APPENDICES
A STUDY OF THE SALEM DISTRICT CENTRAL CO-OPERATIVE BANKS

WITH SPECIAL REFERENCE TO OVERDUES AND RECOVERIES

RESEARCH GUIDE
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SCHEDULE FOR DEFAULTERS OF THE CO-OPERATIVES

1. Name and Address :

2. Age :

3. Sex :
   - Male
   - Female

4. Number of Members in the family
   - Adults
   - Children

5. Educational qualification :
   - Illiterate
   - Primary
   - High School
   - Degree
   - Post Graduate
6. Sources and Extent of Income of the family
   a. Agriculture ...........(p.a)
   b. Any other ...........(p.a)

7. Is Agriculture the main occupation
   Yes  No.

8. If not, state the nature of occupation

9. Particulars of land-holding

<table>
<thead>
<tr>
<th>Wet (Acres)</th>
<th>Dry (Acres)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned Land</td>
<td></td>
</tr>
<tr>
<td>Tenancy or lease</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
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</tbody>
</table>

10. Type of irrigation
    Well  Canal  Sprinkler  Any other

11. Mode of cultivation
    cattle  Plough  Tractor

12. Purpose for which the loan is sought
    : Raising of crop
    Purchase of seeds, manures, etc.
    Purchase of cattle
    Purchase of agricultural implements
    Others
13. Amount of loan applied : Rs.


15. Time taken by the bank for sanctioning the loan ;

16. Whether security was insisted :

17. If so, state the nature of security :

18. Sources of additional amount procured :
   - Savings
   - Relatives
   - Indigenous Money Lender
   - Others (Specify)

19. Rate of interest charged : .... p.a.

20. Period and number of Instalments :
21. Reasons for default:

- Loss in operation
- Marketing problems
- Delay in sanctioning loan
- Natural calamity
- Willing to pay but for the Govt. Directive
- Willing to pay only when stringent action is taken
- Other reasons ......
  (Specify)

22. State the level of overdue amount as on date:

- Up to Rs.5,000/-
- Between Rs.5,000/- to Rs.10,000/-
- Rs.10,000/- and above
23. Period of default of overdue sum

☐ Less than 6 months

☐ Between 6 months and 1 year

☐ Between 1 year and 2 years

☐ 2 years and above.

24. What action is taken by the bank for the default?

☐ YES

☐ NO

25. Has the bank loan really improved the family income?

☐ YES

☐ NO

26. If so, particulars of income

Before getting loan Rs......(pa)

After getting loan Rs......(pa)

27. Problems faced in obtaining the loan

1. 

2. 

3. 

28. Non monetary assistance rendered by the bank

1. 

2. 

3. 

29. Suggestions for improvement

1. 

2. 

3. 

PLACE : Salem

DATE : AUGUST '90.

SIGNATURE/THUMB IMPRESSION OF THE DEFAULTER