies with relatively lesser deposits advance more AL which those with higher deposits advance more GL. For instance, the PACS of Annakara and Arthat-Anjoor with relatively very low amount of deposits were the only societies where AL accounted for more than 50 per cent of their loans during the normal period in all the years. This may be due to their larger dependence on refinance caused by lower deposits. On the other hand, Ambalappad and Aloor with fairly large amount of deposits had 50 per cent of their advances directed towards GL during all the years. These societies which have succeeded in mobilising sizable funds were in a position to spare more funds for commercial lending.

Since 1982-83, many societies have been showing an increasing tendency of channelising their funds for GL which

accounted for more than 50 per cent of the total loans in recent years. For instance, Venginisseri since 1980-81, Vadakkanchery and Kechery since 1982-83 and Pananchery since 1983-84 are revealing this tendency of increasing share of GL. In various PACS' GL very quickly become an important component of the loans issued by them. Kechery which started GL only in 1980-81 had 45.33 per cent of the loans issued in the year as GL. Kadevallur started GL only in 1981 and by the end of 1985-86 the major portion of loans issued (68.59 per cent) was as GL. Arthat Anjoor had started GL only in 1985-86 and 9.48 per cent of the loans issued were GL. It is thus seen that introduction of GL in many societies was the direct consequence of DMC since most of them started GL only after the commencement of the EMC. In 1985-86, only two societies - Arthat Anjoor and Nelloi Parapookara had issued more than 50 per cent of their loans as AL. This highlights the growing importance of GL in the advance of the PACS against the declining share of AL.

g(v) Pattern of Advances during the EMC

While the share of GL has been high during normal months, its share was higher during the DMC (Table 4.21). It accounted for more than 50 per cent of the loan per society during the EMC in all the years except 1980-81 when it was 38.79 per cent. Eventhough in 1980-81, the percentage of GL was comparatively lower, GL remained the single largest

Table 4.21. Percentage share of AL, GL, FDL and OL during the DMC

Years	AL	GL	FDL	OL	Total
i	ii	iii	iv	v	vi
1979-80	16.42	66.61	19.84	-3.08	100
1980-81	25.41	38.79	27.28	8.52	100
1982-83	0.12	62.65	12.30	24.93	100
1983-84	-4.89	65.92	26.80	12.16	100
1984-85	17.54	67.07	8.78	6.61	100
1985-86	31.49	57.81	7.10	3.58	100

purpose for which loans were given during the DMC. One plausible explanation is that PACS depend more on refinance for AL and deploy deposits for commercial lending which is mainly in the form of GL.

Except in 1980-81 and 1985-86 in none of the other years, the proportion of AL have exceeded 25 per cent. In normal period, it exceeded 30 per cent in all these years. The lowest percentage of AL were during the years 1982-83 and 1983-84 when the DMC was held during the months of November-December and December-January which are non-agricultural seasons. In these two years, while FDL were fairly (at 12.3 and 26.8) OL had 24.93 per cent and 12.16 per cent.

Prior to 1982-83, the loans for agricultural purposes during DMC were lower than that of the normal period. Of the fourteen societies 71.43 per cent in 1979-80 and 85.71 per cent in 1980-81 showed this trend. Ambalappad was the only society which had a fairly good share of AL ranging between 58 per cent to 73 per cent in all the years except the two exceptional years of 1982-83 and 1983-84 when the DMC was held during November-January. The general performance of all the fourteen societies taken together was also insignificant during these two years (0.12 per cent and negative respectively) during the DMC, which may be due to the difference in the campaign period (November-December and December-January) which did not synchronise with the usual demand for AL in the State (Please see Appendix-XIX for society level performance).

Alternatively, incremental advances during the DMC was negative for the societies in most of the years (Appendix-XX). Incremental advances refer to the advance made by the society over and above the normal monthly average advance. During 1979-80 and 1980-81 all the societies, with the exception of Ambalappad society, had no incremental advances. In 1984-85 and 1985-86 Ambalappad and Pananchery had substantial amount of incremental advances (above Rs.2 lakhs for Pananchery and above Rs.7 lakhs for Ambalappad). However, the purpose for which loans were issued were different. Ambalappad had 80 per cent of the incremental advances as AL, while for Pananchery almost the whole amount was as GL.

g(vi) Lending Pattern with Lag

Classification of loans with lag of one, two and three months lag showed that AL were getting an increased share during the period with two months lag (Table 4.22). While 43.73 per cent of loans with a lag of one month was issued as AL, 58.42 per cent and 50.03 per cent of the loans with two and three month's lag respectively went as AL in 1979-80. Correspondingly, there was a reduction in the GL issued from 49.54 per cent to 33.89 per cent. The FDL and OL did not show any substantial increase. The increasing share of AL with lag was observed on all the years when the DMC was held during the period April-May.

However, the trend was reversed when the period of DMC was changed to November-January during the two years 1982-83 and 1983-84. It is thus seen that the pattern of lending is also influenced by the period of the DMC. In these two years, GL constituted the major share of loans (above 80 per cent in both the years) in all the three lagged periods. The share of AL was far below the average in all the periods during these two years and FDL and OL had a high percentage in the total loans issued (Society level break-up is given in Appendix XXII for two month's lag and Appendix-XXII for three month's lag).

Table 4.22. Advances of societies with lag.

Rs. '000s

Years	Advances with one month lag					Advances with two months lag				
	AL	GL	FDL	OL	TOTAL	AL	GL	PDL	OL	TOTAL
1979-80	47.1 (43.94)	53.1 (49.53)	7.9 (7.37)	-0.9 (0.84)	107.2 (100)	102.3 (58.39)	65.0 (37.10)	6.7 (3.82)	1.2 (0.68)	175.2 (100)
1980-81	96.7 (66.64)	27.9 (19.22)	11.9 (8.20)	8.6 (5.93)	145.1 (100)	169.2 (61.98)	66.3 (24.25)	14.3 (5.23)	23.6 (8.63)	273.4 (100)
1982-83	-8.6 (-13.23)	55.9 (86.00)	9.3 (14.30)	8.4 (12.92)	65.0 (100)	-13.5 (-26.37)	48.5 (94.73)	8.2 (16.01)	8.0 (15.63)	51.2 (100)
1983-84	-23.7 (-80.88)	41.0 (139.93)	8.8 (30.03)	3.2 (10.92)	29.3 (100)	-21.6 (-52.94)	58.2 (142.65)	4.8 (11.76)	-0.6 (-1.47)	40.8 (100)
1984-85	110.4 (38.09)	149.5 (51.58)	22.9 (7.90)	7.0 (2.41)	289.8 (100)	180.4 (50.75)	145.9 (41.04)	13.5 (3.80)	15.7 (4.42)	355.5 (100)
1985-86	92.8 (39.91)	116.3 (50.02)	8.6 (3.70)	14.8 (6.37)	232.5 (100)					

Figures in brackets represent percentages to total.

contd....

Table 4.22 (contd...)

Years	Advances with three months lag				
	AL	GL	FDL	OL	TOTAL
1979-80	94.6 (50.00)	64.1 (33.92)	13.2 (6.98)	17.2 (9.10)	189.0 (100)
1980-81	172.9 (56.60)	93.7 (30.67)	9.6 (3.13)	29.4 (9.60)	305.6 (100)
1982-83	-23.0 (-48.73)	55.2 (116.95)	7.2 (15.25)	7.8 (16.52)	47.2 (100)
1983-84	-26.0 (-38.92)	77.3 (115.72)	7.7 (11.52)	7.8 (11.68)	66.8 (100)
1984-85	174.5 (47.87)	154.3 (42.33)	14.0 (3.84)	21.7 (5.95)	364.5 (100)
1985-86	-	-	-	-	-

Figures in brackets represent percentages to total.



#### h) Campaign period and the degree of success of the DMC

The DMC was held during two specific periods. In four years 1979-80, 1980-81, 1984-85 and 1985-86 it was held during the months of April-May and in the remaining two years 1982-83 and 1983-84 it was during the months of November-December and December-January. The data reveals that there is a clear association between the timing of the campaign and the degree of success of the DMC. While in the four years when the DMC was held during April-May (1979-80, 1980-81, 1984-85 and 1985-86) the incremental deposits formed above 175 per cent of the average deposit during the normal period, comparatively poor performance was recorded in the years 1982-83 and 1983-84 (at 130 per cent and 129 per cent respectively) when the DMC was held during November-December and December-January (Table 4.4). Thus, the difference in the period of DMC has affected the level of performance of the PACS in the mobilisation of deposits. The lowest level of incremental deposits per society was recorded in the year 1982-83 at Rs.1,27,000. In the year 1983-84, it was Rs.1,69,000/-.

Paired t-test carried out to find out the significance of incremental deposits also supported the finding that the period selected in these two years 1982-83 and 1983-84 was not favourable for the DMC (Table 4.5). While in the other

four years, there was a significant change in the deposits during the normal period and during the DMC, in these two years (1982-83 and 1983-84) it was not significant. The index of incremental deposits (Table 4.7) also shows that the lowest figures for the period of the study (89 and 119) were recorded in these two years.

The Credit-Deposit Ratio (CDR) is also influenced by the period of the DMC (Table 4.19). CDR with lag was the lowest during 1982-83 and 1983-84 when the DMC was held during November-December and December-January. They were relatively high during the other four years. While the GCDR with lag improves in these four years, it is declining in 1982-83 and in 1983-84 after a lag of one month it improves marginally. But compared to the corresponding figures in the other four years, it is very low.

The lending pattern also showed deviation in 1982-83 and 1983-84. Agricultural loans had the lowest share in these two years 0.12 per cent and negative figure respectively. Loans with lag showed that while the share of agricultural loans was increasing in the four years when DMC was held during April-May in 1982-83 and 1983-84, Gold loans were getting a larger share with the increase in lag. It was above 80 per cent in both the years.

Thus, in both the aspects of the DMC - viz. mobilisation of deposits and the deployment of funds - the period of the DMC has had considerable influence. The months of April-May were

found to be more suitable for the DMC than November-January.

Composition of the working capital of the societies

The working capital of the societies comprise of the share capital, deposits, borrowings from the CCB and the reserves appropriated from profit. The total working capital per society increased from Rs.15.1 lakhs to Rs.29.9 lakhs during the period 1979-80 to 1985-86 showing an annual growth rate of 14.05 per cent (Table 4.23). The growth of deposits

Table 4.23. Composition of the average working capital per society

(Rs. in lakhs)					
Years	Share capital	Deposits	Borrowings	Reserves	Working capital
i	ii	iii	iv	v	vi
1979-80	1.69 (11.13)	4.78 (31.66)	8.50 (56.29)	0.13 (0.86)	15.10 (100)
1980-81	2.91 (15.79)	5.95 (32.30)	9.50 (51.57)	0.06 (0.32)	18.42 (100)
1982-83	2.21 (10.56)	6.13 (29.28)	12.51 (59.77)	0.08 (0.38)	20.93 (100)
1983-84	2.29 (9.68)	7.69 (32.50)	13.60 (57.50)	0.07 (0.30)	23.65 (100)
1984-85	2.37 (8.18)	11.26 (33.84)	15.29 (52.74)	0.07 (0.24)	28.99 (100)
1985-86	2.41 (8.05)	13.59 (45.39)	13.87 (46.33)	0.07 (0.23)	29.94 (100)

Figures in brackets represent percentage to total

has been substantial during this period as the deposit per society increased from Rs.4.78 lakhs to Rs.13.59 lakhs during

the period. As a result, deposit as proportion of working capital went up from 31.66 per cent to 45.39 per cent during 1979-80 - 1985-86. Consequently, the share of borrowings from CCB has come down from 56.28 per cent in 1979-80 to 46.32 per cent in 1985-86.

However, the working capital per society and deposit per society of the sample PACS were far below the state average for the year 1984-85 (Table 4.24). The proportion of share capital was high at 8.17 per cent and deposits formed only 38.84 per cent of the working capital against the state average of 43.52 per cent.

Table 4.24. Deposits, share capital and working capital per society as on 30-6-1985.

Rs. in lakhs			
Average	Share capital per society	Deposit per society	Working capital per society
i	ii	iii	iv
Average for the sample societies	2.37 (8.17)	11.26 (38.84)	28.99 (100)
State average	2.92 (6.19)	20.53 (43.52)	47.17 (100)

Figures in brackets represent percentage to total.

However, the PACS over the years have been able to increase their deposits from 31.66 per cent in 1979-80 to 45.36 per cent in 1985-86. This is a welcome trend. With the potential for tapping more rural savings in the area of the PACS, these PACS will also come upto the state level average performance.

## *Summary and Conclusion*

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## Chapter-5

### SUMMARY AND CONCLUSIONS

A study on the 'Impact of Deposit Mobilisation Campaign on the agricultural advances of the Primary Agricultural Credit Societies in Trichur district' was conducted with the following objectives.

- 1) to examine the extent and composition of the additional deposits mobilised by the PACS during the DMC.
- ii) to assess the extent to which the DMCs have been able to improve the resource base of the co-operatives.
- iii) to assess the extent to which the additional deposit have been channelised for agricultural purposes.

The study will help to know the extent of additional deposits tapped by the PACS during the campaign period and their pattern of deployment.

Fourteen PACS consisting of 10 per cent of the 142 PACS in the district were selected at random as samples for detailed study.

In all the years of the campaign period, the achievements were above 150 per cent except in 1975-76 when it was only 132.80 per cent. The success of DMC was analysed not

only in terms of targets and achievements but also in respect of determinants like

- a) the rationale for fixing the targets.
- b) the extent of incremental deposits mobilised.
- c) the qualitative improvement in the composition of the deposits and
- d) the effect of the DMC on the loaning operations of the PACS.

An analysis of these factors revealed that no scientific criteria were followed for fixing the targets for DMC of the PACS. Neither the past performance of the PACS nor the savings potential of the area were seriously considered while fixing the targets.

Incremental deposits were found to be significant in four years (1979-80, 1980-81, 1984-85 and 1985-86) forming above 175 per cent of average monthly deposit during the normal period. In the other two years, 1982-83 and 1983-84, it was around 130 per cent only.

There has been a qualitative improvement in the composition of deposits. The proportion of fixed deposits was higher during the DMC (ranging between 23 per cent and 32 per cent) than during the normal period (when it was below 20 per cent in most of the years). The share of savings deposits which during the normal period was above 70 per cent

was brought down between 60 per cent and 70 per cent during the DMC. However, more than 45 per cent of the incremental deposits were savings deposits in all the years while that of fixed deposits ranged between 28 per cent and 44 per cent.

DMC has not benefitted all the PACS alike. Those societies which have a lower deposit than the average deposit for the sample have been able to improve their deposit base. They have been able to mobilise more deposits during the DMC than the average for the sample.

Co-efficient of correlation between receipts and withdrawals of deposits show that in the years 1983-84 and 1984-85, the concurrent withdrawals of deposits were significant while in 1985-86, it was significant with one month lag.

The pattern of deployment of funds was examined against the directive of the State Government earmarking 25 per cent of the deposits as liquid funds inclusive of deposits with CCB and 75 per cent as advances. During the DMC, the deposits with CCB were always above this stipulated percentage forming above 45 per cent in all the years. The relatively higher proportion of deposits with CCB during the DMC implies that the PACS were unable to lend out the additional funds generated through DMC in the same period itself.



Advances formed more than 57 per cent of the funds deployed during the normal period. But during the DMC only in two years, 1984-85 and 1985-86, advances exceeded 50 per cent of the funds deployed.

The CDR has also been used as an indicator of banks' efficiency in the deployment of funds. CCDR and NCDR were found to be lower during the DMC, but it was found to be higher with a lag. CDR with a lag of three months was much higher than the concurrent CDR. But incremental CDR was negative for most of the societies implying that deployment of deposits was not done concurrently.

Among the loans, Gold loans were having a larger share in the total loans issued during the normal period ranging between 39 per cent and 57 per cent of the total loans issued. During the DMC its share was still higher occupying more than 50 per cent of the loans in most of the years. Many societies started Gold loans only after the commencement of the DMC. It was also noted that those societies with lower deposits have advanced relatively more agricultural loans while those with higher deposits advanced more of Cold loans.

Classification of loans with lag showed that agricultural loans were getting an increased share during the period with two months lag. In the years 1982-83 and 1983-84, however the trend was reverse. This was mainly

due to the difference in the period of the DMC in these two years. While in all other years, the DMC was held during April-May, in these two years - 1982-83 and 1983-84 it was held during November-December and December-January respectively.

The period of the DMC was found to have an important effect on the success of the DMC. The period of April-May was found to be more suitable than the months of November-January. This is evident from the finding that incremental deposits were significant in four years (1979-80, 1980-81, 1984-85 and 1985-86) when the DMC was held during the months of April-May. In 1982-83 and 1983-84 when the DMC was held during November-December and December-January, there was no significant increase in the incremental deposits. During these two years, the CDR was also found to be very low during the DMC. The CDR with lag increased with the increase in lag in the four years when the DMC was held during April-May while in 1982-83 and 1983-84 it showed a reverse trend. The increasing share of agricultural loans with increase in lag which was found in four years was also not observed in these two years. Thus, in terms of mobilisation of deposits as also in terms of deployment of the funds, the period of April-May was found to be more favourable than the period of November-January.

The working capital per society increased from Rs.15 lakhs to Rs.29.9 lakhs. The share of deposits in the working capital also increased from 31.66 per cent in 1979-80 to 45.39 per cent in 1985-86. But the average deposit per society of Rs.11.26 lakhs was found to be low compared to the state average of Rs.20.53 lakhs.

### Conclusions

1. Though the DMCs were successful in so far as the mobilisation of deposits were concerned, when we analyse it using other determinants like the deployment of funds, the criteria for fixing the targets and the change in the composition of the loans, it is seen that the performance of the PACS has been less satisfactory. While there was too much pre-occupation with the mobilisation of deposits, proper utilisation of the funds has been overlooked. This has many a times made the PACS non-viable in spite of the possession of substantial deposits.

2. It is necessary to evolve objective criteria for fixation of targets based on the past performance of the societies and the savings potential of the area.

3. Since the societies with lower average deposits have been benefitted more from the DMC, it is necessary to take society level peculiarities also while fixing the targets.

Special efforts should be made to mobilise proportionately large quantities of deposits for these societies.

4. Lending pattern of the societies are mainly affected by three factors viz. the timing of the campaign, composition of the deposits and the ability of the PACS to diversify their lending operations.

The timing of the DMC should be such that the PACS can attract largest quantity of savings from their area of operation as also to effectively deploy it, in the form of advances without much delay.

Since seasonality of agricultural operations is seen to have a decisive influence on the demand for funds from PACS, DMCs have to take into account the seasonal demand for agricultural loans.

As the very purpose of DMC is to mobilise more deposits for expanding their loaning operations, it may be necessary to stipulate that at least 50 per cent of the deposits generated during the DMC should be fixed deposits.

The failure of the PACS to attain higher CDR was mainly due to the lack of diversification of lending and the absence of any planned effort for formulating locally relevant schemes and projects. Hence, if the funds are to be adequately utilised through diversified lending programmes, PACS have to develop expertise to formulate locally relevant schemes and programmes.

