

Annexure 2.1(a)

**BANK-WISE AND YEAR-WISE
DEMAND IN SSI IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	37689 (51.85)	66077 (54.94)	72539 (65.06)	77542 (61.65)	126386 (72.85)	380233 (62.98)
Bank II	15809 (21.75)	19094 (15.88)	12083 (10.84)	18488 (14.70)	19482 (11.23)	84956 (14.07)
Bank III	6450 (8.87)	6422 (5.34)	5951 (5.34)	7932 (6.31)	6571 (3.79)	33326 (5.52)
Bank IV	6367 (8.76)	14732 (12.25)	12422 (11.14)	11131 (8.85)	12846 (7.40)	57498 (9.52)
Bank V	6375 (8.77)	13936 (11.59)	8498 (7.62)	10686 (8.49)	8200 (4.73)	47695 (7.91)
OVERALL	72690 (100)	120261 (100)	111493 (100)	125779 (100)	173485 (100)	603708 (100)

1. Figures in parenthesis indicate percentages to year-wise overall

2. Data were as at the end of June each year

Annexure 2.1(b)

**BANK-WISE AND YEAR-WISE
RECOVERY CREDIT IN SSI IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	10226 (43.02)	21349 (53.03)	19481 (60.80)	27527 (71.33)	27978 (61.53)	106561 (59.16)
Bank II	7049 (29.65)	5818 (14.45)	3286 (10.26)	3061 (7.93)	9113 (20.04)	28327 (15.73)
Bank III	2625 (11.04)	253 (0.62)	796 (2.48)	875 (2.27)	386 (0.84)	4935 (2.74)
Bank IV	2676 (11.26)	8742 (21.71)	4718 (14.73)	3928 (10.80)	4820 (10.60)	24884 (13.81)
Bank V	1194 (5.03)	4097 (10.19)	3757 (11.73)	3198 (8.29)	3173 (6.99)	15419 (8.56)
OVERALL	23770 (100)	40259 (100)	32038 (100)	38589 (100)	45470 (100)	180126 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of June each year

Annexure 2.1(c)

**BANK-WISE AND YEAR-WISE
OUTSTANDING CREDIT IN SSI IN VALSAD**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	248685 (47.30)	294703 (49.48)	316502 (48.45)	325649 (44.29)	347141 (43.38)	1532680 (46.30)
Bank II	155100 (29.50)	179784 (30.90)	193213 (29.58)	245156 (33.34)	232041 (29.00)	1005294 (30.37)
Bank III	37505 (7.13)	22140 (3.72)	22702 (3.48)	24925 (3.39)	39745 (4.97)	147017 (4.44)
Bank IV	57543 (10.95)	65739 (11.04)	82128 (12.57)	96988 (13.19)	131728 (16.46)	434125 (13.12)
Bank V	26891 (5.12)	33186 (5.57)	38672 (5.92)	42625 (5.79)	49543 (6.19)	190917 (5.77)
OVERALL	525724 (100)	595551 (100)	653217 (100)	735343 (100)	800198 (100)	3310033 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of December each year

Annexure 2.2(a)

**BANK-WISE AND YEAR-WISE
DEMAND IN SSI IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	40076 (37.70)	49345 (50.69)	56908 (44.31)	62288 (47.63)	83377 (54.64)	291994 (47.45)
Bank II	29359 (27.62)	10840 (11.13)	18793 (14.63)	15017 (11.48)	11539 (7.56)	85548 (13.90)
Bank III	2982 (2.81)	2989 (3.07)	1246 (0.97)	10405 (7.96)	5576 (3.65)	23198 (3.77)
Bank IV	22929 (21.57)	19404 (19.93)	34926 (27.20)	25381 (19.41)	29511 (19.34)	132151 (21.47)
Bank V	10952 (10.30)	14778 (15.18)	16543 (12.89)	17671 (13.52)	22595 (14.81)	82539 (13.41)
OVERALL	106298 (100)	97356 (100)	128420 (100)	130762 (100)	152598 (100)	615430 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of June each year

Annexure 2.2(b)

**BANK-WISE AND YEAR-WISE
RECOVERY IN SSI IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	18414 (40.93)	20666 (46.96)	27051 (39.86)	27851 (44.14)	30451 (47.18)	124433 (43.74)
Bank II	5330 (11.85)	2339 (5.32)	11875 (17.50)	8592 (13.62)	7669 (11.88)	35805 (12.59)
Bank III	1562 (3.47)	1805 (4.10)	290 (0.42)	2831 (4.49)	2174 (3.37)	8662 (3.04)
Bank IV	13337 (29.64)	12868 (29.24)	20758 (30.59)	13416 (21.26)	13972 (21.65)	74351 (26.13)
Bank V	6344 (14.11)	6327 (14.38)	7884 (11.63)	10400 (16.49)	10282 (15.92)	41237 (14.50)
OVERALL	44987 (100)	44005 (100)	67858 (100)	63090 (100)	64548 (100)	284488 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of june each year

