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RURAL POWER STRUCTURE
AND
AGRICULTURAL CREDIT

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EXPLANATION OF LOCAL TERMS USED

- Basic Democrat : Under the system introduced in in 1959, Basic Democrats, elected on the basis of universal adult franchise, formed the electoral college to elect the President of Pakistan.
- Union Parishad : The lowest tier of elected local council.
- Upazila Parishad : Elected local council at the subdistrict level. The Chairmen and Members of Union Parishads are representative members of the Upazila Parishad.
- Certificate Case : Case instituted under Public Demands Recovery Act, 1913, is generally referred to as Certificate case.
- Lakh : One hundred thousand.
- Tk. : 'Taka', unit of currency in Bangladesh.
- Zamindar : Landlord. Landlord as part of the land system in Bangladesh has been abolished since 1950.

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Introduction

It has been argued that in Bengal, as elsewhere, peasants are often mobilized through institutions that serve to sustain, not threaten, the structures of power.¹ Westergaard provides an analytical view of these structures of power and the economic and political forces on which these are based.² Since the days of the British Raj, there has been a strong link between economic power and the political power, in particular at the local level. The propertied class (not Zamindar) used to be appointed as Union Parishad Chairmen and the tradition continued even when elective process by direct adult franchise was introduced during the 20's of the present century.

Thus Rashiduzzaman has shown that during the early 1960's about 3% of the landowners in Bangladesh owned above 12.5 acres of land, while 42% of the Basic Democrats owned above that acreage.³

It is generally believed, and independent studies have also confirmed this belief, that the rural power structure has strong ties, familial or political, with the national ruling elite. Sobhan has given an exhaustive analysis in regard to the Basic Democracies System.⁴ Atiur Rahman has also drawn attention to

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1. Broomfield, John H., 'Peasant Mobilization in Twentieth-Century Bengal' in Forging Nations, A Comparative View of Rural Ferment and Revolt, J. Spielberg and Whiteford (eds), Michigan University Press, 1976.
 2. Kirsten Westergaard, State and Rural Society in Bangladesh: A Study in Relationship, Select Book Service Syndicate, New Delhi, 1986.
 3. M. Rashiduzzaman, Politics and Administration in the Local Councils: A Study of Union and District Councils in East Pakistan, Dacca, 1968.
 4. Rahman Sobhan, "Basic Democracies, Works Programme and Rural Development in East Pakistan", University of Dacca, 1968.

the fact that the Awami League local leaders first captured the Union Relief Committees and then got elected as Chairmen and Members of Union Parishads. In the process, they reaped the benefit of huge post liberation aid and subsidised inputs including credit.⁵

Siddiqui, in the context of land reform policy carried out by the Awami League has drawn attention to the strong linkages between the surplus farmers and the ruling groups at the centre.⁶

In regard to the pattern of land ownership, Atiur Rahman's finding tends to confirm what Rashiduzzaman had noted earlier in case of basic democrats. Rahman's finding shows that it is the rich farmers who dominate the Union Parishad. In specific terms about 60% Union Parishad leaders happen to own 7.5 acres of land. In regard to occupation, 51.52% of local leaders have cultivation as their occupation, 28.03% have business and 20.45% have other occupations. Conclusion which Rahman draws based on occupational status is that the landed interest groups dominate the rural power structure. Rahman further notes, however, that there is an increasing trend among the leaders of Union Parishad to go into business playing the role of either "contactor" or "contractor." The word "contactor" is significant from agricultural credit point of view in that it is generally believed that a large proportion of agricultural credit is eaten up by the rural landed gentry playing the role of intermediaries between the banks and ultimate borrowers. It is again this landed gentry who are also the elected leaders of Union Parishads. Their role

5. Atiur Rahman, "Rural Power Structure, A Study of the local level leaders in Bangladesh", Bangladesh Books International, Dacca, 1981.

6. Kamal Siddiqui, "Political Economy of Land Reform in Bangladesh", (Minecc), BIDS, Dacca, 1978.

as intermediaries is institutionalized through the credit delivery system in which they are assigned a dominant role in matters of selection of borrowers and disbursement of credit.

Thus in May, 1983 Chairman, Union Parishad with members of the Parishad and other appointed officials formed a Committee for disbursement and recovery of agricultural credit at Union level.⁷ It is important to note that this Committee was responsible not only for credit disbursement but also for recovery of credit. Under the same notification, a monitoring committee was formed at the Upazila level initially with Upazila Nirbahi Officer as Chairman later replaced by elected Chairman of Upazila Parishad. This committee is now known as Upazila Agricultural Credit Committee.

This paper is an attempt to quantify the relationship between rural power structure and agricultural credit in so far as it relates to BKB. It is felt that although the earlier studies have broadly dealt with the issue in general terms, no attempt has so far been made to quantify the share of credit taken by the rural power structure in their own name. As majority of the rural power structure are also land owners, it is not surprising that they would also be recipients of credit. What, however, is surprising is the fact that as formal leaders of local government at the grass root level, these leaders have not only failed to perform the task assigned to them in respect of recovery, they also, as a group, constitute big and chronic defaulters. The recovery of agricultural credit has reached an all time low (27%) and the overdue amount is believed to have been in the range of Tk. 180000.00 lakhs.

7. Notification No. AGRI(MIN)/220(500)/83 dated 22.5.1983 issued by the Ministry of Agriculture.

The scope of the study

The scope of the study is limited to all the BKB branches from where credit was disbursed and the types of loans include both crop and non-crop. The area covered includes the whole of Bangladesh served by 1015 branches of BKB. The geographical unit used in the study is Zone which does not necessarily coincide with either the traditional administrative units called the district or the division. BKB's supervisory unit at the district level is the Region and a number of Regions, for the purpose of BKB's loan administration, is grouped into Zones.

There are in all 9 Zones looking after 65 Regions and the Zones are supervised by the apex tier of BKB's field administration designated as a division which again is not coterminous with an administrative division.

The 9 Zones fall under 5 (instead of 4 traditional administrative divisions) divisions. The three Zones of Chittagong, Comilla and Sylhet fall under the general administrative division of Chittagong. The two Zones of Dhaka and Mymensingh excluding the greater district of Faridpur fall under the general administrative division of Dhaka.

Khulna Zone covers the entire general administrative division of Khulna excluding the greater districts of Barisal and Patuakhali which form another zone. Rajshahi and Rangpur Zones comprise the entire general administrative division of Rajshahi.

Objectives

An investigation was carried out to assess the extent of loan disbursement to and recovery from the rural power structure. For the purpose of the investigation, the term rural power struc-

ture was limited to include only the Chairmen, ex-Chairmen, Members and ex-Members of Union Parishads as well as Chairmen of Upazila Parishad. Evidently, the rural power structure would include more than what has been accepted in the present study, the comparatively affluent farmers and Mahajans for instance.

As the data of the study was collected from the books of accounts, it was not possible to include others who are not registered as such.

The study is in three parts. Part I presents an overview of loan disbursement and recovery from the rural power structure. Part II provides the details of loans taken by the elected leaders of Union Parishad. Part III presents the cases of Upazila Chairmen. Part IV provides the general observations.

I

AN OVERVIEW

Union Parishad

It has been found that in all there were 19626 loanees who are either Chairmen, ex-Chairmen, Members and ex-Members of Union Parishads. Out of these 19626 loanees, 1409 are existing Chairmen, 2145 ex-Chairmen, 7739 present Members and 8333 are ex-Members. They respectively represent 7%, 11%, 39% and 43% of the total loanees. The details are shown at annex I.

The per capita disbursement, recovery, overdue and outstanding loans by group is shown at annex II. In terms of per capita disbursement of loan the present Chairman ranked the

highest, amount being Tk.20747.00 followed by ex-Chairman with Tk.13783.00. This pattern is different in case of the members. The ex-Members have per capita disbursement of Tk.9416.00 while the existing members have Tk.8775.00.

