ANNEXURE
Annexure 1
A STUDY ON WILFUL DEFAULT IN AGRICULTURAL CREDIT
Schedule for the Sample Banks

I General Information
1. Name and Address of the Bank
2. Date of Registration and Commencement
3. Area of operation of the bank
4. Objectives of the bank

II Membership details
1. Eligibility for membership as per the bye laws
2. Particulars of members

<table>
<thead>
<tr>
<th>Year</th>
<th>A.Class</th>
<th>B. class</th>
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III Sources of Funds
1. Share Capital
2. Particulars of authorized and paid – up share capital
3. Preparation of shares to loans
4. Face value of shares.
5. Maximum borrowing powers as per the bye-lows.
6. Indicators for the development.

1. Share Capital Position

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<thead>
<tr>
<th>Year</th>
<th>Members</th>
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2. Reserve, Borrowings and Working Capital Position

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<th>Working Capital</th>
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3. Deposits

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4. Investment

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IV Loan Operation

1. Types of loans
2. How do you distribute the loans?
3. What is the time taken to distribute the loans?
4. How do you calculate the rate of interest?
5. In scale of finance provided for each loan?
6. State the maximum borrowing power of a member and how it is calculated?
1. Loan Issues

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<tr>
<th>Year</th>
<th>Crop</th>
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2. Recovery Management

1. What is the mode of repayment enforced?
2. Is the present arrangement for repayment is effective (or) not?
   Give your suggestions?
3. State the position of over-dues
4. How is the rate of interest calculated for over-dues?
5. How is the penal interest calculated?
6. How is the rate of interest calculated on conversion loans?

4. Loan Demand

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5. Loan Recovery

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6. Profit and Loss Position

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Annexure 2

A STUDY ON WILFUL DEFAULT IN AGRICULTURAL CREDIT

Schedule for the Respondents

I. DEMOGRAPHY

1. Name of the Respondent
2. Address of the Respondent
3. Gender
   a. Male -1  b. Female - 2
4. Age

II. SOCIAL

5. Community
   a. SC -1  b. MBC -2  c. others - 3
6. Education
   a. No formal education - 1  b. Primary - 2  c. Higher Secondary
   3. d – Graduate/Post Graduate - 4  e. Technical/Professional - 5
7. Marital Status
   a. Unmarried - 1  b. Married - 2  c. Widowed - 3
8. Type of family
   a. Joint - 1  b. Nuclear – 0
9. Total number of members in the family
   a. No. of dependents in the family
   b. No. of earning members in the family

A. Exposure to Mass - Media

10. Do you read the following? Yes/No
11. How often do you watch TV?
12. How often do you listen to radio?
    a. Regularly - 3  b. Occasionally - 2  c. Rarely - 1
B. Contact with Change Agents

13. a) Having frequent contact? □

   b) Known but not having frequent contact □

   c) Not known

C. Membership

14. Are you a member of any institution? Yes/No □

15. If yes, in which institution?

   a. PACB - 1 b. PARDB - 2 c. SHG - 3 d. PACB & PARDB - 4 □

   e. PACB & SHG - 5 f. All three - 6

16. Duration of Cliental? (in years)

17. Are you a member of any one of the following institution? Yes/No

   a. Caste organisation □ c. Political parties □

   d. Local clubs □ e. Social Organisation □

   f. No membership □ g. Other types □

Occupation

18. What is your Primary Occupation?


   d. Non-Farm Sector - 4 e. Govt. employee - 5 □

   g. Self - employed - 6

18. What is your Secondary Occupation?


   d. Non-Farm Sector - 4 e. Govt. employee - 5 □

19. Type of your house

   a. Hut -1 b. Tiled - 2 c. Terraced - 3 □

20. Size of land holding (in acre)

21. What are the types of crops cultivated in your land? (Yes/No)

   a. Paddy □ b. Sugarcane □ c. Cotton □

   d. Pulses □ e. Coconut □ f. Gingelly □
g. Ground Nut □

**Marketing**

22. Where do you market your agricultural products?
   a. Village Trader – 1  
   b. Village trader cum moneylenders- 2 □
   c. Trader at mondy center - 3  
   d. Others - 4 □

**Income and Expenditure**

23. What is your family Annual income? Rs. □□□□□□□□

24. What is your average family expenses?
   Per Annum on:- (in Rs.) □□□□□□□□

**INDEBTEDNESS**

25. Are you indebted to any private parties ? Yes/No □

A. **Non-Institutional source of credit**

26. To which private parties you are indebted?
   a. Moneylenders - 1  
   b. Friends - 2  
   c. Relatives - 3  
   d. Village Trader - 4  
   h. Commission agents- 9  
   f. Chit funds - 5

27. What is the nature of your indebtedness?
   a. Ancestral - 1  
   b. Present - 2  
   c. Both - 3

28. State the causes for indebtedness Yes/No □
   a. Farm/ business expenses □  
   b. Family expenses □
   c. Educational Expenses □
   d. House Renovation/ construction □
   e. Clearance of old debts □
   f. Repayment of institutional debt□

B. **Institutional Sources of Credit:**

29. Did you borrow from any of the formal agency? Yes/No □

30. From which formal source, do you borrow normally? Yes/No
   a. PACB □  
   b. Commercial Banks □
   c. SHG □
   d. PARDB □  
   d. Others (Specify) □

31. How much did you get as loan? Rs. □□□□□□□□
UTILISATION OF LOAN OF FORMAL SOURCES

32. What is the extent of utilization of loan amount?
   a. Full Utilisation- 1   b. Diversion - 2

33. What are the reasons for the full utilization of loan? Yes/No
   a. Expecting good yield from investment  
   b. Lesser unexpected expenses
   c. Availability of loan in time
   d. Awareness on the consequences of diversion

Diversion

34. How much of the loan amount was diverted?
   Rs. ____________________________

35. What are the reasons for diversion?
   a. Drought  
   b. Higher rate of inputs
   c. Unexpected expenses
   d. Increase in consumption expenses
   e. Delay in getting loans
   f. Others (Specify)

Default

36. State the reason for not repaying the loan?
   a. Flood/drought
   b. No additional income
   c. Expecting loan waiver
   d. Heavy consumption expenses
   e. Insufficient income
   f. Unexpected expenses
   g. No body asked to repay
   h. No pressure from bankers/ SHG
   i. Farm/business expenses

37. Do you know the scheme of waiver? Yes/No
38. Have you availed benefits under waiving scheme already? Yes/No
39. Do you expect that the Government has to waive your loans? Yes/No
40. Observation by the Researcher