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**EDITOR**  
Dr. Sweta Prajapati  
Incharge Director, Oriental Institute



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[editor.jmsubaroda@gmail.com](mailto:editor.jmsubaroda@gmail.com)

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## Journal

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### THE STUDY ON INSTITUTIONAL CREDIT BY LONG TERM LOAN ISSUED IN INDIA WITH REFERENCE TO REGIONAL RURAL BANKS.

**Kabir P** Assistant Professor, Post Graduate Department of Commerce, WMO Arts and Science College, Muttill, Wayanad, Kerala.

**Dr.P. Balakrishnan** Assistant Professor, Post Graduate Department of Commerce, St: Marys College Sulthan Bathery, Wayanad, Kerela.

#### Abstract

The performed study on Regional Rural Banks have arrived to extend credit for investment. Historically, both private and public agencies met these investments through their financial operations, with cooperatives being the first institutional agency in India to do so. More than four decades had passed since the establishment of Regional Rural Banks. Despite several gaps in performance, significant progress has been made in the institutionalization of rural credit, and the credit supply from formal agencies to agriculture has grown year after year. Despite numerous measures and the formation of numerous committees and task forces, the rural credit situation appears to be bleak today. It has been a constant target of policy coarctation, particularly since 1991, manifesting itself in three broad areas. the study became interested in the phenomenon of agricultural credit, specifically Regional Rural Banks.

**Key Words:** Institutional Credit, Long Term Loan, Financial, Other Agencies, RRBs.

#### Introduction

Due to high interest rates and limited simple access to credit, India's rural population suffers from heavy debt and is vulnerable to abuse in the credit market. Rural households require loans to finance agricultural investments and level out seasonal income swings. Since the majority of rural households have modest cash flows and savings, they often rely on credit for other consumer needs like education, food, housing, household functions, and others. This is why every regional bank in India issues short-term loans for rural residents. Rural households want access to financial institutions that can offer them loans at rates and conditions that are more favourable than those of the typical moneylender and thereby assist them in avoiding the frequent debt traps in rural India. (Manish 2017).

The primary source of agricultural financing at the time of independence came from money lenders. Money lenders made up as much as 71.6% of the rural credit in 1951, the year that planning in the nation began. Due to the absence of any viable alternatives, money lenders have taken a prominent position in the market. Therefore, farmers were compelled to borrow from them. The nearly complete reliance of the farmers on the money lenders allowed them to dictate terms and take advantage of the farmers in a number of ways, such as by charging exorbitant interest rates of 18 to 50 percent or even more, manipulating accounts to their advantage by failing to enter the money returns, and many other ways they compelled the farmers to sell their agricultural products to them at reduced prices in addition to interest being paid into the account (Gowhar 2013).

### **Institutional Credit in India**

The institutionalisation of credit has always been the main goal of public policy in the nation, which has always been focused on delivering adequate and affordable credit. Despite a few performance gaps, there has been significant progress in institutionalising rural finance, and the supply of formal agency-issued credit to agriculture has increased year after year. Despite numerous initiatives and the creation of numerous committees and task forces, the state of rural finance today is dire. It has consistently been the object of policy conflict, particularly since 1991, when it took three main forms. By mechanically enforcing Basel regulations, the institutional framework for rural credit is being weakened, and the resources available for agricultural lending operations are being squeezed (Satish, 2007).

### **Rural Credit**

There are numerous institutional frameworks for the provision of rural finance in various Cooperatives were the foundation of India's rural credit system, which persisted as the only mechanism for loan delivery for the majority of the 20th century. In the 1960s and 1970s, commercial banks and regional rural banks joined the rural credit system. It can now be argued that cooperatives, commercial banks, and regional rural banks were key actors in India's rural credit system due to the pace of lending by these institutions.

### **Objectives of The Study**

- 1 To study the trend of long-term credit in India
- 2 To analyse the trend and growth for long-term institutional credit in India

### **Limitations of The Study**

The study focuses only the institutional and based on secondary data alone collected from the published sources of RBI. Hence it suffers from generalization.

