APPENDIX – I
TERMS AND CONCEPTS

ACD : AGRICULTURAL CREDIT DEPARTMENT

Many banks have started ACD at their central offices. These departments are headed by experts who have knowledge of the working of agriculture and are also well-versed in banking. They are assisted by a team of experienced bank officers who have been specially trained in the line.

CREDIT DEPOSIT RATIO

The proportion of loan-assets created by banks from the deposits received.

DIR : DIFFERENTIAL INTEREST RATE

The differential interest rate scheme introduced in 1972 is being implemented by all scheduled commercial banks throughout the country. Under the scheme bank finance is provided at a concessional rate of interest of 4 percent per annum to the weaker sections for engaging in productive and gainful activities enabling there by an improvement in their economic conditions.

INDIGENOUS BANKER AND MONEY LENDER

An indigenous banker is orally individual or private firm receiving deposits and dealing in hundies or lending money, while money lender is a person whose primary business is not banking but money lending.

IRDP: INTEGRATED RURAL DEVELOPMENT PROGRAMME

The Integrated Rural Development Programme (IRDP) is a rural development program of the Government of India launched in the
Financial Year 1978 and extended throughout India by 1980. It is a self-employment program intended to raise the income-generation capacity of target groups among the poor. The aim is to raise recipients above the poverty line by providing substantial opportunities for self-employment. The IRDP enables the identified rural poor families to cross the poverty line by providing productive assets and inputs to the target groups. The assets are provided through financial assistance in the form of subsidy by the government and term credit advanced by financial institutions. These development programs have played an important role in increased agricultural production by educating farmers and providing them with financial and other inputs to increase yields.

**NABARD: NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**

National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India. It has been accredited with "matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas in India". NABARD was established by an act of Parliament on 12th July 1982 to implement the *National Bank for Agriculture and Rural Development Act 1981*. It replaced the Agricultural Credit Department (ACD) and Rural Planning and Credit Cell (RPCC) of Reserve Bank of India, and Agricultural Refinance and Development Corporation (ARDC). It is one of the premier agencies to provide credit in rural areas.

**NABARD:**

1. serves as an apex financing agency for the institutions providing investment and production credit for promoting the various developmental activities in rural areas
2. Takes measures towards institution building for improving absorptive capacity of the credit delivery system, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, training of personnel, etc.

3. co-ordinates the rural financing activities of all institutions engaged in developmental work at the field level and maintains liaison with Government of India, State Governments, Reserve Bank of India (RBI) and other national level institutions concerned with policy formulation.

4. Undertakes monitoring and evaluation of projects refinanced by it.

NCDC: NATIONAL CO-OPERATIVE DEVELOPMENT CORPORATION

This was set up in 1963 for promoting various economic programmes in the co-operative sector and providing financial assistance in the form of loan and subsidy to the co-operatives under the schematic pattern of assistance evolved for different schemes. The corporation was assigned the responsibility of implementing programmes covering poultry, fisheries, minor forest produce, handloom, coir, sericulture and dairy farming in the co-operative sector, basically meant for weaker sections of the society.

ARDC: AGRICULTURE REFINANCE DEVELOPMENT CORPORATION

The Agricultural Refinance Corporation (ARC) was established by an act of parliament and it started functioning from July 1st 1963. It was renamed in 1975 as Agriculture Refinance Development Corporation
(ARDC) instead of ARC. The corporation used to refinance 75 to 95 percent of the project financed by Land Development Banks, Commercial Banks, Regional Rural banks and Co-operative Banks.

**RIDF: RURAL INFRASTRUCTURE DEVELOPMENT FUND**

The RIDF was set up by the Government in 1995-96 for financing ongoing rural Infrastructure projects. The Fund is maintained by the National Bank for Agriculture and Rural Development (NABARD). Domestic commercial banks contribute to the Fund to the extent of their shortfall in stipulated priority sector lending to agriculture. The main objective of the Fund is to provide loans to State Governments and State-owned corporations to enable them to complete ongoing rural infrastructure projects. Initially the Government of Tamil Nadu had been availing this assistance for irrigation and road sector projects much needed for augmentation of infrastructure; more and more projects covering diversified areas like power, drinking water, health and education have started availing assistance under RIDF.