In terms of ^{per capita} recovery the existing Chairman led the group with Tk.8961.00 followed by ex-Chairman with Tk.4319.00. In case of Members, the ex-Members' per capita recovery is Tk.3504.00 followed by present Members Tk.2715.00. In respect of per capita overdue the existing Chairman led the group with Tk.32033.00 followed by ex-Chairman with Tk.19926.00. In case of the members the ex-Members have per capita overdue of Tk.13988.00 followed by existing Members with Tk.11315.00. In terms of loan outstanding the pattern is similar. An important feature of this pattern is that in case of the present Chairmen and the ex-Members almost the entire outstanding amount have become overdue which points out that they are chronic defaulters. Only in case of ex-Chairmen and present Members the outstanding amount is slightly higher than the amount overdue.

It has been found from annex III that out of a total of 19626 loanees, 18% belong to the category of Chairmen and the remaining to the class of Members. Of the disbursed amount of Tk.2051.67 lakh, the share of the first group is 28% and the remaining part (72%) was disbursed to the second group. The details are shown at annex IV - VII.

Upazila Parishad

In the 9 Zones there are in all 168 Upazila Chairmen who took loans from BKB involving as many as 15 items. This means that about 37% of the total number of 460 Chairmen took loans from BKB. The total amount disbursed is Tk.221.35 lakhs of

Recovery 20%

which only Tk.42.03 lakhs have been recovered. The overall percentage of recovery is only 20. The amount overdue is Tk.170.93 lakhs which is 77% of the amount disbursed and 63% of the amount outstanding.

Of the total number of Chairmen, 26% took cattle purchase loan, 21% crop loan, 15% irrigation equipment loan and 11% working capital loan. These tend to confirm the view that by occupation the Chairmen are land owners. However, the working capital loan and other non-crop loans also confirm the view that they do not entirely depend on crops for a living.

The recovery position at different ranges show that 68% of the total loanees have not paid anything so far. Only 27% paid between 1% to 25%. This means that 52% are chronic defaulters. The details are discussed in Part II.

II

CONCENTRATION OF LOANEES BY ZONES: UNION PARISHAD

In terms of concentration of loanees in all groups by Zones there are wide variations ranging from 4% in Sylhet Zone to 15% in Rajshahi Zone. The other Zones such as Barisal has 14%, Mymensingh, Khulna and Rangpur each has 13%, Comilla 12%, Chittagong 10% and Dhaka 7%.

Concentration of loanees by groups in the zones has also been analysed. It has been found that there are similar varia-

tions as to their number in different zones. The present Chairmen are concentrated in largest number in Rangpur Zone having 18% of the total, lowest concentration in Sylhet Zone with 3% of the total. Comilla and Barisal each has 15% followed by Khulna and Rajshahi 11%, Mymensingh 10%, Chittagong 9% and Dhaka 7%.

In respect of the ex-Chairmen similar variations are noticed and the maximum and the minimum concentration are in Barisal 18% and Chittagong, Sylhet 6%, Comilla has 16% followed by Rangpur 14%, Mymensingh 11% and Khulna, Rajshahi 10%.

In respect of the existing member, the largest concentration is in Rajshahi zone 20% followed by Rangpur 14%, Sylhet continues to be the lowest at 4%, Mymensingh, Comilla 13% and Barisal, Khulna, Chittagong 10% and Dhaka 5%. The ex-Members are concentrated in Barisal 17% with Sylhet as the lowest 4%. Other Zones such as Khulna 16%, Mymensingh 13%, Rangpur, Rajshahi 12%, Chittagong 10%, Comilla 9% and Dhaka 7%. The details are shown at annex VIII.

The Profile and Disbursement, Recovery Overdue and Outstanding by Zones

In respect of disbursement of loans to all the groups, Rangpur is the highest 17% and Sylhet is the lowest 3%. Rajshahi Zone has 15%, Khulna and Comilla each 14%, Mymensingh 13%. In respect of rate of recovery of the loan, Khulna ranks highest with 20% followed by Barisal 19%, Dhaka 17%, Sylhet and Chittagong each 15%, Mymensingh and Rajshahi each 13%, Rangpur and Comilla each 12%. It is seen from this trend that higher the disbursement, lower is the recovery as has been shown in case of Rangpur. Lower the disbursement higher is the recovery. This may imply that recovery is a function of more intensive super-

vision which is possible in cases where lesser number of loanees are there in respect of which Dhaka had only 7%. It may also be similarly a function of absence of linkage between rural power structure and metropolitan power structure. However, this fact cannot be established beyond all reasonable doubt without further corroborative evidence. It is probable that higher disbursement figure may be influenced by the linkage between the rural power structure and the metropolitan power structure.

If the extent of influence arising out of the linkage between the metropolitan power structure and the rural power structure cannot be established without further corroborative evidence the available experiences of BKB officials working in Rajshahi administrative division (which includes both Rajshahi and Rangpur Zones) tend to confirm the finding that larger disbursements, consequently larger overdues, may arise out of locally organised programme such as "Matir Dak." This programme, most BKB officials complain, forced them to disburse loans rather indiscriminately. Larger disbursements or indiscriminate loaning may also arise out of a variety of other factors. First, edicts issuing from political compulsions. Second, unholy alliance between the Bank Manager and the rural power structure. Third, kinship and familial ties arising out of appointment of bank officials appointed in their own locality.

Thus although Comilla leads with 19% in respect of overdue, Rajshahi and Rangpur Zones followed next with 17% and 16% respectively. Others such as Khulna has 15%, Mymensingh 9%, Chittagong 8%, Barisal 7%, Dhaka 6% and Sylhet 3%. In respect of loan outstanding Comilla leads the group with 20%, Khulna 16%, Rajshahi and Rangpur each 15%, Mymensingh 12%, Barisal, Chittagong each 7%, Dhaka 6% and Sylhet 3%. The details are shown at annex VIII.

Recovery Profile

Annex A
Company's W.
Annex B

Of the total disbursed sum of Tk.2051.67 lakhs, Tk.403.75 lakhs only were recovered representing a recovery percentage of 15%. Tk.3036.87 lakhs represent the outstanding loan of which Tk.2371.10^{21 lakhs} represent the overdue loan. It is pertinent to note that the amount overdue is bigger than the amount disbursed. This implies that there has been default in payment for a number of years. If penal interest @ 6% is added, the overdue amount would be higher than has been shown. If annex VIII is seen in conjunction with annex I and II, the recovery profile by groups can be deduced.

Thus out of the recovered amount of Tk.403.75 lakhs, the sum recovered from the Chairmen group is 30% and the remaining part was recovered from the Members' group. The overdue and outstanding amounts are more or less the same as the share of recovery.

It is seen that 44% of the total number of loanees did not at all pay back even a part of their loan, 37% paid between 1 - 25%, 10% paid between 26 - 50%, 6% paid between 51 - 75% and only 3% paid 76% and above.

Of the total number of 8572 loanees who did not pay even a part of their debt, 47% are ex-Members, 36% are Members, 10% are ex-Chairmen and 7% are present Chairmen (Annex IX).

The Loan Profile and Recovery Rate by Items of Loan and by Group

Chairmen

Annex III shows that as many as 1409 existing Chairmen took a total loan of Tk.292.32 lakhs of which only Tk.69.45 lakhs

were recovered leaving a balance of Tk.464.07 lakhs of which Tk.380.87 lakhs is loan overdue. As regards loan profile by items of loan as shown at annex IV, the largest concentration is in crop loan (39%) followed by cattle (27%), irrigation equipment (15%) and fishery (6%). Only 42 Chairmen took working capital loan of Tk.80.85 lakhs, an amount much bigger than either crop (Tk.43.29 lakhs) or irrigation equipment (Tk.51.65 lakhs).

Out of the total overdue amount of Tk.380.87 lakhs, Tk.117.72 lakhs representing 31% is on account of working capital as against 16% in irrigation equipment and 13% in crop loan. Conversely, although working capital loan in this group is the highest as, overdue loan, the volume of recovery is also highest in this category. The amount recovered is Tk.24.18 lakhs representing 35% of the total recovered amount. The respective share of crop and irrigation overdue loans are 13% and 16%.

Ex-Chairmen

In respect of the ex-Chairmen the profile is more or less the same. The largest number of borrowers had taken crop loan accounting for 46% of 2145 loanees. This is followed by loan for cattle purchase 28%, irrigation equipment 12% and fisheries 6%. In respect of working capital loan, the position is somewhat different from that of the existing Chairmen. The volume of working capital in this category of loanees is less than crop, irrigation or cattle purchase loan.

