

Part B

Appendix 5.3 Agriculture

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur & Gerku
Ward No. : 1 & 3
Name of Village : Simbutar & Subha That, Gerkuhatar

Date : January, 1997
Block No : A
Area of Block : 23.30 ha.

Type of Crop	January		February		March		April		May		June		July		August		September		October		November		December		Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Aslar	Srawan	Bhadra	Aswin	Kartik	Mangsir	Poush	January	February	March	April	May	June	July	August	September	October	November		
1. Paddy																									23.30	100
2. Spring Paddy																									2.33	10
3. Upland Maize																										
4. Lowland Maize																										
5. Wheat																										
6. Millet																										
7. Upland Paddy																										
8. Mustard																										
9. Niger (Alas)																										
10. Sesame (Dil)																										
11. Groundnut																										
12. Vegetable																										
Total																									25.63	110

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur
Ward No. : 1, 3 & 4
Name of Village : Dhunge, Bidur

Date : January, 1997
Block No : B
Area of Block : 48 ha.

Months	January		February		March		April		May		June		July		August		September		October		November		December		Cultivated Area		Cropping Intensity	
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Ashar	Shrawan	Bhadra	Aswin	Kartik	Mangsir	Poush	in ha.	%													
1. Paddy																									24.48	51		
2. Spring Paddy																												
3. Upland Maize																												
4. Lowland Maize																												
5. Wheat																									2.40	5		
6. Maize																									21.60	45		
7. Millet																									16.80	35		
8. Mustard																												
9. Niger (Ahas)																									2.40	5		
10. Sesame (Til)																												
11. Groundnut																												
12. Vegetable ¹																												
Total																									67.68	141		

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur
Ward No. : 3, 4
Name of Village : Bidur

Date : January, 1997
Block No : C
Area of Block : 74.30

Months	January		February		March		April		May		June		July		August		September		October		November		December		Cultivated Area in ha.	Cropping Intensity %	
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Ashar	Shrawan	Bhadra	Aswin	Kartik	Manysir	Poush	Chaitra	Baisakh	Jestha	Ashar	Shrawan	Bhadra	Aswin	Kartik	Manysir	Poush				
1. Paddy																									26.74	36	
2. Spring Paddy																											
3. Upland Maize																										37.15	50
4. Lowland Maize																											
5. Wheat																											
6. Millet																										22.29	30
7. Upland Paddy																										1.49	2
8. Mustard																											
9. Niger (Alas)																											
10. Sesame (Til)																										11.89	16
11. Groundnut																											
12. Vegetable																											
Total																										99.56	134

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur
Ward No. : 5 & 6

Date : January, 1997
Block No : D
Area of Block : 51.2 ha.

Name of Village : Inarpati, Ganga, Ghadigaon, Chawadi Kuwa, Dhansar

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Aslar	Srawan	Bhadra	Aswin	Kartik	Mangsir		
1. Paddy													19.53	24
2. Spring Paddy														
3. Upland Maize													52.91	65
4. Lowland Maize														
5. Wheat														
6. Millet													30.12	37
7. Upland Paddy													4.07	5
8. Mustard														
9. Niger (Aias)													8.14	10
10. Sesame (Til)														
11. Groundnut														
12. Vegetable														
Total													114.77	141

Note: 1. Drained out drinking water is being used for irrigating some patches of land.

**YIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Date : January, 1997
Block No : E
Area of Block : 104.20 ha.

Municipality/VDC : Bidur
Ward No. : 6
Name of Village : Dibigau, Maharanidih, Chandipokhari

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Aslar	Srawan	Bhadra	Aswin	Kartik	Mangair		
1. Paddy													34.39	33
2. Spring Paddy														
3. Upland Maize													70.86	68
4. Lowland Maize														
5. Wheat													10.42	10
6. Millet													14.59	14
7. Upland Paddy													3.12	3
8. Mustard														
9. Niger (Alas)													18.75	18
10. Sesame (Til)														
11. Groundnut														
12. Vegetable														
Total													152.13	146

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur
Ward No. : 6 & 7

Name of Village : Chwadi, Chandipokhan, Lambagaicha,

Date : January, 1997
Block No. : F
Area of Block : 30 ha.

Months	January	February	March	April	May	June	July	August	September		October		November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Ashar	Srawan	Bhadra	Aswin	Kartik	Mangsir	Poush			
1. Paddy																
2. Spring Paddy																
3. Upland Maize															18.60	62.00
4. Lowland Maize																
5. Wheat																
6. Millet															5.10	17.00
7. Upland Paddy															2.10	7.00
8. Mustard																
9. Niger (Alas)															7.50	25.00
10. Sesame (Tri)															3.60	12.00
11. Groundnut															2.10	7.00
12. Vegetable																
Total															39.00	130

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur
Ward No. : 7
Name of Village : Tallo Pipaljar

Date : January, 1997
Block No : G
Area of Block : 51.60 ha.

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Ashar	Shrawan	Bhadra	Aswin	Kartik	Mangsir		
1. Paddy														
2. Spring Paddy														
3. Upland Maize													27.86	54
4. Lowland Maize														
5. Wheat														
6. Millet													18.06	35
7. Upland Paddy													5.68	11
8. Mustard														
9. Niger (Alas)														
10. Sesame (Hi)													19.09	37
11. Groundnut														
12. Vegetable														
Total													70.69	137

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur
Ward No. : 7
Name of Village : Deurali, Devighat

Date : January, 1997
Block No : H
Area of Block : 34.60 ha.

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Ashar	Srawan	Bhadra	Aswin	Kartik	Mangsir		
1. Paddy													6.92	20
2. Spring Paddy														
3. Upland Maize													25.95	75
4. Lowland Maize														
5. Wheat														
6. Millet													8.65	25
7. Upland Paddy														
8. Mustard														
9. Niger (Alas)													4.84	14
10. Sesame (Til)														
11. Groundnut														
12. Vegetable														
Total													46.36	134

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidar
Ward No. : 5
Name of Village : Majhitar

Date : January, 1997
Block No. : I
Area of Block : 46.20 ha.

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Faigun	Chaitra	Baisakh	Jestha	Ashar	Srawan	Bhadra	Aswin	Kartik	Mangsir		
1. Paddy														
2. Spring Paddy														
3. Upland Maize													30.03	65
4. Lowland Maize														
5. Wheat														
6. Millet													6.93	15
7. Upland Paddy													7.39	16
8. Mustard														
9. Niger (Aias)														
10. Sesame (Til)													15.25	33
11. Groundnut														
12. Vegetable														
Total													59.60	129

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bidur
Ward No. : 5

Date : January, 1997
Block No : J
Area of Block : 56.80 ha.

Name of Village : Thulogaon, Majhagaon, Chiwadi

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Ashar	Srawan	Bhadra	Aswin	Kartik	Mangsir		
1. Paddy														
2. Spring Paddy														
3. Upland Maize													36.35	64
4. Lowland Maize														
5. Wheat														
6. Millet													8.52	15
7. Upland Paddy													3.98	7
8. Mustard														
9. Niger (Nias)														
10. Sesame (Til)													24.99	44.00
11. Groundnut														
12. Vegetable														
Total													73.84	130

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Municipality/VDC : Bictur
Ward No. : 5 & 7

Name of Village : Tallogaon, Pipatar

Date : January, 1997
Block No : K
Area of Block : 79 ha.

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Falgun	Chaitra	Baisakh	Jestha	Ashar	Shrawan	Bhadra	Aswin	Kartik	Mangsir		
1. Paddy														
2. Spring Paddy														
3. Upland Maize													50.56	64.00
4. Lowland Maize														
5. Wheat														
6. Millet													11.85	15
7. Upland Paddy													5.53	7
8. Mustard														
9. Niger (Alas)														
10. Sesame (Til)													34.76	44.00
11. Groundnut														
12. Vegetable														
Total													102.70	130

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

**FIELD SURVEY SHEET FOR CROPPING CALENDER AND INTENSITY
MAJOR CROPPING PATTERNS**

Date : January, 1997
Block No : L
Area of Block : 128.50 ha.

