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AN ANALYSIS OF LOAN SANCTIONING SYSTEM APPLYING IN VARIOUS AGRICULTURE DEVELOPMENT BANKS OF ASIAN COUNTRIES: A CALCULATIVE APPROACH OF NEPALESE FARMING SECTOR

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Abstract

In this research paper, we have studied the role of Agriculture Development Banks especially in terms of loan sanctioning to farmers in asian countries with reference to Madhesh Province of Nepal. Also we study the condition of remmittance in this area for economic development of our country. This paper is showing in what way nepalese farmers are being affected with contingent liabilities and how as a borrower their numbers are increasing day by day.

Keywords: Farming sector, Remmittance, Investment, Loan, ADBL, SWOT

INTRODUCTION

Finance is the life blood of trade, commerce and industry. Now days, banking sector acts as the back bone of modern business development of any country mainly depends upon the banking system.s

A bank is an institution which deals with money and credit. Bank accepts deposits from the public makes funds available to those who need then and help in remittance money from one place to another. Economic development of a whole country of banks are selected for nation development banks provide knowledge to general people for saves their warning in bank for future and also provide loan to those people who want to do any work of commercial business and others.

The form bank is either denied from Old Italian work banco or from French word banque both mean Bench or money exchange table. In olden days, European money lenders or money changers used to display coins of different countries in high quantity or benches or tables for the purpose of lending or exchanging. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from of deposits and it lends money to those who need it. Bank is an establishment for custody at money, which it pays out on customer's order.

In Nepal there is no longer history of developing bank in Nepal but also some of the banking sector are sorts of function, so today's bank are opened differently according to their nature. Such banks are central bank, Commercial Banks, Agricultural Development Bank, Industrial Bank, Rural Development Bank, Saving Bank, Exchange Bank, Indigenous Bank, Development Bank, Merchant Bank, Sanima Bank, Lumbini Bikash Bank etc. Central Bank is the supreme bank of a country. In the case of Nepal, Nepal Rastra Bank is the central Bank, which was established in 2013 (1957). It can accept the credit of Nepal Government, Commercial Banks, the financial Institutions, government's offices and provide loan to Nepal government commercial banks and financial institutions when needed. It keeps monetary system stable, develops banking system, issue coin and notes and control the credit of money. It is called the banks of banks. The central bank is the supreme bank of monetary and banking system of the nation. And then many other banks are developed.

We know Nepal is land locked country. About 68% of the people of Nepal are dependent agriculture with out development and strengthening of Agriculture sector socio-economic growth development of people is impossible. For the support of foramen in Nepal in this concern ADBL came in to existence in 2024 B.S. in Nepal.

First of all co-operative bank was established in 2019 B.S. It operates the function same as now agriculture bank does. Under act of agriculture bank 2024 co-operative bank was converted into agriculture development Bank.

This conversion was taken place in B.S. 2s024 Magh 7th further Bhumi Sudhar programmed (2021) who hand collected loans work. In 2030 B.S., Bhumi Sudhar merge with agriculture bank.

ADBL managed the Sajha Sansthan from 2026 B.S. to 2035 B.S. our boosting co-operation first time in Nepal, if has started Sana Kisan Bikash Aayojana Since 2032 B.S. If has taken strategy to develop this Aayojana in to Sana Kisan Sanstha. In addition if provides its services in urban are with important technology in commercial sector accumulation from commercial branch activities accept loan employ in rural sector to boost agriculture as in digamous capital.

This bank objective were to uplift depressed class, to grant loan to small foremen and other facilities, now days a very diverse type of sectors in which ADBL invest its capita. Now days ADBL is a company it was held on 2062 B.S. Ashad 31 on Friday this bank change into company and also 2062 chaitra 3 Thursday it taken the position of "A" class collect certificate successful.

So, they are the traditional Banking of in Nepal there is no any history of modern bank religion but banking system are done from future. By knowing the history of Nepal king mandate and King Gunkam Dev in this kingdom money is started to by that fine.

Now a day ADBL is one of the more is collected i.e. 9 Arab 49 core 30 lakh ADBL is one of the more networking channel in country i.e. 243 branches all over the Nepal. All of more share holders are involved in it i.e. Now, 1 Lakh 99 Thousand 2 hundred 8. ADBL is one of the biggest Banijya Bank (Trade) in Nepal. As Banijaya Bank all those types of product including as much as possible investment are trying to collect those entire sector (see[4]).

ADBL is all over the 75 district of country so, they can facilitated well in investment and collection

ADBL is said to be "Ghar Angan Ko Bank"

- Vision

  Vast social root cons tract and to service provide to rural (village) to town as fully Banking.

- Mission

  ADBL has Code Networking Banking system services all over the Nepal.

- Objective

  Quality Banking Services

Service Provided by ADBL

1. Deposit Product:

   Current deposit fixed deposit, saving deposit

2. Credit and Investment

- Agriculture
- Business Loan
- Home Loan
- Construction Loan
- Agriculture product business loan
- Irrigation Loan
- Industrial loan

Other services

Bank guaranty certificate of balance collection of bill, fax and draft service, remittance, Jewellery loan, Locker services, ATM, travel cheque etc provide.

SWIFT of ADBL

ADBL is providing service by new technology in banking sector SWIFT is ADBL Bank has been started modern SWIFT service SWIFT is "Society worldwide Inter Bank Financial Telecommunication". It's head office in Belgium. It established on 1973 A.D. It services all over the world. SWIFT is the global financial Net working Telecommunication Services all over the bank and financial institute by the help of SWIFT easily. Can send money and received money all over the world. It cannot do any financial work but it can do information by the each other financial networking inquiry of the bank and financial institution. Every member of the SWIFT has been Unique SWIFT code it is called BIC.

ADBL bank has been gate like SWIFT code "ADBNPKA". Many banks and institutions are member of the SWIFT all over the world. By the help of SWIFT each other collect financial information and message. And SWIFT is a kind of email. Member of SWIFT only they can give informed and service or collect form bank and institution. By the helps of

SWIFT all those bank can do internal investment foreign currency remittance and communication.

Core Banking System of ADBL (CBS)

Agriculture development bank limited is now the largest in Nepal with a network of 241 branches spread a cross the country was the trust bank in Nepal to become computerized thirty year ago, but since then nothing much had been done to enhance the in house build software. Even though the need for a new and improved CBS was realized in the level goes, if it took an additional 10 years to ADBL to finally produce a core banking funded by Asian development bank (ADB) i.e. part of AD'S rural finance sector Development cluster program (RDSDCP) grant by Signing to contract for CBS with tremens on December 23, 2009 ADBL on based on modernization January and entered technologically advanced area. ADB actively supporting the restituting of ADBL and financing the CBS project provided ADBL with a golden opportunity to modernize its fancied/legacy system by imprinting a sate. Of there are CBS. The CBS is the back bone of operation in every advanced banking system in the world, with out which new banking products and services can no be introduced to the market. To compete with private banks, ADBL needed the CBS and modern technologies. Now with CBS project office closing down and ADB funding running out, ADBL has the required technology and took to compete with the private banks. The CBS has enable ADBL to latest banking product and service to its customers like on ATM, Credit/Debit cards SMS banking, internet banking, various deposit and loan products etc to compete with the private bank.

The CBS project of ADBL commerce with two initial branches, Head office and corporate branch, starting its banking operations on the CBS from April 14, 2011. Since than an entire new chart of account has been developed as pert international best practices and implemented in the CBS. It has provided ADBL standard accounting practice regard less of whether it is using CBS or legacy system. It also helps to achieve mile stone in that ADBL for first fine its 47 years long history introduced the ATM debt card facilities to the customer very soon in 2015 ADBL will issuing a proper VISA debit card to customer. Today ADBL operates a centralized network of 113 branches on CBS which is largest on line banking network in Nepal.

Remittance Business opportunity for ADBL

Remittance is a sum of money sent in payment for some thing. In other words if a person sent by legally throw the remit known as remittance business. There are three aspect remitter beneficiary and mediator developing countries are suffering different kinds of countries are suffering different kinds of problem like as political in stability, socio economic classes and conflict govern less condition lot of discrimination between have or have not. Power plays great opportunities to getting job his/her inter capacity Nepalese unskilled as well as foreign country.

When Nepal government build up its relationship bilateral and multilateral national world wide branch we extension on UNO member ship SAARC, BIMESTIC, declaration of peace, nation, participated Non alliance policy has helped to introduced in Nepal.

Remittance is our advance blow productive which transfers money national and international level through online as well as SWIFT. ADBL has been interring Bank financial telecommunication (SWIFT) on 01 July, 2008. Its services accuracy is 99.99 where 8400 bank are affiliated. We can increase our transaction with the help of SWIFT codes. Its entrance fee and renewable charge is high. With out own financial soundness any one institutions cannot be entrance. Expenditure is challenge but increase profit throw SWIFT code is great opportunity for agriculture development bank ltd.