The highest amount disbursed is in crop loan Tk.76.74 lakhs representing 26% of the total disbursed amount of Tk.295.64 lakhs. This is followed by irrigation equipment 21%, cattle loan 18%. Unlike in the case of the existing Chairmen, the largest concen-

tration of overdue amount is in crop loan representing 25% of the total overdue amount of Tk.333.16 lakhs. This is followed by irrigation 21% and cattle 18%. The details are shown at annex V.

Members

In case of the existing members, the scenario is more or less the same as that of ex-Chairmen. Of the total number of 7739 borrowers, the largest concentration is in crop loan accounting for 50%. This is followed by cattle 32%, irrigation equipment 7% and fisheries 4%.

In respect of the amount disbursed and the volume of overdue, the profile is the same as in the case of ex-Chairmen. The largest disbursement is in crop accounting for 37% of total sum of Tk.679.07 lakhs which was disbursed. This is followed by cattle (24%), irrigation (17%).

The concentration of overdue is similarly distributed among crop, cattle and irrigation equipment. Of the total overdue amount of Tk.768.15 lakhs, crop accounts for 38%, cattle 25% and irrigation 15%. The details are shown at annex VI.

Ex-Members

The loan profile of ex-Members is similar to that of the existing Members. Of the total number of 8333 loanees in this category, the largest number is in crop sector accounting for 47% of the total. This is followed by cattle (34%), irrigation (8%).

The volume of disbursement is similarly distributed among crop, cattle and irrigation. Out of the total disbursed amount

of Tk.784.64 lakhs, the disbursed amount in crop accounts for 30%, followed by cattle (24%) and irrigation (20%).

In respect of overdue loans by items, crop loan accounts for 32% of the total overdue amount of Tk.888.92 lakhs. This is followed by cattle (23%) and irrigation (18%). The details are shown at annex VII.

Loan Amount by Volume within the Groups

Investigation of the size of loan within the groups tends to support the oft-repeated contention that the rural elite represented by the formal power structure have access to larger size of loan. Thus only 4% of the total number of 19626 loanees took loan of the size between Tk.500.00 to Tk.1500.00, 19% took loan of Tk.1600.00 to Tk.3000.00, 34% of the loanees account for loans above Tk.3000.00 to Tk.7000.00, 27% account for loans above Tk.7000.00 to Tk.10000.00. In the category of loans above Tk.10000.00, the percentage is 16.

The largest concentrations are in the category of above Tk.3000.00 to Tk.10000.00 representing 61% of the total number of loanees. If 16% above Tk.10000.00 limit are added, the total percentage will be 77% (Annex X).

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Age Analysis by Type of Loan within the Group

Chairmen

Age analysis of loans taken by the existing Chairmen shows that 20% of the loans are between 1 to 2 years old, 45% between 2 to 4 years old, 23% between 4 to 6 years old, 9% between 6 to 10 years old and 3% loans are of and above ten years. The largest concentration is between 2 to 6 years constituting 68% of the total number of loanees.

* 77% of elite received loans units greater than 3000 tk.

In respect of the number of loans by category, the biggest concentration is in crop loans constituting 39% of the total number of loanees. This is followed by cattle (27%) and irrigation (15%). It may be recalled that in this group of loanees, the working capital constituted the largest amount (31%) of the total overdue loan of Tk.380.87 lakhs. The age analysis of this item shows that out of 42 loan cases only 3 constituting only 7% of the total loanees are between 1 to 2 years old. The remaining loan cases constituting 93% are between 2 years to 10 and above. This is interesting in that the working capital loan by its very nature cannot go beyond one year in terms of repayment. The age analysis in this category tends to support two conclusions. First, the rural power structure represented by the existing Chairmen are not willing, even though they are supposed to have the ability, to pay back the loans. Second, the bank officials are unwilling or otherwise unable to recover the loans. The details are shown at annex XI.

Annex XI further provides a pattern of concentration of loans which are between 2 to 6 years old. Thus in respect of crop loan 69% of loans are between 2 to 6 years old. Cattle loan within this age group constitute 63% of the total number of cattle loan cases. Loans for irrigation equipment within this age group account for 67% of the loans under this item. Loans for fishery within the same age group account for 75% and working capital loans in this age group account for 83% of the total number of loan cases under this item. From this it can be concluded that between the years 1980 to 1984, there has been, for reasons which need to be investigated, indiscriminate disbursement of loan.

This indiscriminate loaning might have issued from often politically repeated slogans that 'money is no problem for the government.' Traditionally, the attitude of the rural people, in particular the rural elite, has been that whatever is given by the government need not ^{be} repaid. The indiscriminate loans disbursed, perhaps, served to strengthen this age-old attitude.

Ex-Chairmen

In respect of the ex-Chairmen, as far as age group and items go, the pattern is similar. The largest concentration is in crop constituting 46% of the total loans. This is followed by cattle (28%) and irrigation equipment (12%). The largest concentration again is within the age group of 2 to 6 years with the crop sector (71%). This is followed by cattle (70%), irrigation (69%) and fishery (72%). The share of working capital is 67%. On an overall basis 71% of all items of loans disbursed to this group fall within this age group as against 68% in respect of the existing Chairmen. The details are shown at annex. XII.

It shows that 17% of the loans are between 1 to 2 years old, 39% between 2 to 4 years, 32% between 4 to 6 years, 9% between 6 to 10 years and 3% are of and above 10 years. The situation in respect of the existing Chairmen is more or less the same.

Members

In respect of the existing members, the age structure of the loans shows that 22% of the loans under all items are between 1 to 2 years old, 43% between 2 to 4 years old, 24% between 4 to 6 years old and 3% are of and above 10 years. The details are shown at annex XIII.

It will also be seen from annex XIII that the largest concentration, as in other cases previously analysed, is the crop loans constituting 50% of the 7739 loanees. This is followed by cattle (32%) and irrigation (7%). As in the case of other groups so far discussed, the loans falling within the age group of 2 to 6 years constitute 67% of the total number of loanees.

Ex-Member

In respect of the ex-Members, the pattern continues to be the same as already discussed for other groups. Of the total number of 8333 loanees, 17% are between 1 to 2 years old, 40%

are between 2 to 4 years old, 30% are between 4 to 6 years old, 9% between 6 to 10 years and 4% between 10 years and above. The details are shown at annex XIV.

Annex XIV further shows that the largest concentration is in crop sector (47%) followed by cattle (34%), and irrigation equipment (8%). The pattern in respect of concentration of loans in particular age groups is also similar to others so far discussed. Thus 40% of the total loanees fall within the age group of 2 to 4 years and 30% are between 4 to 6 years together they contribute 70% of the total number of loanees in the age group between 2 to 6 years as against 67% for the existing members, 71% for ex-Chairmen and 68% for existing Chairmen.

Summary of Age Analysis by Type of
of Loan within the Groups

Having given the group analysis of the relationship between agricultural credit and the rural power structure, it is perhaps necessary to summarise the total position by type of loan. The purpose is to point out the preference for the type of loans by all the groups. The total situation is presented at annex XV.

The scenario presented at annex XV is not entirely dissimilar from what has been described in the foregoing pages. Crop loan continues to occupy the most predominating places in the overall loan portfolio. It accounts for 47% of the total loanees of which 68% fall within the age group of 2 to 6 years thus confirming the assertion made earlier statement during the years 1980 to 1986, loans were disbursed indiscriminately (Annex XVI).

The second position in terms of number is occupied by cattle purchase loan constituting about 32% of the loanees. Thus the crop loans plus the cattle purchase loans account for 79% of the total number of loanees. Irrigation equipments ranks third in

the order of preference accounting for 9% of the total number of loanees. These three types of loans account for about 88% of the total loanees and 68% of the total overdue loan of Tk.2371.00 lakhs.

Multiple Loans

There is adequate evidence of multiple loans, that is, loans taken by a single individual under different items. While this situation is believed to exist in general, the rural power structure is no exception. Thus, out of 19626 loanees in this group as many as 1829 representing 9% of the total have taken multiple loans. The total number of cases involved is 4167 which is 18% of the total number of loanees. If this is added to the total number of loanees, the number of loan cases would be 21964. The total overdue amount on account of multiple loan is Tk.456.00 lakhs while Tk.521.00 lakhs represent the outstanding amount.

