ANNEXURE
### ANNEURE I

NUMBER OF PRIMARY BANKS IN TAMIL NADU

[As on 31-03-2006]

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of the District</th>
<th>Taluklevel</th>
<th>Blocklevel</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kanjeepuram</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>2.</td>
<td>Thiruvallur</td>
<td>6</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>3.</td>
<td>Vellore</td>
<td>5</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>4.</td>
<td>Thiruvannamalai</td>
<td>6</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>5.</td>
<td>Villupuram</td>
<td>5</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>6.</td>
<td>Cuddalore</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>7.</td>
<td>Thanjavur</td>
<td>6</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>8.</td>
<td>Thiruvur</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>9.</td>
<td>Nagapattinam</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>10.</td>
<td>Trichy</td>
<td>5</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>11.</td>
<td>Karur</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>12.</td>
<td>Perambalur</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>13.</td>
<td>Pudukkottai</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>14.</td>
<td>Madurai</td>
<td>4</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>15.</td>
<td>Theni</td>
<td>3</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>16.</td>
<td>Dindigul</td>
<td>5</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>17.</td>
<td>Virudhunagar</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>18.</td>
<td>Ramanathapuram</td>
<td>4</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>19.</td>
<td>Sivagangai</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>20.</td>
<td>Thiruneveli</td>
<td>5</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>21.</td>
<td>Tuticorin</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>22.</td>
<td>Kanyakumari</td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>23.</td>
<td>Salem</td>
<td>5</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>24.</td>
<td>Namakkal</td>
<td>4</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>25.</td>
<td>Dharmapuri</td>
<td>5</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>26.</td>
<td>Coimbatore</td>
<td>6</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>27.</td>
<td>Nilgiris</td>
<td>4</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>28.</td>
<td>Erode</td>
<td>6</td>
<td>6</td>
<td>12</td>
</tr>
</tbody>
</table>

**TOTAL**: 122, 59, 181

Source: Data collected from the Records of TNCSARDB.
ANNEXURE II

NPA Norms

"The NABARD instructed the SCARDBs (vide Ref. No. NB.Dos/HYD/Po1/1274 / (a) P 57 (A) 97-98 Circulars No. NB.Dos LDB/1/97-98 dated 19 June 1997) to follow the guidelines properly and implement the prudential norms, with effect from 1997-98.

(i) Standard Asset

As per the guidelines "(i) A standard asset is one which does not disclose any problem and which does not carry more than the normal risk involved to any business. Thus, in general, all the current loans may be treated as standard assets. Further, all loans for agricultural activities may be treated as standard assets if the repayment period for the same is rescheduled/re-phased, in the event of natural calamity, etc., as per NABARD / RBI guidelines.

(ii) Sub-Standard Asset

A non-performing asset may be classified as sub-standard on the basis of the following Criteria.

a) An asset which has remained overdue for a period not exceeding 3 years in respect of both agricultural and non-agricultural loans should be treated as sub-standard.

b) In case of term loans, where instalments are overdue for a period not exceeding 3 years, the entire loan outstanding should be classified as substandard and not the defaulted installments alone.

c) An asset, where the terms and conditions of the loans regarding payment of interest and repayment of principal have been renegotiated or rescheduled, after commencement of production, should be classified as sub-standard and should remain so in such category for at least two years of satisfactory performance under the renegotiated or rescheduled terms. In other words, the classification, should not be upgraded merely as a result of rescheduling unless there is satisfactory compliance of the above conditions.

ii
(iii) Doubtful Assets

A Non-performing asset may be classified as doubtful on the basis of the following criteria.

(a) An asset which has remained overdue for a period exceeding 3 years in respect of both agricultural and non-agricultural loans should be treated as doubtful.

(b) In case of term loans, while instalments are past due for more than 3 years, entire outstanding in the term loan account should be treated as doubtful.

(iv) Loss Assets

Loss Assets relating to the loans and advances portfolio are those where loss is identified by the bank / auditor / RBI / NABARD inspectors, but the amount has not been written off wholly or partly. In other words, an asset which is considered unrealizable and / or of such little value that its continuance as a doubtful asset is not worthwhile, should be treated as loss assets.

3.14 Provisioning Norms

Provisioning is necessary considering the erosion in the value of security charged to the banks over a period of time. Therefore, after the loan assets are classified into various categories (viz. standard, sub-standard, doubtful and loss assets) necessary provision has to be made for the same. The details of provisioning requirements in respect of various categories of assets are mentioned below.

i) Standard Assets

No provision is required to be made.

ii) Sub – Standard Assets

A general provision of 10% of total outstanding in this category may be made.

iii) Doubtful Assets

a) 100% provision is to be made of the extent to which the advance is not covered by realizable value of securities to which
b) The bank has a valid recourse and the realisable value is estimated on a realistic basis.

c) Over and above a provision is to be made depending the period for which an asset has remained overdue, 20% to 50% of the secured portion (i.e. Estimated realizable value of the outstandings) on the following basis.

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Provision to be made</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdues above 3 years and upto 4 years</td>
<td>20%</td>
</tr>
<tr>
<td>Overdues over 4 years, but not exceeding 6 years</td>
<td>30%</td>
</tr>
<tr>
<td>Overdues exceeding 6 years</td>
<td>50%</td>
</tr>
</tbody>
</table>

iv) Loss Assets

The entire loss asset should be written off. If the assets are permitted to be retained in the books of account for any reason, 100% of the outstanding there of should be fully provided for.”