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# Appendices

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Appendix-I Target and Achievement of DMC of Trichur District  
(₹ in lakhs)

Name of the Institution	1975-76		1977-78		1978-79		1980-81		1982-83		1983-84		1984-85		1985-86		1986-87	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
PACS in Trichur district	150	260.5 (173.67)	150	272.76 (181.84)	150	397.63 (265.09)	190	468.27 (246.46)	190	393.94 (207.34)	250	674.73 (269.89)	560	1011.16 (180.56)	560	1097.00 (195.89)	560	726.0 (129.64)
Urban Co-operative Bank in Trichur District	10	29.55 (295.5)	10	37.96 (379.6)	10	49.25 (492.5)	15	39.21 (261.4)	15	58.13 (387.53)	40	136.05 (340.13)	80	142.93 (178.66)	80	170.0 (213.0)	80	85.0 (106.3)
Trichur District Co-operative Bank	50	102.99 (205.98)	50	134.86 (269.72)	50	163.62 (327.24)	60	213.54 (355.9)	60	179.27 (298.78)	80	196.48 (245.6)	160	275.73 (172.33)	160	394.32 (246.45)	160	200.0 (125.0)
<b>TOTAL</b>	<b>210</b>	<b>393.04 (187.16)</b>	<b>210</b>	<b>445.58 (212.18)</b>	<b>210</b>	<b>610.50 (290.71)</b>	<b>265</b>	<b>721.32 (272.19)</b>	<b>265</b>	<b>631.34 (238.24)</b>	<b>370</b>	<b>1007.26 (272.23)</b>	<b>800</b>	<b>1423.82 (179.73)</b>	<b>800</b>	<b>1661.32 (207.67)</b>	<b>800</b>	<b>1011.00 (126.38)</b>

Note: Figures in brackets represent percentage of achievement to target  
Source: Compiled from the records of the Trichur District Co-operative Bank

APPENDIX-I - Average deposits of Societies during the normal period

No. of the Societies	1979-80				1980-81				FD
	FD	SB	Others	Total	FD	SB	Others	Total	
Arbailappac	11.5 (14.1)	59.5 (72.6)	10.9 (13.3)	81.9 (100)	15 (11)	111.7 (83)	7.9 (6)	134.6 (100)	11.9 (15)
Annakara	0.1 (1)	15.1 (93)	1.1 (6)	16.3 (100)	0.3 (2)	32.3 (82)	6.3 (16)	39.9 (100)	2.8 (15)
Alloor	53.1 (36)	87.7 (60)	5.0 (4)	145.8 (100)	39.4 (41)	49.1 (52)	6.7 (7)	95.2 (100)	26.2 (23)
Armadam	0.5 (30)	90.3 (61)	13.7 (9)	163.5 (100)	45.1 (28)	100.5 (62)	16.9 (10)	162.5 (100)	42.6 (23)
Arthat-Anjoor	2.8 (18)	12.4 (79)	0.6 (3)	15.8 (100)	1.0 (4)	27 (94)	0.5 (2)	28.5 (100)	2.2 (17)
Cuzuvayur	1.5 (4)	32.4 (94)	0.4 (2)	34.3 (100)	3.2 (6)	48.2 (84)	6.1 (10)	57.5 (100)	12.5 (15)
Kalavallur	-	6.1 (100)	-	6.1 (100)	0.7 (31)	1.6 (69)	-	2.3 (100)	1.5 (5)
Kochery	2.2 (5)	29.9 (73)	9.2 (22)	41.3 (100)	11.6 (17)	45.6 (68)	10.5 (15)	67.7 (100)	26.5 (14)
Mannur	9.6 (9)	86.7 (82)	9.5 (9)	105.8 (100)	10.4 (9)	91.9 (83)	8.3 (8)	110.6 (100)	7.2 (9)
Nilai- Pozhupookara	12.7 (12)	93.9 (88)	0.2 (0.1)	106.8 (100)	11.9 (11)	96.5 (89)	-	108.4 (100)	14.0 (13)
Panzhery	31.3 (13)	201.4 (84)	7.7 (3)	240.4 (100)	26.1 (14)	157.2 (83)	5.5 (3)	188.8 (100)	31.0 (11)
Vakkanchery	7.2 (35)	308 (74)	8 (31)	318 (100)	7.4 (15)	219 (61)	7.8 (20)	291 (100)	71 (21)
Vellanra	27.4 (23)	61.5 (52)	28.9 (25)	117.8 (100)	17.9 (15)	83.5 (72)	14.5 (13)	115.9 (100)	17.2 (22)
Vengimoodi	6.5 (13)	35.1 (71)	8.2 (16)	49.7 (100)	8.0 (14)	40.2 (71)	8.7 (15)	56.9 (100)	8.1 (11)
Average per society	15.1 (10)	58.9 (73)	7.0 (8)	80.9 (100)	14.2 (16)	64.9 (75)	7.1 (9)	86.2 (100)	11.2 (15)

Note - Figures in brackets represent percentages to total

(RS '000s)

1982-83				1983-84				1984-85				1985-86			
SB Others		Total	FD	SB Others		Total	FD	SB Others		Total	FD	SB Others		Total	
65.8	4.3	82.0	14.2	73.8	9.9	97.9	44.0	112.5	40.3	196.8	51.5	183.0	18.7	253.2	
~.8	8.0	18.6	8.0	13.0	14.8	35.8	9.9	18.3	15.3	43.5	4.0	21.4	17.5	42.9	
(42)	(43)	(100)	(22)	(36)	(42)	(100)	(23)	(42)	(35)	(100)	(0)	(50)	(41)	(100)	
80.1	6.9	113.2	22.0	96.0	16.1	134.1	37.2	116.3	13.9	167.4	46.2	239.9	35.4	371.5	
(71)	(6)	(100)	(16)	(72)	(12)	(100)	(22)	(70)	(8)	(100)	(14)	(75)	(11)	(100)	
129.8	14.9	147.3	33.4	119.1	21.8	174.3	41.4	126.3	27	194.7	68.8	138.2	21.2	228.2	
(70)	(7)	(100)	(19)	(68)	(13)	(100)	(22)	(65)	(13)	(100)	(30)	(61)	(9)	(100)	
11.1	~	13.3	2.9	15.6	~	18.5	4.9	32.3	~	37.2	17.1	34.9	~	57.0	
(83)	(100)	(100)	(16)	(84)	(13)	(100)	(13)	(87)	(100)	(100)	(13)	(77)	(100)	(100)	
61.1	12.7	86.3	4.7	81.8	18.7	105.2	8.7	134.0	30.8	173.5	32.7	148.3	27.4	206.4	
(71)	(14)	(100)	(4)	(78)	(18)	(101)	(5)	(77)	(18)	(100)	(16)	(72)	(12)	(100)	
25.4	~	26.9	2.0	39.2	~	4.1	2.0	47.5	1.7	51.2	8.6	58.3	10.4	77.3	
(95)	(100)	(100)	(7)	(93)	(100)	(4)	(93)	(3)	(100)	(11)	(75)	(14)	(100)	(100)	
140.7	20.5	187.7	33.1	305.4	25.6	364.1	54.5	181.5	27.2	263.2	58.9	248.1	36.8	343.8	
(75)	(11)	(100)	(0)	(84)	(7)	(100)	(17)	(70)	(100)	(17)	(72)	(100)	(100)	(100)	
65.8	9.8	87.8	8.7	82.5	8.9	100.1	17.1	132.7	11.7	156.5	42.3	125.0	21.3	188.6	
(80)	(11)	(100)	(9)	(82)	(9)	(100)	(8)	(85)	(7)	(100)	(22)	(16)	(11)	(100)	
105.1	0.2	170.1	7.1	127.4	0.2	128.5	5.6	177.1	0.2	180.7	13.9	148.4	0.4	150.3	
(87)	(100)	(100)	(1)	(95)	(100)	(1)	(99)	(100)	(100)	(97)	(100)	(100)	(100)	(100)	
240.1	~	277.1	20.7	362.4	~	384.1	137.7	309.2	26.0	458.9	20.1	519.8	27.6	545.5	
(89)	(100)	(100)	(1)	(95)	(100)	(7)	(87)	(6)	(100)	(4)	(97)	(100)	(4)	(100)	
16.9	10.7	35.6	14.1	21.6	10.1	46.4	17.4	15.1	12.1	20.6	17.7	42.9	11.0	68.2	
(48)	(31)	(100)	(32)	(47)	(21)	(100)	(30)	(38)	(32)	(100)	(21)	(63)	(17)	(100)	
42.5	21.9	82.1	18.6	44.7	19.2	9.5	50.6	87.4	27.6	163.6	41.0	87.0	20.4	179.3	
(51)	(27)	(100)	(20)	(59)	(21)	(100)	(11)	(3)	(16)	(100)	(78)	(58)	(14)	(100)	
61.1	1.5	70.7	3.2	123.7	0.1	127.0	3.4	86.2	0.1	89.7	10.1	87.8	0.3	96.7	
(86)	(3)	(100)	(3)	(97)	(100)	(4)	(96)	(10)	(100)	(10)	(80)	(1)	(1)	(100)	
82.5	0.8	98.5	13.9	107.9	10.4	132.2	22.9	133.2	16.5	172.6	30.7	172.5	17.4	220.6	
(77)	(8)	(100)	(11)	(82)	(7)	(100)	(77)	(10)	(100)	(14)	(78)	(8)	(8)	(100)	

APPENDIX-III Average deposits of societies during the Deposit Mobilisation Campaign (Rs. '000s).

Name of the societies	1979-80				1980-81				1962-63			
	FD	SB	OTHERS	TOTAL	FD	SB	OTHERS	TOTAL	FD	SB	OTHERS	TOTAL
Ambalappad	88.1 (18.3)	400.4 (83)	-7.9 (-1.9)	482.3 (100)	177.9 (44.3)	113.1 (41.3)	41.6 (14.4)	288.6 (100)	133.4 (47.6)	135.2 (48.2)	11.7 (4.2)	280.3 (100)
Annakara	6.5 (5.1)	111.7 (88)	8.2 (6.9)	126.3 (100)	95.6 (46.0)	105.7 (50.9)	6.4 (3.1)	207.7 (100)	41.2 (26.9)	64.2 (41.9)	48.0 (31.2)	153.3 (100)
Aloor	20.6 (5.4)	359.5 (94.4)	0.7 (0.2)	380.8 (100)	240.4 (33.9)	468.3 (66.1)	0.2 (0.0)	709.0 (100)	15.6 (6.8)	155.7 (68.1)	57.3 (25.1)	228.6 (100)
Anmadam	72.6 (74)	-6.2 (-6.4)	31.7 (32.3)	98.1 (100)	72.1 (23.9)	159.6 (52.8)	70.6 (23.4)	302.3 (100)	154.1 (34.0)	208.3 (46)	90.8 (20.0)	453.1 (100)
Arthat Anjoor	-0.3 (-0.2)	108.8 (99.8)	10.5 (0.4)	109.0 (100)	30.1 (18.5)	132.8 (81.5)	0.5 (0.0)	163.0 (100)	-2.2 (-4.5)	51.2 (104.5)	-	49.1 (100)
Guruvayur	56.9 (25.5)	138.2 (61.9)	28.2 (12.6)	223.3 (100)	70 (36.7)	116.0 (60.8)	4.8 (2.5)	190.9 (100)	24.8 (14.4)	131.9 (76.4)	16.0 (9.2)	172.7 (100)
Kadavallur	4.2 (4.5)	90.1 (95.5)	-	94.3 (100)	7.8 (5.6)	131.7 (94.4)	-	139.5 (100)	4.5 (1.9)	234.9 (98.1)	-	239.5 (100)
Kechery	89.3 (36.1)	150.8 (60.9)	7.5 (3.0)	247.6 (100)	167.7 (28.8)	400.4 (68.8)	14.3 (2.5)	582.3 (100)	49.8 (12.4)	334.3 (82.9)	19.2 (4.8)	403.4 (100)
Manalur	19.5 (13.6)	96.2 (67.2)	27.6 (10.2)	143.3 (100)	17.9 (22.8)	58.0 (73.8)	2.7 (3.4)	78.5 (100)	11.6 (9.8)	98.2 (82.5)	9.3 (7.8)	119.1 (100)
Nellai-Parapookara	67.8 (25.1)	202.1 (74.8)	0.2 (0.1)	270.0 (100)	129.7 (35)	240.9 (65)	-	370.6 (100)	136.1 (47.5)	150.6 (52.5)	0.02 (0.01)	286.8 (100)
Pananchery	220.0 (58.1)	156.3 (41.3)	2.3 (0.6)	378.6 (100)	162.0 (29.7)	383.8 (70.4)	-0.2 (-0.1)	545.5 (100)	31.9 (8.4)	347.2 (91.6)	-	379.1 (100)
Vadakkanchery	29.7 (41.6)	33.4 (46.7)	8.3 (11.7)	71.4 (100)	160.8 (46.3)	185.1 (53.3)	1.3 (0.4)	347.3 (100)	110.3 (80.5)	18.1 (13.3)	8.5 (6.2)	137.0 (100)
Vattاناتra	107.5 (44.7)	101.1 (42.0)	31.9 (13.3)	240.5 (100)	119.6 (29.5)	221.3 (54.5)	65.1 (16)	406.0 (100)	-1.9 (-1.1)	142 (79.2)	39.3 (21.9)	179.3 (100)
Venginisseri	64.8 (24.8)	188.1 (71.8)	9.0 (3.4)	261.8 (100)	38.6 (22.5)	124.6 (72.3)	8.1 (4.7)	171.3 (100)	-5.6 (-9.1)	67.0 (108.9)	0.1 (0.2)	61.6 (100)
Average per society	60.5 (27.1)	152.1 (68.1)	10.7 (4.8)	223.4 (100)	102.9 (32)	203.4 (63.0)	15.4 (5)	322.0 (100)	50.6 (22.5)	152.8 (68)	21.5 (9.5)	225.0 (100)

Note:- Figures in brackets represent percentages to total.

1983-84				1984-85				1985-86			
FD	SB	OTHERS	TOTAL	FD	SB	OTHERS	TOTAL	FD	SB	OTHERS	TOTAL
284.3 (41.4)	370.3 (53.9)	16.1 (2.3)	670.7 (100)	604.1 (45.7)	671.7 (50.8)	46.5 (3.5)	1322.4 (100)	603.3 (38.8)	885.3 (56.9)	67.7 (4.4)	1556.3 (100)
41.5 (25.8)	102.0 (63.3)	17.7 (10.9)	161.2 (100)	38.4 (22.3)	108.4 (63)	25.2 (14.7)	172.0 (100)	27.8 (20.1)	96.3 (69.7)	14 (10.2)	138.1 (100)
69.2 (10.3)	519.9 (27.4)	81.8 (12.2)	670.0 (100)	208.5 (26.3)	389.6 (49.1)	195.2 (24.6)	793.3 (100)	1270 (10.6)	673.1 (55.9)	402.3 (33.5)	1202.4 (100)
332.2 (50.3)	206.2 (91.2)	121.7 (18.5)	660.0 (100)	369.4 (37.9)	390.0 (40)	215.8 (22.1)	975.3 (100)	175.9 (28.8)	215.2 (35.3)	219.3 (35.9)	610.6 (100)
0.8 (0.1)	87.5 (99.0)	-	87.6 (100)	60.3 (25.3)	178.3 (74.8)	-	238.6 (100)	40.5 (17.4)	234.8 (82.6)	-	284.3 (100)
104.7 (34.2)	161.0 (52.6)	40.3 (13.2)	306.0 (100)	83.9 (9.9)	905.6 (85.9)	65.0 (6.2)	1054.5 (100)	276.5 (44.4)	318.4 (51.1)	27.9 (4.5)	622.7 (100)
9.1 (5.7)	149.1 (94.3)	-	158.2 (100)	69.2 (16.7)	317.7 (76.7)	27.4 (6.6)	414.3 (100)	171.0 (28.3)	293.6 (68.7)	17.7 (3.0)	427.3 (100)
177.4 (150.5)	-65.9 (-81.0)	24.8 (30.2)	81.3 (100)	147.4 (18.7)	608.3 (78.9)	34.5 (4.4)	790.2 (100)	285.3 (31.6)	568.4 (63.0)	48.1 (5.4)	901.8 (100)
4.5 (3.0)	179.0 (86.1)	16.2 (10.8)	149.8 (100)	32.4 (10.5)	262.7 (80.7)	15.0 (4.8)	310.2 (100)	26.5 (11.0)	146.8 (65.9)	49.5 (27.2)	227.8 (100)
90.1 (32.4)	188.7 (67.5)	0.3 (0.1)	278.7 (100)	126.1 (12.3)	698.6 (84.7)	0.2 (0.0)	821.1 (100)	174.9 (24.6)	537.6 (75.5)	-	712.5 (100)
6.5 (1.4)	465.0 (98.6)	-	408.8 (100)	64.6 (7.9)	708.5 (86.8)	49.9 (6.1)	823.1 (100)	94.5 (8.2)	1044.9 (90.6)	13.0 (1.2)	1153.2 (100)
139.3 (62.3)	80.2 (25.8)	4.3 (1.9)	223.8 (100)	275.5 (70.4)	48.2 (17.0)	10.5 (3.6)	284.2 (100)	289.0 (70.2)	52.0 (14.3)	23.7 (6.5)	364.8 (100)
11.8 (6.5)	126.2 (68.9)	45.2 (24.7)	183.2 (100)	124.9 (25.2)	139.4 (28.2)	230.7 (46.6)	491.0 (100)	100.4 (27.2)	88.2 (21.9)	204.8 (50.9)	407.4 (100)
8.3 (13.8)	52.1 (86.1)	0.7 (0.1)	60.5 (100)	-3.0 (-3.4)	91.5 (103.3)	0.1 (0.1)	88.6 (100)	27.6 (20.0)	103.8 (78.7)	0.4 (0.4)	131.9 (100)
87.4 (20.4)	184.6 (62.1)	25.7 (8.6)	300 (100)	153.7 (25.0)	394.2 (64)	65.7 (11)	614 (100)	170.6 (27.4)	375.6 (60.2)	77.4 (12.4)	624 (100)

APPENDIX-IV. Incremental deposits of societies during the Deposit Mobilisation Campaign (Rs. '000s)

Name of the societies	1979-80				1980-81				1982-83			
	FD	SB	OTHERS	Total	FD	SB	OTHERS	TOTAL	FD	SB	OTHERS	TOTAL
Ambalappad	76.6	340.6	-16.8	400.3	112.9	7.4	33.7	154.0	121.5	69.4	7.3	198.3
Annakara	6.4	96.5	7.1	110.0	94.8	73.4	0.1	168.3	38.3	56.4	40.0	134.7
Aloor	-32.6	271.8	-4.3	234.9	201.1	419.2	-6.4	619.9	-10.6	75.6	50.4	115.4
Ammadam	23.1	-105.6	18.0	-64.5	27.0	59.1	53.7	139.8	111.5	78.5	75.8	265.8
Arthat Anjoor	-3.1	96.4	-0.1	93.3	29.1	105.8	-0.4	134.5	-	40.2	-4.4	35.8
Guruvayur	55.4	105.7	27.8	188.9	66.8	67.8	-1.2	133.4	12.3	70.8	3.4	86.4
Kadavallur	4.2	83.9	-	88.2	7.1	130.1	-	137.2	3.1	209.5	-	212.6
Kechery	87.1	120.8	- 1.7	206.2	156.2	354.7	3.7	514.6	23.3	193.6	-1.3	215.7
Manalur	9.9	9.6	18.1	37.6	7.5	-33.9	-5.6	-32.0	4.4	31.5	-0.5	35.4
Nellai-Parapookara	55.0	108.1	-0.2	163.1	117.8	144.2	-	261.6	121.1	45.5	-	166.6
Pananchery	188.8	-45.1	-5.3	138.3	135.8	226.7	-5.7	356.8	0.9	107.1	-	108.0
Vadakkanchery	26.6	30.3	5.6	62.4	153.5	161.3	-6.4	308.4	102.9	1.2	-2.2	102
Vattanatra	80.1	39.6	2.9	122.6	101.7	137.7	50.6	290.0	-19.7	99.4	17.4	97.2
Venginisseri	58.4	153.0	0.8	212.2	30.6	84.3	-0.5	114.4	-13.7	5.9	-1.4	9.1
Average per society	45.4 (32)	93.3 (65)	3.7 (3)	143.4 (100)	88.7 (38)	138.4 (59)	8.2 (3)	235.3 (100)	35.4 (28)	70.3 (56)	20.6 (16)	126.3