Municipality/VDC : Bidur
Ward No. :
Name of Village : Devighat, Majhigaon, Pokharephant, Dhodeni,
Sirkhali, Majhigaon, Kumaltar

Months	January	February	March	April	May	June	July	August	September	October	November	December	Cultivated Area in ha.	Cropping Intensity %
	Poush	Magh	Faigun	Chaitra	Baisakh	Jestha	Ashar	Srawan	Bhadra	Aswin	Kartik	Mangsir		
1. Paddy													74.53	58
2. Spring Paddy														
3. Upland Maize													60.40	47
4. Lowland Maize														
5. Wheat													25.70	20
6. Millet													10.28	8
7. Upland Paddy														
8. Mustard														
9. Niger (Alas)													23.13	18
10. Sesame (Ti)														
11. Groundnut														
12. Vegetable														
Total													194.04	151

Note: 1 Drained out drinking water is being used for irrigating some patches of land.

Part B

Appendix 5.4 Agricultural Economy

App. 5.4.1-1 Data and Information Collection

Data and Information	Major Source
(1) Demographic Indicators (population, households, etc)	District Statistical Office and District Development Office.
(2) Agricultural Sector	
1) Agricultural Production (cropped areas, yields and production of cereal and cash crops, vegetables and fruits)	District Agricultural Development Office and Horticulture Farm.
2) Agricultural Service Centres and Sub-centres	District Agricultural Development Office and Devighat Agricultural Service Centre.
3) Livestock Production (livestock population, grazing land, etc)	District Livestock Services Office.
4) Livestock Service Centres and Sub-centres	District Agricultural Development Office and Devighat Livestock Service Centre
5) Fish Production (no. of fish cultivated, marketing, etc)	Fishery Research Centre.
6) Agriculture-related Cottage & Small Industries (no. of cottage & small industries, etc)	Cottage & Small Industries Development Board Main Branch Office in Bidur, and Rice and Oil Millers.
(3) Marketing System	
1) Agricultural Commodities (wholesale and retail prices, shipping volume, marketing channel, etc)	Marketing Development Division, Kalimati Fruits and Vegetables Wholesale Market in Kathmandu, KFWM Development Board, Agro Enterprise Centre, Traders, Wholesalers, Retailers, and Rice and Oil Millers in Kathmandu and the Study Area.
2) Fertilizers (wholesale and retail prices, distribution channel, shipping volume, etc)	Agriculture Inputs Corporation (Head Office in Kathmandu and Main Branch Office in Bidur) and Private Fertilizer Retailers.
3) Agro-chemicals (wholesale and retail prices, distribution channel, shipping volume, etc)	Agriculture Inputs Corporation (Head Office in Kathmandu and Main Branch Office in Bidur), Private Fertilizer Retailers and Private Veterinary Service Shops.
4) Improved Seeds (wholesale and retail prices, distribution channel, shipping volume, etc)	Crop Development Division, National Agricultural Research Council and Agriculture Inputs Corporation (Head Office in Kathmandu and Main Branch Office in Bidur).
5) Agricultural Implements (wholesale and retail prices, distribution channel, shipping volume, etc)	Agricultural Tools Factory Ltd. and Agriculture Inputs Corporation (Head Office in Kathmandu and Main Branch Office in Bidur).
(4) Rural Credit (purpose of loan, interest rates for loans and deposits, recovery rates, etc)	Agricultural Development Bank of Nepal (Head Office in Kathmandu and Branch Office in Dhunge), Nepal Bank Ltd. (Head Office in Kathmandu and Branch Office in Bidur), Nepal Bangladesh Bank Ltd. in Battar, Community Development Bank in Devighat and Savings and Credit Society in Gerkhutar.
(5) Post-harvest Facilities (storage capacity, milling capacity, milling cost, etc)	Agriculture Inputs Corporation (Head Office in Kathmandu and Main Branch Office in Bidur), and Rice and Oil Millers.
(6) Project Evaluation	
1) Basic Conversion Factors	Monitoring and Evaluation Section (Department of Agriculture).
2) Price Structures of Fertilizers	Agriculture Inputs Corporation (Head Office in Kathmandu).
3) Conversion Factor for Road Transport	Nepal Transport Corporation.
4) Conversion Factor for Electricity	Nepal Electricity Agency.

App. 5.4.2-1 Shipping Volume of Major Crops by Traders and Millers in the Study Area (1996/97)

Irrigation Block	Location	VDC/Ward	Name of Traders	Crops	Shipping Volume (mt)	Destination	
A	Gerkhutar	Gerku-3	Ram Kumar Pandey Shop	Paddy (Pokhareli)	32 (1.1%)	Kathmandu	
				Maize	18 (2.3%)	Kathmandu	
				Millet	72 (7.9%)	Pokhara	
C	Battar	Bidur-4	Battar Rice Mill	Paddy (Pokhareli)	48	Kathmandu	
				Bhimsen Rice Mill	Paddy (Pokhareli)	21	Kathmandu
	Battar	Bidur-3	Adikhari Rice Mill	Paddy (Coarse)	28	Kathmandu	
				Rice (Mansuli)	8	Kathmandu	
				Kedar Shrestha Shop	Paddy (Mansuli)	8	Kathmandu
	Battar	Bidur-4	Kedar Shrestha Shop	Maize	8	Kathmandu	
				Wheat	8	Kathmandu	
				Gangate	Bidur-5	Shrestha Rice Mill	Paddy (Pokhareli)
	Gangate	Bidur-5	Buddha Shrestha Shop	Rice (Coarse)	180	Dunche	
				Paddy (Himali)	32	Kathmandu	
				Maize	10	Kathmandu	
				Sub-total	Paddy	217 (7.3%)	
				Rice	188 (100.0%)		
				Maize	18 (2.3%)		
			Wheat	8 (2.3%)			
D	Inarpati	Bidur-5	Uddhab Mudhari Shop	Paddy (Pokhareli and Basmati)	120	Kathmandu	
				Maize	8	Kathmandu	
				Millet	15	Pokhara	
	Inarpati	Bidur-5	Rajendra Mudhari Shop	Paddy (Pokhareli and Basmati)	150	Kathmandu	
				Maize	10	Kathmandu	
				Millet	14	Pokhara	
				Wheat	50	Kathmandu	
	Inarupati	Bidur-5	Krishna Bahadur Osthi Shop	Paddy (Pokhareli)	26	Kathmandu	
				Sub-total	Paddy	296 (9.9%)	
				Maize	18 (2.3%)		
			Millet	29 (3.2%)			
			Wheat	50 (14.2%)			