### ANNEXURE III

**ONE TIME SETTLEMENT SCHEME [OTS] RECOVERIES IN PCARDBs UP 31-03-2006 IN TAMIL NADU**

(RS. MILLION)

<table>
<thead>
<tr>
<th>SL. No.</th>
<th>Name of the district</th>
<th>Under OTS</th>
<th>Lumpsum</th>
<th>Recoveries Up to 31-03-2006 Part Payment</th>
<th>Total</th>
<th>Waiver Relief Extended.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No</td>
<td>Amount</td>
<td>No.</td>
<td>Amount</td>
<td>No.</td>
</tr>
<tr>
<td>1</td>
<td>Coimbatore</td>
<td>3171</td>
<td>364.31</td>
<td>886</td>
<td>87.47</td>
<td>476</td>
</tr>
<tr>
<td>2</td>
<td>Cuddalore</td>
<td>8915</td>
<td>459.63</td>
<td>1253</td>
<td>76.11</td>
<td>1093</td>
</tr>
<tr>
<td>3</td>
<td>Dharmapuri</td>
<td>13532</td>
<td>677.62</td>
<td>1644</td>
<td>77.73</td>
<td>1803</td>
</tr>
<tr>
<td>4</td>
<td>Dindigul</td>
<td>4088</td>
<td>144.33</td>
<td>664</td>
<td>19.07</td>
<td>716</td>
</tr>
<tr>
<td>5</td>
<td>Erode</td>
<td>6622</td>
<td>336.31</td>
<td>1845</td>
<td>64.97</td>
<td>1835</td>
</tr>
<tr>
<td>6</td>
<td>Kanchi</td>
<td>6667</td>
<td>269.71</td>
<td>1753</td>
<td>64.84</td>
<td>1335</td>
</tr>
<tr>
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<td>Kanyakumari</td>
<td>1237</td>
<td>113.65</td>
<td>369</td>
<td>23.69</td>
<td>299</td>
</tr>
<tr>
<td>8</td>
<td>Karur</td>
<td>665</td>
<td>57.66</td>
<td>209</td>
<td>8.62</td>
<td>219</td>
</tr>
<tr>
<td>9</td>
<td>Madurai</td>
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<td>329</td>
<td>10.76</td>
<td>380</td>
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<tr>
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<td>543</td>
<td>14.5</td>
<td>771</td>
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<td>84.56</td>
<td>480</td>
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<td>406</td>
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<tr>
<td>12</td>
<td>Nilgiris</td>
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<td>46.4</td>
<td>153</td>
<td>5.01</td>
<td>375</td>
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<tr>
<td>13</td>
<td>Perambalur</td>
<td>2285</td>
<td>108.06</td>
<td>639</td>
<td>25.15</td>
<td>730</td>
</tr>
<tr>
<td>14</td>
<td>Pudukkottai</td>
<td>5979</td>
<td>158.23</td>
<td>823</td>
<td>23.28</td>
<td>827</td>
</tr>
<tr>
<td>15</td>
<td>Ramnad</td>
<td>5929</td>
<td>151.77</td>
<td>363</td>
<td>11.47</td>
<td>190</td>
</tr>
<tr>
<td>16</td>
<td>Salem</td>
<td>7096</td>
<td>224.17</td>
<td>1547</td>
<td>39.06</td>
<td>1294</td>
</tr>
<tr>
<td>17</td>
<td>Sivagangai</td>
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<td>571</td>
<td>26.67</td>
<td>534</td>
</tr>
<tr>
<td>18</td>
<td>Tanjavour</td>
<td>9833</td>
<td>293.26</td>
<td>1084</td>
<td>26.98</td>
<td>1290</td>
</tr>
<tr>
<td>19</td>
<td>Theni</td>
<td>2621</td>
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<tr>
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<td>Tirunelveli</td>
<td>6018</td>
<td>252.18</td>
<td>646</td>
<td>25.39</td>
<td>625</td>
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<tr>
<td>21</td>
<td>Tiruvarur</td>
<td>10220</td>
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<td>1915</td>
<td>148.92</td>
<td>1413</td>
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<tr>
<td>22</td>
<td>Thiruvannamalai</td>
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<td>455.35</td>
<td>2653</td>
<td>69.31</td>
<td>2624</td>
</tr>
<tr>
<td>23</td>
<td>Tiruvuravur</td>
<td>8586</td>
<td>296.93</td>
<td>703</td>
<td>18.06</td>
<td>1105</td>
</tr>
<tr>
<td>24</td>
<td>Trichy</td>
<td>3187</td>
<td>134.35</td>
<td>851</td>
<td>31.08</td>
<td>1223</td>
</tr>
<tr>
<td>25</td>
<td>Tuticorin</td>
<td>2164</td>
<td>82.38</td>
<td>223</td>
<td>9.96</td>
<td>187</td>
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<tr>
<td>26</td>
<td>Vellore</td>
<td>10471</td>
<td>546.76</td>
<td>1312</td>
<td>58.52</td>
<td>1587</td>
</tr>
<tr>
<td>27</td>
<td>Villupuram</td>
<td>9967</td>
<td>427.12</td>
<td>2711</td>
<td>101.87</td>
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<tr>
<td>28</td>
<td>Virudhunagar</td>
<td>3492</td>
<td>110.35</td>
<td>335</td>
<td>8.38</td>
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<td><strong>Total</strong></td>
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<td>6940.74</td>
<td>26812</td>
<td>1108.3</td>
<td>25657</td>
</tr>
</tbody>
</table>