**NPA: NON-PERFORMING ASSET**

Non Performing Asset means an asset or account of borrower, which has been classified by a bank or financial institution as sub-standard, doubtful or loss asset, in accordance with the directions or guidelines relating to asset classification issued by The Reserve Bank of India.

**SHORT TERM LOAN**

Short term loan for raising crops i.e. Crop loans. In addition, advance upto 5 lakhs to farmers against pledge / hypothecation of agricultural produce (including warehouse receipts) for a period not
exceeding 12 months, where the farmers are given crop loans for raising the produce, provided the borrowers draw credit from one bank.

These are repayable normally within 12 months and in certain cases within 15 to 18 months and are given for purchase of inputs such as seeds, fertilizers and pesticides and to meet the cost of cultivation.

MEDIUM AND LONG TERM LOANS

Loans provided directly to farmers for financing production and development needs.

i) for purchase of agricultural and machinery

a. Agricultural implements; such as iron ploughs, harrows, hose, land levelers, bund formers, hand tools, sprayers, dusters, hay press, sugarcane crushers, thresher machine etc.
b. Farm machinery such as tractors, trailers, power tillers, tractor accessories etc.
c. Purchase of trucks, mini trucks, jeeps, pick-up valve, bullocks and other transport equipment etc to assist the transport agricultural inputs and farm products.
d. Transport of agricultural inputs and farm products.
e. Purchase of plough animals.

ii) Development of irrigation potential through

a. Construction of shallow and deep tube wells, tanks, etc. and purchase of drilling units.
b. Constructing deepening clearing of surface wells, boring of wells, electrification of wells, purchase of oil engines and installation of electric motor and pumps.
c. Installation of sprinkler irrigations system.
d. Purchase of generators sets for energisation of pump sets used for agricultural purpose.

iii) Reclamation and land development schemes.

Bunding of farm lands, leveling of land terracing, conversion of dry paddy lands into wet irrigable paddy lands, waste land development, development of farm drainage, reclamation of soil lands and prevention of salinisation, reclamation of ravine lands, purchase of bulldozers etc.

iv) Construction of farm buildings and structure – bullock sheds, implement sheds, tractor and truck sheds, farm stores etc.

v) Construction and running of storage facilities.

**SAA: SERVICE AREA APPROACH**

The branches of the banks select a village or a cluster of few villages, conduct detailed surveys of economic and agricultural potentialities of the selected villages and finally take concrete steps for financing all viable and potentially viable farmers; the Scheme started tolling in 1970-71.

**SFDA: SMALL FARMERS’ DEVELOPMENT AGENCY**

SFDA was set up in 1971, in 46 selected districts in the country for identifying the small farmers, assisting them in securing credit and other inputs providing necessary services, organization of new co-operative societies and subsidies to farmers availing the service facilities.

**MFALA: MARGINAL FARMERS AND AGRICULTURAL LABOURERS AGENCY**

MFALA was launched in 1970-71 to assist the marginal farmers with landholdings of 2.5 acres and agricultural labourers to improve the productivity and income through a variety of activities like crop
husbandry, including multiple cropping, increased use of inputs water harvesting techniques-minor irrigation, livestock, poultry, fisheries, etc.

**SMALL FARMER**

A farmer whose landholding is less than 2.5 acres in size

**MARGINAL FARMER**

A farmer with a landholding of 2.5 acres in size

**PACS: PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY**

Agricultural service cooperatives provide various services to their individually farming members. There are two primary types of agricultural service cooperatives, supply cooperative and marketing cooperative. Supply cooperatives supply their members with inputs for agricultural production, including seeds, fertilizers, fuel, and machinery services. Marketing cooperatives are established by farmers to undertake transformation, packaging, distribution, and marketing of farm products (both crop and livestock).

**WILFUL DEFAULT**

Non-repayment of loan in spite of adequate repayment capacity

**NON WILFUL DEFAULT**

Non-repayment of loans due to inadequate repayment capacity
APPENDIX-2

LIST OF BLOCKS IN THIRUCHIRAPPALLI DISTRICT

1. THIRUVARAMBUR,
2. ANDHANALLUR,
3. MANIKANDAM,
4. MANAPPARAI,
5. MARUNGAPURI,
6. VYAMPATTI,
7. LALGUDI,
8. PULLAMBADI,
9. MANNACHANALLUR,
10. MUSIRI,
11. THOTTIAM,
12. THATIANGARPETTAI,
13. THURAIYUR AND
13. UPPILIAPURAM.
APPENDIX -3