Irrigation Block	Location	VDC/Ward	Name of Traders	Crops	Shipping Volume (mt)	Destination
H	Devighat	Bidur-7	Tika Prasad Adikhari Shop	Paddy (Pokhareli)	1,275	Kathmandu
				Maize	34	Kathmandu
				Wheat	34	Kathmandu
	Devighat	Bidur-7	Bishnu Sharma Shop	Paddy (Pokhareli)	160	Kathmandu
				Maize	80	Kathmandu
				Millet	80	Bhairawa
				Wheat	80	Kathmandu
				Niger	0.7	Birganj
	Devighat	Bidur-7	Bishnu Man Shrestha Shop	Paddy (Pokhareli)	200	Kathmandu
				Maize	200	Kathmandu
				Millet	80	Kathmandu
				Wheat	80	Kathmandu
	Devighat	Bidur-7	Sharda Osth Shop	Paddy (Pokhareli)	32	Kathmandu
	Devighat	Bidur-7	Narayan General Shop	Paddy (Pokhareli)	408	Kathmandu
				Maize	34	Kathmandu
				Millet	85	Pokhara
				Wheat	68	Kathmandu
	Devighat	Bidur-7	Deurali Rice Mill	Paddy (Pokhareli)	88	Kathmandu
	Devighat	Bidur-7	Bashudevi Bhandari Shop	Paddy (Pokhareli)	40	Kathmandu
				Maize	8	Kathmandu
				Millet	10	Pokhara
				Wheat	5	Kathmandu
	Devighat	Bidur-7	Community Development Shop	Paddy (Pokhareli)	35	Kathmandu
Maize and Wheat				24	Kathmandu	
Sub-total						
Paddy				2,238 (74.8%)		
Maize				368 (47.4%)		
L	Phirkep Devighat	Khadga Bhanjyan-5	Govinda Sharma Shop	Paddy (Pokhareli)	16	Kathmandu
				Maize	8	Kathmandu
				Millet	8	Pokhara & Damauli
	Phirkep Devighat	Khadga Bhanjyan-5	Jalapa Devi Foodgrains Shop	Paddy (Pokhareli)	95	Kathmandu
				Maize	315	Kathmandu
				Millet	525	Pokhara & Jhapa
	Phirkep Devighat	Khadga Bhanjyan-5	Barun Ghimera Shop	Paddy (Pokhareli)	96	Kathmandu
				Maize	32	Kathmandu
				Millet	24	Pokhara & Bhairawa
				Wheat	16	Kathmandu
	Sub-total			Paddy	207 (6.9%)	
				Maize	355 (45.7%)	
Millet				557 (61.0%)		
Wheat				16 (4.5%)		
Total			Paddy	2,990 (100.0%)		
			Rice	188 (100.0%)		
			Maize	777 (100.0%)		
			Millet	913 (100.0%)		
			Wheat	353 (100.0%)		
			Niger	0.7 (100.0%)		

Note: * Gangate is located near the Irrigation Block C.

Source: Corresponding traders.

**App. 5.4.2-2 Area-wise Estimated Volume of Major Crops Purchased from
from the Study Area (1996/97)**

Irrigation Block	Location of Collection Centres	VDC/Ward	Name of Crops	Estimated Volume (mt)
A	Gerkhutar	Gerku-3	Maize	4
			Millet	14
C	Baltar & Gangate	Bidur-4, 5	Paddy	35
			Rice	8
			Maize	14
			Wheat	6
D	Inarpati	Bidur-6	Paddy	30
			Maize	14
			Millet	23
			Wheat	5
H	Devighat	Bidur-7	Paddy	22
			Maize	92
			Millet	64
			Wheat	3
L	Phirkep Devighat	Khadga Bhanjyan-5	Paddy	21
			Maize	36
			Millet	56
			Wheat	2
Total			Paddy	108
			Rice	8
			Maize	160
			Millet	157
			Wheat	16

Source: Interviews of traders and rice millers.

App. 5.4.2-3 Fertilizer Retailers and Agro-chemical Sales Outlets (Feb. 1997)

1. Fertilizer Retailers in the Study Area

Irrigation Block	Location	VDC/Ward	Name of Retailers	No. of Retailers	
A	Gerkhutar	Gerkhu-3	Ram Kumar Pandey Shop	1	
-	Trishuli*	Bidur-1	Rajesh Pandeya Shop	1	
B	Bidur	Bidur-1	District Cooperative Union	1	
-	Gangate*	Bidur-5	Tula Ram Shilawal Shop	Sub-total 2	
	Gangate*	Bidur-5	Prithiwi Cooperative Society		
H	Devighat	Bidur-7	Krishan Prasad Khatiwada Shop	Sub-total 5	
	Devighat	Bidur-7	Bishnu Sharma Shop		
	Devighat	Bidur-7	Sharda Osthhi Shop		
	Devighat	Bidur-7	Prem Bahadur Thapa Shop		
	Devighat	Bidur-7	Rajendra Thapa Shop		
L	Phirkep	Khadga	Rohini Shrestha Shop	Su-total 1	
	Devighat	Bhanjyan-5			
				Total	11

Note : 1) * Trishuli and Gangate are located near the Irrigation Block A and C, respectively.

2) The District Cooperative Union and Prithiwi Cooperative Society are seasonal-type suppliers distributing chemical fertilizers to member farmers.

Source: AIC's main branch office in Nuwakot District and corresponding retailers.

2. Agro-chemical Sales Outlets in the Study Area

Irrigation Block	Location	VDC/Ward	Name of Retailers	No. of Retailers	
A	Gerkhutar	Gerkhu-3	Ram Kumar Pandey Shop	1	
B	Dhunge	Bidur-1	Thapa Veterinary Service	Sub-total 2	
	Dhunge	Bidur-1	Shrestha Veterinary Service		
C	Battar	Bidur-3	Rai Veterinary Service	Sub-total 3	
	Battar	Bidur-4	Khatri Agro Service and Co. and Ptd. (Depot)		
	Battar	Bidur-3	Rimal Agro Service		
H	Devighat	Bidur-7	Koirala Agro Service	Sub-total 2	
	Devighat	Bidur-7	Krishna Prasad Khatiwada Shop		
L	Phirkep	Khadga	Rohini Shrestha Shop	1	
	Devighat	Bhanjyan-5			
				Total	9

Source: District Livestock Services Office (DLSO) and corresponding sales outlets.

App. 5.4.2-4 Rice and Oil Mills in the Study Area (Feb. 1997)

Irrigation Block	Location	VDC/Ward	Name of Mills	No. of Mills
B	Dhunge	Bidur-1	Buddha Rice Mill	1
-	Bandre*	Bidur-1	Bhairavi Krishna Mill	
	Bandre*	Bidur-1	Bandevi Rice Mill	Sub-total 2
C	Battar	Bidur-4	Battar Rice Mill	
	Battar	Bidur-4	Bhimsen Rice Mill	
	Battar	Bidur-3	Adikhari Rice Mill	
	Battar	Bidur-4	Janak Rice Mill	
	Battar	Bidur-4	Laxmi Oil Mill	
	Battar	Bidur-4	Siddhi Ganesh Oil Mill	
	Battar	Bidur-4	Rimol Rice Mill	
	Battar	Bidur-4	Jalapa Development Bakery Industry	Sub-total 8
-	Gangate	Bidur-5	Shrestha Rice Mill	
	Gangate	Bidur-5	Julum Kumar Flour Mill	Sub-total 2
D	Inarpati	Bidur-6	Khanal Flour Mill	
	Inarpati	Bidur-6	Julum Kumar Flour Mill	Sub-total 2
K	Pipaltar	Bidur-5	Shrestha Rice Mill	
	Pipaltar	Bidur-5	Pipaltar Rice Mill	
	Pipaltar	Bidur-5	Lakhe Devi Rice Mill	Sub-total 3
H	Devighat	Bidur-7	Tadi Rice Mill	
	Devighat	Bidur-7	Pipaltar Rice Mill	
	Devighat	Bidur-7	Shanti Rice Mill	
	Devighat	Bidur-7	Deurali Rice Mill	
	Devighat	Bidur-7	Kandel Oil Mill	Sub-total 5
I	Phirkep	Khadga	Pragatee Rice Mill	
	Devighat	Bhanjyan-5		
	Phirkep	Khadga	Achyut Rice Mill	
	Devighat	Bhanjyan-5		
	Phirkep	Khadga	Sirkhali Rice Mill	
	Devighat	Bhanjyan-7		Sub-total 3
				Total 26

Note : 1)* Bandre and Gangate are located near the Irrigation Block A and C, respectively.
2) It is noted that some mills are equipped with multi-functions of oil and beaten rice milling.