1983-84				1984-85				1985-86			
FD	SB	OTHERS	TOTAL	FD	SB	OTHERS	TOTAL	FD	SB	OTHERS	TOTAL
270.2	296.4	6.1	572.7	560.1	559.2	6.2	1125.6	551.7	702.3	49	1303.1
33.5	89	2.9	125.4	28.5	90.1	9.9	128.5	23.8	74.9	-3.5	95.2
47.3	423.0	65.6	536.0	171.3	273.3	181.4	626.0	80.8	433.2	366.9	880.9
298.8	87.1	100	485.8	328.1	263.7	188.9	780.6	107.1	77	198.2	382.4
-2.9	71.9	-	69.0	55.4	146.0	-	201.4	32.4	199.9	-	232.3
100.0	79.3	21.6	200.8	75.2	771.6	34.3	881	243.7	170.1	2.5	416.3
6.2	109.9	-	116.1	67.2	270.2	25.7	363.1	112.4	235.3	2.3	350.0
89.3	-244.0	0.9	-282.9	92.9	426.8	7.4	527.1	226.4	320.3	11.1	558.0
-4.1	46.5	7.3	49.7	20.3	130.0	3.3	153.7	-15.8	21.8	28.2	34.2
83.1	66.8	0.3	150.2	12.1	323.5	-	440.4	161.0	57.2	-	261.8
23.1	102.6	-	125.6	31	309.3	23.8	364.1	74.4	525.2	-11.7	587.8
124.7	58.6	-5.8	177.5	213.2	33.1	1.6	244.6	274.8	9.1	12.7	296.6
-6.8	71.4	26.0	90.7	74.2	52.0	205.2	331.4	67.5	1.2	184.4	253.1
5.1	-71.5	0.5	-66.5	-6.4	5.3	-0.3	-1.1	17.5	15.9	0.2	33.6
73.6	79.4	16.0	169.0	130.8	261.0	49.1	440.9	139.8	203	60.0	402.8
(44)	(47)	(9)		(30)	(59)	(11)	(100)	(35)	(50)	(15)	(100)

Appendix-V. Average Total Deposits Estimated for Paired t-test

Name of the societies	1979-80		1980-81		1982-83		1983-84		1984-85		1985-86	
	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC
Ambalappad	82.0	282.1	134.6	211.6	82.1	181.2	98.0	402.3	196.8	759.6	253.2	1556.3
Annakara	16.3	71.3	39.4	123.6	18.6	86.0	35.8	98.5	43.5	107.8	42.9	138.1
Aloor	145.9	263.3	95.1	402.1	113.2	171.0	134.0	402.0	167.3	480.3	321.5	1202.4
Ammadam	162.6	130.3	162.5	232.4	187.3	320.3	174.0	417.2	194.7	585.0	228.2	610.5
Arthat-Anjoor	15.7	62.4	28.4	95.7	13.3	31.1	18.6	53.4	37.2	138.0	52.0	284.3
Guruavayur	34.4	128.9	57.5	124.2	86.3	129.5	105.2	205.6	173.5	614.0	206.2	622.7
Kadavallur	6.1	50.2	2.3	66.6	26.9	133.2	42.1	100.1	51.2	232.8	77.3	427.3
Kechery	41.4	144.5	67.7	325.0	187.7	295.6	364.2	222.7	263.1	526.7	343.8	901.8
Manalur	105.7	124.5	110.5	94.6	83.7	101.4	100.1	124.9	156.5	233.3	188.6	222.8
Nellai-Parapookara	106.9	188.5	108.6	239.4	120.2	203.5	128.5	203.6	380.7	602.7	450.7	712.5
Paranchery	240.3	309.5	188.7	367.1	271.1	325.1	383.2	446.0	458.9	641.0	565.5	1153.3
Vadakkanchery	9.0	40.2	39.0	193.1	35.0	86.0	46.3	135.1	39.6	161.9	68.2	364.7
Vattanatra	118.0	179.2	116.0	261.0	82.1	130.7	92.5	137.9	163.6	329.3	149.3	402.4
Venginisseri	49.6	155.7	57.0	114.1	70.7	66.2	127.0	93.8	89.7	89.1	108.1	131.9

Appendix-VI Average fixed deposits estimated for Paired t-test

Name of the societies	Amount in 000's											
	1979-80		1980-81		1982-83		1983-84		1984-85		1985-86	
	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC
Ambalappad	11.5	49.8	15.0	71.4	12.0	72.7	14.2	149.3	44.0	324.1	51.5	603.3
Annakara	0.1	3.3	0.8	48.2	2.8	22.0	8.0	24.8	9.9	24.2	4.0	27.8
Aloor	53.0	36.8	39.4	139.9	26.1	21.0	22.0	45.6	37.2	122.8	46.2	127.0
Anmadam	0.5	61.1	45.1	58.6	42.6	98.4	33.4	182.8	41.4	205.4	68.8	176.0
Arthat-Anjoor	2.8	1.3	1.0	15.6	2.2	0	2.6	1.5	4.9	32.6	17.1	49.5
Guruvayur	1.5	29.2	3.2	36.6	12.5	18.7	4.7	54.7	8.7	46.3	32.7	276.5
Kadavallur	0	2.1	0.7	4.3	1.5	3.0	2.9	6.0	2.0	35.6	8.6	121.0
Kechery	2.2	45.8	11.6	89.7	26.5	38.2	33.1	77.7	54.5	100.9	58.9	285.3
Manalur	9.6	14.5	10.4	14.1	7.2	9.4	8.7	6.6	12.1	22.3	42.3	26.5
Nellai-Parapookara	12.7	40.3	11.9	70.8	15.0	75.6	7.1	48.6	5.6	65.8	13.9	174.9
Pananchery	31.3	125.7	26.1	94.0	31.0	31.4	20.7	32.3	33.7	49.2	20.1	94.5
Vadakkanchery	3.2	16.5	7.4	84.1	7.4	58.8	14.7	77.0	12.4	119.0	14.3	289.0
Vattanatra	27.4	67.5	17.9	68.8	17.7	7.9	18.6	15.2	50.1	87.7	41.9	109.4
Venginisseri	6.5	35.6	8.8	23.3	8.1	1.3	3.2	5.8	3.4	0.2	10.1	27.6

Appendix-VII. Average savings deposits estimated for paired t-test

Amount in 000's

Name of the societies	1979-80		1980-81		1982-83		1983-84		1984-85		1985-86	
	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC
Ambalappad	59.5	229.8	117.7	115.4	65.8	100.5	73.8	222.1	112.5	392.1	183.0	885.3
Annakara	15.1	63.4	32.3	69.0	7.8	36.0	13.0	57.5	18.3	63.3	21.4	96.3
Aloor	87.7	223.6	49.1	258.7	80.1	118.0	96.0	307.5	116.3	252.9	240.0	673.0
Armadam	99.3	46.5	100.5	130.0	129.8	169.0	119.1	162.6	126.3	258.2	138.2	215.2
Arthat Anjoor	12.4	60.6	26.9	79.9	11.1	31.0	15.6	51.5	32.3	105.3	34.9	234.8
Guruwayur	32.4	85.3	48.2	82.1	61.1	96.5	81.8	121.4	134.0	519.8	148.3	318.4
Kadavillur	6.1	48.1	1.6	66.6	25.4	130.2	39.2	94.1	47.5	182.6	58.3	293.6
Kechery	29.9	90.4	45.6	223.0	140.7	237.4	305.4	119.8	181.5	394.9	248.1	568.4
Manalur	86.7	91.4	91.9	74.9	66.8	82.5	82.5	105.8	132.7	197.7	125.0	146.8
Nellai-Parapookara	94.0	148.0	96.5	168.6	105.1	127.9	121.4	154.8	375.1	536.8	480.4	537.6
Panchery	201.4	178.8	157.2	270.5	240.1	293.7	362.4	413.7	399.2	553.9	519.8	1044.9
Vadakkanchery	3.1	18.2	23.9	104.5	16.9	17.5	21.6	50.9	15.1	31.6	42.9	52.0
Vattanatra	61.5	81.3	83.5	152.4	42.5	92.2	54.7	90.4	87.4	113.4	87.0	88.2
Venginisseri	35.0	111.5	40.2	82.4	61.1	64.1	123.7	87.9	86.2	88.8	87.8	103.8

Appendix-VIII. Average other deposits estimated for Paired t-test

Name of the societies	1979-80		1980-81		1982-83		1983-84		1984-85		1985-86	
	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC	Average deposit during the normal period	Average deposit during DMC
Ambalappad	10.9	2.5	7.9	24.8	4.3	8.0	9.9	31.0	40.3	43.4	18.7	67.7
Annakara	1.1	4.6	6.3	6.3	8.0	2.8	14.8	16.2	15.3	20.3	17.5	14.0
Aloor	5.0	2.9	6.7	3.5	6.9	32.1	16.1	49.0	13.9	104.6	35.4	402.3
Ammadam	13.7	22.7	16.9	43.7	14.9	52.9	21.8	71.8	27.0	121.4	21.2	219.3
Arthat-Anjoor	0.6	0.5	0.5	0.3	0	0	0	0	0	0	0	0
Guruavayur	0.4	14.3	6.1	5.5	12.7	14.4	18.7	29.5	30.8	47.9	25.4	27.9
Kadavallur	0	0	0	0	0	0	0	0	1.7	14.5	10.4	12.7
Kechery	9.2	8.3	10.5	12.4	20.5	19.9	25.6	25.2	27.2	30.9	36.8	48.0
Manalur	9.5	18.5	8.3	5.5	9.8	9.5	8.9	12.4	11.7	13.3	21.3	50.0
Nella i-Parapookara	0.2	0.2	0	0	0.2	0.2	0.2	0.2	0.2	0.2	0.4	0
Pananchery	7.7	5.0	5.5	2.6	0	0	0	0	26.6	38.0	25.6	13.9
Vadakkanchery	2.8	5.6	7.8	4.5	10.7	9.6	10.1	7.2	12.1	11.3	11.0	23.7
Vattanatra	29.0	30.4	14.5	39.8	21.9	30.6	19.2	32.2	25.6	128.2	20.4	204.8
Venginisseri	8.2	8.6	8.7	8.4	1.5	0.8	0.1	0.1	0.1	0.1	0.3	0.4

Appendix-IX. Deposit outstanding as on 30th June of each year  
(Rs. in lakhs)

	1979-80				1980-81				1982-83				1983-84				1984-85				1985-86			
	FD	SB	Others	Total	FD	SB	Others	Total	FD	SB	Others	Total	FD	SB	Others	Total	FD	SB	Others	Total	FD	SB	Others	Total
Amalappad	2.17 (52)	1.99 (48)	0.01 (0.35)	4.17 (100)	3.37 (60)	2.12 (38)	0.13 (2)	5.62 (100)	4.13 (72)	1.53 (27)	0.07 (1)	5.74 (100)	5.93 (68)	2.05 (24)	0.72 (8)	8.70 (100)	10.58 (66)	2.84 (15)	2.52 (16)	15.94 (100)	14.75 (75)	3.18 (16)	1.77 (9)	19.70 (100)
Annakara	0.13 (18)	0.31 (43)	0.28 (39)	0.71 (100)	1.10 (58)	0.41 (22)	0.39 (20)	1.91 (100)	0.68 (37)	0.25 (14)	0.88 (49)	1.81 (100)	1.17 (85)	0.44 (21)	0.51 (24)	2.11 (100)	1.19 (46)	0.76 (30)	0.62 (24)	2.57 (100)	0.86 (40)	0.48 (23)	0.78 (37)	2.12 (100)
Aloor	6.74 (66)	2.69 (26)	0.78 (8)	10.20 (100)	9.47 (73)	2.49 (19)	1.01 (8)	12.96 (100)	9.32 (76)	1.98 (16)	0.95 (8)	12.25 (100)	10.03 (73)	2.85 (21)	0.94 (6)	13.82 (100)	13.03 (70)	2.96 (16)	2.66 (14)	18.65 (100)	14.48 (60)	4.97 (21)	4.46 (19)	23.91 (100)
Amadaz	10.42 (79)	1.66 (13)	0.98 (8)	13.06 (100)	11.82 (78)	1.91 (13)	1.29 (9)	15.03 (100)	12.22 (81)	1.54 (10)	1.29 (9)	15.06 (100)	14.51 (80)	1.63 (9)	2.07 (11)	18.21 (100)	18.75 (75)	2.37 (10)	3.62 (15)	24.74 (100)	21.56 (81)	2.21 (8)	2.97 (11)	26.73 (100)
Arthat Anjoor	0.41 (52)	0.32 (39)	0.07 (9)	0.80 (100)	0.51 (37)	0.84 (62)	0.02 (0.1)	1.35 (100)	0.98 (61)	0.63 (39)	0.00 (0)	1.61 (100)	1.06 (47)	1.17 (52)	0.01 (1)	2.24 (100)	1.90 (61)	1.22 (39)	-	3.13 (100)	3.25 (66)	1.65 (34)	-	4.90 (100)
Guruvayur	0.96 (56)	0.33 (19)	0.45 (25)	1.74 (100)	1.19 (50)	0.69 (29)	0.49 (21)	2.36 (100)	1.92 (58)	0.83 (25)	0.57 (17)	3.32 (100)	3.02 (24)	1.16 (61)	0.74 (15)	4.93 (100)	3.90 (40)	4.39 (45)	1.52 (15)	9.81 (100)	9.38 (74)	1.52 (12)	1.73 (14)	12.63 (100)
Kadavallur	0.03 (8)	0.26 (66)	0.11 (26)	0.40 (100)	0.15 (28)	0.27 (52)	0.11 (20)	0.52 (100)	0.36 (52)	0.24 (35)	0.09 (13)	0.69 (100)	1.42 (79)	0.29 (16)	0.09 (5)	1.81 (100)	1.89 (52)	1.29 (35)	0.46 (13)	3.64 (100)	2.90 (58)	1.65 (33)	0.42 (9)	4.97 (100)
Kechery	1.61 (47)	1.17 (35)	0.60 (19)	3.38 (100)	3.93 (50)	1.86 (28)	0.87 (13)	6.65 (100)	5.50 (59)	2.08 (27)	1.31 (14)	9.29 (100)	8.95 (63)	3.79 (27)	1.49 (10)	14.23 (100)	12.79 (64)	5.28 (26)	1.96 (10)	20.03 (100)	17.19 (65)	6.80 (26)	2.47 (9)	26.46 (100)
Manalur	1.40 (26)	2.07 (39)	1.83 (35)	5.29 (100)	1.42 (28)	1.34 (27)	2.26 (45)	5.02 (100)	1.15 (24)	1.31 (27)	2.34 (49)	4.80 (100)	1.34 (31)	1.85 (43)	1.10 (26)	4.30 (100)	2.24 (33)	2.48 (36)	2.11 (31)	6.83 (100)	4.33 (41)	2.26 (21)	3.97 (39)	10.56 (100)
Nellai-Parapookara	2.13 (66)	0.98 (31)	0.09 (3)	3.20 (100)	3.04 (70)	1.19 (28)	0.11 (2)	4.33 (100)	3.07 (68)	1.29 (29)	0.12 (3)	4.48 (100)	2.90 (48)	2.77 (47)	0.28 (5)	5.96 (100)	3.59 (40)	5.01 (56)	0.30 (3)	8.90 (100)	3.71 (58)	2.40 (37)	0.29 (5)	6.39 (100)
Pananchery	5.74 (53)	2.11 (19)	3.09 (28)	10.95 (100)	7.21 (66)	2.72 (25)	1.03 (9)	10.96 (100)	6.79 (57)	4.10 (35)	0.94 (8)	11.83 (100)	6.97 (48)	6.46 (45)	1.05 (7)	14.48 (100)	7.91 (36)	9.02 (41)	4.98 (23)	21.91 (100)	7.95 (32)	9.46 (39)	7.18 (29)	24.59 (100)
Vadakkanchery	0.61 (70)	0.15 (17)	0.12 (13)	0.88 (100)	2.19 (76)	0.36 (12)	0.32 (11)	2.87 (100)	2.18 (66)	0.49 (15)	0.64 (19)	3.32 (100)	3.48 (75)	0.47 (10)	0.70 (15)	4.65 (100)	4.23 (78)	0.54 (10)	0.68 (12)	5.44 (100)	5.24 (74)	0.90 (13)	0.93 (13)	7.08 (100)
Vattannatra	4.86 (72)	0.75 (11)	1.15 (17)	6.76 (100)	5.47 (70)	1.18 (15)	1.13 (15)	7.77 (100)	7.13 (77)	1.19 (13)	0.88 (10)	9.20 (100)	7.53 (73)	1.84 (18)	0.88 (9)	10.25 (100)	11.14 (80)	1.09 (8)	1.70 (12)	13.93 (100)	12.08 (71)	1.90 (11)	3.01 (18)	16.99 (100)
Venginisseri	2.40 (45)	0.72 (13)	2.25 (42)	5.37 (100)	2.94 (49)	0.84 (14)	2.21 (37)	5.99 (100)	1.75 (72)	5.25 (22)	0.14 (6)	2.42 (100)	1.31 (67)	0.57 (29)	0.06 (3)	1.94 (100)	1.39 (67)	0.59 (29)	0.09 (4)	2.06 (100)	1.98 (60)	1.76 (36)	0.12 (4)	3.28 (100)
Average per society	2.83 (59)	1.11 (23)	0.84 (18)	4.78 (100)	3.84 (65)	1.30 (22)	0.81 (13)	5.95 (100)	4.08 (66)	1.31 (22)	0.73 (12)	6.13 (100)	4.97 (65)	1.95 (25)	0.76 (10)	7.68 (100)	6.75 (60)	2.85 (25)	1.66 (15)	11.26 (100)	8.55 (63)	2.90 (21)	2.15 (16)	13.59 (100)

Appendix-X Deployment of funds of societies during the normal period  
(Rs '000s)

