

## **Bankers Opinion towards Priority Sector Advances By the Commercial Banks**

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**Abstract:** *Agriculture occupies a dominant position in the Indian economy. In India, 70 percent of the working population is engaged in agriculture and allied activities, which contributing nearly 40 per cent to the total income of our country. In the earlier days, money lenders played a major role in rural areas in the lending process. People suffered a lot due to money lenders' cruel practice of lending. The government has realised the importance of systematic banking in India. The central bank was constituted followed by nationalization of private sector banks after independence. Because of these efforts the nation started to grow in all segments. The rural population is not an exception to this. They are gifted with these banks to take care of their monetary needs and also escaped from higher interest rates of money lenders. This paper is purely based on the major research project sponsored by the UGC. It is the pride and privileges to the thank authorities of UGC to offer funds in time to complete the project.*

**Key words:** priority sector, loan and advances, Banking procedures, Bank subsidy schemes

### **Introduction**

Banking is service oriented industry which constitutes a hybrid type of offering that consists of both tangible and intangible products and services. It requires a high level of professionals to create innovation in this field. Customer services are the hall mark of this industry. It is the services to the people and rendered by the bank. Being a service – oriented industry, it is the primary duty of the banks to create, maintain and satisfy the customer by providing the needed services. Therefore the banking institution should be made more responsive to the needs of the public. In the current context, customer satisfaction has become much more important. Moreover the banks are in the process of enhancing their level of customer services.

This paper covers the bankers opinion towards priority sector advances which include various loans and advances offered by the banks, documents to be submitted for the borrowing loans, level of subsidy offered by the banks and so on.

### **Statement of the Problem**

Commercial banks have been identified as great instruments that channelize funds to the rural areas. Banks have been able to play both qualitative and quantitative roles in terms of stimulating the allocation of resources to high priority areas, encouraging new enterprise, bolstering business skill of the borrowers, promoting growth in backward areas, modernization of existing industries, rehabilitation of sick units, promoting the indigenous industries and so on.

Priority sector lending facilitates regional and sectoral development pattern through a wide network of rural bank branches. Rural banking is considered an important ingredient for

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canalizing the investment patterns in our country. A developed network of bank branches increases the mobility of fund financial access to local industries and geographical coverage. Priority sector advances plays a very crucial role by providing the needed liquidity to the borrowers who do not have sufficient investible funds to exploit a conducive development environment. The credits obtained provide a command over other resources and thus removes the financial constraints of the borrowers. Through credit operations, financial savings are transformed into capital for further investment. The managers of the commercial bank sanction loans and advances by exercising their discretionary power. This bank creates awareness about the various schemes among the people. It constantly conducts research and development to do efficient services. This bank is not merely the agency of the Government to implement the social and economic policies but also running the business with profit motive. This bank adopts effective innovate services like core banking, re-engineering and reverse engineering schemes which shed light on the efficiency on the bank. To-day the segments of the priority sector consist of agriculture, small scale industries, small road and water transport operations, retail trades, small business, professional and self- employed persons, weaker section, education, housing, self-help groups and so on. These segments have their own significance. Hence, an attempt has been made to analyze the opinion of the bankers towards priority sector advances by the commercial banks in Sivagangai District.

### **Objective of the Study**

1. To study the types of loans offered by the commercial banks.
2. To examine the documents required for sanctioning loans and advances.
3. To evaluate the level of subsidiary offered by the commercial banks.
4. To study the securities offered by customers for getting loans and advances.

### **Hypotheses of the Study**

1. There is no significant difference among the responses of the respondents towards documents required for sanctioning loans.
2. There is no significant difference among the responses of the respondents about the subsidiaries offered by banks.
3. There is no significant difference between the securities offered by the customers and the segments of priority sector.

### **Sampling Design**

There are 125 branches in Sivagangai District (Public and Private Sector Bank branches). The researcher has selected all branches of the banks under census method. There are 125 employees selected as simple random method in order to assess the opinion of the bankers regarding the priority sector loans and advances. The data are collected either from manager or officer cadre of the banks.