Source: Cottage and Small Industries Development Board in Nuwakot District and corresponding mills.

App. 5.4.2-5 Supply Volume of Selected Vegetables and Fruits Produced in Nuwakot District for Kalimati Wholesale Market of Kathmandu District (1995/96) (1/2)

Commodities	Apr-May			Jun-Jul			Jul-Aug			Aug-Sep			Sep-Oct		
	Volume Supplied from Nuwakot (mt)	Wholesale Price (Rs/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (Rs/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (Rs/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (Rs/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (Rs/kg)	Total Supply Volume (mt)
Cauliflower	(-)	-	-	(-)	-	-	-	-	-	-	-	-	1.2 (0.5)	39.00	260.2
Cabbage	(-)	-	918.3	19.0 (3.3)	14.00	583.9	77.0 (12.8)	8.59	603.6	37.0 (5.7)	9.00	648.9	(-)	-	-
Eggplant (Green)	(-)	-	-	(-)	-	-	(-)	-	-	-	-	-	(-)	-	-
do. (White)	(-)	-	-	17.5 (1.7)	15.43	1,008.2	85.0 (8.1)	8.42	1,047.0	(-)	-	-	(-)	-	-
do. (Red)	(-)	-	-	(-)	-	-	(-)	-	-	-	-	-	(-)	-	-
Dry Garlic	24.5 (4.2)	21.45	588.7	13.5 (4.0)	21.00	341.2	7.5 (2.1)	27.50	356.0	25.0 (8.0)	33.60	312.5	46.2 (9.3)	27.33	496.0
Green Chilli	16.6 (4.8)	16.31	347.0	39.8 (8.1)	19.13	490.0	63.0 (8.3)	19.17	743.3	48.0 (10.7)	21.33	449.1	104.3 (71.0)	18.00	147.0
French Bean	125.0 (28.8)	13.37	434.6	60.3 (20.8)	16.14	290.7	5.0 (90.9)	16.92	5.5	-	-	399.4	77.0 (19.3)	18.86	134.5
Onion	46.5 (4.7)	29.47	996.0	63.5 (5.7)	27.36	1,118.9	93.0 (7.4)	21.22	1,257.8	27.0 (2.0)	22.35	543.0	60.0 (11.0)	26.96	-
Green Peas	(-)	-	-	(-)	-	-	(-)	-	-	-	-	-	(-)	-	-
Papaya	11.6 (36.5)	17.91	31.8	0.2 (3.1)	17.50	6.5	-	-	-	-	-	-	-	-	-
Potato (White)	429.0 (10.6)	5.50	1,400.7	211.5 (18.9)	8.63	1,116.7	66.0 (9.0)	9.28	753.0	99.0 (8.0)	10.59	1,231.0	200.0 (17.5)	10.41	1,140.0
do. (Red)	415.7 (23.2)	6.53	1,788.4	289.0 (21.1)	9.78	1,217.6	81.0 (9.9)	11.14	822.0	102.0 (8.3)	12.28	1,227.0	307.0 (24.6)	13.06	1,248.0
Radish (White)	1.2 (50.0)	6.50	2.4	126.0 (60.9)	4.61	207.0	-	-	-	-	-	-	(-)	-	-
do. (Red)	12.9 (29.7)	3.57	43.5	57.5 (42.0)	4.43	93.3	2.0 (10.4)	7.50	19.2	23.0 (63.4)	5.50	36.3	53.0 (53.6)	5.17	98.8
Chrysanthemum	(-)	-	-	(-)	-	-	26.0 (11.4)	11.64	227.8	48.0 (8.7)	8.29	550.3	(-)	-	-
Total															

App. 5.4.2-5 Supply Volume of Selected Vegetables and Fruits Produced in Nuwakot District for Kalimati Wholesale Market of Kathmandu District (1995/96) (2/2)

Volume Supplied from Nuwakot (mt)	Oct-Nov		Nov-Dec		Dec-Jan		Jan-Feb		Feb-Mar		Mar-Apr		Annual			
	Wholesale Price (RS/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (RS/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (RS/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (RS/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	Wholesale Price (RS/kg)	Total Supply Volume (mt)	Volume Supplied from Nuwakot (mt)	(%)
97.0 (17.1)	20.23	566.9	208.5 (12.1)	14.30	1,722.0	100.0 (8.1)	11.29	1,237.2	- (-)	-	-	- (-)	-	3,786.3	406.7	10.7
121.5 (19.9)	6.75	609.5	122.1 (15.4)	7.45	799.5	100.0 (11.1)	6.65	903.2	98.5 (15.3)	4.60	643.3	106.5 (14.9)	4.72	715.3	708.6	10.8
14.0 (3.9)	10.75	399.0	119.0 (10.4)	9.94	1,145.0	113.0 (9.3)	7.00	1,209.4	178.0 (10.5)	7.62	1,625.0	119.5 (8.8)	7.44	1,354.0	710.5	9.6
9.0 (1.8)	7.50	512.8	- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	-	111.5	4.3
16.0 (4.1)	9.00	365.0	116.5 (9.2)	7.66	1,266.5	- (-)	-	-	- (-)	-	-	- (-)	-	1,661.5	132.5	8.0
- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	2,388.3	195.7	7.6
106.1 (9.5)	18.23	1,121.1	37.0 (5.5)	17.63	670.0	- (-)	-	-	- (-)	-	-	- (-)	-	4,396.5	512.3	11.7
20.5 (10.1)	18.21	205.0	- (-)	-	-	4.0 (0.6)	10.50	701.0	- (-)	-	-	- (-)	-	2,168.7	315.5	14.5
13.0 (1.2)	22.70	1,082.4	- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	6,366.8	303.0	4.8
71.5 (8.6)	19.35	817.0	108.0 (10.0)	19.41	1,076.6	136.0 (9.0)	9.69	1,503.0	123.0 (11.7)	8.95	1,051.8	86.5 (9.6)	11.13	2,396.6	315.5	9.3
- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	70.0	29.3	41.9
20.0 (3.0)	6.90	673.0	- (-)	-	-	- (-)	-	-	3.0 (0.2)	5.50	1,236.0	- (-)	-	8,629.4	1,304.5	15.8
7.0 (1.0)	12.20	675.0	- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	8,233.0	1,558.4	18.9
188.0 (50.3)	3.35	374.0	217.0 (45.9)	3.06	473.0	174.0 (49.3)	2.82	353.0	84.1 (65.7)	2.86	52.6	23.0 (43.7)	-	1,705.8	914.8	53.6
21.0 (30.1)	3.17	69.7	- (-)	-	-	- (-)	-	-	- (-)	-	-	- (-)	-	396.5	184.4	46.5
49.0 (9.8)	4.04	500.2	15.0 (4.2)	5.75	360.7	- (-)	-	-	- (-)	-	-	- (-)	-	1,639.0	138.0	8.4
														61,337.3	7,884.2	12.8

Note: Figures in parenthesis indicate comparison with annual total as 100.
Source: "Agricultural Marketing Information Bulletin, 1996", Marketing Development Division, Department of Agriculture, Ministry of Agriculture.

App. 5.4.3-1 Establishment Date of SPOs/Unit in Nuwakot District

Region/District	SPOs/Unit	Month & Year	VDCs Covered	Group Number
Nepal	-	-	-	18,665
Central Development Region	-	-	-	6,939
Nuwakot	Tupche	Feb. 1976	Tupche Manakamana Phikuri	72
	Kabilas	Dec. 1981	Kabilas Lachyang Narga	76
	Samundratar	Dec. 1981	Samundratar Rautbensi Shikharbesi Sundaradevi	70
	Kaulebhalche	Feb. 1982	Kaule Bhalche	77
	Unit Trishuli	Dec. 1983	Kalyanpur Deurali	82
	Jiling	Mar. 1984	Jiling	49
	Betini	May 1984	Betini	38
	Likhu	Mar. 1986	Likhu	16
	Kholegaun	Dec. 1986	Kholegaun	17
	Budhsingh	Feb. 1987	Budhsingh	27
	Dangsingh	Jun. 1989	Dangsingh	23
			Total	547

Source: "Small Farmer Development Program - Two Decades of Crusade Against Poverty", Small Farmer Development Center, Agricultural Development Bank of Nepal, July 1996.