### **Reviews of the Study**

According to Sheveta et al. (2014), the banking and financial industry has advanced significantly in terms of regulation, financial solution diversification, and technical complexity. While our financial authorities work to encourage and monitor banking institutions lending, Indian courts are ardently setting precedents and pushing a just and quick resolution process for financial disputes with a focus on borrower protection. According to a review of pertinent literature, agricultural credit has drawn the attention of policymakers and researchers in developing economies in recent years due to growing concerns about issues like food security and rising population. Priyanka et al. (2015) examined the agricultural credit for short-term loans issued in developing countries. Small and marginal farmers continue to face vulnerable financial conditions and lack timely and adequate access to institutional sources of funding. Non-institutional sources of credit continue to dominate rural credit markets, and the value of microfinance remains questionable.

Geetha and others (2016), in the financial landscape of India, regional rural banks have been around for almost 40 years. The establishment of regional rural banks (RRBs) was a novel experiment and learning opportunity for India's efforts to enhance the effectiveness of rural credit delivery systems. They were established with the intention of providing basic banking and financial services, primarily to India's rural areas. It is frequently asserted that the RRBs' Policy of Restrictions over their operations to Target Groups has prevented them from realising significant financial gains. Even yet, the RRBs put on a Remarkable Performance.

## Results and Discussion

Table-1 : Straight-Line Trend for Long Term Loans Issued

S.NO	YEAR	total Y	X	Xy	x <sup>2</sup>	$y=773.65+77.59x$
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	1979-80	17.15	18.5	317.275	342.25	2209.148
2	1980-81	19.03	17.5	333.025	306.25	2131.554
3	1981-82	24.19	16.5	399.135	272.25	2053.96
4	1982-83	25.71	-15.5	-398.505	240.25	-429.063
5	1983-84	31.5	-14.5	-456.75	210.25	-351.469
6	1984-85	34.9	-13.5	-471.15	182.25	-273.875
7	1985-86	41.75	-12.5	-521.875	156.25	-196.28
8	1986-87	43.03	-11.5	-494.845	132.25	-118.686
9	1987-88	50.38	-10.5	-528.99	110.25	-41.0911
10	1988-89	56.09	-9.5	-532.855	90.25	36.50334
11	1989-90	56.82	-8.5	-482.97	72.25	114.0978
12	1990-91	61.47	-7.5	-461.025	56.25	191.6923
13	1991-92	61.26	-6.5	-398.19	42.25	269.2867
14	1992-93	68.17	-5.5	-374.935	30.25	346.8812
15	1993-94	77.3	-4.5	-347.85	20.25	424.4757
16	1994-95	105.69	-3.5	-369.915	12.25	502.0702
17	1995-96	124.73	-2.5	-311.825	6.25	579.6646
18	1996-97	160.42	-1.5	-240.63	2.25	657.2591
19	1997-98	177.74	0.5	88.87	0.25	812.448
20	1998-99	201.9	1.5	302.85	2.25	890.0425
21	1999-00	290.45	2.5	726.125	6.25	967.637
22	2000-01	323.55	3.5	1132.425	12.25	1045.231
23	2001-02	381.41	4.5	1716.345	20.25	1122.826
24	2002-03	452.92	5.5	2491.06	30.25	1200.42
25	2003-04	595.93	6.5	3873.545	42.25	1278.015
26	2004-05	717.48	7.5	5381.1	56.25	1355.609
27	2005-06	940.84	8.5	7997.14	72.25	1433.204
28	2006-07	1230.72	9.5	11691.84	90.25	1510.798
29	2007-08	1360.1	10.5	14281.05	110.25	1588.393
30	2008-09	1786.46	11.5	20544.29	132.25	1665.987
31	2009-10	2148.21	12.5	26852.63	156.25	1743.582
32	2010-11	2536.61	13.5	34244.24	182.25	1821.176
33	2011-12	3467.37	14.5	50276.87	210.25	1898.771
34	2012-13	1603.49	15.5	24854.1	240.25	1976.365
35	2013-14	1842.2	16.5	30396.3	272.25	2053.96
36	2014-15	2845.58	17.5	49797.65	306.25	2131.554
37	2015-16	3257.21	18.5	60258.39	342.25	2209.148
38	2016-17	2178.97	19.5	42489.92	380.25	2286.743