Source: Data collected from the Records of TNCSARD
# ANNEXURE IV

## WAIVER OF LONG-TERM AGRICULTURAL LOANS IN TAMIL NADU

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>District</th>
<th>Amount (RS. Million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kancheepuram</td>
<td>586.7</td>
</tr>
<tr>
<td>2.</td>
<td>Thiruvalur</td>
<td>663.1</td>
</tr>
<tr>
<td>3.</td>
<td>Vellore</td>
<td>863.1</td>
</tr>
<tr>
<td>4.</td>
<td>Thiruvannamalai</td>
<td>922.2</td>
</tr>
<tr>
<td>5.</td>
<td>Vilupuram</td>
<td>956.2</td>
</tr>
<tr>
<td>6.</td>
<td>Cuddalore</td>
<td>1084.3</td>
</tr>
<tr>
<td>7.</td>
<td>Thanjavur</td>
<td>521.6</td>
</tr>
<tr>
<td>8.</td>
<td>Tiruvarur</td>
<td>542.2</td>
</tr>
<tr>
<td>9.</td>
<td>Nagai</td>
<td>268.0</td>
</tr>
<tr>
<td>10.</td>
<td>Trichy</td>
<td>280.8</td>
</tr>
<tr>
<td>11.</td>
<td>Karur</td>
<td>273.2</td>
</tr>
<tr>
<td>12.</td>
<td>Perambalur</td>
<td>226.6</td>
</tr>
<tr>
<td>13.</td>
<td>Pudukottai</td>
<td>327.2</td>
</tr>
<tr>
<td>14.</td>
<td>Madurai</td>
<td>189.4</td>
</tr>
<tr>
<td>15.</td>
<td>Theni</td>
<td>266.5</td>
</tr>
<tr>
<td>16.</td>
<td>Dindigul</td>
<td>439.2</td>
</tr>
<tr>
<td>17.</td>
<td>Virudhunagar</td>
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</tr>
<tr>
<td>18.</td>
<td>Ramnad</td>
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<td>19.</td>
<td>Sivangangai</td>
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<td>Kanniyakumari</td>
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<td>23.</td>
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<td>24.</td>
<td>Namakal</td>
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<td>Dharmapuri</td>
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</tr>
<tr>
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<td>Coimbatore</td>
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</tr>
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<td>27.</td>
<td>Nilgiris</td>
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<tr>
<td>28.</td>
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<td>720.4</td>
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<tr>
<td><strong>Total</strong></td>
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<td><strong>13013</strong></td>
</tr>
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</table>

Source: Records of TNCSARDB
ANNEXURE V
G.O.Ms.No. 875 FINANCE [DP] DEPT.DT 28.11.65

THE NORMS FOR CLASSIFICATION OF PRIMARY LAND
DEVELOPMENT BANK IN AUDIT

CLASS A

1. The bank should have maintained all the books and registers and
   appointed a full time paid secretary.

2. The bank should have worked at profit and declared dividend at not less
   6% for the year under audit.

3. There should be no overdues to the State Land Development Bank at the
   end of the year.

4. The percentage of members' overdues at the end of the co-op. year should
   not exceed 20%.

CLASS B

1. The bank should have maintained all the books and registers and
   appointed a full time paid secretary.

2. The bank should have worked at profit for the year of audit and
   declared dividend.

3. The percentage of members' overdues should not exceed 40%.

CLASS C

All other banks not falling under Class A and B in audit.

CLASS D

1. The bank is working at less for the year under audit.

2. There may be overdues to the state Land Development Bank.

3. The percentage of members' overdues may exceed 55% at the end
   of the year.
## ANNEXURE VI

DEMAND COLLECTION AND BALANCE OF SCARDBs
[CO-OPERATIVE YEAR] (Rs. MILLION)

<table>
<thead>
<tr>
<th>Year</th>
<th>Demand</th>
<th>Collection</th>
<th>Balance</th>
<th>% of Collection to Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994-95</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1995-96</td>
<td>27147.65</td>
<td>14903.39</td>
<td>12244.26</td>
<td>54.90</td>
</tr>
<tr>
<td>1996-97</td>
<td>30532.96</td>
<td>19137.02</td>
<td>11395.94</td>
<td>62.67</td>
</tr>
<tr>
<td>1997-98</td>
<td>35215.05</td>
<td>21206.36</td>
<td>14008.69</td>
<td>60.22</td>
</tr>
<tr>
<td>1998-99</td>
<td>43117.49</td>
<td>24877.52</td>
<td>18239.92</td>
<td>57.70</td>
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<tr>
<td>1999-00</td>
<td>48382.95</td>
<td>27390.37</td>
<td>20992.58</td>
<td>56.61</td>
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<tr>
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<td>61934.22</td>
<td>31223.56</td>
<td>30710.66</td>
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<td>2001-02</td>
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<td>29490.85</td>
<td>22963.11</td>
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<td>2002-03</td>
<td>70863.45</td>
<td>29272.06</td>
<td>41591.39</td>
<td>41.31</td>
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<td>2003-04</td>
<td>89211.19</td>
<td>36058.47</td>
<td>53152.72</td>
<td>40.42</td>
</tr>
</tbody>
</table>
ANNEXURE- VII

TAMIL NADU CO-OPERATIVE STATE AGRICULTURE AND RURAL DEVELOPMENT BANK LTD, CHENNAI – 600 004.