Analysis of multiple loanees by group shows that the existing Chairmen represent 7%, ex-Chairmen 10%, present members 9% and ex-Members 10%. In terms of the number of cases involved, ex-Chairmen lead the group, followed by ex-Members, present members and present chairmen. The details are shown at annex XVII.

Annex XVIII provides details on multiple loan by group in relation to total multiple loan cases and their number. Thus out of 1829 multiple loanees, the ex-member group represents 44% followed by present member 38%, ex-chairman 12% and present chairman 6%. In terms of the number of loan cases, the situation is the same. In terms of disbursement, out of Tk.340.00 lakhs disbursed, the share of ex-member comes to 32%, followed by present member 31% and then present chairman 27% and finally ex-Chairman 10%. Thus the situation is different from that at annex XVII.

Analysis with regard to multiple loan cases provides an insight into the volume of per capita loan in each group. Thus

although only 6% of multiple loanees are there in the existing chairman group, they have taken 27% of the disbursed amount, the per capita amount taken stands as high as Tk.90830.00 followed by ex-Chairman group Tk.15620.00, present member Tk.14820.00 and ex-member Tk.1365.00. Out of the total disbursed amount of Tk.340.00 lakhs only Tk.52.48 lakhs have been recovered leaving an overdue of Tk.456.00 lakhs and an outstanding amount of Tk.521.00 lakhs. This means that there has been large scale defaulters in payment and average recovery rate is only 10%.

Concentration of Loan by Number of Union

The total number of unions served by BKB under crop loan is 736 as against the total number of 4472 unions in Bangladesh. The rest of the unions are expected to be served by NCBs. There are still 670 unions in which BKB is yet to operate. However, BKB is operating in all unions for non-crop loans.⁸ The total number of branches in BKB is 1015 as on June 30, 1986. This means that roughly there are one branch for four unions even after including 80 branches in urban areas. The basis of huge concentration is limited to at least 10 borrowers for every union. It has been found that 2235 borrowers are concentrated in 180 unions which provides an average of about 12 per union. The total amount disbursed is Tk.219.00 lakhs which is 11% of the amount disbursed for 19626. Out of this amount disbursed only Tk.32.48 lakhs have been recovered leaving an overdue amount of Tk.210.07 lakhs and an outstanding amount of Tk.295.93 lakhs. It is significant that amount overdue is more or less than same as amount disbursed implying thereby that there has been large scale default on the part of these loanees. The details are shown at annex XIX.

Certificate Cases by Group

Investigation into the use of coercive process of law against the rural power structure shows that out of 19626

8. Allocation of Unions for crop loans is controlled by Bangladesh Bank, the Central Bank of Bangladesh

loanees, certificate cases were instituted against 972 loanees representing only 5% of the total. In terms of loanees by group, 7% of present chairman were covered by certificate cases, 8% in case of ex-chairman, 4% in case of present member and 5% in case of ex-member. The total amount involved in the certificate case is Tk.169.82 lakhs which implies that on an average about Tk.17000.00 have been claimed in each case. The details are shown at annex XX.

III

CONCENTRATION OF LOANEES AND LOANS BY ZONE:UPAZILA CHAIRMEN

The largest concentration of loanees is in Rangpur Zone representing 19% of the total followed by Barisal representing 15%. This is followed by Mymensingh, Khulna and Rajshahi and each with 13%. The lowest is in Sylhet only 2% followed by Comilla 8%.

However, although Dhaka and Chittagong represent respectively 6% and 11% of the loanees, the largest amount disbursed is in Chittagong followed by Comilla. The eighteen Chairmen under Chittagong Zone have taken Tk.70.05 lakhs representing 32% of the total amount disbursed. The fourteen Chairmen of Comilla have taken Tk.38.52 lakhs representing 17% of the total followed by Rangpur 15%, Dhaka 16% and Rajshahi 11%. The recovery rate is the highest in Mymensingh stands at 32% followed by Comilla 28%, Dhaka 19%, Rangpur 19% and Khulna 17%..

Although Chittagong accounts for only 11% of the loanees and 32% of disbursement which has the highest amount of overdue constituting 32% of the total overdue followed by Comilla 31% and Rangpur 17%. The details are shown at annex XXI.

The Profile of Disbursement, Recovery, Overdue and Outstanding by Items

The profile of disbursement, recovery and overdue tends to confirm the view that bulk of the Chairmen are land owners engaged in cultivation. Thus, of the total number of 168 Chairmen, 26% took loan for cattle purchase, 21% for crops and 15% for irrigation equipment, taken together, they constitute 62% of the total number of loanees. However, 11% of the loanees belong to working capital involving an amount of Tk.67.55 lakhs which is 30% of the total loans disbursed. It is also the item against which one can see the largest amount of Tk.77.48 lakhs representing 45% of the total overdue amount. The details are shown at annex XXII. This annex further confirms the view that the Chairmen's sources of income are not limited to cultivation of crops only.

The Recovery Profile

Annex XXIII presents recovery profile at different ranges. It shows that 68% of the Chairmen did not repay anything at all, 16% repaid in the range between 1-25%, 8% in the range between 26-50%, 4% repaid in the range between 51-75% and only 4% fall within the range of 76% and above. Barisal Zone represents the largest number of defaulters in the category of total non-payment followed by Rangpur and Rajshahi. The recovery position clearly confirms the view that about 84% of the loanees are chronic defaulters.

Number of Loanees by Age of Loan

The number of loanees by age of loan is presented at annex XXIV. 32% of the loans are between 1-2 year old, 38% between 2-4 years, 17% between 4-6 year, 8% between 6-10 years

and only 5% are 10 years and above. This pattern clearly shows that there is nexus between political power and access to loans. Thus as one travels beyond 2 yearsold loanees, one finds decreasing trend in number. It would be seen that about 70% of the loanees fall between 1-4 years.

It may be argued that since the Upazila polls were held in 1985, the above contention may not hold good. However, it should be distinctly borne in mind that preparation of holding Upazila polls started early in 1983 and the bulk of the contesting candidates for chairmanship belong to one political party or the other although some of them declared them to be independent. This position is shown at annex XXV.⁹

Multiple Loans

As many as 28 out of 168 Chairmen took multiple loans representing 17% of the total number. The total number of cases involved in multiple case is 71, representing 34% of the overall number of loan cases. The amount disbursed against multiple loan represents 13% of the total disbursement amount while the recovered amount represents only 2%. The largest concentration is in Rajshahi followed by Rangpur and Barisal. The details are shown at annex XXVI.

The Size of Loan

Only 1 out of 168 Chairmen took loan in the range of Tk.500-1500, 4 in the range of Tk.1600-3000, 30 above Tk.3000 to Tk.7000, 29 loanees took loan above Tk.7000 to Tk.10000 and 104 fall in the category of above Tk.10000.

9. See 'The National Political Process and the Upazila Elections' by the author, Journal of Local Government, Dhaka (Special Issue), 1986, pp. 21-45.

This means that 63% of the loanees are in the category of above Tk.10000, 17% above Tk.7000 to Tk.10000 and 18% belong to the category of above Tk.3000 to Tk.7000. The details are shown at annex XXVII.

The Position of Certificate Cases

The position of certificate cases against the defaulting Chairmen reflects unwillingness or inability of the bank managers to use the coercive processes of law. Thus out of 168 defaulting borrowers only 3 cases have been filed involving an amount of Tk.50.24 lakhs representing 19% of the amount outstanding and 30% of the amount overdue. In a single case in Comilla Zone, the amount involved is Tk.49.97 lakhs (Annex XXVIII).

General Observations

As on June 30, 1986, the total outstanding of BKB amounted to Tk.205800.00 lakhs. The total loan overdue was Tk.80600.00 lakhs. The outstanding amount for Union Parishad Chairmen and Members stands at Tk.3030.00 lakhs representing 1.5% of the overall outstanding amount. In case of Upazila Chairman, it is 0.10%. In respect of overdue, the position in case of Union Parishad Chairman is 3% and in case of Upazila Chairman 0.21%.