App. 5.4.3-2 Outline of ADB/N's Loans (Jan. 1997)

Purpose	Repayment		Collateral Security		Individuals (Rs.1,000)		Annual Interest Rate (%)	
	Period	Land	Building	Loan Limit	Max. Balance Limit	Individuals	Cooperatives	
Cereal Crops	18 months	80%	70%	300	500	15.0	13.0	
Cash & Special Crops	18 months	80%	70%	300	500	16.0	14.0	
Farm Equipment	5-7 years	80%	70%	500	1,000	17.0	15.0	
Irrigation	5-7 years	80%	70%	400	1,000	16.5	14.5	
Bio-gas	5-7 years	80%	70%	150	300	16.0	14.0	
Land Development	5-7 years	80%	70%	-	-	14.0	12.0	
Agricultural Inputs Marketing	6-9 months	80%	70%	1,500	2,500	17.0	15.0	
Agro & Cottage Industry	5-7 years	80%	70%	800-1,500	1,500-2,500	16.0	14.0	
Godown & Cold Storage	10 years	80%	70%	1,500	2,500	14.0	12.0	
Agri-business	5-7 years	80%	70%	800	1,500	17.0	15.0	
Horticulture	10 years	80%	70%	1,500	2,500	14.0	12.0	
Tea & Coffee	10 years	80%	70%	1,500	2,500	14.0	12.0	
Rural Housing	10 years	80%	70%	1,500	2,500	15.0	13.0	
Livestock	5-7 years	80%	70%	-	-	17.0	15.0	

Note : Collateral security is required based on the appraisal values of land and building.

Source: Agricultural Development Bank of Nepal in Nuwakot district.

App. 5.4.3-3 Outline of NBL's Loans (Jan. 1997)

Purpose	Collateral Security (Appraisal value %)				Loan Limit for Individuals (Rs.1,000)	Annual Interest Rate (%)	Remarks
	Preiod	Gold & Silver	Land	Building			
Agriculture	2 years	-	50	50	100	12.0/14.5	12.0% = less than Rs.15,000 14.5% = over Rs.15,000
Services	2 years	-	50	50	100	12.0/14.5	do.
Cottage Industry	3 years	-	50	50	300	12.0/14.5	do.
Social Loan	1 year	70	-	-	200	17.0	

Note : CGC stands for Credit Guarantee Corporation.
Source: Nepal Bank Limited in Nuwakot district.

App. 5.4.3-4 Interest Rates on Deposits (Jan. 19979)

(Unit: %)

Deposit	Nepal Bank Ltd.	Nepal Bangladesh Bank Ltd.
Current	-	-
Saving	8.0	8.0
Fixed Deposit		
- 15 days	5.0	-
- 1 month	6.0	6.5
- 3 months	7.5	8.0
- 6 months	8.25	8.75
- 1 year	11.0	11.0
- 2 years	11.25	negotiable

Source: Nepal Bank Ltd. and Nepal Bangladesh Bank Ltd. in Nuwakot district.

App. 5.4.3-5 Loan Procedure of ADB/N

1. Receipt of a loan application.
2. Registration of the application in the loan application register.
3. Performance of the field investigation by agricultural technician/administrative officer to examine the condition of the collateral security and its value.
4. Collection of the previous credit information of a loanee from other banks except for crop production loans.
5. Performance of a loan analysis from the view of technical feasibility, financial viability, marketing and management.
6. Approval of the loan request by the bank only if the analysis is acceptable to the bank.
7. Notification to the loanee.
8. Conclusion of an agreement between the loanee and the bank and submission of a land ownership certificate/certificates of other collateral securities.
9. Land selling stoppage letter be sent to the Land Revenue Office to prevent the collateral from transactions.
10. Disbursement to the loanee.
11. Performance of the post loan supervision by agricultural technician/administrative officer to check the proper utilization of the loan and also to remind the loanee of the repayment of the loan installment.
12. Same as NBL.
13. Penal interest be charged and then legal actions be taken due to repayment failure.

It is noted that the first reminder is sent 30 days before a loan is due and the second reminder with 35 days notice for repayment is served 15 days after the loan is overdue.

Subsequently, a 15 days notice is served notifying auctioning of the collateral in a newspaper.

App. 5.4.3-6 Loan Procedure of NBL

1. Receipt of a loan application.
2. Registration of the application in the loan application register.
3. Performance of the field investigation by JT/JTA to examine the condition of the collateral security and its value.
4. Collection of the previous credit information of a loanee from other banks only if the loan amounts to over Rs.30,000.
5. Performance of a loan analysis from the view of technical feasibility, financial viability, marketing and management.
6. Approval of the loan request by the bank only if the analysis is acceptable to the bank.
7. Notification to the loanee.
8. Submission of a land ownership certificate/certificates of other collateral securities.
9. Land selling stoppage letter be sent to the Land Revenue Office to prevent the collateral from transactions.
10. Loans under the priority sector lending programme be insured with the Credit Guarantee Corporation.
11. Disbursement to the loanee.
12. Performance of the post loan supervision by JT/JTA to check the proper utilization of the loan and also to remind the loanee of the repayment of the loan installments.
13. Written reminders be sent

It is noted that the first reminder is sent 30 days before a loan is due and the second reminder with 35 days notice for repayment is served 15 days after the loan is overdue.

Subsequently, a 15 days notice is served notifying auctioning of the collateral in a newspaper.

App. 5.4.3-7 Loan Disbursement, Outstanding, Recovery and Overdues of ADBN in Nuwakot District

Purpose	1993/94				1995/96				Recovery Rate (%)			
	Disbursement (Rs.1,000)	Outstanding (Rs.1,000)	Recovery (Rs.1,000)	Overdues (Rs.1,000)	Total Due (Rs.1,000)	Recovery Rate (%)	Disbursement (Rs.1,000)	Outstanding (Rs.1,000)		Recovery (Rs.1,000)	Overdues (Rs.1,000)	Total Due (Rs.1,000)
Cereals Crops	4,868 (16.2)	13,460	3,875	9,523	13,398	28.9	4,736 (13.0)	14,763	3,756	10,265	14,021	26.8
Cash & Special Crops	3,572 (11.9)	8,423	2,779	6,057	8,836	31.5	4,901 (13.4)	10,673	2,415	6,346	8,761	27.6
Farm Equipment	746 (2.5)	3,042	683	1,614	2,297	29.7	1,071 (3.0)	3,281	512	1,196	1,708	30.0
Irrigation	610 (2.0)	3,868	594	2,542	3,136	23.4	887 (2.4)	3,644	436	1,884	2,320	18.8
Bio-gas	4,280 (14.2)	6,147	2,992	658	3,650	82.0	1,685 (4.6)	5,450	1,905	1,472	3,377	56.4
Land Development	515 (1.7)	1,781	251	515	766	32.8	681 (1.9)	2,239	264	583	847	31.2
Agricultural Inputs Marketing	3,151 (10.5)	4,052	2,830	2,464	5,294	53.5	7,602 (20.8)	6,973	4,551	3,051	7,602	59.9
Agro & Cottage Industry	3,985 (13.3)	8,495	3,070	4,426	7,496	41.0	5,456 (15.0)	9,302	5,522	4,858	10,380	53.2
Godown & Cold Storage	- (-)	-	-	-	-	-	- (-)	-	-	-	-	-
Agri-business	5,834 (19.4)	22,312	3,738	10,053	13,791	27.1	7,031 (19.3)	26,457	3,269	4,309	7,578	43.1
Horticulture	295 (1.0)	4,417	490	989	1,479	33.1	249 (0.7)	3,129	250	785	1,035	24.2
Tea & Coffee	2,192 (7.3)	2,192	-	-	-	-	2,133 (5.9)	7,870	-	-	-	-
Rural Housing	- (-)	-	-	-	-	-	- (-)	-	-	-	-	-
Livestock	- (-)	-	-	-	-	-	- (-)	-	-	-	-	-
Total	30,048 (100.0)	78,189	21,302	38,841	60,143	35.4	36,422 (100.0)	93,781	22,880	34,749	57,629	39.7

Note: Figures in parenthesis indicate comparison with total as 100.

