

Impact of Loan Waiver Scheme on Lending Agencies in Visakhapatnam District of Andhra Pradesh

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ABSTRACT

The present study is conducted in Visakhapatnam district of Andhra Pradesh with an objective impact of loan waiver scheme on lending with to assess the agencies. Primary data was collected through personal interview method with the help of pretested schedule. Tabular analysis was used to analyse the data by working out simple averages and percentages. The results revealed that, institution wise overdue of the debt waived borrowers were higher in commercial banks vis-à-vis co-operative banks. With reference to borrowers; the overdue was higher in debt relieved borrowers than debt waived borrowers. Institution wise benefit of the Agricultural Debt waiver and Debt Relief Scheme-ADWDRS (2014) highest was extended by co-operative banks, followed by commercial banks. With reference to borrower wise; debt waived borrowers benefited higher than debt relieved borrowers. Thus, the role of co-operative sector vis-à-vis commercial sector is low, this needs immediate strengthening of co-operative institutions by overcoming the cumbersome procedures for availing loans and adequate loans should be provided at affordable rates of interest.

Key words: *Debt waived borrowers, Debt relieved borrowers and ADWDRS, Overdue.*