the rest was supplied by the Commercial Banks.

It is also obvious from the table that taking into consideration all types credit supplied by the different lending agencies, most of the credit was suplied by the Primary Agricultural Credit Society (76.70 per cent in 1973-74 and 68.70 per cent in 1974-75). It can thus be inferred without any reservation that the institutional agencies taken together met almost all types of credit needs of farmers (95.40 per cent in 1973-74 and 93.40 per cent in 1974-75). Among the non-institutional agencies, relatives supplied 3.10 and 4.90 per cent of the total credit in 1973-74 and 1974-75 respectively. Money lender played a negligible role. In short, it could be deduced that institutional agencies were the major sources of the farm credits and within them Primary Agricultural Credit Society was the leading institution in providing short and medium term loans to the cultivators.

This is in conformity with what the programme evaluation organisation reported in (PEO, 1965). It was because of the roots of the cooperative movement in the area were so deep and the system was so organised that the farmers used them and became habitual of borrowing credit mostly from Primary Agricultural Credit Society.

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