### **Review of Literature**

Sooden and Kumar (2007) analyzed the priority sector lending in the post reform period and suggested for a balanced approach as development agent and sustainability of directed lending keeping in view the quantum of credit in priority sector advances.

Reserve Bank of India (2008) in its "Report on Trend and Progress of Banking in India-2007-08" highlighted the policy developments and the operations of commercial banks in India regarding the priority sector advances.

Tyrone T. Lin et al. (2009) in their research study attempted to analyze the operating performance of 117 branches of a certain bank in Taiwan in 2006.

S. Rajamohan and D. Durairaj (2012) mentioned that credit is an important tool for the successful proceeding for agricultural carrier. Our government/ banks have been providing lot of loans for the upliftment of agriculture and its allied sectors. It could be understood that the farmers have to make use of the available loans properly, and repay them in time. If the farmers do so the rural farmers will be successful. If rural farmers are successful then rural India will be strengthened.

S. Rajamohan and D. Durairaj (2012) in their study found that the banks have done wondering job. Priority sector lending has a great impact on bank management. This is the powerful tool to support the economy of the country and the nation as well. Despite of the banks should increase the area of lending performance, as it is the effective way to support the economy and to reduce the unemployment, and promote industry. The amount for lending should be increased so that the maximum community can be supported to individual in setting their business as well as priority sector activities.

S. Rajamohan and D. Durairaj (2012) concluded that the SME (Small Medium Enterprises) sector is the boost of business world and the backbone of our economy, especially in a developing country like, India, this sector contributes eight percent of the nation GDP, 45 percent of the manufactured output and 40 percent of the exports. The banks should improve the lending performance to SME sectors.

## Analysis and discussion

### Types of loan offered by the banks

The banks invite deposits and lend money to the customers. The bulk of its income is derived from loans and advances, because the bank has been established for both rendering services and earning profit. It offers various credit schemes to the public. But all the credit schemes are not utilized by the public due to the unaware of the schemes and at the same time bankers do not take proper effort to create awareness among the public and they are also not willing to offer loan to some sectors due to improper repayment. In this regard the RBI takes initiative to introduced priority sector schemes. The priority sector comprises 14 major sectors like agriculture, small scale industry, housing loan, education loan and so on, of which six major schemes alone are taken into account. Each scheme has its own significance. The researcher has used Garret Ranking in order to identify their preferences over the utilisation of loan.

**Table 1: Loan offered by the banks**

Sl.No.	Kinds of Loan	1	2	3	4	5	6	Total
1.	Agricultural	29	09	18	22	34	13	125
2.	Small scale industry	11	13	16	21	42	22	125
3.	Small business	21	20	32	11	21	20	125
4.	Micro credit	18	21	20	26	9	31	125
5.	Education loan	15	37	19	24	9	21	125
6.	Housing loan	31	25	20	21	10	18	125
	Total	125	125	125	125	125	125	

Source: Primary Data.

Table 1 shows that the bankers opinion towards various types of loans and advances offered by the banks. The researcher has identified six kinds of loan under priority sector and

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asked the respondents to rank them. Based on the ranks awarded, the researcher has calculated the number of respondents placed in each rank. Moreover, to identify which is the most vital preference of the banker, the researcher has used Garret's ranking

### Loan Offered By the Banks - Garret Scores

Table 2 shows the Garret scores. The Garret scores are calculated by using Garret ranking formula. Based on the garret ranks, the garret table value is ascertained.

Percent position =  $100 (R_{ij} - 0.5) / N_j$

$R_{ij}$  - Rank given for 1<sup>st</sup> item by j<sup>th</sup> sample respondents

$N_j$  - Total rank given by the j<sup>th</sup> sample respondents

**Table 2: Loan offered by the banks – garret ranking**

Sl. No	Calculation	Calculated Value	Garrets Table Value
1	$100 (1 - 0.5) / 6 = 50/6$	8.34	77
2	$100 (2 - 0.5) / 6 = 150/6$	25	63
3	$100 (3 - 0.5) / 6 = 250/6$	41.67	55
4	$100 (4 - 0.5) / 6 = 350/6$	58.34	46
5	$100 (5 - 0.5) / 6 = 450/6$	75	37
6	$100 (6 - 0.5) / 6 = 550/6$	91.67	23

Source: Primary Data.