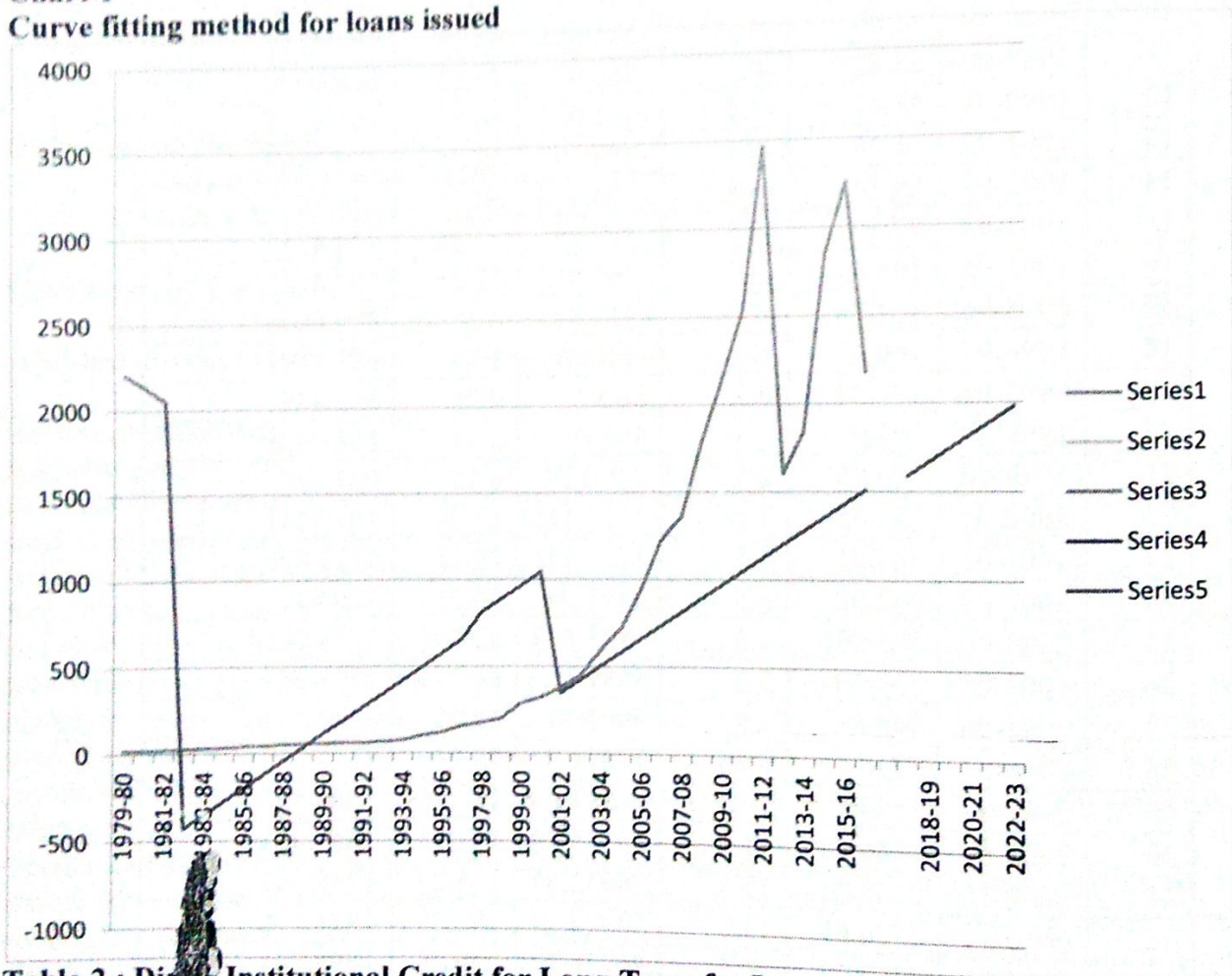
39	<b>TOTAL</b>	<b>29398.73</b>		<b>384053.8</b>	<b>4949.5</b>	
40	2017-18		20.5		420.25	2364.337
41	2018-19		21.5		462.25	2441.932
42	2019-20		22.5		506.25	2519.526
43	2020-21		23.5		552.25	2597.121
44	2021-22		24.5		600.25	2674.715
45	2022-23		25.5		650.25	2752.31

