

## REPORT OF CROP LOAN EVALUATION COMMITTEE, PART II, CASE STUDIES\* —a Review

V. S. PATVARDHAN

THE Bombay State Co-operative Bank Ltd. appointed a Crop Loan Evaluation Committee in October 1955 to evaluate the working of the crop loan system within the area of operation of the Bank. The report of the Committee was published in April 1958. Apart from the written and oral evidence considered by the Committee, working of forty different Co-operative Societies was scrutinised by the officials of the Bank and notes were prepared on them for the Committee. These notes were used by the Committee as supplementary data. These 14 case studies, prepared by two officers assisting the Committee, are published by the Bank as Part II of the Committee's Report. It is intended to review the Part II of the Report in this note.

As stated in the preface to the present volume by the Chairman of the Bank, Prof. D. G. Karve, "The choice of the societies which were so specifically studied was based more or less on regional considerations of the crop pattern and of the general progress of the co-operative movement in the area. While, therefore, the studies appear to refer specifically to particular institutions such significance as they had for the Committee was only suggestive and illustrative." The studies generally pertain to the five years ending 1956-57, though some references are made to developments contemplated in 1957-58.

The selected 14 studies cover seven crop areas — under sugarcane, cotton, tobacco, groundnut, potato, banana and paddy — in different parts of the Bombay State. The volume also includes two special notes on the co-operative movement in Cambay area and on the *phad* system of joint farming in Kolhapur District.

The studies can be broadly grouped into two categories : (A) where the Apex, i.e. the State Co-operative Bank, operated, in addition to its own functions of Apex Bank, as Central Financing Agency in the absence of such agencies in the respective districts, and (B) where the respective District Central Co-operative Banks were in operation as Central Financing Agencies. This distinction according to the operative financing agency is important as the procedures, policy and operation of the Apex Bank, where it operated as a Central Financing Agency, would be expected to be somewhat uniform while these aspects of the working of the District Central Co-operative Banks would be likely to vary from district to dis-

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