Table 2 explicates the Garret scores for the loan offered by the banks. The calculated values are registered between 8.34 and 91.67. The table value ranges between 23 and 77.

### Types of Loan Offered By the Banks – Garret Rank

The commercial banks offer loans to fulfill the requirements of the customers. The bank manager uses various criteria to assess the repaying capacity of the borrowers before lending money. Table 3 explains the types of loan offered by the banks.

**Table 3: Types of loan offered by the banks – garret rank**

Types of Loan	1	2	3	4	5	6	Garret Score	Garret Rank
Agricultural	2233	567	990	1012	1258	299	6359	3
Small scale industry	847	819	880	966	1554	506	5572	6
Small business	1617	1260	1760	506	777	460	6380	4
Micro credit	1386	1323	1100	1196	333	713	6051	5
Education loan	1155	2331	1045	1104	333	483	6451	2
Housing loan	2387	1925	1100	966	370	414	7162	1

Source: Primary Data.

Table 3 portrays that the highest score is awarded to “Housing loan” is ranked the first, followed by the “Education and Agricultural loan”. The least score is awarded to “Small Scale Industry”.

Hence it is inferred that “Housing loan” is the maximum loan which is offered by the banks in this study area. This district is agriculturally and industrially backward, very limited customers had obtained loan for farming activities. But the customers are willing to receive loans

from the bank to buy new land and build new houses. Because house is one the basic needs for the human beings.

Through the garret ranking analysis it is found that in the Sivagangai, Pudukottai and Ramanathapuram Districts are agriculturally and industrially backward districts, most of those district the people are living in abroad, so through the analysis the researcher found that the commercial banks in this districts much more contribution towards “Housing loan and education loans”.

### Documents Required For Sanctioning Loan

The Banking Regulation Act 1934 (BRA) prescribed rules and regulation to be followed by the banks while offering loans and advances. The banks should strictly adhere the rules and regulations, while offering the loans. The banks require the documents like budget estimation, security, and additional collateral security and so on other than application form. Table 4 shows the documents needed for sanctioning loan.

**Table 4: Documents required for sanctioning loan**

Sl.No.	Needed Documents	Definitely Need	Need	No Need	Total
1.	Filed Application forms	125 (100)	--	--	125 (100.00)
2.	Acknowledgement card	23 (18.40)	16 (12.80)	86 (68.80)	125 (100.00)
3.	Budget Estimation	97 (77.60)	18 (14.40)	10 (8.00)	125 (100.00)
4.	Certificate from VAO	17 (13.60)	29 (23.20)	79 (63.20)	125 (100.00)
5.	Security	69 (55.20)	33 (2.40)	23 (18.40)	125 (100.00)
6.	Additional Collateral security	36 (28.80)	65 (52.00)	24 (19.20)	125 (100.00)
7.	Additional certificate	38 (30.40)	72 (57.60)	15 (12.00)	125 (100.00)
8.	Guarantors	60 (48.00)	55 (44.00)	10 (8.00)	125 (100.00)
9.	Source of repayment	80 (64.00)	35 (28.00)	10 (8.00)	125 (100.00)

**Source:** Primary data (Figures in brackets indicates percentage to total)

Table 4 elucidates the documents required for sanctioning loan. In this regard the researcher has categorised the required documents into three namely definitely needed, needed and no need.

### Documents Required For Sanctioning Loan- Sign Test

Bankers require documents for sanctioning loans. They ask documents based on the amount of loans, types of loan, duration of loans and so on. The researcher has used three point scales to collect opinion about the documents required. The responses of the bankers vary significantly, in order to know it; the sign test has been used. It is one of the non-parametric tools for analysing the data. This can be used either for nominal or ordinal data.

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It requires less restrictive assumptions concerning the level of data measurement. To understand the responses of respondents a '+' sign are recorded for the documents definitely required for sanctioning loan and '-' is recorded for the documents required for sanctioning loan. Using this procedure the responses of all sample respondents are recorded in terms of '+' or '-' signs. The response of no opinion is ignored while applying the sign test.