Annexure 2.2(c)

**BANK-WISE AND YEAR-WISE
OUTSTANDING CREDIT IN SSI IN SURAT**

(Rs in '000)

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	212405 (42.71)	222145 (34.21)	210071 (33.03)	319431 (36.07)	356713 (33.00)	1320765 (35.23)
Bank II	83284 (16.75)	147612 (22.74)	145557 (22.89)	172943 (19.53)	234534 (21.69)	783930 (20.91)
Bank III	35049 (7.05)	60931 (9.38)	40179 (6.32)	52156 (5.89)	96885 (8.96)	285200 (7.61)
Bank IV	118641 (23.86)	136260 (20.99)	137231 (21.58)	171868 (19.41)	205769 (19.03)	769769 (20.53)
Bank V	47894 (9.63)	82310 (12.68)	102961 (16.18)	169280 (19.10)	187260 (17.32)	589705 (15.72)
OVERALL	497273 (100)	649258 (100)	635999 (100)	885678 (100)	1081161 (100)	3749369 (100)

1. Figures in parenthesis indicate percentages to year-wise overall
2. Data were as at the end of December each year

Annexure 2.3

**BANK-WISE AND YEAR-WISE RECOVERY PER CENT TO
DEMAND IN S.S.I IN VALSAD**

BANK	Y E A R					OVERALL
	1984	1985	1986	1987	1988	
Bank I	27.13	32.30	26.85	35.49	22.13	28.02
Bank II	44.58	30.47	27.19	16.55	46.77	33.34
Bank III	40.69	3.93	13.37	11.03	5.87	14.80
Bank IV	42.02	59.34	37.98	35.28	37.52	43.27
Bank V	18.72	29.39	44.21	29.92	38.69	32.32
OVERALL	32.70	33.47	28.73	30.68	26.20	29.84

Demand and Recovery data were as at the end of June each year.

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	D.F	SS	MS	F
Bank	4	1978.14	494.54	3.62*
Year	4	205.45	51.36	1
Residual	16	2183.64	136.48	
Total	24	4367.23		

** Significant at 5% level of significance

Annexure 2.4

**BANK-WISE AND YEAR-WISE RECOVERY
PER CENT TO DEMAND IN SSI IN SURAT**

BANK	Y E A R					
	1984	1985	1986	1987	1988	OVERALL
Bank I	45.94	41.88	47.53	44.71	36.52	42.61
Bank II	18.15	21.57	63.18	57.21	66.46	41.85
Bank III	52.38	60.38	23.27	27.20	38.98	37.34
Bank IV	58.16	66.31	59.43	52.85	47.34	56.26
Bank V	57.92	42.81	47.65	58.85	45.50	49.96
OVERALL	42.34	45.20	52.84	48.24	42.29	46.22

Demand and Recovery data were as at the end of June each year.

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	D.F	SS	MS	F
Bank	4	847.53	211.89	1
Year	4	13.87	3.47	1
Residual	16	3658.73	228.67	
Total	24	4520.13		

AGEING OF OVERDUES AND RECOVERY IN ~~SSY~~ (VALSAD)

B A N K	B R A N C H	Overdue as on 30-6-88 (`000)	AGEING OF OVERDUES						Recovery %
			Up to 1 year		1 to 3 years		Above 3 years		
			Amt. (`000)	%	Amt. (`000)	%	Amt. (`000)	%	
I	1	36574	0	0	36574	100.0	0	0	3.3
	2	2543	700	27.5	1843	72.5	0	0	66.5
	3	6401	1004	15.7	1441	22.5	3956	61.8	50.8
	4	16108	243	1.5	1004	6.2	14861	92.3	17.1
	5	2272	1813	79.8	364	16.0	95	4.2	35.7
	6	3535	1015	28.7	1090	30.8	1430	40.5	46.2
Sub total		67433	4775	7.1	42316	62.8	20342	30.1	23.3
II		3626	9	0.3	26	0.7	3591	99.0	9.7
III		2261	0	0	328	14.5	1933	85.5	0
IV		164	0	0	164	100.0	0	0	11.4
V		122	122	100.0	0	0	0	0	62.5
GRAND TOTAL		73606	4906	6.7	42834	58.2	25866	35.1	22.3

Annexure 2.6

AGEING OF OVERDUES AND RECOVERY IN SSI (SURAT)

B A N K	B R A N C H	Overdue as on 30-6-88 (`000)	AGEING OF OVERDUES						Recovery %
			Up to 1 year		1 to 3 years		Above 3 Years		
			Amt. (`000)	%	Amt. (`000)	%	Amt. (`000)	%	
I	1	2797	774	27.7	1995	71.3	28	1.0	26.9
	2	1882	1354	71.9	528	28.1	0	0	41.6
	3	1263	1106	87.6	157	12.4	0	0	46.2
	4	16942	10165	60.0	4236	25.0	2541	15.0	17.8
	5	6360	317	5.0	849	13.3	5194	81.7	16.4
Sub total		29244	13716	46.9	7765	26.6	7763	26.5	22.3
II		14290	1620	11.3	3240	22.7	9430	66.0	5.2
III		238	0	0	238	100.0	0	0	56.9
IV		2679	0	0	1134	42.3	1545	57.3	28.3
V		228	0	0	205	89.9	23	10.1	81.5
GRAND TOTAL		46679	15336	32.8	12582	27.0	18761	40.2	19.8