This would tend to negate the generally held view that it is the rural power structure which is eating up bulk of the credit. This apparently seems to be the case if their share in the overall credit is kept in view. However, two facts must be noted. First, the share of agricultural credit is limited to BKB only, the Nationalised Commercial Banks are excluded. If it is assumed that about 49% of the agricultural credit is disbursed by Nationalised Commercial Banks, the share would nearly double. Second, of the total overdue of Tk.80600.00 lakhs, about

Tk.39700.00 lakhs is on account of crop loan meant for small and marginal farmers. In the crop sector, as on June 30, 1986 there was a total of 1.1 million borrowers. The per capita overdue, therefore, comes to about Tk.3609.00. The total number of overdue loanees in respect of Union Parishad Chairmen and Members (including former Chairmen and Members) stands at 16005. The amount overdue for this category is Tk.2371.10 lakhs. The per capita overdue, therefore, comes to Tk.14814.00 which is higher by 300%. In respect of Upazila Chairmen, the number of overdue loanees stands at 150 and the amount overdue is Tk.170.93 lakhs. The per capita overdue, therefore, is Tk.1,13,953.00. This is 3000% higher than the per capita overdue in the crop loan for all borrowers and 670% higher than that of the Union Parishad.

Of more significance than this is the fact that the vast majority of the loanees in the rural countryside are influenced in their decisions to repay by the rural power structure. It is felt that if the rural power structure develops the habit of regular repayment, innumerable other loanees would also develop the same habit. At present this is not the case and this may account for larger overdues combined with other factors.

Since the rural power structure has not developed the habit of repayment in time what measures can be taken to make them develop that habit.

Admittedly, there are two options. First, the use of coercive process of law. Second, use of persuasive method, training and education. The first of this method has but very limited application. Thus it has been seen that certificate cases were instituted only against 5% of the total number of Union Parishad Chairmen and members who were defaulters. In case of Upazila Chairman it is only 2%.

This tends to suggest that the Bank officials including the local administration are unwilling or unable to resort to coercive process of law. This is understandable in view of the position of importance that these local leaders enjoy in the political-administrative framework in Bangladesh. The Union Parishad Chairmen and Upazila Chairmen are not only part of the credit delivery system but are also part of local administration and government. They represent a deeply entrenched vested interest group and it will require more than ordinary political will and administrative commitment to disturb this interest.

The second method of persuasion through training and education will be obviously time consuming but the process must be started soon through political and non-bureaucratic structures. A combination of using coercive process of law and the use of persuasive method without any let or hindrance may lead to an improvement in the management of agricultural credit.

Link release of Upaz. Devel. Fund to repayments

BANGLADESH KRISHI BANK

STATEMENT OF STATUS REPORT OF PRESENT CHAIRMAN/
EX-CHAIRMAN/PRESENT MEMBER/EX-MEMBER

AS ON 30.6.86

Sl No.	Zone	Number of				Total	Amount in lakh taka				Rate of recovery
		Present Chairman	Ex. Chairman	Present Members	Ex. Members		Disbursed	Recovered	overdue	Outstanding	
1.	Chittagong	130	127	790	819	1866	172.71	31.13	179.99	213.20	15
2.	Comilla	212	334	1035	785	2366	297.30	58.80	449.32	595.61	12
3.	Sylhet	49	123	328	310	810	69.65	12.52	70.99	88.24	15
4.	Dhaka	103	190	402	608	1303	138.14	29.73	146.03	191.41	17
5.	Mymensingh	147	244	977	1097	2465	271.74	32.87	215.04	359.60	13
6.	Rhulna	152	215	797	1342	2506	295.57	87.66	350.65	474.81	20
7.	Barisal	206	396	761	1415	2778	166.68	40.67	176.83	208.03	19
8.	Rajshahi	157	215	1577	965	2914	299.61	59.30	392.54	465.20	13
9.	Rangpur	253	301	1072	992	2618	340.27	51.07	389.71	440.77	12
Σ		1409	2145	7739	8333	19626	2051.67	403.75	2371.10	3036.87	15
		(7)	(11)	(39)	(43)	(100)					

Note : Figure in parenthesis indicate % with total number.

PER CAPITA DISBURSEMENT/RECOVERY/OVERDUE/OUTSTANDING POSITION
OF UNION PARISHAD CHAIRMEN & MEMBERS

(Figure in Taka)

Status	Per capita			
	Distursemment	Recovery	Overdue	Outstanding
Present Chairman	20747	8961	32033	32936
Ex-Chairman	13783	4319	19926	21304
Present Member	8775	2715	11315	12862
Ex-Member	9416	3504	13988	13446

STATEMENT SHOWING DISBURSEMENT/RECOVERY
OVERDUE/OUTSTANDING POSITION OF LOANERS

Status of Borrowers	Number	Amount in lakh Taka				Rate of recovery	Remarks
		Disbursed	Recovered	Overdue	Cutstanding		
Present Chairman	1409 (07)	292.32 (14)	69.45 (17)	380.87 (16)	464.07 (15)	15%	
Ex-Chairman	2145 (11)	295.64 (14)	56.28 (13)	333.16 (14)	456.98 (15)	14%	
Present Member	7739 (39)	679.07 (33)	125.59 (32)	768.15 (32)	995.40 (33)	14%	
Ex-Member	8333 (47)	784.64 (39)	152.43 (38)	888.92 (38)	1120.42 (37)	15%	
	19626 (100)	2051.67 (100)	403.75 (100)	2371.10 (100)	3036.87 (100)	15%	

Note: Figure in parenthesis is the percentage of the total figure in respective column.

ITEM-WISE DISBURSEMENT/RECOVERY
OVERDUE/OUTSTANDING POSITION

STATUS: Present Chairman

I T E M	Number of				Amount in lakh Taka				Rate of recovery
	Disbursed	Recovered	Overdue	Outstanding	Disbursed	Recovered	Overdue	Outstanding	
Irrigation Equipment:	210	107	201	210	51.65	9.95	60.19	76.82	14%
Crop :	552	353	475	552	43.29	7.67	48.64	55.48	14%
Fishery :	120	65	103	120	22.50	7.47	25.23	31.98	23%
Cattle :	378	176	302	378	33.44	6.59	36.35	45.14	15%
Agro Industries :	54	31	41	54	33.12	7.95	60.58	75.00	12%
Dairy Farm :	19	7	13	19	7.47	2.13	7.20	9.53	23%
Transport :	8	3	6	8	7.96	1.51	9.79	11.91	14%
Beef Fattening :	6	2	3	6	1.08	0.17	2.75	3.24	06%
Working Capital :	42	23	31	42	80.85	24.18	117.72	139.32	17%
Pan Boraj :	11	5	7	11	4.46	0.98	4.55	5.27	18%
Horticulture :	5	1	4	5	4.56	0.38	5.85	7.56	07%
Power Tiller :	4	2	3	4	1.94	0.37	2.02	2.82	15%
TOTAL:	1409	775	1189	1409	292.32	69.45	380.87	464.07	15%
	(100)	(55)	(84)	(100)	(14)	(16)	(16)	(15)	

Note: Figure in parenthesis indicate % with total number, and amount of Disbursed/Recovered/Overdue/Outstanding.

ITEM-WISE DISBURSEMENT/RECOVERY
OVERDUE/OUTSTANDING/POSITION

ATUS: Ex-Chairman

T	E	M	Number of				Amount in lakh Taka				Recovery Rate
			Disbursed	Recovered	Overdue	Outstanding.	Disbursed	Recovered	Overdue	Outstanding.	
			263	154	201	114	61.64	10.86	69.07	95.33	14%
			986	682	876	642	76.64	10.66	83.70	106.06	11%
			130	63	101	130	23.44	7.33	25.99	42.01	22%
			594	340	403	594	54.37	7.86	60.21	81.39	12%
			53	21	38	53	25.51	4.56	28.57	41.29	14%
			34	18	22	34	13.79	4.22	16.61	24.25	20%
			57	10	17	57	22.51	6.31	27.15	38.42	19%
			11	5	3	11	12.95	3.62	16.86	22.09	18%
			6	3	2	6	2.92	0.44	3.02	3.32	13%
			11	7	9	11	1.87	0.42	1.98	2.82	18%
			2145	1303	1672	2145	295.64	56.28	333.16	456.98	14%
			(100)	(61)	(78)	(100)	(14)	(14)	(14)	(15)	

Note: Figure in parenthesis indicate % with total number, and amount of Disbursed/Recovered/Overdue/Outstanding.