LIST OF BANKS SELECTED

1. CANARA BANK- THIRUPANCHEELI
2. INDIAN BANK- KALLAKUDI
3. INDIAN OVERSEAS BANK- MANTHURAI
4. CANARA BANK- ANDHANALLUR
5. UCO BANK- NAVALUR KUTTAPATTU
6. PUNJAB NATIONAL BANK-THUVAKUDI
7. BANK OF INDIA- PUNNANGOMBU
8. INDIAN OVERSEAS BANK- MARUNGAPURI
9. INDIAN OVERSEAS BANK- VAIYAMPATTI
10. KARUR VYSYA BANK- MUSIRI
11. CANARA BANK - THATHIYENGARPET
12. LAKSHMI VILAS BANK- THOTTIYAM
13. CANARA BANK- THURAIYUR
14. INDIAN OVERSEAS BANK- UPPILIAPURAM
APPENDIX-4
QUESTIONNAIRE FOR BANKS

A. General:
1. Name and Address of the Bank:
2. Area of operation:
   ii) Name of the block where your bank is situated.
   iii) Number of villages covered:
   iv) Names of the Villages:
3. Date of commencement of the Branch:
4. Is your branch exclusively for agricultural development?

B. Loan operations:
1. Are you giving the following types of loans to the agriculturists?
   i) Loan on mortgage of land : Yes / No
   ii) Loan on personal security : Yes / No
   iii) Loan on group guarantee : Yes / No
   iv) Advances on Produce : Yes / No
   v) Jewel Loan : Yes / No
2. Are you lending both short term and long term loans for agriculture? Yes / No
3. If no, Reasons for the same:
4. If long term loan is given, for what purpose is it given?
   i) Purchase of Tractor : Yes / No
   ii) Erection of pump set. : Yes / No
   iii) Land improvement : Yes / No
   iv) Digging of well : Yes / No
   v) Purchase of farm machinery : Yes / No
   vi) If any other purpose – specify : Yes / No
5. Classification of loans:
### SHORT TERM LOANS

<table>
<thead>
<tr>
<th>Year</th>
<th>Paddy Rs.</th>
<th>Millets Rs.</th>
<th>Pulses Rs.</th>
<th>Sugarcane Rs.</th>
<th>Groundnut Rs.</th>
<th>Others Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002-03</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2004-05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2005-06</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2006-07</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### LONG TERM LOANS

<table>
<thead>
<tr>
<th>Year</th>
<th>Minor irrigation (Including pump set) Rs.</th>
<th>Tractor, Power tillers and other farm equipments. Rs.</th>
<th>other Purposes Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002-03</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2004-05</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2005-06</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2006-07</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### LOANS FOR ALLIED ACTIVITIES

<table>
<thead>
<tr>
<th>Year</th>
<th>Dairy Rs.</th>
<th>Sheep Rs.</th>
<th>Poultry Rs.</th>
<th>Fishery Rs.</th>
<th>Biogas Rs.</th>
<th>Others Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002-03</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2004-05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2005-06</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2006-07</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6. What is the scale of lending per acre?
7. What is the maximum amount of loan that could be given to an Agriculturist borrower?
9. If yes, specify the nature of the security : 
10. Are you giving crop loan? : Yes / No.
11. If Yes, state the basis of the same.
12. State the documents obtained from the borrower:
13. What is the time taken for the disbursement of loan from the date of Sanction?
14. Is there a separate officer for scrutinising the agricultural loan application? : Yes / No
15. How is the loan amount disbursed?
16. If paid in installments, in how many installments?
17. Is a second loan given before the first loan is discharged? Yes / No.
18. Rate of interest charged on loan
   i) Purpose wise ii) Scheme wise
19. When does the recovery of loan begin?
20. Is penal interest charged on the defaulter’s loan? Yes / No
21. If yes, the rate of the penal interest charged.
22. Is the penal interest the same for all categories of loan? Yes / No
23. If different, the rate of interest on loan (purpose-wise)

C. Over dues
24. Give details for over dues.
   i) Number of persons who have availed short term loan :
   ii) The amount of short term loan disbursed :
   iii) The amount of short term loan recovered :
   iv) Total amount of over dues and percentage :
TERM LOAN:

i) Number of persons who have availed term loan : 

ii) The amount of term loan disbursed : 

iii) The amount of term loan recovered : 

iv) Total amount of over dues and percentage : 