Annexure 2.7

INDUSTRY-WISE DEMAND, RECOVERY IN SSI AS ON 30 JUNE 1988

(RS.IN '000)

Sl NO	INDUSTRY	VALSAD		SURAT	
		DEMAND	RECOVERY	DEMAND	RECOVERY
1	Chemical	1205	519	577	35
2	Engineering	715	564	11	4
3	Furniture	29	21	NS	NS
4	Tiles	55	--	NS	NS
5	Packaging	138	71	NS	NS
6	Note book preparation	32	17	NS	NS
7	Textile	NS	NS	3596	3263
8	Plastic	NS	NS	156	73
9	Computer	NS	NS	18	15
10	Flour Mill	NS	NS	1830	--
	TOTAL	2174	1192	6188	3390

*NS - No Sample

Annexure 2.8

SCHEME-WISE REASONS FOR IRREGULAR REPAYMENT IN SSI FOR SAMPLE BENEFICIARIES AS ON 30 JUNE 1988

Sr NO	INDUSTRY	REASONS	No. of sample Borrowers		
			VALSAD	SURAT	TOTAL ²
1	Chemical	Find blocked in export	1	0	1
		Change of product	1	0	1
		Failure of machinery	1	0	1
		Under finance	-	1	1
			3	1	4
2	Engineering	Skilled labour problem	1	0	1
		Lower generation of fund	1	1	2
		Shortage of raw material	1	0	1
		Diversion of fund	2	0	2
			5	1	6
3	Furniture	Marketing problem	1	0	1
4	Tiles	Financial Problem	1	0	1
5	Packaging	Lower generation of fund	1	0	1
		Disputes amongst partners	1	0	1
			2	0	2
6	Note Book- preparation	Diversion of fund	1	0	1
7	Textile	Shortage of raw material	0	1	1
		Wilful default	0	1	1
		Low quality of product	0	1	1
		Dibversion of fund	0	3	3
		Financial problem	0	1	1
			1	7	7
8	Flour mill	Financial problem	0	1	1
9	Plastic	Under finance	0	1	1
10	Computer	Lower generation of fund	0	1	1
TOTAL			13	12	25

Annexure 2.9

**DATA ON RECOVERY & POSSIBLE INFLUENCING FACTORS FOR SAMPLE
BENEFICIARIES IN SSI IN VALSAD DISTRICT AS ON 30 JUNE 1988**

RECOVERY (%)	Tech. Qualification of managerial per- son 0 : NO 1 : YES	Professional Experience	No. of follow- up visits	Total ad- vance out- standing per bank staff (Rs '000)
Y	X 1	X 2	X 3	X 4
49.03	1	4	1	1980.55
9.45	1	10	0	1980.55
100.00	1	4	4	2341.09
100.00	1	4	2	2341.09
100.00	1	10	4	1456.36
62.68	1	10	2	1456.36
100.00	1	8	4	2039.61
72.41	0	0	2	2039.61
81.70	0	8	3	863.77
58.49	1	0	1	863.77
100.00	1	10	4	1801.40
0	0	2	0	1801.40
100.00	INA	13	4	592.30
100.00	INA	12	4	592.30
83.78	1	6	3	981.16
53.12	1	0	1	981.16
14.06	0	0	0	777.17
73.33	1	5	3	777.71
68.95	1	0	2	307.00
10.886	1	18	0	307.00

Note : INA = Information Not Available

Annexure 2.10

**DATA ON RECOVERY & POSSIBLE INFLUENCING FACTORS FOR SAMPLE
BENEFICIARIES IN SSI IN SURAT DISTRICT AS ON 30 JUNE 1988**

RECOVERY (%)	Tech.Qualification of managerial per- son 0 : NO 1 : YES	Professional Experience	No. of follow- up visits	Total ad- vance out- standing per bank staff (Rs '000)
Y	X 1	X 2	X 3	X 4
0	0	3	0	1399.07
36.36	0	2	0	1399.07
0	1	2	0	661.26
100.00	1	10	4	661.26
70.00	1	15	2	1527.92
100.00	1	10	4	1527.92
65.00	0	10	3	3218.44
100.00	1	12	2	3218.44
100.00	1	15	4	2005.20
100.00	1	10	4	2005.20
0	1	4	0	2964.57
100.00	1	15	5	2964.57
100.00	1	12	3	2189.73
100.00	1	10	4	2189.73
46.80	1	3	1	1066.81
0	1	2	0	1066.81
83.00	0	2	3	1053.94
117.64	1	2	1	1053.94
46.97	0	5	1	911.00
41.27	1	4	0	911.00