LIST OF NFS ACTIVITIES ELIGIBLE FOR FINANCE BY PCARDBS IN TAMIL NADU

I. Textile Industries

1. Installation of powerlooms.
2. Processing and calendering of power loom cloths.
4. Knitting of Hosiery cloth.
5. Hosiery Garments.
6. Screen Printing on Hosiery cloth.
7. Manufacturing of 2 ½” cotton tyber rib cloth.
8. Manufacturing of elastic tape.
10. Kaja and button stitching unit.
12. Spinning of cotton yarn
14. Sewing thread rewinding work.
15. Winnowing and pressing of waste cotton.
16. Silk yarn reeling.
   Twisting and Doubling.
17. Silk yarn twisting and warping
18. Manufacturing of silk sarees by handloom.
20. Textile designing works.
22. Spinning of waste cotton.
23. Cutting of banian waste and cloth.
24. Manufacturing of cotton tapes.
25. Warp yarn knotting works/knitting.
27. Manufacturing of woollen drugget and durries.
II. **Agro based Industries**

28. Manufacturing of coconut fibre
29. Manufacturing of coconut curled coir rope.
30. Modern rice mill.
31. Extraction of lemon grass oil
32. Extraction of groundnut/coconut oil.
33. Extraction of edible oil & production of cattle feed.
34. Flour milling, groundnut decordication and extraction of oil.
35. Silk cotton processing.
36. Extraction of neem oil.
37. Manufacturing of non-edible oil from waste cashewnut shells.
38. Extraction of cotton seed (edible) oil.
39. Manufacturing of soap nut powder.
41. Manufacturing of coconut fibre brushes.
42. Pulversing of saw dust into powder.
43. Manufacturing of coconut shell powder.
44. Manufacturing of aloe fibre roped.
45. Extraction of oil from waste palm kernels
46. Manufacturing of Arecanut Leaves and cups and plates.
47. Extraction of Davana/ Palmarosa oil.

III. **Food Processing Industries**

48. Establishment of Ice plant.
49. Sago factory.
50. Manufacturing of spices powder Curry powder, pickles etc.
51. Manufacturing of tuly fruity from papaya fruit.
52. Manufacturing of breads/ cakes/biscuits.
53. Seperation of cream, butter and ghee from milk.
54. Manufacturing of ice cream.
55. Manufacturing of supari chips.
56. Manufacturing of coriander powder.
57. Grinding and packing of tea in pouches.
58. Dhall processing unit.
59. Manufacturing of vermicelli, papads & rice sevai.
60. Ragi processing unit.
61. Manufacturing of wafer cone biscuits.
62. Manufacturing of desiccated coconut powder and dried coconut chips
63. Manufacturing of cattle/poultry /fishery feed.
64. Manufacturing of coffee powder.
65. Manufacturing of mineral water/aerated water and soft drinks
66. Manufacturing of jaggery from sugarcane.
67. Manufacturing of scented betalnut.
68. Roasting of pappad rice.
69. Manufacturing of fried gram.

IV. Printing and Stationary Industry

70. Production of board/card board out of waste minerals.
71. File cover and life board manufacturing unit.
72. Manufacturing of paper cones, Paper bags and paper egg trays.
73. Establishment of printing press.
74. Manufacturing of school note-books/account books.
75. Bus ticket printing works.
76. Desk top publishing and printing.
77. Colourprint on labels.
78. Offset printing/screen printing and book publishing.
79. Manufacturing of paper envelopes.
80. Cutting of computer paper rolls.
81. Purchase of web offset printing machine for text book printing work.
V. Plastics and Packaging Industry

82. Manufacturing/reprocessing of plastic granules.
83. Injection moulded plastic products.
84. Manufacturing of plastic textile Machinery/components.
85. Manufacturing of polypropylene bags and tubes.
86. Manufacturing of PVC pipes.
87. Manufacturing of nylon mosquito nets.
88. Printing over polythene bags.
89. Manufacturing of PVC folders, Covers, purses etc.
90. Manufacturing of fish nets.
91. Manufacturing of chromo art gum paper for stickers and cassettes.
92. Manufacturing of leather goods.
93. Manufacturing of plastic cans and pots.
94. Manufacturing of stickers and labels.
95. Manufacturing of polypropylene tapes.
96. Photo-polymer plate processing unit.

VI. Building Material Industries

97. Blue metal crushing unit.
98. Manufacturing of semicrushed stone.
99. Pulverising of limestone.
100. Manufacturing of shell grit.
101. Manufacturing of mosaic tiles
102. Manufacturing of cement. hollow blocks.
103. Manufacturing of chamber bricks.
104. Manufacturing of enamel paint, primer and thinner varnish.
105. Manufacturing of oil bound distemper and red oxide.
106. Granite slabs cutting & polishing.
107. Marble/cuddapah stone cutting works.
108. Lime stone/mosaic chips crushing works.
109. Manufacturing of weathering course tiles.
110. Manufacturing of cement powder.
111. Manufacturing of fly ash bricks.
112. Manufacturing of table moulded bricks.
113. Manufacturing of cement articles.

VII. Chemical Industries

114. Manufacturing of camphor tablets.
115. Manufacturing of potassium bichromate.
116. Pulverising of magnesite.
117. Manufacturing of burnt lime powder.
118. Manufacturing of magnesium sulphate.
119. Pulverising of quartz and feldspar.
120. Manufacturing of die fixing chemicals.
121. Manufacturing of synthetic resin based adhesives.