Countries	Remittance
India	13.4%
Malaysia	19.2%
Saudi Arab	14.9%
Qatar	21.4%
UK	2.2%
Other countries	29% some Nepal labor salary 2004

Mode of Remittance

a. Demand draft

b. Fax draft

c. Telegraphic TXF/SWIFT

d. ABC/ABS cheque

e. Pay order

f. Money TXF services

g. VISA DR/CR card/ATM card

h. Letter of Credit

i. Foreign transaction

Problems in expand the remittance business

a. I.T. Problems

b. Paper oriented transaction system

c. Lack of knowledge in the staff

d. Kan competition among the financial institution in remittance.

e. Limited relation with international organization

f. Language problem for remitter

g. Unskilled employment

Opportunities of remittance business

a. In short run at least operating cost should be covered from not fund business.

b. In long term total operating cost should be covered from non fund business.

c. Fulfilling this purpose our effort should be guided to promote not fund business.

d. Total branch should be take part in not fund business from small scale.

e. Internal remittance helps us to income generating in rural and semi Urban area where other bank and financial institution can not be reach.

Types of loan investment of ADBL

There are many types of productive sector but agriculture development bank has chosen nearly 12 productive sectors. First, this bank chooses its loan invested in cereal crops and cash crops after this bank invest its loan in agriculture, selling and bio-gas. Now agriculture selling and bank mainly loan investment its loan in these productive sector.

a. Cereal crops

b. Cash crops

c. Selling crops

d. Agriculture instrument
e. Irrigation
f. Bio-gash
g. Go down
h. Agriculture and domestic industry
i. Agriculture business
j. Fruits
k. Tourists
l. Cold store

ADBL provides its loan in there style. First of seasonal loan such as selling Agriculture product, second for short term and mid terms business such as cereal crops cash crops etc. and third for long term business such as bio-gas, go-down and agriculture and domestic industries.

Location of ADBL, JNK

Agriculture development Bank, Janakpur Branch office is stated in mills area. This bank branches are all over confounding and prestigious bank are as, Bank Everest Bank, Century Bank, Arniko Bikash Bank etc. In this hard competitions in this situation agriculture development bank janakpur collect a well higher position to the people mind. So, Agriculture development bank are collect profit in well.

Purpose of selection of organization

Agriculture development bank also provide loan to those private bank that depend on agriculture. The Branch of agriculture involved for such place and are they cannot give proper investment so, the fulfillment of such investment is also done by ADBL bank for the development of country in big percentage of involvement and also this bank branch office helps to fulfill all those agriculture organization who cannot invest them properly are also fulfill by ADBL. In this way the development of country those domestic and industry of those industries are also organized by this ADBL. It only not involve in Banking system but also involve for country and Human Development of economic condition and also make effective for Nepalese Handcraft and labor in sensitivity development a great involvement of Nepalese people. These works of those ADBL one of the main part is

"Loan collection and Distribution" that Headline is selected and those investment related for areas and Branches of information can I should collect.

Purpose of the Study

There may be different purpose to study about contribution of ADBL productive sector. In Agriculture development bank, contribution of amount in productive sector in maintained for several reasons.

General Objective or purpose of the Study

a. To study statement of contributing in productive sector.
b. To inquire profitability of ADBL, Janakpur Branch
c. To find the sources of main fining contribution of amount in productive sector in ADBL, Janakpur Branch.
d. To find risk of borrow on deafness
e. To study statement of fund flow in ADBL, Janakpur.
f. f) To know about economic condition of the farmers one who loan from bank to invest to invest in productive sector. There is also other purpose of study as.

Repay Loan

ADBL branch office Janakpur takes fixed loans. Loans are repayable on demand or of fixed maturely along with interest. ADBL transaction is done through Rastri Banijaya Bank, janakpur branch. Deposit these ADBL requires conception balance in Rastriya Banijaya Bank also so ADBL must have to contribute its amount in productive sector. Because from this area none retown come.

To meet contingent liabilities

Bank earns profit by giving loans and advances. Bank meet its obligation on shortage of its own sources through placement of money other government body or Rastriya Banijaya Bank. Sometimes they give notice to ADBL Bank to repay their loan to RBB; ADBL bank must be contributed amount in productive sector.

Unexpected rise in borrower

Sometimes borrower asks money unexpectedly any time. In this time or case bank has to give loan to them for this bank has to create adequate sources of capital and bank can create its sources of capital by contributing amount in productive sector.

To improve the financial condition of depressed class

Agriculture development Bank man objective is to contribute amount in productive sector to improve he financial condition of depressed class foramen. Because they have not any sources on which they can live their life. But ADBL banks give loan to such types of depressed class for investing in productive sector.

Expect these purpose there are so many objectives to contribute amount in productive sector to improve the financial condition of depressed class foramen. Because they have not any sources groom which they can live their life. But ADBL Banks gives loan to such type of finance old based terming method etc to obtain this objective ADBL Bank has launched different programmers and modifies its programme while seen division.

Scope of the study

Janakpur is the headquarter of Dhanusha district has 101 VDC and an up Maha Nagarpalika of 216 wards. In Mahanagarpalika ADBL Branch office Janakpur is situated at. It works 30 VDC including Janakpur Maha Nagarpalika.

Table 1. VDC Maha Nagarpalika Names are giving below

1.	Andupati	15	Kanakpati
2.	Aurahi	16	Kurtha
3.	Bachuda	17	Lakhauri
4.	Bahuarwa	18.	Laxmipur
5.	Baniniya	19.	Lohana
6.	Bashya	20	Mahuwa
7	Basbiti	21	Mansinghpatti
8	Bengashivpur	22	Mithleshwar Nauwahi
9	Binhi	23.	paudeshwar
10.	Bishanpur	24.	Ramdaiya Bhawadi
11.	Chakkar	25.	Sapahi
12.	Deuri Parbaha	26.	Sinurjoda
13.	Gopalpul	27.	Sonigama
14	Hasanpur	28.	Suganikas

Sources: Primary & Secondary data

Importance of the study

Contribution of amount is several sector has great effect on bank. ADBL has commitment to fulfill the demand in every sector. It has diversified loan distribution. Sources of bank must have to maintain accordingly. It Balance does not exit or does not become higher contribution of amount go down back will have bad regulation or probable customer turn down and goes to officer bank for their facilities.

Maintaining higher liquidity is not agriculture good system for bank because profitability goes down. Each bank like to earn more profit because it is the incentive to work trade of cash statement on the bank and profitability must be analyzed these purpose different tools are available.

Poor contributing amount in any sector management must have to suffer like

- Bank won't be statement to fulfill their obligation.
- Turnover borrower will be lessened steadily.
- Lost of capital may gradually be increased steadily.
- Sources of capital be dried because short obligation would be fulfilled.
- Earning capital of bank will be lower.
- Employer may be tensed.
- Borrower will be UN duly teased for cleaning their debit.
- Bank will be have become progressive organization

ADBL Janakpur branch statement in contributing amount in productive sector, economic condition of the farmer and business person condition of the farmer are who invests in productive sector.

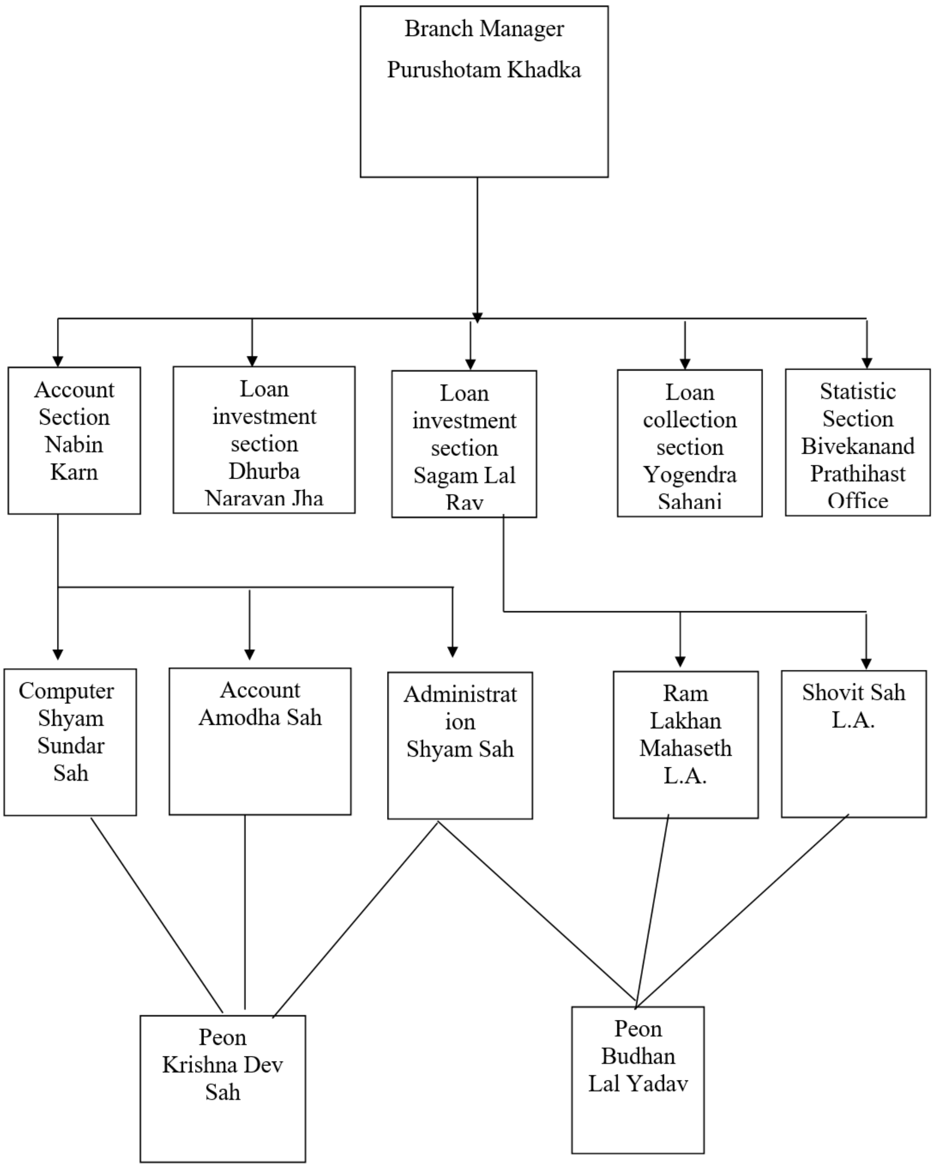
1. Study of the organization of ADBL in relation wit head office, regional office and local branch office are determined as follows.