The following formula is used to test the level of significance.

Number of '+' signs –  $\mu$

$$Z = \frac{\text{Number of '+' signs} - \mu}{\sigma}$$

$$= 0.50n$$

$$= \sqrt{0.25n}$$

There are nine documents mentioned in Table 5 and these documents have its own importance. Some documents are definitely needed while granting loan. In order to ascertain whether there is any significant difference in the response of the respondents for each documents framed for this study, the sign test has been applied. The null hypothesis is that there is no significant difference among the responses of the respondents.

**Table 5: Documents required for sanctioning loan**

Sl.No.	Documents	No. of '+'	No. of '-'	N	Z	Result
1	Filed Application forms	125	---	--	--	--
2	Acknowledgement card	23	16	39	1.1	Sig
3	Budget Estimation	97	18	115	7.5	Not Sig
4	Certificate from VAO	17	29	46	-1.8	Sig
5	Security	69	33	102	3.6	Not Sig
6	Additional Collateral security	36	65	101	-2.9	Sig
7	Additional certificate	38	72	110	-3.2	Sig
8	Guarantor	60	55	115	0.4	Sig
9	Source of repayment	80	35	115	4.2	Not Sig

**Source:** Primary Data.

As per the sign test, the calculated value should be between – 1.96 to + 1.96. The researcher has given nine documents, out of which application form become compulsory for all kinds of activities and for the rest five responses are having significant relationship and three responses are not having significant relationship. Since these three factors, the calculated value is not within the accepted region, so the null hypothesis is rejected and the rest of the five calculated value is within the accepted region, so the null hypothesis accepted.

### Level of Subsidy Offered By the Banks

The Government of India and the RBI gives certain percentage of subsidy to the loan account holders for the purpose of motivating the particular sector and reduce burden of repayment of the holders under the schemes of Central Subsidiary Schemes of loan (CSS). Table 6 elucidates the level of subsidy offered by the banks

Based on the subsidies offered by the banks and which segments received high amount of subsidies under the priority schemes, the researcher has applied Friedman test. This is a non – parametric test. This test can be used to find out the mean ranking, as per the mean rank which

one is in the top position under the fifteen segments of priority sector subsidiaries. The ranks were assigned based on the total scores by using SPSS packages. The null hypothesis is that there is no significant difference among the responses of the respondents about the subsidies of various sachems.

**Table 6: Level of Subsidiary Offered By the Banks**

Friedman's Test			
	Mean Rank	Chi-square	P Value
Agriculture and allied activities	12.96	683.447	<0.001**
SSI	6.02		
SB/SE	4.15		
Micro Credit	7.94		
Education loan	7.41		
Housing loan	9.54		
Small transport	7.98		
Retail trader	6.36		
Self employed	7.93		
Sc/St	9.32		
Consumer loan	6.61		
Software industry	4.40		
Food industry	9.08		
venture capital	6.46		
Women SHGs	10.82		

**Note:** \*\* denotes that the significance @ 1 percent level. **Source:** Primary Data.

Table 6 shows that P value is less than 0.01, the null hypothesis is rejected at one per cent level of significance. Hence it is concluded that there is significant difference between mean ranks towards the subsidies offered by the banks under this schemes. Based on the mean rank, it is found that agriculture and allied activities received better subsidy under the Central Subsidy Schemes, followed by the self help groups and housing loans are getting second and third ranks respectively.

### **Kinds of Securities and the Segment of Priority Sector Lending**

Banking sector provides a lot of services to their customers. The bank services are steadily increasing to meet the growing needs of the community. To-day banks have become a part and partial of our life. The commercial banks lend money to the needers. They prefer to lend money to the industrialist to avoid non performing asset. The RBI forces all the banks to lend liberally to the priority sectors. They demand securities from the customers of priority sectors. The securities offered by the customers and the segments of priority sector have some relationships. In order to test, the multiple regressions have been used.