VIII. Miscellaneous Industries

122. Manufacturing of automobile battery plates/Battery.
123. Manufacturing of safety wax matches.
124. Manufacturing of veneers from soft wood.
125. Manufacturing of match splints.
126. Wood sawing and wooden furnitures/crafts mfg.unit.
127. Gem cutting and polishing.
128. Mechanised korai mat weaving.
129. Manufacturing of detergent cakes
130. Manufacturing of aluminium/brass vessels.
131. Manufacturing of starch from tamarind seeds.
133. Manufacturing of washing machine.
134. Manufacturing of cleaning powder.
135. Manufacturing of wax splints.
136. Manufacturing of copper coated welding rods, wires.
137. Coloring, smoothing, plating and measuring on leathers.
138. Manufacturing of rubber stamps.
139. Manufacturing of wire nails.
140. Manufacturing of tin containers.
141. Manufacturing of rolling shutters.
142. Manufacturing of heavy duty type flaps.
143. Pharma-drugs manufacturing unit.
144. Manufacturing of stainless steel utensils.
145. Manufacturing of fuel briquettes.
146. Preservation of rubber latex.
147. Manufacturing of brass kuthuvilaku and swami idols.
148. Manufacturing of motor stampings.
149. Industrial cutting oil manufacturing unit.
150. Manufacturing of milk/idly cooker and household articles.
151. Manufacturing of leather apparels.
152. Manufacturing of bone metals.
154. Computerised electronic display board.
155. Manufacturing of oil filters air filters.
156. Manufacturing of stapler pins.
157. Installation of electrical laminations.
158. Manufacturing of aluminium caps.
159. Gold/silver cutting works.
160. Manufacturing of leather meals from leather waste.
161. Manufacturing of dot caps, roll caps and crackers.
162. Manufacturing of stabilizer and booster.
163. Manufacturing of oil seal, moulded rubber products and ‘O’ rings.
164. Manufacturing of power electronic products such as line regulators, conditioner.
165. Manufacturing of steel furniture.
IX. General Engineering Industries

166. Manufacturing of tube light frames, starters.


168. Manufacturing of wet grinders/spares.

169. Manufacturing of agricultural implements and tractor trailer.

170. Manufacturing of stone crusher rotary screen.

171. Manufacturing of centrifugal/submersible pumps, motors and spares.

172. Manufacturing of bangle cutting machines.

173. Rough casting industry.

174. Manufacturing of powerlooms/spares.

175. Manufacturing of textile machinery spares.

176. Manufacturing of sewing machine motors.

177. Manufacturing of air compressing.

178. Manufacturing of corrugated cartons.

179. Manufacturing of sleeves.

180. Manufacturing of power sprayer spare parts.

181. Manufacturing of jigs, fixtures and press tools.

182. Manufacturing of shaft keys unit.

183. Nitriding heat treatment unit.

184. Gear cutting machines unit.

185. Sheet metal work.

186. Machining work with ‘CNC’ lathe.

187. Manufacturing of tannery machineries.

188. Silver wire drawing work.

189. Manufacturing of gold gilded zari thread.

190. Tyre retreading work.

191. Cut rough casting sand ferrous alloys.

192. Manufacturing of automobile alloys and precision turned Components.
193. Manufacturing of electrical accessories.
194. Diesel pump nozzle servicing.
195. Automobile engine reboring and repairing works.
196. Lorry body building work.
197. Manufacturing of resistance electrodes.
198. Cutting of iron rods.

X. Service Industries
199. Installation of dish antenna and cable T.V net work.
200. Video coverage, video duplicator, mixing, editing, sound mixing, tiles etc.
201. Software development/data processing/training.
202. Xerox copying, lamination and job typing.
203. Automobile servicing/replacing unit.
204. Purchase of concrete mixing machine.
205. Purchase of road roller.
206. Purchase of bitumen hot mixer plant and heat asphalt unit.
207. Purchase of crane for granite processing unit.
208. Purchase of tractor-cum-bulldozer.
209. Erection of weigh bridge platform.
210. Purchase of compressor with tractor.
211. Purchase of earth excavator loader.
212. Purchase of drilling rig.
Compressor with lorry.
213. Establishment of rural hospital.
214. Establishment of bio chemical laboratory.
215. Establishment of colour/black&white film processing unit.
216. Establishment of scanner/Xray unit.
217. Hiring of shaminas, cooking/Serving vessels and dining furnitures.
218. Establishment of beauty parlour and slim centre.
220. Establishment of motel in highways.
221. Mechanical dry washing.
222. Establishment of rural dental clinic.

XI Rural Housing
XII SRTO
ANNEXURE VIII

A STUDY ON NON-FARM SECTOR FINANCE BY PCARDBs
IN DHARMAPURI DISTRICT

(INTERVIEW SCHEDULE FOR MEMBERS)

I. PERSONAL DATA.

1. Name of the Respondent
2. Address of the Respondent
4. Age Years
5. Community a. SC -1 b. ST -2 c. MBC -3 d. BC - 4 e. OC -5
6. Education. How many years of study
   a. No formal education - 1 b. Primary - 2 c. Secondary - 3
   d. Higher Secondary - 4 e. Degree - 5 f. Diploma - 6
   g. Others (Specify) - 7 h. Illiterate- 8
7. Marital Status
   a. Unmarried - 1 b. Married - 2 c. Widowed - 3 d. Divorced - 4
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
   (The investigator uses 1 for ‘Yes’ and 0 for ‘No’)