Name of the societies	1979-80			1980-81			1982-83			1983-84			1984-85			1985-86		
	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds
Ambalappad	175.8 (76.4)	54.3 (23.6)	230.1 (100)	342.4 (72.9)	127.3 (27.1)	469.7 (100)	313.2 (70.6)	130.3 (29.4)	443.5 (100)	409.4 (68.3)	189.7 (31.7)	599.1 (100)	409.2 (70.2)	173.7 (29.8)	582.9 (100)	496.1 (70.9)	203.5 (29.1)	699.6 (100)
Annakara	79.7 (57.6)	21.1 (42.4)	49.8 (100)	41.1 (75)	13.7 (25)	54.8 (100)	32.3 (58.5)	22.9 (41.5)	55.2 (100)	62.3 (64.7)	33.9 (35.3)	96.2 (100)	32.8 (68.6)	15.0 (31.4)	47.8 (100)	36.8 (68.8)	16.7 (31.2)	53.5 (100)
Aloor	149.7 (66.1)	76.8 (33.9)	226.5 (100)	151.5 (51.4)	143.5 (48.6)	295.0 (100)	206.2 (57.9)	150.0 (42.1)	356.2 (100)	170.9 (64.9)	92.3 (35.1)	263.2 (100)	226.5 (56.5)	174.5 (43.5)	401.0 (100)	320.2 (60.2)	211.7 (39.8)	531.9 (100)
Anmadam	609.6 (87.8)	14.4 (12.2)	118.0 (100)	69.4 (41.4)	98.3 (58.6)	167.7 (100)	101.4 (49.6)	103.0 (50.4)	204.4 (100)	109.5 (51.3)	103.9 (48.7)	213.4 (100)	132.9 (63.0)	77.9 (37.0)	210.8 (100)	119.5 (39.9)	180.2 (60.1)	297.7 (100)
Arthat-Anjoor	15.9 (80.6)	8.6 (19.4)	44.5 (100)	25.9 (36.3)	45.4 (63.7)	71.3 (100)	13.8 (31.4)	30.1 (68.6)	43.9 (100)	16.0 (24.6)	49.0 (75.4)	65.0 (100)	41.3 (55.8)	32.7 (44.2)	74.0 (100)	11.0 (18.4)	48.6 (81.6)	59.6 (100)
Guruvayur	25.1 (64.4)	13.9 (35.6)	39.0 (100)	29.5 (46.0)	34.6 (54)	64.1 (100)	40.5 (63.4)	23.4 (36.6)	63.9 (100)	56.0 (67.3)	27.3 (32.8)	83.3 (100)	65.3 (27.6)	171.6 (72.4)	236.9 (100)	86.2 (87)	12.9 (13)	99.1 (100)
Kadavallur	8.0 (59.8)	5.4 (40.2)	13.4 (100)	14.1 (52.5)	13.3 (47.5)	28.0 (100)	50.6 (62.8)	30.0 (37.2)	80.6 (100)	46.3 (49.2)	47.7 (50.8)	94.0 (100)	99.2 (71.9)	38.8 (28.1)	138.0 (100)	122.3 (82.6)	25.8 (17.4)	148.1 (100)
Kechery	37.5 (62.0)	19.9 (38.0)	52.4 (100)	61.9 (51.8)	57.5 (48.2)	119.4 (100)	159.6 (72.3)	61.0 (27.7)	220.6 (100)	214.7 (74.1)	75.1 (25.9)	289.8 (100)	303.2 (83.0)	61.9 (17.0)	365.1 (100)	506.6 (83.3)	101.7 (16.7)	608.3 (100)
Manalur	52.2 (55.2)	42.3 (44.8)	94.5 (100)	40.1 (42.1)	55.2 (57.9)	95.3 (100)	31.4 (49.7)	31.9 (50.4)	63.3 (100)	48.9 (53.3)	42.9 (46.7)	91.8 (100)	99.2 (50.6)	96.8 (49.4)	196.0 (100)	122.6 (49.4)	125.7 (50.6)	248.3 (100)
Nellai-Parapookara	94.4 (59.4)	64.7 (40.6)	159.1 (100)	93.0 (52.5)	77.4 (47.5)	170.4 (100)	104.8 (54.7)	86.9 (45.3)	191.7 (100)	113.3 (56.1)	88.5 (43.9)	201.8 (100)	145.3 (42.5)	196.7 (57.5)	342.0 (100)	142.6 (48.0)	154.8 (52.0)	297.4 (100)
Pananchery	246.9 (43.1)	325.9 (56.9)	572.8 (100)	361.1 (69.7)	156.8 (30.3)	517.9 (100)	324.6 (64.5)	178.4 (35.5)	503.0 (100)	333.4 (55.8)	264.0 (44.2)	597.4 (100)	312.4 (44.0)	398.1 (56.0)	710.5 (100)	372.8 (48.2)	400.1 (51.8)	772.9 (100)
Vadakkanchery	17.7 (51.3)	16.8 (48.7)	34.5 (100)	32.5 (28.9)	79.9 (71.1)	112.4 (100)	32.5 (50.2)	32.2 (49.8)	64.7 (100)	73.0 (66.7)	36.5 (33.4)	109.5 (100)	71.5 (27.8)	26.7 (27.2)	98.2 (100)	87.4 (64.3)	48.5 (35.7)	135.9 (100)
Vattanatra	89.7 (68.1)	42.0 (31.9)	131.7 (100)	84.7 (57.1)	63.6 (42.9)	148.3 (100)	89.1 (59.3)	61.0 (40.7)	150.1 (100)	138.0 (63.2)	80.3 (36.8)	218.3 (100)	167.7 (62.8)	99.3 (37.2)	267.0 (100)	200.8 (66.3)	102.2 (33.7)	303.0 (100)
Venginisseri	31.7 (53.9)	77.2 (46.1)	58.9 (100)	36.4 (61.7)	22.6 (38.3)	59.0 (100)	66.1 (65.5)	34.8 (34.5)	100.9 (100)	63.3 (47.3)	70.4 (52.7)	133.6 (100)	75.9 (64.7)	41.3 (35.3)	117.2 (100)	83.3 (54.1)	70.6 (45.9)	153.9 (100)
Average per society	78.0 (72.3)	29.9 (27.7)	107.9 (100)	98.9 (59.7)	69.6 (41.3)	168.5 (100)	118.1 (63.4)	68.1 (36.6)	186.2 (100)	126.2 (59.8)	85.0 (40.2)	211.2 (100)	155.9 (57.9)	113.3 (42.1)	269.2 (100)	196.3 (60.6)	127.6 (39.4)	323.9 (100)

Figures in brackets represent percentage of total

Appendix-XI. Deployment of funds of societies during the Deposit Mobilisation Campaign (Rs. '000s).

Name of the societies	1979-80			1980-81			1982-83		
	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds
Ambalappad	557.7 (89.3)	66.6 (10.7)	619.3 (100)	591.8 (89.4)	70.6 (10.6)	662.4 (100)	2.2 (2)	106.7 (98)	108.9 (100)
Annakara	-20.8 (-19.3)	128.1 (119.3)	107.4 (100)	1.0 (1.3)	91.2 (98.7)	92.2 (100)	-17.7 (-29.2)	78.6 (129.2)	60.9 (100)
Aloor	-36.4 (-14.8)	282.6 (114.8)	246.2 (100)	90.4 (17.7)	421.7 (82.3)	512.1 (100)	36.9 (51.6)	34.7 (48.4)	71.6 (100)
Ammadam	-20.5 (-43.2)	67.8 (143.2)	47.3 (100)	31.3 (11.1)	251.6 (88.9)	282.9 (100)	179.0 (52.2)	163.8 (47.8)	342.8 (100)
Arthat-Anjoor	-33.3 (-48.9)	101.3 (48.9)	68.0 (100)	-25.9 (-62.8)	67.0 (162.8)	41.1 (100)	-13.8 (+110.7)	1.2 (-10.7)	-11.5 (100)
Guruwayur	3.3 (7.30)	116.8 (97.3)	120.1 (100)	-16.7 (-12.7)	148.9 (112.7)	132.2 (100)	18.7 (11.6)	142.5 (88.4)	161.2 (100)
Kadavallur	1.8 (3.1)	54.1 (96.9)	55.9 (100)	-13.7 (5.5)	262.1 (105.5)	248.4 (100)	121.5 (45.7)	138.3 (54.3)	265.9 (100)
Kechery	25.9 (10.8)	215.0 (89.3)	240.9 (100)	72.9 (44.9)	89.5 (55.1)	162.4 (100)	169.7 (80.6)	41.6 (19.4)	210.7 (100)
Manalur	46.3 (52.2)	42.3 (47.8)	88.6 (100)	11.0 (42.4)	15.0 (57.6)	26.0 (100)	-25.3 (-90.8)	53.1 (190.8)	27.8 (100)
Nellai-Parapookara	39.2 (63.7)	22.3 (36.3)	61.5 (100)	12.0 (-19.7)	-5.7 (119.7)	6.3 (100)	64.9 (36.4)	113.2 (63.6)	178.1 (100)
Pananchery	245.6 (29.5)	586.6 (70.5)	932.2 (100)	-23.5 (66.5)	118.2 (33.5)	353.2 (100)	-251.4 (80.4)	61.4 (19.6)	312.9 (100)
Vadakkanchery	20.3 (41.1)	79.1 (59.9)	49.4 (100)	8.8 (10.2)	77.7 (89.8)	86.5 (100)	55.3 (48.6)	58.4 (51.4)	113.7 (100)
Vattanatra	26.8 (36.7)	46.4 (63.3)	73.2 (100)	80.2 (32.2)	169.1 (67.8)	249.3 (100)	55.1 (86.8)	8.4 (13.2)	63.5 (100)
Venginisseri	-6.5 (-4.6)	147.2 (104.6)	140.7 (100)	15.8 (8)	182.7 (92)	198.5 (100)	53.9 (50.6)	52.6 (49.4)	106.5 (100)
Average per society	87.4 (35)	162.4 (65)	249.8 (100)	44.6 (24.1)	140.7 (75.9)	185.3 (100)	68.0 (47.3)	75.6 (52.7)	143.6 (100)

Figures in brackets represent percentage to total.



1983-84			1984-85			1985-86		
Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds	Advances	Deposits with CCB	Total deployment of funds
27.3 (22.2)	95.9 (77.8)	123.2 (100)	1149.0 (51.9)	1067.1 (49.1)	2216.1 (100)	1214.3 (59.6)	824.8 (40.4)	2039.1 (100)
-33.4 (-1244.8)	36.1 (1344.8)	2.7 (100)	-32.8 (-294.1)	43.9 (+394.1)	11.1 (100)	10.0 (3.3)	29.5 (96.7)	39.5 (100)
50.8 (11.7)	382.6 (88.3)	433.4 (100)	206.5 (47.5)	228.3 (52.5)	434.8 (100)	281.6 (43.1)	371.2 (56.9)	652.8 (100)
175.1 (40.6)	255.9 (59.4)	431.0 (100)	60.0 (10.6)	506.4 (89.4)	566.4 (100)	84.3 (21.6)	306.4 (78.4)	390.7 (100)
-15.9 (-25.8)	77.6 (125.8)	61.7 (100)	-16.9 (-9.8)	189.6 (109.8)	172.7 (100)	19.1 (9.7)	177.5 (90.3)	196.6 (100)
-0.4 (-0.2)	204.2 (100.2)	203.8 (100)	82.6 (36.1)	146.4 (63.9)	229.0 (100)	1.5 (0.7)	226.5 (99.3)	228.0 (100)
45.3 (28.7)	112.5 (71.3)	157.8 (100)	100.4 (31.4)	219.5 (68.6)	319.9 (100)	250.7 (43.0)	332.2 (57)	582.9 (100)
92.8 (46.4)	107.3 (53.6)	200.1 (100)	443.7 (69.9)	190.7 (30.1)	634.4 (100)	61.8 (46.1)	72.1 (53.9)	133.9 (100)
95.3 (49.3)	98.3 (50.7)	193.3 (100)	17.6 (24.9)	52.9 (75.1)	70.5 (100)	57.6 (56.5)	44.3 (43.5)	101.9 (100)
11.4 (7.4)	143.0 (92.6)	154.4 (100)	-8.2 (-1.9)	447.8 (+101.9)	439.6 (100)	83.6 (23.4)	273.3 (76.6)	356.9 (100)
136.5 (69.7)	59.4 (30.3)	195.9 (100)	613.1 (89.4)	72.4 (10.6)	685.5 (100)	593.0 (48.2)	636.5 (51.8)	1229.5 (100)
139.5 (71.0)	56.9 (29)	196.4 (100)	126.2 (56.9)	95.7 (43.1)	221.9 (100)	152.4 (59.1)	105.7 (40.9)	258.1 (100)
14.9 (18.9)	64.1 (81.1)	79.0 (100)	239.8 (63.9)	135.0 (36.1)	374.8 (100)	313.5 (77.9)	88.5 (22.1)	402.0 (100)
39.0 (28.3)	98.7 (71.7)	137.7 (100)	11.0 (43.8)	14.2 (56.2)	25.2 (100)	72.0 (90.8)	7.3 (9.2)	79.3 (100)
55.6 (30.3)	128.2 (69.7)	183.8 (100)	213.7 (54.9)	175.7 (45.1)	389.4 (100)	267.3 (51.8)	248.4 (48.2)	515.7 (100)

Appendix XII . Average Gross Credit Deposit Ratio (GCDR) for normal months.

	79-80	80-81	82-83	83-84	84-85	85-86
Ambalappad	214.50	254.40	498.84	319.74	207.96	195.90
Annakkara	175.60	104.44	173.79	173.84	75.35	85.72
Aloor	107.60	159.30	182.10	127.47	135.43	99.59
Ammadam	63.74	42.69	54.13	62.85	68.26	52.37
Arthat Anjoor	228.46	90.98	103.84	86.12	111.05	96.80
Guruvayoor	72.97	51.26	46.96	53.25	37.63	41.75
Kadavallur	131.93	651.13	188.20	109.96	193.60	158.21
Kechery	78.53	91.33	85.01	58.94	115.22	147.36
Manalur	49.35	36.28	37.55	98.61	63.41	65.03
Nellai Parapookkara	98.78	85.63	87.25	88.18	38.17	31.64
Pananchery	107.76	191.32	119.73	87.01	68.07	65.94
Vadakkanchery	195.78	83.43	92.92	157.55	180.72	128.16
Vattanatra	76.09	73.04	108.45	149.18	102.50	134.52
Venginisseri	63.91	63.96	93.50	49.79	84.62	84.80
Average	96.31	114.67	120.01	96.05	90.32	88.97

Appendix XIII Average Gross Credit Deposit Ratio (GCDR) during Deposit Mobilisation Campaign.

	79-80	80-81	82-83	83-84	84-85	85-86
Ambalappad	114.60	205.08	0.77	4.08	86.89	78.03
Annakkara	-16.42	0.35	-11.56	-10.99	-20.70	72.40
Aloor	-95.76	12.75	98.31	7.58	26.03	23.42
Ammadam	-20.86	10.36	39.51	26.53	6.16	13.81
Arthat Anjoor	-30.54	-15.87	-28.08	-18.26	-7.08	6.70
Guruvayur	1.46	-8.76	10.84	-0.12	8.12	0.24
Kadavallur	-6.67	-9.75	50.73	28.66	24.22	58.68
Kechery	10.46	12.51	42.67	114.25	55.01	68.49
Manalur	32.3	14.02	-21.21	63.63	5.66	25.83
Nellai Parapookara	14.53	3.24	22.62	4.07	-1.60	11.73
Pananchery	-64.88	43.09	66.32	23.16	74.49	51.42
<del>Vadakkanchery</del>	<del>56.22</del>	<del>4.28</del>	<del>29.22</del>			
Vadakkanchery	28.38	2.55	40.40	62.34	44.41	41.80
Vattanatra	11.15	19.77	30.75	8.16	48.44	77.91
Venginisseri	-2.49	9.23	87.49	64.52	12.45	54.65
Average	26.74	13.87	30.24	18.51	34.82	42.88

Appendix- XIV. Credit Deposit Ratio (CDR) of incremental deposit and incremental advances.

	79-80	80-81	82-83	83-84	84-85	85-86
Ambalappad	94.14	161.97	-192.77	-54.30 93.84	65.73 84.85	55.11 85.86
Annakara	-44.89	-23.83	-37.16	-70.29	-51.05	-37.58
Aloor	-79.24	-9.96	16.12	-22.40	-3.20	-4.38
Ammadam	192.40	-7.23	29.20	13.50	-9.33	-9.21
Arthat Anjoor	-74.14	-38.44	-76.97	-46.33	-28.90	-13.47
Guruvayur	-11.55	-34.64	-25.25	-28.07	-1.96	-20.34
Kadavullur	-16.23	-20.61	33.35	-0.82	0.32	36.69
Kechery	-3.19	2.14	4.71	43.05	26.46	19.89
Manalur	-15.61	90.93	-160.30	93.27	-53.15	-190.03
Nellai Parapookara	-33.81	-30.91	-23.99	-67.88	-34.86	-22.53
Pananchery	-0.94	-167.01	4.81	-149.53	82.59	37.46
Vadakkanchery	4.16	-7.68	22.38	37.48	22.37	21.94
Vattanatra	-51.37	-1.55	-34.88	-135.86	21.75	44.51
Venginisseri	-18.04	-18.01	133.93	36.41	-57.86	-33.47
Average	-12.81	-23.07	-28.12	-43.65	13.10	17.63

Appendix XV .Gross Credit Deposit Ratios(GCDR) with one month lag.

	79-80	80-81	82-83	83-84	84-85	85-86
Ambalappad	144.81	413.56	1.33	-1.92	106.37	55.66
Annakkara	29.27	95.49	-3.18	-21.11	11.86	34.41
Aloor	63.73	34.23	94.36	9.14	53.98	33.14
Armadam	-36.59	19.94	24.20	11.30	10.36	9.75
Arthat Anjoor	11.62	13.55	-28.09	-18.25	30.11	14.78
Guruvayur	5.93	-6.27	-1.79	4.336	7.98	13.14
Kadavallur	-8.00	-7.24	24.35	-13.82	47.31	32.72
Kechery	19.34	33.56	12.38	186.04	74.51	67.75
Manalur	41.90	-28.52	-22.06	50.17	-4.84	26.93
Nellai Parapookara	39.62	35.42	42.20	8.33	-6.16	13.04
Pananchery	0.98	-44.81	73.62	13.38	30.62	36.59
Vadakkanchery	56.28	4.35	29.78	30.10	84.66	37.63
Vattanatra	33.83	57.63	21.64	-31.76	72.69	55.85
Venginisseri	2.77	15.94	38.52	37.64	29.15	56.17
Average	47.97	45.11	28.93	9.74	47.24	37.29

Appendix XVI. Gross Credit Deposit Ratio (GCDR) with two months lag.

	79-80	80-81	82-83	83-84	84-85	85-86
Ambalappad	177.86	439.58	12.47	3.30	94.07	
Anna'kara	117.41	111.24	-7.09	-23.31	101.21	
Aloor	57.59	46.07	80.60	0.72	69.04	
Ammadam	-31.56	40.34	16.78	7.41	13.71	
Arthat Anjoor	45.87	125.86	-28.09	-18.25	68.87	
Guruvayoor	23.03	21.96	23.80	17.93	13.23	
Kadavallur	-8.52	8.21	22.75	-14.07	61.36	
Kechery	22.13	59.11	10.88	200.15	91.46	
Manalur	51.90	46.36	0.93	25.40	9.18	
Nellai Parapookara	52.38	59.87	41.65	12.44	35.60	
Pananchery	191.89	94.10	31.56	51.79	35.30	
Vadakkanchery	27.46	19.74	13.98	13.82	66.79	
Vattanatra	51.23	95.49	10.72	-38.14	71.32	
Venginisseri	9.42	28.33	42.00	39.51	41.12	
Average	78.42	85.00	22.70	13.57	<del>5859</del> 94	

Appendix XVII      Gross Credit Deposit Ratio (GCDR) with three months lag.