Head Office	1
Regional Office	11
Branch Development	111
Branch Development sub-branch	77

Regional training centre	5
Sana Kishan Bikash Aayojana	90
Commercial Branch & Main branch	8
Commercial branch & Main branch	30
Commercial branch sub branch	14
Total	347

It is necessary to make bank structure workable and productive organizational structure of ADBL, Janakpur branch showing the way in which the jobs of staffs are determined and whole process of work is controlled as follows.

Organization Structure of ADBL Bank, Janakpurdham Mill area



Limitations of the study:

I have to face some problem and difficulties so, such difficulties are portrayed below:

I. Full information about ADBL is not given only data that can support the Amount of contribution in productive sector are summarized

II. ADBL employees are busy in their works. Extra time, to quest is difficulties Even though efforts are made.

III All those banking sector are collected for only one Branch is appointed.

IV only questionnaire information is collected.

V Employees are feeling difficulties to give the data and information.

VI This field report only shows area of productive sector not defines of ADBL.

Literature Review

In project management subject I have to prepare project work for the partial fulfillment of Bachelor of Business studies. To prepare his work report, I went to Agriculture Development Bank Branch office, which is situated in Janakpur Nagarpalika and I available with full data about the loan investment and collection in productive sector, Except this I need many books and report related with ADBL Bank, which are published by ADBL Bank I also asked many question in details with loan officer which are related with my project report in preparing produces of this project work report I have got many types of advices from our teacher and friends.

METHODS

For any statistical data analysis, data collection is necessary. Data collection may be primary or secondary. In this field work report, almost only primary data are used.

(i) Primary Data:

Data original collected in this process of the investigation are known as primary data. The sources room which information is taken ways many itself have to conduce the original investigation, it is known as primary sources. In this project report direct personal interviews, questionnaire and direct oral.

(ii) Secondary Data

Those data collected by other person called secondary data. Secondary data may be internal or external. Which does the Bank organically, publish but the bank does not publish external data. Information relating to ADBL history and performances are collected through secondary data. These data has brought from supervision and controlling office, Janakpur (see[2].

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RESULTS AND DISCUSSION

Meaning of loan Investment:

This income received by a person may be used to purchase goods and services that he/she currently requires of it may be saved for purchasing goods and services that she/he may require in the future. In other view, income can be spent for consumption. Saving are generated when a person or an organization surplus often present consumption. Investment is an activity that engages in by people who have saving i.e. investment is made from savings. But all services are not investors. Investment is an activity which is different from saving let us see what is meant by investment.

If we have even deposited money in saving account, we already have at last one investment in our home. An investment is simply and alternative into which funds can be placed with the expectation that they will generate positive income and or that their value will be preserved or increased. If one person has advanced some money to another, he may consider it as an investment. He expects to get back the money along with interest at a before data. A person may purchase an in swore plan for the various benefit it promises in future.

Investment has been defined in many ways. It's relevant to site some of those popular definition many economist has been define this investment. By those definition investment may be defined as the purchase in its broadest sense, means the sacrifice of current dollars for future dollars two different attributes are generally involved, time and risk. The sacrifice takes place in the present and is certain. The sacrifice comes taken it at all and the magnitude is generally uncertain. Those profit are collected by profit, rent, premium, pension fund etc. can collect (see [1]).

Elements of Investment:

1 **The elements of investment are as follows:**

Investor always want profit from their investment future investor invest their salary profit is the price of the investment.

2 **Risk**

All those type of investment are formed in Risk for collecting.

3. **Time**

It is another important element of investment. Investment are future oriented there is fixed time or in between invested and. Investment is done in but profit is collected in future. If investment is done for long period their will be caused risk is high but profit is also high.

Need of investment

Development of country economically provides investment for those industry and market Business. There is necessary to develop the society and general people to serve their daily living standard. For the development of those sector the branch office.

Objective of Investment:

Objective of investment is to increase the value of By the investment of person and bank objective of companies are affect by those investment.

Types of Investment

In simply way w can divide investment in two ways they are:

(i) Real Investment :

A real investment present an actual tangible asset that may be seen , tell held or collected example, real estate, gold, building, field and by the way of ADBL instrument of Agriculture, farming, fruit farming etc.

All those investments done for Agriculture sector can be says as real as investment.

(ii) Financial Investment:

Investment in financial asset like common stock, bond etc. is called financial investment A financial Asset represent a financial claim. It is an asset that usually documented. Although tangible certificates of ownership typically represent financial asset, financial asset is it self tangible.

Investment process:

The investment process involves how an investor makes decision about what securities to invest in, how extensive these investment should be step are as follow:

(i) Setting investment policy:

The first step of investment process is to set the investment policy. If involves determining the investor's objective and the amount of his/her investable weather investor objectives should be stated in terms of both risk and between. This step involves the identification of the potential categories at financial asset for consideration in the ultimate portfolio.

(ii) Analysis performing security:

The second step of investment process is to perform security analysis. The security available to an investor for investment are numerous and of various types. The share 189 companies are listed in Nepal stock exchange security analyses involve examine a number of individual securities with in the broad categories of financial assets.

(iii) Constructing a portfolio:

The third step in the investment process is the construction of portfolio. Construction of portfolio involves identification of specific securities in which to invest, along with the proportion of inevitable wealth to be put in to each security.

(iv) Revising the portfolio:

The fourth step in the investment process is portfolio revision. Portfolio revision involves both realizing that the currently held portfolio is not optional and specifying another portfolio to hold with superior risk-return characteristics.

(v) Evaluating the portfolio performance:

The fifth step in the investment process is portfolio performance evaluation. It induces determination of the actual performance of a portfolio in term of risk and return and companying the performance with that of an appropriate. 'Bench Mark" portfolio (see[4]).

Interest rate on Investment:

Bank has different lines of loan invested but Agriculture Development Bank loan provides more amount in productive sector although for the productive sector less interest come companion of then investment sector at different interest rate after investing loan in producing sector, farmer tunings its loan in different business and after some times farmer pay their loan to ADBL, with interest. In farmers pay their loan amount with interest Development Bank Janakpur Branch invests its amount in there productive sector of others also bank charges some interest rate i.e. 11.5% but in irrigation of her first bank charges 12% in fruit tea and in cold storage bank charge only 10% in operational, capital and tourist bank charge 12.5% (see[5]).

Table No. -2

Interest rate on loan investment By ADBL, Branch office, Janakpur

S.N.	**Industry/Sector**	**Rate %**	
		Working capital	**Term loan**
1.	Agricultural and forest	10	10
1.1	Crop production and service	10	10
1.2	Tea/coffee	10	10
1.3	cold stores & go down	10	10
1.4	live & stock	10	10
1.5	poultry & fishery	10	10
1.6	other agricultural production & services	10	10
2	Manufacturing industry		
2.1	Agricultural & forestry production (Agro industry)		
2.1.1	foods & seed processing	10	10

	(packaging and processing)		
2.1.2	Agricultural and forest products	10	10
2.1.3	Other including saral krishi karja	10	10

Statement of loan investment of ADBL Branch office janakpur in financial year 2065/066

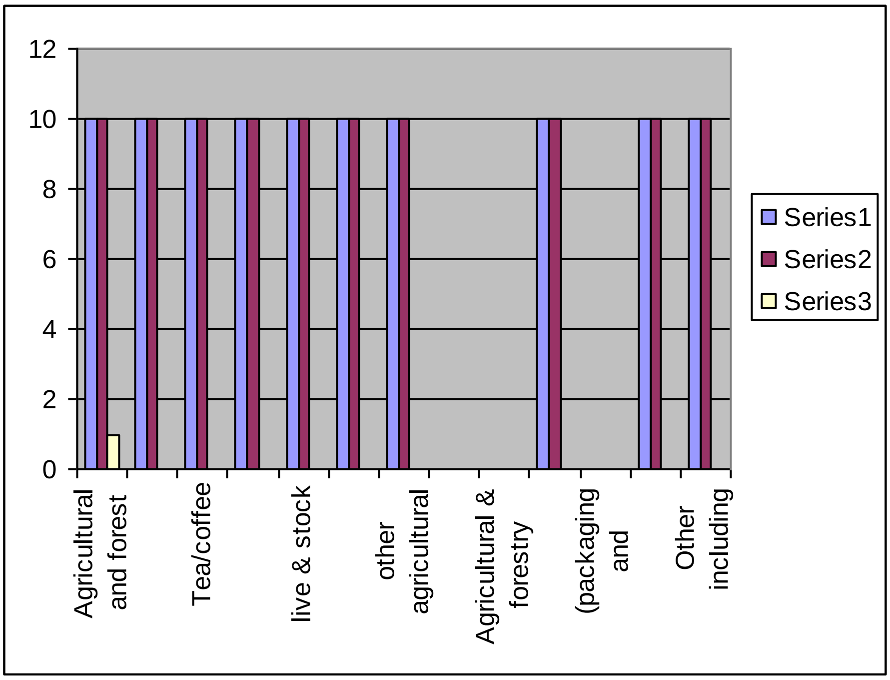
Agriculture Development Bank contributed its loan in many productive sector in financial year 056/066 such as cereal crops, cash crops, bio-gas, and soon. ADBL, Branch office, Janakpur has invested there amount in different productive sector as follows:

Table No-3 Loan investment of ADBL, Branch office, Janakpur in F.Y. 065/066 in thousand

S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	3000	915	30
2	cash crops	8450	5521	65
3	selling	29800	55025	185
4	agriculture instrument	27000	14434	53
5	irrigation	1300	252	19
6	Home loan	250	24	10
7	Agriculture & domestic industry	3750	14350	383
8	Agriculture Business	38900	19586	50
9	Fruit			
10	Agriculture business & other			100
11	cold storage	550		164
12	Tourism			
	Total	113000	125369	11

Source: ADBL branch office, Janakpur

From above table, we come to know that highest amount invested in selling with 161% where as smallest amount invested in irrigation with only 20% because of highest amount in selling farmers have more advantages in selling than other productive sector. The total invested amount is greater than the total target amount is 105% there is no any investment in cold storage. The above table can be show by the help of Diagram.



Graph No.1 Loan investment of ADBL, Branch Office, Janakpur in F.Y. 2065/066

Statement of loan collection of ADBL Branch office janakpur in financial year 065/066

Agriculture development Bank branch office Janakpur has invested so many loans in different productive sector to loans in different productive sector to fulfill its objective and some amount was collected also. How much money collected in the financial year 065/066 shown by table below?

Table No. -4 Loan investment of ADBL, Branch office, Janakpur in F.Y. 2065/066

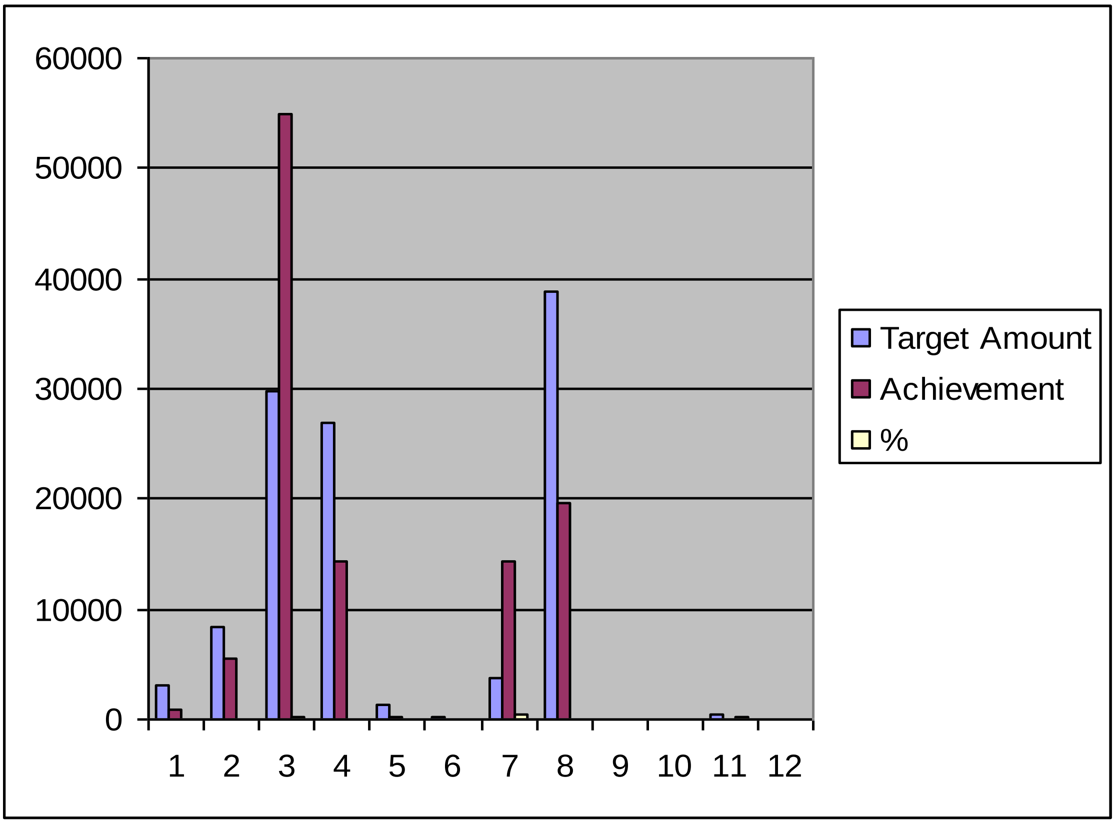
S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	2275	1404	62
2	cash crops	11771	4380	37
3	Selling	69693	76577	110
4	agriculture instrument	10710	9658	90
5	irrigation	1050	304	29
6	Home loan	66	0	0
7	Agriculture & domestic industry	7131	24236	340
8	Agriculture Business	11829	18173	154

9	Fruit	51	6	12
10	Agriculture business & other	6056	7101	117
11	cold storage	0	0	0
	Total	120632	141839	118

Sources: ADBL Bank office Janakpur

From above table, we come to know that highest amount collected from agriculture & domestic industry where as lowest amount from fruits. The percentage for agriculture and domestic industry is 430% and for fruit is 12%.

Bank has collected largest amount from Agriculture and Domestic Industry because farmers have earned more from agriculture and domestic industry & they tally convert into money. The above table can be show by the help of Diagram



Graph No2 Loan Collection of ADBL Branch Office, Janakpur F.Y. 2065/066

Statement of loan Investment of ADBL, Branch Office, Janakpur in financial year 066/067.

Agriculture development Bank contributed its loan in many productive sectors in financial year 066/067 such as cereal crops, cash crops, Home loan and so on ADBL, Bank office, Janakpur has invested.

Table No.-5 There amount in different productive sector

S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	1305	1300	98.85
2	cash crops	6250	600	96
3	selling	5800	60000	103.4
4	agriculture instrument	1600	15000	93.75
5	irrigation	1500	500	33.33
6	Home loan	350	0	0
7	Agriculture & domestic industry	21000	2500	119.05
8	Agriculture Business	18000	17500	97.22
9	Fruit	0	0	0
10	Agriculture business & other	57575	26000	45.16
11	cold storage	0	0	0
	Total	180000	151300	84.05

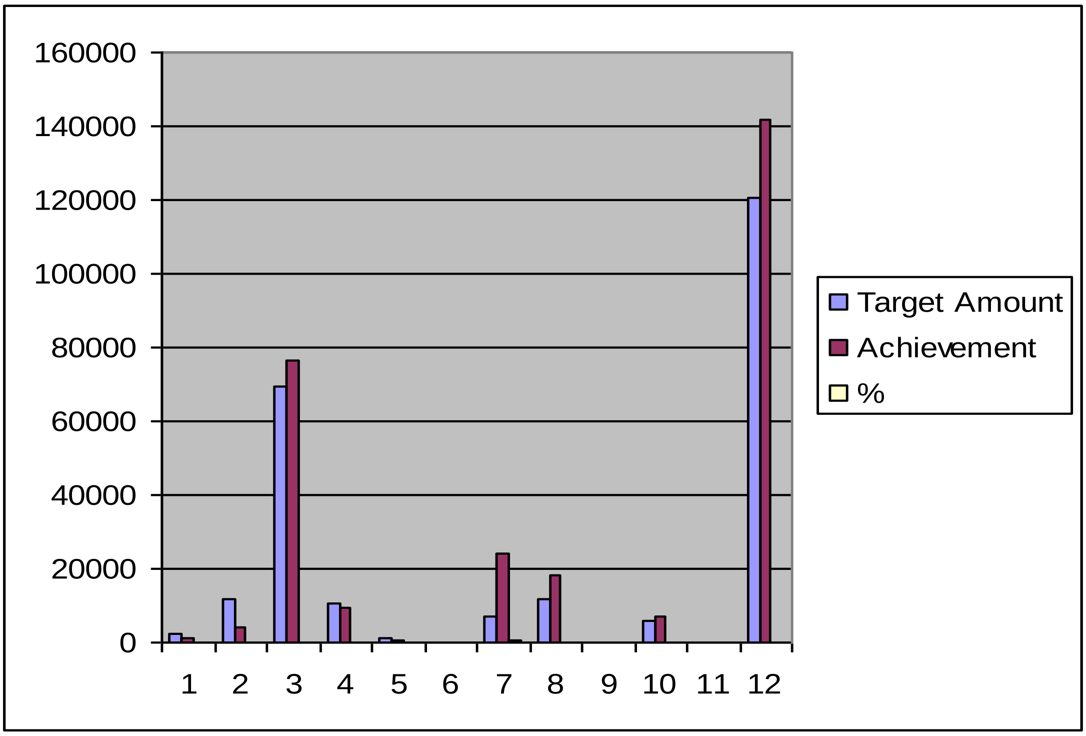
Sources: ADBL, Branch office Janakpur

From above table, we come to know that highest amount invested in agriculture & domestic industry with 119 percent where as smallest amount invested in Irrigation with only 33.33%. Because of highest amount in Agriculture and domestic industry farmers have more advantages in other productive sector.