Sources: calculated

Table - 1 indicates the fitting the straight-line trend for the total institutional credit in India. The trend value are plotted in chart -5 the total institutional credit was a dove the trend line during the year 1997-98 to 2015-16. And the same equal to the trend line from year 1979-80. There was huge fall in total institutional credit than trend line was during 2016-17 it was because of the co-operative and commercial banks and regional rural bank contribution was less.

**Chart-1**

**Curve fitting method for loans issued**



**Table-2 : Direct Institutional Credit for Long-Term for Loans Outstanding**

S.NO	YEAR	COOP	SCBS	RRBS	TOTAL	AGR
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	1979-80	16.97 (60.31)	9.49 (33.72)	1.68 (5.97)	28.14	-
2	1980-81	19.08 (58.71)	11.62 (35.75)	-	32.50	37.54



3	1981-82	21.49 (56.67)	13.70 (36.13)	-	37.92	44.24
4	1982-83	22.25 (60.38)	13.51 (36.66)	1.09 (2.96)	36.85	35.81
5	1983-84	25.54 (58.86)	16.38 (37.75)	1.47 (3.39)	43.39	51.09
6	1984-85	28.36 (56.65)	19.64 (39.23)	2.06 (3.57)	50.06	57.76
7	1985-86	32.37 (55.26)	23.55 (40.20)	2.65 (4.52)	58.58	68.55
8	1986-87	32.93 (52.81)	26.19 (42.00)	3.24 (5.20)	62.36	66.38
9	1987-88	38.71 (52.72)	30.71 (41.83)	4.00 (5.45)	73.42	86.44
10	1988-89	46.68 (54.53)	34.14 (39.88)	4.79 (5.60)	85.61	99.82
11	1989-90	49.48 (51.94)	40.05 (42.04)	5.75 (6.04)	95.27	106.02
12	1990-91	51.78 (51.77)	42.35 (42.34)	5.90 (5.90)	100.02	105.01
13	1991-92	51.10 (49.05)	46.31 (44.45)	6.79 (6.52)	104.19	108.53
14	1992-93	59.00 (50.48)	49.88 (42.68)	7.99 (6.84)	116.87	131.09
15	1993-94	66.40 (51.27)	54.25 (41.89)	8.87 (6.85)	129.52	143.54
16	1994-95	70.91 (49.38)	61.54 (42.85)	11.15 (7.76)	143.61	159.23
17	1995-96	93.12 (52.34)	71.73 (40.31)	13.08 (7.35)	177.93	220.45
18	1996-97	96.18 (48.07)	87.66 (43.81)	16.25 (8.12)	200.09	225.01
19	1997-98	100.6 (46.86)	95.22 (44.35)	19.14 (8.92)	214.69	230.36
20	1998-99	104.62 (44.48)	108.21 (46.01)	22.38 (9.51)	235.21	257.69
21	1999-00	162.41 (51.30)	12.10 (3.82)	28.08 (8.87)	316.59	426.13
22	2000-01	181.68 (48.71)	154.42 (41.40)	36.92 (9.90)	373.02	439.51
23	2001-02	215.4 (39.27)	188.82 (41.74)	48.12 (10.64)	452.34	548.53
24	2002-03	245.18 (45.22)	232.11 (42.81)	64.95 (11.98)	542.24	650.01
25	2003-04	308.08 (43.73)	319.82 (45.39)	76.64 (10.88)	704.54	915.42
26	2004-05	324.81 (37.66)	427.98 (49.62)	109.80 (12.73)	862.59	1056.10
27	2005-06	341.4 (31.61)	599.71 (55.53)	138.77 (12.85)	1079.88	1351.91
28	2006-07	377.64 (28.51)	760.06 (57.37)	187.07 (14.12)	1324.77	1625.19
29	2007-08	436.96 (26.87)	961.52 (59.14)	227.48 (13.99)	1625.96	1995.63
30	2008-09	456.86 (23.00)	1262.80 (63.58)	266.52 (13.42)	1986.23	2426.33
31	2009-10	357.17 (15.07)	1676.23 (70.73)	336.63 (14.20)	2370.03	2827.99
32	2010-11	496.45 (17.51)	1932.62 (68.15)	406.63 (14.34)	2835.70	3392.87
33	2011-12	445.17 (12.36)	2690.30 (74.70)	465.80 (12.930)	3601.27	4573.53
34	2012-13	766.22	3534.25	552.55		
35	2013-14	1807.64	3335.72	682.67		
36	2014-15	1893.99	4649.20	826.20		
37	2015-16	2031.90	5203.95	967.02		
38	<b>TOTAL</b>	<b>11876.53</b>	<b>28797.79</b>	<b>5560.13</b>	<b>20101.30</b>	
39	<b>CAGR</b>				<b>113.62</b>	