	79-80	80-81	82-83	83-84	84-85
Ambalappad	164.04	345.58	-0.14	23.65	72.52
Annakkara	108.29	41.24	-11.99	-25.14	115.60
Aloor	79.36	42.35	40.64	1.75	77.09
Ammadam	-27.02	41.17	14.18	10.78	16.60
Arthat Anjoor	94.33	115.19	-28.09	-18.25	43.87
Guruvayur	25.52	32.39	29.67	20.35	16.44
Kadavallur	-8.52	34.80	33.05	-2.69	62.36
Kechery	22.12	62.07	32.56	248.72	97.12
Manalur	43.35	197.36	18.09	66.25	47.96
Nellai Parappookara	45.85	65.26	5.33	13.41	69.00
Pananchery	212.58	718.00	47.40	72.44	31.55
Vadakkanchery	109.79	7.70	9.77	21.83	39.59
Vattanatra	45.19	90.18	1.94	-25.42	64.36
Venginisseri	22.24	76.61	67.43	15.61	107.51
Average	84.61	95.00	21.01	22.23	59.41

APPENDIX-XVIII Average loans of societies during the normal period

(Rs. '000s)

Name of the societies	1979-80					1980-81					1981-82				
	AL	GL	FDI	OI	TOTAL	AL	GL	FDI	OI	TOTAL	AL	GL	FDI	OI	TOTAL
Anthalappad	54.9 (33.5)	107.1 (60.9)	3.0 (1.7)	6.8 (3.9)	175.8 (100)	121.2 (35.4)	206.2 (60.2)	4.2 (1.2)	10.8 (3.2)	342.4 (100)	177.9 (43.5)	218.7 (53.4)	4.8 (1.1)	-	401.2 (100)
Annakara	7.2 (7.2)	-	-	1.5 (5)	28.7 (100)	33 (80.1)	-	3.0 (7.3)	5.2 (12.6)	41.2 (100)	26.5 (82.2)	-	0.3 (0.9)	11.7 (11.7)	32.23 (100)
Aloor	1.3 (9.6)	85.7 (57.2)	18.5 (12.4)	31.1 (20.8)	149.6 (100)	29.9 (19.8)	97.7 (64.5)	21.9 (14.4)	2.0 (1.3)	151.5 (100)	41.7 (20.2)	114.0 (51.7)	22.8 (11.1)	26.7 (13.0)	206.1 (100)
Annadam	15.5 (15)	22.6 (21.8)	30.3 (29.2)	35.2 (34.0)	103.6 (100)	24.5 (35.3)	21.5 (31.0)	22.4 (32.3)	1.0 (1.4)	69.4 (100)	33.6 (33.1)	32.8 (32.3)	19.7 (19.4)	15.3 (15.1)	101.4 (100)
Arthat Anjoor	21.8 (60.6)	-	-	14.1 (39.4)	35.9 (100)	14.5 (56)	-	0.1 (0.4)	11.3 (43.6)	25.9 (100)	13.8 (100)	-	-	-	13.8 (100)
Guruvayur	12.7 (50.6)	-	-	12.4 (49.4)	25.1 (100)	10.7 (36.4)	-	0.9 (3.1)	17.8 (60.5)	29.4 (100)	13.5 (33.1)	-	-	26.7 (65.4)	40.8 (100)
Kadavallur	5.5 (68.6)	-	-	2.5 (31.4)	8.0 (100)	7.6 (51.6)	-	-	7.1 (48.4)	14.7 (100)	21.8 (41.5)	15.8 (31.2)	-	13.8 (27.3)	50.6 (100)
Kechery	14.2 (43.7)	-	3.1 (9.5)	15.2 (46.8)	32.5 (100)	11.5 (18.6)	28.0 (45.3)	5.1 (8.3)	17.2 (27.8)	61.8 (100)	13.3 (8.3)	127.3 (79.8)	13.6 (8.5)	5.4 (3.4)	159.6 (100)
Manalur	13.3 (25.5)	7.2 (13.8)	3.7 (7.1)	27.9 (53.6)	52.1 (100)	7.8 (19.5)	2.8 (7.0)	6.4 (15.9)	23.1 (57.6)	40.1 (100)	15.0 (47.8)	-	5.5 (17.5)	10.9 (34.2)	31.4 (100)
Nellai-Parapookara	20.8 (27.0)	51.9 (55.0)	3.7 (3.9)	18.0 (19.1)	94.4 (100)	24.5 (26.3)	51.7 (55.6)	2.3 (2.5)	14.5 (15.6)	93.0 (100)	54.6 (52.0)	39.4 (37.6)	1.1 (1.0)	9.8 (9.4)	104.9 (100)
Pananchery	103.8 (42.1)	119.8 (48.5)	10.5 (4.3)	12.7 (5.1)	246.8 (100)	131.7 (36.5)	207 (57.3)	19.9 (5.5)	2.6 (0.7)	361.2 (100)	136.9 (42.2)	156.7 (48.3)	18.0 (5.5)	13.1 (4.0)	324.7 (100)
Vadakkanchery	7.0 (39.5)	-	0.4 (0.2)	10.7 (60.3)	17.7 (100)	7.4 (22.8)	-	2.7 (8.3)	22.4 (68.9)	32.5 (100)	7.3 (22.5)	19.9 (61.1)	3.3 (10.2)	2.0 (6.2)	32.5 (100)
Vattanatra	27.8 (31.0)	20.0 (22.3)	11.6 (12.9)	30.3 (33.8)	89.7 (100)	28.1 (33.2)	17.8 (21.0)	14.5 (17.1)	24.3 (28.7)	84.7 (100)	46.4 (52.1)	14.7 (16.5)	16.6 (18.7)	11.3 (12.7)	89.0 (100)
Venginisseri	9.0 (28.3)	15.0 (47.2)	1.2 (3.8)	6.6 (20.7)	31.8 (100)	9.1 (25.0)	22.9 (63)	1.0 (2.7)	3.4 (9.3)	36.4 (100)	18.6 (28.1)	44.4 (67.2)	0.6 (0.9)	2.5 (3.8)	66.1 (100)
Average per society	25.1 (32.2)	30.7 (39.4)	6.1 (7.8)	16.1 (20.6)	78.0 (100)	33.0 (33.4)	46.8 (47.3)	7.5 (7.6)	11.6 (11.7)	98.9 (100)	44.3 (37.0)	56.0 (47.4)	7.6 (6.4)	10.2 (8.6)	118.1 (100)

Note.- Figures in brackets represent percentage to total



1983-84					1984-85					1985-86				
AL	GL	FDL	OL	TOTAL	AL	GL	FDL	OL	TOTAL	AL	GL	FDL	OL	TOTAL
138.8 (44.3)	169.6 (54.2)	4.8 (9.5)	-	313.2 (100)	143.8 (35.1)	253.8 (62.0)	10.8 (2.6)	0.9 (0.3)	409.3 (100)	162.8 (33.2)	303.8 (61.2)	17.8 (3.6)	9.7 (2.0)	496.1 (100)
51.6 (82.8)	-	0.5 (0.8)	10.2 (16.4)	62.3 (100)	26.7 (81.2)	-	2.5 (7.6)	3.7 (1.2)	32.9 (100)	25.2 (68.5)	-	2.3 (6.3)	9.3 (25.2)	36.8 (100)
28.0 (16.4)	87.7 (51.3)	12.2 (7.1)	42.9 (25.2)	170.8 (100)	55.2 (24.4)	120.0 (53.0)	9.1 (4.0)	47.2 (18.6)	226.5 (100)	59.8 (18.7)	208.2 (65.0)	32.6 (10.2)	19.6 (6.1)	320.2 (100)
21.7 (19.8)	37.7 (34.5)	26.1 (23.8)	24.0 (21.9)	109.5 (100)	36.2 (27.3)	32.3 (24.3)	24.3 (18.3)	40.0 (30.1)	132.8 (100)	29.7 (24.8)	39.1 (32.7)	29.3 (24.5)	21.5 (18.0)	119.6 (100)
16.0 (100)	-	-	-	16.0 (100)	26.6 (67.5)	-	-	14.7 (35.5)	41.3 (100)	34.5 (67.0)	4.9 (9.5)	3.4 (6.6)	8.7 (16.9)	51.5 (100)
12.1 (21.6)	-	3.1 (5.5)	40.8 (72.9)	56.0 (100)	11.8 (18)	-	4.5 (6.9)	49.1 (75.1)	65.4 (100)	6.1 (7.1)	-	16.8 (19.5)	63.3 (73.4)	86.2 (100)
16.6 (35.9)	15.7 (34.0)	-	13.9 (30.1)	46.2 (100)	49.4 (49.8)	35.1 (35.4)	1.0 (1.1)	13.6 (13.7)	99.1 (100)	33.9 (27.7)	83.9 (68.5)	1.3 (1.1)	3.3 (2.7)	122.4 (100)
22.3 (10.4)	178.6 (83.2)	6.7 (3.1)	7.1 (3.3)	214.7 (100)	31.0 (10.2)	252.6 (83.3)	9.1 (3.0)	10.4 (3.4)	303.1 (100)	27.6 (5.5)	444.1 (87.6)	22.4 (4.4)	12.6 (2.5)	506.7 (100)
26.6 (54.3)	-	2.0 (4.1)	20.4 (41.6)	49.0 (100)	47.6 (47.9)	-	2.1 (2.1)	49.6 (50.0)	99.3 (100)	33.5 (27.3)	47.7 (38.9)	4.2 (3.4)	17.3 (30.4)	122.7 (100)
52.9 (46.6)	43.5 (38.4)	2.2 (1.9)	14.8 (13.1)	113.4 (100)	77.4 (53.3)	37.9 (26.1)	1.2 (0.9)	28.6 (19.7)	145.1 (100)	97.8 (67.2)	36.9 (25.9)	2.9 (2.0)	7.0 (4.9)	142.6 (100)
94.5 (28.3)	227.1 (68.1)	6.2 (1.9)	5.6 (1.7)	333.4 (100)	139 (41.6)	177.3 (56.7)	5.3 (1.7)	0.2	312.6 (100)	162 (43.4)	202.3 (54.3)	8.6 (2.3)	-	372.9 (100)
27.6 (37.8)	38.7 (53.1)	4.7 (6.4)	2.0 (2.7)	73.0 (100)	20.4 (28.6)	45.7 (63.9)	5.3 (7.4)	0.1 (0.1)	71.5 (100)	13.6 (15.6)	58.4 (66.8)	5.1 (6.5)	9.7 (11.1)	87.4 (100)
73.5 (53.2)	21.8 (15.8)	19.2 (13.9)	23.6 (17.1)	138.1 (100)	85 (50.7)	45.3 (27.0)	20 (11.9)	17.4 (10.4)	167.7 (100)	78.6 (39.1)	77.4 (38.5)	27.3 (13.6)	17.5 (8.8)	200.8 (100)
17.1 (27.0)	43.0 (67.9)	1.3 (2.1)	1.9 (3.0)	63.3 (100)	24.6 (32.4)	48.3 (63.6)	0.7 (1.0)	2.3 (3.0)	75.9 (100)	22.5 (27.0)	57.1 (68.5)	0.9 (1.1)	2.8 (2.4)	83.3 (100)
42.8 (33.9)	61.7 (48.9)	6.9 (5.5)	14.8 (11.2)	126.2 (100)	52.7 (37.1)	74.9 (48.0)	6.8 (4.4)	19.5 (12.5)	155.9 (100)	56.3 (28.7)	111.7 (56.9)	12.5 (6.4)	15.8 (8.0)	196.3 (100)

Appendix XIX. Average loans of societies during the Deposit Mobilisation Campaign (Rs. 000s).

Name of the societies	1979-80					1980-91					1992-93				
	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
Ambalappad	123.9 (58.60)	201.4 (76.44)	15.7 (7.9)	11.6 (2.10)	552.6 (100)	430.6 (72.7)	176.0 (29.7)	-3.9 (-0.6)	-10.8 (-1.8)	591.9 (100)	-122.1 (-59.14.3)	119.3 (50.81)	4.9 (2.13)	-	2.1 (100)
Annakara	-27.2 (170.8)	-	-	6.4 (-30.8)	-20.7 (100)	-4.4 (-440.2)	-	0.2 (20)	5.2 (520)	1.0 (100)	-26.5 (+149.7)	-	-0.3 (0.9)	8.9 (-19.7)	-17.7 (100)
Aloor	-14.3 (39.4)	-26.0 (71.4)	15.0 (-96.2)	-31.1 (85.4)	-36.4 (100)	-30.0 (-33.1)	89.5 (99.0)	31.3 (34.7)	-0.5 (-0.6)	90.3 (100)	10.2 (27.5)	5.8 (15.8)	1.7 (4.6)	19.7 (52.1)	17.0 (100)
Annamadam	-15.5 (-75.5)	-4.3 (-21.0)	12.5 (158.5)	-33.2 (-162.0)	-20.5 (100)	-24.5 (-78.1)	20.1 (64.2)	25.7 (82.2)	10.0 (31.9)	31.3 (100)	20.5 (11.5)	79.8 (44.5)	22.6 (22.6)	56.1 (14.4)	179.0 (-)
Arthat-Anjoor	-21.8 (65.5)	-	0.500 (-1.5)	-12.0 (36.0)	-33.3 (100)	14.5 (56.0)	-	0.1 (40.4)	-11.3 (+43.6)	-25.9 (100)	-13.8 (100)	-	-	-	-13.9 (100)
Guruvayur	-4.5 (136.4)	-	-	7.8 (236.14)	1.3 (100)	-10.7 (-63.9)	-	-0.9 (-5.5)	-5.1 (-30.6)	-16.7 (100)	-5.5 (-29.4)	-	-0.6 (-3.2)	24.8 (112.6)	19.7 (100)
Kadavallur	-5.5 (87.3)	-	-	-0.8 (12.7)	-6.3 (100)	-7.6 (-55.7)	-	-	-6.0 (-44.3)	-11.6 (100)	-3.7 (-3.0)	-15.8 (-13.0)	-	140.9 (116.0)	121.4 (100)
Kechery	5.8 (72.4)	-	20.9 (80.7)	-0.8 (-3.1)	25.9 (100)	-10.9 (-14.9)	90.6 (124.3)	3.9 (5.3)	10.7 (-14.7)	77.9 (100)	53.2 (31.4)	105.6 (62.2)	8.8 (52)	2.1 (1.2)	169.7 (100)
Manalur	-13.8 (28.8)	17.8 (33.5)	1.1 (2.4)	40.6 (87.9)	46.2 (100)	-7.8 (-71.8)	-2.8 (-25.5)	1.7 (15.5)	19.9 (180.9)	11.0 (100)	-15.0 (+59.5)	-	-0.6 (-2.2)	-10.9 (43.1)	-25.3 (100)
Nellai-Parapookara	-3.7 (-9.4)	47.0 (108.7)	9.3 (23.7)	-9.0 (-23)	39.2 (100)	-24.5 (-204.1)	25.4 (214.7)	1.0 (8.4)	10.0 (84.0)	11.9 (100)	2.1 (3.3)	60.0 (92.4)	-0.4 (-0.6)	3.2 (4.9)	64.9 (100)
Pananchery	-103.9 (-42.3)	312.6 (127.3)	42.9 (17.5)	-6.0 (2.4)	245.6 (100)	-131.7 (56.0)	-169.2 (-72.0)	68.4 (+29.1)	-2.6 (-1.1)	-235.1 (100)	99.4 (39.5)	136.8 (54.4)	38.7 (11.3)	-13.1 (-5.2)	251.4 (100)
Vadakkanchery	6.8 (33.5)	-	-0.4 (-0.5)	13.6 (67)	20.4 (100)	-7.4 (-83.1)	-	38.7 (434.8)	-22.4 (-251.7)	8.9 (100)	-7.3 (-13.2)	15.5 (28.0)	41.7 (75.4)	5.4 (9.8)	55.3 (100)
Vattanatra	19.5 (72.5)	10.3 (39.3)	8.3 (30.9)	-11.2 (-41.7)	26.9 (100)	10.9 (13.6)	-5.8 (-7.3)	4.4 (5.5)	70.8 (89.2)	80.3 (100)	22.2 (40.2)	24.3 (44.1)	5.6 (10.1)	3.1 (5.6)	55.2 (100)
Venginisseri	-9.0 (136.4)	4.3 (-65.2)	-0.3 (4.5)	-1.6 (24.3)	-6.6 (100)	-9.1 (-57.5)	18.4 (116.6)	-0.4 (0.1)	6.5 (41.2)	15.8 (100)	-12.6 (-23.5)	65.1 (120.9)	3.8 (7.1)	-2.5 (-4.5)	53.8 (100)
Average per society	9.8 (16.4)	40.0 (66.9)	11.9 (19.8)	-1.8 (-3.0)	59.9 (100)	11.3 (25.4)	17.3 (39.8)	12.2 (27.3)	3.8 (8.5)	44.6 (100)	0.4 (-)	42.6 (62.6)	8.4 (12.4)	1.7 (25)	68 (100)

a. Figures in brackets represent percentages to total

1983-84					1984-85					1985-86				
AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
-117.9 (-416.5)	110.2 (403)	31.0 (113.5)	-	27.3 (100)	740.5 (64.4)	380.2 (33.1)	23.7 (2.1)	4.7 (0.4)	1149.1 (100)	741.9 (61.1)	791.8 (32.3)	79.2 (6.5)	1.5 (0.1)	1214.4 (100)
-49.6 (+148.5)	-	-0.5 (+1.5)	16.7 (-50.0)	-33.3 (100)	-26.7 (-81.2)	-	-2.5 (-7.6)	-3.7 (-11.2)	-32.9 (100)	-	-	1.0 (100)	-	1.0 (100)
8.4 (16.5)	54.1 (106.3)	11.3 (22.2)	-22.9 (-45)	50.9 (100)	18.2 (8.8)	200 (96.8)	-5.7 (-2.8)	-5.9 (-2.9)	206.6 (100)	-	209.3 (74.3)	36.3 (12.9)	36.0 (12.8)	281.6 (100)
30.2 (n 3)	60.2 (34.4)	24.7 (14.1)	60 (34.3)	175.1 (100)	-36.2 (-60.3)	29.5 (49.1)	71.8 (119.5)	-5.0 (-8.3)	60.1 (100)	-	69.0 (81.9)	13.2 (15.7)	2.0 (2.4)	84.2 (100)
-15.0 (100)	-	-	-	-16.0 (100)	-26.6 (157.3)	-	-	9.7 (-57.3)	-16.9 (100)	2.0 (10.5)	17.1 (89.5)	-	-	19.1 (100)
-3.2 (+800)	-	18.6 (-4650)	-15.8 (3950)	-0.4 (100)	-9.8 (11.8)	-	11.5 (13.9)	80.8 (97.9)	82.5 (100)	-	-	-	1.5 (100)	1.5 (100)
37.1 (70.7)	27.2 (50.9)	-	-13.9 (-30.6)	45.4 (100)	14.3 (14.2)	81.5 (81.3)	-1.0 (-0.1)	5.6 (5.6)	100.4 (100)	117.0 (46.7)	116.8 (46.6)	-	17.0 (6.7)	250.8 (100)
-4.6 (-5.0)	77.9 (81.9)	15.8 (17.0)	3.8 (4.1)	92.9 (100)	-31.0 (-7.0)	462.8 (104.6)	18.3 (4.1)	-7.4 (-1.7)	442.7 (100)	6.0 (6.9)	5760 (93.2)	8.1 (1.3)	27.6 (4.5)	617.6 (100)
25.7 (27)	-	-1.5 (-1.6)	71.1 (74.6)	95.3 (100)	-47.6 (-270.5)	-	-0.5 (-2.8)	65.7 (373.3)	17.6 (100)	-	25.9 (44.4)	7.7 (13.2)	24.7 (42.6)	58.3 (100)
-6.2 (-54.5)	30.3 (76.8)	2.0 (17.7)	-14.8 (-1300)	11.3 (100)	-68.2 (-852.5)	22.3 (278.8)	-0.8 (-10)	38.7 (+483.8)	-8.0 (100)	32.4 (38.9)	50.2 (60.1)	-	0.9 (1.1)	83.5 (100)
99.7 (73.0)	13.7 (10.0)	28.7 (71.0)	-5.6 (-4.0)	136.5 (100)	-58.0 (-9.5)	654.5 (106.7)	16.7 (2.7)	-0.2 (-4)	613.2 (100)	111.6 (18.8)	481.4 (81.2)	-	-	593.0 (100)
-27.6 (-19.8)	67.3 (48.3)	78.3 (56.1)	21.5 (15.4)	139.5 (100)	-20.4 (-16.2)	85.3 (67.6)	61.4 (48.6)	-0.1 (-0.4)	126.2 (100)	-	63.8 (41.9)	87.0 (57.1)	1.6 (1.0)	152.4 (100)
-25.7 (-172.0)	46.8 (313.2)	0.5 (0.3)	-6.2 (-41.5)	15.0 (100)	100.7 (42.0)	52.3 (21.8)	69.8 (29.1)	17.0 (7.1)	239.8 (100)	167.6 (53.5)	107.5 (34.3)	22.9 (7.3)	15.5 (4.9)	313.5 (100)
12.6 (37.4)	25.5 (65.6)	0.3 (0.1)	0.8 (2.1)	38.9 (100)	-24.6 (-221.6)	37.9 (34.4)	0.1 (0.9)	-2.3 (-20.7)	11.1 (100)	-	55.1 (76.5)	10.9 (15.1)	6.0 (8.4)	72.0 (100)
-2.7 (-4.9)	36.7 (66.0)	14.9 (26.8)	6.7 (12.1)	55.6 (100)	37.5 (17.5)	143.3 (67.1)	18.8 (8.8)	14.1 (6.6)	213.7 (100)	94.2 (31.5)	154.5 (57.8)	19.0 (7.1)	9.6 (3.0)	267.3 (100)

Appendix-XX Incremental loans of the societies during the Deposit Mobilisation Campaign (DMC) (Rs.'000s).