The total achievement amounts less than the total target amount the total percentage of achievement amount is 84.05%. There is no any investment is cold storage. The above table can be shown by the help of diagram.

Statement of loan collection of ADBL, Branch office, Janakpur in financial year 066/067.

Agriculture development bank, Branch office, Janakpur has invested so many lowers different productive sector to fulfill its objectives and some amounts were collected also. How much money collected & the financial year 066/067 shown by the table below?



Graph -3

Table No.-6 Loan collection of ADBL, Branch Office Janakpur in F.Y. 066/067 (in 000)

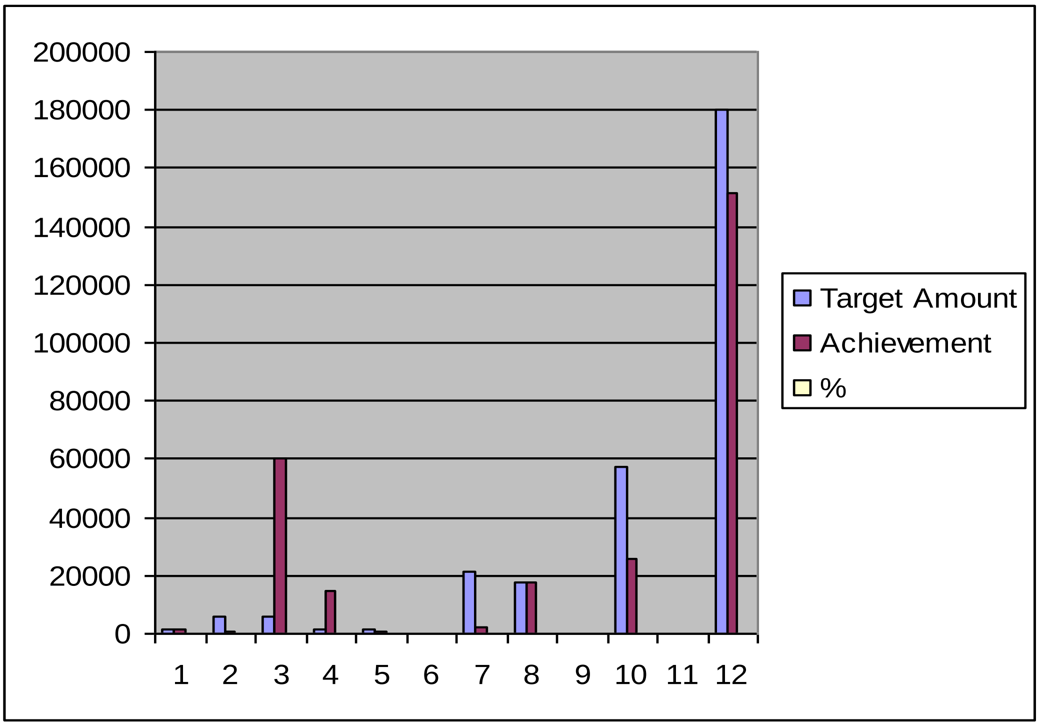
S.N.	Investment Area	Target Amount	Achievement	%
1.	Cereal crops	2290	1500	65.3
2.	Cash crops	11800	9000	76.27
3.	Selling	69700	75000	107.6
4.	Agriculture Instrument	10600	12000	113.2
5.	Irrigation	1025	500	48.78
6.	Home Loan	65	25	38.4
7.	Agriculture & Domestic Industry	7200	23000	319.4
8.	Agriculture Business	11850	17000	143.46
9.	Fruits	75	19	20

10.	Agriculture service & Other	6800	7200	105.88
11.	Cold Storage	-	-	-
	Total	121405	145240	119.63

Source: ADBL, Branch Office, Janakpur

From above table we come to know that highest amount collected from agriculture & domestic industry where as lowest amount from fruits. The percentage for agriculture & domestic industry is 319.4% and for fruits is 20%.

Bank has collected largest amount from agriculture and domestic industry because formers have earned more from agriculture and domestic industry from agriculture and domestic industry and they firstly convert into money. Smallest amount from fruits because their farmers have not farmed money to much of fruits then any crops. The above table can be show by the help of diagram



Graph No. 4. Loan Collection of ADBL Branch office, Janakpur 2066/067

Table No.-7

S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	1500	1450	96.6
2	cash crops	6205	6000	96.69
3	selling	60000	59000	98.33
4	agriculture instrument	16000	17000	106.25
5	irrigation	17000	1750	10.29
6	Home loan	500	0	0
7	Agriculture & domestic industry	230000	27000	117.93
8	Agriculture Business	24000	25000	104.16
9	Fruit	0	0	0
10	Agriculture business & other	77095	85000	110.25
11	cold storage	0	0	0
	Total	210000	222200	105.8

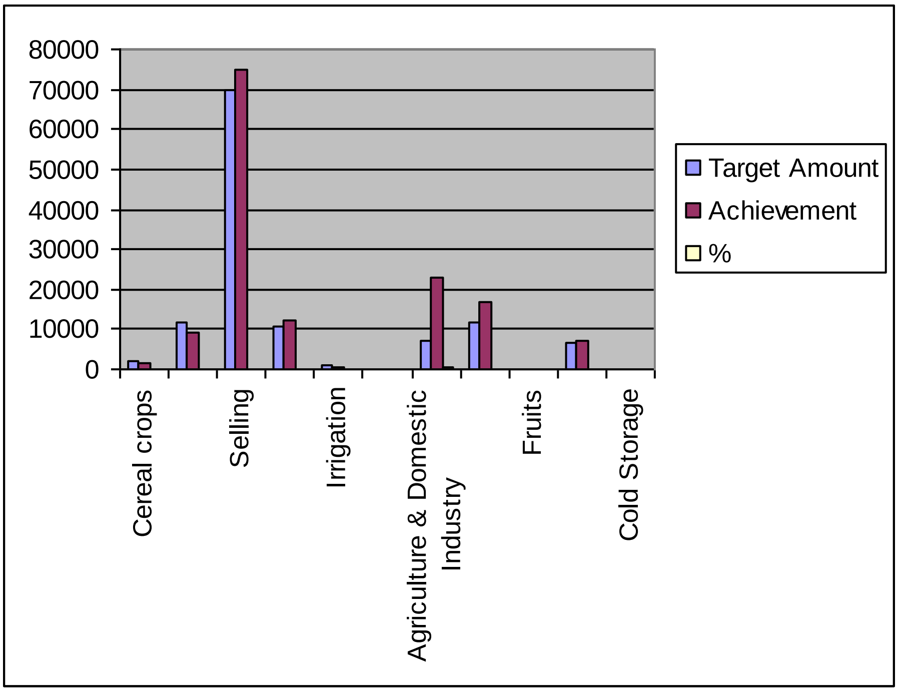
Sources: ADBL, Branch Office, janakpur

From above table, we come to know that highest amount invested in agriculture & domestic industry farmers have more advantage in other productive sector.

The total achievement amount is less than the total target amount. The total percentage of achievement amounts is 105.80% there is no any investment in cold storage. The above table can be shown by the help of diagram.

Statement of loan investment of ADBL, Branch office Janakpur in financial year 067/068.

Agriculture development Bank contributed its loan in many productive sectors in financial year 067/068 such cereal crops, cash crops biogas and so on. ADBL branch office Janakpur has infested their amount in different productive sector as follows:



Graph No.-5 Loan investment of ADBL, Branch office, Janakpur in F.Y. 067/068

Statement of loan collection of ADBL, Branch office, Janakpur in financial year 067/068

ADB Bank branch office, Janakpur as invested so many lowers different productive sectors to fulfill its objectives and some amounts were collected also. How much money collected in financial year 067/068 shown by the table below?