Source: Agricultural Development Bank of Nepal in Nuwakot district.

App. 5.4.3-S Loan Disbursement, Outstanding, Recovery and Overdues of NBL in Nuwakot District

Purpose/Area	1993/94					1994/95					1995/96					
	Disbursement (Rs.1,000)	%	Outstanding (Rs.1,000)	Recovery (RS.1,000)	Total Due (Rs.1,000)	Disbursement (Rs.1,000)	%	Outstanding (Rs.1,000)	Recovery (RS.1,000)	Total Due (Rs.1,000)	Disbursement (Rs.1,000)	%	Outstanding (Rs.1,000)	Recovery (RS.1,000)	Total Due (Rs.1,000)	Recovery Rate (%)
Agriculture																
- Nuwakot District	635	(2.0)	1,296	434	995	781	(2.1)	1,367	723	315	1,038	69.7	1,546	120	346	25.8
- Project Area	635	(2.0)	1,291	285	821	771	(2.9)	1,354	695	300	995	69.8	1,461	48	346	12.2
Services																
- Nuwakot District	301	(1.0)	847	214	551	1,102	(2.9)	1,413	536	320	856	62.6	1,267	264	316	45.5
- Project Area	276	(1.3)	713	156	493	1,077	(4.1)	1,317	473	255	728	65.0	1,167	68	262	20.6
 Cottage Industry																
- Nuwakot District	30	(0.1)	550	41	559	180	(0.5)	563	167	383	550	30.4	45	49	408	10.7
- Project Area	30	(0.1)	466	30	436	180	(0.7)	474	112	294	466	27.6	45	33	319	9.4
Others																
- Nuwakot District	31,456	(97.0)	20,351	27,678	31,504	35,658	(94.5)	27,608	28,401	3,901	32,302	87.9	26,126	22,012	3,984	84.7
- Project Area	20,438	(95.6)	16,207	18,725	21,214	24,195	(92.3)	19,236	21,166	3,155	24,321	87.0	19,032	15,578	2,570	85.8
Total																
- Nuwakot District	32,422	(100.0)	23,044	28,387	33,609	37,721	(100.0)	30,951	29,827	4,919	34,746	85.8	28,984	22,445	5,054	81.6
- Study Area	21,379	(100.0)	18,617	19,196	22,964	26,223	(100.0)	22,381	22,446	4,004	26,450	84.9	21,725	15,727	3,497	81.8

Note : Figures in parenthesis indicate comparison with total as 100.
Source: Nepal Bank Limited in Nuwakot district.

App. 5.4.3-9 No. of SFDP and Group Formation, Members Involved and Saving Mobilization

Region/District	Year	No. of SFDP	Group Formed			Member Involved			Savings (Rs.1,000)
			Male	Female	Total	Male	Female	Total	
Nepal	1989/90	418	12,494	2,246	14,740	97,609	19,019	116,628	16,135
	1990/91	424	14,100	2,797	16,897	108,566	22,869	131,435	20,735
	1991/92	421	15,749	3,237	18,986	119,317	26,276	145,593	26,656
	1992/93	395	16,884	3,870	20,754	125,190	30,798	155,988	34,679
	1993/94	422	18,489	4,555	23,044	135,073	34,453	169,526	45,845
Central Development Region	1989/90	156	4,957	771	5,728	37,456	6,591	44,047	6,038
	1990/91	160	5,473	900	6,373	40,898	7,804	48,702	7,734
	1991/92	158	5,982	1,068	7,050	44,600	8,976	53,576	9,045
	1992/93	140	6,388	1,250	7,638	46,167	10,658	56,825	11,190
	1993/94	152	6,867	1,443	8,310	48,382	10,984	59,366	13,240
Nuwakot District	1989/90	15	433	64	497	3,773	549	4,322	698
	1990/91	15	492	75	567	4,222	618	4,840	780
	1991/92	13	459	77	536	3,864	617	4,481	888
	1992/93	10	475	75	550	4,038	591	4,629	737
	1993/94	11	495	94	589	4,091	708	4,799	1,209

Source: Small Farmer Development Program - Two Decades of Crusade Against Poverty, Small Farmer Development Center, Agricultural Development Bank of Nepal, July 1996.

App. 5.4.3-10 Composition of Loans under SFDP (1/3)