II. Membership

10. Are you a member of any other institution?  
    1. Yes / 0. No
11. If yes, in which institution?  
    a. PACB -1 b. SHG- 2 Both  
    c. PARDB & SHG -3
12. How long you have been member?  
    (in number of years)
13. Are you a member of any one of the following institutions? Yes/No
   a. Caste organization  
   b. Cultural organizations  
   c. Political parties  
   d. Local clubs  
   e. Religious organizations  
   f. Any other specify
14. Is any of your family members having membership in the following institution?
   1. Yes  
   a. PACB - 1  
   b. PCARDB - 2  
   c. SHG - 3  
   d. PACB & PARDB - 4  
   e. PACB & SHG - 5  
   f. All three – 6
III. OCCUPATION
15. What is your occupation?
   Primary: ----------------- Secondary -----------------
17. If NFS is a primary occupation, why did you choose this NFS activity?
   1. To earn income [self employment]
   2. To generate employment opportunities to others
   3. Government provided subsidized loan
   4. To stabilize farm income
   5. Neighbors have started NFS activity
   6. Other (Specify)
18. If NFS is secondary occupation, what are the reasons?
   1. To stabilize farm income
   2. Land become arable
   3. Continuous drought
   4. The availability of input from agriculture
   5. The availability of cattle
   6. Availability of marketing facility
   7. Availability of skill
   8. Availability of labour force
   9. Other (Specify)
MOTIVATIONAL FACTORS
19. Who motivated you in NFS activity?
   1. On your own accord
2. Govt.
3. Commercial banks
4. Friends & Relatives
5. PARDB
6. Other Cooperative banks
7. Others

20. When did you start NFS activity?

VI. INVESTMENTS IN NFS:
   Rs.-------------------

22. What security did you offer to get loan?
   1. Land  2.) House Plot.

23. What is the period of loan? (In years)

24. What is the rate of interest?

25. What is the mode of repayment?

26. What are the advantages of getting loans from PCARDB?
   a) Low rate of interest b) Easy installments c) Availability of loan in time d) Availability of loan in required amount e) Others (Specify) ____

27. What are the problems you have faced while borrowing?
   1. Cumbersome procedure
   2. Time consuming process
   3. Lack of Public Relations with the employees
   4. Delay in sanctioning of loans
   5. High incidental charges
   6. High Down Payment
   6. Others (Specify)

28. How many times did you meet the credit responsible person.?
29. Whether you have borrowed loan in the name of your spouse?  
   Yes-1  No-0

29 a. If yes, how much?  

UTILISATION OF LOANS

30. Have you fully utilized the loan amount for the purpose for which it was borrowed?  
   Yes -1  No-0

30 a. If no, Why?
   1. Delay in getting loans
   2. There was another urgent expenditure
   3. The cost of project increased due to price escalation
   4. Others (Specify)  

31. Whether there is supervision over the utilization of loan?  
   Yes -1  No-0

31 a. If yes, how many times?  

VILMARKETING

32. Where do you market your service / products?  
   a. Government  b. Organizations  c. Individuals  d. Traders

33. Why do you choose this agency to market your products?  

34. What are the problems you are facing in marketing your service / product?  
   1. Increasing competition
   2. No support from Government
   3. No support from lending institutions
   4. Availability of substitute service / commodity
   5. Others (Specify)  

35. What is your income from NFS activity?  

36. Do you think that NFS is more remunerative than agriculture?  
   Yes-1  No-0

37. If yes, what makes it more remunerative than agriculture?  
   1. Assured income

xx
2. Less expensive
3. Less risk
4. Continues throughout the year?

38. Are you satisfied with the NFS activity?
   Yes-1
   No-0

IV. INCOME
39. What is your annual income?
   a. Agriculture
   b. NFS
   c. Other
   d. Total Rs. _____________

40. What was your income prior to shifting to NFS?

41. What is the percentage of the expenditure of these items to total expenditure?
   a. Food  b. Clothing  c. Medicines  d. Education  e. Interest
   f. others

42. What is your average Farm / Non-farm expenses per annum?

V. SAVINGS
43. Do you have any savings?
   1. Yes  0. No

44. If yes, in which institution do you have deposits?

45. Mention the type and amount of deposits made:
   1. SB 2. Current  3. RD  4. FD

46. Why did you prefer this institution to save?
III. EMPLOYMENT GENERATION

.47. How many days in a month you are employed in NFS activity?
48. How many days in a month you were employed prior to shifting to NFS
49. How many people do you employ?
   a. Skilled  b. Semi-skilled  c. Unskilled  d. Total
50. How many family members are engaged?
51. How many days in a month the workers are employed?
52. How many people did you employ prior to shifting to NFS.
53. Do you have any proposal to appoint employees additionally?
   . Yes-1   No-0
54. If yes, how many?
55. Did you employ your relatives?
   Yes-1 No-0
56. If yes, how many persons are employed?

IX. REPAYMENT

57. What is the actual amount repaid?
58. What is the extent of loan repaid?
   a. Fully paid  b. Partially paid  c. Not yet repaid
59. If not fully paid, What are the reasons?
   1.  2.  3.

X. ROLE OF GOVERNMENT

60. Do you think that Govt. schemes and programmes promote NFS in your locality?
   Yes -1 – No-0
61. If yes, how?
   1. By providing general awareness
   2. By providing needed training
   3. By arranging for infrastructure facility
   4. By arranging for marketing facilities
   5. By arranging financial facilities
   6. Others (Specify) ____________

62. What are the services / support you expect from Govt. for the promotion of NFS?
   1. Arranging loan at cheaper rate of interest
   2. Establishing separate department at district level for the promotion of NFS
   3. Protecting the Indigenous / traditional entrepreneurship
   4. Others (Specify) ____________

63. What are your suggestions for the promotion of NFS activities through PARDBs?
   1
   2
   3

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ANNEXURE-IX
A STUDY ON NON-FARM SECTOR FINANCE BY PCARDBs
IN DHARMAPURI DISTRICT

SCHEDULE FOR PRIMARY CO-OPERATIVE AGRICULTURE AND
RURAL DEVELOPMENT BANK

1. PARILIMINARY
   1.1 Name of the Institution
   1.2 Address of the institution
   1.3 Date of Registration
   1.4 Date of Commencement of Business
   1.5 Area of operation
   1.6 Name of the Act under which the institution was registered
   1.7 Liability of the members
   1.8 Audit Classification

2. MEMBERSHIP
   2.1 Classes of membership

<table>
<thead>
<tr>
<th>YEAR</th>
<th>NO. OF MEMBERS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>‘A’</td>
<td>‘B’</td>
</tr>
<tr>
<td>1994-95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   2.2 Number of shares that were held in each class.