Table No.-8 Loan collection of ADBL, Branch Office, Janakpur F.Y. 067/068

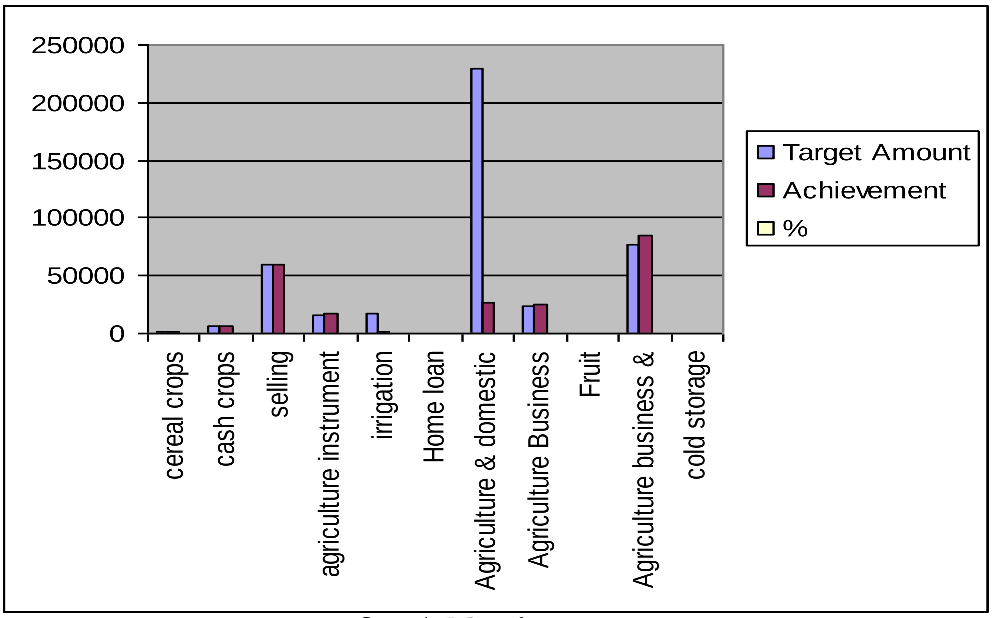
S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	2250	1600	71.11
2	cash crops	1190	10000	84.03
3	Selling	69700	68000	11.09
4	agriculture instrument	1100	14000	27.27
5	irrigation	1150	700	60.86
6	Home loan	75	25	33.33
7	Agriculture & domestic industry	7500	22000	299.33
8	Agriculture Business	12500	15000	120

9	Fruit	125	100	80
10	Agriculture business & other	8000	5000	62.5
11	cold storage	800	600	75
	Total	125000	147025	117.62

Sources: ADBL, Branch Office, Janakpur

From above table, we come to know that highest amount collected from agriculture & domestic industry is 293.33% and for 33.33%.

Bank has collected target amount from Agriculture and domestic industry because farmers have earned more from agriculture & domestic smallest amount. The above table can be shown by the help of diagram.



Graph No.-6

Statement of loan investment of ADBL, Branch Office, Janakpur in financial year 068/069

Table No.-8

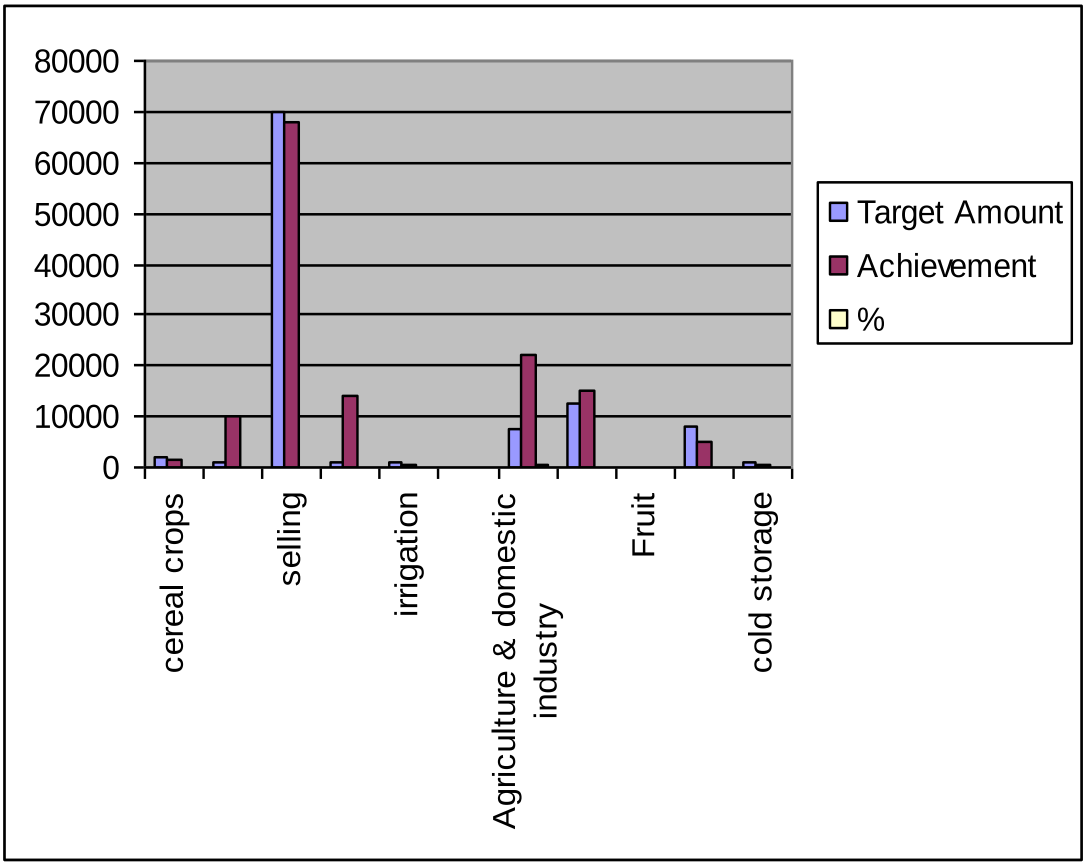
S.N.	**Loan investment Area**	**Target Amount**	**Achievement**	**%**
1	cereal crops	1600	1550	96.87
2	cash crops	6305	6250	99.12
3	selling	62000	61500	99.19
4	agriculture instrument	18000	17000	94.44

5	irrigation	1900	1800	94.73
6	Home loan	550	0	100
7	Agriculture & domestic industry	27000	3000	111.11
8	Agriculture Business	30000	32000	10.66
9	Fruit	0	0	0
10	Agriculture business & other	92645	95000	102.54
11	cold storage	0	0	0
	Total	240000	245100	102.12

Sources: ADBL, Branch Office, Janakpur

From above table, we come to know that highest amount collected from agriculture & domestic industry with 111.11% because of highest amount in Agriculture & domestic industry farmers have more advantages in other productive sector.

The total achievement amount is less than the total target amount. The total percentage of achievement amount is 102.12% there is no any investment in cold storage. The above table can be shown by the help of diagram.



Graph No.-7 Loan invsestment of ADBL, Branch office, Janakpur in F.Y. 068/069.

Statement of Loan collection of ADBL Branch Office, Janakpur in financial year 2068/069

ADB Branch office Janakpur has invested so many lowers different productive sectors to fulfill its objective and some amount was collected also. How much money collected in the financial year 068/069 shown by the table below?

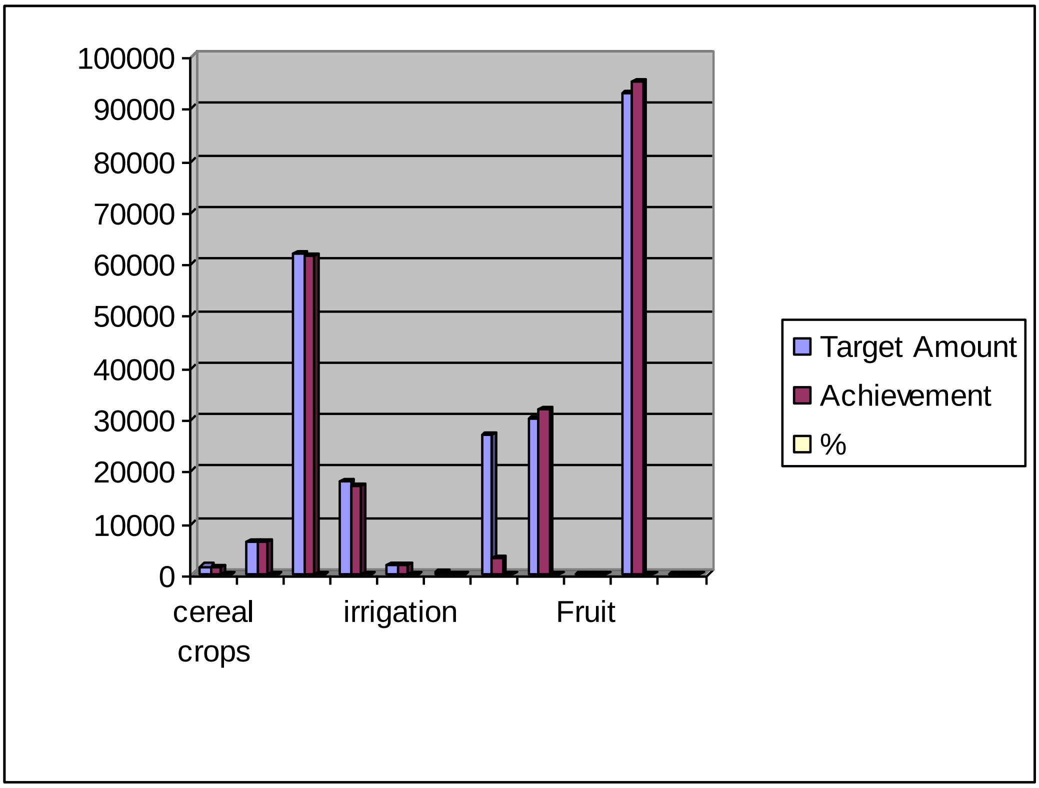
Table No.-10. Loan collection of ADBL, Branch Office Janakpur in F.Y. 068/069 (in Rs000)

S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	2300	200	86.95
2	cash crops	12500	11500	92
3	selling	70000	8000	114.28
4	agriculture instrument	11050	11000	99.54
5	irrigation	1250	1150	92
6	Home loan	100	75	75
7	Agriculture & domestic industry	8000	24000	300
8	Agriculture Business	13500	15000	111.11
9	Fruit	130	110	84.6
10	Agriculture business & other	16170	7165	44.31
11	cold storage	0	0	0
	Total	1135000	152000	112.59

Sources: ADBL, Branch Office, Janakpur

From above table, we come to know that highest amount collected from agriculture & domestic industry where as amount from Agriculture service and other. The percentage for agriculture and other. The percentage for agriculture and domestic industry is 300% and for Agriculture services and other 44.31%

Bank has collected largest amount from Agriculture & domestic industry because farmers have earned more from agriculture & domestic industry and they fatly contest into money smallest amount from Agriculture services & other because their farmers have not farmed money to must of Agriculture services table can be show by the help of diagram



Graph No.-8 Loan collection of ADBL, Branch Office Janakpur in F.Y. 068/069

Statement of loan investment of ADBL, Branch Office, Janakpur in Financial year 2069/070.