Name of the societies	1979-80					1980-81					1982-83		
	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL
Ambalappad	265.1	94.3	12.7	4.8	376.9	309.4	-30.2	-0.8	-29	249.4	-291.8	-109.3	0.02
Annakara	-54.3	-	-	4.9	-49.4	-37.3	-	-2.8	0.0	-40.1	-53.1	-	-0.05
Aloor	-28.6	-111.7	16.5	-62.3	-186.1	-59.9	-8.2	9.4	-2.4	-61.1	-31.5	-109.1	-21.2
Annadam	-31.1	-26.9	2.2	-68.4	-124.1	-48.9	-1.4	3.2	9	-34.1	-13.1	46.9	2.9
Arthat-Anjoor	-42.6	-	-0.5	-76.1	-69.2	-29.0	-	-0.2	-22.5	-51.7	-27.5	-	-
Guruvayur	-17.2	-	-	-4.6	-21.8	-10.7	-	-1.9	-33.6	-46.2	-19.8	-	-1.1
Kadavallur	-11.0	-	-	-3.3	-14.3	15.1	-	-	-43.4	-28.3	-24.7	-31.5	-
Kechery	-8.3	-	17.8	-16.1	-6.6	-22.4	62.5	-1.2	-28	10.9	39.9	-21.6	-4.8
Manalur	-76.6	10.6	-7.6	12.8	-5.8	-15.7	-5.6	-4.7	-3.1	-29.1	-30.0	-	-4.9
Nellai-Parapookara	24.5	-9.2	5.6	-76.6	-55.7	-48.9	-26.3	-1.3	4.5	-72	-52.5	20.6	-1.5
Pananchery	-207.7	197.8	32.3	-18.7	-1.3	-213.4	-376.1	48.6	-5.2	-596.1	-77.5	-19.9	10.2
Vadakkanchery	-0.2	-	-0.1	2.9	2.6	-14.9	-	35.9	-44.7	-23.7	-14.6	-4.4	38.4
Vattanatra	-8.4	-9.7	-3.2	-41.6	-62.9	-17.2	-23.7	-10.1	46.5	-4.5	-24.2	9.6	-10.9
Venginisseri	-17.9	-10.7	-1.5	-8.1	-38.2	-18.2	-4.4	-1.0	3	-20.6	-31.3	20.7	3.2

		1983-84					1984-85					1985-86				
OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
361.9	-38.2	-260.9	-50.3	17.95	-17.75	-311.0	596.7	126.4	12.9	3.8	739.8	577.1	87.9	61.3	-8.2	718.2
3.5	-50.1	-101.1	-	-1.0	6.4	-95.7	-53.3	-	-4.9	-7.4	-65.6	-25.2	-	-1.3	-9.3	-35.8
180.4	18.6	-19.6	-33.6	-0.9	-66.0	-120.1	-37.0	90.0	-14.9	-48.1	-20.0	-59.8	1.1	3.7	16.4	-38.6
40.9	77.6	9.5	22.4	-1.3	36	65.6	-72.5	-2.8	47.5	-45.1	-72.9	-29.7	30.0	-16.0	-19.5	-35.2
-	-27.5	-31.9	-	-	-	-31.9	-53.2	-	-	-5.0	-58.2	-32.5	12.1	-3.4	-8.7	-31.3
-1.9	-21.8	-15.2	-	15.5	-56.7	-56.4	-21.5	-	7.0	31.8	17.3	-6.1	-	-16.8	-61.8	-84.7
127.1	70.9	15.4	11.4	-	-11.5	-0.1	-35.2	46.4	-2.0	-8	1.2	83.1	32.9	-1.3	13.8	128.4
-3.3	10.7	-26.9	-100.6	9.1	-3.4	-121.8	-62.1	210.2	9.2	-17.8	139.5	-21.6	131.9	-14.2	15.0	111.0
21.8	-56.7	-0.9	-	-3.5	50.7	46.3	-95.2	-	-2.5	16.0	-81.7	-33.5	-21.8	3.5	-12.6	-65.1
-6.6	-40.0	-50.1	-13.2	-0.2	-29.5	-102.0	-145.6	-15.7	-2.0	9.7	-153.6	-63.4	11.4	-2.9	-6.1	-59.0
-26	-73.2	5.7	-240.9	22.6	-11.2	-224.2	-187.9	477.2	11.4	-	300.7	-50.3	279.1	-8.6	-	220.2
3.4	22.8	-55.2	29.7	73.6	19.4	66.5	-40.9	-39.7	56.1	79.2	54.7	-11.6	57.9	81.3	-8.0	117.6
-8.4	-33.9	-99.2	25.0	-19.1	-22.7	-123.0	15.7	6.9	49.8	-0.3	72.1	99.0	30.1	-4.4	-2.0	112.6
-4.8	-12.2	-4.5	-17.4	-1.3	-1.0	-24.2	-49.3	-10.4	-0.6	-4.6	-64.9	-22.5	-2.1	10.1	3.2	-11.3

APPENDIX-XXI. Advances of Societies with one month lag [Rs in 000s]

Name of the societies	1979-80					1980-81					1982-83				
	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	1982-83				
											AL	GL	FDL	OL	Total
Ambalappad	431.1 (61.7)	248.6 (35.6)	21.0 (3.0)	-2.3 (-0.3)	698.4 (100)	1022.5 (85.7)	184.5 (15.5)	-2.7 (-0.2)	-10.8 (-0.9)	1193.5 (100)	-114.8 (-3096.4)	92.8 (2501.9)	25.8 (694.5)	-	3.7 (100)
Annakara	35.4 (95.7)	-	-	1.6 (4.3)	37.0 (100)	167.0 (84.2)	-	27.2 (13.7)	4.2 (2.1)	198.4 (100)	-14.6 (-299.0)	-	-	9.7 (199.0)	-4.9 (100)
Aloor	16.2 (2.4)	76.7 (115.6)	19.1 (28.8)	-31.1 (-46.9)	66.3 (100)	102.9 (62.4)	119.0 (49.0)	13.8 (5.7)	7.0 (2.9)	242.7 (100)	-21.5 (-10.0)	218.2 (100.1)	0.9 (0.4)	18.3 (8.5)	215.8 (100)
Amadam	-0.2 (-43.3)	2.1 (6)	-5.8 (-16.2)	-16.7 (-46.5)	-35.9 (100)	-4.7 (-7.7)	30.9 (51.3)	34.0 (56.4)	-	60.3 (100)	-13.3 (-12.1)	75.0 (68.4)	23.6 (21.6)	24.3 (22.2)	109.7 (100)
Arthat-Anjoor	26.8 (211.6)	-	-	-14.1 (-111.6)	12.7 (100)	27.6 (124.8)	-	-0.1 (-0.5)	-5.4 (-24.5)	22.1 (100)	-1.4 (100)	-	-	-	-13.8 (100)
Guruvayur	12.5 (95.5)	-	-	0.6 (4.5)	13.3 (100)	-10.7 (-89.4)	-	-1.3 (-10.7)	-	-12.0 (100)	-11.3 (364.2)	-	2.6 (82.5)	5.6 (181.7)	-3.1 (100)
Kadavallur	-5.5 (73.2)	-	-	-2.0 (-26.8)	-7.5 (100)	-7.6 (-74.9)	-	-	-2.5 (-25.0)	-10.1 (100)	-3.7 (-6.3)	-9.7 (-16.6)	-	71.6 (122.9)	58.3 (100)
Kechery	14.7 (30.6)	-	21.4 (44.7)	11.8 (24.7)	47.9 (100)	10.5 (5.4)	157.2 (80.4)	6.1 (3.1)	21.7 (11.1)	195.5 (100)	17.7 (35.5)	24.8 (49.6)	10.3 (20.7)	-2.9 (-5.9)	50.0 (100)
Manalur	-12.0 (-20.0)	25.1 (41.9)	1.6 (2.6)	45.4 (75.6)	60.0 (100)	-7.8 (-35.0)	-	3.3 (14.8)	-17.9 (-79.8)	-22.4 (100)	-	-	-15.4 (-58.6)	-10.9 (41.4)	-26.3 (100)
Nalla - Parapookara Nallat	34.1 (31.9)	73.3 (68.5)	11.1 (10.3)	-11.5 (-10.8)	107.0 (100)	44.9 (34.3)	35.6 (27.2)	1.4 (1.1)	49.2 (37.5)	131.2 (100)	32.9 (27.2)	74.6 (61.6)	0.2 (0.2)	13.4 (11.0)	121.0 (100)
Pananchery	58.3 (15.7)	279.1 (74.9)	37.8 (10.2)	-2.8 (-0.8)	372.3 (100)	-131.7 (-59.9)	-195.2 (-79.9)	85.0 (34.8)	-2.6 (-1.1)	-244.4 (100)	12.7 (4.6)	247.8 (88.8)	31.7 (11.4)	-13.1 (-4.7)	279.1 (100)
Vadakkanchery	33.4 (83.1)	-	-0.3 (-0.1)	6.9 (17.1)	40.2 (100)	37.2 (250.3)	-	-0.3 (-2.1)	-22.4 (-148.2)	15.1 (100)	-1.4 (-2.3)	13.7 (23.4)	44.4 (76.0)	1.7 (2.9)	58.5 (100)
Vattanatra	53.0 (65.2)	23.5 (28.9)	5.1 (6.3)	-0.3 (-0.4)	81.3 (100)	112.1 (47.9)	24.2 (10.4)	-0.4 (-0.2)	98.0 (41.9)	23.4 (100)	11.5 (29.6)	19.3 (49.8)	6.3 (16.2)	1.7 (4.4)	38.8 (100)
Venginisseri	-8.9 (-123.5)	14.8 (204.4)	-0.4 (-5.8)	1.8 (25.3)	7.2 (100)	-9.1 (-33.3)	34.6 (126.5)	-0.1 (-0.3)	1.9 (7.1)	27.3 (100)	-1.0 (-4.4)	25.6 (108.0)	0.4 (1.9)	-1.3 (-5.5)	23.7 (100)
Average per society	47.1 (43.9)	53.1 (49.5)	7.9 (7.4)	-0.9 (-0.9)	107.2 (100)	96.7 (66.7)	27.9 (19.2)	11.9 (8.2)	8.6 (5.9)	145.1 (100)	-8.6 (13.3)	55.9 (85.0)	9.3 (14.4)	8.4 (13.0)	65.0 (100)

Figures in brackets represent percentage of total

1983-84					1984-85					1985-86				
AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
175.8 (-1364.2)	139.2 (1079.9)	23.7 (184.3)	-	-12.9 (100)	925.6 (66.0)	441.8 (31.5)	29.5 (2.1)	4.7 (0.3)	1401.5 (100)	498.6 (57.6)	366.0 (42.2)	1.8 (0.2)	-	866.4 (100)
-49.6 (-145.9)	-	0.5 (15)	16.1 (-47.4)	-34.0 (100)	26.5 (130.1)	-	-2.5 (-12.0)	-3.7 (-18.1)	20.4 (100)	47.5 (100)	-	-	-	47.5 (100)
8.4 (13.7)	49.4 (80.7)	22.5 (37.4)	-19.4 (-31.7)	61.2 (100)	150.1 (35.1)	297.3 (69.5)	2.8 (0.7)	-22.7 (-5.3)	427.5 (100)	95.6 (24.0)	222.4 (55.8)	8.5 (2.1)	72.0 (18.1)	398.5 (100)
17.5 (23.5)	28.4 (38.1)	48.6 (65.2)	-20.0 (-26.8)	74.6 (100)	-36.2 (-35.9)	38.7 (38.3)	83.6 (82.7)	15.0 (14.8)	101.0 (100)	-	43.7 (73.4)	15.8 (26.6)	-	59.5 (100)
-16 (100)	-	-	-	-16 (100)	41.8 (58.2)	-	-	30.0 (41.8)	71.9 (100)	3.0 (7.5)	25.0 (62.5)	12.0 (30)	-	40.0 (100)
-8.1 (60.3)	-	8.6 (64.7)	12.8 (95.6)	13.3 (100)	-1.8 (-14.0)	-	34.0 (40.4)	61.9 (73.6)	84.2 (100)	-	-	15.0 (18.3)	66.8 (61.7)	81.8 (100)
-16.6 (-76.1)	8.7 (-39.7)	-	-13.9 (-63.6)	-21.9 (100)	134.3 (68.5)	75.7 (38.6)	-0.3 (-0.2)	-13.7 (-6.9)	196.0 (100)	37.4 (26.7)	94.9 (67.9)	4.0 (2.9)	3.5 (2.5)	139.8 (100)
-2.5 (-1.7)	139.6 (92.0)	7.8 (5.2)	6.8 (4.5)	151.7 (100)	25.0 (4.3)	552.4 (93.8)	0.7 (0.1)	10.8 (1.8)	588.9 (100)	26.2 (4.3)	557.1 (91.2)	14.0 (2.2)	13.6 (2.3)	611 (100)
-3.7 (-4.9)	-	-1.5 (-2.0)	80.3 (106.9)	75.1 (100)	-47.6 (-316.9)	-	2.2 (14.5)	30.4 (202.5)	-15.0 (100)	8.8 (14.7)	28.8 (48.0)	2.9 (4.9)	19.5 (32.4)	60.0 (100)
-4.1 (-17.6)	40.3 (177.9)	1.7 (7.4)	-14.8 (-63.7)	23.2 (100)	-62.8 (-123.7)	23.4 (46.2)	2.1 (4.1)	-13.5 (-26.6)	-50.8 (100)	41.0 (44.1)	51.9 (57.9)	-	-	92.9 (100)
-0.3 (-15.3)	71.0 (112.6)	1.0 (1.6)	-5.6 (-8.9)	67.1 (100)	147.4 (24.3)	443.1 (73.1)	15.7 (2.6)	0.2 (.02)	606.2 (100)	370.3 (87.8)	47.9 (11.3)	3.8 (0.9)	-	422.0 (100)
-27.6 (-41.0)	63.1 (93.6)	16.6 (24.6)	15.3 (27.8)	67.4 (100)	73.1 (30.4)	86.4 (35.9)	81.1 (33.7)	-0.1 (0.2)	240.6 (100)	45.4 (33.1)	54.5 (39.7)	25.9 (18.8)	11.5 (6.4)	137.3 (100)
-49.1 (84.5)	12.8 (21.9)	-10.0 (-17.7)	-11.8 (-20.3)	-58.2 (100)	204.4 (66.8)	81.7 (22.7)	72.1 (20.0)	1.7 (0.5)	359.8 (100)	110.4 (29.1)	87.0 (38.7)	11.5 (5.1)	15.8 (7.0)	224.7 (100)
-13.9 (-6.1)	21.8 (95.9)	2.8 (12.3)	-0.5 (-2.0)	22.8 (100)	-24.6 (-95.4)	52.6 (203.9)	0.9 (0.3)	-2.3 (-8.9)	27.8 (100)	14.3 (19.3)	49.6 (66.9)	5.2 (7.0)	5.0 (6.8)	74.1 (100)
-23.7 (-81.1)	41.0 (140.3)	8.8 (30.0)	3.7 (11.1)	29.2 (100)	110.4 (38.8)	149.5 (57.6)	22.9 (7.9)	7.0 (2.4)	280.9 (100)	92.8 (39.9)	116.3 (50.0)	8.6 (3.7)	14.8 (6.4)	232.5 (100)

APPENDIX-XXII. Advances of Societies with two months lag [Rs. in 000s]

Name of the societies	1979-80					1980-81				
	AL	GL	PDL	OL	Total	AL	GL	PDL	OL	Total
Ambalappad	518.1 (60.4)	331.8 (36.7)	9.0 (1.1)	-1.1 (-0.1)	857.8 (100)	82.3 (69.6)	364.0 (28.7)	2.8 (0.2)	19.4 (1.5)	1268.5 (100)
Annakara	145.6 (98.1)	-	0.7 (0.5)	2.1 (1.4)	148.4 (100)	205.3 (88.8)	-	24.0 (10.4)	1.8 (0.8)	231.1 (100)
Aloor	59.2 (27.0)	164.7 (75.1)	21.5 (9.8)	-26.1 (-11.9)	219.3 (100)	174.2 (53.3)	125.8 (38.5)	12.1 (3.7)	14.5 (4.4)	326.7 (100)
Ammadam	-15.5 (-50.2)	9.8 (31.7)	-7.6 (-24.4)	-17.7 (-57.1)	-31.0 (100)	82.9 (68.0)	19.9 (16.3)	15.7 (12.9)	3.5 (2.9)	121.9 (100)
Arthat Anjoor	62.8 (125.6)	-	-	-12.8 (-25.6)	50.0 (100)	157.3 (76.7)	-	-0.1 (0.5)	47.9 (23.4)	205.2 (100)
Guruvayur	25.7 (50.0)	-	-	25.7 (50.0)	51.4 (100)	34.2 (81.6)	-	-0.9 (-2.3)	8.7 (20.7)	41.9 (100)
Kadavullur	-5.5 (-68.6)	-	-	-2.5 (-31.4)	-8.0 (100)	11.1 (96.7)	-	-	2.4 (.37)	11.4 (100)
Kechery	28.8 (52.5)	-	1.6 (2.9)	24.4 (44.6)	54.8 (100)	54.9 (16.0)	237.7 (69.0)	1.7 (0.1)	51.5 (14.9)	344.2 (100)
Manalur	-2.7 (-3.7)	38.0 (51.2)	19.2 (25.8)	19.9 (26.7)	74.4 (100)	7.4 (20.2)	-	4.8 (13.2)	24.2 (66.6)	36.4 (100)
Nellai-Parapookara	63.9 (45.2)	73.6 (21.1)	14.3 (10.1)	-10.3 (-7.3)	141.4 (100)	137.4 (61.9)	42.2 (19.0)	1.0 (0.5)	41.3 (18.6)	221.8 (100)
Pananchery	471.9 (64.9)	235.4 (32.4)	19.5 (2.7)	-0.1 (-0.2)	726.6 (100)	385.2 (75.0)	56.2 (10.9)	74.5 (14.5)	-2.6 (-0.5)	513.3 (100)
Vadakkanchery	29.9 (152.6)	-	0.4 (1.9)	-10.7 (-54.5)	19.6 (100)	89.9 (131.1)	-	1.1 (1.6)	-22.4 (-32.6)	68.6 (100)
Vattanatra	41.0 (33.3)	40.2 (32.6)	15.2 (12.4)	26.7 (21.7)	123.2 (100)	155.5 (40.1)	46.3 (11.9)	60.1 (15.5)	125.7 (32.4)	387.6 (100)
Venginisseri	9.8 (39.6)	15.8 (63.9)	-0.4 (-1.6)	-0.5 (-1.9)	24.7 (100)	-9.1 (-18.7)	36.5 (75.1)	4.8 (9.9)	16.3 (33.6)	48.5 (100)
Average per society	102.3 (58.4)	65 (37.1)	6.7 (3.8)	1.2 (0.7)	175.2 (100)	169.2 (61.9)	66.3 (24.5)	14.3 (5.2)	23.6 (8.6)	273.4 (100)

Figures in brackets represent percentage to total.