Sources: *Hand Book of Statistics on Indian Economy, Annual Report (Various Issues)*

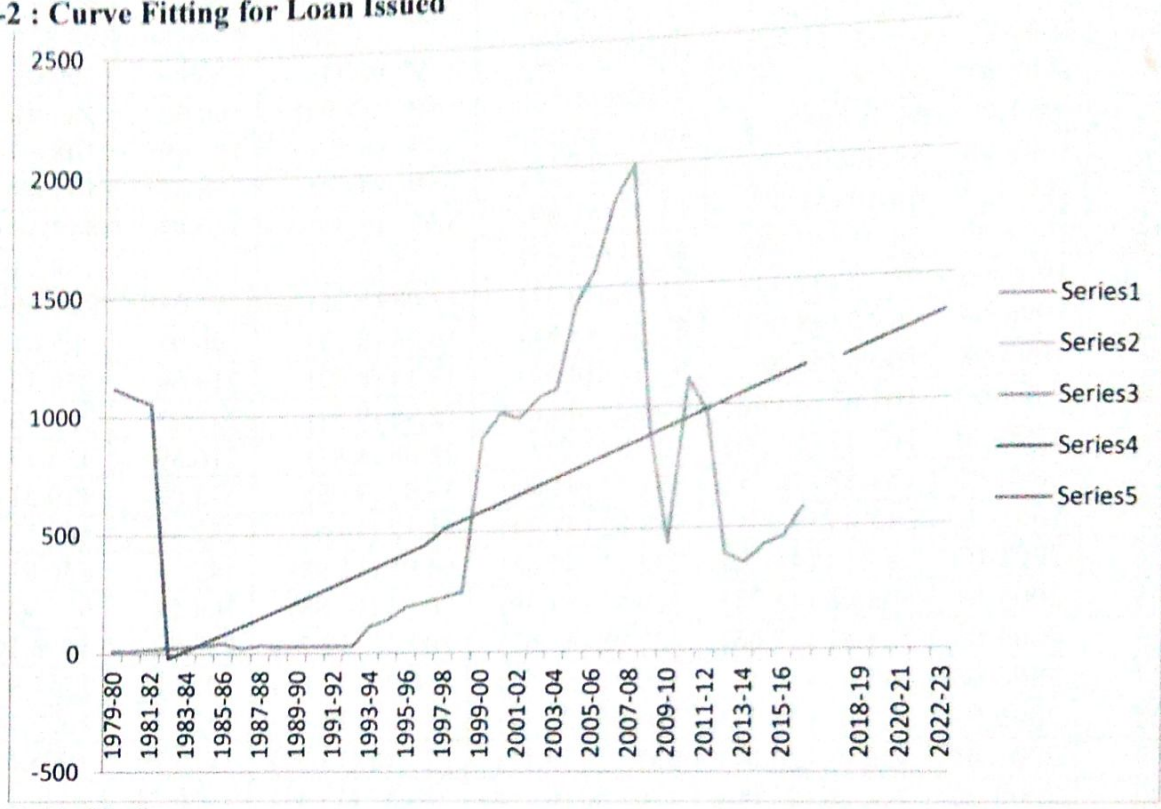
The long-term loan outstanding of the cooperative was 60.31 percent in the year 1979 to 1980. The lowest outstanding was in the year 2009-2010 with 15.07 percentages then there has been gradual increase and immediate decrease in the loan outstanding. The highest recorded outstanding was in the year 1999-00 with 80.17 percentages.