ADBL contribute its loan in many productive sector in financial year 069/070 such cereal crops, cash crops and so on ADBL branch office Janakpur has invested their amounts in different productive sector as follows: in (Rs.000) Thousand

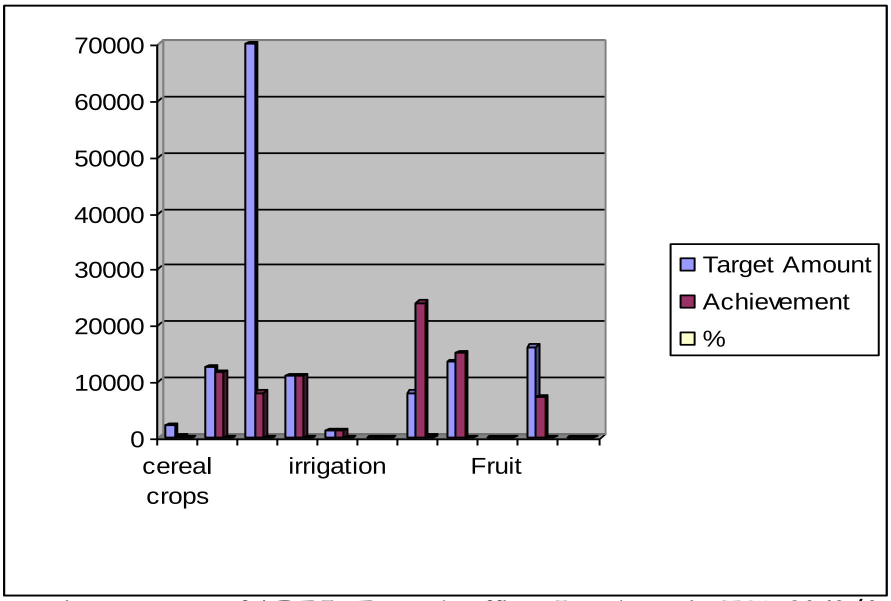
Table No.-11

S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	4600	3515	76
2	cash crops	2500	2001	80
3	selling	115500	108873	94
4	agriculture instrument	5000	2044	41
5	irrigation	0	0	0
6	Home loan	13200	8160	62
7	Agriculture & domestic industry	0	0	0

8	Agriculture Business	124700	110703	89
9	Fruit	0	0	0
10	Agriculture business & other	15500	9832	63
11	cold storage	0	0	0
	Total	281000	245128	87

Sources: ADBL, Branch Office, Janakpur

From above table, we come to know that highest amount invested in selling and production with 94%. The total achievement amount is less than the total target amount. The total percentage of achievement amount is 87%. There is no any fruit and cold storage. The above table can be shown by help of diagram.



Graph No.-9 Loan investment of ADBL, Branch office, Janakpur in F.Y. 2069/070.

Statement of loan investment of ADBL, Branch Office, Janakpur in financial year 2069/070.

ADB, Branch office, Janakpur has invested so many lowers different productive sector to fulfill its objective and some amount were collected also. How much money collected in financial year 2069/070. Shown by the table below:

Table No.-12

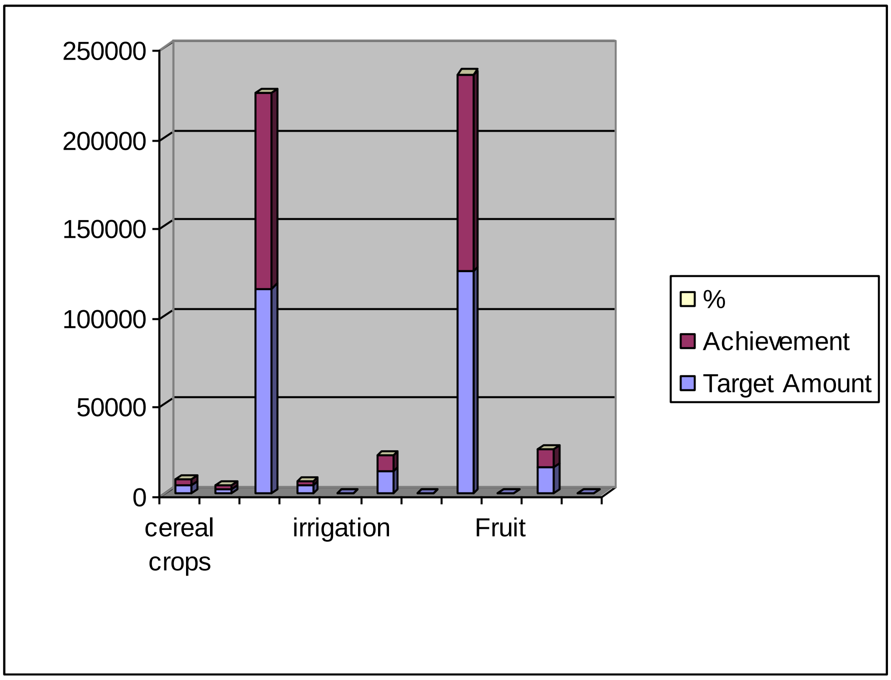
Loan collection target of ADBL Branch Office Janakpur in F.Y. 069/070.

S.N.	Loan investment Area	Target Amount	Achievement	%
1	cereal crops	3910	3900	99
2	cash crops	1830	1825	100
3	selling	109740	109750	100
4	agriculture instrument	4430	4355	98
5	irrigation	0	0	0
6	Home loan	8100	8074	100
7	Agriculture & domestic industry	0	0	0
8	Agriculture Business	13200	13287	101
9	Fruit	0	0	0
10	Agriculture business & other	110180	111716	101
11	cold storage	0	0	0
	Total	251390	252907	101

Sources: ADBL, Branch Office, Janakpur

From above table, we come to know that highest amount collected from agriculture business and agriculture service and other. Where as lowest amount from irrigation, fruits, cold store etc. The percentage of Agriculture business is 101% and agriculture service and other 101%.

Bank has collected largest amount from Agriculture business and from Agriculture service & other that they firstly earned convert in to money. The smallest amount money is collected from Agriculture instrument. The above table can show by the help of diagram.



Graph No.-10

Comparison of loan investment of ADBL Branch Office, Janakpur in F.Y. 2069/066, 066/067, 067/068, 068/069,069/070

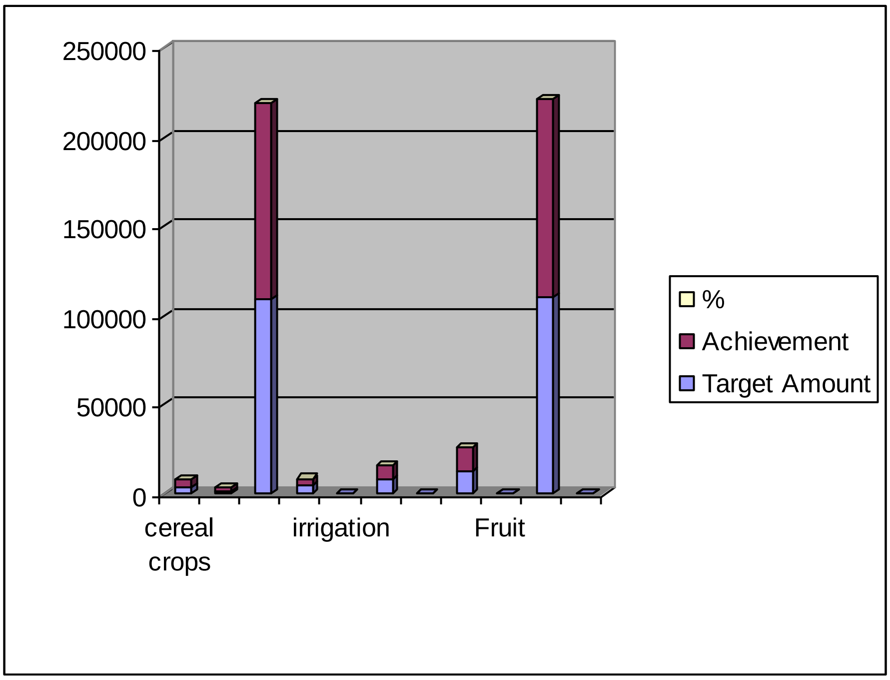
Table no.-13

S. N.	Investment Area	F.Y.066/067		F.Y.067/068		F.Y.068/069		F.Y.069/070		F.Y.070/071	
		Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
1	cereal crops	1220	1430	1305	1300	1500	1450	1600	1550	4600	3515
2	cash crops	6300	2078	6250	6000	6205	6000	6305	6240	2500	2001
3	selling	57000	91651	58000	6000	60000	59000	62000	61500	115500	108873
4	agriculture instrument	17000	8988	16000	15000	16000	17000	18000	17000	5000	2044
5	irrigation	1400	276	1500	500	17000	1750	1900	1800	0	0
6	Home loan	250	0	350	0	500	0	550	0	13200	8160
7	Agric	220	29348	210	25000	230	27000	270	30000	0	0

