

RECOVERY PROBLEMS IN AGRICULTURE SECTOR ADVANCE

- 1 There is no main problem in recovery of agriculture sector advance but it is observed that the 95% credit limits are being availed by the beneficiaries/ farmers on the next day from the repayment date. It seems that the farmers are not free from the circulation repayments of other financial institutions as commission agents etc. Krishi Card Yojna
- 2 Daimond Credit Scheme
- 3 Zimidara Credit Car/ Kisan Credit Card
- 4 Purchasing for new Tractor Scheme
- 5 Tractor Implements
- 6 Minor Irrigation
- 7 Allied activities like: beekeeping, dairy farming, horticulture, Piggery. floriculture etc,

Some times banks are being constrains faced the recovery problems at the time any statement given by political parties to rebate/debt relief of the bank loans.

Exiting loan Schemes for farmers:

- 8 Krishi Card Yojna
- 9 Daimond Credit Scheme
- 10 Zimidara Credit Car/ Kisan Credit Card
- 11 Purchasing for new Tractor Scheme
- 12 Tractor Implements
- 13 Minor Irrigation
- 14 Allied activities like: beekeeping, dairy farming, horticulture, Piggery. floriculture etc,
- 15 Modern Dhodhi dairy scheme
- 16 Two wheeler for agriculture purpose
- 17 Commercial dairy farming scheme
- 18 Land leveling Scheme
- 19 For purchasing old tractor and repairing of tractor scheme.

Bank Offices

- a) State Bank Group:- There are 18 branches of State Bank Group including 1 Agricultural Development branch. It 10 branches are opening in Semi-Urban areas and 8 branches are in rural areas of the district. State Bank of India alone is having 10 branches and State Bank of Patiala is having 8 branches.

- b) Other Public Sector Banks:- Other 15 public sector banks are having 76 branches in the district. Punjab and Sind Bank, Lead bank is having 23 branches.
- c) Private Sector Banks:- There are 8 branches of 6 Private Banks in the district.
- d) Regional Rural Banks:- Faridkot-Satluj Gramin Bank, sponsored by Punjab & Sind Bank, having its controlling office at Bhatinda operates in BaghaPurana block of the district. Two branches of Ferozepur-Punjab Gramin bank are working in Dharamkot block sponsored by Punjab National Bank.
- e) Co-Operative Banks:- There is one Central Co-Operative Bank in the district. The Moga Central Co-Operative Bank with its H.Q.at Moga is covering 5 blocks having 47 branches.
- f) Primary Co-Operative Agri. Development Bank Ltd.:- There are 4 Primary Co-Operative Agri. Development Bank having their head quarter at Moga, Bagha Purana, Nihal Singh Wala and Dharamkot operating in the district for extending long term Agriculture loan to farmers.

Following chart will give full picture of the banking network in the district:-

Name of the Bank	Semi Urban	Rural	Total
1 State Bank Group	10	8	18
2 Other Nationalized Banks	38	38	76
3 J&K Ltd.	1	-	1
4 Central Co-Op Bank	7	40	47
5 Primary Land Mortgage Bank	2	2	4
6 HDFC Bank Ltd.	3	1	4
7 ICICI Bank Ltd.	1	-	1
8 AXIS Bank	2	-	2
9 Bank of Rajasthan	1	-	1
10 RRB	-	3	3
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	65	92	157
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Detail of banking network in the district are given at the end of the bank offices chapter

Co-Operative :- There are 163 Primary Agri. Co-Operative Societies in Moga district.