<table>
<thead>
<tr>
<th>Years</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>‘A’</td>
</tr>
<tr>
<td>1994-95</td>
<td></td>
</tr>
<tr>
<td>To</td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
</tr>
</tbody>
</table>

2.3 Qualifications for membership.

2.4 GROWTH OF MEMBERSHIP

<table>
<thead>
<tr>
<th>Years</th>
<th>At the beginning of the year</th>
<th>Joined during the year</th>
<th>Withdrawn during the year</th>
<th>At the end of the year.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994-95</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2.5 What is the reason for the withdrawal from the membership?

3. CAPITAL STRUCTURE

3.1 Authorized share capital

<table>
<thead>
<tr>
<th>No. of shares</th>
<th>Value of Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>B</td>
</tr>
<tr>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>Total</td>
<td>A</td>
</tr>
<tr>
<td>Rs.</td>
<td>B</td>
</tr>
<tr>
<td>Total</td>
<td>Rs.</td>
</tr>
</tbody>
</table>

3.2 OWNED FUNDS

3.2.1 Paid up share capital

<table>
<thead>
<tr>
<th>Years</th>
<th>Members</th>
<th>Government</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2.2 RESERVE FUND

<table>
<thead>
<tr>
<th>YEARS</th>
<th>AMOUNT ( RS. IN LAKHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.3 BORROWED FUNDS

<table>
<thead>
<tr>
<th>YEARS</th>
<th>MEMBERS</th>
<th>GOVT.</th>
<th>OTHERS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.4 TOTAL WORKING CAPITAL

<table>
<thead>
<tr>
<th>YEARS</th>
<th>OWNED FUNDS</th>
<th>BORROWED FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SHARE RESERVE DEPOSITS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CAPITAL</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. AGRICULTURAL LOANS

4.1 What are the purposes of Long - term loans?

4.2 What are the periods of Long-term Loans?
4.3 What is the security for long-term loans?
4.4 Procedure of sanctioning long-term loans?
4.5 What are the grace-periods for various loans?
4.6 What is the maximum amount of loan that can be sanctioned by the PARDB?
4.7 What is the maximum borrowing power of a member?
4.8 What is the maximum amount of loan
4.9 How much margin money is to be borne by a member?
4.10 Mode of Disbursement
4.11 Mode of Recovery

5. NON-FARM SECTOR LOANS
5.1 What are the purposes of Long term Loans?
5.2 What are the periods of long-terms Loans?
5.3. What is the security for long-term loans?
5.4 Procedure of security for long-term loan?
5.5. What are the grace-periods for various loans?
5.6. What is the maximum amount of loan that can be sanctioned by the PARDB?
5.7. What is the maximum borrowing power of a member?
5.8. What is the maximum amount of loan ?
5.9. How much margin money is to be borne by a member?
5.10. Mode of Disbursement
5.11. Mode of Recovery

6. LOANS AND ADVANCES.

<table>
<thead>
<tr>
<th>YEARS</th>
<th>Farm Sector</th>
<th>NFS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. Amount Rs.</td>
<td>No. Amount Rs.</td>
</tr>
<tr>
<td>1994-95</td>
<td>To 2003-04</td>
<td></td>
</tr>
</tbody>
</table>

7. SUPERVISION
7.1 No of supervisors
7.2 Period of Supervision
7.3 Lack of supervision means
Reasons 1

8. OUTSTANDING LOANS

<table>
<thead>
<tr>
<th>Years</th>
<th>No. of Loans</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Farm. NFS</td>
<td>Farm Rs.</td>
</tr>
<tr>
<td>1994-95</td>
<td>To 2003-04</td>
<td></td>
</tr>
</tbody>
</table>

9. POSITION OF OVERDUES

<table>
<thead>
<tr>
<th>Years</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Farm Rs.</td>
</tr>
<tr>
<td>1994-95 TO 2003-04</td>
<td></td>
</tr>
</tbody>
</table>

xxvi
10. DCB – CO-OPERATIVE YEAR

<table>
<thead>
<tr>
<th>YEARS</th>
<th>F.S. RS</th>
<th>NFS. RS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994-95</td>
<td>To 2003-04</td>
<td></td>
</tr>
</tbody>
</table>

11. MANAGEMENT
11.1 No. of members in the general Body
11.2. What is the Quorum?
11.3. No of directors in the Board
11.4. Whether all the directors were in office?
   Yes      No
11.5. If no, how many directors were in office?
11.6 What are the powers and duties of the board of directors?
11.7 Did the Board take steps to recover the loans
   Yes      No
11.8. If no, why
11.9. If yes, what were the steps taken?