Region/ District	Year	No. of SFDP Loans	(Unit: Rs. 1,000)																
			Cereal Crops	Cash Crops	Special Crops	Marketing Tools	Agri. Tools	Irrigation	Bio-gas Develop.	Land Develop.	Agro- industry	Godown business	Agri- business	Horti- culture	Livestock	Tea, Coffee	Housing	Others	Total
Nepal	1998/90	418	39,204	30,772	7,527	18,500	27,750	14,028	1,458	4,285	14,325	22	91,346	9,919	n.a.	n.a.	n.a.	5,555	264,471
	Disbursement		26,375	17,133	3,776	11,355	12,318	9,173	506	1,297	7,535	310	38,480	1,491	n.a.	n.a.	n.a.	173	129,922
	Recovery		53,675	35,696	12,274	22,599	71,215	31,569	2,768	10,498	34,540	881	214,609	28,303	n.a.	n.a.	n.a.	14,013	532,640
	Outstanding		22,842	16,160	3,433	9,049	19,888	6,924	592	1,618	11,172	51	55,504	1,051	n.a.	n.a.	n.a.	38	148,322
	Overdue		49,217	33,293	7,209	20,404	32,206	16,097	1,098	2,915	18,707	361	93,984	2,542	n.a.	n.a.	n.a.	211	278,244
Total Due		53.6	51.5	52.4	55.7	38.2	57.0	46.1	44.5	40.3	85.9	40.9	58.7	n.a.	n.a.	n.a.	82.0	46.7	
Recovery Rate (%)																			
1990/91	424	33,121	25,288	6,230	17,828	26,471	16,921	811	2,375	12,699	9	82,589	5,599	n.a.	n.a.	n.a.	544	230,485	
	Disbursement		28,892	20,654	4,404	12,923	12,276	11,764	407	1,151	8,556	17	39,052	1,681	n.a.	n.a.	n.a.	92	141,869
	Recovery		61,107	43,411	15,244	28,040	87,567	37,806	6,552	10,724	39,544	3,400	257,170	32,758	n.a.	n.a.	n.a.	12,688	636,011
	Outstanding		33,437	25,595	6,396	15,057	27,659	10,588	1,110	2,152	15,598	137	79,094	2,416	n.a.	n.a.	n.a.	79	219,288
	Overdue		62,529	46,249	10,800	27,980	39,906	22,352	1,517	3,303	24,154	154	118,146	4,097	n.a.	n.a.	n.a.	171	361,157
Total Due		46.4	44.7	40.8	46.2	30.8	52.6	26.8	34.8	35.2	11.0	33.1	41.0	n.a.	n.a.	n.a.	53.8	39.3	
Recovery Rate (%)																			
1991/92	421	40,433	25,542	7,246	18,922	30,729	19,952	2,331	3,885	13,148	82	89,937	4,264	n.a.	n.a.	n.a.	100	256,841	
	Disbursement		34,675	23,746	6,230	15,373	19,680	17,425	1,072	2,507	10,619	63	58,109	2,776	n.a.	n.a.	n.a.	2,188	194,463
	Recovery		67,032	43,779	17,101	32,103	98,404	38,452	4,401	13,171	41,486	796	294,783	35,581	n.a.	n.a.	n.a.	12,752	699,841
	Outstanding		34,876	29,067	8,521	17,889	35,728	12,918	799	3,587	19,807	98	106,595	3,269	n.a.	n.a.	n.a.	1,110	274,264
	Overdue		69,551	52,813	14,751	33,262	55,408	30,343	1,871	6,094	30,426	161	164,704	6,045	n.a.	n.a.	n.a.	3,298	468,727
Total Due		49.9	45.0	42.2	46.2	35.5	57.4	57.3	41.1	34.9	39.1	35.3	45.9	n.a.	n.a.	n.a.	66.3	41.5	
Recovery Rate (%)																			
1992/93	395	59,810	30,242	9,658	29,380	45,912	25,117	3,705	6,664	16,851	77	n.a.	6,380	133,763	938	315	n.a.	368,812	
	Disbursement		42,006	25,281	6,749	18,799	24,354	21,501	2,278	2,983	13,602	236	n.a.	4,505	73,143	127	776	n.a.	235,800
	Recovery		84,101	47,440	19,329	41,096	119,611	42,914	5,265	16,815	43,779	290	n.a.	36,676	350,404	1,593	12,318	n.a.	821,631
	Outstanding		32,447	25,585	6,049	17,771	37,775	12,933	967	4,324	21,879	470	n.a.	4,119	116,416	87	2,407	n.a.	283,229
	Overdue		74,453	50,866	12,798	36,570	62,129	34,434	3,245	7,307	35,481	706	n.a.	8,624	189,559	214	3,183	n.a.	519,029
Total Due		56.4	49.7	52.7	51.4	39.2	62.4	70.2	40.8	38.3	33.4	n.a.	52.2	38.6	59.3	24.4	n.a.	45.4	
Recovery Rate (%)																			
1993/94	422	83,873	46,223	19,057	49,041	63,950	33,818	11,273	11,064	22,007	52	n.a.	8,333	182,304	214	500	n.a.	531,689	
	Disbursement		59,147	33,707	10,746	30,898	35,518	26,377	6,452	4,207	16,946	291	n.a.	7,055	101,638	245	1,449	n.a.	354,676
	Recovery		108,144	59,260	27,617	58,693	149,709	48,393	11,263	23,467	48,238	429	n.a.	40,400	431,781	1,312	11,663	n.a.	1,020,369
	Outstanding		34,985	26,247	6,823	18,567	40,000	12,227	981	4,330	20,363	38	n.a.	4,741	120,833	54	2,891	n.a.	293,080
	Overdue		94,132	59,954	17,569	49,465	75,518	38,604	7,433	8,537	37,309	329	n.a.	11,796	222,471	299	4,340	n.a.	627,556
Total Due		62.8	56.2	61.2	62.5	47.0	68.3	86.8	49.3	45.4	88.5	n.a.	59.8	45.7	81.9	33.4	n.a.	53.3	
Recovery Rate (%)																			

Source: "Small Farmer Development Program - Two Decades of Crusade Against Poverty", Agricultural Development Bank of Nepal, July 1996.

App. 5.4.3-10 Composition of Loans under SFDP (2/3)

(Unit: Rs.1,000)

Region/District	Year	No. of SFDP	Cereal		Special Crops		Marketing		Agri. Tools		Irrigation		Pinegas Develop.		Land Develop.		Agro. industry		Agri. business		Horti- culture		Livestock		Coffee		Housing		Others		Total
			Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	Crops	Cash Crops	
Central Development Region	1998/90	156	16,062	13,237	1,653	7,737	11,807	3,875	426	1,762	3,742	8	37,998	2,336	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,999	102,642		
	Disbursement	11,703	6,946	1,067	4,546	4,871	2,155	161	541	1,961	253	16,284	430	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	25	50,945			
	Recovery	24,770	16,634	3,116	10,738	30,682	10,511	972	5,059	11,365	31	93,836	8,304	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6,071	222,089			
	Outstanding	11,339	7,993	1,058	4,537	9,002	2,806	320	1,006	4,568	1	27,465	461	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	0	70,376			
	Overdue	23,042	14,939	2,125	8,903	13,873	4,961	481	1,547	6,529	256	43,749	891	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	25	121,321			
Total Due	50.8	46.5	50.2	51.1	35.1	43.4	33.3	33.6	30.0	99.6	37.2	48.3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	100.0	42.0				
Recovery Rate (%)																															
1990/91	Disbursement	10,458	10,043	871	6,300	9,274	3,246	369	349	3,188	5	30,933	1,148	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	160	76,344			
	Recovery	10,277	7,479	897	4,247	4,086	1,924	199	312	2,210	12	15,033	406	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	44	47,126			
	Outstanding	25,112	19,769	3,256	12,777	35,362	11,410	4,667	3,198	12,990	3,044	105,187	9,087	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4,996	250,855			
	Overdue	16,283	12,738	2,046	7,570	12,624	3,853	816	1,011	6,131	2	38,017	836	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	29	101,956			
	Total Due	26,560	20,217	2,943	11,817	16,710	5,777	1,015	1,323	8,341	14	53,050	1,242	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	73	149,082			
Recovery Rate (%)	38.7	37.0	30.5	35.9	24.5	33.3	19.6	23.6	26.5	85.7	28.3	32.7	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	60.3	31.6				
1991/92	Disbursement	13,978	10,203	823	6,585	10,189	4,746	23	1,305	4,128	0	31,304	819	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	20	84,123			
	Recovery	11,873	9,429	1,104	5,626	7,426	4,000	68	892	2,897	0	22,965	651	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,070	68,021			
	Outstanding	27,195	20,598	3,506	14,371	37,956	12,034	1,819	5,287	13,118	22	117,991	9,983	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4,907	268,787			
	Overdue	16,219	14,424	2,896	8,707	16,157	5,620	420	1,711	7,104	10	50,927	1,306	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	468	125,869			
	Total Due	28,092	23,873	4,000	14,333	23,583	9,620	488	2,603	10,001	10	73,792	1,957	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,538	193,890			
Recovery Rate (%)	42.3	40.0	27.6	39.3	31.5	41.6	13.9	34.3	29.0	0	31.1	32.3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	69.6	35.1				
1992/93	Disbursement	21,697	12,878	1,177	9,452	15,498	8,694	462	2,477	4,063	15	n.a.	1,204	52,381	860	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	90	130,948			
	Recovery	13,824	10,486	899	5,902	8,900	5,889	326	963	3,179	65	n.a.	935	28,336	11	322	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	322	80,037			
	Outstanding	34,604	22,672	3,306	16,811	46,146	14,937	928	6,816	13,638	32	n.a.	9,324	159,734	967	5,259	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	315,176				
	Overdue	14,714	12,078	1,468	8,564	17,483	4,754	390	2,203	8,165	379	n.a.	1,295	52,265	17	1,091	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	124,866				
	Total Due	28,538	22,564	2,367	14,466	26,383	10,643	716	3,166	11,344	444	n.a.	2,230	80,601	28	1,413	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	204,903				
Recovery Rate (%)	48.4	46.5	38.0	40.8	33.7	55.3	45.5	30.4	28.0	14.6	n.a.	41.9	35.2	39.3	22.8	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	22.8	39.1				
1993/94	Disbursement	27,247	21,138	4,346	14,103	19,242	11,095	1,731	3,908	6,814	0	n.a.	1,438	61,082	144	80	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	80	172,368			
	Recovery	19,926	14,017	1,750	9,254	12,397	8,130	908	1,447	4,298	147	n.a.	2,337	34,755	44	1,026	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	44	110,436			
	Outstanding	41,984	29,210	5,675	21,396	53,286	18,053	2,549	9,205	15,458	374	n.a.	11,946	166,974	265	4,718	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	381,093				
	Overdue	16,814	13,039	1,563	8,780	18,218	4,672	389	2,130	7,384	14	n.a.	1,771	54,654	17	1,341	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	130,786				
	Total Due	36,740	27,056	3,313	18,034	30,615	12,802	1,297	3,577	11,682	161	n.a.	4,108	89,409	61	2,367	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	241,222				
Recovery Rate (%)	54.2	51.8	52.8	51.3	40.5	63.5	70.0	40.5	36.8	91.3	n.a.	56.9	38.9	72.1	43.3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	43.3	45.8				