1982-83					1983-84					1984-85				
AL	CL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
-114.8 (-328.6)	121.5 (547.8)	28.3 (80.9)	-	34.9 (100)	-169.9 (-768.8)	183.6 (830.8)	8.4 (38.0)	-	22.1 (100)	793.7 (63.8)	421.7 (33.9)	6.4 (0.5)	22.7 (1.8)	1244.0 (100)
-14.7 (-135.3)	-	-	3.8 (35.3)	-10.9 (100)	-51.6 (137.3)	-	-	14.0 (37.3)	-37.6 (100)	161.7 (92.9)	-	-2.5 (-1.4)	14.8 (8.5)	174.1 (100)
-37.1 (-20.1)	189.2 (102.7)	24.2 (13.1)	8.0 (4.3)	184.3 (100)	-28.0 (-2.3)	80.8 (179.6)	13.6 (30.3)	-21.4 (-47.6)	45.0 (100)	265.3 (48.4)	281.0 (51.3)	17.8 (3.3)	-16.4 (-3.0)	547.7 (100)
-2.1 (-2.6)	51.5 (67.7)	14.7 (19.4)	11.9 (15.7)	76.0 (100)	-0.3 (67.0)	32.8 (42.3)	20.7 (4.3)	-4.5 (-9.2)	48.9 (100)	24.4 (18.3)	32.7 (24.5)	11.1 (8.3)	65.5 (49.9)	133.7 (100)
-13.8 (100)	-	-	-	-13.8 (100)	-16.0 (100)	-	-	-	-16.0 (100)	146.1 (90.0)	-	-	16.3 (10.0)	162.3 (100)
1.7 (4.2)	-	2.6 (6.2)	36.6 (89.6)	41.1 (100)	-5.0 (-9.1)	-	8.9 (1.6)	59.0 (107.5)	54.9 (100)	4.0 (2.9)	-	36.0 (25.8)	99.5 (71.3)	139.6 (100)
-0.9 (-1.2)	5.6 (10.3)	-	49.6 (90.9)	54.5 (100)	-16.6 (74.8)	8.3 (37.2)	-	-17.9 (62.5)	-22.3 (100)	175.3 (68.9)	91.0 (35.8)	1.7 (0.7)	-13.6 (-5.4)	254.3 (100)
27.4 (62.5)	-4.5 (-10.3)	21.4 (48.8)	-0.4 (-0.9)	43.9 (100)	24.1 (14.8)	139.0 (85.4)	2.7	-2.1 (-1.9)	162.7 (100)	95.0 (13.2)	583.2 (80.7)	15.4 (2.1)	29.1 (4.0)	722.8 (100)
1.3 (120.4)	-	10.7 (967.1)	-10.9 (-987)	1.1 (100)	45.5 (119.6)	-	-1.0 (-2)	-0.5 (-17.0)	38.0 (100)	-27.6 (-96.9)	43.1 (151.4)	2.1 (7.2)	10.9 (38.3)	28.5 (100)
27.8 (27.3)	70.1 (58.7)	0.2 (0.8)	21.3 (17.9)	119.4 (100)	70.7 (2.1)	50.0 (143.9)	-1.2 (-3.4)	-14.8 (-42.6)	34.7 (100)	222.9 (75.9)	94.4 (32.2)	3.9 (1.3)	-27.6 (-4.4)	293.5 (100)
-58.1 (-48.5)	186.8 (156.1)	4.0 (3.3)	-13.1 (-10.9)	119.6 (100)	-4.0 (-1.6)	25.3 (104.6)	-1.6 (-0.6)	-1.6 (-2.3)	244.2 (100)	440.3 (63.1)	254.6 (36.5)	2.7 (0.4)	-0.2 (-0.2)	697.6 (100)
-1.4 (-7.1)	15.3 (7.1)	3.5 (18.4)	1.7 (9.0)	19.1 (100)	-27.6 (-65.6)	136.2 (136.2)	1.7 (4.0)	10.8 (27.6)	42.1 (100)	73.1 (38.3)	96.6 (50.9)	20.2 (60.7)	-0.1 (-5.3)	183.8 (100)
-9.1 (-47.5)	20.3 (103.8)	5.1 (26.6)	2.9 (15.1)	19.2 (100)	-61.9 (-88.7)	-7.0 (-10.1)	20.1 (28.8)	-21.0 (-50.1)	-69.9 (100)	175.8 (49.8)	83.0 (23.5)	72.7 (20.6)	21.6 (6.1)	353.0 (100)
3.9 (14.4)	22.6 (7.4)	-0.3 (-1.0)	-0.3 (-1.2)	25.9 (100)	7.4 (31.1)	15.2 (63.2)	3.2 (13.5)	-1.9 (-7.8)	23.9 (100)	-24.6 (-67.6)	61.9 (169.9)	1.5 (4.1)	-2.3 (-6.4)	36.4 (100)
-13.1 (-26.1)	48.5 (24.9)	8.2 (16.0)	8.0 (15.6)	51.0 (100)	-21.6 (-53.1)	58.2 (142.8)	4.6 (11.8)	-0.6 (-1.6)	40.8 (100)	180.4 (50.7)	145.9 (41.0)	13.5 (3.8)	15.7 (4.4)	351.5 (100)

Appendix-XXIII Advances of societies with three months lag.

(Rs COOs)

Name of the societies	1979-80					1980-81				
	AL	CL	FDL	OL	Total	AL	GL	FDL	OL	Total
Ambalappad	419.4 (53)	347.2 (43.9)	-0.04 (0.5)	24.6 (3.1)	791.1 (100)	486.5 (48.8)	460.1 (46.2)	25.4 (2.5)	19.4 (2.0)	997.3 (100)
Annakara	126.2 (92.2)	-	0.70 (0.5)	9.9 (7.3)	136.8 (100)	82.8 (96.7)	- (-3.5)	-3.0 (-6.8)	5.8 (6.8)	95.7 (100)
Aloor	64.4 (21.3)	145.5 (49.2)	119.3 (39.2)	-26.1 (-8.7)	302.2 (100)	61.8 (20.6)	147.6 (49.2)	4.0 (1.3)	86.9 (28.9)	300.3 (100)
Armadam	-15.5 (58.7)	15.8 (59.5)	7.5 (29.1)	-34.2 (-129.0)	-26.5 (100)	94.9 (76.3)	11.9 (9.6)	2.2 (1.7)	15.5 (12.4)	124.4 (100)
Arthat-Anjoor	75.6 (24.9)	-	-	77.2 (75.1)	102.8 (100)	143.8 (76.6)	-	-	44.0 (23.5)	187.7 (100)
Guruvayur	11.8 (20.7)	-	-	45.2 (79.3)	57.0 (100)	45.8 (74.1)	-	-	17.0 (27.5)	61.8 (100)
Kadavullur	-5.5 (-69.6)	-	-	-2.5 (-31.4)	-8.0 (100)	43.9 (90.5)	-	-	4.6 (9.5)	48.5 (100)
Kechery	32.4 (50.2)	-	0.2 (0.3)	22.1 (40.5)	54.8 (100)	71.3 (19.8)	275.6 (70.3)	2.8 (0.8)	11.4 (3.1)	361.2 (100)
Manalur	6.2 (9.9)	20.8 (33.5)	20.2 (32.5)	14.9 (34.0)	62.1 (100)	88.1 (56.8)	-	7.0 (4.5)	59.9 (38.7)	155.0 (100)
Nellai-Parapookara	48.3 (39.0)	67.4 (34.4)	4.7 (3.9)	3.3 (2.7)	123.8 (100)	142.9 (59.1)	54.9 (22.7)	2.2 (0.9)	41.8 (17.3)	241.8 (100)
Pananchery	537.9 (66.8)	259.0 (32.2)	11.5 (1.4)	-3.5 (-0.4)	804.9 (100)	864.0 (72.7)	270.0 (22.7)	29.5 (2.5)	2.6 (7.2)	1189.2 (100)
Vadakkanchery	5.3 (6.9)	-	0.7 (0.8)	72.5 (92.4)	78.5 (100)	48.4 (181.1)	-	0.7 (2.6)	-22.4 (-83.7)	26.7 (100)
Vattanatra	33.6 (31.0)	21.3 (19.6)	20.7 (19.0)	33.0 (30.4)	108.7 (100)	181.8 (49.7)	44.9 (12.3)	60.6 (16.6)	79.7 (21.5)	366.0 (100)
Venginisseri	33.9 (58.3)	19.9 (34.1)	0.2 (0.4)	4.2 (7.2)	58.2 (100)	64.3 (49.0)	40.2 (30.6)	39.9 (3.0)	22.8 (17.4)	131.3 (100)
Average per society	94.6 (50.0)	84.1 (33.9)	13.2 (7.0)	17.2 (9.1)	189.0 (100)	172.9 (56.6)	93.7 (30.7)	9.6 (3.1)	29.4 (9.6)	305.6 (100)

Figures in brackets represent percentage to total

1982-83					1983-84					1984-85				
AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
-138.8 (33367.1)	133.6 (32725.5)	4.7 (1141.5)	-	-0.4 (100)	162.9 (-102.7)	280.5 (176.9)	41.0 (25.9)	-	158.6 (100)	511.5 (53.4)	383.0 (40)	-2.5 (0.3)	66.8 (7.0)	968.9 (100)
-26.4 (-145.5)	-	0.2 (1.2)	8.0 (44.2)	-18.2 (100)	-51.6 (-127.1)	-	-	11.1 (27.3)	-40.5 (100)	145.5 (73.2)	-	-2.5 (-1.2)	55.8 (28.0)	198.8 (100)
-30.1 (-32.4)	117.8 (126.7)	17.8 (19.1)	-12.5 (-13.5)	92.9 (100)	-26.0 (-221.4)	57.1 (486.1)	5.6 (47.6)	-24.9 (-212.2)	11.7 (100)	272.7 (44.6)	316.5 (51.8)	4.1 (6.8)	-18.9 (3.1)	611.6 (100)
-11.4 (-17.8)	42.0 (65.4)	21.9 (34.0)	11.7 (18.3)	64.3 (100)	-7.7 (-10.8)	53.9 (75.7)	12.5 (17.6)	12.5 (17.5)	71.2 (100)	71.7 (44.3)	37.2 (23.2)	8.0 (4.9)	45.0 (27.8)	161.9 (100)
-13.8 (100)	-	-	-	-13.8 (100)	-16.0 (100)	-	-	-	-16.0 (100)	103.4 (98.8)	-	-	1.3 (1.2)	104.7 (100)
4.4 (8.3)	-	-0.2 (-0.3)	47.2 (97.0)	51.3 (100)	-1.0 (-1.6)	-	8.9 (14.3)	54.4 (83.4)	62.3 (100)	16.0 (9.2)	-	33.0 (19.0)	124.4 (71.7)	173.4 (100)
-0.7 (-0.9)	32.6 (41.2)	-	47.2 (59.6)	79.1 (100)	-16.6 (-390.9)	26.3 (617.2)	-	-13.9 (-326.5)	-4.3 (100)	151.6 (58.7)	119.5 (46.2)	1.0 (0.4)	-13.6 (-5.3)	258.4 (100)
27.4 (20.9)	74.1 (56.4)	21.5 (16.4)	8.4 (6.3)	131.3 (100)	11.0 (5.4)	179.0 (88.5)	4.8 (2.4)	7.4 (3.7)	202.1 (100)	86.8 (11.3)	619.0 (80.7)	43.3 (5.6)	18.4 (2.4)	767.5 (100)
19.4 (89.8)	-	13.1 (60.7)	-10.9 (-50.5)	21.5 (100)	45.5 (45.9)	-	0.3 (0.3)	53.4 (53.8)	99.2 (100)	611.3 (41.1)	71.6 (48.1)	26.9 (1.8)	13.4 (9.0)	148.8 (100)
22.0 (-144.1)	18.8 (122.7)	-0.6 (-0.4)	19.2 (10.4)	15.3 (100)	-24.1 (64.6)	36.8 (98.4)	10.3 (27.6)	14.4 (38.6)	37.4 (100)	499.3 (87.8)	99.6 (19.5)	-1.1 (-0.2)	-28.8 (-5.1)	569.1 (100)
-98.4 (-54.8)	286.7 (159.6)	4.5 (2.5)	-13.1 (7.3)	179.7 (100)	-27.7 (-8.1)	376.6 (110.3)	-1.8 (0.5)	-5.6 (-1.6)	341.5 (100)	303.3 (48.7)	317.5 (50.9)	2.7 (0.4)	-0.2 (-0.2)	623.5 (100)
-7.3 (-54.7)	19.5 (145.3)	3.2 (3.9)	-2.0 (-15.0)	13.4 (100)	-27.6 (-56.6)	64.7 (132.5)	2.2 (4.6)	9.5 (19.5)	48.9 (100)	20.1 (17.8)	82.1 (73)	10.4 (9.3)	-0.1 (-0.1)	112.5 (100)
-28.3 (-812.4)	15.6 (449.3)	14.3 (411.1)	1.8 (51.9)	3.5 (100)	-61.9 (-133.0)	-1.2 (-2.6)	23.6 (50.7)	-7.0 (-15.1)	-46.6 (100)	164.2 (51.5)	60.3 (18.9)	58.3 (19.3)	35.9 (11.3)	318.6 (100)
4.7 (11.4)	32.4 (75)	-0.1 (-0.3)	4.5 (10.9)	41.5 (100)	2.3 (24.7)	8.5 (89.9)	0.5 (3.1)	-1.9 (-19.7)	9.4 (100)	36.2 (38.0)	53.4 (56.0)	16.2 (1.7)	4.1 (4.3)	95.2 (100)
-23.0 (-48.6)	-55.2 (116.9)	7.2 (15.2)	7.8 (16.6)	47.3 (100)	-26.0 (-38.9)	77.3 (115.7)	7.7 (11.6)	7.8 (11.7)	66.8 (100)	174.5 (47.9)	154.3 (42.3)	14.0 (3.9)	21.7 (5.9)	364.5 (100)

Appendix-XXIV. Composition of the working capital of the societies over the years *Rs. lakhs.*

Name of the societies	1979-80					1980-81					1981-82					1982-83			
	Share capital	Deposits	Borrowings	Reserves	Total	Share capital	Deposits	Borrowings	Reserves	Total	Share capital	Deposits	Borrowings	Reserves	Total	Share capital	Deposits	Borrowings	Reserves
Ambalappad	4.22 (8.46)	4.18 (8.37)	40.19 (80.52)	1.33 (2.66)	49.91 (100)	4.77 (8.5)	5.62 (10.00)	45.55 (81.3)	0.09 (0.2)	56.03 (100)	5.11 (8.2)	5.50 (8.8)	51.91 (82.8)	0.18 (0.2)	62.70 (100)	5.35 (8.9)	5.74 (9.5)	49.2 (81.3)	0.1 (0.2)
Annakara	0.86 (14.26)	0.71 (11.74)	4.49 (73.83)	0.01 (0.16)	6.08 (100)	1.41 (19.2)	1.91 (25.9)	4.03 (54.7)	0.01 (0.1)	7.36 (100)	1.46 (16.4)	1.48 (16.5)	5.96 (66.8)	0.02 (0.3)	8.92 (100)	1.85 (20.2)	1.81 (19.8)	5.45 (59.7)	0.1 (0.2)
Aloor	2.43 (12.38)	10.21 (51.87)	6.9 (35.01)	0.15 (0.78)	19.68 (100)	2.49 (9.8)	12.96 (51.3)	9.81 (38.8)	0.01 (0.1)	25.27 (100)	2.49 (8.8)	12.67 (44.5)	13.19 (46.4)	0.10 (0.3)	28.45 (100)	2.52 (8.7)	12.25 (42.3)	14.07 (48.6)	0.1 (0.2)
Asmadam	1.90 (9.69)	13.06 (66.53)	4.56 (23.22)	0.11 (0.55)	19.63 (100)	1.94 (9.2)	15.03 (71.2)	4.02 (19.1)	0.11 (0.5)	21.09 (100)	1.90 (8.6)	15.19 (68.7)	4.91 (22.2)	0.11 (0.5)	22.11 (100)	2.06 (9.0)	15.06 (58.7)	8.43 (32.9)	0.1 (0.2)
Arthat-Anjoor	1.12 (15.50)	0.80 (11.08)	5.29 (73.13)	0.02 (0.28)	7.23 (100)	1.25 (17.2)	1.35 (18.5)	4.66 (64)	0.02 (0.3)	7.29 (100)	1.20 (16.8)	1.54 (21.5)	4.38 (61.3)	0.3 (0.4)	7.15 (100)	1.32 (19)	1.61 (23.1)	4.01 (57.7)	0.1 (0.2)
Guruvayur	0.95 (23.23)	1.74 (42.61)	1.37 (33.57)	0.02 (0.59)	4.09 (100)	1.21 (7.19)	2.36 (43)	1.91 (34.7)	0.02 (0.4)	5.49 (100)	1.70 (33.8)	1.91 (38)	1.40 (27.8)	0.02 (0.4)	5.03 (100)	1.84 (28.3)	3.32 (51.1)	1.30 (20)	0.1 (0.2)
Kadavllur	0.67 (14.06)	0.40 (8.37)	3.70 (77.36)	0.01 (0.21)	4.78 (100)	0.72 (20)	0.52 (14.4)	2.35 (65.3)	0.01 (0.3)	3.60 (100)	1.28 (13.5)	0.47 (4.9)	7.73 (81.4)	0.02 (0.2)	9.50 (100)	1.39 (23.6)	0.69 (6.7)	8.14 (79.5)	0.1 (0.2)
Kechery	1.31 (15.39)	3.38 (39.64)	3.84 (44.93)	0.04 (0.05)	8.54 (100)	1.48 (11.4)	6.65 (51.1)	4.87 (37.4)	0.04 (0.1)	13.01 (100)	1.54 (9.5)	6.81 (42.1)	7.81 (48.3)	0.04 (0.1)	16.15 (100)	1.57 (8.4)	9.29 (50)	7.72 (41.6)	0.1 (0.2)
Manalur	1.21 (12.69)	5.29 (55.51)	3.03 (31.80)	-	9.53 (100)	1.39 (13)	5.02 (46.9)	4.14 (38.7)	0.16 (1.4)	10.81 (100)	1.53 (14.5)	5.75 (54.5)	3.11 (29.5)	0.16 (1.5)	10.55 (100)	1.58 (17.0)	4.80 (51.6)	2.73 (29.4)	0.1 (0.2)
Nellai-Parapookara	1.22 (10.91)	3.20 (29.51)	6.83 (60.68)	-	11.24 (100)	1.33 (11.4)	4.33 (37)	6.06 (51.7)	-	11.72 (100)	1.42 (9)	4.63 (29.3)	9.77 (61.7)	-	15.82 (100)	1.47 (9)	4.48 (27.4)	10.42 (63.6)	-
Pananchery	3.61 (9.73)	10.95 (26.46)	2.69 (64.81)	-	41.38 (100)	4.05 (8.7)	10.96 (23.5)	31.57 (67.8)	-	46.59 (100)	4.60 (7.9)	12.12 (20.9)	41.20 (71.1)	-	57.93 (100)	4.68 (7.6)	11.83 (19.0)	45.49 (73.4)	-
Vadakkanchery	0.70 (15.32)	0.98 (19.16)	2.89 (63.16)	0.11 (2.36)	4.57 (100)	1.04 (13.1)	2.86 (36.1)	3.93 (49.4)	0.11 (1.4)	7.94 (100)	1.14 (12.3)	2.43 (26.2)	5.62 (60.4)	0.11 (1.1)	9.30 (100)	1.16 (17.8)	7.32 (50.8)	1.95 (29.9)	0.1 (0.2)
Vattanatra	1.91 (14.16)	6.76 (50.84)	4.61 (34.67)	0.02 (0.13)	13.29 (100)	16.01 (52.1)	7.77 (25.3)	6.71 (21.9)	0.21 (0.7)	30.70 (100)	2.29 (10.9)	8.43 (40.3)	9.93 (47.5)	0.25 (1.3)	20.91 (100)	2.36 (10.7)	9.20 (41.9)	10.15 (46.2)	0.1 (0.2)
Venglisseri	1.57 (13.76)	5.37 (46.96)	4.49 (39.27)	-	11.43 (100)	1.72 (15.4)	5.99 (53.9)	3.40 (30.6)	-	11.10 (100)	1.77 (14.8)	4.17 (35)	0.59 (49.8)	0.05 (0.4)	11.91 (100)	1.76 (16.7)	2.42 (22.9)	6.33 (59.9)	0.1 (0.2)
Average per society	1.69 (11.21)	4.78 (31.66)	8.50 (56.28)	0.13 (0.84)	15.1 (100)	2.91 (15.8)	5.95 (32.3)	9.50 (51.6)	0.77 (0.3)	18.42 (100)	2.10 (10.3)	5.94 (29)	12.35 (60.3)	0.08 (0.4)	20.46 (100)	2.21 (10.6)	6.13 (29.3)	12.51 (59.8)	0.1 (0.2)

Note: Figures in brackets represent percentages to total.