ITEM-WISE DISBURSEMENT/RECOVERY/OVERDUE/OUTSTANDING POSITION

STATUS : PRESENT MEMBER

I T E M	MEMBER OF				AMOUNT IN LAKH TAKA				Rate of recovery
	Disbursed	Recovered	Overdue	Outstanding	Disbursed	Recovered	Overdue	Outstanding	
Irrigation Equipment :	555	390	458	555	116.02	26.01	117.24	153.29	18
Crop :	3846	2307	3556	3846	250.28	24.39	291.90	359.49	08
Fishery :	283	196	196	283	33.24	12.00	36.36	51.17	25
Cattle :	2515	1540	2165	2515	161.81	23.73	192.66	238.12	11
Agro Industries :	93	27	84	93	31.05	10.51	32.13	48.23	25
Working Capital :	138	41	102	138	35.51	16.21	42.35	52.52	28
Dairy :	86	29	67	46	17.14	3.92	20.46	30.11	09
Horticulture :	02	01	02	02	.53	.06	1.46	1.68	04
Transport :	20	08	14	20	8.62	4.24	9.80	18.71	30
Beef Fattening :	20	08	13	20	3.10	.47	2.16	3.29	18
Pan Saraj :	117	49	76	117	11.24	2.52	11.81	14.83	18
Power Tiller :	60	28	43	60	10.12	1.41	9.23	11.93	13
Banana :	04	02	03	04	.41	.12	.59	2.03	17
Total :	7739	4626	6789	7739	679.07	125.54	768.15	995.40	14
	(100)	(60)	(88)	(100)	(33)	(31)	(32)	(33)	

Note : Figure in parenthesis indicate % with total number and amount of Disbursed/Recovered/Overdue/Outstanding.

ITEM-WISE DISBURSEMENT/RECOVERY/OVERDUE/OUTSTANDING POSITION

STATUS : EX-MEMBER

I T E M	NUMBER OF				AMOUNT IN LAKH TAKA				Rate of recovery
	Disbursed	Recovered	Overdue	Outstanding	Disbursed	Recovered	Overdue	Outstanding	
Irrigation Equipment :	690	276	517	690	154.06	31.85	160.29	205.58	17
Crop :	3942	2168	3177	3942	231.59	37.84	281.14	326.66	12
Fishery :	269	161	203	269	35.12	10.81	45.19	63.08	19
Cattle :	2853	1426	2026	2853	191.90	25.81	206.45	257.50	11
Agro Industries :	155	91	109	155	52.18	15.96	53.89	81.43	23
Dairy :	93	55	81	93	24.75	6.93	33.96	45.81	17
Beef Fattening :	38	19	17	38	10.34	1.15	10.07	18.83	09
Pan Baraj :	126	65	101	126	7.52	1.66	9.16	12.28	15
Power Tiller :	17	09	8	17	8.28	2.13	7.86	13.73	21
Transport :	19	11	13	19	15.33	6.62	17.79	22.79	27
Working Capital :	131	69	103	131	53.57	11.67	63.12	72.73	16
Total :	8333	4350	6355	8333	784.64	152.43	888.92	1120.42	15
	(100)	(52)	(76)	(100)	(38)	(38)	(37)	(37)	

Note : Figure in parenthesis indicate % with total number and Amount of Disbursed/Recovered/Overdue/Outstanding.

BANGLADESH KRISHI BANK

STATEMENT OF PRESENT CHAIRMAN/EX-CHAIRMAN/PRESENT MEMBER/EX-MEMBER AND CREDIT DISBURSED.

As on 30.6.86

Sl. No.	Zone	Number of				Total	Amount in Lakh taka				Rate of recovery
		Present Chairman	Ex. Chairman	Present Members	Ex. Members		Disbursed	Recovered	Overdue	Outstanding	
1.	Chittagong	130 (9)	127 (6)	790 (10)	819 (10)	1866 (10)	172.71 (8)	31.13	179.99 (6)	213.20 (7)	15
2.	Comilla	212 (15)	334 (16)	1035 (13)	785 (9)	2366 (12)	279.30 (14)	58.80	449.32 (19)	595.61 (20)	12
3.	Sylhet	49 (3)	123 (6)	328 (4)	310 (4)	810 (4)	69.65 (3)	12.52	70.99 (3)	88.24 (3)	15
4.	Dhaka	103 (7)	190 (9)	402 (5)	608 (7)	1303 (7)	138.14 (7)	29.73	146.03 (6)	191.41 (6)	17
5.	Mymensingh	147 (10)	244 (11)	977 (13)	1097 (13)	2465 (13)	271.74 (13)	32.87	215.04 (9)	359.60 (12)	13
6.	Khulna	152 (11)	215 (10)	797 (10)	1342 (16)	2506 (13)	295.57 (14)	87.66	350.65 (15)	474.81 (16)	20
7.	Barisal	206 (15)	395 (12)	761 (10)	1415 (17)	2778 (14)	166.08 (8)	40.67	176.83 (7)	208.03 (7)	19
8.	Rajshahi	157 (11)	215 (10)	1577 (20)	965 (12)	2914 (15)	299.61 (15)	59.30	392.54 (17)	465.20 (15)	13
9.	Rangpur	253 (18)	301 (14)	1072 (14)	992 (12)	2618 (13)	340.27 (17)	51.07	389.71 (16)	440.77 (15)	12
		1409	2145	7739	8333	19626	2051.67	403.75	2371.10	3036.87	15
		(7)	(11)	(39)	(43)	(100)					

Note : Figure in parenthesis indicate % with total number.

STATEMENT SHOWING RECOVERY
POSITION AT DIFFERENT RANGE

Borrowers	Recovery against total number of loanees					Total
	N I L .	1% to 25%	26% to 50%	51% to 75%	76% to 100%	
Present Chairman	634 (7)	461 (6)	209 (11)	48 (4)	57 (10)	1409 (7)
Ex-Chairman	842 (10)	723 (10)	362 (19)	145 (11)	73 (13)	2145 (11)
Present Member	3113 (36)	3079 (42)	883 (47)	442 (34)	222 (39)	7739 (39)
Ex-Member	3983 (47)	3039 (42)	432 (23)	659 (51)	220 (38)	8333 (43)
	8572 (44)	7302 (37)	1886 (10)	1294 (6)	572 (3)	19626 (100)

Note : Figure in parenthesis indicate % with total number.

LOAN AMOUNT BY VOLUME WITHIN THE GROUPS

BCRRGERS	NUMBER OF					TOTAL
	Tk.500/- to 1500/-	Tk.1600/- to 3000/-	Above Tk.3000 to Tk.7000/-	Above Tk.7000/- to 10,000/-	Above Tk.10,000/-	
Present Chairman	102 (12)	227 (6)	422 (6)	260 (5)	398 (13)	1409 (7)
Ex-Chairman	105 (12)	393 (21)	717 (11)	517 (10)	413 (14)	2145 (11)
Present Member	303 (35)	1193 (33)	2726 (40)	2494 (47)	1023 (34)	7739 (29)
Ex-Member	353 (41)	1821 (50)	2884 (43)	2078 (30)	1197 (30)	8333 (43)
	863	3634	6749	5349	3031	19626
	(4)	(19)	(34)	(27)	(16)	(100)

Note : Figure in parenthesis indicate % with total number.

AGE ANALYSIS BY TYPE OF LOAN WITHIN GROUP

STATUS : PRESENT CHAIRMAN

I T E M	Y E A R S					TOTAL
	1 to 2	2 to 4	4 to 6	6 to 10	10 and above	
1. Irrigation equipment	39	94	47	22	8	210
2. Crop	116	229	154	40	13	552
3. Fishery	23	60	30	7	-	120
4. Cattle	81	185	52	32	28	378
5. Agro Industries	10	24	11	9	-	54
6. Working Capital	3	21	14	4	-	42
7. Dairy	02	07	08	02	-	19
8. Power Tiller	01	02	01	-	-	04
9. Pan baraz	03	05	02	01	-	11
10. Transport	02	03	02	01	-	08
11. Horticulture	-	-	01	02	02	05
12. Beef Fattening	01	02	02	01	-	06
TOTAL	281	632	324	121	51	1409
	(20)	(45)	(23)	(9)	(3)	(100)

Note : Figure in parenthesis indicate % with total number.