Source: "Small Farmer Development Program - Two Decades of Crusade Against Poverty", Agricultural Development Bank of Nepal, July 1996.

App. 5.4.3-10 Composition of Loans under SFDP (3/5)

(Unit: Rs.1,000)

Region/ District	No. of SFDP Loans	Cereal Crops	Cash Crops	Special Crops	Marketing Crops	Agri. Tools	Irrigation	Bio-gas Develop.	Land Develop.	Agro- industry	Godown	Agri- business	Horti- culture	Livestock	Tea, Coffee	Housing	Others	Total
Nuwakot	15	2,026	1,516	707	861	609	474	132	230	563	0	3,779	423	n.a.	n.a.	n.a.	0	11,320
	Disbursement	1,716	725	230	891	328	305	6	142	171	9	1,596	30	n.a.	n.a.	n.a.	0	6,149
	Recovery	3,289	1,813	930	1,008	1,805	2,058	126	897	1,870	12	10,748	855	n.a.	n.a.	n.a.	3	25,414
	Outstanding	1,489	593	199	596	500	466	0	275	828	0	3,365	57	n.a.	n.a.	n.a.	0	8,568
	Overdue	3,205	1,518	409	1,487	828	771	6	417	999	9	4,991	87	n.a.	n.a.	n.a.	0	14,517
	Total Due	53.5	55.0	53.6	59.9	39.6	39.6	100.0	34.1	17.1	13.2	100.0	32.2	34.5	n.a.	n.a.	0	42.4
Recovery Rate (%)																		
1990/91	15	898	517	156	426	337	327	0	90	233	0	1,821	153	n.a.	n.a.	n.a.	0	4,958
	Disbursement	958	488	170	430	186	319	34	78	144	11	966	20	n.a.	n.a.	n.a.	0	3,804
	Recovery	3,211	1,866	955	996	2,002	2,122	92	910	1,970	0	11,632	1,013	n.a.	n.a.	n.a.	0	26,769
	Outstanding	2,494	1,306	464	724	768	771	2	377	950	0	4,535	72	n.a.	n.a.	n.a.	0	12,463
	Overdue	3,452	1,794	634	1,154	954	1,090	36	455	1,094	11	5,501	92	n.a.	n.a.	n.a.	0	16,267
	Total Due	27.8	27.2	26.8	37.3	19.5	29.3	94.4	17.1	13.2	100.0	17.6	21.7	n.a.	n.a.	n.a.	0	23.4
Recovery Rate (%)																		
1991/92	13	478	280	39	411	218	215	0	100	156	0	1,597	32	n.a.	n.a.	n.a.	0	3,526
	Disbursement	1,014	459	126	393	318	256	0	158	215	0	1,551	28	n.a.	n.a.	n.a.	0	4,518
	Recovery	2,722	1,770	708	995	1,856	1,828	19	810	1,827	0	11,104	991	n.a.	n.a.	n.a.	0	24,630
	Outstanding	2,373	1,518	561	815	970	966	4	433	1,069	0	5,365	116	n.a.	n.a.	n.a.	0	14,410
	Overdue	3,387	1,977	687	1,208	1,288	1,242	4	591	1,284	0	7,116	144	n.a.	n.a.	n.a.	0	18,928
	Total Due	29.9	23.2	18.3	32.5	24.7	20.6	0	26.7	16.7	0	21.8	19.4	n.a.	n.a.	n.a.	0	23.9
Recovery Rate (%)																		
1992/93	10	956	224	205	897	342	309	0	780	202	0	n.a.	40	3,722	0	0	n.a.	7,677
	Disbursement	888	559	230	699	409	671	11	174	320	0	n.a.	108	1,619	0	0	n.a.	5,688
	Recovery	3,015	1,430	643	1,248	1,881	1,829	80	1,556	1,722	0	n.a.	914	13,454	13	0	n.a.	27,785
	Outstanding	2,132	1,266	439	686	1,075	1,251	17	557	1,091	48	n.a.	127	6,514	0	0	n.a.	15,203
	Overdue	3,020	1,825	669	1,385	1,484	1,922	28	731	1,411	48	n.a.	235	8,133	0	0	n.a.	20,891
	Total Due	29.4	30.6	34.4	50.5	27.6	34.9	39.3	23.8	22.7	0	n.a.	46.0	19.9	0	0	n.a.	27.2
Recovery Rate (%)																		
1993/94	11	1,256	1,090	1,234	1,493	558	689	419	768	573	0	n.a.	176	3,585	0	0	n.a.	11,841
	Disbursement	1,218	745	294	1,168	479	345	151	227	219	0	n.a.	167	2,213	0	0	n.a.	7,226
	Recovery	3,644	1,955	730	1,415	2,535	2,096	297	1,831	2,184	0	n.a.	1,082	6,926	0	491	n.a.	35,186
	Outstanding	2,036	1,164	326	587	914	1,201	17	478	1,202	0	n.a.	98	6,366	0	0	n.a.	14,389
	Overdue	3,254	1,909	620	1,755	1,393	1,546	168	705	1,421	0	n.a.	265	8,579	0	0	n.a.	21,615
	Total Due	37.4	39.0	47.4	66.6	34.4	22.3	89.9	32.2	15.4	0	n.a.	63.0	25.8	0	0	n.a.	33.4
Recovery Rate (%)																		

Source: "Small Farmer Development Program - Two Decades of Crusade Against Poverty", Agricultural Development Bank of Nepal, July 1966.

App. 5.4.3-11 Outline of Loans Granted by Community Development Bank at Devighat

Purpose of Loan	Maximum Loan Limit (Rs.)	Repayment Period	Annual Interest Rate (%)	No. of Installements	Loan Restrictions
Cereal Crops Cultivation	2,500/ropani	6 months	18	4	5 ropanis
Vegetable Cultivation	2,000/ropani	6 months	18	3	2 ropanis
Fodder Grass Cultivation	1,500/ropani	1 year	18	3	3 ropanis
Cash Crops Cultivation (Sugarcane, Ground Nut, Mustard, Ginger)	5,000/ropani	6 months	18	4	5 ropanis
Goat Raising	2,000	1 year	18	3	2 goats
Buffalo Raising (Improved Breed only)	18,000	18 months	18	18	1 buffalo/member or 4 buffaloes/group
Animal Feed and Medicine	10,000	8 months	18	4	only one member
Irrigation	6,000	8 months	18	4	none
Shop Management	10,000	8 months	18	4	none
Guest Room Construction for Tourism	6,000	8 months	18	4	none
Grass Cutter	7,000	8 months	18	4	none
Toilet Construction for Tourism	3,000	8 months	18	3	none

Source: Community Development Bank at Devighat.