25. Are you giving loan under IRDP? : Yes / No

26. Are you getting any loan under NABARD? : Yes / No

27. What are the reasons for over dues?
   i) Willful default.
   ii) Natural calamities. : Floods / Drought, etc
   iii) Inability to pay (specific reasons if any)

28. What is the progress made in the production oriented lending by the bank?

29. What proportion of the bank’s agricultural loans is given to the small and marginal farmers?

30. Do you provide any concessions in financing small farmers especially in the rate of interest? Yes / No

31. The measures taken for the recovery of over dues from the agriculturist Borrowers.

32. Do you have any special cell for the supervision of credit? Yes / No.

33. What is your view of the Government’s policy towards the collection of over dues from the agriculturist borrowers?

34. What are your suggestions for the reduction of over dues?

35. Do you feel that the accumulation of over dues with the commercial banks has greater impact on the liquidity and profitability of the banks? Yes / No
APPENDIX 5
INTERVIEW SCHEDULE FOR THE RESPONDENTS

1. Name of the Agriculturist:

2. Address:

3. Farmer’s category: Small / Marginal / Large

4. Please furnish the nature of ownership and landholding:
   - A) Own land
     (acres: )
   - B) Lease hold
     (acres: )

5. Please furnish the details of crop cultivated.

<table>
<thead>
<tr>
<th></th>
<th>Rabi</th>
<th></th>
<th>Kharif</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of crop</td>
<td>Area</td>
<td>Name of crop</td>
<td>Area</td>
<td></td>
</tr>
</tbody>
</table>

6. Please furnish the financial requirement for the cultivation of different crops –per acre:
   - Paddy
   - Groundnut
   - Banana
   - Sugarcane
   - Pulses
   - Oil seeds

   Name of crop | Amount (Rs.)
   --- | ---
   Paddy | 
   Groundnut | 
   Banana | 
   Sugarcane | 
   Pulses | 
   Oil seeds | 

7. Can you meet agricultural expenses with your own funds?  
   Yes/No

8. If no, how do you raise the loan?

   Sources: 
   - Commercial banks
   - Co-operative banks
   - Private financing agencies (chits, etc.)
   - Moneylenders
   - Others

   Amount (Rs.)
9. Are you sure that the amount of agricultural loan borrowed had been spent for agricultural purposes only? Yes/ No
10. Do you have any over dues? Yes/ No
11. If yes, please give the reasons of over dues.
12. Are you satisfied with the present distribution system of crop loans? (Partly by cash and partly by kind) Yes/ No
   a) If “No”, state the alternative you would prefer.
      i) Entire loan amount in cash
      ii) Any other method
13. Please give the annual income of your family:
    Sources: Amount (Rs.)
    Agricultural farm
    Allied agricultural activities
    Non-farm activities
14. Please give the annual expenditure of your family.
    Food
    Clothing
    Shelter/ housing
    Health, Education
    Social and religious functions
    Others
15. Have your loan application ever been rejected or delayed? Yes / No
16. Will you accept to sell your produce through regulated markets or co-operatives? Yes / No
17. Do you accept that the costs of farm activities are high while the holding is small? Yes / No
18. Please respond to the following statements:
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Statement</th>
<th>Agreed</th>
<th>Strongly Agreed</th>
<th>Disagreed</th>
<th>No Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>It is Easy to obtain loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Loan is disbursed in time</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Fertilizers are disbursed in Time</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Seeds are disbursed in time</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Scale of finance is Inadequate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Follow up action is sufficient</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Over dues increase due to monsoon failure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Loan Assistance increase the output</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Repay schedule is reasonable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Loan is used only for agricultural purpose</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
tptrhap - neh;fhzy; tpguk;

1. bgah; & Kfthp

2. ve;j tptrhag; gphpitr; rhh;e;jth; : rpW-FW-bghpatptrhap

3. epyk;
   m) brhe;j rhFgo : Vf;fh;
   M) Fji;jf rhFgo : Vf;fh;

4. ghrd Kiw :
   -fhy;tha;
   - nkhl;Ihh; fpzW
   - MH;Jisf; fpzW

5. xh; tUlj;jpy; vj;jid Kiw rhFgo
   bra;fpwPh;fs; :

6. gaph; rhFgo tpguk; :

7. gaph; rhFgof;fhd gzj;njit tpguk; : xU Vf;fuF

8. tptrha bryit brhe;j gzj;jypUe;J vjph;bfhs;fpwPh;fs;?: (my;yJ)
   fld; bgw;W tptrha bryit vjph;bfhs;fpwPh;fs;?