1982-83

1983-84

1984-85

1985-86

1982-83					1983-84					1984-85					1985-86					
Total	Share capital	Deposits	Borrowings	Reserves	Total	Share capital	Deposits	Borrowings	Reserves	Total	Share capital	Deposits	Borrowings	Reserves	Total	Share capital	Deposits	Borrowings	Reserves	Total
62.70 (100)	5.35 (8.9)	5.74 (9.5)	49.2 (81.3)	0.18 (0.3)	60.29 (100)	5.39 (8.5)	8.70 (13.8)	48.80 (77.4)	0.19 (0.3)	63.07 (100)	5.44 (7.8)	15.94 (23)	47.76 (68.9)	0.19 (0.3)	69.33 (100)	5.51 (8.3)	19.70 (29.6)	41.06 (61.8)	0.18 (0.3)	66.46 (100)
8.92 (100)	1.85 (20.2)	1.81 (19.8)	5.45 (59.7)	0.02 (0.3)	9.13 (100)	2.08 (18.9)	2.11 (19.2)	6.81 (61.8)	0.02 (0.1)	11.02 (100)	1.52 (13.9)	2.57 (23.5)	6.81 (62.4)	0.02 (0.2)	10.93 (100)	1.51 (14.8)	2.12 (20.7)	6.58 (64.3)	0.02 (0.2)	10.23 (100)
28.45 (100)	2.52 (8.7)	12.25 (42.3)	14.07 (48.6)	0.10 (0.4)	28.93 (100)	2.54 (8.0)	13.82 (43.2)	15.14 (47.9)	0.10 (0.3)	31.60 (100)	2.56 (5.9)	18.65 (43)	22.08 (50.9)	0.10 (0.2)	43.39 (100)	2.60 (4.7)	23.91 (43.2)	28.76 (51.9)	0.10 (0.2)	55.37 (100)
22.11 (100)	2.06 (8.0)	15.06 (58.7)	8.43 (32.9)	0.10 (0.4)	25.66 (100)	2.28 (8.7)	18.21 (69)	5.79 (21.9)	0.11 (0.4)	26.39 (100)	2.57 (6.7)	24.74 (64.9)	10.71 (28.1)	0.11 (0.3)	38.12 (100)	2.61 (7.8)	26.73 (80.2)	3.98 (11.6)	0.11 (0.4)	33.32 (100)
7.15 (100)	1.32 (19)	1.61 (23.1)	4.01 (57.7)	0.02 (0.2)	6.96 (100)	1.33 (16.5)	2.24 (27.9)	4.44 (55.3)	0.02 (0.3)	8.04 (100)	1.34 (16.2)	3.13 (37.7)	3.79 (45.8)	0.03 (0.3)	8.29 (100)	1.40 (12.7)	4.90 (44.3)	4.74 (42.8)	0.26 (0.2)	11.06 (100)
5.03 (100)	1.84 (28.3)	3.32 (51.1)	1.30 (20)	0.04 (0.6)	6.50 (100)	1.98 (24.9)	4.92 (61.9)	1.04 (13.1)	0.05 (0.1)	7.95 (100)	2.05 (15.6)	9.81 (74.6)	1.28 (9.7)	0.01 (0.1)	13.15 (100)	2.12 (13)	12.63 (77.7)	1.49 (9.2)	0.01 (0.1)	16.25 (100)
9.50 (100)	1.39 (13.6)	0.69 (6.7)	8.14 (79.5)	0.02 (0.2)	10.24 (100)	1.47 (9.6)	1.81 (11.8)	12.04 (78.5)	0.02 (0.1)	15.34 (100)	1.68 (8.1)	3.64 (17.6)	15.34 (74.2)	0.02 (0.1)	20.68 (100)	1.73 (8.6)	4.97 (24.8)	13.31 (66.5)	0.02 (0.1)	20.03 (100)
16.15 (100)	1.57 (8.4)	9.29 (50)	7.72 (41.6)	0.04 (0.2)	18.58 (100)	1.60 (6.8)	14.23 (60.8)	7.57 (32.4)	0.04 (0.2)	23.40 (100)	1.64 (5.3)	20.03 (64.4)	9.45 (30.3)	0.04 (0.1)	31.13 (100)	1.71 (4.2)	26.46 (65.6)	12.16 (30.2)	0.04 (0.1)	40.33 (100)
10.55 (100)	1.58 (17.0)	4.80 (51.6)	2.73 (29.4)	0.18 (2)	9.30 (100)	1.71 (17.4)	4.30 (43.6)	3.67 (37.2)	0.18 (1.8)	9.86 (100)	1.96 (13.2)	6.83 (46.1)	5.83 (39.4)	0.18 (1.3)	14.81 (100)	2.14 (10.0)	10.56 (49.4)	8.48 (39.7)	0.18 (0.9)	21.37 (100)
15.82 (100)	1.47 (9)	4.48 (27.4)	10.42 (63.6)	-	16.37 (100)	1.57 (7.9)	5.96 (30.2)	12.18 (61.8)	-	19.70 (100)	1.69 (6.6)	8.90 (34.6)	15.15 (58.8)	-	25.74 (100)	2.06 (7.4)	6.39 (22.9)	19.47 (69.7)	-	27.93 (100)
57.93 (100)	4.68 (7.6)	11.83 (19.0)	45.49 (73.4)	-	61.99 (100)	4.73 (6.9)	14.48 (21)	49.72 (72.1)	-	68.94 (100)	4.77 (6.7)	21.91 (30.7)	4.47 (62.6)	-	71.42 (100)	4.73 (8.6)	24.59 (44.8)	25.58 (46.6)	-	54.90 (100)
9.30 (100)	1.16 (17.8)	7.32 (50.8)	1.95 (29.9)	0.11 (1.5)	6.53 (100)	1.21 (14.8)	4.65 (56.7)	2.22 (27.1)	0.11 (1.4)	8.20 (100)	1.22 (8.8)	5.44 (39.5)	7.01 (50.9)	0.11 (0.8)	13.78 (100)	1.18 (7.0)	7.08 (42.2)	8.43 (50.2)	0.11 (0.6)	16.79 (100)
20.91 (100)	2.36 (10.7)	9.20 (41.9)	10.15 (46.2)	0.26 (1.2)	21.97 (100)	2.40 (8.9)	10.25 (38.2)	13.97 (52.1)	0.21 (0.8)	26.82 (100)	2.85 (8.4)	13.93 (41.3)	16.80 (49.8)	0.14 (0.5)	33.71 (100)	2.61 (7.6)	16.99 (49.5)	14.62 (42.5)	0.14 (0.4)	34.36 (100)
11.91 (100)	1.76 (16.7)	2.42 (22.9)	6.33 (59.9)	0.05 (0.5)	10.56 (100)	1.84 (16.9)	1.94 (17.8)	7.08 (64.9)	0.51 (0.4)	10.91 (100)	1.85 (16.3)	2.06 (18.2)	7.36 (65.0)	0.05 (0.5)	11.32 (100)	0.02 (17.3)	3.28 (30.2)	5.66 (52.0)	0.05 (0.5)	10.87 (100)
20.46 (100)	7.21 (10.6)	6.13 (29.3)	12.51 (59.8)	0.08 (0.3)	20.93 (100)	2.30 (9.7)	7.69 (32.5)	13.60 (57.5)	0.07 (0.3)	23.66 (100)	2.37 (8.2)	11.26 (38.8)	15.30 (52.8)	6.86 (0.2)	28.99 (100)	2.41 (8.1)	13.59 (45.4)	13.87 (46.3)	0.06 (0.2)	29.95 (100)

Appendix XXV Loans outstanding of societies as on 30th June of each year  
(Rs. in lakhs)

Name of the societies	1979-80					1980-81					1982-83				
	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
Ambalappad	20.95 (45.8)	7.52 (16.5)	0.48 (1.1)	16.74 (36.6)	45.70 (100)	26.05 (49.6)	11.39 (21.7)	3.25 (0.6)	14.81 (28.1)	52.58 (100)	28.31 (53.2)	13.53 (25.4)	0.72 (1.3)	10.65 (20)	53.20 (100)
Annakara	2.16 (60.5)	-	0.09 (2.4)	1.72 (37.1)	3.57 (100)	3.49 (69.1)	-	0.32 (6.5)	1.23 (24.4)	5.05 (100)	4.40 (79.7)	-	0.56 (10.0)	0.56 (10.2)	5.52 (100)
Aloor	4.62 (31.1)	4.48 (30.2)	0.98 (6.6)	4.77 (32)	14.85 (100)	5.01 (34.1)	5.20 (35.4)	0.67 (4.6)	3.81 (25.9)	14.68 (100)	6.20 (29.4)	6.30 (29.9)	1.48 (7)	7.12 (13.7)	21.10 (100)
Ammadam	2.60 (22.7)	0.91 (7)	0.01 (5.3)	7.47 (65)	11.49 (100)	3.94 (38.1)	0.99 (9.6)	0.95 (9.2)	4.44 (43.8)	10.32 (100)	5.22 (40.3)	1.89 (14.6)	1.15 (8.9)	4.68 (46.2)	12.94 (100)
Arthat-Anjoor	2.24 (40.3)	-	-	3.31 (59.7)	5.55 (100)	1.95 (36.2)	-	-	3.44 (63.9)	5.39 (100)	2.27 (53.7)	-	-	1.96 (46.3)	4.23 (100)
Guruwayur	1.56 (50.4)	-	-	1.53 (49.6)	3.09 (100)	1.19 (33.9)	-	-	2.33 (66.1)	3.52 (100)	1.23 (28.5)	-	0.04 (0.8)	3.05 (70.6)	4.31 (100)
Kadavallur	0.28 (37.9)	-	-	0.46 (62.2)	0.74 (100)	1.47 (35.7)	-	-	2.65 (64.3)	4.12 (100)	3.52 (34.8)	1.12 (11.1)	-	5.47 (54.1)	10.10 (100)
Kechery	1.78 (29.9)	-	0.23 (3.9)	3.95 (66.2)	5.96 (100)	1.90 (21.7)	2.37 (24.2)	0.11 (1.3)	4.34 (49.8)	8.72 (100)	3.07 (21.6)	7.41 (52.2)	0.65 (4.6)	3.06 (21.6)	14.19 (100)
Manalur	2.22 (27.6)	0.58 (7.2)	0.05 (0.6)	5.20 (64.7)	8.04 (100)	1.98 (24.3)	0.14 (1.7)	0.09 (1.2)	5.93 (72.7)	8.15 (100)	2.08 (29.6)	0.02 (0.2)	0.13 (1.9)	4.80 (68.3)	7.03 (100)
Nellai-Parapookara	1.92 (23.9)	2.92 (36.5)	0.02 (0.2)	3.15 (39.4)	8.01 (100)	2.11 (25.3)	2.44 (29.2)	0.36 (4.4)	3.43 (41.1)	8.34 (100)	6.42 (53.8)	2.35 (19.7)	0.05 (0.4)	3.10 (26)	11.92 (100)
Pananchery	15.82 (47.7)	9.28 (27.9)	0.57 (1.7)	7.52 (22.7)	33.19 (100)	19.07 (61.1)	10.01 (32.1)	1.48 (4.7)	0.66 (2.1)	31.22 (100)	28.11 (64.6)	12.72 (29.2)	0.67 (1.5)	2.00 (4.5)	43.50 (100)
Vadakkanchery	1.04 (26.6)	-	0.03 (0.8)	2.82 (72.5)	3.89 (100)	1.06 (21.6)	-	0.48 (9.8)	3.38 (68.6)	4.93 (100)	1.96 (30.6)	1.14 (17.7)	0.53 (8.2)	2.90 (43.5)	6.43 (100)
Vattanatra	5.77 (56.7)	1.01 (9.9)	0.15 (1.5)	3.24 (31.8)	10.18 (100)	5.82 (48.4)	1.03 (2.6)	0.78 (6.5)	4.39 (36.5)	12.03 (100)	7.70 (57.2)	1.06 (7.9)	1.41 (10.5)	3.29 (24.4)	13.46 (100)
Venginisseri	1.62 (30.4)	0.57 (10.6)	-	3.14 (58.9)	5.32 (100)	1.24 (26.4)	1.23 (20)	-	2.23 (47.4)	4.71 (100)	2.36 (37)	2.64 (41.6)	0.01 (0.1)	1.34 (21)	6.35 (100)
Average per society	4.61 (40.5)	1.94 (17)	0.23 (2)	4.62 (40.5)	11.40 (100)	5.45 (43.9)	2.49 (20)	0.40 (3.2)	4.08 (32.9)	12.41 (100)	7.35 (48)	3.58 (23.4)	0.53 (3.4)	3.85 (25.1)	15.31 (100)

(Figures in brackets represent percentage to total)

1983-84					1984-85					1985-86				
AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total	AL	GL	FDL	OL	Total
28.29 (54.3)	13.82 (26.5)	1.30 (2.5)	8.68 (16.7)	52.09 (100)	25.74 (54.8)	15.00 (31.9)	1.29 (2.7)	4.91 (10.5)	46.95 (100)	31.92 (60)	16.00 (30.1)	1.26 (2.4)	4.02 (7.6)	53.21 (100)
5.32 (71.6)	-	0.68 (9.2)	1.43 (19.2)	7.43 (100)	4.73 (78.8)	-	0.28 (4.6)	0.99 (16.6)	6.00 (100)	4.15 (78)	-	0.18 (3.4)	0.99 (18.7)	5.32 (100)
4.31 (19.4)	5.90 (26.5)	1.79 (8.1)	10.21 (46)	22.20 (100)	7.06 (24.7)	8.78 (30.8)	1.10 (3.8)	11.61 (40.7)	28.55 (100)	7.21 (23)	11.99 (38.1)	1.23 (3.9)	11.00 (35)	31.45 (100)
3.49 (24.4)	2.07 (14.4)	1.81 (12.7)	6.93 (48.4)	14.3 (100)	3.91 (23.9)	1.77 (10.8)	1.99 (12.1)	8.68 (53)	16.36 (100)	3.58 (23.5)	2.08 (13.7)	1.93 (12.7)	7.63 (50.1)	15.22 (100)
3.67 (72.9)	-	-	1.36 (27.1)	5.03 (100)	3.20 (56.7)	-	-	2.44 (43.3)	5.64 (100)	3.86 (54)	0.57 (8)	-	2.71 (37.9)	7.14 (100)
1.32 (22.9)	-	0.32 (5.6)	4.11 (71.4)	5.75 (100)	1.33 (16.4)	-	0.51 (6.3)	6.28 (77.3)	8.12 (100)	1.00 (9.1)	-	1.59 (14.5)	8.39 (76.3)	10.98 (100)
3.13 (31.1)	0.96 (19.4)	-	5.97 (59.4)	10.06 (100)	5.39 (38)	2.51 (17.7)	0.03 (0.2)	6.25 (44.1)	14.18 (100)	6.16 (36.8)	5.04 (30.1)	0.04 (0.2)	5.49 (32.8)	16.73 (100)
2.78 (16.6)	1.02 (60.9)	0.74 (4.4)	3.03 (18.1)	16.74 (100)	3.42 (14.5)	16.42 (69.3)	0.80 (3.3)	3.06 (12.9)	23.70 (100)	3.92 (11)	26.89 (75.4)	1.20 (3.4)	3.67 (10.3)	35.68 (100)
2.14 (29.4)	0.05 (0.1)	0.07 (0.3)	5.11 (70.2)	7.28 (100)	3.39 (28.9)	0.01 (0.2)	0.03 (0.2)	8.27 (70.8)	11.68 (100)	3.85 (26.1)	2.70 (18.3)	0.34 (2.3)	7.85 (53.2)	14.74 (100)
6.41 (49.9)	2.72 (21.2)	0.12 (0.9)	3.58 (7.9)	12.84 (100)	8.36 (50.1)	2.33 (13.9)	0.05 (0.3)	5.93 (35.6)	16.68 (100)	11.00 (52.8)	2.54 (13.2)	0.26 (1.3)	5.50 (28.5)	19.30 (100)
21.85 (56.1)	14.77 (37.9)	0.70 (1.8)	1.63 (4.2)	38.95 (100)	20.95 (51.2)	17.86 (43.7)	0.73 (1.8)	1.36 (3.3)	40.90 (100)	22.89 (53)	18.39 (42.6)	0.56 (1.3)	1.36 (3.1)	43.20 (100)
2.68 (32.7)	2.40 (29.3)	0.91 (11.1)	2.19 (26.9)	8.19 (100)	3.18 (36.2)	2.51 (28.6)	1.16 (13.2)	0.19 (21.9)	8.79 (100)	2.33 (26.4)	2.96 (33.6)	0.89 (10.1)	2.64 (29.9)	8.80 (100)
8.69 (54.7)	1.66 (10.4)	2.23 (14.1)	3.30 (70.8)	15.88 (100)	10.66 (56.6)	2.43 (12.9)	2.24 (11.9)	3.52 (18.7)	18.85 (100)	11.16 (55.2)	3.91 (19.3)	1.53 (2.5)	3.62 (17.9)	20.21 (100)
2.60 (43.4)	2.71 (36.9)	0.08 (1.3)	1.10 (18.3)	5.99 (100)	3.13 (47.3)	2.58 (38.9)	0.05 (0.8)	0.85 (12.9)	6.62 (100)	3.24 (45.7)	3.00 (42.4)	0.16 (2.4)	0.67 (9.5)	7.08 (100)
6.91 (43.4)	4.05 (25.5)	0.77 (4.8)	4.19 (26.3)	15.91 (100)	7.46 (41.3)	5.16 (29.5)	0.73 (4.1)	4.72 (26.1)	18.07 (100)	8.31 (40.2)	6.86 (33.2)	0.80 (3.9)	4.68 (22.7)	20.65 (100)

**IMPACT OF THE DEPOSIT MOBILISATION  
CAMPAIGN ON THE AGRICULTURAL  
ADVANCES OF THE PRIMARY  
AGRICULTURAL CREDIT SOCIETIES**

By

**INDIRA. P.**

**ABSTRACT OF A THESIS**

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## ABSTRACT

The study on the 'Impact of the Deposit Mobilisation Campaign on the agricultural advances of the Primary Agricultural Credit Societies' has been carried out to examine the extent and pattern of deposits mobilised and its impact on their resource base as well as their agricultural advances.

Fourteen societies consisting of ten per cent of the PACS in Trichur district were selected at random for detailed study.

It was seen that no scientific criteria like the past performance of the societies or the savings potential of the area were considered while fixing the targets.

Percentage analysis and paired t-test revealed that there was significant increase in deposits in four years when the DMC was held during April-May while it was not significant in two years 1982-83 and 1983-84 when the DMC was held during November-January. There was also qualitative improvement in the composition of deposits. During the normal period, fixed deposits occupied only below 19 per cent of the deposits but during the DMC it ranged between 23 per cent and 29 per cent.

A correlation test between the correlation coefficients of deposits and withdrawals during the normal period and with one month lag revealed that it was significant

in 1983-84 and 1984-85 indicating concurrent withdrawal of deposits. But in 1985-86, it was significant with one month lag.

Alternative concepts of Credit Deposit Ratios (CDR - estimated as the ratio of advances to deposits) were used to analyse the lending pattern. Gross CDR ranged between 13.87 and 42.86 during the DMC while it was high during the normal period ranging between 86.97 and 120.01. But it showed an increasing trend with three months lag except in 1982-83 and 1983-84.

Gold loans occupying below 57 per cent of the total loans during the normal period was above 57 per cent during the DMC in five years. But Agricultural Loans were getting an increased share with a lag of two months.

DMCs during the period of April-May had resulted in significant increase in incremental and total deposits and comparatively higher CDR but those held during the months of November-December and December-January did not show any significant increase in deposits and had a lower CDR. It was thus observed that the period of the DMC has an important effect on the success of the EMC.