The loan outstanding the SCBS was of 33.72 percentages in the year 1979-1980. The percentages of outstanding has increased gradually each year, but the lowest loans outstanding were recorded in year

1999-00 with 5.97 percentages. The highest outstanding was found in the year 2012-2013 with 74.70 percentages.

The RRBs long term loan outstanding from the year 1982-1983 preceding with the year there has been a gradual increase in the percentages of loans outstanding until the year 2015-2016. The year 1980-1981 and 1981-1982 did not have any outstanding in its banks account in the year 2011-2012 with 1.34 percentages.

**Chart-2 : Curve Fitting for Loan Issued**



**Table No 2**

**Indirect Institutional Credit for Long-Term Loans Outstanding**

S.NO (1)	YEARS (2)	COOP (3)	SCBS (4)	RRBS (5)	REC (6)	TOTAL (7)	AGR (8)
1	1979-80	3.43 (18.34)	7.33 (39.20)	0.13 (0.70)	7.81 (41.76)	18.7	-
2	1980-81	6.38 (24.69)	9.98 (38.62)	0.16 (0.62)	9.32 (36.07)	25.84	35.71
3	1981-82	8.4 (27.03)	11.58 (37.26)	0.21 (0.68)	10.89 (35.04)	31.08	37.38
4	1982-83	13.38 (33.75)	13.1 (33.05)	0.23 (0.58)	12.93 (32.62)	39.64	50.56
5	1983-84	17 (36.85)	13.92 (30.18)	0.27 (0.59)	14.94 (32.39)	46.13	53.68
6	1984-85	21.95 (40.96)	14.59 (27.23)	0.3 (0.56)	16.7 (31.26)	53.59	62.26

7	1985-86	28.86 (46.50)	13.66 (22.01)	0.33 (0.53)	19.21 (30.95)	62.06	71.87
8	1986-87	21.32 (36.25)	14.24 (24.21)	0.34 (0.58)	22.92 (38.97)	58.82	55.75
9	1987-88	23.13 (34.59)	15.1 (22.58)	0.35 (0.52)	28.29 42.31	66.87	76.02
10	1988-89	23.82 (32.08)	15.41 (20.75)	0.44 (0.59)	34.58 (46.57)	74.25	82.44
11	1989-90	22.3 (29.09)	14.29 (18.64)	0.48 (0.63)	39.59 (51.64)	76.66	79.15
12	1990-91	23.55 (29.10)	11.89 (14.69)	0.24 (0.30)	45.24 (55.91)	80.92	85.42
13	1991-92	24.87 (28.15)	14.33 (16.22)	0.39 (0.44)	48.75 (55.18)	88.34	96.44
14	1992-93	25.91 (27.69)	15.52 (16.58)	0.4 (0.43)	51.75 (55.30)	93.58	99.13
15	1993-94	134.12 (63.27)	20.99 (9.90)	0.33 (0.16)	56.55 (26.68)	211.99	480.23
16	1994-95	165.17 (64.50)	28.66 (11.19)	0.33 (0.13)	61.92 (24.18)	256.08	309.34
17	1995-96	174.06 (62.74)	36.74 (13.24)	0.35 (0.13)	66.29 (23.89)	277.44	300.58
18	1996-97	197.04 (61.79)	49.86 (15.63)	0.49 0.15	71.51 (22.42)	318.9	366.56
19	1997-98	208.17 (63.15)	43.35 (13.15)	0.13 0.04	77.99 (23.66)	329.64	340.74
20	1998-99	220.22 (56.49)	81.17 (20.82)	-	88.42 (22.68)	389.81	460.96
21	1999-00	673.61 (72.79)	129.68 (14.01)	0.29 0.03	121.89 (13.17)	925.47	2197.21
22	2000-01	795.67 (70.68)	188.25 (16.72)	-	141.85 (12.60)	1125.77	1369.42
23	2001-02	890.92 (72.28)	182.38 (14.80)	-	159.36 (12.93)	1232.66	1349.7
24	2002-03	929.2 (69.80)	236.9 (17.80)	-	165.06 (12.40)	1331.16	1437.53
25	2003-04	1023.07 (68.60)	285.2 (19.12)	-	183.05 (12.27)	1491.32	1670.75
26	2004-05	1101.32 (65.84)	360.71 (21.57)	-	210.62 (12.59)	1672.65	1876.03
27	2005-06	1199.32 (59.47)	571.75 (28.35)	-	245.64 (12.18)	2016.71	2431.54
28	2006-07	1363.92 (54.51)	825.64 (33.00)	-	312.62 (12.49)	2502.18	3104.51