9. m) tzpF t';fp Tl:LwF[ t';fp rpl;gz;L
   <) tlo;filf;fhuH; c) ez;gh; kw;Wk; cwtpdh;fs;

10. tptrha fld tptrha brytpd';fSf;F kl;Lnk : Mk; / ,iy
gad; gLj;Jfpd;wPh;fs;?

11. tptrha fld; ghf;fp VnjDk; brYjjhkYj; : Mk; / ,iy
    Uf;fpd;wPh;fs;?

12. Mk; vdpy; brYjj;jg;glhkfk;fhd fhuzk; vd;d?
   m) gUt kiH jtwpaajdhy; Vw;gl;l el;lk; /
   M) fild jpUg;gpr; brYjj; ,ayhik/
   ,) tptrha tpsbgkhUJ;fSf;F mspf;fg;gLk; Fiwe;j tpiy/
   <) ,ju fhuz';fs;

13. t';fpapypUe;J jw;bgGlGJ jh';fs; bgWk; gaph;f;fld; Kiw jpUg;jpfukhf cs;sjh?
    gFjpast[ gzkjhft[k; gFjpast[ bghUshtfk;        Mk; / ,iy
    ,y;iybad;why; jh';fs; tpUk;g[k; khw;WKiwa Twt[k;.
    m) gaph;f;fld; bjhiK KGiTjk; gzkjhf
    M) nW VnjDk; Kiw.

187
14. j’;fsJ FLk;gj;jpd; Mz;L tUkhdk; vd;d?
m) tptrha tUkhdk; : %.
M) tptrha Jizj;bjhHpys;fspypUe;J : %.
, tptrhaky;yhj gpw bjhHpys;fspypUe;J : %.

15. j’;fsJ FLk;gj;jpd; Mz;L brytpdk; vd;d?
m) czt[ M) cil 
<) fy;tp/ Rfhjhuk; c) r_f kw;Wk; kj rl’;Ffs; C) ,ju bryt[fs;

16. j’;fsJ fld; tpzp;gj;gk; vg;bghGnjDk; kWf;fg;gLs;sjh my;yJ fhyijkjg;gLj;jg;gLs;sjh?

17. j’;fsJ tptrha tpis bgHU;fis xG’;FKiw tpw;gidf;Tlk; my;yJ Tl;Lwt[r; rhiy _yk; tpw;f 
<) fy;tp/ Rfhjhuk; c) r_f kw;Wk; kj rl’;Ffs; C) ,ju bryt[fs;

18. j’;fsJ epymst[ Fiwtjg cs;sjhy; tptrha brytpd’;fs; mjpfkhf ,Uf;fpwJ vd;gij xg;g[f; 

19. fPH;f;fhQk; tpdhf;fSt;F c’;fs; fUj;ij bjhptpf;ft[k;.

(1) (2) (3) (4)

m) gaph;fld; bgWtJ Ryghf cs;SJ; : 
M) gaph;f;fld; chpa neuj;jpy; fpilf;fpwJ :
, cuj; chpa neuj;jpy; fpilf;fpwJ. :
<) tpijs; chpa neuj;jpy; gl;lthlh 
bra;ag;gLfpwJ :
c) gaph;f;fld; mst[ nghJkhdjhf ,y;y iy :
C) gaph;f;fld; mspj;g gpd; t’;fpapd; 
bjhlh; eltof;if nghJkhdjhf ,y;y iy :
v) gaph;f;fld; ghf;fp gUtkiH jtpajhy; 
mjpfkhdJ. :
V) fld; trjp bgWtJ j’;fsJ tptrha 

188
1. Vw;Wf; bfhs;sg;gLfpwJ/
2. cWjpahf Vw;Wf; bfhs;sg;gLfpwJ/
3. kWf;fg;gLfpwJ/
4. gjpy; Tw tpUk;gtpy;iy
APPENDIX 6
LOCATION OF TIRUCHIRAPPALLI DISTRICT IN TAMILNADU
APPENDIX 7
TIRUCHIRAPPALLI DISTRICT BLOCK WISE MAP

© GISNIC - TNSU