	ulture & domestic industry	00		00		00		00			
8	Agriculture Business	193 50	17409	180 00	17500	230 00	27000	270 00	30000	124 700	110703
9	Fruit	0	0	0	0	0	0	0	0	0	0
10	Agriculture business & other	254 80	6922	575 75	26000	770 95	85000	926 45	95000	195 00	9832
11	cold storage	0	0	0	0	0	0	0	0	0	0
	Total		150000	179 980	151300	225 300	222200	213 000	245090	281 000	245128

Sources: ADBL, Branch Office, Janakpur

Above table shows comparative study of loan investment of ADBL Janakpur branch of five financial years from the above table we know that ADBL has financial year 2065/066. In comparison to financial year 066/067 Agriculture development Bank has granted 1.17% and 33% in cereal crops, 99% and 96% in cash crops, 16.0% and 53% in selling, 103 %, and 119% in agriculture instrument, 19 % and 47% in irrigation, 133%, 138% in agriculture and domestic industries, 90% and, 97% in and agriculture business, 27% and 50% in agriculture service and other, 20% and 47% in irrigation respectively. The above table cand be show by the help of Diagram.



Graph No.-11

Table No.-14

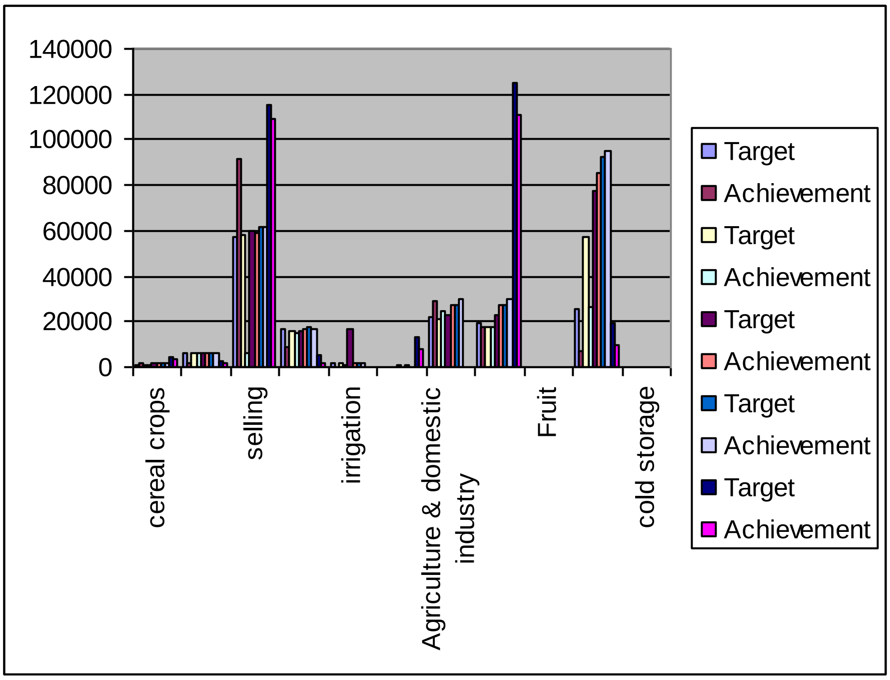
Comparison study of loan collection of ADBL branch office, Janakpur in F.Y. 2065/066 , 066/067, 067/068, 068/069, 069/070.

S. N.	Investment Area	F.Y.065/066		F.Y.066/067		F.Y.067/068		F.Y.068/069		F.Y.069/070	
		Target Amount	Achievement	Target Amount	Achievement	Target Amount	Achievement	Target Amount	Achievement	Target Amount	Achievement
1	cereal crops	2275	1404	2290	1500	2250	1600	2300	2000	391	390
2	cash crops	117711	4380	11800	9000	11900	10000	12500	11500	1830	1825
3	selling	69693	76577	69700	75000	69700	78000	70000	80000	109740	109750
4	agriculture instrument	10710	9658	10600	12000	11000	14000	11050	11000	4430	4355
5	irrigation	1050	304	1625	500	1150	700	1250	1150	-	-
6	Home loan	66	-	65	25	75	25	100	75	8100	8074
7	Agriculture & domestic industry	7131	24236	7200	23000	7500	22000	8000	24000	-	-
8	Agricult	1182	18173	1185	17000	1250	15000	1350	15000	1320	13287

	ure Busines s	9		00		0		0		0	
9	Fruit	51	6	75	15	125	100	130	110	-	-
10	Agricult ure busines s & other	6056	7101	6800	7200	8000	5000	1617 0	7165	1101 80	111716
11	cold storage	-	-	-	-	800	600	-	-	-	-
	Total	1206 321	141839	1231 405	145240	1250 00	147025	1350 00	152000	2513 90	25901

From the above table, we come to known that bank has increased its in investment in financial year 2066/067 comparison financial year 2065/066 in the financial year 2066/067 the greatest amount has collective from cash crops sector. Similarly in the financial year 2066/067 greatest target amount has collective from agriculture instrument. Likewise, in the financial year 2066-067 greatest target amount has collected form cash crops.

In same way in the financial year 2065/066 the greatest achievement amount has collected from agriculture and domestic industries. We 340% & lowest amount from fruits with 12% in the financial year 2066/067 the show greatest achievement amount has collected from agriculture and domestic industries 319%, and lowest amount from fruits and irrigation with 25% and in the financial year 2069/070 finally greatest amount collective from agriculture domestic service 300% and other with 100 % and lowest amount from agriculture instrument 98%. The above table show way help of diagram.



CONCLUSION

According to of Sahani (2023), input-output analysis delves into various aspects of economic dynamics. It explores the relationships between producer and consumer surplus even in unconventional market conditions where demand may be positive, but supply is negative. His work indicates that even in such scenarios, there exists untapped value for both producers and consumers, underscoring the resilience and complexity of economic systems. This insight is not only intriguing but also carries significant implications for economic policies. Economic sectors and revealing the pathways by which risk is transnationally dispersed is emphasized by Sahani and his associates. These results are relevant to international financial regulation because actions intended to prevent financial contagion can be informed by knowledge of the dynamics of risk transmission. Additionally, input-output analysis is utilized in the field of non-linear research, revealing the complex relationships among non-linear systems and offering prognostications regarding their conduct (Sahani & Prasad, 2023). The work of Sahani and Prasad demonstrates how flexible input-output analysis is as a tool for comprehending complex systems outside of conventional economic fields. Now that we are focusing on Africa, input-output analysis is crucial for analysing the issues related to employment and job development that young people in African nations confront (Sahani, 2023). According to Sahani's research, important industries that significantly contribute to young employment include trade, construction, and agriculture. In order to promote economic growth and capitalize on the demographic dividend of Africa's youthful population, it becomes necessary to address the difficulties in various sectors (see[6-18]).

Financial institution is currently viewed as the catalyst in the process of economic growth of a country. Commercial banks are the major financial institution which collect resources from the surplus unit and in the land these funds to defict unity. They play significant role in the development of trade commerce & industry.

ADBL has been efficient in loan collection an mobilization of resources from the people in the both urban and rural areas. The performance of ADBL has improved a lot since its establishment but now it is not able to maintain the same result due to the lack of proper management and control. The bank can not earn its operating profit well. So the bank must change the management, procedure & system.

- The position of the total loan in increasing trend where as the rate of growth in fluctuating in each fiscal year.
- Position of total loan & advances is fluctuating trend.
- It has negative growth in collection in current loan.
- There growth in fiscal year 2065/066 by 22.08% in saving loan.
- There is negative growth in fiscal year 2065/066 by 18.48%.
- The relationship between total loan and advances is perfectly positively correlate from this we can assume that regarding increasing its total loan & loan advance.

SWOT Analysis

Strength

- It is the first bank in Nepal.
- It is one of the Oldest Commercial bank.
- Recently, it has 247 branches.

Weakness

- Traditional branch services
- Over staffing
- Government Policy
- Lack of training
- Lack of prize and penalty
- Lack of Investment in productive sector.

Opportunities

- It has covered 75 districts.
- It has computerized branches.
- It has provided services rural and urban area too.

Threats

- Increasing competition.
- Low rate of interest is provided.
- Bad investment is also threat.

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