AGE ANALYSIS BY TYPE OF LOAN WITHIN GROUP

STATIS : EX-CHAIRMAN

I T E M	Y E A R S					T O T A L
	1 to 2	2 to 4	4 to 6	6 to 10	10 and above	
1. Irrigation equipment	49	105	76	24	09	263
2. Crop	155	366	336	103	26	986
3. Fishery	29	55	38	08	-	130
4. Cattle	109	243	177	36	29	594
5. Agro Industries	05	16	18	09	05	53
6. Working Capital	14	23	15	02	03	57
7. Dairy	05	15	10	04	-	34
8. Power Tiller	01	03	02	-	-	06
9. P&B Baraz	03	03	03	02	-	11
10. Transport	01	05	02	01	02	11
TOTAL :	371	834	677	189	74	2145
	(17)	(39)	(32)	(9)	(3)	(100)

Note : Figure in parenthesis indicate % with total number

AGE ANALYSIS BY TYPE OF LOAN WITHIN GROUP

STATUS : PRESENT MEMBER

I T E M	Y E A R S					T O T A L
	1 to 2	2 to 4	4 to 6	6 to 10	10 and above	
1. Irrigation equipment	89	235	151	53	27	555
2. Crop	842	1689	920	287	108	3846
3. Fishery	56	107	71	35	14	283
4. Cattle	545	1106	613	182	69	2515
5. Working Capital	39	64	30	4	01	138
6. Dairy	19	29	22	16	-	86
7. Horticulture	-	01	01	-	-	02
8. Transport	05	09	04	01	01	20
9. Beef Fattening	02	09	06	03	-	20
10. Pan baraz	27	48	31	08	03	117
11. Power Tiller	14	24	11	05	06	60
12. Banana	01	01	-	01	01	04
13. Agro Industries	18	31	28	11	05	93
TOTAL	1657	3353	1888	606	235	7739
	(22)	(43)	(24)	(8)	(3)	(100)

Note : Figure in parenthesis indicate % with total number.

AGE ANALYSIS BY TYPE OF LOAN WITHIN GROUP

STATUS : EX-MEMBER

I T E M	Y E A R S					T O T A L
	1 to 2	2 to 4	4 to 6	6 to 10	10 and above	
1. Irrigation equipment	116	265	185	86	38	690
2. Crop	645	1575	1248	367	107	3942
3. Fishery	44	103	79	39	04	269
4. Cattle	475	1134	872	231	141	2853
5. Agro Industries	33	68	35	18	01	155
6. Dairy	27	34	21	09	02	93
7. Beef Fattening	24	12	02	-	-	38
8. Pam baraz	42	47	21	14	02	126
9. Power Tiller	07	05	02	01	02	17
10. Transport	04	06	04	04	01	19
11. Working Capital	22	65	37	05	02	131
TOTAL :	1439	3314	2506	774	300	8333
	(17)	(40)	(30)	(9)	(4)	(100)

Note : Figure in parenthesis indicate % with total number.

AGE ANALYSIS BY TYPE OF LOAN WITHIN PRESENT CHAIRMAN/
EX-CHAIRMAN/PRESENT MEMBER/EX-MEMBER

I T E M	Y E A R S					TOTAL
	1 to 2	2 to 4	4 to 6	6 to 10	10 and above	
1. Irrigation equipment	293	699	459	185	82	1718
2. Crop	1758	3859	2658	797	254	9326
3. Fishery	152	325	218	89	18	802
4. Cattle	1210	1668	1714	481	267	6340
5. Agro Industries	66	139	92	47	11	355
6. Working Capital	78	173	96	15	06	368
7. Dairy	53	85	61	31	02	232
8. Power Tiller	23	34	16	06	08	87
9. Transport	12	23	12	07	04	58
10. Fan baraz	75	103	57	25	05	265
11. Horticulture	-	01	02	02	02	07
12. Beef fattening	27	23	10	04	-	64
13. Bananas	01	01	-	01	01	04
TOTAL :	3748	8133	5395	1690	660	19626
	(19)	(41)	(27)	(09)	(4)	(100)

Note : Figure in parenthesis indicate % with total number.

AGE ANALYSIS BY GROUP

BCRRC MEMBERS	Y E A R S					TOTAL
	1 to 2	2 to 4	4 to 6	6 to 10	10 and above	
Present Chairman	281 (8)	632 (8)	324 (6)	121 (7)	51 (8)	1409 (7)
Ex-Chairman	371 (10)	834 (10)	677 (13)	189 (11)	74 (11)	2145 (11)
Present Member	1657 (44)	3353 (41)	1888 (35)	606 (36)	235 (35)	7739 (39)
Ex-Member	1439 (38)	3314 (41)	2506 (46)	774 (46)	300 (46)	8333 (43)
	3748	8133	5395	1690	660	19626
	(19)	(41)	(27)	(9)	(4)	(100)

Note : Figure in parenthesis indicate % with total number.

BANGLADESH KRISHI BANK
HEAD OFFICE, DHAKA
RECOVERY DEPARTMENT

STATEMENT OF MULTIPLE LOANS

Sl. No.	Borrowers	Number of		Total Amount in Lakh Taka				Multiple Loans Amount in Lakh Tk				% of Recovery	
		Total	Multiple Loanees	Total cases involved	Disbursed	Recovered	Overdue	Outstanding.	Disbursed	Recovered	Overdue		Outstanding.
1.	Present Chairman	1409 (7)	101 (7)	232 (16)	292.32	39.45	380.87	464.07	91.74 (31)	19.08 (27)	135.61 (36)	146.99 (32)	12
2.	Ex-Chairman.	2145 (11)	224 (10)	501 (23)	295.64	56.28	333.16	456.98	34.99 (12)	2.01 (1)	46.64 (14)	53.65 (12)	4
3.	Present Member	7739 (39)	701 (9)	1609 (21)	679.07	125.59	768.15	995.40	103.88 (15)	13.68 (11)	124.09 (16)	150.89 (15)	10
4.	Ex-Member.	8333 (43)	803 (10)	1825 (22)	784.64	152.43	888.92	1120.42	109.58 (14)	17.71 (12)	150.01 (17)	169.79 (15)	11
		19626 (100)	1829 (9)	4167 (21)	2051.67	403.75	2371.10	3036.87	340.19 (17)	52.48 (13)	456.35 (19)	521.32 (17)	10

Note 1) Figure in parenthesis indicate % with total

ii) Total No. of Loan cases :- 19626+(4167-1829)
= 21964

BANGLADESH KRISHI BANK
 HEAD OFFICE, DHAKA
 RECOVERY DEPARTMENT
 STATEMENT OF MULTIPLE LOANS

Sl. No.	Borrowers	Number	Total No. of cases	AMOUNT IN LAKH TAKA				Rate of recovery
				Disbursed	Recovered	Overdue	Outstanding	
1.	Present Chairman	101 (6)	232 (6)	91.74 (27)	19.08 (36)	135.61 (30)	146.99 (28)	12
2.	Ex-Chairman	224 (12)	501 (12)	34.99 (10)	2.01 (4)	46.64 (10)	53.65 (10)	4
3.	Present Member	701 (38)	1609 (37)	103.88 (31)	13.68 (26)	124.09 (27)	150.89 (29)	10
4.	Ex-Member	803 (44)	1825 (45)	109.58 (32)	17.71 (34)	150.01 (33)	169.79 (33)	11
		1829	4167	340.19	52.48	456.35	521.32	10
		(100)	(100)	(100)	(100)	(100)	(100)	

ANNEX XVIII

NO. OF UNION OF HUGE CONCENTRATION IN TERM OF BORROWERS

Borrowers	Number of			Amount in lakh Taka				Rate of recovery
	Disbursed	Total Union	Union of Concentration	Disbursed	Recovered	Overdue	Outstanding	
Present Chairman	164 (7)			23.71 (11)	3.17 (10)	25.56 (12)	42.41 (14)	8%
Ex-Chairman	310 (14)			37.54 (17)	7.12 (22)	40.86 (19)	52.28 (18)	15%
Present Member	911 (41)			88.43 (40)	12.08 (37)	78.61 (37)	115.47 (39)	13%
Ex-Member	850 (38)			65.73 (32)	10.11 (31)	65.04 (32)	85.77 (29)	14%
TOTAL	2235 (11)	4472 (100)	180 (4)	215.41 (11)	32.48 (8)	210.07 (9)	295.93 (10)	13%

Note : Figure in parenthesis indicate % with total number and amount of disbursement, recovery, overdue and outstanding.