29	2007-08	1479.82 (52.84)	934.43 (33.37)	"	386.15 (13.79)	2800.4	3134.16
30	2008-09	-	1107.02 (68.61)	"	506.53 (31.39)	1613.55	929.7
31	2009-10	-	1455.54 (68.81)	"	659.79 (31.19)	2115.33	2773.15
32	2010-11	-	1469.23 (64.26)	"	817.25 (35.74)	2286.48	2471.48
33	2011-12	-	1425.85 (93.37)	"	101.26 (6.63)	1527.11	1019.94
34	2012-1s3	-	1111.02 (46.59)	"	1273.56 (53.41)	4133.97	7166.76
35	2013-14	-	2647.56 (64.04)	"	1486.41 (35.96)	1796.47	780.68
36	2014-15	-	-	-	1796.47	1796.47	2255.14
37	2015-16	-	-	-	2012.78	2012.78	2025.82
38	2016-17	-	-	-	2019.29	2019.29	19326.81
39	Total	<b>10819.93</b>	<b>13376.87</b>	<b>6.19</b>	<b>13385.23</b>	<b>37588.22</b>	<b>13.11219</b>
40	CAGR	<b>17.3113</b>	<b>16.76401</b>	<b>102.1339</b>	<b>15.74123</b>	<b>13.11219</b>	

Sources: Hand Book of Statistics on Indian Economy, Annual Report (Various Issues)

That the cooperative banks loan outstanding from the year 1979-2017 stood at 18.34% which was the minimum loans outstanding percentage. Then there had been gradual increase in total from the year 80-81 until 2007-2008, the highest amount of loans outstanding was recorded in the year 1999-00 with 72.79 percentages.

The SCBs had played a major role in providing loans for various purpose. the outstanding loans of it was 39.20% in 1979-80 which then gradually decreased until 1993-94 with 9.90%. which was minimum loans outstanding simultaneously there had been fluctuation until 2013-2014. The highest outstanding loans of SCBs was in the year 2011-2012 with 93.37%.

The contribution of RRBs in loans was minimum. The outstanding loan percentage of it was just 0.70% in the year 1979-980 which gradually decreased with the following year the lower loans was recorded in the year 1999- 00 with just 0.03% which showed a positive impact.

The percentage of loans outstanding of the REC is higher when couponed to other banks. the loans outstanding of the rec was 41.76% in the year 1979-80. There had been gradually in loans outstanding from that continuing year until 1988-89. There with the year following 1989-90 there had been a loan outstanding with an average of 55%, until 1992-93 from the year 1993-1994 there had been a gradually decrease in the outstanding loans until 2013-14.

## Conclusion

That cooperative banks, schedule commercial, and regional banks have played a vital role in providing farmers with different loans based on their demands for agricultural production and related activities. There is also a sizable amount that is still owed to the farmers at the same time. The study's analysis shows that there has been a positive trend in the activities of the banks in terms of loans issued; additionally, the growth percentage of the banks in terms of issuing institutional agricultural finance has trended to increase in a higher level with the following years right from its first year when it has begun. The banks have also developed a variety of lending programmes to meet the needs of farmers, albeit these

programmes frequently alter as a result of the numerous challenges farmers confront. There are elements that support a favourable opinion of the banks' loans that have been issued and are still outstanding.

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