12. OPINION
12.1 Do you think that diversification to NFS is essential?
   Yes      No
12.2 Do you think that PARDB is surviving because of NFS Activities?
   Yes      No
12.3 Is lending to NFS activities is more advantageous than lending to farm sector?
   Yes      No
   If yes How?
   If No, Why ?
12.4. Do you think that NFS activities will generate employment opportunities?
   Yes      No
12.5. Suggestions to improve the NFS activities
ANNEXURE-X
A STUDY ON NON-FARM SECTOR FINANCE BY PCARDBs IN DHARMAPURI DISTRICT

SCHEDULE FOR THE TAMILNADU CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANK

1. PRILIMINARY

1.1 Name of the Institution
1.2 Address of the institution
1.3 Date of Registration
1.4 Date of Commencement of Business
1.5 Area of operation
1.6 Name of the Act under which the institution was registered
1.7 Liability of the members
1.8 Audit Classification

2. MEMBERSHIP

2.1 PCARDBs -
2.2 Govt.
2.3 Others

3. CAPITAL STRUCTURE

3.1 Authorized share capital

<table>
<thead>
<tr>
<th>No. of Shares</th>
<th>Value of Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>A (Rs.)</td>
<td>B (Rs.)</td>
</tr>
</tbody>
</table>

3.2 OWNED FUNDS

Paid up share capital

<table>
<thead>
<tr>
<th>PCARDBs</th>
<th>Government</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994-95</td>
<td>To</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-04</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.3 RESERVES

3.3.1 Statutory Reserve fund
3.3.2 Building fund
3.3.3 Bad and Doubtful Reserves
3.3.4 Common Good fund
3.3.5 Dividend equalization fund
3.3.6 Failed wells fund
3.3.7 Other Reserves (Specify)
Reserves

<table>
<thead>
<tr>
<th>YEARS</th>
<th>Statutory</th>
<th>Others</th>
<th>Total (Rs)</th>
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</table>
| 1994-95 to 2003-04 | 3.4 BORROWED FUNDS
3.4.1 What are the sources of borrowing?
   a) NABARD, b) Govt, c) Others
3.4.2 What is the maximum borrowing power?
3.4.3 What are the conditions of borrowing?

<table>
<thead>
<tr>
<th>YEARS</th>
<th>NABARD</th>
<th>GOVT.</th>
<th>OTHERS</th>
<th>TOTAL</th>
</tr>
</thead>
</table>
| 1994-95 to 2003-04 | 3.5 Floatation of Debentures
3.5.1 Kinds of Debentures floated
   a) Ordinary Debentures b) Special Development Debentures c) Rural Debentures
3.5.2 Procedure of floating debentures
   Power of Trustee
   Denomination of Debentures
   Terms and Conditions
   Government Guarantee
3.5.3 Which institutions are buying the debentures
3.5.4 Interim Finance
   Which institution is providing interim finance
   Period of interim finance
   Rate of Interest
   Other terms if any
3.5 Floatation of Debentures

<table>
<thead>
<tr>
<th>Years</th>
<th>Ordinary Debentures</th>
<th>Special Development Debentures</th>
<th>Rural Debentures</th>
<th>Total</th>
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<tr>
<td>1994-95 to 2003-2004</td>
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</tbody>
</table>

3.6 Sinking Fund
3.6.1 How is sinking fund maintained?
3.6.2 Contributions
3.6.3 Purposes for which the fund may be used

xxix
3.6.4 Other conditions
3.6.5 Investment made
3.7 Redemption of Debentures
3.7.1 The procedure for Redemption of Debentures.
3.7.2 Outstanding amount of debentures as on date.

4 LOAN OPERATIONS
4.1 What are the purposes of Long-term Loans?
4.2 What are periods of Long-term Loans?
4.3 What is the security for Long-term Loans?
4.4 Procedure of sanctioning Long-term Loans?
4.5 Time taken for the sanctioning of Loans?
4.6 What is the role of Branches/Regional Offices?

YEAR WISE ADVANCES.

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Period (No. of Days) taken for sanctioning and disbursement of loans.

5. SUPERVISION
   Procedure of supervision

6. RECOVERY PERFORMANCE
6.1 What is the mode of repayment?
6.2 Is the present system of recovery satisfactory?
6.3 How are the overdues calculated?
6.4 Non-Performing Assets.
6.5 What are the norms for NPA?
   Standard
   Sub-standard
   Loss assets
6.6 How is the rate of interested calculated?
6.7 What action is taken against the defaulters?
6.8 Waiver of interest
6.9 One time settlement

OUTSTANDING

<table>
<thead>
<tr>
<th>Years</th>
<th>Farm Loans</th>
<th>NFS Loans</th>
<th>Total</th>
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</thead>
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<td>1994-95</td>
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<td>2003-04</td>
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OVERDUES

<table>
<thead>
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<th>Years</th>
<th>Amount</th>
<th>Total</th>
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<tr>
<td></td>
<td>Farm Rs.</td>
<td>NFS. Rs.</td>
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<td>1994-95</td>
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<td>to</td>
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<tr>
<td>2003-04</td>
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7. MANAGEMENT

7.1 General Body
7.2 Powers and functions of general body
7.3 No. of Members in the General body
7.4 What is the quorum?
7.5 Board of Directors
7.6 Powers and functions of board of directors
7.7 No of directors in the board
7.8 What is the quorum?
7.9 Whether all the directors were in office?
   Yes  No
7.10 If no, how many directors were in office?
7.11 Did the Board take steps to recover the loans
   Yes  No
7.12 If no, why
7.13 If yes, what were the steps taken?
7.14 Resolutions adopted
7.15 Role of board in policy making, control & Public relations.
7.16 Paid Establishment
7.17 Structure of organization
7.18 Conditions of service
7.19 Training Facilities

8. OPINION

8.1 Do you think that diversification to NFS is essential?
   Yes       No

8.2 Do you think that ARDBs are surviving because of NFS Activities?
   Yes       No

8.3 Is lending to NFS activities more advantageous than lending to farm sector?
   Yes       No
   If yes How?
   If No, Why?

8.4 Do you think that NFS activities will generate employment opportunities?
   Yes       No

8.5 Which is the most suitable institution to finance NFS activities?

8.6 Suggestions to improve the NFS activities.