CERTIFICATE CASES BY GROUP

BORROWERS	TOTAL NUMBER	NUMBER OF CASES	AMOUNT CLAIMED (TAKA IN LAKH)
Present Chairman	1409 (7)	92 (7)	15.63 (3)
Ex-Chairman	2145 (11)	178 (8)	27.43 (6)
Present Member	7739 (39)	295 (4)	53.74 (5)
Ex-Member	8333 (43)	407 (5)	73.02 (7)
	19626 (100)	972 (5)	169.82 (6)

Note : Figure in parenthesis indicate % with total number and Amount claimed.

BANGLADESH KRISHI BANK
HEAD OFFICE, DHAKA

RECOVERY DEPARTMENT

STATEMENT OF STATUS REPORT OF UPAZILLA CHAIRMAN

Sl. No.	Name of Zone	Number	A M O U N T I N L A K H T A K A				Rate of Recovery
			Disbursement	Recovered	Overdue	Outstanding	
1.	Comilla	14 (08)	38.52 (17)	20.54 (49)	52.92 (31)	54.62 (20)	28
2.	Chittagong	18 (11)	70.05 (32)	7.91 (19)	54.41 (32)	78.34 (29)	13
3.	Sylhet	3 (02)	-	-	.26 (-)	.45 (-)	-
4.	Dhaka	10 (06)	36.15 (16)	.41 (01)	1.76 (01)	37.84 (14)	19
5.	Mymensingh	23 (13)	7.82 (03)	3.75 (09)	8.14 (05)	9.11 (03)	32
6.	Khulna	21 (13)	8.15 (04)	1.85 (04)	8.92 (05)	11.56 (04)	17
7.	Barisal	26 (15)	3.46 (02)	.20 (01)	3.99 (02)	5.52 (02)	5
8.	Rajshahi	21 (13)	23.30 (11)	.30 (01)	10.65 (07)	29.64 (12)	3
9.	Rangpur	32 (19)	33.90 (15)	7.07 (16)	29.86 (17)	43.07 (16)	19
TOTAL :		168 (100)	221.35 (100)	42.03 (100)	170.93 (100)	270.15 (100)	20

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ITEM-WISE DISBURSEMENT RECOVERY
OVERDUE OUTSTANDING POSITION

STATUS:UPAZILLA CHAIRMAN

I	T	E	M	Number	Amount in lakh Taka				Rate of recovery
					Disbursement	Recovered	Overdue	Outstanding	
1.	Irrigation Equipment:			26 (15)	8.12	.84	9.23	12.54	08%
2.	Rice Mill	:		2 (01)	1.38	.50	2.43	2.43	17%
3.	Crop	:		35 (21)	3.18	.37	5.28	5.49	07%
4.	Fishery	:		14 (08)	13.82	.71	16.28	22.01	04%
5.	Cattle	:		43 (26)	3.84	.49	4.06	5.71	11%
6.	Dairy Farm	:		8 (05)	6.14	.69	2.11	6.78	25%
7.	Agro Industries	:		8 (05)	53.61	.49	9.11	60.00	05%
8.	Beef Fattening	:		2 (01)	.50	-	.55	.81	-
9.	Pan Borj	:		2 (01)	.16	.05	.32	.32	14%
0.	Tea Development and Tea Crop	:		1 (01)	44.50	-	28.25	48.77	-
1.	Shrimp Culture	:		4 (02)	16.08	6.85	13.74	15.05	33%
2.	Boat	:		2 (01)	1.08	.86	1.31	1.31	40%
3.	Tractor	:		1 (01)	1.15	.54	.73	.73	43%
4.	Mixed Farming	:		1 (01)	.24	-	.05	.19	-
5.	Working Capital	:		19 (11)	67.55	29.64	77.78	88.01	28%
T O T A L				168 (100)	221.35	42.03	170.93	270.15	20%

STATEMENT SHOWING RECOVERY
POSITION AT DIFFERENT RANGE

STATUS:UPAZILLA CHAIRMAN

Z o n e	Recovery against total number of loanee						T o t a l
	N	1 l	1% - 25%	26% - 50%	51% - 75%	76% - and above	
Comilla	7		2	3	2	-	14
Chittagong	11		4	2	-	1	18
Sylhet	3		-	-	-	-	3
Dhaka	6		2	-	-	2	10
Mymensingh	12		8	3	-	-	23
Khulna	14		3	3	1	-	21
Barisal	23		1	-	-	2	26
Rajshahi	17		2	-	2	-	21
Rangpur	21		5	2	2	2	32
T O T A L:	114		27	13	7	7	168
	(68)		(16)	(8)	(4)	(4)	(100)

Note: Figure in Parenthesis indicate % with total number.

Annex XXVPOLITICAL PARTIES AND UPAZILA CHAIRMANSHIP

Name of Party	No. of Upazila own	%
Janadal	207	45.00
Awami League	53	11.52
BNP	34	7.39
JSD (Shahjahan-Rab)	19	4.13
Muslim League	8	1.74
BAKSAL	4	0.87
UPP	3	0.65
NAP (Muzaffar)	6	1.30
JSD (Mirza-Shahjahan)	2	0.43
Independents	124	26.96
Total	460	100.00

Source: The Ittefaq (a Bengali Daily),
June 13, 1985.

STATEMENT OF MULTIPLE LOANS

STATUS : UPAZILLA CHAIRMAN

Zone	Number	Total Number of Cases	Amount of Lakh Taka				Rate of recovery
			Disbursement	Recovered	Overdue	Outstanding	
1. Comilla	1	3	0.64	0.17	0.79	1.01	18
2. Chittagong	2	4	0.68	0.01	0.50	0.95	2
3. Sylhet	-	-	-	-	-	-	-
4. Dhaka	1	4	0.67	-	0.97	1.16	-
5. Mymensingh	-	-	-	-	-	-	-
6. Feni	3	7	0.81	0.10	0.89	1.06	10
7. Barisal	5	13	0.86	0.13	1.38	1.50	9
8. Rajshahi	10	24	18.54	0.10	5.77	22.87	2
9. Rangpur	6	16	7.13	0.13	6.86	9.09	2
TOTAL -	28	71	29.33	0.64	17.16	37.64	4
	(17)	(34)	(13)	(2)	(10)	(14)	

Note : Figure in parenthesis indicate % with total position.

ANNEX XXVI

LOAN AMOUNT-BY VOLUME

Sl. No.	Name of Zone	N U M B E R O F					TOTAL
		Tk.500 to 1500/-	Tk.1600 to 3000/-	Above Tk.3000 to Tk.7000/-	Above Tk.7000 to Tk.10,000/-	Above Tk.10,000/-	
1.	Comilla	-	1	4	2	7	14
2.	Chittagong	-	-	3	2	13	18
3.	Sylhet	-	-	-	2	1	3
4.	Dhaka	-	-	1	5	4	10
5.	Mymensingh	-	-	6	7	10	23
6.	Khulna	1	-	3	3	14	21
7.	Barisal	-	3	5	4	14	26
8.	Rajshahi	-	-	4	3	14	21
9.	Rangpur	-	-	4	1	27	32
TOTAL :		1	4	30	29	104	168
		(0)	(2)	(18)	(17)	(63)	(100)

Note : Figure in parenthesis indicates % with total number.

POSITION OF ZONE-WISE CERTIFICATE CASES

Sl.No.	Name of Zone	Total Number	Number of Cases	Amount Outstanding
1.	Comilla	14	1	49.97
2.	Chittagong	18	-	-
3.	Sylhet	3	-	-
4.	Dhaka	10	-	-
5.	Mymensingh	23	1	.24
6.	Khulna	21	-	-
7.	Barisal	26	-	-
8.	Rajshahi	21	1	.03
9.	Rangpur	32	-	-
TOTAL :		168	3	50.24
		(100)	(2)	(19)

Note : Figure in parenthesis indicates % with total number and amount outstanding.