



## DISTRICT CENTRAL CO-OPERATIVE BANKS IN HARYANA: DEMAND, COLLECTION AND BALANCE OF AGRICULTURE LOAN

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### ABSTRACT

Demand refers to amount of instalments of agriculture loan demanded by banks for the year. Collection is a part of demand which is paid by the borrower and balance is the difference between demand and collection.

**KEYWORDS :** Banking, Haryana, Framework

### INTRODUCTION

Banking constitute an important component of the financial system affecting agriculture operations. Together with other elements, they are to influence an individual's decisions on its future or existing agriculture activities.

### Objective and Research Methodology

A framework for a demand, collection and balance of agricultural loan is discussed in the present study with a particular focus from 2006-07 to 2019-20 of District Central Co-operative Banks of Haryana.

### Data Analysis and Interpretation

**Table 1 Agriculture Loan Demand, Collection and Balance**  
( ' In Lakhs)

#### Haryana SCB Level

Year	Demand	Collection	Balance
2006-07	547843	405918	141925
2007-08	604102	459091	145011
2008-09	482629	300327	182302
2009-10	464134	285484	178650
2010-11	579886	407730	172156
2011-12	639209	462953	176256
2012-13	797850	575262	222588
2013-14	887423	639398	248025
2014-15	1041884	753889	287995
2015-16	1224511	877348	347163
2016-17	1277115	882551	394564
2017-18	1363025	929807	433218
2018-19	1375072	926351	448721
2019-20	1526204	1034261	491943
Maximum	1526204	1034261	491943
Minimum	464134	285484	141925

\* Source: Basic Data on Performance of District Central Co-operative Banks, Published by NAFSCOB, Mumbai, 2006-07 to 2015-16

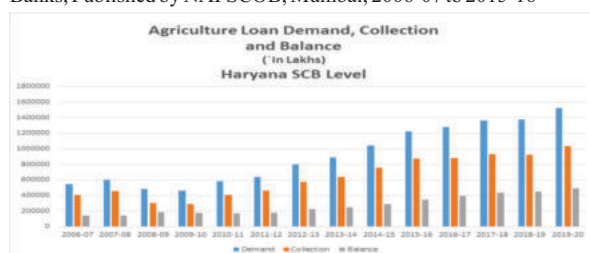


Table 1 and Figure 1 depict the demand, collection and balance position of co-operative banks and show that demand was maximum 1526204 lakhs in the year 2019-20 and minimum 464134 lakhs in the year 2009-10 in District Central Co-operative Banks of Haryana.

Table and Figure 1 show that collection of agricultural loan was maximum 1034261 lakhs the year 2019-20 and minimum 285484 lakhs in 2009-10 in District Central Co-operative Banks of Haryana.

Table 1 and Figure 1 reveal that Balance of agricultural loan was maximum 491943 in the year 2019-20 and minimum 141925 lakhs in 2006-07 in District Central Co-operative Banks of Haryana.

### CONCLUSION

The present study revealed that amount of instalments for agricultural loan is growing at a very faster rate in District Central Co-operative Banks of Haryana.

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