Multiple regression analysis is a parametric tool that involves one dependent variable and two more independent variables. The equation for a line of best fit is derived in such a way as to minimize the sums of the squared deviation from the line. Although there are multiple predictors, there is only one Y value is called multiple R. The multiple R will ranges from zero to one. There is no significant difference between the securities offered by the customers and the segments of priority sector. Table 7 explains the kinds of securities and the segments of priority sector lending.

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**Table 7: Kinds of securities and the segment of priority sector lending - multiple regression**

1	Dependent variable	Kinds of Securities
2	Independent variables	1. Agriculture and allied activities (X1) 2. Housing loan (X2) 3. Self – employed persons (X3) 4. Micro credit (X4)
3	Method	Enter method
4	Multiple R	0.812
5	R square value	0.994
6	Adjusted R square value	0.199
7	F value	3.094
8	P value	<0.001*

**Source:** Primary Data.

Table 7 elucidates that there are four independent variables and one dependent variable rotated in multiple regression analysis. The kinds of securities have been asked from customers towards sanctioning loan under priority sector.

The value of coefficient of determination R square = 0.294 indicates that 5 per cent of the variation in kinds of securities is explained or accounted by the estimated sample regression equation that uses of securities asked by banks under the scheme.

From the ANOVA table F value 3.094 is found to be significant at one per cent level. Hence the null hypothesis is rejected and the values that are estimated are not as mere theoretical construct.

### **Kinds of Securities and the Segment of Priority Sector Lending – Multiple Regression**

Table 8 explains that the independent variables which are influenced the dependent variables of kinds of securities towards the sanctioning loan under the priority sector.

**Table 8: Kinds of Securities Asked By the Banks – Multiple Regression**

Variables	Un-standardized Co efficient (β)	Standard Error (β)	Standardized Co- efficient (β)	T Value	P Value
(Constant)	0.887	.950		.934	.352
X1	0.070	.028	-.227	2.504	0.014**
X2	0.151	.062	.269	2.436	0.017**
X3	0.385	.132	.276	2.911	0.004**
X4	0.142	.079	-.171	1.792	0.076**

**Source:** Primary Data.

**Note:** \*\* denotes @ 1% level of significant

Table 8 elucidates that the ‘kinds of securities required are taken as the dependent variable and the fifteen priority sector segments are independent variables, among the fifteen the following segments are influencing in the dependent variable, like Agriculture and allied activities X1, Housing loan X2, self employed persons X3, micro credit X4, are taken as influencing variables.

The result shows that the multiple correlation coefficient R = 0.512 measures the degree of relationship between the actual values and the predicted values of the kinds of securities required for sanctioning loan. The predicted values are obtained as the linear combination of Agriculture and allied activities X1, Housing loan X2, self employed persons X3 and micro

credit X4, the coefficient value of 0.887 indicates that the relationship between use of kinds of securities and other independent variables are quite strong and positive.

The constant  $A = .887$  means that the kinds of securities has an important role when using the estimated regression line equation for prediction.

The t value of independent variables shows that the kinds of securities for sanctioning loan are statistically significant at one per cent level. The independent variables such as agriculture and allied activities, Housing loan, self employed persons, micro credit have significant influence on kinds of securities. Hence the null hypothesis is rejected at one per cent significance level.

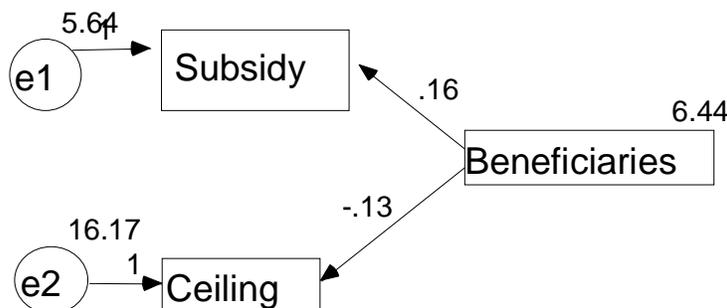
### Bankers Opinion towards Priority Sector Advances - SEM

The first measure of model fit is the Goodness-of-Fit Index (GFI). The GFI measures the relative amount of variance and covariance in the Sample covariance matrix that is jointly explained by the population covariance matrix. The GFI values range from 0 – 1, with values close to 1 being indicative of good fit.

A second type of Goodness-of-Fit index used in the analysis can be classified as incremental index of fit are based on a comparison of the hypothesized model against some standard. Comparative Fit Analysis (CFA) is useful in that it takes sample size into account. The CFI values range from 0 to 1, whereas .90 percentages was considered a good fit for GFI, a revised cut off of .95 has recently been advised for CFI.

The final set of fit statistics used in the analysis focuses on the Root Mean Square of Error Approximation (RMSEA). This fit statistics has only recently been recognized as one of the most informative criteria for use in covariance structure modeling. The RMSEA takes into account the error of approximation in the population with unknown but optimally chosen parameter values, fit the population covariance matrix if it was available. This discrepancy, as measured by the RMSEA, is expressed per degree of freedom, thus making the index sensitive to the number of estimated parameters in the model values less than .05 indicate good fit, values between .08 and .1 indicate mediocre fit, and those greater than .1 indicate poor fit. It is also possible to use confidence intervals to assess the precision of RMSEA estimates; AMOS (the statistical program that is used to run the SEMs) reports a 90 percent interval around the RMSEA value.

Figure 1: Bankers opinion towards priority sector advances - SEM



**Table 9: Bankers Opinion towards Priority Sector Advances**

Variables	Values	Significance	Result
Chi square	0.019		The model is highly fit to the analysis for this study.
P – Value	0.890	>0.05 is model fit	
GFI	1.000	> 90% model shows the goodness of analysis	
AGFI	0.999		
CFA	1.000		
RMR	0.048	Error may be <0.10 is > 10	
RMSEA	0.906	%	

From the above model priority sector advances by the commercial banks, borrowers expectation, bankers expectation and satisfaction are constructed as variables for the Structural Equation Model (SEM). The Chi-square value 0.019 is not significant at 5 percent level, which shows that the model which is constructed is fit; normally if the model has to be fit, the P value should be greater 5 percent level. The Goodness of Fit Index (GFI) 1.000 percent indicates that the model is good for analysis.

The Confirmatory Factor Analysis (CFA) 1.000 indicates that the model is highly fit and shows goodness.

The Root Mean Square of Residual (RMR) 0.048 shows that error value is smaller which less than 10 percent and Root Mean Square Error of Approximation (RMSEA) 0.906 indicates that it lies between the confidence interval of less than 0.06 to 0.08. Hence the analysis shows that the Expectations of bankers as well as borrowers and satisfaction level variables have significant influence on priority sector advances.

### Suggestions of the Study

1. The priority sector concern the public sector banks alone contribute much better than private sector, the private sector banks should improve the lending performance of priority sector.
2. The commercial banks in this district, distribute the loan amount of certain segments like housing, education, SHGs etc. The banks should concentrate equal distribution towards priority sector segments.
3. The Sivagangai district is agriculturally backward area, the maximum number of borrowers under the priority sector loan availed in the form of allied activities. So the bankers should improve the significant level of lending to specific purpose of agriculture activities.
4. The banks should ask the specific documents from the borrowers like, application form, security, budget estimations.
5. The borrowers should aware about the ceiling amount of each and every segment of priority sector advances, and banks should create awareness about it.

### Conclusion

In Indian context banking regulation act, the prime objectives of banks is to provide right customer services. According to the act, every commercial banks render an comparable services to the customers. In the survey made by the researcher that in the Sivagangai district all the commercial banks render services to the satisfaction of their customers, and upliftment of rural areas of this district. These commercial banks accept deposits and lend priority sector loans, like education loan, housing loan, SHGs loan, agriculture loan, SSI loan and service sector loan to

under developed areas in this district. It is concluded that in this district every bank offer priority sector loans. But at the same time, banks do not concentrate all segments of priority sector loans equally, majority of the banks offer the loan in some specific sector like educational loan, housing loan, service sector loan (like, shops, hotel, and beauty parlour) etc. Hence the banks should give importance to all the segment of the priority sector.

#### **Authors' Note**

This manuscript is the authors' original work, has not been published and is not under consideration for publication elsewhere.

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